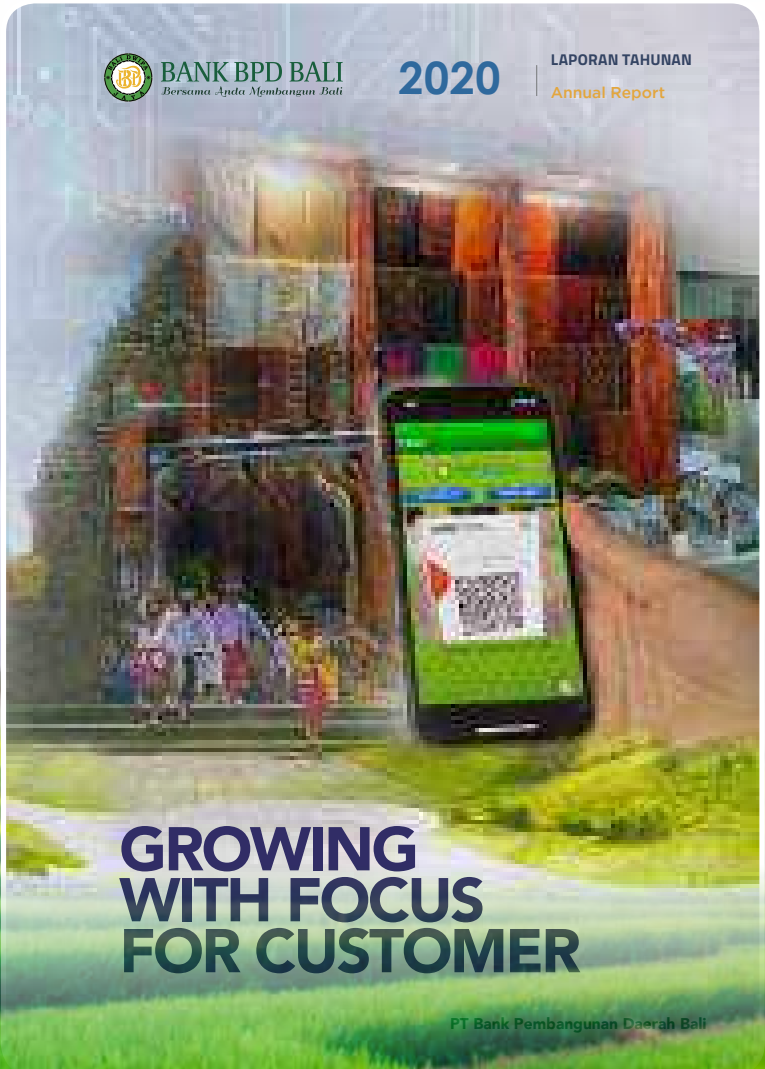
BANK BPD BALI
Bersama Anda Membangun Bali

2020 | LAPORAN TAHUNAN
Annual Report

GROWING WITH FOCUS FOR CUSTOMER

PT Bank Pembangunan Daerah Bali

BANK BPD BALI
Bersama Anda Membangun Bali



GROWING WITH FOCUS FOR CUSTOMER

Pandemi virus Covid-19 adalah krisis kesehatan global yang merupakan tantangan terbesar yang kita hadapi sepanjang tahun 2020. Pandemi ini berdampak lebih dari sekadar krisis kesehatan, tetapi juga krisis sosial-ekonomi yang belum pernah terjadi sebelumnya. Berpotensi menciptakan efek sosial, ekonomi dan politik yang kurang menguntungkan.

The Covid-19 virus pandemic is a global health crisis which is the biggest challenge we have faced throughout 2020. This pandemic is more than just a health crisis, but also an unprecedented social and economic crisis. It has the potential to create devastating social, economic and political effects.

Bank BPD Bali yang salah satu misinya adalah menjadi pendukung program pembangunan ekonomi daerah dan menopang pemberdayaan ekonomi daerah melalui pelayanan UMKM, berusaha semaksimal mungkin untuk senantiasa berpartisipasi dalam memulihkan kondisi ekonomi, khususnya di Bali.

Bank BPD Bali, which one of its missions is to support regional economic development programs and support the empowerment of the regional economy through MSME services, is doing its best to always participate in restoring economic conditions, especially in Bali.

Situasi pandemi Covid-19 telah mengubah banyak kebiasaan di masyarakat seperti kebiasaan transaksi yang sebelumnya melibatkan kontak fisik, baik dengan transaksi tunai maupun transaksi non tunai (kartu debit/kredit), kini berubah menjadi transaksi tanpa kontak (*contactless*). Di masa adaptasi kebiasaan baru tersebut, Bank BPD Bali yakin bahwa penggunaan QRIS, dimana satu *QR Code* dapat dipindai oleh seluruh aplikasi yang menyediakan pembayaran dengan *QR Code*, dianggap sebagai solusi metode pembayaran yang tepat dan sejalan dengan himbauan pemerintah. Selain mengaplikasikan QRIS, Bank BPD Bali juga menerapkan penggunaan Sistem Antrian *Online* untuk mendukung pelaksanaan digitalisasi yang bertujuan untuk memudahkan akses nasabah ke Bank, serta memasarkan dan mengoptimalkan pemanfaatan *delivery channel* (ATM, *E-Banking*, EDC dan lain-lain) yang telah dimiliki Bank.

The Covid-19 pandemic situation has changed many habits in society such as the habit of transactions that involve physical contact, both with cash transactions and non-cash transactions (debit/credit cards), now turning into contactless transactions. During the adaptation period of this new habit, Bank BPD Bali believes that the use of QRIS where one QR Code can be scanned by all applications that provide payments with QR Code is considered the right and in line payment method solution with the government's appeal. In addition to applying QRIS, Bank BPD Bali also implements the use of the Online Queuing System to support the implementation of digitization which aims to facilitate customer access to the Bank, as well as to market and optimize the use of delivery channels (ATM, E-Banking, EDC). and others) that have been owned by the Bank.

Dengan menerapkan digitalisasi dalam pelayanannya, Bank BPD Bali berharap bisa semakin dekat dan mudah dijangkau oleh nasabah dari seluruh Bali, sehingga pertumbuhan ekonomi masyarakat Bali bisa melaju semakin baik di tahun-tahun berikutnya.

By implementing digitalization in its services, Bank BPD Bali hopes to become more accessible to customers from all over Bali, so that the economic growth of the Balinese people can go better in the following years.

DAFTAR ISI
Table of Contents

3 **Penjelasan Tema**
Explanation of the Theme

7 KINERJA UTAMA
Key Performance

8 **Ikhtisar Keuangan**
Financial Highlights

12 **Perbandingan Kinerja Bank BPD Bali Terhadap Industri Perbankan Posisi Desember 2020**
Comparison of Bank BPD Bali Performance on The Banking Industry December 2020

15 **Penghargaan 2020**
Awards in 2020

16 **Peristiwa Penting 2020**
2020 Significant Events

27 PROFIL PERUSAHAAN
Company Profile

28 **Sekilas Bank BPD Bali**
Bank BPD Bali in Brief

32 **Makna Logo**
Behind The Logo

34 **Rekam Jejak**
Track Record

36 **Identitas Perusahaan**
Company Identity

37 **Visi dan Misi**
Vision and Mission

38 **Budaya Perusahaan "Cinta"**
Corporate Culture "Cinta"

40 **Produk dan Layanan**
Products and Services

51 **Jaringan Kantor Bank**
Office Networks

52 **Struktur Organisasi**
Organizational Structure

55 LAPORAN MANAJEMEN
Management Report

56 **Laporan Dewan Komisaris**
The Board of Commissioner's Report

68 **Laporan Direksi**
The Board of Director's Report

81 ANALISIS DAN PEMBAHASAN MANAJEMEN
Management Discussion and Analysis

82 **Tinjauan Industri**
Industrial Review

93 **Tinjauan Operasional**
Operational Review

100 **Tinjauan Per Segmen Usaha**
Review Per Business Segment

104 **Tinjauan Keuangan**
Financial Review

114 **Rasio Keuangan Penting**
Key Financial Ratios

114 **Komitmen dan Kontijensi**
Commitment And Contingency

115 **Suku Bunga Dasar Kredit**
Prime Lending Rate

119 **Struktur Modal**
Capital Structure

122 **Kebijakan dan Pembagian Dividen**
Policy and Dividend Distribution

124 **Kepatuhan Pembayaran Pajak**
Tax Payment Compliance

125 **Informasi Kelangsungan Usaha**
Business Continuation Information

127 **Prospek Usaha**
Business Prospect

131 TATA KELOLA PERUSAHAAN
Corporate Governance

132 **Pendahuluan**
Introduction

134 **Pelaksanaan Tata Kelola**
Implementation of Good Corporate Governance

143 **Direksi**
Board of Directors

164 **Dewan Komisaris**
Board of Commissioners

185 **Komite-Komite**
Committees

241 **Penanganan Benturan Kepentingan**
Resolving Conflict of Interest

248 **Penerapan Fungsi Kepatuhan**
Implementation of Compliance Function

260 **Audit Internal**
Internal Audit

275 **Audit Eksternal**
External Audit

277 **Manajemen Risiko dan Sistem Pengendalian Intern**
Risk Management and Internal Control System

294 **Sistem Pelaporan Pelanggaran**
Whistleblowing System

298 **Penyediaan Dana Kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposure*)**
Provision of Funds to Related Party and Provision of Large Exposure

299 **Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan Pelaksanaan Tata Kelola dan Pelaporan Intern**
Transparency of Bank's Financial and Non-Financial Conditions, Governance Implementation and Internal Reporting

314 **Rencana Strategis**
The Strategic Plan

325 **Kesimpulan Hasil *Self Assessment* Pelaksanaan Tata Kelola**
Conclusion Self Assessment Results of Governance Implementation

337 INFORMASI PERUSAHAAN
Company's Information

338 **Profil Dewan Komisaris**
Profile of The Board of Commissioners

344 **Profil Direksi**
Profile of The Board of Directors

350 **Profil Kepala Divisi**
Profile of Division Head

362 **Profil Kepala Cabang**
Profile of Branch Head

370 **Pernyataan Akuntabilitas Laporan Dewan Komisaris dan Direksi**
Statement of Accountability over the Reports of Board of Commissioners and Board of Directors

373 TANGGUNG JAWAB SOSIAL PERUSAHAAN
Corporate Social Responsibility

377 LAPORAN EKSPOSUR DAN PERMODALAN
Exposure and Capital Statement

379 LAPORAN KEUANGAN
Financial Report

BANK BPD BALI

Bersama Anda Membangun Bali

01

Kinerja Utama

Key Performance

IKHTISAR KEUANGAN
Financial Highlights

TABEL IKHTISAR KEUANGAN
Table of Financial Highlights

Desember 2020/December, 2020 (Rp. miliar/IDR billion)

Keterangan	2020	2019	2018	2017	2016	Remark
Neraca						Balance Sheet
Total Aset	26.109	24.656	22.454	22.151	20.445	Total Assets
Giro & Penempatan pada BI	795	1.649	2.329	2.301	2.018	Current Accounts & Placements with BI
Giro & Penempatan pada Bank Lain	1.508	1.432	398	617	689	Current Accounts & Placements with Other Banks
Efek-Efek dan *Reserve Repo*	4.699	2.681	2.713	2.395	1.391	Marketable Securities including Reserve Repo
Kredit yang Diberikan	19.123	18.405	16.446	16.239	15.624	Loans
Penyertaan	1	1	1	1	1	Equity Investments
Simpanan dari Nasabah	21.451	20.064	18.011	17.498	15.124	Deposits from Customers
Simpanan dari Bank Lain	835	479	461	798	1.643	Deposits from Other Banks
Pinjaman Diterima	38	38	85	86	23	Borrowings
Total Kewajiban	22.904	21.154	19.060	18.882	17.177	Total Liabilities
Ekuitas	3.205	3.502	3.394	3.269	3.269	Equity
Laba Rugi						Profit and Loss
Pendapatan Bunga Bersih	1.624	1.625	1.545	1.524	1.495	Net Interest Income
Pendapatan Operasional Lainnya	93	95	72	72	48	Other Operating Income
Pendapatan Operasional	1.717	1.720	1.617	1.596	1.544	Operating Income
Beban Operasional Lainnya	796	741	712	682	635	Other Operating Expenses
Penyisihan/(Pemulihan) CKPN Aset Keuangan, Non Keuangan dan Transaksi Rekening Administrasi	215	204	167	201	127	Allowance for Impairments of Financial Assets and Administrative Account Transaction
Laba Operasional	706	774	738	713	781	Operating Income
Pendapatan Non Operasional-Bersih	(8)	(3)	(5)	(7)	(8)	Non-Operating Income-Net
Laba Sebelum Pajak	698	771	733	706	773	Income Before Tax
Beban Pajak Penghasilan	176	201	196	181	196	Income Tax Expenses
Laba Setelah Tahun Pajak Berjalan	522	570	537	525	577	Net Income
Laba Komprehensif	518	565	548	507	566	Comprehensive Profit

TABEL IKHTISAR KEUANGAN
Table of Financial Highlights

Desember 2020/December, 2020 (Rp. miliar/IDR billion)

Keterangan	2020	2019	2018	2017	2016	Remark
Rasio Keuangan						Financial Ratios (%)
CAR (Risiko Rasio Kredit, Pasar dan Operasional)	20,56	22,48	23,47	19,28	20,42	Credit, Market and Operational Ratio Risk
Imbal Hasil Aset (ROA)	2,70	3,08	3,17	3,16	3,76	Return on Asset
Imbal Hasil Ekuitas (ROE)	16,95	18,18	19,16	19,85	24,31	Return on Equity
Margin Bunga Bersih	6,41	6,88	7,10	7,28	7,75	Net Interest Margin

TABEL RASIO KEUANGAN
Table of Financial Ratio

Desember 2020/December, 2020 (Rp.miliar/IDR billion)

Keterangan	2020	2019	2018	2017	2016	Remark
Beban Operasional (BOPO)	73,14	70,87	70,08	71,01	66,51	Operating Expenses to Operating Income
Kredit/Dana Pihak Ketiga (LDR)	89,11	91,72	91,22	92,57	102,75	Loan to Deposit Ratio
Kredit Bermasalah/T. (NPL-Gross)	2,61	2,61	3,17	3,10	1,47	Non Performing Loan-Gross
NPL-CKPN/T.Kredit (NPL-Netto)	0,06	0,30	1,06	1,65	0,94	Non Performing Loan-Net

TABEL SUMBER DAYA PERUSAHAAN
Table of Company's Resources

Keterangan	2020	2019	2018	2017	2016	Remark
Jumlah Karyawan – Orang	1.327	1.375	1.415	1.456	1.306	Total Employees – Person
Jumlah Kantor – Unit	152	152	152	148	145	Total Offices – Unit
Jumlah ATM – Unit	200	204	189	186	139	Total Automated Teller Machine - Unit
Jumlah CDM – Unit	0	5	5	1	1	Total Cash Deposit Machine – Unit
Jumlah CRM - Unit	12	0	0	0	0	Total Cash Recycle Machine – Unit
Jumlah EDC – Unit	123	123	104	90	-	Total Electronic Data Capture – Unit
Jumlah Kas Mobil – Unit	7	7	7	7	3	Total Mobile Cash – Unit

KOMPOSISI KEPEMILIKAN SAHAM POSISI 31 DESEMBER 2020
Share Ownership Composition, December 31, 2020

Kota/Kabupaten City/Regency	Jumlah Lembar Saham Total Shares	Kepemilikan (%) Ownership (%)
Pemerintah Provinsi Bali / The Government of Bali Province	614.912	33,73
Pemerintah Kota Denpasar / Denpasar Administration	174.476	9,57
Pemerintah Kabupaten Badung / Badung Regency Administration	800.617	43,91
Pemerintah Kabupaten Karangasem / Karangasem Regency Administration	39.550	2,17
Pemerintah Kabupaten Tabanan / Tabanan Regency Administration	30.806	1,69
Pemerintah Kabupaten Klungkung / Klungkung Regency Administration	31.423	1,72
Pemerintah Kabupaten Buleleng / Buleleng Regency Administration	52.243	2,87

KOMPOSISI KEPEMILIKAN SAHAM POSISI 31 DESEMBER 2020
Share Ownership Composition, December 31, 2020

Kota/Kabupaten City/Regency	Jumlah Lembar Saham Total Shares	Kepemilikan (%) Ownership (%)
Pemerintah Kabupaten Jembrana / Jembrana Regency Administration	37.092	2,03
Pemerintah Kabupaten Gianyar / Gianyar Regency Administration	28.604	1,57
Pemerintah Kabupaten Bangli / Bangli Regency Administration	13.577	0,74
Total	**1.823.300**	**100**

1 Lembar Saham / 1 Share = Rp1.000.000,00

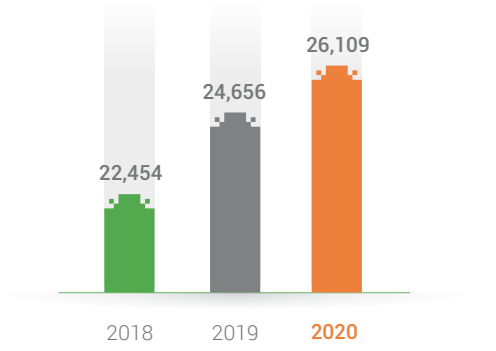
PERKEMBANGAN MODAL DISETOR DALAM 5 TAHUN TERAKHIR
Development of Paid in Capital in The Last 5 Years

Kepemilikan Saham Share Ownership	Modal Sebelumnya The Previous Year's Capital	Setoran Modal yang Disahamkan Deposit of Capital	Jumlah Modal Total Capital
2016			
Pemerintah Provinsi / Provincial Government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota / Regency Administration	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**
2017			
Pemerintah Provinsi / Provincial Government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota / Regency Administration	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**
2018			
Pemerintah Provinsi / Provincial Government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota / Regency Administration	1.127.080.000.000	46.500.000.000	1.173.580.000.000
Total	**1.741.992.000.000**	**46.500.000.000**	**1.788.492.000.000**
2019			
Pemerintah Provinsi / Provincial Government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota / Regency Administration	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**
2020			
Pemerintah Provinsi / Provincial Government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota / Regency Administration	1.207.388.000.000	1.000.000.000	1.208.388.000.000
Total	**1.822.300.000.000**	**1.000.000.000**	**1.823.300.000.000**

IKHTISAR KEUANGAN
Financial Highlights

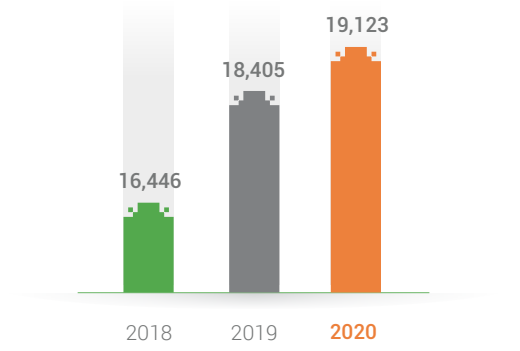
Total Aset
Total Assets

(Rp. miliar / IDR billion)



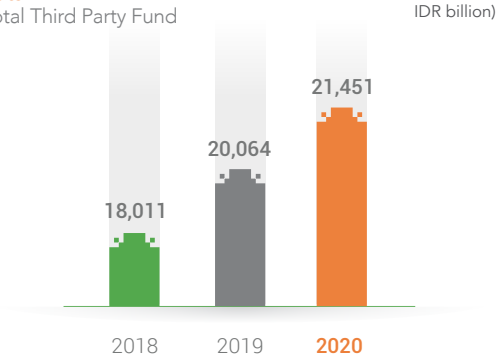
Total Kredit
Total Loans

(Rp. miliar / IDR billion)



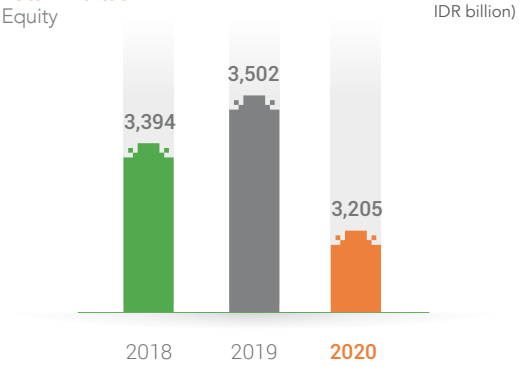
Total DPK
Total Third Party Fund

(Rp. miliar / IDR billion)



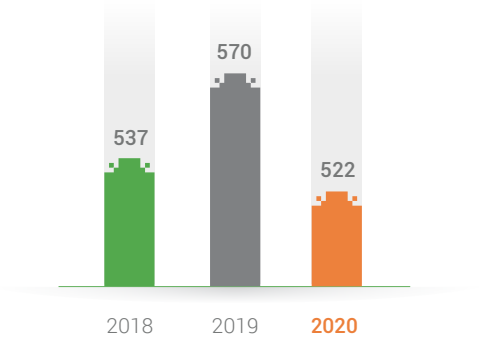
Total Ekuitas
Equity

(Rp. miliar / IDR billion)

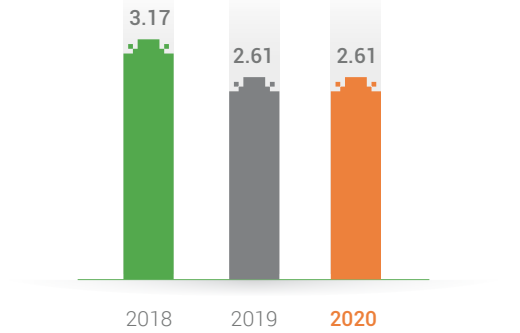


Laba Bersih
Net Income

(Rp. miliar / IDR billion)

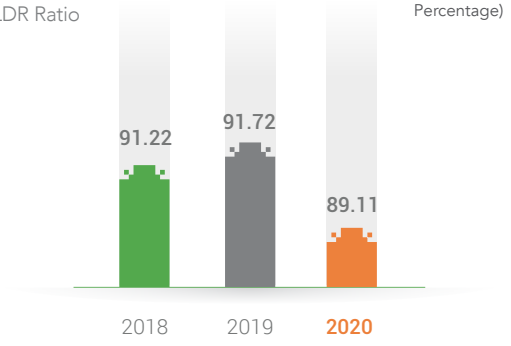


Rasio NPL Gross (%)
NPL Gross Ratio



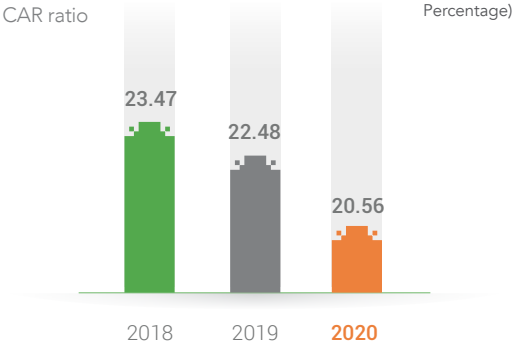
Rasio LDR
LDR Ratio

(Persentase / Percentase)



Rasio CAR
CAR ratio

(Persentase / Percentase)

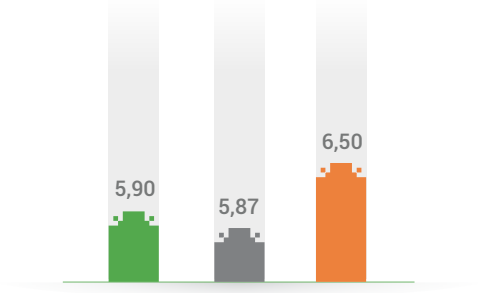


Bank BPD Bali | BPD Konvensional | Industri perbankan Nasional

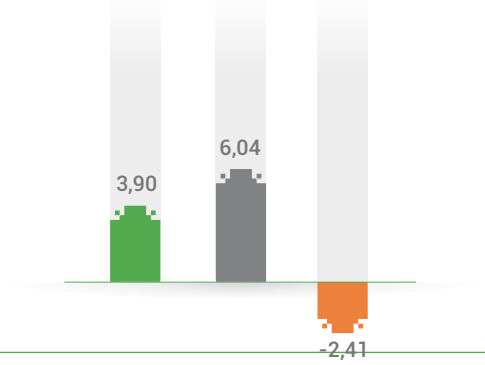
PERBANDINGAN KINERJA BANK BPD BALI TERHADAP INDUSTRI PERBANKAN POSISI DESEMBER 2020

Comparison of Bank BPD Bali Performance on The Banking Industry December 2020

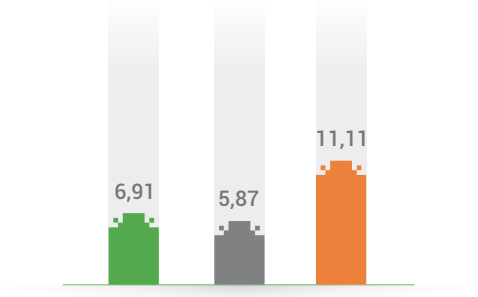
Pertumbuhan Aset (%)
Asset Growth (%)



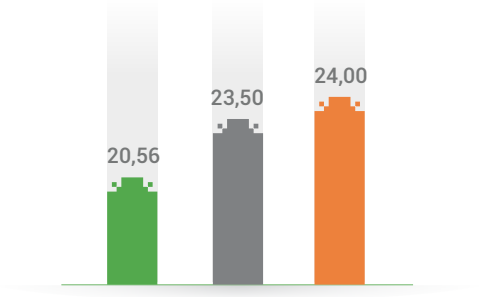
Pertumbuhan Kredit (%)
Loan Growth (%)



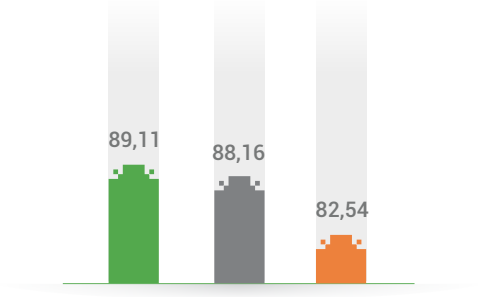
Pertumbuhan DPK (%)
Third Party Fund Growth (%)



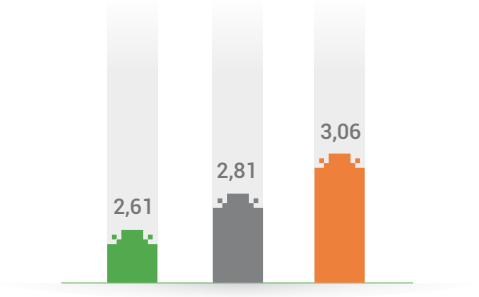
CAR (%)
CAR (%)



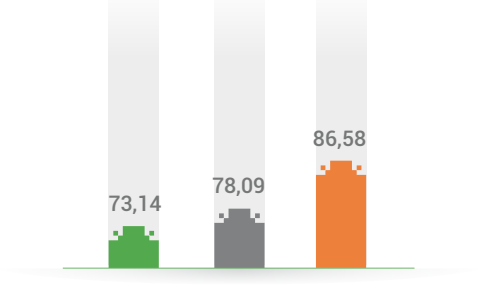
LDR (%)
LDR (%)



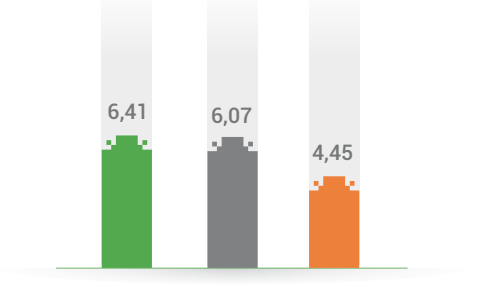
NPL Gross (%)
NPL Gross (%)



BOPO (%)
BOPO (%)



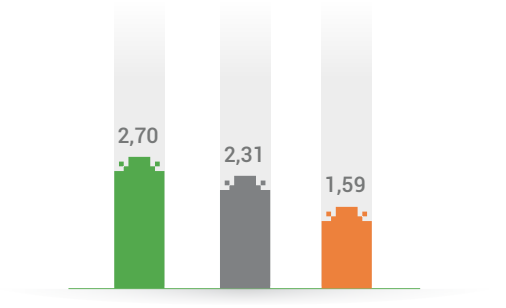
NIM (%)
NIM (%)



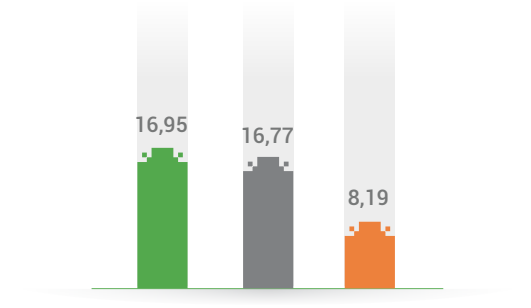
Bank BPD Bali | BPD Konvensional | Industri perbankan Nasional

PERBANDINGAN KINERJA BANK BPD BALI TERHADAP INDUSTRI PERBANKAN POSISI DESEMBER 2020
Comparison of Bank BPD Bali Performance on The Banking Industry December 2020

ROA
ROA

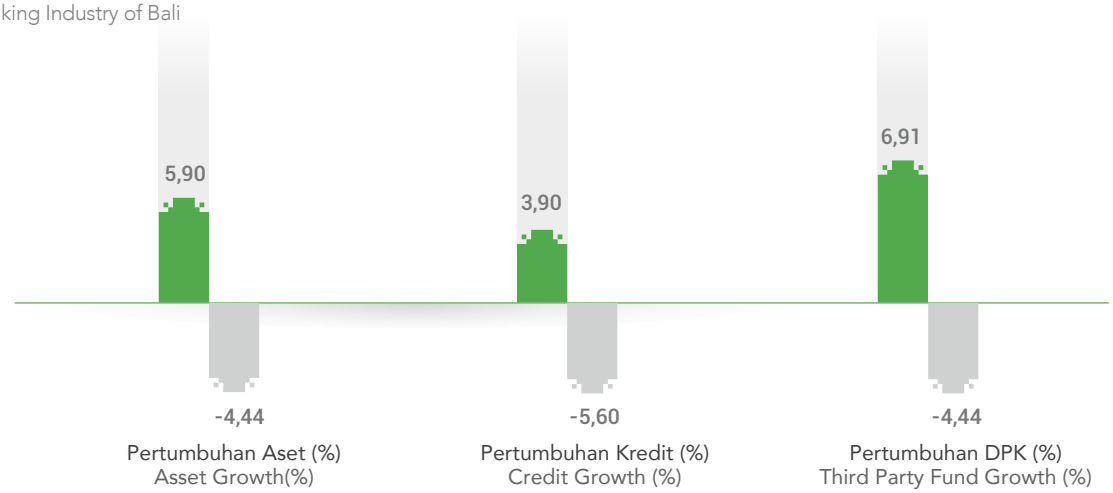


ROE (%)
ROE (%)



Bank BPD Bali | BPD Konvensional | Industri perbankan Nasional

Industri Perbankan BALI
Banking Industry of Bali



Bank BPD Bali | Bank Umum di Bali

Kinerja Tahun 2020 / 2020 Performance	Bank BPD Bali	BPD Konvensional / Conventional BPD	Industri Perbankan Nasional / National Banking Industry
Pertumbuhan Aset / Asset Growth	5,90%	5,87%	6,50%
Pertumbuhan Kredit / Credit Growth	3,90%	6,04%	-2,41%
Pertumbuhan DPK / Third Party Fund Growth	6,91%	5,87%	11,11%
NIM	6,41%	6,07%	4,45%
ROA	2,70%	2,31%	1,59%
ROE	16,95%	16,77%	8,19%
CAR	20,56%	23,50%	24,00%
BOPO	73,14%	78,09%	86,58%
NPL *Gross*	2,61%	2,81%	3,06%
LDR	89,11%	88,16%	82,54%

PERBANDINGAN KINERJA BANK BPD BALI TERHADAP INDUSTRI PERBANKAN POSISI DESEMBER 2020
Comparison of Bank BPD Bali Performance on The Banking Industry December 2020

SETORAN MODAL DALAM TAHUN 2020
Deposit of Capital in 2020

Pemegang Saham Shareholders	Modal Tahun 2019 Capital in 2019		Setoran Modal yang Disahamkan Tahun 2020 Deposit of Capital in 2020		Modal Tahun 2020 Capital in 2020	
	Jumlah Nominal Nominal Amount	%	Jumlah Nominal Nominal Amount	Dasar Hukum Legal Base	Jumlah Nominal Nominal Amount	%
Pemerintah Provinsi Bali / The Government of Bali Province	614.912.000.000	33,75	-	-	614.912.000.000	33,73
Pemerintah Kabupaten Badung / Badung Regency Administration	800.617.000.000	43,93	-	-	800.617.000.000	43,91
Pemerintah Kota Denpasar / Denpasar Administration	174.476.000.000	9,57	-	-	174.476.000.000	9,57
Pemerintah Kabupaten Karangasem / Karangasem Regency Administration	39.550.000.000	2,17	-	-	39.550.000.000	2,17
Pemerintah Kabupaten Buleleng / Buleleng Regency Administration	52.243.000.000	2,87	-	-	52.243.000.000	2,87
Pemerintah Kabupaten Tabanan / Tabanan Regency Administration	30.806.000.000	1,69			30.806.000.000	1,69
Pemerintah Kabupaten Klungkung / Klungkung Regency Administration	31.423.000.000	1,72			31.423.000.000	1,72
Pemerintah Kabupaten Gianyar / Gianyar Regency Administration	27.604.000.000	1,51	1.000.000.000	Akta No. 40 tanggal 28 Juli 2020 / Deed Number 40 dated July 28, 2020	28.604.000.000	1,57
Pemerintah Kabupaten Jembrana / Jembrana Regency Administration	37.092.000.000	2,04	-	-	37.092.000.000	2,03
Pemerintah Kabupaten Bangli / Bangli Regency Administration	13.577.000.000	0,75	-	-	13.577.000.000	0,74
Total	**1.822.300.000.000**	**100,00**	**1.000.000.000**		**1.823.300.000.000**	**100,00**

PENGHARGAAN 2020
Awards in 2020

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

PERISTIWA PENTING 2020
2020 Significant Events

Januari/ January

6 Januari/ January 6

Bank BPD Bali Serahkan CSR Mobil Ambulans, RSUD Wangaya Siap Gunakan Transaksi Non Tunai QRIS Bank BPD Bali Mobile

Bank BPD Bali menyalurkan bantuan Mobil Ambulans ke RSUD Wangaya sebagai bentuk pelaksanaan program tanggung jawab sosial dan lingkungan (CSR).

Bank BPD Bali donates Ambulance Car as CSR, Wangaya Hospital is Ready to Use QRIS BPD Bali Mobile Non-Cash Transactions

Bank BPD Bali donates Ambulance Car to Wangaya Hospital as a form of implementation of corporate social responsibility (CSR) programs.

27 Januari/ January 27

Peresmian Pasar Phula Kerti, Bank BPD Bali Dukung Pembayaran dengan QRIS BPD Bali Mobile

Peluncuran pembayaran dengan QRIS BPD Bali Mobile bersamaan dengan peresmian Pasar Phula Kerti dengan Pemerintah Kota Denpasar.

Inauguration of the Phula Kerti Market, Bank BPD Bali Supports Payment with QRIS BPD Bali Mobile

Launching of payment with QRIS BPD Bali Mobile in conjunction with the inauguration of the Phula Kerti Market with the Denpasar City Government.

29 Januari/ January 29

Penyerahan Bantuan Bedah Rumah dan Bantuan Sosial di Ubung Kaja

Bank BPD Bali bersama Walikota Denpasar menyerahkan bantuan bedah rumah dan bantuan sosial di Banjar Tegal Kangin, Ubung Kaja, Denpasar.

Submission of House Renovation Assistance and Social Assistance at Ubung Kaja

Bank BPD Bali together with the Mayor of Denpasar handed over house renovation and social assistance in Banjar Tegal Kangin, Ubung Kaja, Denpasar.

Februari/ February

12 Februari/ February 12

Perkuat Komitmen Equity Life Indonesia dan Bank BPD Bali

Bank BPD Bali bekerja sama dengan Equity Life memperkuat peran penting perencanaan keuangan bagi keluarga, sekaligus menyerahkan klaim asuransi senilai Rp63 Juta.

Strengthen Commitment to Equity Life Indonesia and Bank BPD Bali

Bank BPD Bali in collaboration with Equity Life strengthens the important role of financial planning for families, while submitting insurance claims worth Rp63 million.

Maret/ March

11 Maret/March 11

Bank BPD Bali Melaksanakan RUPS Tahunan Tahun Buku 2019
RUPS Tahun Buku 2019 menunjukkan pertumbuhan dan pencapaian kinerja positif dengan Bukukan Laba sebesar Rp569,86 miliar.

Bank BPD Bali Holds the 2019 Annual GMS The Annual
General Meeting of Shareholders for the 2019 Fiscal Year showed positive growth and performance achievements with Profit of Rp569.86 billion.

30 Maret/March 30

Support RSUP Sanglah Hadapi Covid-19
Bank BPD Bali menyerahkan bantuan alat pelindung diri kepada RSUP Sanglah untuk penanggulangan Covid-19.

Support for Sanglah Hospital in Facing Covid-19
Bank BPD Bali handed over personal protective equipment assistance to Sanglah Hospital for the prevention of Covid-19.

April/ April

9 April/April 9

Bank BPD Bali Luncurkan Antrian *Online SpeedID*
Dalam rangka pencegahan penyebaran Covid-19 dan mengurangi kerumunan antrian, Bank BPD Bali meluncurkan aplikasi antrian *online SpeedID*.

Bank BPD Bali Launches SpeedID Online Queue
In order to prevent the spread of Covid-19 and reduce crowd of queues, Bank BPD Bali launched the SpeedID online queuing application.

24 April/April 24

Bantuan CSR Penerima Dampak Covid-19 di Kabupaten Tabanan
Bank BPD Bali menyalurkan CSR melalui Pemerintah Kabupaten Tabanan untuk menanggulangi Covid-19 di Wilayah Pemkab Tabanan dalam bentuk APD, alat medis, dan paket sembako.

CSR assistance for people affected by Covid-19 in Tabanan Regency
Bank BPD Bali distributes CSR through the Tabanan Regency Government to overcome Covid-19 in the Tabanan Regency Government Area in the form of PPE, medical equipment, and food packages.

April/ April

27 April/April 27

Bantuan CSR Penerima Dampak Covid-19 di Kabupaten Gianyar

Bank BPD Bali menyalurkan CSR melalui Pemerintah Kabupaten Gianyar untuk menanggulangi Covid-19 di Wilayah Pemkab Gianyar dalam bentuk APD, alat medis, dan sembako.

CSR Assistance for Covid-19 Recipients in Gianyar Regency

Bank BPD Bali distributes CSR through the Gianyar Regency Government to overcome Covid-19 in the Gianyar Governance area in the form of PPE, medical equipment, and basic necessities.

27 April/April 27

Bank BPD Bali Dukung RSPTN Unud sebagai Pusat Penanganan Covid-19

Bank BPD Bali menyalurkan CSR dalam bentuk uang tunai dan APD kepada RSPTN Unud yang telah ditunjuk sebagai Pusat Penanganan Covid-19 di Provinsi Bali.

Bank BPD Bali Supports RSPTN Unud as a Center for Handling Covid-19

Bank BPD Bali distributes CSR donation in the form of cash and PPE to RSPTN Unud which has been appointed as the Center for Handling Covid-19 in Bali Province.

29 April/April 29

Bantuan Penanggulangan Covid-19 kepada Pemerintah Provinsi Bali

Bank BPD Bali menyerahkan bantuan alat penanggulangan Covid-19 kepada Pemerintah Provinsi Bali.

Covid-19 Aid Towards the Bali Provincial Government

Bank BPD Bali handed over donation for Covid-19 countermeasures to the Bali Provincial Government.

Juni/ June

5 Juni/June 5

Peringati HUT ke-58, Bank BPD Bali Fokus pada Penanganan Covid-19

Peringatan HUT ke-58 Bank BPD Bali dirayakan lebih sederhana dengan memfokuskan pada pelaksanaan program bantuan pencegahan dan penanganan Covid-19.

Celebrating 58th Anniversary, Bank BPD Bali Focuses on Handling Covid-19

The 58th Anniversary of Bank BPD Bali is celebrated more simply by focusing on the implementation of the assistance program for prevention and handling of Covid-19.

PERISTIWA PENTING 2020
2020 Significant Events

Juli/ July

24 Juni/June 24

Bank BPD Bali Dukung Deglobalisasi Hasil Pertanian Menuju Kemandirian

Bank BPD Bali melaksanakan webinar deglobalisasi hasil pertanian menuju kemandirian hasil pertanian lokal Bali di tengah pandemi Covid-19.

Bank BPD Bali Supports Deglobalization of Agricultural Products Towards Independence

Bank BPD Bali conducts a webinar on the deglobalization of agricultural products towards the independence of local Balinese agricultural products amid the Covid-19 pandemic.

1 Juli/July 1

Bank BPD Bali Bersinergi dengan K3S Kota Denpasar

Sinergi Bank BPD Bali dengan K3S Kota Denpasar untuk membantu mengurangi beban dampak Covid-19 dengan menyerahkan bantuan sembako kepada veteran.

Bank BPD Bali Synergizes with K3S Denpasar City

Synergy between Bank BPD Bali and K3S Denpasar City to help reduce the burden of the impact of Covid-19 by handing over basic food donation to veterans.

15 Juli/July 15

Bank BPD Bali Bersama Pemerintah Kota Denpasar dan Pertamina Mendukung *Urban Farming*

Bantu masyarakat di masa pandemi Covid-19, Pemerintah Kota Denpasar bersama BPD Bali dan Pertamina serahkan bibit sayuran untuk pelaksanaan *urban farming* di tengah kondisi pandemi Covid-19.

Bank BPD Bali along with Denpasar City Government and Pertamina Support Urban Farming

Helping the community during the Covid-19 pandemic, Denpasar City Government together with BPD Bali and Pertamina hand over vegetable seeds for urban farming in the midst of the Covid-19 pandemic conditions.

16 Juli/July 16

Bank BPD Bali Ditunjuk Sebagai Bank Pembayar Kartu Karangasem Cerdas

Bank BPD Bali menandatangani *MoU* bersama Bupati Karangasem sebagai Bank Pembayar Kartu Karangasem Cerdas.

Bank BPD Bali is Appointed as Paying Bank of the Kartu Karangasem Cerdas

Bank BPD Bali signed an MoU with the Karangasem Regent as Paying Bank of the Kartu Karangasem Cerdas.

Juli/ July

20 Juli/July 20

Bersama K3S Kota Denpasar Serahkan Bantuan Kursi Roda

Bank BPD Bali bersama K3S Kota Denpasar menyerahkan bantuan kursi roda untuk masyarakat yang membutuhkan.

Along with K3S City of Denpasar Handed Over Wheelchair Assistance

Bank BPD Bali along with K3S Denpasar City hand over wheelchair assistance to people in need.

22 Juli/July 22

Bank BPD Bali Mendukung Transaksi Non Tunai di Desa Wisata Blimbingsari

Peresmian penerapan tatanan kehidupan Bali era baru dan digitalisasi Desa Wisata Blimbingsari berbasis QRIS BPD Bali *Mobile* sekaligus penyerahan CSR untuk Desa Wisata Blimbingsari Kabupaten Jembrana.

Bank BPD Bali Supports Non-Cash Transactions in Blimbingsari Tourism Village

The inauguration of the implementation of the new era of Bali life order and the digitalization of the QRIS BPD Bali Mobile-based at Blimbingsari Tourism Village as well as the handover of CSR to Blimbingsari Tourism Village, Jembrana Regency.

23 Juli/July 23

Bank BPD Bali Membantu Seniman Terdampak Covid-19

Bank BPD Bali memberikan bantuan sembako kepada para seniman yang dilaksanakan di Ruang Wakil Gubernur Bali.

Bank BPD Bali Helps Artists Affected by Covid-19

Bank BPD Bali provides basic food donation to artists which is held in the Deputy Governor's Room.

25 Juli/July 25

Bank BPD Bali Hadirkan QRIS BPD Bali *Mobile* di *Monkey Forest*

Dukung penerapan tatanan Bali era baru dan digitalisasi Wisata Mandala Wenara Wana Ubud, Bank BPD Bali hadirkan QRIS BPD Bali *Mobile* di Monkey Forest.

Bank BPD Bali Presents QRIS BPD Bali Mobile at Monkey Forest

Supporting the implementation of the new era and digitalization in Bali of Mandala Wenara Wana Ubud, Bank BPD Bali presents QRIS BPD Bali Mobile at Monkey Forest.

Agustus/ August

7 Agustus/August 7

Bank BPD Bali Gelar Pasar Gotong Royong Krama Bali

Dalam rangka membangkitkan perekonomian, khususnya di sektor UMKM, Bank BPD Bali melaksanakan Pasar Gotong Royong Krama Bali setiap hari Jumat.

Bank BPD Bali Holds the Gotong Royong Krama Bali Market

In order to revive the economy, especially in the UMKM sector, Bank BPD Bali holding the Gotong Royong Krama Bali Market every Friday.

8 Agustus/August 8

Bank BPD Bali Hadirkan QRIS BPD Bali *Mobile* di Kabupaten Karangasem dan Klungkung

Peresmian digitalisasi sistem pembayaran di wilayah Kabupaten Karangasem dan Kabupaten Klungkung berbasis QRIS BPD Bali *Mobile* dirangkai dengan penyerahan CSR untuk lapak pedagang di Yeh Malet Karangasem.

Bank BPD Bali Presents QRIS BPD Bali Mobile in Karangasem and Klungkung Regencies

The inauguration of the digitalization of the Payment System in Karangasem Regency and Klungkung Regency based on QRIS BPD Bali Mobile along with the submission of CSR to Merchants at Yeh Malet Karangasem.

9 Agustus/August 9

Bank BPD Bali Sosialisasi QRIS BPD Bali *Mobile* di Kintamani

Bank BPD Bali bersama Bank Indonesia melaksanakan sosialisasi penggunaan transaksi *cashless* QRIS BPD Bali *Mobile* di Kabupaten Bangli.

Bank BPD Bali Socialization of QRIS BPD Bali Mobile in Kintamani

Bank BPD Bali along with Bank Indonesia conducted a socialization on the use of QRIS BPD Bali Mobile cashless transactions in Bangli Regency.

12 Agustus/August 12

BPJS Ketenagakerjaan Menganugerahkan Paritrana *Award* kepada Bank BPD Bali

BPJS Ketenagakerjaan menganugerahkan penghargaan Paritrana Award kepada PT Bank Pembangunan Daerah Bali karena berkontribusi besar kepada kemajuan Indonesia.

BPJS Ketenagakerjaan Awarded the Paritrana Award to Bank BPD Bali

BPJS Ketenagakerjaan presented the Paritrana Award to PT Bank Pembangunan Daerah Bali for its major contribution to the progress of Indonesia.

Agustus/ August

13 Agustus/August 13

Bank BPD Bali Melaksanakan Strategis Reaktivasi Usaha

Di tengah situasi pandemi yang membuat perlambatan ekonomi, Bank BPD Bali melaksanakan webinar Strategi Reaktivasi Usaha Pariwisata di Area Bali Timur untuk memberikan pandangan kepada pelaku UMKM terhadap tatanan kehidupan era baru.

Bank BPD Bali Implementing a Strategic Business Reactivation

Pandemic caused an economic slowdown, Bank BPD Bali conducted a webinar on Tourism Business Reactivation Strategies in the East Bali Area to give MSME worker a view of the new era of life.

22 Agustus/August 22

Bank BPD Bali Mendukung Transaksi *Cashless* di Objek Wisata Kawasan Luar Pura Uluwatu

Peresmian Tari Kecak tatanan era baru dan digitalisasi sistem pembayaran berbasis QRIS BPD Bali *Mobile* untuk objek wisata kawasan luar Pura Uluwatu.

Bank BPD Bali Supports Cashless Transactions at Tourist Attractions in the Outer Area of Uluwatu Temple

The inauguration of Tari Kecak of new era and the digitalization of the BPD Bali Mobile QRIS-based payment system for tourism objects in the outer Uluwatu Temple area.

25 Agustus/August 25

Bank BPD Bali *Goes to Campus* Luncurkan QRIS BPD Bali *Mobile* di UNDIKNAS

Bank BPD Bali menyukseskan pelaksanaan program Gerakan Nasional Non Tunai (GNNT) yang menyasar pada transaksi di Kampus Universitas Pendidikan Nasional Denpasar.

Bank BPD Bali Goes to Campus Launches QRIS BPD Bali Mobile at UNDIKNAS

Bank BPD Bali has succeeded in implementing the National Non-Cash Movement (GNNT) program which targets transactions at Universitas Pendidikan Nasional Denpasar.

30 Agustus/August 30

Peluncuran Pembayaran QRIS BPD Bali *Mobile* di Bali Funtastic

Bank BPD Bali kembali mengenalkan lebih dekat QRIS BPD Bali *Mobile* dengan menggelar pameran kerajinan dan pentas seni yang bersinergi dengan Dekranasda di Bali Funtastic Kecamatan Tegallalang Kabupaten Gianyar.

Launch of QRIS BPD Bali Mobile Payment at Bali Funtastic

Bank BPD Bali introduces QRIS BPD Bali Mobile closely by holding a craft exhibition and art performance in synergy with Dekranasda in Bali Funtastic, Tegallalang District, Gianyar Regency.

September/ September

2 September/September 2

Peresmian Pasar Anyar Pitik Sari

Dalam rangka peresmian Pasar Anyar Pitik Sari di Pedungan Denpasar, telah diluncurkan juga dukungan terhadap pembayaran melalui QRIS BPD Bali *Mobile*.

The Inauguration of Pasar Anyar Pitik Sari

In order to inaugurate Pasar Anyar Pitik Sari in Pedungan Denpasar, payments support with QRIS BPD Bali Mobile has also been launched.

3 September/September 3

Dinas Perhubungan Gandeng Bank BPD Bali Luncurkan Layanan QRIS BPD Bali *Mobile* di Trans Sarbagita

Dinas Perhubungan Provinsi Bali melaksanakan kerja sama dengan Bank BPD Bali untuk meluncurkan layanan QRIS BPD Bali *Mobile* untuk angkutan umum Trans Sarbagita.

The Department of Transportation Collaborates with Bank BPD Bali to Launch QRIS BPD Bali Mobile Services at Trans Sarbagita

The Department of Transportation collaborated with Bank BPD Bali to launch the BPD Bali Mobile QRIS service for Trans Sarbagita public transportation.

Oktober/ October

19 Oktober/October 19

Optimalisasi Pendapatan Pemerintah Daerah, Bank BPD Bali Gandeng KPK

Bank BPD Bali bersama dengan KPK gandeng pemerintah kabupaten/kota di Bali untuk optimalisasi pendapat daerah di Provinsi Bali.

Optimizing Local Government Revenue, Bank BPD Bali Collaborates with the KPK

Bank BPD Bali aolng with the KPK collaborates with the regency/city government in Bali to optimize regional opinion in the Province of Bali.

30 Oktober/October 30

Bank BPD Bali Dukung Pembangunan Ekonomi Pesisir

Bank BPD Bali melaksanakan penandatanganan kerja sama dengan Kementerian Kelautan dan Perikanan untuk mendukung pembangunan ekonomi pesisir melalui program padat karya rehabilitasi terumbu karang Indonesia ICRG *(Indonesia Coral Reef Garden)* di lima lokasi di Bali sebagai bagian dari Program Pemulihan Ekonomi Nasional (PEN).

Bank BPD Bali Supports Coastal Economic Development

Bank BPD Bali signed a collaboration with the Ministry of Marine Affairs and Fisheries to support coastal economic development through the ICRG (Indonesia Coral Reef Garden) Indonesian coral reef rehabilitation program in five locations in Bali as part of the National Economic Recovery Program (PEN).

November/ November

9 November/November 9

Bantuan CSR untuk Kabupaten Karangasem

Bank BPD Bali menyerahkan bantuan CSR dalam bentuk pakaian untuk petugas BPBD Kabupaten Karangasem.

CSR Assistance for Karangasem Regency

Bank BPD Bali handed over CSR donation in the form of clothing for BPBD officers in Karangasem Regency.

11 November/November 11

Bank BPD Bali Menyalurkan Bantuan CSR untuk Kabupaten Tabanan

Pemerintah Kabupaten Tabanan menerima bantuan 3.000 paket beras bantuan CSR Bank BPD Bali untuk masyarakat terdampak Covid-19.

Bank BPD Bali Distributes CSR Assistance to Tabanan Regency

Tabanan Regency Government receives 3,000 rice packages for BPD Bali CSR assistance for people affected by Covid-19.

11 November/November 11

Bantuan CSR Bank BPD Bali dalam Bentuk Taman Lalu Lintas

Bank BPD Bali menyalurkan bantuan CSR berupa Taman Lalu Lintas di Kabupaten Klungkung.

Bank BPD Bali CSR Assistance in the Form of Traffic Park

Bank BPD Bali distributes CSR assistance in the form of Traffic Park in Klungkung Regency.

16 November/November 16

PDAM Tirta Mahottama Kabupaten Klungkung Menandatangani PKS dengan Bank BPD Bali

PDAM Tirta Mahottama Kabupaten Klungkung melaksanakan kerja sama dengan Bank BPD Bali untuk layanan penerimaan pembayaran tagihan rekening air minum dan tagihan lainnya secara elektronik.

PDAM Tirta Mahottama Klungkung Regency Signs Cooperation Agreement with Bank BPD Bali

PDAM Tirta Mahottama Klungkung Regency collaborates with Bank BPD Bali for electronic payment services for drinking water bills and other bills.

Desember/ December

3 Desember/December 3

Bank BPD Bali Raih Tiga Penghargaan Sekaligus dari Bank Indonesia

Bank Indonesia memberikan penghargaan kepada Bank BPD Bali sebagai Mitra Kerja Terbaik Kantor PwBI Provinsi Bali Kategori PJSP Teraktif dalam Implementasi QRIS, Bank Pendukung UMKM Terbaik Bank BUKU 1 dan BUKU 2, dan Peserta Sistem BI – RTGS dan BI – SSSS Terbaik Bank BUKU 1 dan BUKU 2.

Bank BPD Bali Wins Three Awards at Once from Bank Indonesia

Bank Indonesia gave awards to Bank BPD Bali as the Best Partner in Bali Province PwBI Office for the Most Active PJSP Category in QRIS Implementation, Best Supporting Banks for MSMEs BUKU 1 and BUKU 2 Banks, and Participants in the BI - RTGS and BI - SSSS Systems Best BUKU 1 and BUKU Banks 2.

30 Desember/December 30

Undian Gong Bali Dwipa

Di tengah situasi pandemi Covid-19, tahun ini Bank BPD Bali tetap melaksanakan Undian Gratis Berhadiah Gong Bali Dwipa dengan total hadiah sebesar 2 miliar dan diselenggarakan secara daring.

In the midst of the Covid-19 pandemic situation, this year Bank BPD Bali continues to hold the Gong Bali Dwipa free lottery with a total prize pool of 2 billion and is held online.

21 Desember/December 21

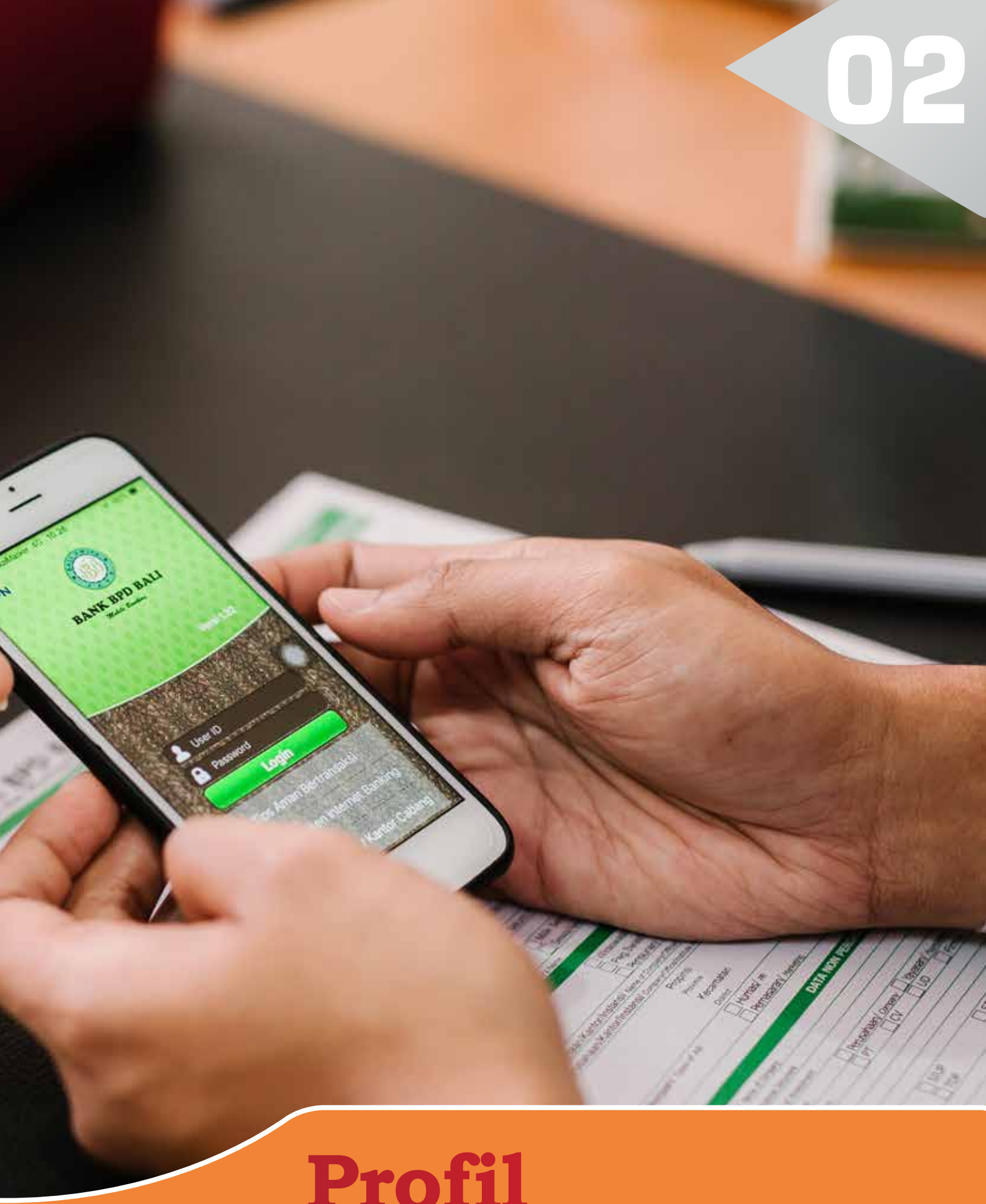
PDAM Kabupaten Bangli Menandatangani PKS dengan Bank BPD Bali

PDAM Bangli melaksanakan kerja sama dengan Bank BPD Bali untuk layanan penerimaan pembayaran tagihan rekening air minum dan tagihan lainnya secara elektronik.

PDAM Bangli Regency Signs Cooperation Agreement with Bank BPD Bali

PDAM Bangli collaborates with Bank BPD Bali for electronic payment services for drinking water bills and other bills.

BANK BPD BALI
Bersama Anda Membangun Bali
SIBAPA
SIMPANAN BALI DWIPA



02

Profil Perusahaan

Company Profile

SEKILAS BANK BPD BALI
Bank BPD Bali in Brief

PT Bank Pembangunan Daerah Bali (selanjutnya disebut Bank BPD Bali) didirikan berdasarkan Akta No. 131 tanggal 5 Juni 1962 yang dibuat di hadapan 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/65 tanggal 9 Februari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan No. 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 No. 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 No. 13 of 1962 concerning Principal Requirements of Regional Development Bank (State Gazette of Republic of Indonesia for the year of 1962 No. 59, Appendix No. 2490), Government of Bali Province determined the change in legal status of the Bank from Limited Liability Company to be Locally Owned Company through a Letter No. 6/DPRDGR/65 dated February 9, 1965, which was legalized through the Decision Letter of Minister of Internal Affairs No. 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 No. 2 Tahun 2002 tentang Perubahan Bentuk Badan Hukum BPD Bali dari Perusahan Daerah menjadi PT Bank Pembangunan Daerah Bali ("PT BPD Bali") (Lembaran Daerah Provinsi Bali Tahun 2002 No. 6 Seri D No. 3).

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

Penyesuaian bentuk badan hukum Bank BPD Bali menjadi Perseroan Terbatas dinyatakan dalam Akta Notaris No. 7 tanggal 12 Mei 2004, yang dibuat 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 No. C-12858 HT.01.01 Tahun 2004 tanggal 21 Mei 2004 dan diumumkan dalam Berita Negara Republik Indonesia No. 50 tanggal 22 Juni 2004, Tambahan Berita Negara Republik Indonesia No. 6004. Melalui Surat Keputusan Deputi Gubernur Senior Bank Indonesia 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 BPD Bali dari Perusahaan Daerah Bank Pembangunan Daerah Bali kepada Perseroan Terbatas Bank Pembangunan Daerah Bali.

Adjusted legal entity of Bank BPD Bali to be Limited Liability Company was stated in Notarial Deed No. 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 No. C-12858 HT.01.01 of 2004 dated May 21, 2004 and was announced through Official Gazette of Republic of Indonesia No. 50 dated June 22, 2004, Appendix to the Official Gazette of the Republic of Indonesia No. 6004. Through the Decision Letter of Senior Deputy Governor of Bank of Indonesia No. 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.

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

Articles of Association of Bank BPD Bali underwent some changes, including through the Act No. 25 dated August 8, 2008 signed before I Made Widiada, S.H., about the adjustments to Articles of Association based on Law No. 40 of 2007 about the Limited Liability Company. The change was agreed by the Minister of Justice and Human Rights of Republic of Indonesia through the Decision Letter No. AHU-63398.AH.01.02. of 2008 dated August 8, 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 No. 6/32/KEP.DGS/2004 tentang Penunjukan Perseroan Terbatas Bank Pembangunan Daerah Bali sebagai Bank Umum Devisa.

On November 11, 2004, Bank BPD Bali officially obtained operating license as Foreign Exchange Bank pursuant to Decision Letter of Senior Deputy Governor of Bank of Indonesia No. 6/32/KEP.DGS/2004 about the Appointment of PT Bank Pembangunan Daerah Bali as Foreign Exchange Bank.

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

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

Pada tahun 2018, Bank BPD Bali meluncurkan layanan *bancassurance* model bisnis referensi dengan PT Equity Life Indonesia tentang pemasaran produk asuransi jiwa kumpulan berjangka dengan model bisnis referensi tidak dalam rangka produk bank, pemasaran produk Bali Dwipa Proteksi Investama dengan model bisnis referensi tidak dalam rangka produk bank, dan pemasaran produk Asuransi Pitra Yadnya dengan model bisnis referensi tidak dalam rangka produk bank. Selain itu, Bank BPD Bali juga telah meluncurkan layanan *Internet Banking* Bisnis/Korporasi pada tanggal 26 Maret 2018.

In 2018, Bank BPD Bali launched reference business model bancassurance products with PT Equity Life Indonesia with scope of cooperation including marketing of term life group insurance product with non-bank reference business model, marketing of Bali Dwipa Proteksi Investama product with non-bank reference business model, and marketing of Pitra Yadnya Insurance Product with non-bank reference business model. Adding to that, Bank BPD Bali also launched Corporate Internet Banking on March 26, 2018.

Pada tahun 2019, Bank BPD Bali lebih fokus lagi kepada layanan digital dengan beragam inovasi, salah satunya adalah sebagai Penerbit Kartu Debit, yaitu sebuah kartu pembayaran secara elektronik yang diterbitkan oleh Bank; *Co-branding* BRIZZI Bank BPD Bali, yaitu kerja sama 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.

In 2019, Bank BPD Bali is more focused 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 a non-cash transaction.

Pada tahun 2020, Bank BPD Bali lebih fokus lagi kepada layanan digital dengan beragam inovasi, yaitu *E-link* LPD yang merupakan sinergi layanan secara elektronik *online real time* antara Bank BPD Bali dengan LPD seluruh Bali yang bertujuan untuk optimalisasi kerja sama Bank BPD Bali dengan LPD. *E-link* LPD dilaksanakan dalam dua jenis, yaitu layanan *E-link* Mailaku dan *E-link Virtual Account*. *E-link* LPD adalah layanan integrasi sistem Bank BPD Bali dengan LPD Bali dalam penggunaan *chanel-chanel* layanan Bank BPD Bali sehingga memudahkan nasabah LPD untuk melakukan setoran dan transfer ke/dari Bank BPD Bali atau bank lain.

In 2020, Bank BPD Bali will focus more on digital services with various innovations, namely E-link Rural Credit Institutions which is a real time online service synergy between Bank BPD Bali and Rural Credit Institutions' throughout Bali which aims to optimize the collaboration between Bank BPD Bali and the Rural Credit Institutions. E-link Rural Credit Institutions is implemented in two types, namely Mailaku E-link and E-link Virtual Account services. E-link of Rural Credit Institutions is a system integration service between Bank BPD Bali and Rural Credit Institutions of Bali in the use of Bank BPD Bali service channels to make it easier for Rural Credit Institutions customers to make deposits and transfers to/from Bank BPD Bali or other banks.

Bidang Usaha

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

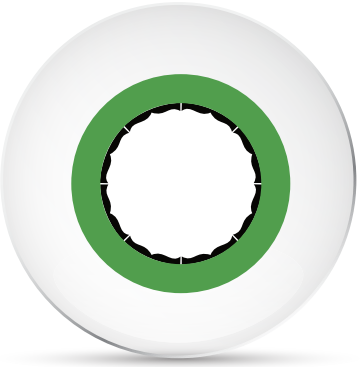
- Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- Memberikan kredit;
- Menerbitkan surat pengakuan hutang;
- Menempatkan dana, meminjam dana dari/atau meminjamkan dana kepada bank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

Scope of Business

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

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

MAKNA LOGO
Behind the Logo



Logo Bank BPD Bali

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

Logo of Bank BPD Bali

Imparting 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 the value and commitment of Bank BPD Bali, which encourages the whole stakeholders to grow together, and with determination, to continue delivering innovative creations.

Simbol Utama Logo

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

The Main Symbol of The Logo

Which takes the shape of an eight-cornered circle inspired by the divine beauty and grace of lotus flowers. 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.

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.

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

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.

BPD

Written in yellow gold color represents the 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 itself as the bank of people's choice.

REKAM JEJAK
Track Record

1962

- Bank BPD Bali didirikan berdasarkan Akta No. 131 tanggal 5 Juni 1962.
- Established according to Act No. 131 dated June 5, 1962

1965

- Melalui Surat No. 6/DPRDGR/65 tanggal 9 Februari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan No. 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 No. 6/DPRDGR/65 dated February 9, 1965 and legalized by Minister of Internal Affairs through a Decree No. 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 Locally Owned Company.

2004

- Pada tanggal 21 Mei 2004 Bank BPD Bali kembali mengubah bentuk badan hukum dari Perusahaan Daerah menjadi Perseroan Terbatas.
- Bank BPD Bali meningkatkan Modal Dasar Bank dari 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 Locally Owned Company into Limited Liability Company.
- Bank BPD Bali increased the Bank's Authorized Capital from Rp250 billion to Rp1 trillion.
- On November 11, 2004, Bank BPD Bali increased its activity to be.

2008

- Anggaran Dasar Bank BPD Bali telah beberapa kali mengalami perubahan, antara lain dengan Akta No. 25 tanggal 8 Agustus 2008 yang dibuat di hadapan I Made Widiada, S.H., mengenai penyesuaian dan perubahan Anggaran Dasar berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.
- The Article of Association of Bank BPD Bali was also amended for several times, as approved in Act No. 25 dated August 8, 2008, which was signed before notary I Made Widiada, S.H., concerning the adjustment and amendment of Article of Association based on Company Law No. 40 of 2007.

2014

- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp1 triliun menjadi Rp2 triliun.
- Bank BPD Bali meluncurkan layanan *e-Money* dengan pola *Co-Branding* dengan Bank Mandiri.
- Bank BPD Bali increased the Bank's Authorized Capital from Rp1 trillion to Rp2 trillion.
- Bank BPD Bali launched e-Money under Co-Branding framework with Bank Mandiri.

2015

- 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* "BPD Bali *Mobile Banking*".
- Bank BPD Bali meningkatkan pelayanan dengan meluncurkan mobil kas keliling.
- Bank BPD Bali increased the 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 an e-banking service called "BPD Bali Mobile Banking".
- Bank BPD Bali improved services to the customers.

2016

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

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

2017

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

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

2018

- Bank BPD Bali meluncurkan Produk *Bancassurance* Model Bisnis Referensi yang bekerja sama 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.

2019

- 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 a 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

2020

- Bank BPD Bali meluncurkan layanan EDC Mini ATM & Sistem Informasi Mitra Bank.
- Bank BPD Bali sebagai Bank Mitra Penyaluran Dana Penempatan Uang Negara (PUN) dalam rangka pemulihan ekonomi nasional.
- Bank BPD Bali menerima 27 penghargaan di tahun 2020, di antaranya:
  1. Bank BPD Bali sebagai Bank Mitra Kerja Terbaik Kantor PwBI Provinsi Bali Kategori PJSP Teraktif dalam Implementasi QRIS.
  2. Bank BPD Bali menerima penghargaan sebagai Bank Pendukung UMKM Terbaik Bank BUKU 1 & BUKU 2.
  3. Bank BPD Bali sebagai peserta Sistem BI-RTGS dan BI-SSSS Terbaik Bank BUKU 1 dan BUKU 2.

- Bank BPD Bali Launches EDC Mini ATM Service & Bank Partner Information System.
- Bank BPD Bali as Partner Bank for Distribution of State Funds Placement (PUN) in the Context of National Economic Recovery.
- Bank BPD Bali received 27 awards in 2020, including:
  1. Bank BPD Bali as the Best Partner Bank for the Bali Province PwBI Office in the Most Active PJSP Category in QRIS Implementation.
  2. Bank BPD Bali received an award as the Best Supporting Bank for MSMEs for BUKU 1 & BUKU 2 Banks.
  3. Bank BPD Bali as a participant in the Best BI-RTGS and BI-SSSS Systems BUKU 1 and BUKU 2 Banks.

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
Bentuk Hukum Corporate Entity	:	**Perseroan Terbatas (PT)** / Limited Liability Company
Kelas Usaha Business Category	:	**BUKU II** / Business Group Commercial Bank 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.**
Faksimili Faximile	:	**(0361) 237691**
Call Center	:	**1500 844**
Website	:	**www.bpdbali.co.id**
SWIFT Code	:	**ABALIDBS**
Modal Dasar Authorized Capital	:	**Rp4.000.000.000.000,00**
Modal Disetor Paid in Capital	:	**Rp1.823.300.000.000,00**
Pemilik Owner	:	**Pemerintah Provinsi Bali dan Pemerintah Kota/Kabupaten se Provinsi Bali** Provience Government of Bali and City/Regency Government of Bali
Kantor Offices	:	**1 Kantor Pusat, 14 Kantor Cabang, 38 Kantor Cabang Pembantu, 51 Kantor Kas, 48 Kegiatan Pelayanan Kas/UPT, 7 Kas Mobil** 1 Head Office, 14 Branch Office, 38 Supporting Branch Office, 51 Cash Office, 48 Cash Service Activities/UPT, 7 Cash Car
Jaringan Network	:	**ATM Bank BPD Bali 200 Unit, CDM/CRM Bank BPD Bali 12 Unit, EDC Bank BPD Bali 123 Unit, serta terhubung dengan jaringan BPDNET *Online*, BI-RTGS, SKNBI, WESTERN UNION dan SWIFT** Bank BPD Bali ATM 200 Unit, Bank BPD Bali CDM 12 Unit, Bank BPD Bali EDC 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 corporate culture.

Meningkatkan layanan dan produk; berorientasi solusi; yang bernilai 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 a 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 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 berpikir serta bertindak secara ilmiah untuk mencapai visi, misi satuan kerja.
2. Bekerja dengan memanfaatkan teknologi dan ilmu pengetahuan yang relevan dalam menyelesaikan tugas.
3. Bekerja sesuai dengan prosedur, akurat, teliti, serta memahami risiko tugas secara profesional.

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 the 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 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 anti-corruption with key behaviors:

1. To implement the duties according to the code of conduct and never violate the rules for personal reasons.
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 morals.

Teamwork Teamwork

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

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

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 differences of opinion and extend assistance to other working units, if necessary, as well as not to give emphasis to partial ego/working units.
2. To appreciate the existence and authorities of the leaders in proportional manner. To carry on a 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 Customer Awareness

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

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

To position users as the main focus of the action, to carry out and maintain productive relations 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, Koperasi (UMKMK), serta masyarakat Bali khususnya, dan pemangku kepentingan lain pada umumnya.

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

Terkait layanan, telah dilaksanakan evaluasi kualitas layanan, seperti mengimplementasikan video standar pelayanan yang mengacu pada SOP standar pelayanan secara maksimal untuk dapat memberikan pelayanan yang optimal kepada nasabah, melakukan *refreshment* standar pelayanan kepada *customer service*, *teller* dan satpam berdasarkan ketentuan dalam SOP standar pelayanan yang bertujuan untuk peningkatan kualitas, kemampuan dan integritas sumber daya manusia yang terlibat langsung dalam pelayanan kepada nasabah, unit kerja wajib melakukan *role play* petugas *frontliner* secara berkala dalam rangka meningkatkan kualitas layanan kepada nasabah, memberikan pelatihan *soft skill* dan memastikan implementasi budaya kerja pada petugas *frontliner* yang bertujuan untuk meningkatkan kinerja dan produktivitas petugas *frontliner*, melakukan evaluasi standar pelayanan petugas *frontliner (customer service, teller,* dan satpam) secara berkala sesuai dengan ketentuan yang diatur dalam SOP standar pelayanan, memasarkan dan memaksimalkan penggunaan sistem antrian *online* untuk mendukung pelaksanaan digitalisasi yang bertujuan untuk memudahkan akses nasabah ke Bank, memasarkan dan mengoptimalkan pemanfaatan *delivery channel* (ATM, *E-Banking*, EDC, dan lain-lain) yang telah dimiliki Bank dan implementasi sistem antrian *online* dan evaluasi implementasi mesin antrian *online* untuk mengetahui efektivitas dan pengaruh sistem antrian *online* terhadap Bank.

Regarding services, an evaluation of service quality has been carried out, such as implementing a service standard video which refers to the SOP of service standards to the maximum extent to be able to provide optimal service to customers, refreshment service standards to customer service, tellers and security guards under the provisions of SOP service standards that aim to improve the quality, the ability and integrity of human resources who are directly involved in service to customers, work units are required to perform role play for frontliners on a regular basis in order to improve service quality to customers, provide soft skills training and ensure the implementation of corporate culture in frontliners which aims to improve performance and productivity of frontliners, conducts evaluation of service standards for frontliners (customer service, tellers and security guards) periodically in accordance with the provisions stipulated in the service standard SOP, marketing and maximizing the use of the online queuing system to support the implementation of digitization aimed at facilitating customer access to the Bank market and optimize the utilization of delivery channels (ATM, E-Banking, EDC, and others) owned by the Bank and implementation of online queuing systems and evaluation of the implementation of online queuing machines to determine the effectiveness and the impact of the queuing system online against the Bank.

Produk Simpanan

Giro

Giro Kas Daerah (KASDA) adalah produk berupa simpanan Pemerintah Daerah Provinsi, Kabupaten/Kota dalam rupiah yang penyetoran dan penarikannya dapat dilakukan kapan saja selama jam kerja dengan menggunakan warkat SP2D (Surat Perintah Pencairan

Saving 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

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* Bisnis atau Korporasi yang memungkinkan nasabah untuk melaksanakan transaksi secara *real time online*.

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

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* Bisnis atau Korporasi, dan *Automatic Teller Machine* (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.

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 any time 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 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 from any branches of Bank BPD Bali.

Current Account in Foreign Currency is a savings product made on account of individual customers, business entities or other Government using foreign currency denomination, which can be withdrawn at any time 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 Bisnis, and Automatic Teller Machine (ATM) card for online real-time transactions. SIBAPA customers are also entitled to participate in Gong Bali Dwipa Lucky Draw which is drawn once in a year.

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

Simpanan Bali Dwipa (SIMPEDA) is a rupiah-denominated saving product whose account opening and fund 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 Bisnis, and Automatic Teller Machine (ATM) card for online real-time transactions. SIMPEDA customers are also entitled to participate in SIMPEDA Lucky Draw and Gong Bali Dwipa Lucky Draw, which each are drawn twice and once in a year, respectively.

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

Simpanan Lembaga Perkreditan Desa (LPD) 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, E-Link LPD.

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.

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 adalah produk simpanan berjangka dalam mata uang rupiah yang memiliki fasilitas bunga setahun deposito, dapat memperoleh Jaminan Asuransi Jiwa Kumpulan (Untuk Asuransi Jiwa Kumpulan Bank BPD Bali bekerja sama dengan perusahaan asuransi dan bukan merupakan produk bank), penarikan dapat dilakukan saat jatuh tempo atau sebelum jatuh tempo (maksimal 2 (dua) kali selama jangka waktu), *top up* dan perubahan setoran bulanan.

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, may obtain Group Life Insurance Guarantee (For Group Life Insurance, Bank BPD Bali collaborates with an insurance company and is not a bank product)(For Group Life Insurance, Bank BPD Bali collaborates with insurance companies and is not a bank product) can be withdrawn on or before the due date (or twice within the period at maximum), top up and change in monthly deposit.

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

Simpanan Valuta Asing (SIVA) is a savings product made on account of individual customers, or business entities in foreign exchange, whose funds can be withdrawn at any time during working hours and/or by account transfer.

Deposito

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

Term Deposit

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

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

Layanan Jasa

Uang Elektronik Bank BPD Bali adalah alat pembayaran yang praktis dalam bentuk kartu ataupun non kartu. Uang Elektronik Bank BPD Bali adalah hasil kerja sama antara Bank BPD Bali dengan Bank Mandiri "*E-Money* Bank BPD Bali" serta hasil kerja sama 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 lainnya yang berada di luar negeri. *Swift Code* Bank BPD Bali: ABALIDBSXXX, *Swiftcode Intermediary* Bank: BNINUS33XXX dan BMRIIDJAXXX.

***Mobile Banking* BPD Bali** adalah layanan transaksi *real time online* melalui telepon genggam. 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 *real time online* melalui komputer, *tablet, handphone,* 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.

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

Services

Bank BPD Bali E-Money Services is a 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 service 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 banks which do its transaction using clearing documents.

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

Mobile Banking BPD Bali is a real time transactions service from their smartphone. To be able to enjoy Mobile Banking transactions, customers have to download theMobile Banking Bank BPD Bali from Playstore, and Appstore.

Internet Banking is real time transactions services through computer desktop, tablet, handphone or laptop. For security, Internet Banking customers will be given a token to do the transaction. Customers have to access https://bank.bpdbali.id/ib into do transactions.

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

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

***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 pemindahbukuan dari rekening pemberi gaji ke rekening penerima gaji. *Payroll Package* dapat dilayani di seluruh kantor cabang 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 *real time online* di mesin ATM Bank

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

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

A Safe Deposit Box is used to save valuable possessions or important documents and is made of steel, uneasily loaded and safe from fire with a 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 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 real time online transactions at Bank BPD Bali ATM machines spread throughout Bali and Mataram. Bank

BPD Bali yang tersebar di seluruh 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). Dengan memiliki Kartu ATM/Debet Bank BPD Bali, nasabah dapat menikmati layanan *e-channel* lainnya seperti *Mobile Banking* dan *Internet Banking*.

BPD Bali ATM/Debit Card is in accordance with the National Standard Indonesian Chip Card Specification (NSICCS) and can be transacted through the ATM Bersama and Prima networks, and has the National Payment Gate logo (GPN). By having a Bank BPD Bali ATM/Debit Card, customers can enjoy other e-channel services such as mobile banking and internet banking.

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

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

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

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

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

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

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 ATM Bersama, jaringan Prima, dan dapat ditransaksikan dengan menggunakan kartu berlogo JCB dan AMEX (*American Express*) dan mesin CRM (*Cash Recycle Machine*) yang digunakan untuk melayani penyetoran dan penarikan uang tunai.

Bank BPD Bali ATM Machine is an automatic teller machine that facilitates transactions, such as withdrawal 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 or AMEX-logo card which is used to serve cash deposits and withdrawals.

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

Cash Recycling Machine (CRM) is an automated teller machine (ATM) that allows Bank BPD Bali customers to withdrawals and deposit money onto their own accounts or other people's accounts. Moreover, CRM also serves transfers, payments, and purchases transactions.

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

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

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

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*.

***E-link* LPD** adalah layanan integrasi sistem Bank BPD Bali dengan LPD Bali dalam penggunaan *chanel-chanel* layanan Bank BPD Bali, sehingga memudahkan bagi nasabah LPD untuk melakukan setoran dan transfer ke/dari Bank BPD Bali atau bank lain.

Transfer for Payment adalah layanan Bank BPD Bali dimana transaksi transfer dilakukan dengan menggunakan rekening *Virtual Account* (VA).

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 office network. Customers can make transactions at Bank BPD Bali Mailaku's agent across Bali. Customers 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.

E-link LPD is a system integration service between Bank BPD Bali and LPD Bali in the use of Bank BPD Bali service channels, making it easier for LPD customers to make deposits and transfers to/from Bank BPD Bali or other banks.

Transfer for Payment is a service from Bank BPD Bali where transfer transactions are made using a Virtual Account.

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.

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 contributions 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 companies, which share the same vision and mission with Bank BPD Bali in developing the economy.

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

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

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 APBN/APBD/BUMN.

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 (kerja sama).

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 market place, hotel and recreational area, industrial building and facilities, such as factory, road or bridge, damor 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 State Revenues and Expenditures Budget/Regional Revenues and Expenditures Budget/State-Owned Enterprise

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

Kredit Pasar Bali Dwipa adalah kredit yang diberikan kepada UMKM di pasar-pasar tradisional, modern, dan yang terletak di kawasan 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.

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 fasilitas kredit modal kerja yang diberikan oleh Bank kepada fasilitas kesehatan yang telah menjadi mitra BPJS Kesehatan untuk pembiayaan *invoice* klaim BPJS Kesehatan.
Cash Collateral Credit merupakan fasilitas kredit yang diberikan dengan agunan tunai (*cash collateral*) berupa tabungan, giro, deposito/sertifikat deposito.

Kredit Program

1. **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.

2. **Kredit Modal Kerja Pemulihan Ekonomi Nasional (KMK PEN)** adalah kredit kepada debitur termasuk debitur yang telah direstrukturisasi dan calon debitur yang termasuk pelaku usaha mikro, kecil dan menengah yang terdampak Covid-19 yang akan dipergunakan untuk menambah modal kerja seperti pembelian bahan baku, biaya-biaya produksi, pemasaran dan lain-lain.

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.

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 installment for the principal loan and its interest rate is made using their operating income and retirement fund on condition that the installment of the principal loan and its interest rate does not exceed the amount of the 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

1. **People's Business Credit (KUR)** is a working capital and / or investment credit to productive and feasible business debtors who do not yet have additional collateral or insufficient additional collateral.

2. **Working Capital Credit for National Economic Recovery (KMK PEN)** is credit to debtors including restructured debtors and prospective debtors including micro, small and medium enterprises affected by Covid-19 which will be used to increase working capital such as purchasing raw materials, production costs, marketing and others.

Kredit Konsumtif

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

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

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

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

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

KPP–LPD adalah kredit yang diberikan kepada pengurus/pegawai LPD yang ada di seluruh Bali dengan kategori LPD sehat yang direkomendasi oleh PLPDK setempat yang pembayaran angsuran kreditnya

Consumer Loans

Bali Dwipa Housing is one type of consumer loan products for customers who want to purchase a 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.

Various Purpose Loan is a type of consumer loan for individual debtors with fixed and unfixed income, whereas the loan repayment is from their salaries or business income.

Multipurpose Loan is a type of loan facility provided for individual customers who are candidates 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 is also provided for civil servants of Provincial/Regent/City Administration who will enter retirement period while they receive the loan, with salary when the loan application is approved and disbursed through Bank BPD Bali.

Bali Dwipa 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

bersumber dari gaji yang diterima setiap bulan dengan tujuan meningkatkan kesejahteraan pengurus/pegawai LPD.

organization recommended by local PLPDK and the loan repayment is from deducting their monthly salaries. The loan disbursement is expected to improve the state of welfare of the management/employees of LPD.

Kredit Tidak Langsung

Indirect Loans

Garansi Bank

Bank Guarantee

Garansi Bank Penawaran adalah kesediaan Bank untuk menjamin debiturnya atas kepentingan panitia pelelangan pekerjaan dalam rangka pengajuan harga penawaran proyek.

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.

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

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 between the project manager and the debtor.

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%.

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.

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.

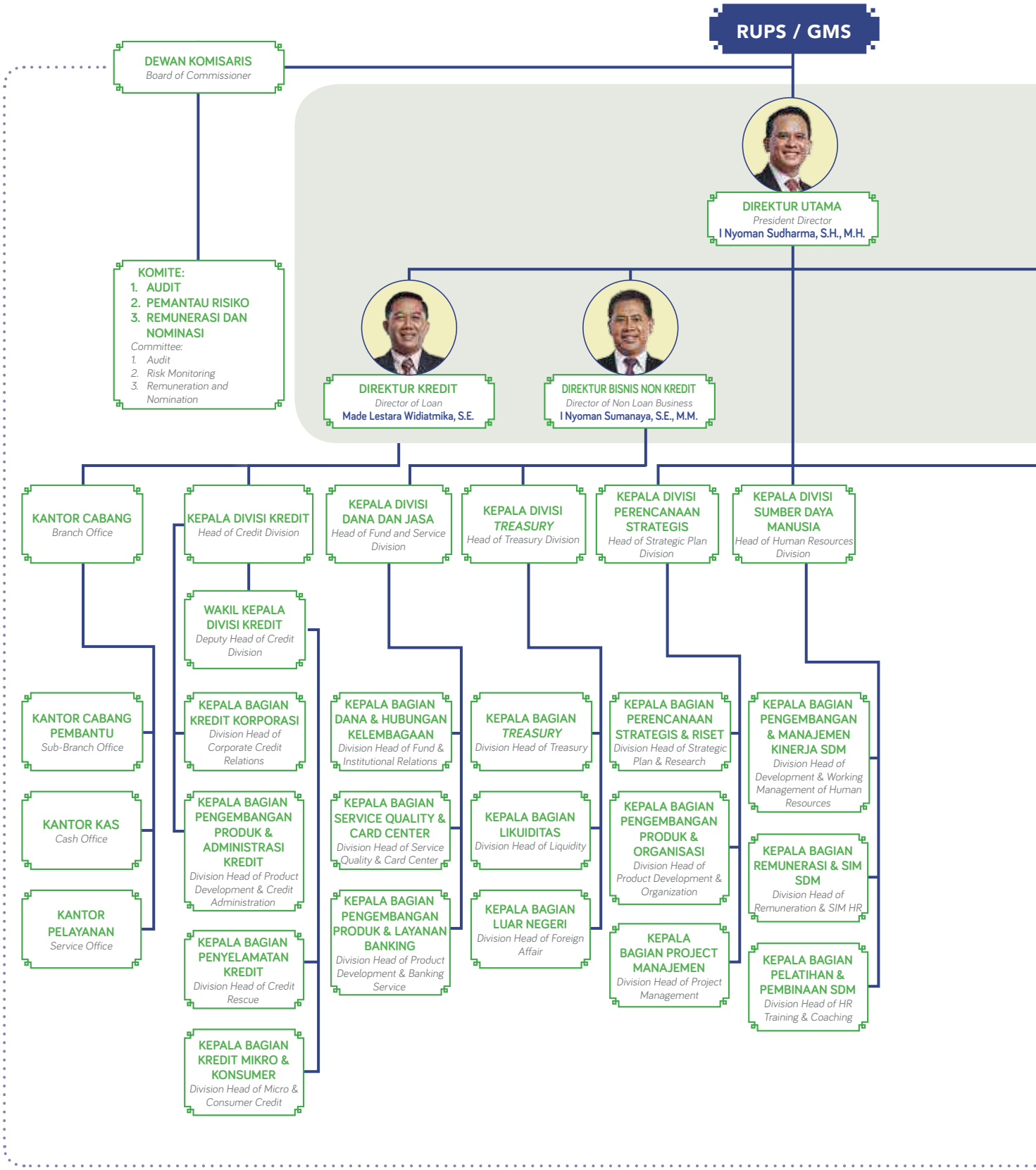
Maintenance Bond is a guarantee provided by the Bank for a debtor to support project maintenance and made for project manager according to the contract agreement between project manager and the debtor.

JARINGAN KANTOR BANK
Office Networks

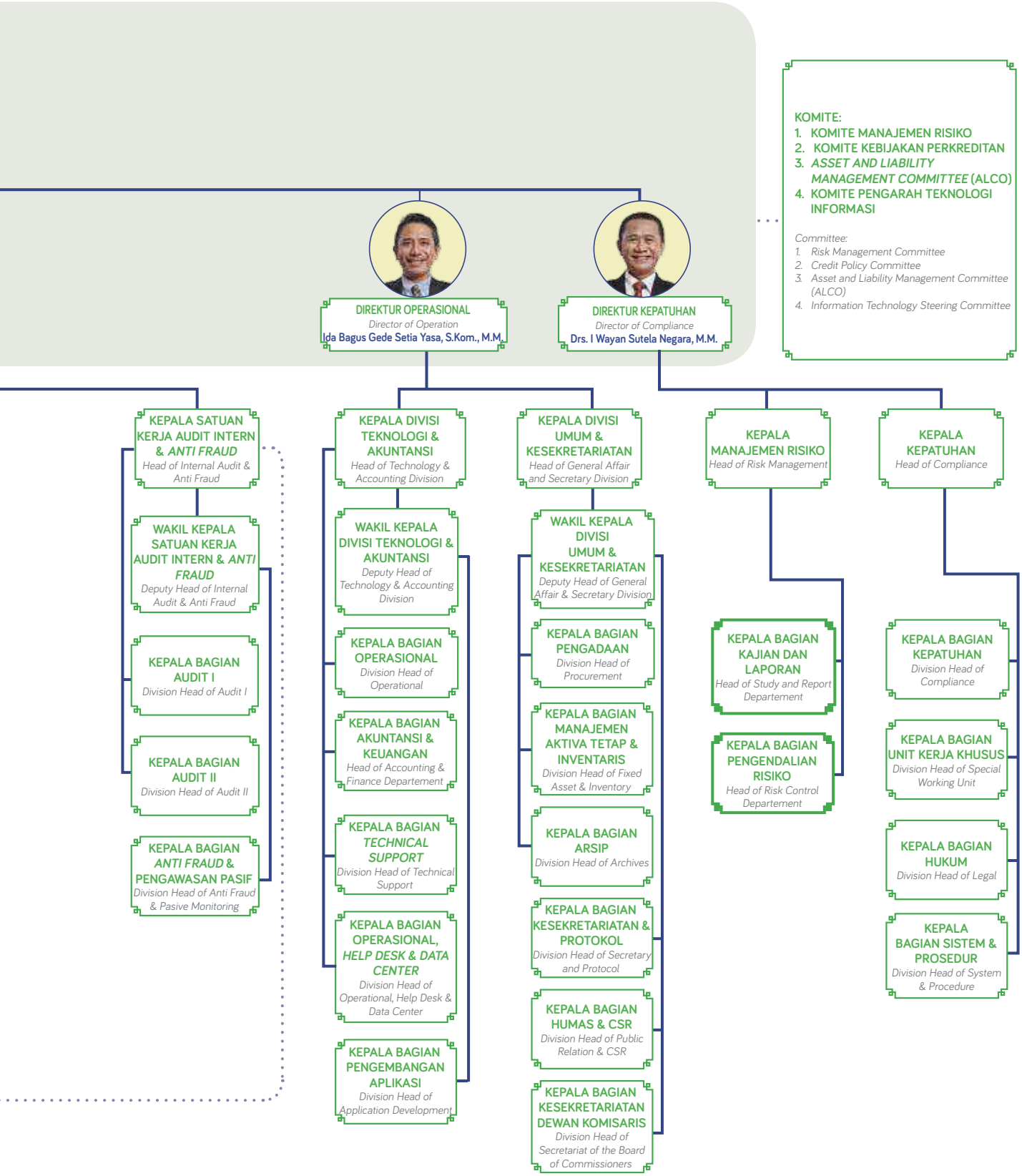
PERKEMBANGAN JARINGAN KANTOR BANK BPD BALI TAHUN 2016–2020
The Development of Office Network Bank BPD Bali in the Period of 2016–2020

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

STRUKTUR ORGANISASI
Organizational Structure



STRUKTUR ORGANISASI
Organizational Structure



BANK BPD BALI

Bersama Anda Membangun Bali

03

Laporan Manajemen

Management Report

LAPORAN DEWAN KOMISARIS
The Board of Commissioner's Report

KAMI MEMANDANG BAHWA PERTUMBUHAN PERUSAHAAN TAHUN 2020 SANGAT LUAR BIASA, TERUTAMA DILIHAT DARI KEMAMPUAN PERUSAHAAN UNTUK TETAP BERTUMBUH DAN MERAIH PELUANG YANG ADA DALAM KONDISI EKONOMI GLOBAL DAN INDONESIA YANG PENUH TANTANGAN DAN KETIDAKPASTIAN.

WE HAD A POINT OF VIEW THAT THE COMPANY'S GROWTH WAS EXTREMELY IN A GOOD LEVEL IN 2020, PARTICULARLY SHOULD IT BE SCRUTINISED BY THE COMPANY'S CAPABILITY OF FETCHING GROWTH AND OF ATTAINING THE OCCASION LAYING ON THE TABLE REGARDLESS TO THE ATMOSPHERE OF GLOBAL AND INDONESIA ECONOMIC WHICH WERE FULL OF CONFRONTATIONS AND OF UNPREDICTABILITY.

IDA BAGUS PUTU ANOM REDHI, S.H., M.M.
Komisaris Utama Independen
Independent President Commissioner

Om Swastyastu

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Atas Asung Kertha Wara Nugraha Ida Sang Hyang Widhi Wasa, Tuhan Yang Maha Esa, kami dapat menyajikan Laporan Tahunan ini sebagai bentuk akuntabilitas fungsi pengawasan Dewan Komisaris atas pengelolaan PT Bank Pembangunan Daerah Bali yang dilakukan oleh Direksi untuk tahun buku yang berakhir pada 31 Desember 2020.

Kondisi Makro Ekonomi dan Industri Perbankan

Pengaruh Covid-19 yang Luar Biasa kepada Perekonomian Dunia 2020.

Covid-19 menyebar ke hampir 178 negara di dunia dan menginfeksi lebih dari 80 juta jiwa dengan membawa lebih dari 1,7 juta jiwa kematian selama tahun 2020. Kondisi ini kemudian tidak hanya menimbulkan krisis kesehatan dan kemanusiaan, tetapi juga mengakibatkan krisis ekonomi dan meningkatkan kemiskinan di berbagai negara. Perkembangan kurang menguntungkan kepada perekonomian global ini tidak dapat dihindari sebagai akibat penerapan kebijakan pembatasan mobilitas untuk mengurangi penyebaran Covid-19.

Berbagai indikator menunjukkan aktivitas konsumsi, investasi, dan produksi di banyak negara tertekan tajam dan mengakibatkan penurunan perdagangan internasional. Tekanan berat juga sempat terjadi di pasar keuangan sejalan ketidakpastian prospek global, yang bila terus berlanjut akan berisiko memberikan dampak rambatan pada stabilitas sistem keuangan.

Sinergi Kebijakan Ditempuh Pemerintah, Bank Indonesia, dan Otoritas Terkait Untuk Memitigasi Dampak Luar Biasa Dari Covid-19 Tersebut dan Terus Membangun Optimisme Pemulihan Ekonomi.

Sinergi didukung landasan hukum yang kuat, yakni UU No. 2 Tahun 2020 tentang Kebijakan Keuangan

Om Swastyastu

Dear Valued Shareholders and Stakeholders,

Let us express our fervent sense of obligation to the Almighty Lord, the blessings of Asung Kertha Wara Nugraha Ida Sang Hyang Widhi Wasa; thus, we are able to transparently propose the Annual Report as a manifestation of accountability of the supervisory function of the Board of Commissioners for the management of PT Bank Pembangunan Daerah Bali undertaken by the Directors for the fiscal year ending December 31, 2020.

Macroeconomic Condition and Banking Industry

The tremendous impact of Covid-19 on the world economy in 2020.

Covid-19 spreads to nearly 178 countries world wide and infected more than 80 million people with more than 1.7 million deaths during 2020. These conditions not only pose a health and humanitarian crisis, but also generate economic crisis and increasing poverty in different countries. Unfavorable development of the global economy is unavoidable because of the implementation of the mobility restriction policy to reduce the spread of Covid-19.

Various indicators show that consumption, investment and production activities in world wide are under pressure which resulted in a decline in international trade. The pressure also occurred in the financial markets, in line with the uncertainty of the global outlook, which if it persists will have the risk of having an impact on financial system stability.

The Government, Bank Indonesia and Related Authorities Took Policy Synergy to Mitigate The Extraordinary Impact Of Covid-19 And Continue To Build Optimism For Economic Recovery.

This is supported by a strong legal foundation, namely Act no. 2 of 2020 regarding the Financial Policies and

dan Stabilitas Sistem Keuangan, sehingga respons untuk mengatasi kegentingan akibat Covid-19 tetap dilandasi prinsip kehati-hatian, penerapan tata kelola yang baik, serta transparan dan akuntabel. Dalam kaitan ini, Pemerintah menempuh kebijakan fiskal ekspansif melalui pemberian stimulus dalam jumlah besar yang mengakibatkan pelebaran defisit dan peningkatan pembiayaan APBN 2020. Di tengah inflasi yang rendah, Bank Indonesia menempuh bauran kebijakan akomodatif dengan pemberian stimulus moneter melalui penurunan suku bunga dan pelonggaran moneter (*Quantitative Easing* atau QE) dalam jumlah besar. Kebijakan itu didukung langkah stabilisasi nilai tukar Rupiah, pelonggaran kebijakan makroprudensial, dan digitalisasi sistem pembayaran. Penguatan koordinasi kebijakan juga dilakukan untuk menjaga stabilitas sistem keuangan melalui program restrukturisasi bagi UMKM dan korporasi, serta inisiatif lainnya untuk menjaga fungsi intermediasi pembiayaan yang ditempuh Otoritas Jasa Keuangan (OJK). Lembaga Penjamin Simpanan (LPS) turut merelaksasi kebijakan untuk mengurangi tekanan likuiditas perbankan.

Prospek Perekonomian Indonesia Diperkirakan Akan Kembali Menguat Ditopang Kemajuan Penanganan Covid-19 Termasuk Vaksinasi, Pemulihan Ekonomi Global, Serta Stimulus Dan Penguatan Kebijakan.

Pemulihan ekonomi Indonesia yang mulai terlihat pada semester II 2020 diprakirakan berlanjut pada 2021. Kemajuan penanganan Covid-19, termasuk penggunaan vaksin,pemulihan ekonomi global, stimulus kebijakan makroekonomi, serta berbagai upaya penajaman strategi kebijakan mendukung optimisme penguatan ekonomi tersebut. Vaksinasi dan disiplin penerapan protokol Covid-19 menjadi prasyarat bagi proses pemulihan ekonomi nasional. Selain itu, lima langkah kebijakan juga mendukung prospek tersebut yakni (i) pembukaan sektor-sektor produktif dan aman secara nasional maupun di masing-masing daerah, (ii) percepatan realisasi fiskal, (iii) peningkatan kredit perbankan dari sisi permintaan dan penawaran, (iv) keberlanjutan stimulus moneter dan makroprudensial, serta (v) percepatan digitalisasi ekonomi dan keuangan, khususnya terkait pengembangan UMKM. Dengan dukungan berbagai faktor tersebut, ekonomi Indonesia diperkirakan tumbuh pada kisaran 4,8-5,8% pada 2021.

Financial System Stability, therefore the response to overcome the crisis due to Covid-19 is based on the principle of prudence, implementation of good governance, as well as transparency and accountability. Regarding of this problem, The government pursued an expansionary fiscal policy by providing large amounts of stimulus, which resulted in a widening of the deficit and increased funding for the 2020 State Revenues and Expenditures Budget (APBN). In the midst of low inflation, Bank Indonesia pursued an accommodative policy by providing a monetary stimulus through a large reduction in interest rates and quantitative easing. This policy was supported by measures to stabilize the Rupiah exchange rate, relaxing macro prudential policies, and digitize the payment system. The strengthening of policy coordination is also aimed at maintaining financial system stability through restructuring programs for MSMEs and corporations, as well as other initiatives to maintain the financing intermediary function pursued by Otoritas Jasa Keuangan (OJK). Savings Guaranty Institution (LPS) also relaxed their policies to reduce pressure on banking liquidity.

Indonesian Economic Outlook Is Predicted To Resume Strength, supported by the progress of handling Covid-19 Including Vaccinations, Global Economic Recovery, as well as The Stimulus and The Strengthening Of The Policy.

The Indonesia economic recovery, which began to show in the second semester of 2020, is forecasted to continue in 2021. The advance in handling Covid-19, including the use of vaccines, the global economic recovery, macroeconomic policy stimulus, as well as various ways of streghtening policy strategies to support optimism for economic strengthening. Vaccination and discipline in implementing the Covid-19 protocol are become prerequisites for the process of national economic recovery. Moreover, there are five policy steps that support this prospect, namely (i) opening productive and safe sectors both nationally and in their respective regions, (ii) accelerated fiscal realization, (Iii) increase in bank credit in terms of demand and supply, (Iv) the sustainability of monetary and macroprudential stimulus, and (v) accelerating economic and financial digitization, particularly related to the development of MSMEs. Supported by this factors, the Indonesia economic is expected to grow in the range of 4.8 to 5.8% by 2021.

Dampak Covid-19 Menekan Cukup Berat Perekonomian Indonesia di Semester I 2020, Menguat Kembali Semester II 2020.

Satu sisi, upaya pembatasan mobilitas di Indonesia perlu dilakukan karena sejak pertama kali dinyatakan Indonesia mulai terjangkiti sejak awal Maret 2020, Covid-19 menyebar dengan sangat cepat ke seluruh wilayah Indonesia. Hingga akhir Desember 2020, jumlah kasus positif Covid-19 secara nasional mencapai 743.198 jiwa dengan jumlah kematian tercatat 22.138 jiwa. Namun sisi lain, kebijakan Pemerintah untuk mengurangi penyebaran Covid-19 melalui penerapan kebijakan pembatasan mobilitas, termasuk penerapan protokol kesehatan dan PSBB di beberapa daerah tidak dapat dihindari telah menurunkan secara tajam aktivitas ekonomi masyarakat. Pertumbuhan ekonomi melambat menjadi 2,97% (yoy) pada triwulan I 2020 dan terkontraksi 5,32% (yoy) pada triwulan II 2020. Penurunan kinerja terjadi di seluruh komponen baik konsumsi rumah tangga maupun kegiatan investasi Pemerintah dan swasta. Kinerja hampir seluruh ekspor barang juga terdampak oleh pelemahan permintaan global, kecuali beberapa komoditas ekspor manufaktur sejalan pemulihan Tiongkok yang lebih cepat. Upaya mendorong pertumbuhan ekonomi pada semester I 2020 menjadi belum kuat karena belanja Pemerintah juga masih terbatas sejalan hambatan dalam realisasi.

Pada semester II, pertumbuhan ekonomi mulai membaik seiring pelonggaran PSBB, dampak peningkatan realisasi stimulus fiskal, dan perbaikan ekonomi global. Relaksasi PSBB dimungkinkan dilakukan sejalan dampak positif penanganan kesehatan dan implementasi protokol kesehatan yang kemudian meningkatkan mobilitas manusia, barang, dan jasa. Realisasi belanja Pemerintah yang meningkat memberikan stimulus fiskal dalam menopang konsumsi, terutama kelas bawah, dan memperbaiki penanganan Covid-19 menjadi lebih cepat dan efektif. Kenaikan mobilitas juga mendukung pemulihan konsumsi rumah tangga, terutama konsumsi transportasi, restoran, serta hotel. Pemulihan konsumsi tersebut berdampak terhadap kinerja investasi yang membaik, terutama investasi nonbangunan. Sementara itu, permintaan global yang mulai membaik, terutama dari Tiongkok dan Amerika Serikat mendorong perbaikan ekspor pada beberapa komoditas, seperti besi dan baja, *pulp and paper*, pakaian, dan serat tekstil. Dengan perkembangan tersebut, kontraksi pertumbuhan ekonomi di triwulan

Covid-19 was Incriminating Indonesia Economic at First Semester of 2020, but It Strengthened at Second Semester of 2020.

Mobility restriction in Indonesia is necessary, because since the first time Indonesia was declared infected in early March 2020, Covid-19 has spread very quickly throughout Indonesia. Until the end of December 2020, the number of positive cases Covid 19th nationally reached 743 198 inhabitants with a number of deaths was recorded 22 138 inhabitants. Meanwhile, the Government's policy to reduce the spread of Covid-19 through the implementation of mobility restriction policies, including the implementation of health protocols and Large-Scale Social Restrictions (PSBB) in several areas has inevitably reduced the economic activities of the people drastically. Economic growth slowed to 2.97% (yoy) in the first quarter of 2020 and contracted by 5.32% (yoy) in the second quarter of 2020. The decline in performance occurred in all components, both household consumption and public and private investment activities. The performance of almost all exported goods was also affected by the decline in global demand, except for some manufactured export commodities in line with China's faster recovery. The support for economic growth in the first semester of 2020 was not strong enough because Government spending was still limited, which was the same as obstacles in realization.

In semester II, economic growth began to improve in line with the easing of the Large-Scale Social Restrictions (PSBB), the impact of the increased realization of fiscal stimulus, and the improvement in the global economy. The relaxation of Large-Scale Social Restrictions (PSBB) is carried out in line with the positive impact of health care and the implementation of health protocols which then increase the mobility of people, goods and services. Increasing government expenditures provide fiscal stimulus to supports the consumption, especially the lower classes, and improve the handling of Covid-19 becomes faster and more effective. The increase in mobility also supports recovery of household consumption, especially consumption of transport, restaurants and hotels. This recovery in consumption has an impact on improving investment performance, particularly non-construction investment. Meanwhile, global demand began to improve, especially from China and the United States to encourage the improvement of exports in a few commodities, such as iron and steel, pulp and paper, clothing, and textile fibers. With these developments, the contraction of

III berkurang menjadi 3,49% dan diprakirakan membaik di triwulan IV, sehingga keseluruhan 2020 diprakirakan berada di kisaran -2% hingga -1%. Perbaikan ekonomi pada semester II juga tercermin dari kinerja Lapangan Usaha (LU) yang terkait dengan ekspor dan mobilitas. Secara spasial, perbaikan permintaan eksternal dan domestik juga memengaruhi pemulihan ekonomi beberapa wilayah.

Prospek Pemulihan Pertumbuhan Ekonomi Juga Dibarengi Stabilitas Makroekonomi yang Tetap Terjaga.

Stabilitas eksternal pada 2021 tetap terjaga didukung Neraca Pembayaran Indonesia (NPI) 2021 yang diprakirakan surplus. Kinerja NPI ditopang defisit transaksi berjalan diprakirakan berada di kisaran 1,0-2,0% dipengaruhi ekspor yang tumbuh positif seiring dengan permintaan global yang mulai pulih dan impor yang diperkirakan naik untuk memenuhi permintaan domestik yang meningkat. Inflasi pada 2021 tetap terkendali dalam sasaran 3,0±1%, ditopang inflasi inti yang diperkirakan tetap terkendali, meskipun meningkat sejalan dengan kenaikan permintaan domestik. Peningkatan inflasi inti bersumber dari permintaan domestic seiring mobilitas masyarakat yang makin naik dan harga komoditas global yang meningkat. Prospek inflasi di sebagian besar wilayah yang terkendali mendukung pencapaian sasaran inflasi nasional 3,0±1%. Sementara itu, stabilitas sistem keuangan diprakirakan tetap kuat dengan intermediasi perbankan yang diharapkan meningkat sejalan dengan prospek pemulihan ekonomi domestik. Bank Indonesia memperkirakan pertumbuhan kredit dan Dana Pihak Ketiga perbankan masing-masing berada di kisaran 7,0-9,0% pada 2021.

Transaksi Pembayaran Tunai dan Nontunai Membaik Pada Semester II Seiring Mulai Pulihnya Aktivitas Ekonomi.

Pada Desember 2020, Uang Kartal yang Diedarkan (UYD) kembali meningkat 13,25% (yoy). Transaksi pembayaran menggunakan ATM, Kartu Debet, Kartu Kredit, dan Uang Elektronik (UE) juga kembali tumbuh positif pada Desember 2020. Nilai transaksi *digital banking* juga membaik sejak September 2020. Volume *digital banking* meningkat dan mencapai 513,7 juta transaksi atau tumbuh 41,53% (yoy) pada Desember 2020. Nominal transaksi *e-commerce* kembali meningkat 19,55% (yoy) pada

economic growth in the third quarter decreased to 3.49% and predicted to improve in the fourth quarter, resulting overall in 2020 is forecasted to be in the range of -2% to -1%. The economic recovery in the second half was also reflected in the performance of Business Sector (LU) related to exports and mobility. Spatially, the improvement in external and domestic demand also affected the economic recovery in several regions.

The Prospect of a Recovery in Economic Growth is Also Due to Well-Maintained Macroeconomic Stability.

External stability in 2021 will be maintained due to the predicted surplus in Indonesia's balance of payments (NPI) in 2021. The balance of payments is supported by a current account deficit that is estimated to be in the 1.0-2.0% range due to positive growth in exports as global demand recovers so did the import sector which is estimated to grow to meet increasing domestic demand. Inflation in 2021 remained under control in the target 3.0 ± 1%, supported by the core inflation is also expected to remain under control, despite the increase at the domestic demand. The increase in core inflation is the result of domestic demand due to increased mobility of society and increasing global commodity prices. The outlook for controlled inflation in most areas supports the achievement of the national inflation target of 3.0 ± 1%. Meanwhile, the stability of the financial system is forecasted to remain strong with banking intermediation is expected to increase in accordance with the domestic economic recovery prospects. Bank Indonesia estimates that credit growth and bank third party funds will each be in the range of 7.0-9.0% in 2021.

Cash and Non-Cash Payment Transactions Improved in Second Half as Economic Activity Began to Recover.

In December 2020, currency in circulation (UYD) grew 13.25% (yoy). Transaction value using ATM, Debit Cards, Credit Cards, and Electronic Money (UE) also grew positively in December 2020. The value of digital banking transactions has also improved since September 2020. The volume of digital banking has increased and reached 513.7 million transactions or grew 41.53% (yoy) in December 2020. The value of e-commerce transactions increased by 19.55% (yoy) in the third quarter and grew

triwulan III dan secara keseluruhan tahun 2020 tumbuh 29,6% (yoy), didorong meningkatnya preferensi masyarakat dan strategi promosi sejumlah *marketplace*. Peningkatan transaksi juga ditopang metode pembayaran yang makin mudah, tercermin pada penggunaan UE sebagai metode pembayaran utama dengan pangsa 41,71% pada triwulan IV 2020. Digitalisasi sistem pembayaran juga tercermin pada perluasan QRIS, khususnya untuk UMKM dan perdagangan ritel. Saat ini penggunaan QRIS telah menyambungkan sekitar 5,8 juta *merchant* ritel secara nasional. Sebagian besar *merchant* tersebut UMKM, khususnya lebih dari 3,6 juta *merchant* Usaha Mikro (UMI) dan sekitar 1,2 juta *merchant* Usaha Kecil (UKE).

by 29.6% (yoy) in 2020 overall, due to increased public preference and promotion strategies of a number of marketplaces. The increase in transactions was also due to easier payment methods, reflected in the use of the e-money as the main payment method with a share of 41.71% in the fourth quarter of 2020. The digitization of the payment system is also reflected in the expansion of QRIS, especially for MSMEs and retail trade. Currently, the use of QRIS has connected around 5.8 million retail merchants nationwide. Most of these merchants are MSMEs, especially more than 3.6 million Micro Business (UMI) merchants and around 1.2 million Small Business (UKE) merchants.

Akselerasi Pengembangan UMKM Perlu Didukung Transformasi Berbasis Digital.

The Acceleration of MSME Development Must be Supported by Digital-Based Transformation.

Perkembangan ekonomi dan keuangan digital yang pesat telah menumbuhkan berbagai *platform* digital yang menawarkan inovasi dalam kegiatan produksi, konsumsi, kolaborasi dan berbagi. Digitalisasi tersebut memberikan peluang kepada UMKM untuk beradaptasi dan bertransformasi untuk bisa bertahan dan bangkit serta tumbuh lebih tinggi, disertai dengan peningkatan korporatisasi, kapasitas, dan pembiayaan. Salah satu pelajaran penting dalam pandemi Covid-19 adalah terjadinya akselerasi penggunaan digital dalam memenuhi kebutuhan konsumsi, kegiatan produksi, maupun transaksi investasi. Dengan demikian, pemanfaatan *platform* digital dapat mendorong UMKM yang lebih kuat melalui peningkatan kapasitas yang lebih produktif dan inovatif, memfasilitasi perluasan akses UMKM baik pada *marketplace*, industri, dan lembaga keuangan. Perluasan akses UMKM terhadap digitalisasi proses produksi dan layanan, inovasi produksi dan layanan pembiayaan akan mendorong UMKM lebih maju dengan fasilitasi dan kemudahan untuk ekspansi usaha, sekaligus mampu berdaya saing di era kenormalan baru pascapandemi Covid-19. Ke depan, optimalisasi peran UMKM sebagai tulang punggung ekonomi perlu terus diarahkan pada upaya peningkatan produktivitas dan pertumbuhan ekonomi yang inklusif, melalui adaptasi perubahan digital.

The development of the digital economy and finance fosters various digital platforms that offer innovation in production, consumption, collaboration and sharing. This digitization provides opportunities for MSMEs to adapt and transform to be able to survive and grow higher, followed by increased corporatization, capacity, and financing. important lessons in this pandemic is the acceleration of the use of digital to meet the needs of consumption, production, and investment transactions. Thus, the use of digital platforms can encourage stronger MSMEs through more productive and innovative capacity building, facilitating the expansion of MSME access to marketplaces, industries and financial institutions. Expanding MSME access to digitizing production processes and services, production innovation and financing services will encourage MSMEs to move forward with facilitation and convenience for business expansion, as well as being able to compete in the new era of post pandemic Covid-19. Furthermore, optimization of the role of MSMEs as an economic foundation aimed at improving productivity and inclusive economic growth, through the adaptation of digital change.

Semua ini merupakan refleksi dari kinerja Perusahaan yang berkesinambungan sehingga mampu melewati 2020 dengan hasil yang maksimal. Perusahaan siap untuk mengaktualisasikan kinerja yang lebih baik dan

This is a reflection of the company's sustainable performance so that the company is able to get through 2020 with maximum results.Thus, the Company is prepared to actualize better

menjawab setiap kesempatan dengan performa yang lebih gemilang.

Berangkat dari latar belakang tersebut, kami memandang bahwa pertumbuhan Perusahaan di tahun 2020 sangat luar biasa; terutama dilihat dari kemampuan Perusahaan untuk tetap bertumbuh dan meraih peluang yang ada dalam kondisi ekonomi global dan Indonesia yang penuh tantangan dan ketidakpastian.

performances and to embrace opportunities within work prominence.

On a basis of the aforementioned background, we had a point of view that the Company's growth was extremely in a good level in 2020; particularly should it be scrutinised by the Company's capability of fetching growth and of attaining the occasion laying on the table regardless to the atmosphere of global and Indonesia which were full of confrontations and of unpredictability.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2020 tidak ada perubahan komposisi Dewan Komisaris. Adapun komposisi Dewan Komisaris berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa Nomor 21 (dua puluh satu) tanggal 13 Mei 2019 dan surat Otoritas Jasa Keuangan Nomor: S-193/KR.0811/2019 tanggal 29 Mei 2019 perihal Laporan Pengangkatan Dewan Komisaris PT BPD Bali telah dicatat dalam administrasi pengawasan, sebagai berikut:

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

Changes in The Composition of Board of Commissioners

In 2020 there is no change in the composition of the Board of Commissioners. The composition of the Board of Commissioners is based on the Deed of the Minutes of the Extraordinary General Meeting of Shareholders Number 21 (twenty one) dated 13 May 2019 and the Otoritas Jasa Keuangan letter Number: S-193 / KR.0811 / 2019 dated 29 May 2019 regarding the Report on the Appointment of the Board of Commissioners of PT BPD Bali has been recorded in the supervisory administration, as follows:

1. Ida Bagus Putu Anom Redhi, S.H., M.M. as Independent President Commissioner.
2. Wisnu Bawa Temaja, S.H., M.H. as a Non Independent Commissioner.
3. Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA as a Non Independent Commissioner.
4. Ida Bagus Wibawa, S.E. as Independent Commissioner.
5. Drs. I Made Sukada, M.M. as Independent Commissioner.

Capaian Kinerja dan Tata Kelola Perusahaan

Penilaian Kinerja Direksi

Jajaran Direksi telah menunjukkan kinerja yang sangat baik di dalam mengelola Perusahaan. Dasar penilaian atas kinerja Direksi mengacu pada Rencana Bisnis Bank (RBB) tahun 2020 yang disampaikan oleh Direksi dan disetujui oleh Dewan Komisaris serta respon terhadap kondisi bisnis dan ekonomi yang dinamis.

Performance and Good Company Governance

Performance Assessment of The Board of Directors

The Board of Directors has shown good performance in managing the Company. The basis for estimating the performance of the Board of Directors refers to the 2020 Bank Business Plan (RBB) proffered by the Directors and confirmed by the Board of Commissioners as well as response to progressive business and economic conditions.

Secara umum realisasi Rencana Bisnis Bank tahun 2020 dapat memberikan keyakinan bahwa kebijakan dan langkah strategis yang dilaksanakan Direksi membawa Bank BPD Bali berhasil mempertahankan kinerja yang positif, beradaptasi terhadap perubahan kondisi ekonomi, dan menjaga kesinambungan usaha Bank. Kondisi ini tercermin dari indikator kinerja keuangan Bank BPD Bali dan Tingkat Kesehatan Bank tetap terjaga dalam predikat sehat.

Frequently, the realization of the 2020 Bank Business Plan can provide confidence that the policies and strategic steps carried out by the Board of Directors have brought Bank BPD Bali to succeed in maintaining a positive performance, adapting to changing economic conditions, and maintaining the sustainability of the Bank's business. This condition is reflected in the financial performance indicators of Bank BPD Bali and the Bank's Soundness Level is maintained in a healthy predicate.

Atas pencapaian tersebut, Dewan Komisaris memberikan apresiasi dan penghargaan atas kebijakan dan langkah strategis yang diterapkan Direksi pada tahun 2020. Namun masih terdapat aspek kualitatif belum berjalan optimal, tercermin dari rencana 359 (tiga ratus lima puluh sembilan) kegiatan/aktivitas, yang terdiri dari 43 (empat puluh tiga) proyek strategis terealisasi 35%, 309 (tiga ratus sembilan) rencana pembukaan jaringan kantor terealisasi 0,97%, 6 (enam) rencana pemindahan alamat kantor telah terealisasi 100%, dan rencana perubahan status 1 (satu) kantor kas menjadi kegiatan pelayanan kas telah terealisasi 100%.

For this achievement, the Board of Commissioners appreciates and appreciates the policies and strategic steps implemented by the Board of Directors in 2020. However, there are still qualitative aspects that have not been running optimally, as reflected in the plans for 359 (three hundred and fifty nine) strategic activities which consisting of 43 (forty three) strategic projects was realized 35%, 309 (three hundred and nine) plan to open an office network was realized 0.97%, 6 (six) plans to change office address was 100% realized, and the plan to change the status of 1 (one) cash office to cash service activities was 100% realized.

Dari sisi liabilitas, Dana Pihak Ketiga (DPK) yang dihimpun Perusahaan tahun 2020 mencapai Rp21.451 miliar, atau meningkat 6,91% dibandingkan tahun sebelumnya, dan mencapai 101,83% dari targetnya. Tercapainya DPK ini dikarenakan adanya kepercayaan masyarakat Bali yang loyal terhadap keamanan penempatan dana di Bank, serta ditopang oleh Dana Pemerintah yang sebagian besar berupa Giro dan Deposito yang tidak sensitif terhadap perubahan suku bunga. Bank juga melakukan penghimpunan DPK dengan karakteristik suku bunga rendah dengan fokus pada layanan *e-Channel* yang dimiliki Bank sebagai salah satu adaptasi atas perubahan gaya hidup mengarah non tunai yang terjadi selama pandemi Covid-19.

In terms of liabilities, Third Party Funds went by the Company in 2020 reached Rp21,451 billion, or an increase of 6.91% compared to the previous year, and reached 101.83% of the target. The achievement of TPF is due to the trust of the Balinese people who are loyal to the security of the Bank performances, and the supports from Government Funds, mainly the Giro and deposits that are not sensitive to interest rate changes. The Bank also collects TPF with low interest rate characteristics with a focus on e-Channel services owned by the Bank as an adaptation to lifestyle changes towards non-cash that occurred during the Covid-19 pandemic.

Pengawasan Terhadap Implementasi Strategi

Hubungan kerja antara Dewan Komisaris dan Direksi Perusahaan terjalin dengan baik serta mengedepankan prinsip saling menghormati wewenang masing-masing pihak. Salah satu wewenang Dewan Komisaris adalah melakukan pengawasan terhadap implementasi strategi yang dijalankan Direksi.

Supervision of Strategies Implementation

The working relationship between the Board of Commissioners and Directors of the Company has been well-established by putting the principle of mutual respect for the authority of each party first. One of the authorities of the Board of Commissioners is to control the implementation of strategies performed by the Directors.

Pada tahun 2020, Perusahaan telah menjalankan bisnisnya sesuai dengan rencana kerja tahunan, visi dan misi serta sasaran strategis. Melalui pengamatan terhadap kondisi makro ekonomi, perubahan lingkungan usaha serta perilaku dan kebutuhan nasabah, Perusahaan mampu beradaptasi dan menerapkan strategi yang relevan sesuai perkembangan terkini.

Bank telah menyusun Program Kerja dan Anggaran Rencana Bisnis Tahun 2020 dengan mengacu pada Rencana Bisnis Bank Tahun 2020-2022 yang mencakup perencanaan dalam bidang pendanaan, penanaman dana, permodalan, penerbitan produk dan/atau pelaksanaan aktivitas baru, pengembangan dan/atau perubahan jaringan kantor, pengembangan organisasi dan pengembangan sumber daya manusia. Dewan Komisaris akan terus memantau progres dan kendala-kendala yang dihadapi dalam merealisasikan target tersebut.

Dewan Komisaris juga mengapresiasi langkah Direksi dalam memperkuat pemanfaatan teknologi informasi sebagai salah satu upaya untuk mendorong pertumbuhan kredit dan juga sebagai wujud komitmen Perusahaan untuk memperkuat layanan *digital banking* di tengah ketatnya persaingan di industri perbankan.

In 2020, the Company has directed its business under the annual work plan, vision and mission, as well as strategic targets. By complying macroeconomic conditions, variations in the business environment, customer behaviour, and needs the Company can readjust and realize relevant strategies according to the most advanced extensions.

The Bank has prepared a Work Program and Business Plan Budget for 2020 with reference to the Bank Business Plan for 2020-2022, which includes planning in the areas of funding, investment of funds, capital, issuance of new products and/or implementation of new activities, development and/or changes to office networks, organizational development and human resource development. The Board of Commissioners will continue to monitor the progress and obstacles encountered in the realization of these targets.

The Board of Commissioners further appreciates the measures the Board of Directors originated in harnessing information technology that is as an attempt to promote credit growth and as a form of the Company's commitment to encouraging digital banking services amid intense competition in the banking industry.

Pandangan Atas Penerapan *Good Corporate Governance*

Implementasi *Good Corporate Governance* (GCG) Perusahaan tidak lepas dari peran organ-organ tata kelola Perusahaan yang menggerakkan, memotivasi dan menjadi panutan bagi seluruh insan Perusahaan. Oleh karena itu, Dewan Komisaris menaruh perhatian terhadap kualitas penerapan GCG mengingat hal tersebut diyakini dapat meningkatkan nilai Perusahaan.

Secara umum, Dewan Komisaris berpendapat penerapan GCG oleh Perusahaan baik, tercermin dari (i) *Governance structure* yang memadai sesuai dengan ketentuan berlaku, (ii) *Governance process* yang secara berkesinambungan dilakukan penyempurnaan, baik untuk kebijakan, proses dan juga kualitas sumber daya manusia, serta (iii) *Governance outcome* yang tercermin antara lain dari pencapaian kinerja keuangan Perusahaan.

Perspective on Good Corporate Governance Implementation

The implementation of Good Corporate Governance (GCG) of the Company is inseparable from the role of corporate governance instruments that move, drive, and grow a role model for the entire of the Company's people. Hence, the Board of Commissioners scrutinises the quality of GCG implementation deeming that it is to enhance the value of the Company.

Generally, the Board of Commissioners convinces that the implementation of GCG is relatively stable, reflected in (i) sufficient governance structure under applicable regulations, (ii) governance process that is perpetually being enhanced both for policies, processes, and the quality of human resources, and (iii) Governance outcomes, such as the achievement of the Company's financial performance.

Sesuai hasil *self-assessment* yang didasarkan pada kriteria yang ditetapkan *regulator*, peringkat tata kelola Perusahaan tetap berada pada peringkat 2 (Baik) yang berarti bahwa Perusahaan 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.

Ke depan, Dewan Komisaris akan terus mendorong Direksi untuk melakukan perbaikan kualitas penerapan GCG, pengendalian risiko dan juga mengefektifkan *whistle blowing system* (WBS) sebagai salah satu sarana mencegah terjadinya *fraud*/penyimpangan.

Under the result of the self-assessment based on criteria set by the regulator, the Company's GCG rating remains at rank 2 (Good), which means that the Company has implemented GCG very good. This is reflected in an adequate fulfillment of the principle of governance. Regarding weaknesses in the application of governance principles, in general these weaknesses are insignificant and can be resolved by normal actions by the Bank's management.

Stepping forward, the Board of Commissioners will continue to strengthen the Board of Directors to improve the quality of GCG implementation and risk control as well as to make the whistleblowing system (WBS) effective as a means of deterring fraud.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh komite-komite yang terdiri dari Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi, yang bertugas memberikan masukan kepada Dewan Komisaris dalam rangka pengawasan terhadap penerapan strategi oleh Direksi.

Di tahun 2020, Komite Audit telah melaksanakan tugasnya antara lain mengevaluasi efektivitas Satuan Kerja Audit Internal (SKAI), memonitor tindak lanjut temuan audit, baik internal maupun eksternal, memastikan terselenggaranya pengendalian internal yang baik serta merekomendasikan penggunaan Akuntan Publik dan Kantor Akuntan Publik (AP dan KAP) untuk audit laporan keuangan tahun buku 2020 kepada Dewan Komisaris. Dalam pelaksanaan tugasnya, Komite Audit telah mengadakan rapat sebanyak 10 (sepuluh) kali.

Komite Pemantau Risiko telah menjalankan tugasnya antara lain mengevaluasi kebijakan manajemen risiko dan efektivitas pelaksanaannya (identifikasi, pengukuran, *monitoring*, dan pengendalian risiko). Selama tahun 2020, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 10 (sepuluh) kali.

Performance Assessment of The Committee under The Board of Commissioners

In actualising the duties, the Committees, consisting of the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee, whose duty is to provide input to the Board of Commissioners in the context of overseeing the implementation of the strategy by the Directors.

In 2020, the Audit Committee has conducted the services, viz. evaluating the effectiveness of the Internal Audit Work Unit, monitoring the follow-up of audit findings both internal and external, ensuring the implementation of good internal control, and recommending the use of Public Accountants and Public Accounting Firms for auditing financial statements for fiscal year 2020 to the Board of Commissioners. The Audit Committee has held 10 (ten) meetings with the Internal Audit Unit as a blatant step.

The Risk Monitoring Committee has carried out its duties including evaluating risk management policies and the effectiveness of their implementation (identification, measurement, monitoring, and risk control). During 2020, the Risk Monitoring Committee held 10 meetings.

Sementara Komite Remunerasi dan Nominasi telah menjalankan tugasnya dalam memberikan rekomendasi kepada Dewan Komisaris terkait dengan remunerasi dan nominasi Perusahaan, dan menyelenggarakan rapat sebanyak 6 (enam) kali.

Dewan Komisaris menilai Komite telah bekerja secara optimal dalam memberikan masukan dan rekomendasi yang bermanfaat kepada Dewan Komisaris dalam menjalankan tugas pengawasan dan pemberian saran serta nasihat kepada Direksi.

On the other hand, the Remuneration and Nomination Committee has performed the duties in providing recommendations to the Board of Commissioners relating to the Company's remuneration and nomination. This Committee has undertaken 6 (six) meetings.

The Board of Commissioners concedes that the Committee has accomplished the objectives in providing useful input and recommendations to the Board of Commissioners in carrying out its supervisory duties and providing consultation and advice to the Board of Directors.

Pandangan Atas Prospek Usaha Perusahaan yang Disusun Direksi

Dewan Komisaris memberikan tanggapan yang positif terhadap Rencana Bisnis Perusahaan tahun 2021 dan menilai prospek usaha tahun 2021 cukup menantang. Hal ini didasarkan atas kondisi eksternal seperti prediksi melambatnya pertumbuhan ekonomi global dan efek domino yang disebabkan oleh Covid-19, prediksi pertumbuhan ekonomi Indonesia yang positif serta persaingan industri perbankan yang semakin ketat. Oleh karena itu, Dewan Komisaris menyarankan kepada Direksi Perusahaan untuk lebih meningkatkan perhatian kepada perbaikan kualitas kredit, perbaikan komposisi dana pihak ketiga, peningkatan kualitas sumber daya manusia sebagai salah satu *enabler* kunci keberhasilan, penyempurnaan struktur organisasi agar sesuai dengan rencana bisnis di masa depan, penguatan dan perbaikan sistem teknologi informasi sebagai *backbone* pengembangan *digital banking* serta penguatan permodalan untuk menunjang *sustainability* dalam penyaluran kredit yang lebih *prudent* dan pertumbuhan usaha Perusahaan ke depan.

Views on Business Prospects Companied by The Board of Directors

The Board of Commissioners gave a positive response to the Company's Business Plan for 2021 and assessed that the business prospects for 2021 were quite challenging. This is based on external conditions such as predictions of the slowing global economic growth and domino effect predisposed by the existence of Covid-19, positive predictions of Indonesia's economic growth and increasingly fierce competition in the banking industry. Therefore, the Board of Commissioners recommends that the Board of Directors of the Company pay more attention to improving credit quality, improving the composition of third party funds, improving the quality of human resources as one of the key enablers of success, improving organizational structure in accordance with future business plans, strengthening and improvement of information technology systems as a backbone for digital banking development and strengthening capital to support sustainability in more prudent lending and future growth of the Company's business.

Penutup

Dewan Komisaris mengucapkan terima kasih kepada seluruh pemangku kepentingan, khususnya Pemegang Saham yang telah memberikan kepercayaan kepada Dewan Komisaris untuk mengawasi jalannya Perusahaan, Regulator yang telah memberikan arahan kepada Pengurus Perusahaan, para nasabah yang telah menjadi

Closing Remarks

The Board of Commissioners would like to appreciate the entire stakeholders, especially the Shareholders who have given the Board of Commissioners the trust to oversee the Company's operations, the Regulator who has given direction to the Company's Management, customers who have become the Company's business

mitra bisnis Perusahaan serta Direksi dan seluruh karyawan yang telah bekerja optimal untuk mencapai target dan menghadapi tantangan di tahun 2020.

Dewan Komisaris mengajak segenap Direksi dan karyawan Perusahaan untuk senantiasa meningkatkan kompetensi, integritas, *teamwork* yang solid, *customer awareness*, serta produktifitas yang tinggi dalam rangka peningkatan penerapan budaya kerja Bank BPD Bali guna mencapai target 2021 dengan tetap memerhatikan prinsip *good corporate governance* dan *prudential banking.*

Ke depan, Dewan Komisaris akan tetap berupaya sebaik mungkin dalam menjalankan tugas pengawasan dan pemberian nasihat serta saran kepada Direksi guna meningkatkan kinerja Perusahaan.

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

Om Shanti, Shanti, Shanti Om

partners and Directors and all employees who have worked optimal for achieving targets and facing hindrances in 2020.

The Board of Commissioners engage the Board of Directors and all employees of the Company to continuously improve competence, integrity, solid teamwork, customer awareness and high productivity in order to escalate the implementation of the company culture of Bank BPD Bali to achieve the 2021 target while still following the principles of good corporate governance and prudential banking.

Going forward, the Board of Commissioners will continue to make the best endeavour in carrying out its supervisory duties and providing advice and advice to the Board of Directors to improve the Company's performance.

Along with Bank BPD Bali, we expand Bali to embody Nangun 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

PERKEMBANGAN USAHA BANK MENUNJUKKAN BAHWA KINERJA KEUANGAN BANK STABIL DAN PENCAPAIAN ASET MENINGKAT DALAM 3 TAHUN TERAKHIR.

THE BANK'S BUSINESS DEVELOPMENT HAVE SHOWN STABLE FINANCIAL PERFORMANCE, WHILE ASSET GROWTH STEADILY INCREASE IN THE LAST 3 YEARS.

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

Om Swastyastu

Puji syukur kami haturkan kepada Ida Sang Hyang Widhi Wasa, Tuhan Yang Maha Esa atas karunia-Nya sehingga PT Bank Pembangunan Daerah Bali dapat melalui tahun 2020 dengan berbagai tantangan dan peluang.

Bank BPD Bali pada tahun 2020 telah melakukan beberapa transformasi dalam proses bisnis, melakukan konsolidasi internal untuk perbaikan kinerja dan juga mengembangkan strategi inisiatif. Mewakili Direksi, perkenankanlah saya melaporkan ringkasan kinerja Bank BPD Bali untuk tahun buku 2020.

Om Swastyastu

Let us express our fervent sense of obligation to the Ida Sang Hyang Widhi Wasa, the Almighty and Merciful Lord, may His benevolence and lenience be poured upon us, eternally; thus, PT Bank Pembangunan Daerah Bali can go through 2020 with multiple hurdles and moments.

Bank BPD Bali in 2020 has made manifold transformations in business processes, carried out internal consolidation to improve performance and further to develop a strategy of the initiative. Representing the Board of Directors, may I report a summary of Bank BPD Bali's performance for the 2020 fiscal year.

Kondisi Makro Ekonomi

Pertumbuhan Ekonomi Domestik Secara Perlahan Juga Membaik, Terutama Didorong Stimulus Fiskal dan Perbaikan Ekspor

Perkembangan Agustus-September 2020 menunjukkan belanja Pemerintah meningkat didorong stimulus fiskal terkait perlindungan sosial dan dukungan UMKM. Ekspor lebih baik dari perkiraan ditopang berlanjutnya permintaan global, terutama dari AS dan Tiongkok, untuk beberapa komoditas seperti besi dan baja, *pulp* dan *waste paper,* serta tekstil dan produk tekstil (TPT). Secara spasial, perbaikan ekspor juga didorong oleh beberapa daerah luar Jawa, seperti Sumatra, Bali-Nusa Tenggara, dan Sulawesi-Maluku-Papua. Peran positif stimulus fiskal dan kenaikan ekspor serta investasi bangunan yang tetap baik sejalan

Macroeconomic Conditions

Domestic Economic Growth is Also Slowly Improving, Mainly Driven by Fiscal Stimulus and Improving Exports

Developments in August-September 2020 show that government spending has increased due to fiscal stimulus related to social protection and support for MSMEs. Exports were better than expected on the back of continued global demand, especially from the US and China, for several commodities such as iron and steel, pulp and waste paper, as well as textiles and textile products (TPT). Spatially, the improvement in exports has also been driven by several regions outside Java, such as Sumatra, Bali-Nusa Tenggara, and Sulawesi-Maluku-Papua. The positive role of fiscal stimuli and rising exports as well as building investment remains

berlanjutnya berbagai Proyek Strategis Nasional (PSN), menyangga pemulihan ekonomi, di tengah konsumsi rumah tangga yang masih terbatas. Perbaikan ekonomi Indonesia tercermin pada kenaikan sejumlah indikator dini seperti penjualan eceran dan *online, job vacancy,* serta pendapatan masyarakat. Ke depan, pemulihan ekonomi domestik diperkirakan berlanjut dipengaruhi oleh membaiknya perekonomian global serta meningkatnya realisasi anggaran Pemerintah Pusat dan Pemerintah Daerah, kemajuan dalam program restrukturisasi kredit, dan berlanjutnya stimulus moneter dan makroprudensial Bank Indonesia. Bank Indonesia melalui bauran kebijakannya akan terus memperkuat sinergi dengan Pemerintah dan otoritas terkait agar berbagai kebijakan yang ditempuh semakin efektif mendorong pemulihan ekonomi.

Ketahanan Sektor Eksternal Indonesia pada Triwulan III 2020 Tetap Terjaga, di Tengah Dinamika Penyesuaian Aliran Modal Global

Transaksi berjalan triwulan III 2020 diperkirakan mencatat surplus dipengaruhi perbaikan ekspor dan penyesuaian impor sejalan permintaan domestik yang belum kuat. Perkiraan ini didorong potensi kenaikan surplus neraca perdagangan triwulan III 2020 yang relatif besar dibandingkan dengan surplus pada triwulan sebelumnya. Pada Juli-Agustus 2020, neraca perdagangan mencatat *surplus* 5,57 miliar dolar AS. Dengan prospek *surplus* neraca transaksi berjalan tersebut dan *surplus* neraca finansial, secara keseluruhan neraca pembayaran pada triwulan III 2020 diperkirakan mengalami *surplus*, meskipun terdapat aliran keluar investasi portofolio asing *(net outflows)* sebesar 1,24 miliar dolar AS. Pada awal Oktober 2020, aliran masuk modal asing secara berangsur membaik sehingga per 9 Oktober 2020 tercatat *net inflows* sebesar 0,33 miliar dolar AS. Posisi cadangan devisa Indonesia akhir September 2020 tetap tinggi, yakni 135,2 miliar dolar AS, setara pembiayaan 9,5 bulan impor atau 9,1 bulan impor dan pembayaran utang luar negeri Pemerintah, serta berada di atas standar kecukupan internasional sekitar 3 bulan impor. Ke depan, defisit transaksi berjalan keseluruhan tahun 2020 diperkirakan tetap rendah, di bawah 1,5% dari PDB sehingga terus mendukung ketahanan sektor eksternal.

Aktivitas ekonomi global yang membaik pada akhir TW4-19 sempat memberikan harapan ekonomi dunia

sound in line with the continuation of various National Strategic Projects (PSN), supporting the economic recovery, amidst limited household consumption. The improvement in the Indonesian economy was reflected in the increase in a number of early indicators, such as retail and online sales, job vacancies and public income. Looking forward, the domestic economic recovery is predicted to continue due to the improvement in the global economy and increased budget realization for the Central and Local Governments, progress on the credit restructuring program, and the continuation of Bank Indonesia monetary and macroprudential stimulus. Bank Indonesia, through its policy mix, will continue to strengthen synergies with the Government and related authorities so that the various policies adopted are more effective in promoting economic recovery.

The Resilience of Indonesia's External Sector in the Third Quarter of 2020 was Maintained, Amid the Dynamics of Adjustments to Global Capital Flows

The current account for Q3/2020 is predicted to record a surplus, influenced by improvement in exports and adjustment in imports, in line with subdued domestic demand. This forecast is driven by the potential for a relatively large increase in the trade balance surplus for the third quarter of 2020 compared to the surplus in the previous quarter. In July-August 2020, the trade balance recorded a surplus of US$5.57 billion. With the prospect of a current account surplus and financial balance surplus, the overall balance of payments is predicted to experience a surplus in Q3/2020, despite the net outflows of US$1.24 billion in foreign portfolio investment. At the beginning of October 2020, foreign capital inflows gradually improved so that as of October 9, 2020, a net inflow of US$0.33 billion was recorded. The position of Indonesia's foreign exchange reserves at the end of September 2020 remained high, namely US$135.2 billion, equivalent to financing 9.5 months of imports or 9.1 months of imports and servicing of government external debt, and is above the international adequacy standard of around 3 months of imports. Looking forward, the overall current account deficit for 2020 is projected to remain low, below 1.5% of GDP, thereby supporting the resilience of the external sector.

The improving global economic activity at the end of Q4-19 had given hope that the world economy would grow

akan tumbuh meningkat di 2020. Namun, pemulihan ekonomi global diprediksi tertahan—bahkan dapat melemah lebih dalam—akibat dampak wabah Covid-19 yang meluas pada Januari 2020 di Tiongkok dan telah menyebar ke berbagai negara.

Pada Januari 2020, IMF merevisi ke bawah *outlook* ekonomi global 2020 menjadi 3,3% yoy (dari 3,4% yoy pada Oktober 2019), tumbuh membaik dibandingkan ekonomi 2019 sebesar 2,9% yoy. Proyeksi IMF tersebut belum memperhitungkan dampak wabah Covid-19, sehingga IMF diperkirakan akan kembali merevisi proyeksi *outlook* ekonomi global. Sementara itu, OECD memprediksi wabah Covid-19 akan berdampak signifikan terhadap ekonomi dunia. OECD memperkirakan *outlook* ekonomi global 2020 tumbuh 2,4% yoy, melambat dibandingkan pertumbuhan ekonomi 2019 sebesar 2,9% yoy.

Wabah Covid-19 Diperkirakan Menurunkan Kinerja Ekonomi Negara Maju Maupun Negara Berkembang

Dampak wabah Covid-19 akan memengaruhi ekonomi setidaknya melalui tiga jalur, yaitu jalur keuangan akibat pemburukan *confidence* dunia, jalur *supply chain* akibat gangguan produksi, terutama di Tiongkok, dan jalur pariwisata akibat pembatasan perjalanan oleh berbagai negara. Di Tiongkok, meski penyebaran Covid-19 pada awal Maret 2020 telah menurun (lihat artikel Dampak corona virus Terhadap Ekonomi Global), kebijakan pemerintah Tiongkok yang ketat dalam mengatasi penyebaran Covid-19 antara lain mengisolasi Provinsi Hubei diperkirakan menekan kinerja ekonomi Tiongkok, terutama pada TW1-20. Di luar Tiongkok, sejumlah negara telah melakukan restriksi perjalanan yang ketat dan bahkan melakukan isolasi secara nasional seperti yang dilakukan oleh Italia. Kebijakan restriksi perjalanan yang ketat akan menurunkan *outlook* ekonomi berbagai negara. OECD memprediksi *outlook* ekonomi negara utama akan turun signifikan, di antaranya Tiongkok, AS, dan Kawasan Euro yang masing-masing diprediksi tumbuh 4,9% yoy, 1,9% yoy, dan 0,8% yoy. Sementara itu, ekonomi Brazil diperkirakan hanya tumbuh 1,7% yoy. Brazil yang semula diprediksi akan menjadi salah satu faktor pendorong pemulihan ekonomi dunia 2020 berpotensi tumbuh tidak sebaik perkiraan sebelumnya, antara lain akibat pelemahan permintaan dari Tiongkok dan penurunan harga komoditas.

up in 2020. However, the global economic recovery is predicted to be stalled—even further weakening—due to the impact of the Covid-19 outbreak that widened in January 2020 in China and had spread to various countries.

In January 2020, the IMF downwardly revised the global economic outlook for 2020 to 3.3% yoy (from 3.4% yoy in October 2019), growing better than the 2019 economy at 2.9% yoy. The IMF projection has not taken into account the impact of the Covid-19 outbreak, so the IMF is predicted to revise its projections for the global economic outlook. Meanwhile, the OECD predicts that the Covid-19 outbreak will have a significant impact on the world economy. The OECD predicts the global economic outlook for 2020 to grow by 2.4% yoy, slower than the 2019 economic growth of 2.9% yoy.

The Covid-19 Outbreak is Predicted to Reduce Economic Performance in Both Developed and Developing Countries

The impact of the Covid-19 outbreak will affect economy through at least three routes, namely the financial route due to deteriorating world confidence, the supply chain due to production disruptions, especially in China, and the tourism route due to travel restrictions by various countries. In China, although the spread of Covid-19 in early March 2020 has decreased (see article The Impact of Coronavirus on the Global Economy), the Chinese government's strict policies in dealing with the spread of Covid-19—including isolating Hubei Province—are predicted to suppress China's economic performance, especially in Q1-20. Outside of China, a number of countries have implemented strict travel restrictions and even carried out national isolation, as has been done by Italy. The strict travel restriction policy will lower the economic outlook of various countries. The OECD predicts that the economic outlook for major countries will decline significantly, including China, the US and the Euro Area, which are predicted to grow by 4.9% yoy, 1.9% yoy, and 0.8% yoy, respectively. Meanwhile, the Brazilian economy is projected to grow only 1.7% yoy. Brazil, which was originally predicted to be one of the driving factors for world economic recovery in 2020, has the potential to grow less than previously predicted, partly due to weakening demand from China and falling commodity prices.

Prospek ekonomi global 2020 akan dipengaruhi sejumlah faktor antara lain keberhasilan negara-negara mengatasi penyebaran wabah Covid-19, menjaga *confidence* pelaku pasar keuangan, dan mencegah pelemahan ekonomi domestik.

Penanganan penyebaran Covid-19 di Tiongkok dapat menjadi *lesson learned* bagi negara lain karena Tiongkok telah berhasil mengatasi penyebaran wabah Covid-19 dalam waktu kurang lebih tiga bulan. Kunci keberhasilan pemerintah Tiongkok adalah komitmen yang kuat untuk mengatasi penyebaran Covid-19, meski harus melakukan kebijakan isolasi *(lockdown)* di beberapa provinsi. Selain itu, *outlook* ekonomi global juga dipengaruhi bagaimana negara-negara dapat menjaga *confidence* pelaku pasar keuangan, dan mendorong pertumbuhan ekonomi domestik. Pelemahan ekonomi dunia yang lebih dalam dapat dicegah apabila penyebaran Covid-19 dapat teratasi dalam waktu yang tidak terlalu lama, dan respons kebijakan pemerintah serta otoritas mampu menjaga pemburukan sentimen dan mencegah pelemahan ekonomi domestik.

The global economic outlook for 2020 will be influenced by a number of factors, including the success of countries in overcoming the spread of the Covid-19 outbreak, maintaining the confidence of financial market players, and preventing a weakening of the domestic economy.

Handling the spread of Covid-19 in China can be a lesson learned for other countries because China has succeeded in overcoming the spread of the Covid-19 outbreak in approximately three months. The key to the success of the Chinese government is a strong commitment to tackling the spread of Covid-19, even though it has to implement a policy of isolation (lockdown) in several provinces. In addition, the global economic outlook is also influenced by how countries can maintain the confidence of financial market players and promote domestic economic growth. A deeper global economic downturn can be prevented if the spread of Covid-19 can be resolved in the not-too-distant future, and government and regulatory policy responses are able to maintain deteriorating sentiment and prevent a weakening of the domestic economy.

Strategi dan Kinerja Bank BPD Bali

Pengembangan bisnis Bank BPD Bali berpedoman pada strategi perusahaan yang telah ditetapkan oleh Manajamen. Fokus Bank adalah peningkatan kualitas pelayanan. Untuk mencapai fokus tersebut, maka dibangun 4 (empat) pilar, yang masing-masing mempunyai fokus bisnis dan segmen bisnis Bank.

Pilar pertama *Corporate Plan* Bank BPD Bali adalah *Traditional Business Model.* Cara yang ditempuh adalah melalui penguatan model bisnis tradisional melalui peningkatan keunggulan bisnis. Dalam pelaksanaannya, proses bisnis yang dilakukan tentu saja tetap menerapkan prinsip kehati-hatian dan selektif. Penguatan juga dilakukan untuk penyaluran kredit pada segmen ritel dan segmen konsumer. Di sisi penghimpunan dana murah untuk meningkatkan porsi CASA juga harus menjadi perhatian.

Pilar kedua *Corporate Plan* Bank BPD Bali adalah spesialisasi sektor secara menyeluruh, dengan melakukan penyesuaian produk dengan kebutuhan nasabah/debitur.

Bank BPD Bali's Strategy and Performance

Bank BPD Bali's business advancement is based on the Company's strategy hovered by Management. The Bank's focus is improved quality of service To accomplish such intention, four pillars were constructed and each of which has a business focus as well as the Bank's business segment.

The first post of the Bank BPD Bali Corporate Plan is the Traditional Business Model. It has been conducted by encouraging traditional business models through intensifying BPD Bali's business excellence. In its implementation, the business processes are performed regarding to the prudent and selective principles. Corroboration is further posed for lending in the retail and the consumer segment. On the side of raising cheap funds to increase the portion of CASA, it should more be a concern.

The second pillar of Bank BPD Bali Corporate Plan is overall sector specialization, by adjusting products to the needs of customers/debtors. Adjustments are

Penyesuaian juga dilakukan dalam skoring dan manajemen risiko yang sesuai dengan fokus bisnis Perusahaan. Pengembangan SDM adalah hal yang utama dalam pilar kedua karena dibutuhkan SDM yang mempunyai spesialisasi dalam bisnis yang akan dimasuki oleh Perusahaan.

Pilar ketiga *Corporate Plan* Bank BPD Bali adalah bermitra dengan perusahaan dan *business agent*. Upaya yang harus dilakukan adalah mengembangkan *digital ecosystem platform* untuk seluruh sektor, guna memfasilitasi nasabah dan masyarakat agar lebih mudah dalam mencari pasar dan bertransaksi. Fungsi dari kerja sama dengan *business agent* dan perusahaan-perusahaan lain adalah untuk membantu memasarkan produk-produk Bank BPD Bali dan memberikan referensi nasabah potensial.

Pilar keempat *Corporate Plan* Bank BPD Bali adalah *digital attacker*. Sebagai Perusahaan yang didukung penuh untuk menjalankan fungsi menyerang ekosistem *fintech*, Bank BPD Bali meluncurkan *platform* digital yang menjadi salah satu produk unggulan Bank BPD Bali. Ke depan, pemanfaatan TI diharapkan dapat memperbesar porsi penyaluran kredit Bank BPD Bali untuk segmen bisnis konsumer.

Kinerja Bank BPD Bali Tahun 2020

Perkembangan usaha Bank menunjukkan bahwa kinerja keuangan Bank stabil dan pencapaian aset meningkat dalam 3 tahun terakhir. Peningkatan aset tahun 2020 sebesar 5,90% dibandingkan tahun 2019. Pertumbuhan Dana Pihak Ketiga menunjukkan peningkatan dibandingkan tahun 2019. Peningkatan Dana Pihak Ketiga tahun 2020 sebesar 6,91% dibandingkan tahun 2019. Pencapaian penyaluran pinjaman yang diberikan tahun 2020 cukup baik, yaitu meningkat sebesar 3,90% dibandingkan pencapaian tahun 2019. Pencapaian laba sebelum pajak menunjukkan penurunan yang mencapai 9,55% dibandingkan laba tahun 2019. Pendapatan mengalami penurunan sebesar 0,94% pada tahun 2020 dibandingkan tahun 2019. Biaya mengalami peningkatan mencapai 2,58% pada tahun 2020 dibandingkan dengan tahun 2019. Laba bersih tahun 2020 mengalami penurunan mencapai 8,43% dibandingkan tahun 2019.

made in scoring and risk management under the Company's business focus. HR development is the main point in the second pillar for it requires HR, who has specialised in the business that will be entered by the Company.

The third pillar of Bank BPD Bali Corporate Plan is partnering with companies and business agents. Such forces must be performed to develop a digital ecosystem platform for the entire sectors; thus, it is to facilitate customers and to make it easier to find markets and transact. The function of collaboration with business agents and other companies is to help market Bank BPD Bali products and provide potential customer references.

The fourth pillar of the Bank PD Bali Corporate Plan is the digital attacker. As an entity that is fully supported to carry out the function of attacking the fintech ecosystem, Bank BPD Bali has been trusted to launch digital platform which is one of Bank BPD Bali's preferred products. In the future, the utilization of IT is expected to be able to increase the portion of Bank BPD Bali's credit distribution to the consumer business segment.

Bank BPD Bali's Performance in 2020

The development of the Bank's business shows that the Bank's financial performance is stable and the achievement of assets has increased in the last 3 years. The increase in assets in 2020 was 5.90% compared to 2019. The growth of Third Party Funds showed an increase compared to 2019. The increase in Third Party Funds in 2020 was 6.91% compared to 2019. The achievement of credit disbursements in 2020 was quite good, namely an increase of 3.90% compared to the achievement in 2019. The achievement of earning before tax showed a decrease which reached 9.55% compared to 2019. Revenue decreased by 0.94% in 2020 compared to 2019. Costs increased to reach 2.58% in in 2020 compared to 2019. Net profit in 2020 has decreased to reach 8.43% compared to 2019.

Pencapaian Target

Pencapaian Kinerja Bank BPD Bali pada tahun 2020 dibandingkan dengan tahun 2019 memperlihatkan peningkatan di beberapa kinerja kunci.

Target Achievements

Bank BPD Bali's Performance Achievements in 2020 compared to 2019 showed improvements in several key performances.

TABEL PERBANDINGAN PENCAPAIAN
Table of Achivements Ratio

Uraian Description	Target Target	Realisasi Realization	Pencapaian Achievement
Total Aset – Rp Miliar / Total Assets – Rp Billion	25.727	26.109	101,48%
Dana Pihak Ketiga – Rp Miliar / Third Fund Party – Rp Billion	21.065	21.451	101,83%
Giro / Giro	1.814	2.119	116,81%
Tabungan / Saving	10.459	9.297	88,89%
Deposito / Deposits	8.792	10.035	114,14%
Kredit – Rp Miliar / Loan – Rp Billion	18.865	19.123	101,37%
Kredit Modal Kerja / Working Capital Loan	2.648	2.517	95,05%
Kredit Investasi / Investmen Loan	5.486	6.148	112,07%
Kredit Konsumsi / Consumption Loan	10.731	10.458	97,46%
Kredit Kepada UMKM – Rp Miliar / MSME's Loan – Rp Billion	7.169	7.576	105,68%
Laba Sebelum Pajak – Rp Miliar / Earning Before Tax – Rp Billion	633	698	110,27%
Laba Setelah Pajak – Rp Miliar / Net Income After Tax – Rp Billion	487	522	107,19%
Rasio Keuangan Penting - % Key Fiancial Ratio %			
CAR	19,94%	20,56%	103,1%
ROA	2,50%	2,70%	108%
ROE	15,97%	16,95%	106,1%
NIM	6,42%	6,41%	99,8%
BOPO	76,73%	73,14%	104,9%
LDR	89,56%	89,11%	99,5%
NPL-Gross	2,75%	2,61%	105,4%

(dalam miliar rupiah / in billion rupiah)

Uraian / Description	2020	2019	Pertumbuhan (%) Growth (%)	
			Rp	%
Aset / Asset	26.109	24.656	1.454	5,90
Pinjaman yan Diberikan / Credit Disbursement	19.123	18.405	718	3,90
Dana Pihak Ketiga / Third Party Fund	21.451	20.064	1.387	6,91
Pendapatan / Income	2.636	2.661	(25)	(0,94)
Beban / Expenses	1.938	1.890	49	2,58
Laba Sebelum Pajak Penghasilan / Earning Before Tax	698	771	(74)	(9,55)
Laba Bersih / Net Profit	522	570	(48)	(8,43)

Pandemi Covid-19 merupakan Kejadian Luar Biasa (KLB) yang membutuhkan respon kebijakan dan upaya penanganan yang luar biasa untuk memitigasi dampak distortifnya terhadap berbagai aspek kesehatan, sosial, dan ekonomi masyarakat. Semua negara di dunia, termasuk Indonesia, berusaha sekuat tenaga dalam menghadapi dampak pandemi Covid-19 dan merespon dengan berbagai kebijakan penanganan. Gerak roda perekonomian di Indonesia melambat dengan adanya pandemi Covid-19 di tahun 2020.

Pertumbuhan ekonomi Bali akibat pandemi Covid-19 yang mengalami penurunan, terutama sektor-sektor yang terkait langsung dengan pariwisata, seperti akmamin, perdagangan, transportasi dan jasa, menimbulkan penurunan atas permintaan pasar terhadap kredit, mempersempit potensi calon debitur yang *feasible* untuk dibiayai, menurunnya kemampuan membayar debitur *existing* sehingga Bank harus mengoptimalkan sumber daya yang ada dalam rangka penyelamatan kredit. Sampai dengan posisi 31 Desember 2020 telah dilakukan restrukturisasi kepada 11.651 debitur dengan *outstanding* Rp 2,599 triliun atau 14% dari total penyaluran kredit sebesar Rp19,1 triliun kepada 128.589 debitur.

Kebijakan *physical distancing* dan *social distancing* di masa pandemi Covid-19 menyulitkan petugas dalam kegiatan pemasaran dan memverifikasi kondisi usaha debitur yang hendak diberikan kredit.

The Covid-19 pandemic is an Extraordinary Event (KLB) that requires an extraordinary policy response and handling efforts to mitigate its distorting impact on various health, social, and economic aspects of society. All countries in the world, including Indonesia, are doing their best in dealing with the impact of the Covid-19 pandemic and responding with various handling policies. The movement of the economy in Indonesia has slowed down due to the Covid-19 pandemic in 2020.

Bali's economic growth due to the Covid-19 pandemic has decreased, especially sectors directly related to tourism, such as insurance, trade, transportation and services, causing a decline in demand market to credit, narrowing the potential for feasible prospective debtors to be financed, decreasing the ability to pay existing debtors so that the Bank must optimize existing resources in order to save credit. As of December 31, 2020, 11,651 debtors had restructured with an outstanding of IDR 2.599 trillion or 14% of the total loan disbursement of IDR 19.1 trillion to 128,589 debtors.

Physical distancing and social distancing policies during the Covid-19 pandemic made it difficult for officers in marketing activities and verifying the business conditions of the debtor to be given credit.

Sejak *outbreak* pandemi Covid-19 di China pada awal tahun 2020 dan pengumuman kasus pasien Covid-19 pertama di Indonesia oleh Presiden RI pada tanggal 2 Maret 2020 serta penerbitan POJK No. 11/ POJK.3/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran Covid-19 tanggal 13 Maret 2020 dan Permenko No. 6, 8, 15, dan 16 tahun 2020 tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi Covid-19, Bank BPD Bali telah melakukan berbagai terobosan untuk memastikan bahwa debitur-debitur yang sumber pengembalian kreditnya terdampak Covid-19 dapat sesegera mungkin tertangani dan tidak menyebabkan penurunan kinerja Bank baik dari sisi kualitas maupun pembentukan biaya cadangan kerugian penurunan nilai (CKPN).

Bank BPD Bali telah melakukan restrukturisasi kepada debitur yang mengalami penurunan kemampuan bayar akibat terdampak Covid-19. Sampai dengan posisi 31 Desember 2020 telah dilakukan restrukturisasi kepada 11.651 debitur dengan *outstanding* Rp2,599 triliun atau 14% dari total penyaluran kredit sebesar Rp19,1 triliun kepada 128.589 debitur. Tiga sektor yang paling terdampak adalah sektor-sektor yang terkait langsung dengan pariwisata, yaitu akmamin, perdagangan, serta kredit kepada pegawai hotel. Dari debitur yang terdampak tersebut 21% adalah Kredit Usaha Rakyat (KUR) sebanyak 3.394 debitur dengan *outstanding* Rp556 miliar. Adanya restrukturisasi kredit menyebabkan terjadinya perubahan pengakuan pendapatan bunga kredit dari *accrual basis* menjadi *cash basis* atas pendapatan bunga kredit yang direstrukturisasi akibat pandemi Covid-19 yang masuk pada kriteria *high risk* sejalan dengan arahan dari hasil pemeriksaan KAP 2020 sehingga pendapatan bunga kredit mengalami penurunan.

Dalam rangka mendorong optimalisasi Program Pemulihan Ekonomi Nasional (PEN), Bank BPD Bali sebagai salah satu bank mitra dalam rangka pemulihan ekonomi nasional memperoleh penempatan dana dari Pemerintah sebesar Rp700 miliar yang wajib disalurkan berupa fasilitas kredit kepada debitur dalam rangka mendukung dan mengembangkan ekosistem UMKM sesuai dengan PKS yang telah ditandatangani Bank BPD Bali dengan Kementerian Keuangan No. PRJ-245/PB/2020 - 0651/SPK/DIR/TRS/2020 pada tanggal 11 Agustus 2020. Penyaluran kredit difokuskan kepada UMKM dan sektor produktif lainnya melalui berbagai

Since the Covid-19 pandemic outbreak in China in early 2020 and the announcement of the first Covid-19 patient case in Indonesia by the President of the Republic of Indonesia on March 2, 2020 and the issuance of POJK No. 11/POJK.3/2020 concerning National Economic Stimulus as a Countercyclical Impact Policy The spread of Covid-19 on March 13, 2020 and Regulation of the Coordinating Minister for Economic Affairs No. 6, 8, 15, and 16 of 2020 concerning Special Treatment for Recipients of People's Business Credit Affected by the Covid-19 Pandemic, Bank BPD Bali has made various breakthroughs to ensure that debtors whose sources of credit repayment are affected by Covid-19 can be handled as soon as possible and not causing a decline in the Bank's performance both in terms of quality and formation of allowance for impairment losses.

Bank BPD Bali has restructured debtors who have decreased their ability to pay due to the impact of Covid-19. As of December 31, 2020, there had been restructuring of 11,651 debtors with an outstanding of Rp2.599 trillion or 14% of the total loan disbursement of Rp19.1 trillion to 128,589 debtors. The three sectors most affected are sectors directly related to tourism, namely insurance, trade, and credit to hotel employees. Of the affected debtors, 21% were People's Business Credit (KUR) totaling 3,394 debtors with an outstanding of Rp556 billion. The existence of credit restructuring resulted in a change in the recognition of credit interest income from accrual basis to cash basis on restructured credit interest income due to the Covid-19 pandemic which was included in the high risk criteria in line with the direction of the results of the Public Accounting Firm's 2020 examination so that credit interest income decreased.

In order to encourage the optimization of the National Economic Recovery Program (PEN), Bank BPD Bali as one of the partner banks in the context of national economic recovery obtains a placement of funds from the Government of Rp700 billion which must be channeled in the form of credit facilities to debtors in order to support and develop the MSME ecosystem in accordance with PKS that has been signed by Bank BPD Bali with the Ministry of Finance No. PRJ-245/ PB/2020- 0651/SPK/DIR/TRS/2020 on August 11, 2020. Lending is focused on MSMEs and other productive sectors through various Bank BPD Bali credit products,

produk kredit Bank BPD Bali, termasuk KUR kepada debitur baru maupun debitur *existing* yang memerlukan tambahan modal kerja. Penyaluran kredit PUN Bank BPD Bali sebesar Rp2,3 triliun hampir 331% dari penempatan dana sebesar Rp700 miliar sesuai dengan Perjanjian Kemitraan Penempatan Dana. Penyaluran kredit tersebut sebanyak 61,94% disalurkan pada sektor produktif, terdiri dari 52,15% pada sektor produktif UMKM dan sisanya 9,79% pada sektor produktif Non UMKM. Penyaluran kredit yang bersumber dari penempatan uang negara disalurkan pada sektor produktif dan sektor lainnya termasuk sektor konsumsi sebagai sumber belanja masyarakat lokal untuk turut menggerakkan perekonomian lokal Bali. Dana penempatan uang negara yang diperoleh Bank BPD Bali juga disalurkan pada pelaku usaha sektor pariwisata dan pendukungnya, yaitu hotel bintang, hotel melati, jasa akomodasi lainnya, penyediaan makan-minum, restauran/rumah makan, jasa perjalanan wisata dan transportasi, dengan jumlah penyaluran sampai dengan Desember 2020 sebesar Rp224,14 miliar.

includes KUR for new and existing debtors who need additional working capital. Bank BPD Bali PUN credit disbursements amounting to Rp2.3 trillion, almost 331% of the placement of funds of Rp700 billion in accordance with the Fund Placement Partnership Agreement. 61.94% of this credit was distributed to the productive sector, consisting of 52.15% in the productive sector of MSMEs and the remaining 9.79% in the productive sectors of Non-MSMEs. Credit disbursement originating from the placement of state money is channeled to productive sectors and other sectors including the consumption sector as a source of local community spending to help drive the local economy of Bali. Funds for the placement of state funds obtained by Bank BPD Bali are also channeled to business actors in the tourism sector and their supporters, namely star hotels, jasmine hotels, other accommodation services, provision of food and drink, restaurants/restaurants, travel and transportation services, with the amount of distribution until December 2020 Rp224.14 billion.

Prospek Usaha

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

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

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

Business Prospect

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

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

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

Tata Kelola Perusahaan

Dalam rangka menerapkan tata kelola perusahaan yang baik *(good corporate governance)*, Perusahaan berkomitmen untuk menerapkan prinsip GCG dalam seluruh aktivitas Perusahaan. Untuk itu, Bank BPD Bali akan terus menyempurnakan tata kelola perusahaan guna mencapai kinerja dengan tetap memperhatikan prinsip kehati-hatian dan secara konsisten mengelola sistem manajemen risiko dengan mengacu pada peraturan dan perundang-undangan yang berlaku.

Secara struktural, Bank BPD Bali telah memperbaharui Pedoman Tata Tertib Kerja Dewan Komisaris dan Direksi sesuai dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2019 tanggal 12 September 2019 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2020 tanggal 22 Desember 2020 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Selain hal tersebut, Bank juga telah meningkatkan peraturan mengenai strategi *anti-fraud* antara lain Bank BPD Bali juga terus meningkatkan kepatuhan pada ketentuan yang berlaku dengan melakukan *review* dan kajian serta implementasi atas aturan-aturan yang dikeluarkan oleh Otoritas Jasa Keuangan dan/atau Bank Indonesia agar dalam pelaksanaan kegiatan perbankan sesuai dengan peraturan yang berlaku.

Corporate Governance

To implement good corporate governance, the Company is committed to performing GCG principles within the whole of the Company's activities. For this reason, Bank BPD Bali is to continue to sharpen corporate governance to achieve performance while envisaging the principles of prudence and managing the risk management system by referring to the applicable laws and regulations, consistently.

Structurally, Bank BPD Bali has updated the Guidelines and Work Procedures for the Board of Commissioners and Directors in accordance with Decree of the Board of Commissioners Number 003 / KEP / DK / BPD / 2019 dated 12 September 2019 as amended by the Decree of the Board of Commissioners Number 003 / KEP / DK / BPD / 2020 dated 22 December 2020 concerning the Guidelines and Work Procedures of the Board of Commissioners.

In addition to this, the Bank has also improved regulations regarding anti-fraud strategies, including Bank BPD Bali further remains to develop compliance with applicable regulations by conducting a review and study and implementation of the regulations issued by the Otoritas Jasa Keuangan and/or Bank Indonesia; thus, the implementation of banking activities is under applicable regulations.

Perubahan Komposisi Direksi

Pada kesempatan ini, kami ingin menyampaikan bahwa di tahun 2020 tidak terdapat perubahan pada komposisi Direksi.

Hingga 31 Desember 2020, komposisi Direksi Perusahaan adalah sebagai berikut:

- I Nyoman Sudharma, S.H., M.H. sebagai Direktur Utama
- Made Lestara Widiatmika, S.E. sebagai Direktur Kredit
- Drs. I Wayan Sutela Negara, M.M. sebagai Direktur Kepatuhan

Changes in Board of Directors Composition

On this occasion, we would like to convey that there was no a change in the composition of the Board of Directors in 2020.

As of December 31, 2020, the composition of the Company's Board of Directors is as follows:

- I Nyoman Sudharma, S.H., M.H. as a President Director
- Made Lestara Widiatmika, S.E. as a Director of Loan
- Drs. I Wayan Sutela Negara, M.M. as a Director of Compliance

- Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional
- I Nyoman Sumanaya, S.E., M.M. sebagai Direktur Bisnis Non Kredit

- Ida Bagus Gede Setia Yasa, S.Kom., M.M. as a Director of Operations
- I Nyoman Sumanaya, S.E., M.M. as a Director of Non Loan Business

Apresiasi Direksi

Atas nama Direksi, izinkan kami mengucapkan terima kasih kepada Pemegang Saham PT Bank Pembangunan Daerah Bali serta para pemangku kepentingan, dan mitra usaha Perusahaan yang tersebar di seluruh wilayah Indonesia. Kami juga menyampaikan rasa hormat kepada Dewan Komisaris atas saran dan arahan yang diberikan demi mendukung terselenggaranya tata kelola perusahaan yang lebih baik demi perkembangan bisnis Perusahaan di masa yang akan datang. Selain itu, kami mengucapkan terima kasih kepada komite-komite terkait dan segenap pekerja di semua level yang telah berkontribusi dalam memperbaiki kinerja Perusahaan.

Partisipasi dan sinergi yang terjalin dengan baik dari seluruh *shareholder* maupun *stakeholder* terus kami harapkan untuk memajukan Perusahaan. Perusahaan akan terus berkomitmen untuk mewujudkan kinerja yang lebih baik, pertumbuhan bisnis yang berkelanjutan dan memberikan manfaat bagi seluruh masyarakat.

Om Shanti, Shanti, Shanti Om

Appreciation of The Board of Directors

On behalf of the Board of Directors, let us express our benevolent appreciation to the Shareholders of PT Bank Pembangunan Daerah Bali, the stakeholders, and the Company's business partners spread throughout Indonesia. We would like to further convey reverence to the Board of Commissioners for the advice and superintendence proffered to support the implementation of better corporate governance for the development of the Company's business in the future. Forbye, we would like to appreciate the relevant committees and the entire employees at all levels who have contributed to advancing the Company's performance.

Participation and synergy that have been well-established from all shareholders and stakeholders continue to drive the Company forward. The Company will continue to be committed to performing better performance, posing sustainable business growth, and affording leverage for the entire community.

Om Shanti, Shanti, Shanti Om

I Nyoman Sudharma, S.H., M.H.
Direktur Utama
President Director

BANK BPD BALI
Bersama Anda Membangun Bali

04

Analisis dan Pembahasan Manajemen

Management Discussion and Analysis

TINJAUAN INDUSTRI
Industrial Review

Analisis Perekonomian Global

Tinjauan Perekonomian Global

Prospek pemulihan ekonomi dunia tertahan oleh wabah Covid-19 yang merebak di Tiongkok pada Januari 2020 dan meluas ke berbagai negara. Ekonomi dunia sejatinya telah menunjukkan sinyal awal perbaikan pada TW4-19. Kondisi ini terindikasi dari perbaikan kinerja ekspor dan sektor manufaktur, serta kinerja perdagangan dunia yang tumbuh stabil meski masih terkontraksi. Pencapaian positif tersebut didorong oleh ketidakpastian global yang menurun seiring tercapainya kesepakatan perdagangan *phase one* AS-Tiongkok dan kebijakan moneter global yang akomodatif.

Bank sentral global melanjutkan kebijakan moneter akomodatif di tengah tekanan inflasi yang meningkat. Meski terdapat kenaikan, tingkat inflasi di negara maju masih di bawah target. Kondisi tersebut memberikan ruang bagi sejumlah bank sentral negara maju untuk melanjutkan kebijakan suku bunga rendah dan pembelian aset sebagai stimulus bagi perekonomian.

Sementara itu, di tengah ruang kebijakan yang semakin terbatas akibat kenaikan inflasi yang cukup tinggi, bank sentral negara *emerging* melakukan kebijakan moneter akomodatif antara lain dengan menurunkan *reserve requirement ratio* dan menerapkan kebijakan non-suku bunga guna menjaga kecukupan likuiditas.

Harapan ekonomi dunia akan tumbuh meningkat di 2020 diperkirakan tertahan akibat dampak wabah Covid-19. OECD memprediksi *outlook* ekonomi global 2020 tumbuh 2,4% yoy, melambat dibandingkan pertumbuhan ekonomi 2019 sebesar 2,9% yoy, dan lebih rendah dari proyeksi *outlook* ekonomi dunia oleh IMF pada Januari 2020 sebesar 3,3% (belum memperhitungkan dampak Covid-19). Kondisi perekonomian dunia ke depan akan dipengaruhi antara lain oleh kemampuan negara-negara dalam mengatasi penyebaran Covid-19, dan menjaga pemburukan sentimen serta mencegah pelemahan ekonomi domestik.

Global Economic Analysis

Global Economic Review

The prospect of world economic recovery is being held back by the Covid-19 outbreak that broke out in China in January 2020 and spreads to various countries. In fact, the world economy has shown early signs of improvement in Q4-19. This condition is indicated by the improvement in the performance of exports and the manufacturing sector, as well as the stable growth of world trade although still contracting. This positive achievement was driven by declining global uncertainty in line with the US-China phase one trade agreement and accommodative global monetary policy.

The global central bank continues its accommodative monetary policy amid mounting inflationary pressure. Despite the increase, the inflation rate in developed countries is still below the target. These conditions provide room for a number of central banks in developed countries to continue their policy of low interest rates and asset purchases as a stimulus for the economy.

Meanwhile, amidst increasingly limited policy space due to the high inflation rate, central banks in emerging countries implemented accommodative monetary policy, among others by lowering the reserve requirement ratio and implementing a non-interest rate policy to maintain adequate liquidity.

The hope that the world economy will grow to increase in 2020 is predicted to be restrained due to the impact of the Covid-19 outbreak. The OECD predicts the global economic outlook for 2020 to grow by 2.4% yoy, slower than the 2019 economic growth of 2.9% yoy, and lower than the projection of the world economic outlook by the IMF in January 2020 of 3.3% (not taking into account the impact of Covid-19). The future condition of the world economy will be influenced, among others, by the ability of countries to cope with the spread of Covid-19, and to maintain worsening sentiment and prevent a weakening of the domestic economy.

Perekonomian Global Tw4-19 Tumbuh Relatif Stabil pada Level yang Rendah, Ditopang Perbaikan Kinerja Ekspor dan Sektor Manufaktur

Setelah pada TW3-19 terjadi pelemahan ekonomi yang meluas, aktivitas ekonomi dunia pada TW4-19 menunjukkan sinyal awal pemulihan, terindikasi dari perbaikan kinerja ekspor dan sektor manufaktur di beberapa negara. Ekspor mulai membaik sejalan dengan perkembangan positif negosiasi perdagangan antara AS dan Tiongkok yang telah mengurangi ketidakpastian perdagangan dunia. Aktivitas sektor manufaktur juga membaik walaupun masih pada level yang rendah ditopang oleh meredanya ketidakpastian global dan dampak positif dari kebijakan moneter akomodatif. Sementara itu, kinerja konsumsi secara umum masih lemah seiring penurunan *disposable income*, meskipun kinerja konsumsi di sejumlah negara utama terindikasi masih cukup kuat ditopang oleh sektor tenaga kerja yang solid. Secara tahunan, ekonomi global pada 2019 diperkirakan tumbuh 2,9% yoy, melambat dibandingkan 2018 sebesar 3,6% yoy.

Sektor manufaktur global menunjukkan perbaikan ditopang oleh kinerja sektor manufaktur negara berkembang. Sektor manufaktur Tiongkok mulai menunjukkan indikasi perbaikan, didukung oleh peningkatan ekspor seiring penurunan tarif impor oleh AS dan percepatan produksi guna mengantisipasi libur panjang Imlek. Di India, kinerja sektor manufaktur tumbuh relatif stabil, meski terdapat kenaikan pada November dan Desember 2019 seiring membaiknya kinerja sektor otomotif. Sementara itu, sektor manufaktur negara maju masih terkontraksi akibat *demand* global dan domestik yang melemah. Di AS, kinerja sektor manufaktur masih turun sejalan dengan permintaan eksternal yang lemah, aksi mogok kerja pada salah satu perusahaan otomotif terbesar di AS, dan penurunan produksi pesawat Boeing 737 Max. Di Kawasan Eropa, sektor manufaktur masih terkontraksi akibat penurunan *demand* global, terutama dari Tiongkok. Sementara kinerja sektor manufaktur di Inggris tetap lemah karena penurunan sentimen bisnis, dan pelemahan permintaan eksternal. Di Jepang, sektor manufaktur terkontraksi seiring pelemahan sentimen bisnis akibat kenaikan pajak konsumsi dan dampak bencana alam.

The Global Economy in Q4-19 Grew Relatively Stable at A Low Level, Supported by Improved Performance in Exports and The Manufacturing Sector

After a widespread economic downturn occurred in Q3-19, world economic activity in Q4-19 showed an initial signal of recovery, as indicated by improving performance in exports and the manufacturing sector in several countries. Exports have begun to improve in line with positive developments in trade negotiations between the US and China which have reduced uncertainty over world trade. The manufacturing sector activity has also improved although still at a low level supported by the easing of global uncertainty and the positive impact of accommodative monetary policy. Meanwhile, consumption performance in general remains weak in line with the decline in disposable income, although consumption performance in a number of major countries is indicated to be strong, supported by a solid labor sector. On an annual basis, the global economy is projected to grow by 2.9% yoy in 2019, slower than in 2018 at 3.6% yoy.

The global manufacturing sector has shown improvement, supported by the performance of the manufacturing sector in developing countries. China's manufacturing sector is starting to show signs of improvement, supported by an increase in exports - in line with lower import tariffs by the US - and accelerated production in anticipation of the long Lunar New Year holiday. In India, the performance of the manufacturing sector grew relatively stable, although there was an increase in November and December 2019 in line with the improving performance of the automotive sector. Meanwhile, the manufacturing sector in developed countries continued to contract due to weakening global and domestic demand. In the US, the performance of the manufacturing sector is still falling in line with weak external demand, the strike at one of the largest automotive companies in the US, and the decline in production of Boeing 737 Max aircraft. In the Euro Area, the manufacturing sector continued to contract due to falling global demand, especially from China. While the performance of the manufacturing sector in the UK remains weak due to falling business sentiment, and weak external demand. In Japan, the manufacturing sector contracted in line with weakening business sentiment due to higher consumption taxes and the impact of natural disasters.

Kinerja Perdagangan Dunia Tumbuh Stabil pada Level yang Rendah dan Masih di Zona Kontraksi, Seiring Berkurangnya Ketidakpastian Global

Rerata realisasi *world trade volume* berkontraksi -0,9% yoy pada TW4-19, sedikit lebih baik dari TW3-19 yang tumbuh -1,0% yoy. Tertahannya pelemahan perdagangan dunia tersebut ditopang oleh pencapaian positif negosiasi perdagangan AS dan Tiongkok. Kedua negara telah mencapai kesepakatan menurunkan tarif impor dan membatalkan rencana kenaikan tarif impor yang akan dikenakan pada pertengahan Desember 2019. AS dan Tiongkok juga menandatangani kesepakatan *phase one* pada 15 Januari 2020, yang antara lain mencakup komitmen Tiongkok untuk meningkatkan impor produk AS sebesar 200 miliar dolar AS di atas nilai impor 2017, dan perlindungan atas hak kekayaan intelektual. Sejalan dengan itu, kinerja ekspor kedua negara mengalami perbaikan, terutama Tiongkok. Kinerja ekspor Kawasan Eropa juga membaik sejalan dengan kenaikan permintaan Tiongkok dan AS, terutama untuk produk kendaraan bermotor dan barang konsumsi. Perbaikan juga terjadi di Inggris, ditopang oleh peningkatan permintaan dari AS dan Turki, terutama logam mulia. Sementara itu, kinerja ekspor Jepang dan India masih belum pulih terimbas permintaan eksternal yang masih lemah.

World trade performance grew steadily at a low level and remained in the contraction zone, in line with less global uncertainty

Average world trade volume realization contracted -0.9% yoy in Q4-19, slightly better than Q3-19 which grew -1.0% yoy. The restriction of the weakening in world trade was supported by the positive achievements of trade negotiations between the US and China. The two countries have reached an agreement to reduce import tariffs and cancel plans to increase import tariffs which will be imposed in mid-December 2019. The US and China also signed a phase one agreement on January 15, 2020, which includes China's commitment to increase imports of US products by US$200 billion above the 2017 import value, and protection of intellectual property rights. Accordingly, the export performance of the two countries has improved, especially China. The export performance of the Euro Area has also improved in line with rising demand from China and the US, particularly for motor vehicle products and consumer goods. Improvement also occurred in the UK, supported by increased demand from the US and Turkey, especially precious metals. Meanwhile, the export performance of Japan and India has not recovered due to weak external demand.

Analisis Industri Perbankan Nasional

Rapat Dewan Gubernur (RDG) Bank Indonesia pada 16-17 Desember 2020 Memutuskan untuk Mempertahankan *BI 7-Day Reverse Repo Rate* (BI7DRR) Sebesar 3,75%, Suku Bunga *Deposit Facility* Sebesar 3,00%, dan Suku Bunga *Lending Facility* sebesar 4,50%

Keputusan ini konsisten dengan perkiraan inflasi yang tetap rendah dan stabilitas eksternal yang terjaga, serta upaya untuk mendukung pemulihan ekonomi. Bank Indonesia memperkuat sinergi kebijakan dan mendukung berbagai kebijakan lanjutan untuk membangun optimisme pemulihan ekonomi nasional, melalui pembukaan sektor-sektor ekonomi produktif dan aman Covid-19, akselerasi stimulus fiskal, penyaluran kredit perbankan dari sisi permintaan dan penawaran,

National Banking Industry Analysis

The BI Board of Governors Agreed on December 16-17, 2020 to Hold the BI 7-Day Reverse Repo Rate at 3.75%, while also Maintaining the Deposit Facility (DF) Rates at 3.00% and Lending Facility (LF) Rates at 4.50%

The decision is consistent with projected low inflation and maintained external stability, coupled with efforts to support the economic recovery. Bank Indonesia has strengthened policy synergy and supports the various follow-up policies to build national economic recovery optimism through the gradual reopening of productive and safe economic sectors, accelerating fiscal stimuli, increasing bank lending on the demand and supply sides, maintaining monetary and macroprudential

melanjutkan stimulus moneter dan makroprudensial, serta mengakselerasi digitalisasi ekonomi dan keuangan. Di samping kebijakan tersebut, Bank Indonesia menempuh pula langkah-langkah sebagai berikut:

1. Melanjutkan kebijakan stabilisasi nilai tukar rupiah agar sejalan dengan fundamental dan mekanisme pasar.
2. Memperkuat strategi operasi moneter untuk mendukung *stance* kebijakan moneter akomodatif.
3. Memperkuat kebijakan makroprudensial akomodatif untuk mendorong peningkatan kredit/pembiayaan kepada sektor-sektor prioritas dalam rangka pemulihan ekonomi nasional di tengah terjaganya ketahanan sistem keuangan.
4. Mendorong penurunan suku bunga kredit melalui pengawasan dan komunikasi publik atas transparansi suku bunga perbankan dengan koordinasi bersama OJK.
5. Memperkuat pendalaman pasar uang melalui perluasan *underlying* DNDF guna meningkatkan likuiditas dan penguatan JISDOR sebagai acuan dalam mekanisme penentuan nilai tukar di pasar valas.
6. Memperkuat koordinasi pengawasan perbankan secara terpadu antara Bank Indonesia, OJK, dan LPS dalam rangka mendukung stabilitas sistem keuangan.
7. Mempercepat transformasi digital dan sinergi untuk memperkuat momentum pemulihan ekonomi melalui penguatan kebijakan sistem pembayaran dan percepatan implementasi *Blueprint* Sistem Pembayaran Indonesia 2025.
   a. Memperpanjang kebijakan *Merchant Discount Rate* QRIS sebesar 0 persen untuk *merchant* Usaha Mikro sampai dengan 31 Desember 2021.
   b. Memperkuat dan memperluas implementasi elektronifikasi dan digitalisasi, baik di pusat maupun di daerah, bersinergi dengan Pemerintah Pusat dan Daerah serta otoritas terkait melalui pembentukan Tim Percepatan dan Perluasan Digitalisasi Daerah.
   c. Mendorong inovasi dan pemanfaatan teknologi serta kolaborasi perbankan dengan *fintech* melalui percepatan implementasi *Sandbox* 2.0, antara lain meliputi *regulatory sandbox, industrial test, innovation lab,* dan *start up.*

stimuli as well as expediting economic and financial digitalization. In addition to those policies, Bank Indonesia has also implemented the following measures:

1. Maintaining rupiah exchange rate stabilisation policy in line with the currency's fundamental value and market mechanisms.
2. Strengthening the monetary operations strategy to reinforce the accommodative monetary policy stance.
3. Strengthening accommodative macroprudential policy to stimulate growth of loans/financing allocated to priority sectors towards national economic recovery, while maintaining financial system resilience.
4. Promoting lower lending rates through close supervision and public communication in coordination with the Indonesian Financial Services Authority (FSA) in terms of interest rate transparency in the banking industry.
5. Strengthening money market deepening by expanding underlying DNDF to boost liquidity and reinforce JISDOR as a reference for exchange rate setting in the foreign exchange market.
6. Strengthening integrated bank supervision coordination between Bank Indonesia, the Indonesian Financial Services Authority (FSA), and Deposit Insurance Corporation (LPS) to maintain financial system stability.
7. Accelerating digital transformation and synergy to strengthen economic recovery momentum through robust payment system policy and faster implementation of the Indonesia Payment System Blueprint 2025.
   a. Extending the 0% Merchant Discount Rate (MDR) on QRIS transactions for micro enterprises until December 31, 2021.
   b. Strengthening and expanding electronification and digitalization centrally and regionally in synergy with the Central and Regional Governments as well as other relevant authorities by forming a Regional Digitalization Acceleration and Expansion Team.
   c. Promoting technology innovation and utilisation as well as collaboration between the banking and FinTech industries through faster implementation of Sandbox 2.0, encompassing, among others, the regulatory sandbox, industrial tests, innovation lab and start-ups.

Ke depan, Bank Indonesia terus mengarahkan seluruh instrumen kebijakan untuk mendukung pemulihan ekonomi nasional, dengan tetap menjaga terkendalinya inflasi dan memelihara stabilitas nilai tukar Rupiah, serta mendukung stabilitas sistem keuangan. Koordinasi kebijakan yang erat dengan Pemerintah dan Komite Stabilitas Sistem Keuangan (KSSK) terus diperkuat untuk menjaga stabilitas makroekonomi dan sistem keuangan, serta mempercepat pemulihan ekonomi nasional. Fokus koordinasi kebijakan diarahkan pada mengatasi permasalahan sisi permintaan dan penawaran dalam penyaluran kredit/pembiayaan dari perbankan kepada dunia usaha pada sektor-sektor prioritas yang mendukung pertumbuhan ekonomi dalam rangka pemulihan ekonomi nasional.

Going forward, Bank Indonesia will continue to direct all policy instruments towards supporting the national economic recovery, while controlling inflation as well as maintaining rupiah exchange rate stability and financial system stability. Furthermore, close policy coordination with the Government and Financial System Stability Committee will constantly be strengthened in order to maintain macroeconomic and financial system stability, as well as expedite the national economic recovery. The focus of policy coordination is oriented towards overcoming supply and demand-side constraints in terms of bank lending to priority sectors in order to support economic growth and the national economic recovery.

Kinerja Perekonomian Global Terus Menunjukkan Perbaikan, dan Diperkirakan Akan Meningkat Lebih Tinggi pada 2021

Perbaikan ekonomi dunia didorong oleh peningkatan mobilitas dan dampak stimulus kebijakan yang berlanjut di berbagai negara, terutama Amerika Serikat (AS) dan Tiongkok. Perkembangan sejumlah indikator dini pada bulan November 2020 mengkonfirmasi perbaikan ekonomi global yang terus berlangsung. Kenaikan *Purchasing Manager's Index* (PMI) manufaktur dan jasa berlanjut di AS dan Tiongkok, keyakinan konsumen dan bisnis terus membaik di AS, Tiongkok, dan Kawasan Eropa, serta tingkat pengangguran menurun di banyak negara. Dengan perkembangan tersebut, perbaikan ekonomi global diperkirakan terus berlanjut dengan tumbuh di kisaran 5,0% pada tahun 2021, setelah terkontraksi 3,8% pada tahun 2020. Kecepatan perbaikan ekonomi global ke depan dipengaruhi oleh implementasi vaksinasi, peningkatan mobilitas, dan berlanjutnya stimulus kebijakan fiskal dan moneter. Perbaikan ekonomi global tersebut mendorong kenaikan volume perdagangan dan harga komoditas dunia sesuai perkiraan sebelumnya. Sementara itu, ketidakpastian pasar keuangan global diperkirakan menurun didorong oleh ekspektasi positif terhadap prospek perekonomian global seiring dengan ketersediaan vaksin, di tengah kondisi likuiditas global yang besar, suku bunga rendah dan tren pelemahan nilai tukar dolar Amerika Serikat. Perkembangan ini kembali meningkatkan aliran modal ke negara berkembang dan mendorong penguatan mata uang berbagai negara, termasuk Indonesia.

Global Economic Improvements Have Endured and are Projected to Accelerate in 2021

The global economic gains come amidst increasing mobility and the impact of ongoing policy stimuli in various countries, particularly the United States and China. Several early indicators in November 2020 pointed to ongoing global economic improvements. The upward Manufacturing and Services PMI trends have persisted in the United States and China, consumer and business confidence are growing in the United States, China, and Europe, and unemployment has fallen in many jurisdictions. Consequently, the global economy is projected to grow at approximately 5.0% in 2021 after contracting 3.8% in 2020. Moving forward, the speed of the global economic recovery will be affected by the Covid-19 vaccine rollout, increasing mobility as well as ongoing fiscal and monetary stimuli. Stronger global economic performance will catalyse world trade volume and raise international commodity prices in line with previous projections. Meanwhile, global financial market uncertainty is expected to dissipate due to the positive expectations surrounding the global economic outlook in line with the availability of Covid-19 vaccines, abundant global liquidity, low interest rates and a weak US dollar. Such developments will trigger a surge of capital flows to developing economies, thus strengthening local currencies, including in Indonesia.

Perbaikan Pertumbuhan Ekonomi Domestik Diperkirakan Terus Berlangsung Secara Bertahap dan Akan Meningkat pada Tahun 2021

Perkembangan tersebut terindikasi pada berlanjutnya kinerja positif sejumlah indikator pada November 2020, seperti peningkatan mobilitas masyarakat di beberapa daerah, berlanjutnya perbaikan PMI Manufaktur, dan menguatnya keyakinan serta ekspektasi konsumen terhadap penghasilan, ketersediaan lapangan kerja, dan kegiatan usaha. Ke depan, vaksinasi dan disiplin dalam penerapan protokol Covid-19 merupakan kondisi prasyarat bagi proses pemulihan ekonomi nasional. Prospek perekonomian domestik yang membaik tersebut juga didukung oleh berbagai langkah kebijakan yang diarahkan untuk mendorong (i) pembukaan sektor-sektor produktif dan aman secara nasional maupun di masing-masing daerah, (ii) akselerasi stimulus fiskal, (iii) penyaluran kredit perbankan dari sisi permintaan dan penawaran, (iv) berlanjutnya stimulus moneter dan makroprudensial, serta (v) percepatan digitalisasi ekonomi dan keuangan, khususnya terkait pengembangan UMKM. Dengan kondisi tersebut, pertumbuhan ekonomi Indonesia diperkirakan akan mulai positif pada triwulan IV 2020 dan pada kisaran -1% hingga -2% pada 2020, serta selanjutnya meningkat pada kisaran 4,8-5,8% pada 2021. Bank Indonesia akan terus memperkuat sinergi dengan Pemerintah dan otoritas terkait dalam menempuh langkah-langkah kebijakan lanjutan agar berbagai kebijakan yang ditempuh semakin efektif mendorong pemulihan ekonomi.

At home, domestic economic growth is expected to gradually gain momentum and accelerate in 2021

This was confirmed by several positive indicators in November 2020, including increasing public mobility in several regions, ongoing improvements in the Manufacturing PMI as well as stronger consumer confidence and expectations concerning incomes, job availability and business activity. Moving forward, vaccinations and discipline in terms of implementing Covid-19 protocols are prerequisites for the national economic recovery process. The promising domestic economic outlook is also supported by various policy measures aimed at: (i) reopening productive and safe sectors nationally and in each respective region; (ii) accelerating fiscal stimuli; (iii) stimulating bank lending on the supply and demand sides; (iv) maintaining monetary and macroprudential stimuli; and (v) accelerating economic and financial digitalization, particularly in terms of SME development. Under such conditions, Bank Indonesia expects national economic growth to regain positive momentum in the fourth quarter of 2020, and recording -1% to -2% in 2020 before accelerating to 4.8-5.8% in 2021. Bank Indonesia will continue to strengthen synergy with the Government and other relevant authorities in order to implement the follow-up policy measures necessary to effectively stimulate economic recovery.

Neraca Pembayaran Indonesia (NPI) Diperkirakan Tetap Baik Sehingga Mendukung Ketahanan Sektor Eksternal

Defisit transaksi berjalan diperkirakan tetap rendah didorong oleh surplus neraca barang yang berlanjut. Neraca perdagangan November 2020 mencatat surplus sebesar 2,61 miliar dolar AS, melanjutkan surplus pada bulan sebelumnya sebesar 3,58 miliar dolar AS. Sementara itu, aliran masuk modal asing ke pasar keuangan domestik berlanjut, tercermin dari investasi portofolio yang mencatat *net inflows* sebesar 2,54 miliar dolar AS pada periode Oktober hingga 15 Desember 2020. Posisi cadangan devisa Indonesia akhir November 2020 tetap tinggi, yakni 133,6 miliar dolar AS, setara pembiayaan 9,9 bulan impor atau 9,5 bulan impor dan

Indonesia's Balance of Payments (BOP) Remains Solid, thus Reinforcing External Sector Resilience

A narrow current account deficit is predicted on the back of a maintained goods trade surplus. The trade balance amassed a US$2.61 billion surplus in November 2020 after maintaining a US$3.58 billion surplus the month earlier. Meanwhile, foreign capital inflows to domestic financial markets continued, with portfolio investment recording a net inflow of US$2.54 billion in the period from October–December 15, 2020. In addition, the position of reserve assets remained high towards the end of November 2020 at US$133.6 billion, equivalent to 9.9 months of imports or 9.5 months of imports and servicing government

pembayaran utang luar negeri Pemerintah, serta berada di atas standar kecukupan internasional sekitar 3 bulan impor. Ke depan, defisit transaksi berjalan diperkirakan akan di bawah 1,5% dari PDB pada tahun 2020 dan sekitar 1,0-2,0% dari PDB pada tahun 2021, sehingga mendukung ketahanan sektor eksternal ekonomi Indonesia.

external debt, which is well above the international adequacy standard of three months. Looking ahead, Bank Indonesia projects a low current account deficit in 2020 at below 1.5% of GDP and approximately 1.0-2.0% of GDP in 2021, thereby supporting external sector resilience in Indonesia.

Nilai Tukar Rupiah Terjaga Didukung Langkah-Langkah Stabilisasi Bank Indonesia dan Berlanjutnya Aliran Masuk Modal Asing ke Pasar Keuangan Domestik

Nilai tukar rupiah pada 16 Desember 2020 menguat 0,63% secara rerata, meskipun melemah terbatas 0,04% secara *point to point* dibandingkan dengan level November 2020. Perkembangan nilai tukar rupiah yang terjaga didorong peningkatan aliran masuk modal asing ke pasar keuangan domestik seiring dengan menurunnya ketidakpastian pasar keuangan global dan persepsi positif investor terhadap prospek perbaikan perekonomian domestik. Dengan perkembangan ini, rupiah sampai dengan 16 Desember 2020 mencatat depresiasi sekitar 1,72% (ytd) dibandingkan dengan level akhir 2019. Ke depan, Bank Indonesia memandang penguatan nilai tukar rupiah berpotensi berlanjut seiring levelnya yang secara fundamental masih *undervalued*. Hal ini didukung defisit transaksi berjalan yang rendah, inflasi yang rendah dan terkendali, daya tarik aset keuangan domestik yang tinggi, dan premi risiko Indonesia yang menurun, serta likuiditas global yang besar. Ke depan, Bank Indonesia terus memperkuat kebijakan stabilisasi nilai tukar rupiah sesuai dengan fundamentalnya dan bekerjanya mekanisme pasar, melalui efektivitas operasi moneter dan ketersediaan likuiditas di pasar.

Supported by Bank Indonesia's Stabilisation Measures and Maintained Foreign Capital Inflows to Domestic Financial Markets, Rupiah Exchange Rates Have Been Maintained

As of December 16, 2020, the rupiah strengthened by 0.63% on average despite depreciating by 0.04% (ptp) on the November 2020 level. A surge of foreign capital inflows to domestic financial markets in line with lower global financial market uncertainty and the positive perception of investors towards the promising domestic economic outlook have fed through to a stronger rupiah. Therefore, the rupiah recorded 1.72% (ytd) depreciation as of December 16, 2020 compared with the level at the end of 2019. Looking ahead, Bank Indonesia still expects the rupiah to regain lost value as the currency is fundamentally undervalued, supported by a narrow current account deficit, low and stable inflation, attractive domestic financial assets for investment, a lower risk premium in Indonesia as well as abundant global liquidity. Bank Indonesia will continue to hone rupiah exchange rate stabilisation policy in line with the currency's fundamental value and market mechanisms through effective monetary operations and by providing market liquidity.

Inflasi Tercatat Rendah Sejalan Permintaan yang Belum Kuat dan Pasokan yang Memadai

Inflasi Indeks Harga Konsumen (IHK) pada November 2020 tercatat 0,28% (mtm), sehingga secara tahunan inflasi mencapai 1,59% (yoy). Inflasi inti tetap rendah sejalan dengan pengaruh permintaan domestik yang belum kuat, konsistensi kebijakan Bank Indonesia dalam mengarahkan ekspektasi inflasi pada kisaran target, dan stabilitas nilai tukar yang terjaga. Sementara itu, inflasi kelompok *volatile food* meningkat terutama karena

Inflation Remains Low on Weak Domestic Demand and Adequate Supply

In November 2020, the Consumer Price Index (CPI) stood at 0.28% (mtm) or 1.59% (yoy) annually. Core inflation remains low on compressed domestic demand, policy consistency by Bank Indonesia to anchor inflation expectations to the target corridor as well as maintained exchange rate stability. Meanwhile, volatile food inflation has increased on seasonal factors due to rising horticultural prices after the

faktor musiman akibat kenaikan harga komoditas hortikultura seiring dengan berlalunya musim panen serta harga komoditas global yang meningkat. Inflasi kelompok *administered prices* juga meningkat didorong oleh kenaikan tarif angkutan udara di tengah deflasi komoditas tarif listrik sejalan kebijakan penyesuaian tarif. Bank Indonesia memperkirakan inflasi 2020 lebih rendah dari batas bawah target inflasi dan kembali ke sasarannya 3,0% ± 1% pada 2021. Bank Indonesia konsisten menjaga stabilitas harga dan memperkuat koordinasi kebijakan dengan Pemerintah, baik di tingkat pusat maupun daerah melalui Tim Pengendali Inflasi (TPI dan TPID), guna mengendalikan inflasi sesuai kisaran targetnya.

end of the harvesting season as well as rising international commodity prices. Inflationary pressures on administered prices also began to accumulate in line with higher airfares despite deflationary pressures on electricity rates in line with the Government's tariff adjustments. Bank Indonesia projects inflation in 2020 below the lower bound of the target corridor before returning to the target range of 3.0%±1% in 2021. Bank Indonesia consistently maintains price stability and strengthens policy coordination with the central and local government through an inflation controlling team (TPI and TPID) to control inflation within the predetermined target.

Sejalan dengan Kebijakan Moneter dan Makroprudensial Akomodatif yang Ditempuh Bank Indonesia, Kondisi Likuiditas Tetap Longgar, Sehingga Mendorong Suku Bunga Terus Menurun dan Mendukung Pembiayaan Perekonomian

Hingga 15 Desember 2020, Bank Indonesia telah menambah likuiditas *(quantitative easing)* di perbankan sekitar Rp694,87 triliun, terutama bersumber dari penurunan Giro Wajib Minimum (GWM) sekitar Rp155 triliun dan ekspansi moneter sekitar Rp524,07 triliun. Longgarnya kondisi likuiditas mendorong tingginya rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) yakni 31,52% pada November 2020 dan rendahnya rata-rata suku bunga PUAB *overnight*, sekitar 3,20% pada November 2020. Longgarnya likuiditas serta penurunan BI7DRR berkontribusi menurunkan suku bunga deposito dan kredit modal kerja dari 4,93% dan 9,38% pada Oktober 2020 menjadi 4,74% dan 9,32% pada November 2020. Penurunan suku bunga kredit diperkirakan akan berlanjut dengan longgarnya likuiditas dan rendahnya suku bunga kebijakan Bank Indonesia. Imbal hasil SBN 10 tahun turun dari 6,16% pada akhir November 2020 menjadi 6,07% pada 16 Desember 2020. Dari besaran moneter, pertumbuhan besaran moneter M1 dan M2 pada November 2020 tetap tinggi, yaitu sebesar 15,8% (yoy) dan 12,2% (yoy). Ke depan, ekspansi moneter Bank Indonesia dan percepatan realisasi anggaran serta program restrukturisasi kredit perbankan diharapkan dapat mendorong penyaluran kredit dan pembiayaan bagi pemulihan ekonomi nasional.

In Line With Bank Indonesia's Accommodative Monetary and Macroprudential Policy Stance, Liquidity Conditions Remain Loose, Prompting Lower Interest Rates and Stimulating Economic Financing

As of December 15, 2020, Bank Indonesia has injected around Rp694.87 trillion of additional liquidity through quantitative easing into the banking system, primarily in the form of lower reserve requirements totalling Rp155 trillion and monetary expansion totalling Rp524.07 trillion. Loose liquidity conditions maintained a high ratio of liquid assets to deposits in November 2020 at 31.52%, coupled with a low overnight interbank rate of 3.20% in the reporting period. Loose liquidity and BI 7-Day (Reverse) Repo Rate reductions have contributed to lower deposit and lending rates from 4.93% and 9.38% in October 2020 to 4.74% and 9.32% respectively in November 2020. Lower lending rates are expected to persist due to loosen liquidity conditions and the low policy rate maintained by Bank Indonesia. Furthermore, the benchmark 10-year SBN yield decreased from 6.16% at the end of November 2020 to 6.07% as of December 16, 2020. In terms of monetary aggregates, M1 and M2 growth remained high in November 2020 at 15.8% (yoy) and 12.2% (yoy) respectively. Moving forward, monetary expansion by Bank Indonesia together with faster budget realisation and bank loan restructuring are expected to stimulate lending for the national economic recovery.

Sinergi Ekspansi Moneter Bank Indonesia dengan Akselerasi Stimulus Fiskal Pemerintah dalam Mendorong Pemulihan Ekonomi Nasional Terus Diperkuat

Bank Indonesia melanjutkan komitmen untuk pendanaan APBN Tahun 2020 melalui pembelian SBN dari pasar perdana dalam rangka pelaksanaan UU No. 2 Tahun 2020, baik berdasarkan mekanisme pasar maupun secara langsung, sebagai bagian upaya mendukung percepatan implementasi program PEN, dengan tetap menjaga stabilitas makroekonomi. Sampai dengan 15 Desember 2020, Bank Indonesia telah membeli SBN di pasar perdana melalui mekanisme pasar sesuai dengan Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia tanggal 16 April 2020, sebesar Rp75,86 triliun, termasuk dengan skema lelang utama, *Greenshoe Option* (GSO) dan *Private Placement*. Sementara itu, realisasi pendanaan dan pembagian beban untuk pendanaan *Public Goods* dalam APBN tahun 2020 oleh Bank Indonesia melalui mekanisme pembelian SBN secara langsung sesuai dengan Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia tanggal 7 Juli 2020, berjumlah Rp397,56 triliun. Dengan demikian, secara keseluruhan Bank Indonesia telah melakukan pembelian SBN untuk pendanaan dan pembagian beban dalam APBN 2020 guna program pemulihan ekonomi nasional sebesar Rp473,42 triliun. Selain itu, Bank Indonesia juga telah merealisasikan pembagian beban dengan Pemerintah atas penerbitan SBN untuk pendanaan *Non Public Goods*-UMKM sebesar Rp114,81 triliun dan *Non Public Goods*-Korporasi sebesar Rp62,22 triliun sesuai dengan Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia tanggal 7 Juli 2020. Dengan sinergi ini, Pemerintah dapat lebih memfokuskan pada upaya akselerasi realisasi APBN tahun 2020 untuk mendorong pemulihan perekonomian nasional.

Bank Indonesia Will Strengthen Monetary Expansion Synergy With Fiscal Stimuli by the Government in order to Build National Economic Recovery Momentum

Bank Indonesia continues its commitment to funding the 2020 state budget through SBN purchases in the primary market in accordance with Act No. 2 of 2020, through market mechanisms and private placement, as part of the efforts to accelerate the national economic recovery program, while maintaining macroeconomic stability. As of December 15, 2020, Bank Indonesia had purchased Rp75.86 trillion worth of SBN in the primary market through market mechanisms pursuant to the Joint Decree of the Minister of Finance and Governor of Bank Indonesia issued on April 16, 2020, including auction schemes, greenshoe options (GSO) and private placement. Meanwhile, funding realisation and burden sharing to fund public goods in the 2020 state budget by Bank Indonesia through private placement in accordance with the Joint Decree of the Minister of Finance and Governor of Bank Indonesia issued on July 7, 2020 currently stand at Rp397.56 trillion. Overall, therefore, Bank Indonesia has purchased SBN for funding and burden sharing in the 2020 state budget for the national economic recovery program totalling Rp473.42 trillion. In addition, Bank Indonesia has also realised burden sharing with the Government to fund non-public goods-SME totalling Rp114.81 trillion and non-public goods-corporate totalling Rp62.22 trillion pursuant to the Joint Decree of the Minister of Finance and Governor of Bank Indonesia issued on July 7, 2020. Through such synergy, the Government can focus on accelerating state budget realisation in order to drive national economic recovery momentum.

Ketahanan Sistem Keuangan Tetap Terjaga, Meskipun Risiko dari Berlanjutnya Dampak Covid-19 Terhadap Stabilitas Sistem Keuangan Terus Dicermati

Rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) perbankan Oktober 2020 tetap tinggi, yakni 23,70%, dan rasio kredit bermasalah (*Non Performing Loan*/NPL) tetap rendah yakni 3,15% (bruto) dan 1,03% (neto). Namun

Financial System Stability Remains Solid, Although the Risks Associated with Covid-19 Transmission on Financial System Stability Continue to Demand Vigilance

The Capital Adequacy Ratio (CAR) remained high in October 2020 at 23.70%, accompanied by persistently low NPL ratios of 3.15% (gross) and 1.03% (nett). Notwithstanding, the intermediation function of the

demikian, fungsi intermediasi dari sektor keuangan masih lemah tercermin dari pertumbuhan kredit pada November 2020 yang masih terkontraksi 1,39% (yoy), sedangkan DPK tumbuh 11,55% (yoy). Bank Indonesia memandang bahwa rendahnya pertumbuhan kredit lebih disebabkan oleh sisi permintaan dari dunia usaha, di samping karena persepsi risiko dari sisi penawaran perbankan. Pertumbuhan kredit berpotensi akan meningkat pada sektor-sektor seperti industri makanan dan minuman, industri logam dasar, industri kulit dan alas kaki, di samping sejumlah sektor-sektor prioritas yang mendukung pertumbuhan ekonomi dan ekspor. Kinerja korporasi pada sektor-sektor tersebut serta pada UMKM menunjukkan perbaikan, tercermin pada peningkatan indikator penjualan dan kemampuan bayar di dunia usaha. Bank Indonesia akan melanjutkan kebijakan makroprudensial akomodatif, serta memperkuat sinergi dan koordinasi kebijakan dengan Pemerintah, KSSK, perbankan, dan dunia usaha untuk mengatasi permasalahan sisi permintaan dan penawaran dalam penyaluran kredit/pembiayaan dari perbankan kepada dunia usaha pada sektor-sektor prioritas.

financial sector remains weak, as reflected by a 1.39% (yoy) credit contraction in the reporting period, coupled with 11.55% (yoy) deposit growth. Bank Indonesia is confident that low credit growth stems from weak corporate demand on the demand side and high-risk perception in the banking industry on the supply side. New loan growth could potentially accelerate in a number of sectors, including the food and beverages industry, base metals industry as well as leather and footwear industry, in addition to several priority sectors that support economic and export growth. Corporate and SME performance have improved in those sectors, as reflected by higher sales and repayment capacity. Bank Indonesia will maintain an accommodative macroprudential policy stance, while continuously strengthening policy synergy and coordination with the Government, Financial System Stability Committee, banking industry, and business community to overcome the supply and demand-side constraints in terms of bank lending to priority sectors.

Transaksi Sistem Pembayaran, Baik Tunai Maupun Non Tunai, Menunjukkan Peningkatan Sejalan dengan Perbaikan Ekonomi, Disertai dengan Percepatan Digitalisasi Ekonomi dan Keuangan

Uang Kartal yang Diedarkan (UYD) pada November 2020 mencapai Rp804,9 triliun, tumbuh 12,3% (yoy), seiring dengan membaiknya aktivitas ekonomi. Transaksi pembayaran menggunakan ATM, kartu debit, dan kartu kredit menunjukkan perbaikan dengan lebih rendahnya kontraksi pertumbuhan (yoy) pada November 2020 sebesar 1,93% dibandingkan dengan Oktober 2020 sebesar 3,97%. Transaksi ekonomi dan keuangan digital tetap tumbuh positif sejalan dengan penggunaan *platform* dan instrumen digital di masa pandemi, serta kuatnya preferensi dan akseptasi masyarakat akan transaksi digital. Hal itu terlihat dari nilai transaksi uang elektronik pada November 2020 yang terus tumbuh positif, sebesar 20,27% (yoy). Demikian pula dengan volume dan nilai transaksi *digital banking* yang tumbuh positif pada Oktober 2020 sebesar 29,98% (yoy) dan 2,11% (yoy). Bank Indonesia memperkirakan tren digitalisasi akan terus berlanjut didukung dengan integrasi ekosistem *fintech*. Selanjutnya, kebijakan

Cash and Non-Cash Payment System Transactions are Increasing in Line with the Economic Recovery, Accompanied by Rapid Economic and Financial Digitalization

In November 2020, currency in circulation grew 12.3% (yoy) to reach Rp804.9 trillion in line with increasing economic activity. Transaction value using ATM, debit cards and credit cards recorded a shallower 1.93% (yoy) contraction in November 2020 compared with a 3.97% (yoy) contraction in October 2020. On the other hand, digital economy and finance transactions maintained positive growth in line with greater use of digital platforms and instruments during the pandemic, together with a shift in public preference and greater public acceptance of digital transactions. Growth of transaction value using electronic money remained positive in November 2020 at 20.27% (yoy). Similarly, in terms of digital banking, transaction volume and value growth also remained positive at 29.98% (yoy) and 2.11% (yoy) respectively in October 2020. Bank Indonesia expects the current payment digitalization trend to persist, supported by FinTech ecosystem integration. Furthermore, Bank Indonesia will orient payment system policy towards

Sistem Pembayaran diarahkan kepada penguatan momentum pemulihan ekonomi nasional, sinergi dengan pemerintah dan otoritas lainnya, serta perluasan akseptasi digital di seluruh wilayah Indonesia.

strengthening economic recovery momentum, creating synergy with the Government and other relevant authorities and expanding digital acceptance in all regions of the Indonesian archipelago.

Analisis Posisi Bank BPD Bali di Industri Perbankan

Tahun 2020 Bank BPD Bali berhasil mencetak pertumbuhan aset, kredit, dan dana pihak ketiga masing-masing sebesar 5,90% (*yoy*), 3,90% (*yoy*), dan 6,91% (*yoy*).

Jika dibandingkan dengan kinerja BPD Konvensional dan Industri Perbankan Nasional posisi tahun 2020 dari sisi beberapa rasio keuangan, Bank BPD Bali masih lebih baik dari posisi BPD Konvensional dan Industri Perbankan Nasional untuk rasio NIM, ROA,ROE, BOPO, dan *NPL Gross*.

Sedangkan untuk pertumbuhan aset dan dana pihak ketiga Bank BPD Bali lebih tinggi dibandingkan pertumbuhan BPD Konvensional. Sementara untuk pertumbuhan kredit, Bank BPD Bali berada di atas pertumbuhan kredit Industri Perbankan Nasional. Sebagai perbandingan, berikut ini merupakan rincian kinerja Bank BPD Bali dibandingkan dengan industri perbankan.

Analysis on Bank BPD Bali Position in Banking Industry

In 2020 Bank BPD Bali managed to achieve growth of assets, loans and third party funds amounting to 5.90% (yoy), 3.90% (yoy) and 6.91% (yoy).

When compared with the performance of the BPD Conventional and the National Banking Industry the position in 2020 in terms of several financial ratios, Bank BPD Bali is still better than the position of the Conventional BPD and the National Banking Industry for the ratio of NIM, ROA, ROE, BOPO, and Gross NPL.

As for the growth of assets and third party funds, Bank BPD Bali is higher than the growth of conventional BPD. Meanwhile, Bank BPD Bali's credit growth is above the credit growth of the National Banking Industry. For comparison, the following is a breakdown of Bank BPD Bali's performance compared to the banking industry.

Kinerja Tahun 2020 / 2020 Performance	Bank BPD Bali	BPD Konvensional / Conventional BPD	Industri Perbankan Nasional / National Banking Industry
Pertumbuhan Aset / Asset Growth	5,90%	5,87%	6,50%
Pertumbuhan Kredit / Credit Growth	3,90%	6,04%	-2,41%
Pertumbuhan DPK / Third Party Fund Growth	6,91%	5,87%	11,11%
NIM	6,41%	6,07%	4,45%
ROA	2,70%	2,31%	1,59%
ROE	16,95%	16,77%	8,19%
CAR	20,56%	23,50%	24,00%
BOPO	73,14%	78,09%	86,58%
NPL *Gross*	2,61%	2,81%	3,06%
LDR	89,11%	88,16%	82,54%

TINJAUAN OPERASIONAL
Operational Review

Strategi Bank BPD Bali 2020

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.

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 standardisasi 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.

b. Mendorong penguatan permodalan, dengan:
   - Meningkatkan modal inti.
   - Melakukan *review* kecukupan modal terhadap perkembangan usaha Bank.

c. Pengendalian *Non Performing Loan* (NPL) *Gross* maksimal 3%, dengan:
   - Menerapkan prinsip kehati-hatian dalam penyaluran kredit di tengah pandemi Covid-19 serta mentaati peraturan yang berlaku di bidang perkreditan.
   - Meningkatkan dan menjaga penyaluran kredit *low risk.*
   - Meningkatkan pemantauan terhadap kredit yang memiliki potensi bermasalah.

Bank BPD Bali Strategies in 2020

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. 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, by:
   - Maintaining the Bank's Soundness at level 2 by improving the quality of governance/ GCG management and 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 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 :
   - Increase the main capital.
   - Conducting a review of capital adequacy on the development of bank business.

c. Control the Non Performing Loan (NPL) of a maximum Gross of 3%, by:
   - Applying the principle of prudence in lending in the midst of the Covid-19 pandemic and complying with applicable regulations in the credit sector;
   - Increase and maintain low risk credit distribution.
   - Improve monitoring of potentially Non Performing Loan.

- Mempercepat penanganan dan penyelesaian kredit bermasalah untuk debitur korporasi & kredit bermasalah lainnya.
- Melakukan restrukturisasi kredit terhadap debitur terdampak *Covid-19*.
- Meningkatkan kualitas dan kompetensi SDM di bidang perkreditan.

d. Menjaga rentabilitas Bank dengan:
- Menetapkan ROA minimal 2,50%, ROE minimal 16%, BOPO maksimal 77%, NIM minimal 6,40%.
- Meningkatkan *fee based income* minimal 30%.
- Meningkatkan penerimaan kredit hapus buku.
- Menjaga kecukupan pembentukan cadangan kerugian penurunan nilai (CKPN) kredit.
- Optimalisasi pengelolaan kas, peningkatan aktivitas *treasury* dan aktivitas devisa.
- 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 5%, dengan komposisi giro 8%,

- Expedite the handling and settlement of non performing loans to corporate borrowers and other non performing loans.
- Performed credit restructuring of debtors affected by Covid-19.
- Improving the quality and fulfillment of human resources of the credit sector.

d. Maintain Bank's profitability, by:
- Increase bank's profitability by setting a minimum ROA of 2.50%, a minimum ROE of 16%, a maximum BOPO of 77%, a minimum NIM of 6.40%.
- Increase fee based income with minimum of 30%
- Increase the loan write-off
- Maintain adequate provisioning for impairment losses (CKPN) loan.
- Optimizing cash management, increasing treasury activities as well as foreign exchange 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 5%, with a composition of current accounts of 8%,

tabungan sebesar 50% dan deposito sebesar 42%, dengan:

- Meningkatkan pertumbuhan rekening dana pihak ketiga.
- Mendorong pertumbuhan CASA.
- Meningkatkan *cross selling* dalam pemasaran dana.
- Mendorong diversifikasi DPK *non core deposit*.
- Meningkatkan promosi dan aktivitas pemasaran.
- Meningkatkan kualitas dan kuantitas tenaga pemasaran.
- Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dana pihak ketiga dan *fee based income*.

b. Meningkatkan pertumbuhan kredit sebesar 2,5%, dengan komposisi kredit produktif 44% dan kredit konsumtif 56%, dengan:

- Meningkatkan dan mempertahankan penyaluran kredit yang telah menjadi *captive market*.
- Meningkatkan penyaluran kredit produktif dan kredit KPR.
- Meningkatkan promosi dan aktivitas pemasaran kredit.
- Membangun kemitraan strategis untuk memperluas jaringan.
- Meningkatkan kompetensi dan pemenuhan

savings by 50% and deposits by 42%, by:

- Enhance the growth of third party funds accounts.
- Encourage CASA growth.
- Improving cross selling in marketing funds.
- Encourage diversification of non core Third Party Fund.
- Increase promotion and marketing activities.
- Improve quality and fulfill the marketing source.
- Hold a competition between work units to accelerate the growth of third party funds and fee based income.

b. Increase credit growth by 2.5%, with a composition of productive loans 44% and consumer loans 56%, by:

- Increase and maintain credit distribution, which has become a captive market.
- Increase the distribution of productive loan and Home Ownership Credit.
- Increase promotion and credit marketing activities.
- Develop a strategic partnership to expand the network.
- Improve the competence and fulfillment of

SDM di bidang perkreditan.
- Me-*review* ketentuan dan produk perkreditan sesuai dengan perkembangan kebijakan regulator dan persaingan pasar.
- Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dan memperbaiki kualitas kredit.

c. Meningkatkan pembiayaan kredit UMKM sebesar 38% dari total kredit, dengan:
- Meningkatkan penyaluran kredit yang menjadi program prioritas pemerintah.
- 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:
- Mengembangkan fitur produk dan layanan.
- Mempermudah akses masyarakat untuk mendapatkan layanan.
- Mempercepat proses layanan dan keputusan kredit.

b. Memperluas jangkauan layanan, dengan:
- Mendorong perluasan jaringan untuk meningkatkan akses layanan kepada masyarakat dengan menambah agen Bank.
- Mengembangkan layanan *digital banking*.

human resources in credit sector.
- Review credit regulations and products in accordance with regulatory policy developments and market competition.
- Hold a competition between work units to accelerate growth and improve credit quality.

c. Increase MSME credit financing by 38% of total credit, by:
- Increasing lending, which became the government's priority programs.
- 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, by:
- Develop product and service features.
- facilitate access for people to get credit services.
- Speed up service processes and credit decisions .

b. Extending the range of services, by:
- Encouraging network expansion to increase service access to the public by adding more Bank agents.
- Developing digital banking services.

c. Meningkatkan loyalitas pelanggan, dengan:
   - Meningkatkan program pemasaran dan retensi nasabah.
   - Meningkatkan kualitas layanan.
   - Melakukan survei layanan.
d. Meningkatkan aliansi strategis, dengan:
   - Mengoptimalkan pemanfaatan *delivery channel* yang telah dimiliki Bank.
   - Meningkatkan sinergi dan kerja sama dengan Pemerintah Daerah, lembaga keuangan, baik bank maupun non bank, lembaga pendidikan, serta lembaga/instansi lainnya.
   - Meningkatkan interkoneksi sistem pembayaran dengan lembaga keuangan.
   - Meningkatkan kemampuan sebagai financial consultant bagi Pemda dan nasabah.
e. Meningkatkan *Corporate Brand*, dengan:
   - Melakukan *redesain corporate identity.*
   - Melakukan kegiatan literasi dan inklusi keuangan.
f. Penguatan Organisasi dan Sumber Daya Manusia, dengan:
   - Melakukan pengembangan organisasi.
   - Menerapkan sistem SDM yang terintegrasi.
   - Memenuhi kebutuhan dan kompetensi SDM.
   - Mengembangkan *career path management system.*
   - Menerapkan sistem *reward* dan *punishment.*
   - Menyempurnakan kebijakan di bidang SDM.

c. Increase customer loyality, by:
   - Improve marketing and customer retention programs.
   - Improve service quality.
   - Conduct service surveys.
d. Improve strategic alliance, by:
   - Optimizing the utilization of the Bank's existing delivery channels.
   - Increasing synergy and cooperation with Local Governments, financial institutions, both banks and non-banks, educational institutions, and other institutions/agencies.
   - Increasing the interconnection of payment systems with financial institutions.
   - Improve the ability as a financial consultant for local governments and customers.
e. Improve Corporate Brand, by:
   - Performing redesign corporate identity.
   - Conducting financial literacy and inclusion activities.
f. Strengthening Organization and Human Resources, by :
   - Do organizational development.
   - Implement an integrated HR system.
   - Fulfill the needs and HR competencies.
   - Developing a career path management system.
   - Applying reward and punishment system.
   - Refining policies in the HR sector.

- Melakukan pengembangan sistem remunerasi berbasis kinerja.

g. 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.

h. Penguatan Infrastruktur, dengan:
   - Melakukan inventarisasi kebutuhan infrastruktur Bank.
   - Meningkatkan pemenuhan infrastruktur yang menunjang aktivitas operasional Bank dan mendukung penerapan keuangan berkelanjutan.

i. Meningkatkan kepedulian sosial dan lingkungan, dengan:
   - Mengendalikan dan mengoptimalkan pemanfaatan dana Tanggung Jawab Sosial dan Lingkungan (TJSL) untuk mendukung penerapan keuangan berkelanjutan.
   - Mengembangkan Tanggung Jawab Sosial dan Lingkungan (TJSL) berbasis komunitas yang memberikan *feedback* kepada perusahaan.
   - Membangun kemitraan dengan UMKM pemula melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL).
   - Berperan dalam program penanggulangan pandemi Covid-19.

- Developing a performance-based remuneration system.

g. Strengthening Information Technology, by :
   - 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.

h. Strengthening Infrastructure, by:
   - Performing inventory of the infrastructure needs of the Bank.
   - Increasing the fulfillment of infrastructure that supports the Bank's operational activities and supports the implementation of sustainable finance.

i. Enhance social and environmental responsibilities, by:
   - Controlling and optimizing the use of Social and Environmental Responsibility (TJSL) funds to support the implementation of sustainable finance.
   - Developing community-based Social and Environmental Responsibility (TJSL) that provides feedback to the company.
   - Build partnerships with start-up MSMEs through the Social and Environmental Responsibility (TJSL) program.
   - Participate in pandemic prevention program Covid-19.

Aspek Pemasaran

Kegiatan Program Pemasaran Tahun 2020

Perusahaan 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

Marketing Aspect

Marketing Programs in 2020

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

diinisasi di Kantor Pusat dan diimplementasikan di Kantor Cabang. Secara garis besar kegiatan program pemasaran tahun 2020 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:

a. 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.
b. Meningkatkan kualitas layanan dan kualitas pemasaran melalui pelatihan bagi petugas *frontliner* dan *marketing*.
c. Penggalangan dana dari BUMN, BUMD, korporasi melalui pengelolaan sistem *payroll*.
d. Menggiatkan pemasaran produk TabunganKu dan Simpel serta layanan SPP *online* ke sekolah-sekolah.
e. Memasarkan layanan *e-banking* (Bank BPD Bali *Mobile Banking* dan Bank BPD Bali *Internet Banking)* kepada calon nasabah dan nasabah *existing*.
f. Memasarkan layanan Laku Pandai "MAILAKU Bank BPD Bali".
g. Memasarkan produk QRIS *(Quick Response Code Indonesian Standards)* Bank BPD Bali melalui kegiatan sosialisasi dan edukasi kepada masyarakat (nasabah, ASN, karyawan swasta, pelaku UMKM, LPD maupun mahasiswa/pelajar).
h. Memasarkan penggunaan kartu debet Bank BPD Bali kepada nasabah UMKM, pegawai pemerintah/ASN maupun swasta.
i. Membangun kerja sama dengan Pemerintah Daerah dan pihak lainnya untuk mengembangkan *E-Banking* melalui *E-Ticketing* dan E-Retribusi untuk mempermudah administrasi dan mendukung transparansi pengelolaan pendapatan.
j. Melakukan sosialisasi dan pendekatan dengan LPD dan BPR terkait layanan *E-Link-LPD* dan layanan APEX BPR.
k. Perluasan jaringan layanan dengan membuka kegiatan pelayanan kas untuk mendekatkan layanan Bank kepada nasabah.
l. Promosi dan pengiklanan produk melalui media cetak, media elektronik dan pemasangan *billboard* pada tempat yang strategis.

at the Head Office and implemented at the Branch Offices. Broadly speaking the activities of the marketing program in 2020 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:

a. 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.
b. Improving the quality of service and quality of marketers through the training of personnel and marketing front liner.
c. Fundraising from BUMN, BUMD, corporation through the management of the payroll system.
d. Promoting TabunganKu and Simple products as well as online tuition services to schools.
e. Promoting e-banking services (Bank BPD Bali Mobile Banking and Bank BPD Bali Internet Banking) to prospective customers and existing customers.
f. Promoting Laku Pandai service " MAILAKU Bank BPD Bali".
g. 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).
h. Promote the use of Bank BPD Bali debit cards to MSME customers, government/ASN employees and the private sector.
i. 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.
j. Conduct socialization and approach to LPD and BPR regarding to E-Link-LPD services and APEX BPR services.
k. Expansion of the service network by opening cash service activities in order to bring Bank services closer to customers.
l. Promotion and advertising through print media, electronic media and billboards in strategic places.

TINJAUAN PER SEGMEN USAHA
Review Per Business Segment

Segmen Operasi

Segmen operasi adalah komponen dari Bank yang terlibat dalam aktivitas bisnis yang menghasilkan pendapatan dan menimbulkan beban, termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain Bank, dimana hasil operasinya dikaji ulang secara berkala oleh Direksi Bank untuk membuat keputusan mengenai sumber daya yang akan dialokasikan pada segmen tersebut dan menilai kinerjanya, serta tersedia informasi keuangan yang dapat dipisahkan. Hasil segmen yang dilaporkan kepada Direksi Bank meliputi komponen-komponen yang dapat diatribusikan secara langsung kepada suatu segmen dan komponen-komponen yang dapat dialokasikan dengan dasar yang wajar. Komponen yang tidak dapat dialokasikan terutama terdiri dari aset dan liabilitas pajak penghasilan, termasuk pajak kini dan pajak tangguhan serta aset tetap.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) berdasarkan segmen geografis. Segmen geografis meliputi penyediaan jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

Bank menerapkan PSAK No. 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 *customer 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.

Operating Segment

An operating segment is a component of the Company that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that related to transactions with any of the Banks other components, whose operating results are reviewed regulary by the Bank Board of Directors to make decisions about resources allocated to the segment and assess its performance and for which discrete financial information is available. Segment results that are reported to the Bank's Board Direcotor include items directly attributable to a segment, as well as those that can be allocated on a reasonable basis. Unallocated items mainly comprise of income tax assets and liabilities, including current and deferred taxes and fixed assets.

The Bank has identified and disclosed financial information by major business activities (business segment) based on geographical segments. A geographical segment includes the provision of services within a particular economic environment that is subject to risks and returns that are different from other operating segments that are in other economic environments.

The Bank applies PSAK No. 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 fundraising 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.

Segmen Kredit

Segmen kredit Bank BPD Bali dibagi menjadi dua, yaitu kredit berdasarkan segmen skala usaha dan kredit berdasarkan segmen sektor ekonomi.
Penyaluran dana dalam bentuk kredit dilakukan melalui produk-produk sebagai berikut:

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

Dalam rangka mendorong optimalisasi Program Pemulihan Ekonomi Nasional, Pemerintah telah menempatkan sejumlah dana pada Perbankan termasuk Bank BPD Bali dengan jumlah sebesar Rp700 miliar yang kemudian wajib disalurkan berupa fasilitas kredit kepada debitur dalam rangka mendukung dan mengembangkan ekosistem UMKM sesuai dengan PKS yang telah ditandatangani Bank BPD Bali dengan Kementerian Keuangan No. PRJ-245/PB/2020-0651/SPK/DIR/TRS/2020 pada tanggal 11 Agustus 2020. Penyaluran kredit difokuskan kepada UMKM dan sektor produktif lainnya melalui berbagai produk kredit Bank BPD Bali, termasuk KUR kepada debitur baru maupun debitur *existing* yang memerlukan tambahan modal kerja.

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.
The distribution of the funds in the form of loans carried out by the following products:

a) Productive Loans such as Working Capital Loan (KMK), Investment Loan (KI), Syndication Loan, Construction Loan, Termyn Billing Construction Loan, Bali Dwipa Construction & Procurement Loan/Credit, Supplay Chain Financing (SCF) Health Support Loan, Loan to Bali Dwipa Financial Institutions (KKLK - Bali Dwipa), Bali Dwipa Market Loan, Retirement Preparation Business Loan (KUPP), Transitional KUPP, Retirement Business Credit (KUP) ,and Cash Collateral Credit.
b) Program Loan is the People's Business Loan (KUR).
c) Consumption Loan including Bali Dwipa Mortgage, Multi-Purpose Loan (KAG), Multi-Use Loan (KMG), KMG Transition, Multi Use Loan(KMG) Plus, Multi Use Loan (KMG) PPPK, Retirement Loan, Loan to Members of DPR/DPRD and KPP-LPD.

In order to encourage the optimization of the National Economic Recovery Program, the Government has placed a number of funds in banks including Bank BPD Bali with an amount of Rp700 billion which then must be channeled in the form of credit facilities to debtors in order to support and develop the MSME ecosystem in accordance with a cooperation agreement signed by Bank BPD Bali with the Ministry of Finance No. PRJ-245/PB/2020-0651/SPK/DIR/TRS/2020 on August 11, 2020. Lending is focused on MSMEs and other productive sectors through various credit products of Bank BPD Bali, including People's Business Loan for new and existing debtors who need additional working capital.

Segmen Simpanan

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

Saving Segment

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

Simpanan Pemerintah merupakan dana simpanan yang kepemilikannya berada pada pemerintah pusat dan daerah. Sedangkan Simpanan Non Pemerintah dana berasal dari LPD dan dana masyarakat lainya.

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

Produk dan Sistem

1. Integrasi Sistem Pembayaran/Gerakan Nasional Non Tunai (GNNT). Bank BPD Bali mendukung program pemerintah di dalam mengimplementasikan GNNT melalui:
   a. *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.
   b. Penerbit Kartu Debet. Layanan Kartu Debet memungkinkan kartu ATM Bank BPD Bali berfungsi sebagai kartu debet 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 ((GNNT)), sehingga dapat digunakan bertransaksi pada perangkat EDC bank lain.
2. 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:
   a. *Dashboard Monitoring* Agregasi 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,

Government Savings are savings funds originating from central and local governments. While the Non Government Deposits funding comes from LPD and laiinya public funds.

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

Products and Systems

1. Payment System Integration/National Non Cash Movement (GNNT). Bank BPD Bali supports government programs in implementing GNNT through:
   a. 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.
   b. 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.
2. 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 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

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*, 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 kerja sama penyediaan pembayaran/pembelian dengan *biller*, baik daerah maupun nasional, yaitu:

   a. Integrasi penerimaan pembayaran tagihan sekolah dan universitas.

   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.

the process of using and terminating a tourist ticket, practically and supporting transparency in ticket revenue management.

c. E-Retribution. E-Retribution 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 thereforemay 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:

   a. Integration of school and university bill payment receipts.

   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, tear resistant and fire resistant treasury to provide a sense of security for its users.

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.

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.

Segmen Kepemilikan / (Ownership)	2020	2019	Pertumbuhan / (Growth)	%
Pemerintah (Government)				
a. Giro / Giro	1.166.772.730.854	1.737.725.711.151	(570.952.980.297)	(32,86)
b. Tabungan / Saving	160.581.285.796	189.486.779.059	(28.905.493.263)	(15,25)
c. Deposito / Deposits	710.723.338.382	5.891.054.150	704.832.284.232	11.964,45
Sub Total Pemerintah/ Total Goeverment	2.038.077.355.032	1.933.103.544.360	104.973.810.672	5,43
Non Pemerintah / Non Government				
a. Giro / Giro	951.847.350.594	1.100.921.765.554	(149.074.414.960)	(13,54)
b. Tabungan /Saving	9.136.603.296.309	9.860.513.781.962	(723.910.485.653)	(7,34)
c. Deposito / Deposits	9.324.486.234.259	7.169.312.365.649	2.155.173.868.610	30,06
Sub Total Non Pemerintahan / Total Non Goverment	19.412.936.881.162	18.130.747.913.165	1.282.188.967.997	7,07
Total Dana Pihak Ketiga / Total Third Party Fund	**21.451.014.236.194**	**20.063.851.457.525**	**1.387.162.778.669**	**6,91**

TINJAUAN KEUANGAN
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2020 dan 2019 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Hendrawinata Hanny Erwin & Sumargo dan mendapat opini wajar dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali tanggal 31 Desember 2020, 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 31 December 2020 and 2019 which are presented in this Annual Report. The Financial Statements have been audited by the Public Accounting Office Hendrawinata Hanny Erwin & Sumargo and received a fair opinion in all material respects, the financial position of PT Bank Pembangunan Daerah Bali on December 31, 2020, 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

Assets

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	2020	2019	Pertumbuhan (Penurunan) / Growth (Decrease)	
			Rp	%
Kas / Cash	545	672	(127)	(18,89)
Giro pada Bank Indonesia / Current Account with bank Indonesia	648	1.449	(801)	(55,29)
Giro Pada Bank Lain / Current Account with Other Bank	46	27	19	72,02
Penempatan pada Bank Indonesia dan Bank Lain / Placement with Bank Indonesia and Other Banks	1.609	1.605	4	0,25
Efek-Efek / Securities	1.684	1.206	478	39,64
Efek-Efek yang dibeli dengan Janji dijual Kembali / Securities Purchased Under Agreement to Resell	3.015	1.475	1.541	104,48
Kredit yang Diberikan / Credit Disbursement	19.123	18.405	718	3,90
Penyertaan Saham / Investment in Shares	1	1	0	0,00
CKPN Aset Keuangan / Allowance for Impairment Loss	(939)	(555)	(384)	69,24
Aset Tetap / Fixed Asset	285	264	21	8,06
Akumulasi Penyusutan Aset Tetap / Accumulated Depreciation of Fixed Assets	(194)	(176)	(17)	9,92
Aset Sewa Guna Usaha / Right of Use Assets	53	0	53	~
Akumulasi Penyusutan Aset Sewa Guna / Accumulated Depreciation of Right of Use Assets	(17)	0	(17)	~
Aset tak Berwujud / Intangible Assets	35	28	7	24,02
Akumulasi Penyusutan Aset tak Berwujud / Accumulated Depreciation of Intangible Assets	(29)	(25)	(5)	20,19
Aset Pajak Tangguhan / Deferred Tax Assets	76	89	(14)	(15,10)
Aset Lain-lain / Other Assets	168	191	(23)	(11,93)
Total Aset / Total Assets	**26.109**	**24.656**	**1.454**	**5,90**

Total Aset

Total Aset Bank BPD Bali per 31 Desember 2020 sebesar Rp26.109 miliar, meningkat 5,90% dibandingkan tahun sebelumnya sebesar Rp24.656 miliar. Peningkatan tersebut utamanya disebabkan oleh adanya peningkatan pada giro pada bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali dan pada aset tetap.

Total Assets

Bank BPD Bali's total assets as of December 31, 2020 amounted to Rp26.109 billion, an increase 5,90% compared to the previous year of Rp24.656 billion. The increase was mainly due to an increase in current accounts with other banks, securities, securities purchased under agreements to resell, and fixed assets.

Kas

Jumlah Kas Bank pada 31 Desember 2020 mencapai Rp545 miliar, menurun 18,89% dibandingkan tahun sebelumnya sebesar Rp672 miliar.

Cash

The amount of Bank Cash as at 31 December 2020 reached Rp545 billion, decreased 18,89% compared to the previous year of Rp672 billion.

Efek-Efek

Merupakan efek-efek yang dikuasai Bank pada 31 Desember 2020 adalah sebesar Rp1.684 miliar, naik 39,64% dibandingkan tahun sebelumnya sebesar Rp1.206 miliar.

Securities

Represent securities owned by the Bank as of December 31, 2020 amounting to Rp1,684 billion, an increase of 39.64% compared to the previous year amounting to Rp1,206 billion.

Efek-Efek yang Dibeli Dengan Janji Dijual Kembali

Merupakan efek-efek yang dibeli dan dijanjikan untuk dijual kembali pada 31 Desember 2020 adalah sebesar Rp3.015 miliar, naik 104,48% dibandingkan tahun sebelumnya sebesar Rp1.475 miliar.

Securities Purchased Under Agreement to Resell

Represent securities purchased under agreement to resell as of December 31, 2020 amounted to Rp3,015 billion, an increase of 104.48% compared to the previous year amounting to Rp1,475 billion.

Kredit yang Diberikan

Tahun 2020 Bank BPD Bali berhasil mencatat pertumbuhan Kredit yang Diberikan-neto sebesar 3,90% menjadi Rp19.123 miliar, dari tahun sebelumnya sebesar Rp18.405 miliar.

Credit Disbursement

In 2020 Bank BPD Bali managed to record the growth of Credit Disbursement-net by 3,90 % to Rp19.123 billion, from the previous year of RpRp18.405 billion.

dalam miliaran Rupiah / in billion Rupiah

Segmen Skala Usaha / Business Segment	2020	2019	Pertumbuhan (Penurunan) Growth (Decrease)	%
Konsumer / Consumer	10.458	10.433	25	0,24
Ritel / Retail	6.161	5.441	720	13.24
Menengah / Medium	1.415	1.521	(106)	(6.95)
Non-UMKM / Non- MSME	1.089	1.011	78	7.72
Total Kredit yang Diberikan / Total Credit Disbursement	19.123	18.405	718	3,90
CKPN / Impairment Loses	(937)	(555)	382	40.77

Berdasarkan tabel di atas, segmen consumer menjadi kontributor utama bagi kredit yang diberikan Bank BPD Bali tahun 2020.

Based on the table above, the consumer segment is still the largest contributor to the credit disbursement by Bank BPD Bali in 2020.

Liabilitas

Liabilities

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	2020	2019	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Liabilitas Segera / Current Liabilities	143	164	(21)	(13,26)
Simpanan Nasabah / Customer Saving	21.451	20.064	1.387	6,91
Simpanan dari Bank Lain / Deposits from Other Bank	835	479	355	74,12
Pinjaman yang Diterima / Fund Borrowings	38	39	(1)	(2,06)
Utang Pajak / Taxes Payable	22	30	(7)	(24,92)
Liabilitas lain-lain / Other Liabilities	416	378	38	10,12
Total Liabilitas / Total Liabilities	**22.905**	**21.154**	**1.751**	**8,28**

Total Liabilitas Bank pada 31 Desember 2020 adalah sebesar Rp22.905 miliar, meningkat 8,28% dibandingkan tahun sebelumnya sebesar Rp21.154 miliar. Peningkatan Total Liabilitas tersebut utamanya disebabkan karena terjadinya peningkatan terhadap simpanan nasabah sebesar 6,91% dari Rp20.064 miliar tahun 2019 menjadi Rp21.451 miliar di tahun 2020.

The Bank's Total Liabilities as at 31 December 2020 amounted to RpRp22.905 billion, an increase of 8,28% compared to the previous year of Rp21.154 billion. The increase in total liabilities was mainly due to an increase in customer deposits by 11.40% from Rp20,064 billion in 2019 to Rp21.451 billion in 2020.

Liabilitas Segera

Jumlah Liabilitas Segera Bank BPD Bali pada akhir tahun 2020 mencapai Rp142 miliar, Liabilitas Segera menurun 13,26% dibandingkan tahun sebelumnya yang sebesar Rp164 miliar.

Current Liabilities

The amount of Bank BPD Bali's Immediate Liabilities at the end of 2020 reached Rp142 billion, decrease 13,26%compared to the previous year of Rp164 billion.

Simpanan Nasabah

Jumlah Simpanan Nasabah yang berhasil dihimpun Bank BPD Bali tahun 2020 mencapai Rp21.451 miliar, naik 6,91% dibandingkan tahun sebelumnya sebesar Rp20.064 miliar. Peningkatan ini terutama disebabkan oleh peningkatan pada deposito berjangka yang meningkat 39,86% dari Rp7.175 miliar menjadi Rp10.035 miliar.

Customer Saving

The amount of customer deposits successfully collected by Bank BPD Bali in 2020 reached Rp21.451 billion, up 6,91% compared to the previous year of Rp20.064 billion. This increase was mainly due to the increase in time deposits which increased by 39,86% from Rp7.175 billion to the 10.035 billion.

TABEL SIMPANAN NASABAH
Customer Saving Tabel

Simpanan Nasabah / Customer Saving	2020	2019	Pertumbuhan (Penurunan) Growth (Decrease)	%
Giro / Giro	2.119	2.839	(720)	(25,37)
Tabungan / Saving	9.297	10.050	(753)	(7,49)
Deposito Berjangka / Time Deposits	10.035	7.175	2.860	39,86
Total	**21.451**	**20.064**	**1.387**	**6,91**

Ekuitas

Equity

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	2020	2019	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Modal Saham / Share Capital	1.823	1.822	1	0,05
Tambahan Modal Disetor / Additional Paid-in Capital	0	0	0	0,00
Pengukuran Kembali atas Imbalan Pasca Kerja / Remeasurement of Post Employment Benefit obligation	(61)	(57)	4	6,55
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	921	1.167	(246)	(21,10)
Cadangan Umum / General Reserves	-	-	-	-
Belum Ditentukan Penggunaannya / Unappropriated	522	570	(48)	(8,43)
Total Ekuitas / Total Equity	**3.205**	**3.502**	**(297)**	**(8,48)**

Jumlah Ekuitas Bank BPD Bali per 31 Desember 2020 adalah sebesar Rp3.205 miliar, menurun 8,48% dibandingkan tahun sebelumnya sebesar Rp3.502 miliar sebagai akibat penurunan saldo laba yang telah ditentukan penggunaannya sebesar Rp246 miliar atau 21,10% (*yoy*).

Bank BPD Bali's Equity as of December 31, 2020 was Rp3.205 billion, an decrease 8,48% compared to the previous year amounted Rp3.502 billion, as a result of a decrease in retained earnings appropriated amounted to Rp246 billion or 21.10% (yoy).

Laporan Laba Rugi dan Penghasilan Komprehensif Lainnya

Statement of Profit or Loss and Other Comprehensive Income

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	2020	2019	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Pendapatan Bunga / Interest Income	2.539	2.562	(23)	(0,90)
Beban Bunga / Interet Expense	(915)	(937)	(22)	(2,38)
Pendapatan Bersih / Net Income	1.624	1.625	(1)	(0,05)
Pendapatan Operasional / Operating Income	86	86	0	0,02
Provisi dan Komisi / Provision and Commision	7	8	(1)	(16,24)
Pendapatan Lainnya / Other Income	1	1	0	0
Pendapatan Operasional Lainnya / Other Operating Income	94	95	(1)	(1,38)
Aset Keuangan / Financial Assets	(216)	(204)	10	5,17
Transaksi Rekening Administratif / Transaction of Administrative Accounts	1	0	1	~
Jumlah Pembentukan Cadangan Total Kerugian Penurunan Nilai / Total Allowance for Impairment Losses	(215)	(204)	11	5,17
Gaji dan Tunjangan Karyawan Salaries and Employee Benefits	(534)	(519)	15	2,93
Umum dan Administrasi / General and Administrative	(237)	(223)	14	6,41
Beban Modifikasi / Modification Expenses	(25)	0	25	~
Jumlah Beban Operasional Lainnya / Total Other Operating Expenses	(796)	(742)	54	7,40
Laba Operasional / Operating Income	706	774	(68)	(8,73)
Pendapatan Non Operational / Non Operating Income	4	5	(1)	(11,23)
Beban Non Operasional / Non Operating Expenses	(13)	(7)	6	74,60
Jumlah Beban Non Operasional / Total Non Operating Income	(9)	(2)	7	77,7
Laba Sebelum Beban Pajak / Income Before Tax	698	771	(74)	(9,55)
Kini / Current Tax	164	204	(40)	(19,60)
Tangguhan / Deferred Tax	12	3	(15)	(125)
Jumlah Beban Pajak / Total Tax Expense	176	201	(26)	(12,73)
Laba Tahun Berjalan / Income For The Year	522	570	(48)	(8,34)
Liabilitas Imbalan Pasca Kerja / Employment Benefit Obligation	(2)	(6)	4	66,6
Penyesuaian Tarif Pajak / Effect of Change in tax rate	(2)	0	(2)	~
Pajak Penghasilan Terkait / Related Income Tax	0	1	(1)	(64,22)
Jumlah Pendapatan (Beban) Komprehensif Lain / Total Other Comprehensive Income (Expense)	(4)	(5)	1	(26,71)
Jumlah Laba Komprehensif Tahun Berjalan / Total Comprehensive Income For The Year	518	565	(47)	(8,27)

Pendapatan Bunga

Tahun 2020, Bank membukukan Pendapatan Bunga sebesar Rp2.539 miliar, menurun 0,90% dibandingkan Pendapatan Bunga tahun sebelumnya sebesar Rp2.562 miliar. Penurunan pendapatan bunga tersebut disebabkan oleh Penempatan pada Bank Lain mengalami penurunan sebesar Rp15 miliar atau 17,93% dari Rp85 miliar pada tahun 2019 menjadi Rp70 miliar pada tahun 2020 dan pendapatan bunga efek-efek mengalami penurunan sebesar Rp31 miliar atau 11,48% dari sebesar Rp267 miliar pada tahun 2019 menjadi sebesar Rp236 miliar pada tahun 2020.

Interest Income

In 2020, the Bank recorded an Interest Income of Rp2.539 billion, an decrease of 0,90% compared to the previous year's Interest Income of Rp2.562 billion. The decrease in interest income was caused by Placements with Other Banks which decreased by Rp15 billion or 17.93% from Rp85 billion in 2019 to Rp70 billion in 2020 and interest income from securities decreased by Rp31 billion or 11.48% from the amount Rp267 billion in 2019 amounted to Rp236 billion in 2020.

Pendapatan Bunga / Interest income	2020		2019		Pertumbuhan / Growth	
	Rp Miliar / Rp Billion	%	Rp Miliar / Rp Billion	%	Rp Miliar / Rp Billion	%
Kredit yang Diberikan / Credit Disbursement	2.231	87,86	2.210	86,27	21	0,92
Efek-efek / Securities	236	9,30	267	10,41	(31)	(11,48)
Penempatan pada Bank Lain / Placement with Other Bank	70	2,75	85	3,32	(15)	(17,93)
Penempatan pada Bank Indonesia / Placement with Bank Indonesia	2	0,09	-	0,00	2	~
Total Pendapatan Bunga / Total Interest Income	**2.539**	**100**	**2.562**	**100**	**(23)**	**(0,90)**

Beban Bunga

Jumlah Beban Bunga Bank BPD Bali per 31 Desember 2020 mencapai Rp915 miliar, menurun 2,38% dibandingkan tahun sebelumnya Rp937 miliar. Penurunan tersebut disebabkan oleh beban bunga Simpanan Nasabah mengalami penurunan sebesar Rp35 miliar atau 4,17% dari sebesar Rp842 miliar pada tahun 2019 menjadi Rp807 miliar pada tahun 2020 yang mana penurunan tersebut disebabkan oleh menurunnya simpanan nasabah pada triwulan III dan IV karena pembayaran pekerjaan proyek oleh Pemerintah Daerah serta adanya penurunan tingkat suku bunga deposito.

Interest Expense

Bank BPD Bali's Interest Expense as of December 31, 2020 reached Rp915 billion, an decrease 2,38% compared to the previous year of Rp937 billion. The decrease was due to the decrease in interest expense for Customer Deposits by Rp35 billion or 4.17% from Rp842 billion in 2019 to Rp807 billion in 2020 which was caused by a decrease in customer deposits in the third and fourth quarters due to payment for project works by the local government and a decrease in the deposit interest rate.

Beban Bunga / Interest Expense	2020		2019		Pertumbuhan / Growth	
	Rp miliar / Rp billion	%	Rp miliar / Rp billion	%	Rp miliar / Rp billion	%
Simpanan Nasabah / Customer Saving	808	88,28	842	89,92	(35)	(4,17)
- Deposito Berjangka / Time Deposits	568	62,10	576	61,52	(8)	(1,46)
- Tabungan / Saving	184	20,07	206	22,02	(23)	(11,03)
- Giro / Giro	56	6,12	60	6,39	(4)	(6,51)
Premi Penjamin Simpanan / Deposit insurance premium	45	4,87	43	4,56	2	4,41
Penjaminan / Guarantee	33	3,66	29	3,15	4	13,43
Simpanan Bank Lain / Deposits from Another Bank	21	2,34	17	1,80	5	26,73
Pinjaman yang Diterima / Borrowings	3	0,29	4	0,47	(2)	(40,32)
Pinjaman yang Diberikan / Loans	0,95	0,10	0,91	0,10	0,04	4,44
Call Money and Repo	2	0,26	0	0,01	2	3867,21
Beban Bunga SGU / Interest Expense SGU	2	0,19	0	0,00	2	~
Total Beban Bunga / Total Interest Expense	**915**	**100**	**937**	**100**	**(22)**	**(2,38)**

Pendapatan Operasional Lainnya

Tahun 2020, Bank BPD Bali berhasil membukukan Pendapatan Operasional Lainnya sebesar Rp93,26 miliar. Jumlah tersebut mengalami penurunan dibandingkan tahun sebelumnya Rp94,57 miliar. Penurunan tersebut terutama bersumber dari penurunan pendapatan provisi/komisi selain kredit sebesar Rp1,33 miliar atau 16,24% dari Rp8,18 miliar pada tahun 2019 menjadi Rp6,85 miliar pada tahun 2020. Penurunan juga terjadi pada pada penerimaan kembali kredit hapus buku sebesar Rp7,87 miliar atau 37,40% dari Rp21,05 miliar pada tahun 2019 menjadi Rp13,18 miliar pada tahun 2020. Denda kredit mengalami penurunan sebesar Rp3,92 miliar atau 40,20% dari Rp9,74 miliar pada tahun 2019 menjadi Rp5,82 miliar pada tahun 2020, diikuti dengan penurunan pendapatan operasional lain-lain sebesar Rp0,48 miliar atau 8,46% dari Rp5,64 miliar pada tahun 2019 menjadi Rp5,17 miliar pada tahun 2020.

Other Operating Income

In 2019, Bank BPD Bali successfully booked Other Operating Revenues of Rp93,26 billion. The amount experienced decrease compared to the previous year of Rp94,57 billion. The decrease was mainly due to a decrease in fees/commissions other than credit by Rp1.33 billion or 16.24% from Rp8.18 billion in 2019 to Rp6.85 billion in 2020. The decrease also occurred in the receipt back of write-off loans of RpRp7.87 billion or 37.40% from Rp21.05 billion in 2019 to Rp13.18 billion in 2020. Credit penalties decreased by Rp3.92 billion or 40.20% from Rp9.74 billion in 2019 to Rp5.82 billion in 2020, followed by a decrease in other operating income by Rp0.48 billion or 8.46% from Rp5.64 billion in 2019 to Rp5.17 billion in 2020.

Pendapatan Operasional Lainnya / Other Operating Income	2020 Rp Miliar / Rp Billion	2019 Rp Miliar / Rp Billion	Pertumbuhan / Growth	
			Rp Miliar / RpBillion	%
Provisi/Komisi Selain Kredit / Provition/Commissions Other than Credit	6,85	8,18	(1,33)	(16,24)
Administrasi / Administration	41,28	35,27	6,00	17,02
Penerimaan Kembali Kredit Hapus Buku / Recovery of Account Hapus Buku Written-Off	13,18	21,05	(7,87)	(37,40)
Denda Kredit / Loan Penalties	5,82	9,74	(3,92)	(40,20)
Fee	20,96	14,68	6,28	42,80
Lain-Lain / Other	5,17	5,64	(0,48)	(8,46)
Total	**93,26**	**94,57**	**(1,31)**	**(1,38)**

Penyisihan Kerugian Penurunan Nilai

Beban cadangan kerugian penurunan nilai Bank BPD Bali tahun 2020 mencapai Rp215 miliar. Dibandingkan tahun sebelumnya mengalami peningkatan sebesar Rp11 miliar atau 5,17%. Meningkatnya biaya cadangan kerugian penurunan nilai aset keuangan disebabkan oleh meningkatnya biaya Cadangan Kerugian Kredit Ekspektasian (CKKE) kredit dan adanya pembentukan biaya CKKE atas surat berharga, CKKE atas penempatan dana antar bank dan CKKE lainnya sebagaimana dampak dari penerapan PSAK 71. Namun, Bank telah menganut prinsip konservatif sesuai surat OJK Nomor S-7/D.03/2020 tanggal 14 April 2020 perihal Penerapan PSAK 71 dan PSAK 68 dalam Kondisi Pandemi Covid-19.

Impairment Losses

The amount of allowance for impairment loss of Bank BPD Bali in 2019 reaches Rp215 billion. Compared to the previous year an increase of Rp11 billion or 5,17%. The increase of impairment losses on financial assets was due to the increase in allowance for expected credit losses (CKKE) for credit and the formation of CKKE fees on securities, CKKE for placement of funds between banks and other CKKE as the impact of the application of PSAK 71. However, the Bank has adhered to a conservative principle in accordance with the FSA letter Number S-7/D.03/2020 dated April 14, 2020 regarding the Application of PSAK 71 and PSAK 68 in the Covid-19 Pandemic Conditions.

Beban Operasional Lainnya

Beban Operasional lainnya terdiri dari beban tenaga kerja, beban umum dan administrasi dan beban modifikasi. Selama tahun 2020, beban operasional lainnya mencapai Rp796 miliar meningkat Rp55 miliar atau 7,40% dibandingkan tahun 2019 sebesar Rp741 miliar. Peningkatan tersebut disebabkan peningkatan beban umum dan administrasi sebesar 6,41% (*yoy*), beban tenaga kerja sebesar 2,93% (*yoy*), dan beban modifikasi. Beban modifikasi adalah beban yang terjadi sehubungan dengan modifikasi (restrukturisasi) atas aset kredit, dimana pada tahun 2020 telah terealisasi sebesar Rp25 miliar.

Other Operating Expenses

Other Operating Expenses consist of manpower expenses, general and administrative expenses and modification expenses. During 2020, other operating expenses reached Rp796 billion, an increase by Rp55 billion or 7.40% compared to 2019 which amounted to Rp741 billion. This increase was due to an increase in general and administrative expenses by 6.41% (yoy), manpower expenses by 2.93% (yoy), and modification expenses. Modification expenses are expenses incurred in connection with modification (restructuring) of credit assets, which in 2020 amounted to Rp25 billion.

Laba Sebelum Pajak

Laba Sebelum Pajak yang dihasilkan pada tahun 2020 mencapai Rp698 miliar atau mengalami penurunan sebesar Rp74 miliar dibandingkan laba sebelum pajak yang dihasilkan pada tahun 2019 sebesar Rp771 miliar.

Profit Before Tax

Profit Before Tax generated in 2020 reached Rp698 billion or decreased by Rp74 billion compared to profit before tax generated in 2019 of Rp771 billion.

Beban Pajak

Pada tahun 2020, Beban Pajak mengalami penurunan sebesar Rp26 miliar atau sebesar 12,73% dibandingkan tahun 2019.

Tax Expense

Tax Expenses in 2020 decreased by Rp26 billion or by 12,73% compared to 2019.

Penghasilan Komprehensif Lainnya

Pada tahun 2020, Bank mencatat kerugian komprehensif lain sebesar Rp4 miliar, turun sebesar Rp1 miliar atau sebesar 26,71% dari tahun 2019.

Other Comprehensive Income

In 2019, the Bank recorded other comprehensive loss of Rp4 billion, a decrease of Rp1 billion or 26,71% from 2019.

Arus Kas

Cash Flow

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	2020	2019	Pertumbuhan (Penurunan) / Growth (Decrease)	
			Rp	%
Arus Kas dari Aktivitas Operasi / Cash Flows from Operating Activities	130	877	(747)	(85,18)
Arus Kas dari Aktivitas Investasi / Cash Flows from Investing Activities	(522)	35	(487)	(1.391,4)
Arus Kas dari Aktivitas Pendanaan / Cash Flows from Financing Activities	(513)	(503)	(10)	(1,99)
Kenaikan (Penurunan) Neto Kas Dan Setara Kas / Net Increase (Decrease) in Cash and Cash Equivalents	(905)	409	(1.314)	(321,27)
Kas dan Setara Kas Awal Tahun / Cash and Cash Equivalents at Beginning of Year	3.752	3.343	409	12,23
Kas dan Setara Kas Akhir Tahun / Cash and Cash Equivalents at End of Year	2.848	3.752	(904)	(24,09)

Jumlah Kas Bank pada akhir tahun 2020 tercatat sebesar Rp2.848 miliar, mengalami penurunan sebesar Rp904 miliar dibandingkan jumlah Kas pada awal tahun sebesar Rp3.752 miliar.

The amount of Bank Cash at the end of 2020 was recorded at Rp2.848 billion, a decrease of Rp904 billion compared to the amount of Cash at the beginning of the year amounted to Rp3.752 billion.

RASIO KEUANGAN PENTING
Key Financial Ratios

Pada tahun 2020, Indikator Rasio Penting Bank BPD Bali menunjukkan penurunan/peningkatan, hal tersebut dapat dilihat sebagai berikut.

In 2020, Bank BPD Bali's Important Ratio Indicator shows a decrease/increase, this can be seen as follows.

Rasio Utama / Key Ratios	2020 (%)	2019 (%)
CAR	20,56	22,48
NIM	6,41	6,88
ROA	2,70	3,08
ROE	16,95	18,18
NPL (*gross*)	2,61	2,61
NPL (*nett*)	0,06	0,30
LDR	89,11	91,72
BOPO	73,14	70,87

KOMITMEN DAN KONTIJENSI
Commitment and Contingency

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

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:

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	2020	2019
Fasilitas Kredit kepada Debitur yang Belum Digunakan / Credit Facilities to Debitors that Have not been Used	697	909
Jumlah Liabilitas Komitmen - Bersih / Total Commitments Liability - Net	697	909
Kontinjensi / Contingencies		
Pendapatan Bunga dalam Penyelesaian / Interest Income in Settlement	190	173
Tagihan Kontinjensi Bank Garansi yang Diterima / Contingencies Receivable Bank Guarantee Received	0	0
Sub Total	190	173
Liabilitas Kontinjensi / Contingencies Liabilities		
Bank Garansi yang Diterbitkan / Bank Guarantee Issued	(246)	(208)
Sub Total	(246)	(208)
Jumlah Liabilitas Kontinjensi Bersih / Total Contingencies Liabilities Net	**(56)**	**(35)**

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.

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;

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 OJK 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 fundraising 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.

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;

SUKU BUNGA DASAR KREDIT
Prime Lending Rate

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).

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 / Period	Suku Bunga Dasar Kredit / Prime Lending Rate			Kredit Konsumsi / Consumer Loan	
	Korporasi / Corporate	Ritel / Retail	Mikro / Micro	KPR / Mortgage	Non- KPR / Non- Mortgage
2019	8,89%	10,12%	9,78%	9,19%	11,52%
2020	8,44%	9,76%	9,46%	8,16%	11,46%

Dampak Perubahan Tingkat Suku Bunga Terhadap Kinerja Bank

Sepanjang tahun 2020, Bank Indonesia (BI) tercatat lima kali menurunkan suku bunga acuan BI 7 *Days Reverse Repo Rate* masing-masing sebesar 25 basis poin (bps) sehingga akhir tahun menjadi 3,5%.

Penurunan suku bunga yang dilakukan BI ini, memberikan dampak pada kinerja Bank BPD Bali seperti penyesuaian terhadap suku bunga dana dan suku bunga kredit.

Impact of Interest Rate Changes Towards Bank Performance

Throughout 2020, Bank Indonesia (BI) was recorded five times lowering the BI 7 Days Reverse Repo Rate by 25 basis points (bps) each, bringing the end of the year to 3.5%.

The cut in interest rates by Bank Indonesi has had an impact on the performance of Bank BPD Bali, such as adjustments to fund interest rates and lending rates.

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 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

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 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

dapat diukur melalui rasio kredit terhadap dana pihak ketiga (LDR). Tahun 2020, LDR Bank BPD Bali mengalami penurunan sebesar 2,61% dari 91,72% di tahun 2019 menjadi 89,11% di tahun 2020. LDR Bank BPD Bali yang mencapai 89,11% masih berada di kisaran target LDR yang ditetapkan sesuai regulasi PBI No.17/11/PBI/2015 serta masih berada pada level yang optimal untuk pengelolaan likuiditas dan menjaga efisiensi biaya dana.

be measured through a ratio of credit to third party funds (LDR). In 2020, Bank BPD Bali LDR decreased by 2,61% from 91,72% in 2019 to 89,11% in 2020. Bank BPD Bali LDR which reached 89,11% is still within the LDR target range which is stipulated in accordance with PBI Regulation No.17/11/PBI/2015 and is still at the optimal level for managing liquidity and maintaining cost efficiency of funds.

Kemampuan Membayar Utang Jangka Panjang

Ability to Pay Long-Term Debt

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 2020, Rasio Kecukupan Modal Bank mencapai 20,56%, mengalami penurunan sebesar 1,92% jika dibandingkan dengan Rasio Kecukupan Modal tahun 2019 sebesar 22,48%.

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 2020, the Bank's Capital Adequacy Ratio will reach 20,56% a decrease of 1,92% compared to the Capital Adequacy Ratio in 2018 of 22,48%.

Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No.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 20,56%, 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 Perusahaan telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

In accordance with Regulation of the Otoritas Jasa Keuangan No.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 FSA is 9% -10%. With the Bank's adequacy ratio at the level of 20,56%, the Bank's capital structure has the capability to offset market risk, credit risk and operational risk where the ratio is higher than the FSA minimum adequacy ratio and the Bank's capital structure meets the OJK Regulations. This means that the Company has managed the Bank's capital well and has sufficient capital to protect against the risk of solvency.

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

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

SUKU BUNGA DASAR KREDIT
Prime Lending Rate

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.

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.

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.

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.

Kolektibilitas Piutang

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah (*Non-Performing Loan*-NPL). Pada 31 Desember 2020 dan 2019, Rasio kredit bermasalah (*Non-Performing Loan*-NPL) Bruto tetap, yaitu sebesar 2,61%. Sedangkan Rasio NPL *netto* masing-masing sebesar 0,06% dan 0,30% pada tanggal 31 Desember 2020 dan 2019. Bank telah melakukan pemantauan secara aktif terhadap perkembangan kualitas piutang, khususnya kredit yang telah disalurkan.

Receivables Collectibility

The collectibility of bank loans can be seen from the total non-performing loans (NPLs). As of December 31, 2020, the Gross Non-Performing Loan (NPL) ratio was stay the same from 2019 at 2,61%. Net NPL ratios were 0.06% and 0,30% as of December 31, 2020 and 2019, respectively. The Bank has actively monitored the development of the quality of receivables, particularly loans that have been distributed.

Uraian / Description	2020	2019
Total Kredit Bermasalah (Rp juta) / Total Non-Performing Loans (Rp million)	499.979	480.426
Total Kredit yang Diberikan (Bruto) (Rp juta) / Total Loans (Gross) (Rp million)	19.123.169	18.405.121
% Kredit Bermasalah (NPL-Bruto) / % Non-Performing Loans (NPL–Gross)	2,61	2,61
% Kredit Bermasalah (NPL-Neto) / % Non-Performing Loans (NPL–Net)	0,06	0,30

STRUKTUR MODAL
Capital Structur

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.

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.

Rincian Struktur Modal

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tentang Perubahan dari POJK No. 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,*

Details of Capital Structure

In accordance with Otoritas Jasa Keuangan Regulation No. 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks and Otoritas Jasa Keuangan Regulation No. 34/POJK.03/2016 concerning changes from POJK No. 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

dan (iii) *Capital Surcharge* untuk *Domestic Systemically Important Bank* (D-SIB).

Pada tahun 2020, 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 di-*review* oleh regulator sebanyak dua kali setiap tahunnya. Seluruh kewajiban modal penyangga harus dipenuhi dengan *Common Equity Tier* 1 (CET 1).

Per posisi 31 Desember 2020, posisi *Capital Adequacy Ratio* (CAR) untuk Bank saja berada pada tingkat 20,56%, 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 19,54% 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.

(iii) Capital Surcharge for Domestic Systemically Important Banks (D-SIB).

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, 2020, the position of the Capital Adequacy Ratio (CAR) for banks is at the level of 20,56% above the minimum capital requirement, including additional capital buffer obligations. In addition, Tier 1 ratio (currently equal to CET 1 ratio) of 19.54% is also still above the minimum requirements (Tier 1 of 6% and CET 1 of 4.5%), this indicates The bank has the capital reserves needed to bear all identified risks and ensure the availability of sustainable capital to overcome all risks.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Tidak ada kejadian penting yang mempunyai dampak material terhadap posisi keuangan dan kinerja keuangan serta arus kas konsolidasian Perusahaan yang terjadi setelah tanggal laporan keuangan konsolidasian Perusahaan tanggal 31 Desember 2020 dan yang telah diaudit berdasarkan Standar Audit yang ditetapkan IAPI oleh KAP Hendrawinata Hanny Erwin & Sumargo, auditor independen, yang laporan auditnya telah ditandatangani oleh akuntan publik Hendrawinata Hanny Erwin & Sumargo dengan opini wajar tanpa pengecualian.

Information and Material Facts Happening After The Date of Accountant Reports

There are no significant events that have a material impact on the financial position and financial performance and consolidated cash flow of the Company that occurred after the date of the Company's 31 December 2020 consolidated financial statements and those audited based on the Audit Standards established by IAPI by KAP Hendrawinata Hanny Erwin & Sumargo independent auditors, whose audit reports have been signed by public accountants Hendrawinata Hanny Erwin & Sumargo with unqualified opinions.

Perbandingan Antara Target dan Realisasi Serta Proyeksi Satu Tahun ke Depan

Comparison Between Targets and Realisation and One Year Projection Ahead

Perbandingan Target dan Realisasi

Comparison of Target and Realisation

Pada awal tahun buku 2020, Bank telah menetapkan sejumlah target yang hendak dicapai yang dituangkan dalam Rencana Bisnis Bank (RBB) 2020. Perbandingan pencapaian beberapa target yang ditetapkan dengan realisasi tahun buku 2020 adalah sebagai berikut:

At the beginning of the 2020 financial year, the Bank has set a number of targets to be achieved which are contained in the 2020 Bank Business Plan (RBB). Comparison of the achievement of several targets set with the realization of the 2020 fiscal year is as follows:

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	RBB 2020 / 2020 RBB	Realisasi 2020 / 2020 Realization	Pencapaian Achievement
Kredit yang Diberikan / Credit Disbursement	18.865	19.123	101,37%
Total Aset / Total Assets	25.727	26.109	101,49%
Dana Pihak Ketiga / Third Fund Party	21.065	21.451	101,83%
Laba Bersih / Net Income	487	522	107,06%

Proyeksi Satu Tahun ke Depan

One-Year Projection in the Future

Memasuki tahun 2021, Bank telah menetapkan sejumlah target yang dituangkan dalam RBB 2021, antara lain:

Entering 2021, the Bank has set a number of targets as outlined in the 2021 RBB, including:

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	RBB 2021 / 2021 RBB
Total Aset / Total Assets	28.170
Dana Pihak Ketiga / Third Fund Party	23.383
Pendapatan Bunga / Interest Income	2.702
Kredit yang Diberikan / Credit Disbursement	20.462
Laba Bersih / Net profit	543

KEBIJAKAN DAN PEMBAGIAN DIVIDEN
Policy and Dividend Distribution

Kebijakan Dividen

Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, pembagian dividen dilakukan berdasarkan keputusan Rapat Umum Pemegang Saham. Sebelum berakhirnya tahun keuangan, dividen interim dapat dibagikan sepanjang diperbolehkan oleh Anggaran Dasar Perusahaan dan pembagian dividen interim tidak menyebabkan Aset Bersih Perusahaan kurang dari modal ditempatkan dan disetor penuh serta cadangan wajib Perusahaan. Pembagian dividen interim ditetapkan oleh Direksi setelah disetujui Dewan Komisaris.

Bank BPD Bali berusaha untuk memperhatikan hak para Pemegang Saham tanpa mengabaikan kondisi keuangan Bank. Keputusan pembagian dividen Bank dikaitkan dengan, antara lain laba bersih yang didapat pada tahun fiskal dan kewajiban Bank untuk mengalokasikan dana cadangan sesuai dengan aturan yang berlaku serta kondisi keuangan Bank. Selain itu, Bank BPD Bali juga mempertimbangkan tingkat pertumbuhan ke depan dan rencana ekspansi dalam keputusan pembagian dividen.

Tatkala RUPS menetapkan pembagian dividen kepada Pemegang Saham, maka Bank wajib melakukan pembayaran paling lambat 30 hari setelah tanggal pengumuman.

Dividend Policy

Based on Law No. 40 of 2007 concerning Limited Liability Companies, the distribution of dividends is based on the decision of the General Meeting of Shareholders. Before the end of the financial year, interim dividends can be distributed to the extent permitted by the Company's Articles of Association and the distribution of interim dividends does not cause the Company's Net Assets to be less than the full issued and paid-up capital and the Company's mandatory reserves. Interim dividend distribution is determined by the Board of Directors after approval by the Board of Commissioners.

Bank BPD Bali tries to pay attention to the rights of Shareholders without ignoring the financial condition of the Bank. The decision to distribute the Bank's dividends is related to, among other things, the net profit earned in the fiscal year and the Bank's obligation to allocate reserve funds in accordance with applicable regulations and the financial condition of the Bank. In addition, Bank BPD Bali also considers future growth rates and expansion plans in dividend distribution decisions.

When the GMS determines the distribution of dividends to Shareholders, the Bank is required to make payments no later than 30 days after the announcement date.

Kronologis Pembagian Dividen

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

Chronology of Dividend Distribution

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

dalam miliaran Rupiah / in billion Rupiah

Uraian / Description	Tahun Buku 2020 / Fiscal Year 2020	Tahun Buku 2019 / Fiscal Year 2019
Laba Bersih (Rp) / Net Income (Rp)	522	570
Jumlah Dividen (Rp) / Total Dividend (Rp)	470	513
Dividen per Saham (Rp) / Dividend per Share (Rp)	286	281
Payout Ratio (%)	90%	90%
Tanggal Pengumuman / Date of Announcement	5 Februari 2021 / Februari 5, 2021	11 Maret 2020 / March 11, 2020
Tanggal Pembayaran / Date of Payment	8 Februari 2021 / Februari 8, 2021	16 Maret 2020 / March 16, 2020

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

The Article of the Association of PT Bank Pembangunan Daerah Bali states that Bank BPD Bali is authorized to distribute a certain dividend amount derived from the net income and/or retained earnings of the Company

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.

Untuk tahun buku 2020, RUPS Tahunan Bank BPD Bali yang diadakan tanggal 5 Februari 2021 menyetujui pembayaran dividen sebesar Rp469.638.876.924,90 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 2020.

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 the Board of Directors with approval from the AGMS.

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

For the fiscal year of 2020, Bank BPD Bali's AGMS which was held on February 5, 2021 agreed to pay cash dividend of Rp469.638.876.924,90 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 2020.

Perkembangan Dividen dalam 5 Tahun Terakhir

The progress of Dividend within the Last 5 Years

dalam miliaran Rupiah / in billion Rupiah

Tahun / Year	Dasar Hukum / Legal Base	Dividen / Dividend	Rincian Dividen / Dividend Details	Pemegang Saham / Shareholders
2015	RUPS Tahunan tanggal 25 Mei 2016 / Annual GMS dated May 25, 2016	428.628	169.968	Pemerintah Provinsi / Provincial Government
			258.660	Pemerintah Kabupaten/Kota / District/City Government
2016	RUPS Tahunan tanggal 16 Mei 2017 / Annual GMS dated May 16, 2017	519.660	184.914	Pemerintah Provinsi / Provincial government
			334.746	Pemerintah Kabupaten/Kota / District/City Government
2017	RUPS Tahunan tanggal 20 April 2018 / Annual GMS dated April 20, 2018	472.057	167.273	Pemerintah Provinsi / Provincial Government
			304.784	Pemerintah Kabupaten/Kota / District/City Government
2018	RUPS Tahunan tanggal 27 Maret 2019 / Annual GMS dated March 27, 2019	483.325	168.927	Pemerintah Provinsi / Provincial Government
			314.398	Pemerintah Kabupaten/Kota / District/City Government
2019	RUPS Tahunan tanggal 11 Maret 2020 / Annual GMS dated March 11, 2020	512.872	175.504	Pemerintah Provinsi / Provincial Government
			337.368	Pemerintah Kabupaten/Kota / District/City Government
2020	RUPS Tahunan tanggal 5 Februari 2021 / Annual GMS dated February 5, 2021	469.639	158.437	Pemerintah Provinsi / Provincial Government
			311.202	Pemerintah Kabupaten/Kota / District/City Government

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 2020 adalah sebesar Rp176 miliar, atau menurun sebesar 12,73% dibandingkan dengan tahun 2019 yang tercatat sebesar Rp201 miliar.

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 biggest contribution is fulfilling the Corporate Income Tax obligations. Corporate income tax paid for 2020 is Rp176 billion, an increase of 12,73% compared to 2019 which was Rp201 billion.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Hingga tahun 2020, Perusahaan belum pernah menjalankan program *Employee Stock Ownership Program* (ESOP) dan *Management Stock Ownership Program* (MSOP).

Share Ownership Program by Employees and/or Management (ESOP/MSOP)

Until 2020, the Company has never run the Employee Stock Ownership Program (ESOP) and Management Ownership Program (MSOP) program.

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 2020 tidak terdapat Transaksi Material maupun Transaksi Afiliasi yang mengandung benturan kepentingan sebagaimana dimaksud dalam Surat Edaran OJK Nomor 30/SEOJK.04/2016.

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 2020 financial year there were no Material Transactions or Affiliated Transactions which contained conflicts of interest as referred to in FSA Circular Number 30/SEOJK.04/2016.

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

Nama Hubungan Berelasi

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

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.

KEPATUHAN PEMBAYARAN PAJAK
Tax Payment Compliance

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 / Commisioners, 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

INFORMASI KELANGSUNGAN USAHA
Business Continuation Information

Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha Bank

Sepanjang tahun 2020, tidak terdapat hal yang berpotensi signifikan terhadap kelangsungan usaha Bank. Secara umum, kondisi internal dan eksternal Bank tahun 2020 cukup baik. Kendati melambat, namun ekonomi Indonesia masih tetap tumbuh, demikian juga dengan kredit perbankan yang masih mengalami pertumbuhan positif di tahun 2020.

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.

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

During 2020, there was no significant potential for the Bank's business continuity. In general, the Bank's internal and external conditions in 2020 are quite good. Despite the slowdown, Indonesia's economy is still growing, and so is bank credit which is experiencing positive growth in 2020.

The Government, Bank Indonesia, and OJK 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.

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

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 Otoritas Jasa

pada Peraturan Otoritas Jasa Keuangan No. 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 2020, dapat disimpulkan bahwa Bank BPD Bali berada dalam kondisi yang baik, yaitu:

1. Tingkat risiko Bank berada pada level *Low to Moderate.*
2. Peringkat komposit GCG berada pada peringkat 2 dengan Predikat Komposit "Baik".
3. Peringkat rentabilitas Bank berada pada peringkat 2 (Baik).
4. Peringkat permodalan Bank berada pada peringkat 2 (Baik).

Keuangan Regulation No. 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 2020, it can be concluded that Bank BPD Bali is in good condition, namely:

1. The Bank's risk level is at the Low to Moderate level.
2. The GCG composite rating ranks 2 with Composites "Good" Predicate.
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.

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

Namun demikian, mayoritas komponen ekonomi dan sektor produksi belum sepenuhnya kembali pada kinerja kapasitas normal sebelum terdampak pandemi Covid-19. Di samping proses pemulihan, kinerja

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.

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

However, the majority of economic components and the production sector have not fully returned to normal capacity performance before the impact of the Covid-19 pandemic. In addition to the recovery process, domestic

PROSPEK USAHA
Business Prospect

ekonomi domestik di tahun 2021 juga akan didorong oleh upaya perbaikan iklim investasi dan bisnis, serta keberlanjutan pembangunan infrastruktur yang dampaknya terhadap peningkatan kapasitas produksi nasional akan mulai terlihat.

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

1. Kekuatan

a. Sebagai Bank milik Pemerintah Daerah dan pemegang Kas Daerah Provinsi dan Kabupaten/ Kota di Bali;
b. Sebagai satu-satunya Bank Umum milik masyarakat Bali yang berkantor pusat di Bali;
c. Tingkat Kesehatan Bank berada pada peringkat 2 sehingga 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 serta sebagai Bank Umum Mitra dalam rangka pelaksanaan Program Pemulihan Ekonomi Nasional (PEN);
g. Memiliki layanan *e-Banking*, sehingga memperkuat *customer retention* dan meningkatkan *customer experience* sebagai *tools marketing* yang efektif;
h. Sebagai Bank pengelola sistem pembayaran pajak daerah seluruh pemerintah kabupaten, kota, dan provinsi;
i. Memiliki hubungan kemitraan dengan Lembaga Perkreditan Desa (LPD) dan sebagai APEX Bank Perkreditan Rakyat (BPR);
j. Memiliki jaringan kantor dan layanan yang tersebar di setiap kecamatan dengan *online real time*, termasuk jaringan *downline* di seluruh Bali dan juga terdapat jaringan kantor di Lombok.

economic performance in 2021 will also be driven by efforts to improve the investment and business climate, as well as the sustainability of infrastructure development, whose impact on increasing national production capacity will begin to show.

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

1. Strenght

a. As a Bank owned by the Regional Government and the holder of Provincial and Regency/City Regional Cash in Bali;
b. As the only commercial bank owned by the Balinese people, headquartered in Bali;
c. Bank Soundness Level is ranked 2 so that it can support future operations;
d. The Bank's rating is in position A (idn), the stable outlook from the rating agency (Fitch Rating) indicates low default risk expectations;
e. As a Regional Bank, it has a captive market for the State Civil Apparatus and as a Taspen Perception Bank;
f. Has various credit schemes to finance productive sectors with competitive interest rates and has been appointed by the government as a KUR channeling bank as well as a Partner Commercial Bank in the context of implementing the National Economic Recovery Program (PEN);
g. Having e-Banking services, thereby strengthening customer retention and increasing customer experience as an effective marketing tool;
h. As a bank that manages the local tax payment system for all regency, municipal and provincial governments;
i. Having a partnership with the Village Credit Institutions (LPD) and as APEX Rural Banks (BPR);
j. Has office network and services spread across every district with real time online, including a downline network throughout Bali and also has a network of offices in Lombok.

2. Kelemahan

a. Implementasi standar layanan belum optimal;

b. Pelaksanaan kegiatan promosi yang menyasar generasi milenial belum optimal;

c. Pengembangan produk dan layanan berbasis teknologi masih terbatas;
d. Proses bisnis internal yang berbasis teknologi masih terbatas;
e. Kompetensi SDM dan implementasi remunerasi berbasis kinerja dan risiko masih belum optimal.
f. *Mismatch maturity* antara sumber dana dan penggunaan dana serta ketergantungan terhadap pendanaan *non core deposit* masih tinggi;
g. Sumber pendapatan Bank masih mengandalkan dari bunga kredit, dan kontribusi pendapatan dari jasa perbankan lainnya (*fee based income*) masih rendah;
h. Pemupukan modal masih mengandalkan penyisihan laba yang ditempatkan pada cadangan umum yang persentase penyisihannya masih rendah.

3. Peluang

a. Semakin tingginya pemanfaatan jasa layanan transaksi non tunai oleh nasabah sehingga dapat meningkatkan potensi peningkatan *customer base* dan pendapatan *fee based income*;
b. Masih luasnya segmen pasar UMKM, khususnya sektor pertanian, kesehatan, komunikasi dan industri rumah tangga serta dukungan Pemerintah terhadap pengembangan UMKM;
c. Diterbitkannya Peraturan Daerah dan Peraturan Gubernur yang dapat mendorong pengembangan/pertumbuhan UMKM dan pertumbuhan bisnis Bank;
d. Semakin terbukanya kerja sama kemitraan strategis dengan penyedia layanan *e-commerce*, *market place*, dan *fintech* sehingga dapat memperluas jaringan dan memberikan kemudahan akses bagi nasabah;
e. Semakin tingginya pemanfaatan jasa lembaga keuangan, baik Bank maupun non Bank oleh masyarakat, terutama generasi milenial seiring

2. Weakness

a. The implementation of service standards is not optimal.
b. Implementation of promotional activities targeting the millennial generation is not optimal;
c. The development of technology-based products and services is still limited
d. Technology-based internal business processes are still limited;
e. HR competency and implementation of risk and performance-based remuneration are still not optimal.
f. Mismatch maturity between sources of funds and use of funds as well as dependence on non-core deposit funding is still high;
g. The source of the Bank's income still relies on loan interest, and the contribution of income from other banking services (fee based income) is still low;
h. The capital accumulation still relies on the allowance for profit which is placed in general reserves, which percentage of the allowance is still low.

3. Opportunity

a. Increasing utilization of non-cash transaction services by customers, thereby increasing the potential for increased customer base and fee based income;
b. The MSME market segment are still extensive, especially the agriculture, health, communication and home industry sectors as well as Government support for the development of MSMEs;
c. Issuance of Regional Regulations and Governor Regulations which can encourage the development/growth of MSMEs and Bank business growth;
d. The opening of the cooperation partnership strategic with e-commerce service providers, market place, and fintech so as to expand the network and provide easy access for customers;

e. The increasing use of financial institution services, both Bank and non-Bank by the public, especially the millennial generation, in line with

dengan peningkatan penduduk kelas menengah;

f. Aktivitas pariwisata merupakan pendorong utama perekonomian Bali dan Bali sebagai salah satu destinasi wisata dunia;
g. Adanya proyek infrastruktur di Bali dalam skala besar.

the increase in the middle class population;

f. Tourism activity is the main driver of the economy of Bali and Bali as one of the world's tourist destinations;
g. The existence of infrastructure projects in Bali on a large scale.

4. Tantangan

a. Pandemi Covid-19 berpengaruh terhadap perekonomian global termasuk pertumbuhan ekonomi Bali yang mengalami pertumbuhan negatif serta di bawah pertumbuhan ekonomi nasional;
b. Aktivitas pariwisata yang merupakan penggerak utama perekonomian Bali terdampak langsung Covid-19;
c. Perlambatan ekonomi di tengah pandemi Covid-19 menimbulkan perlambatan ekspansi kredit dan pengetatan likuiditas yang berdampak pada profitabilitas Bank;
d. Protokol kesehatan Covid-19 wajib dilaksanakan oleh instansi pemerintahan, perusahaan swasta, Badan Usaha Milik Negara (BUMN), termasuk perbankan;
e. Kondisi usaha debitur yang menurun memengaruhi kemampuan membayar yang berdampak terhadap potensi peningkatan NPL;
f. Pengendapan dana Pemerintah Daerah cenderung mengalami penurunan;
g. Meningkatnya risiko operasional Bank seiring dengan perkembangan teknologi;
h. Inovasi dan perkembangan layanan berbasis IT semakin cepat;
i. Meningkatnya penetrasi pengguna internet serta *digital disruption* berdampak pada semakin beragamnya pilihan layanan keuangan *online*;
j. Perkembangan industri perbankan menuju *Digital Banking* dan *Open Application Programming Interface* (API) yang berdampak pada perubahan perilaku nasabah menuntut sinergi dan kolaborasi yang efektif dengan layanan *digital* melalui *e-commerce* dan *marketplace*;
k. Perubahan regulasi dari regulator dan kebijakan pemerintah yang berpengaruh terhadap perbankan.

4. Challenge

a. The Covid-19 pandemic affected the global economy, including the economic growth of Bali which experienced negative growth and under national economic growth;
b. Tourism activities, which are the main supporting factors for Bali's economy, have been directly affected by Covid-19;
c. The economic slowdown amid the Covid-19 pandemic has resulted in a slowdown in credit expansion and tightening liquidity which has an impact on the profitability of the Bank;
d. The Covid-19 health protocol must be implemented by government agencies, private companies, State-Owned Enterprises (BUMN) including banks;
e. The declining business condition of the debtor will affect the ability to pay so that it has an impact on the potential for an increase in NPLs;
f. Regional government fund deposits tend to decline;
g. Increased operational risk of the Bank in line with technological developments;
h. The innovation and development of IT-based services is accelerating;
i. Internet users as well as digital disruption impact on the growing variety of online financial services;
j. The development of the banking industry towards Digital Banking and Open Application Programming Interface (API) which has an impact on changing customer behavior demands effective synergy and collaboration with digital services through e-commerce and the marketplace;
k. Changes in regulations of the regulator and government policies affecting the banking industry.

BANK BPD BALI
Bersama Anda Membangun Bali

05

Tata Kelola Perusahaan

Corporate Governance

PENDAHULUAN
Introduction

Pandemi Covid-19 merupakan Kejadian Luar Biasa (KLB) yang membutuhkan respon kebijakan dan upaya penanganan yang luar biasa untuk memitigasi dampak distortifnya terhadap berbagai aspek kesehatan, sosial, dan ekonomi masyarakat. Semua negara di dunia, termasuk Indonesia, berusaha sekuat tenaga dalam menghadapi dampak pandemi Covid-19 dan merespon dengan berbagai kebijakan penanganan. Gerak roda perekonomian global dan Indonesia melambat bahkan mengalami kontraksi dengan adanya pandemi Covid-19 di tahun 2020.

Kinerja perekonomian global terus menunjukkan perbaikan, dan diperkirakan akan meningkat lebih tinggi pada 2021. Perbaikan ekonomi dunia didorong oleh peningkatan mobilitas dan dampak stimulus kebijakan yang berlanjut di berbagai negara, terutama Amerika Serikat (AS) dan Tiongkok. Perkembangan sejumlah indikator dini pada bulan November 2020 mengonfirmasi perbaikan ekonomi global yang terus berlangsung. Kenaikan *Purchasing Manager's Index (PMI)* manufaktur dan jasa berlanjut di AS dan Tiongkok, keyakinan konsumen dan bisnis terus membaik di AS, Tiongkok, dan Kawasan Eropa, serta tingkat pengangguran menurun di banyak negara. Dengan perkembangan tersebut, perbaikan ekonomi global diperkirakan terus berlanjut dengan tumbuh di kisaran 5,0% di tahun 2021, setelah terkontraksi -3,8% pada tahun 2020 (Sumber Data: Tinjauan Kebijakan Moneter Bank Indonesia, Desember 2020).

Perbaikan pertumbuhan ekonomi domestik diperkirakan terus berlangsung secara bertahap dan akan meningkat pada tahun 2021. Perkembangan tersebut terindikasi pada berlanjutnya kinerja positif sejumlah indikator pada November 2020, seperti peningkatan mobilitas masyarakat di beberapa daerah, berlanjut perbaikan PMI Manufaktur dan menguatnya keyakinan serta ekspektasi konsumen terhadap penghasilan, ketersediaan lapangan kerja, dan kegiatan usaha. Ke depan, vaksinasi dan disiplin dalam penerpan protokol Covid-19 merupakan kondisi prasyarat bagi proses pemulihan ekonomi nasional. Prospek perekonomian domestik yang membaik tersebut juga didukung oleh berbagai langkah kebijakan yang diarahkan untuk mendorong pembukaan sektor-sektor produktif dan aman secara nasional di masing-masing daerah, akselerasi stimulus fiskal, penyaluran kredit perbankan dari sisi permintaan dan penawaran, berlanjutnya stimulus moneter dan makroprudensial,

The Covid-19 pandemic is an Extraordinary Event (KLB) that requires extraordinary policy responses and handling efforts to mitigate its distorting impact on various health, social and economic aspects of society. All countries in the world, including Indonesia, are doing their best to deal with the impact of the Covid-19 pandemic and respond with various handling policies. The movement of the global economy and Indonesia is slowing down and even contracting with the Covid-19 pandemic in 2020.

Global economic performance continues to show improvement, and is predicted to pick up even more in 2021. The improvement in the world economy will be driven by increased mobility and the impact of continued policy stimulus in various countries, particularly the United States (US) and China. The development of early indicators in November 2020 confirmed the ongoing improvement in the global economy. The increase in the Purchasing Manager's Index (PMI) of manufacturing and services continued in the US and China, consumer and business confidence continued to improve in the US, China, and Europe, as well as the unemployment rate declined in many countries. With these developments, the global economic recovery is expected to continue to grow at around 5.0% in 2021, after contracting -3.8% in 2020 (Source: Monetary Policy Bank Indonesia, December 2020).

Improvement of domestic economic growth is predicted to take place gradually and will increase in 2021. These developments are indicated by the positive performance of a number of indicators in November 2020, such as increased community mobility in several regions, continued improvement in the Manufacturing of Indonesian Migrant Workers and strengthening consumer confidence and expectations of income, job availability and business activities. In the future, vaccination and discipline in the application of Covid-19 protocol is a prerequisite condition for national economic recovery. The improving outlook for the domestic economy is also supported by various policy measures aimed at encouraging the opening of productive and safe sectors nationally in each region, accelerating fiscal stimulus, channeling bank credit from the demand and supply side, continuing monetary and macroprudential stimuli. as well as the acceleration of economic and financial

serta percepatan digitalisasi ekonomi dan keuangan, khususnya terkait pengembangan UMKM. Pertumbuhan ekonomi pada triwulan IV 2020 menunjukkan berlanjutnya proses perbaikan perekonomian. Berdasarkan data Badan Pusat Statistik (BPS), meskipun mengalami kontraksi, pertumbuhan ekonomi pada triwulan IV 2020 sebesar -2,19% (yoy) membaik dari pertumbuhan triwulan III 2020 sebesar-3,49% (yoy). Tren perbaikan pada triwulan IV 2020 tersebut terjadi di hampir seluruh komponen permintaan dan lapangan usaha. Dengan perkembangan tersebut, pertumbuhan ekonomi Indonesia terkontraksi 2,07% pada tahun 2020. Ke depan, pertumbuhan ekonomi domestik yang membaik hingga akhir 2020, diprakirakan meningkat secara bertahap pada 2021. (Sumber Data: Tinjauan Kebijakan Moneter Bank Indonesia, Desember 2020).

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

Dalam upaya perbaikan dan peningkatan kualitas pelaksanaan tata kelola, bank telah melakukan *Self Assessment* terhadap kecukupan pelaksanaan tata kelola dan menyusun laporan pelaksanaannya sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bank 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.

digitization, particularly related to the development of MSMEs. Economic growth in the fourth quarter of 2020 shows the continuation of the economic recovery process. Based on data from the Central Statistics Agency (BPS), despite a contraction, economic growth in the fourth quarter of 2020 was -2.19% (yoy), improving from the growth in the third quarter of 2020 of-3.49% (yoy). The improvement trend in the fourth quarter of 2020 occurred in almost all components of demand and business fields. With these developments, Indonesia's economic growth will contract by 2.07% in 2020. Going forward, domestic economic growth that improves until the end of 2020 is predicted to gradually increase in 2021. (Data Source: Overview Bank Indonesia Monetary Policy, December 2020).

PT Bank Pembangunan Daerah Bali aware that the application of the principles of corporate governance are well supported by business process-based risk management at every level of the organization and at every activity both operational and non-operational, which is based on the principle of transparency, accountability, accountability, Independence and Fairness. PT Bank Pembangunan Daerah Bali also believes that consistent and sustainable implementation of corporate governance is one aspect of improving bank performance, protecting the interests of the public and stakeholders as well as increasing compliance with laws and regulations as well as ethical values (Code of Conduct) which applies in general to the banking industry.

In order to improve the quality of governance implementation, the bank has conducted a Self-Assessment of the adequacy of governance implementation and compiled an implementation report in accordance with the Otoritas Jasa Keuangan Regulation Number 55/POJK.03/2016 dated December 7, 2016 concerning Implementation of Bank Governance for Commercial Banks and Otoritas Jasa Keuangan Circular Letter Number 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks. With the preparation of this report, it is hoped that the quality of governance implementation of PT Bank Pembangunan Daerah Bali will improve as an effort to strengthen the national banking industry in accordance with the Indonesian Banking Architecture.

PELAKSANAAN TATA KELOLA
Implementation of Good Corporate Governance

A. Komitmen Tata Kelola

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 tata kelola yang baik.

Pengembangan pelaksanaan tata kelola mengakomodasi adanya perubahan yang dinamis dan terbuka terhadap konsep-konsep baru. Kredibilitas serta kepercayaan publik, pemegang saham, nasabah serta *stakeholders* lainnya merupakan faktor yang sangat menentukan bagi perkembangan dan kelangsungan serta meningkatkan nilai-nilai perusahaan. Untuk itulah, Pemegang Saham, Dewan Komisaris, dan Direksi sebagai organ Perusahaan berkomitmen untuk senantiasa melaksanakan pelaksanaan tata kelola sesuai dengan peraturan perundang-undangan dan budaya Perusahaan *(corporate culture)*. Komitmen tersebut diwujudkan dalam setiap pelaksanaan kegiatan yang selalu mengacu kepada aturan yang berlaku, dan menerapkan kebijakan nilai-nilai yang dinyatakan secara eksplisit sebagai suatu standar perilaku yang diwajibkan bagi seluruh organ Perusahaan melalui perumusan dan pelaksanaan Kode Etik *(Code of Conduct)*/komitmen integritas.

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

A. Governance Commitment

PT Bank Pembangunan Daerah Bali believes that the implementation of governance is a necessity and believes that the implementation of governance consistently and continuously will improve the performance of PT Bank Pembangunan Daerah Bali which will ultimately optimize the trust of the public and shareholders in the long term without neglecting the interests of other stakeholders.

PT Bank Pembangunan Daerah Bali has put the implementation of governance as a system in company management, so that the implementation of effective governance is a strategic challenge that must be continuously improved by continuing to improve towards an organization that is committed to implementing good governance.

The development of governance implementation accommodates dynamic changes and is open to new concepts. The credibility and trust of the public, shareholders, customers and other stakeholders are very decisive factors for the development and continuity as well as enhancing the company's values. For this reason, the Shareholders, the Board of Commissioners and the Board of Directors as corporate organs are committed to always implementing governance in accordance with laws and regulations and corporate culture. This commitment is manifested in every activity that always refers to the applicable rules, and implements a policy of values that are stated explicitly as a standard of behavior that is required for all company organs through the formulation and implementation of a Code of Conduct/integrity commitment.

In order to carry out good corporate governance, PT Bank Pembangunan Daerah Bali is committed to implementing good governance as evidenced by the fact that the Bank has:

1. Visi dan Misi

Visi:

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

Misi:

a. Memperkuat ketahanan kelembagaan;
b. Meningkatkan kualitas SDM, teknologi dan informasi, serta budaya kerja;
c. Meningkatkan layanan dan produk, berorientasi solusi, yang bernilai tambah kepada seluruh komunitas nasabah;
d. Menjadi pendukung program pembangunan ekonomi daerah;
e. Menopang pemberdayaan ekonomi daerah melalui pelayanan UMKM;
f. Meningkatkan kepedulian sosial bagi komunitas dan lingkungan.

2. Budaya Kerja

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

3. Kode Etik

Untuk meningkatkan kinerja, kepatuhan terhadap peraturan perundang-undangan yang berlaku dan melindungi kepentingan *stakeholders* serta untuk mewujudkan Budaya Kerja (*Coporate Culture*), perlu merumuskan nilai-nilai etika yang terangkum dalam suatu Kode Etik PT Bank Pembangunan Daerah Bali berpedoman pada Keputusan Direksi Nomor 0222/ KEP/DIR/KPN/2015 tanggal 28 Mei 2015 tentang Kode Etik PT Bank Pembangunan Daerah Bali.

1. Vision and Mission

Vision:

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

Mission:

a. To strengthen organizational resilience;
b. To improve HR, technology and information, and corporate culture;
c. To improve products and services; solution oriented; with added value to all customer community;
d. To be a contributor to the regional development program;
e. To support the regional economic empowerment through the delivery of SME services;
f. To increase social care for community and environment.

2. Corporate Culture

The corporate culture of PT Bank Pembangunan Daerah Bali is formulated with the acronym, 'CINTA' (**C**ompetent, **IN**tegrity, **T**eamwork, Customer **A**wareness), contains very basic values which serve as the foundation and direction for optimizing the services of PT Bank Pembangunan Daerah Bali in all lines and aspects. The corporate culture of 'CINTA', shall be imbued and implemented consistently and sincerely by every person in the Bank. '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.

3. Code of Conduct

To improve performance, comply with applicable laws and regulations and protect the interests of stakeholders and to create Corporate Culture, it is necessary to formulate ethical values summarized in a Code of Conduct for PT Bank Pembangunan Daerah Bali based on the Decree of the Board of Directors Number 0222 / KEP / DIR / KPN / 2015 dated 28 May 2015 concerning the Code of Ethics for PT Bank Pembangunan Daerah Bali.

4. Pedoman dan Tata Tertib Kerja Dewan Komisaris dan Direksi dalam Menjalankan Peran dan Tugasnya

Dewan Komisaris dalam melaksanakan tugasnya berpedoman pada Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2019 tanggal 12 September 2019 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2020 tanggal 22 Desember 2020 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. Guidelines and Work Procedures for the Board of Commissioners and Directors in Carrying Out Their Roles and Duties

The Board of Commissioners in carries out their duties is based on the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2019 dated 12 September 2019 as amended by the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2020 dated 22 December 2020 concerning Guidelines and Work Procedures of the Board of Commissioners, while the Board of Directors in carries out their duties is based on the Decree of the Board of Directors Number 0750/KEP/DIR/UMS/2019 dated 25 November 2019 concerning Guidelines and Work Procedures for the Board of Directors of PT Bank Pembangunan Daerah Bali.

5. Buku Pedoman Perusahaan yang Mengatur *Corporate Social Responsibility* (CSR)

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*

5. Company's Guidebook Regarding of Corporate Social Responsibility (CSR)

In carry out CSR program, PT Bank Pembangunan Daerah Bali is guided by the Decree of the Board of Directors Number 0812/KEP/DIR/UMS/2016 dated December 23, 2016 concerning Corporate Social Responsibility Guidelines and Directors Decree Number 0229/KEP/DIR/UMS/2018 dated May 23, 2018 concerning Standard Operating Procedures for Corporate Social Responsibility.

6. Buku Pedoman Perusahaan Sumber Daya Manusia yang Mengatur Antara Lain Hak dan Kewajiban Karyawan serta Perlindungan Terhadap Keselamatan Kerja Karyawan

Dalam mengatur Hak dan kewajiban karyawannya PT Bank Pembangunan Daerah Bali berpedoman pada Keputusan Direksi Nomor 0166/KEP/DIR/SDM/2019 tanggal 4 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. Company's Guidebook Regarding of Human Resources which regulates, the Rights and Obligations of Employees as Well as The Protection of Employee Safety

In order to regulating the rights and obligations of their employees, PT Bank Pembangunan Daerah Bali is guided b Decree of the Board of Directors Number 0166/KEP/DIR/SDM/2019 dated April 4, 2019 concerning Amendments to the Decree of the Board of Directors Number 0308/KEP/DIR/SDM/2016 dated June 27, 2016 concerning the Company Guidebook for the Human Resources Division of PT Bank Pembangunan Daerah Bali.

7. Sistem Pelaporan Pelanggaran

Untuk meningkatkan kualitas penerapan strategi *Anti Fraud*, Bank telah menyusun dan mengkinikan pedoman

7. Whistleblowing System

To improve the quality of the implementation of the Anti Fraud strategy, the Bank has prepared

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

8. Pelaksanaan Tata Kelola Tersebut Tercermin 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 intern;
g. Penerapan fungsi audit ekstern;
h. Penerapan manajemen risiko termasuk sistem pengendalian intern;
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 Intern;
k. Rencana Strategis Bank.

9. 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 2020 sampai dengan Juni 2020

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

8. The Implementation of Governance is Reflected in 11 (Eleven) Assessment Factors, namely:

a. Implementation of duties and responsibilities of the Board of Directors;
b. Implementation of duties and responsibilities of the Board of Commissioners;
c. Completeness and implementation of Committee duties;
d. Handling of conflicts of interest;
e. Implementation of the Bank's compliance function;
f. Implementation of the internal audit function;
g. Application of the external audit function;
h. Application of risk management including the internal control system;
i. Provision of funds to related parties (related party) and provision of large-scale funds (large exposures);
j. Transparency of the Bank's financial and non-financial conditions, Governance Implementation Report and Internal Reporting;
k. Bank's Strategic Plan.

9. Based on the Results of the Self-Assessment with 11 (Eleven) Assessment Factors of Governance Implementation, the Composite Value of the Final Result Self-Assessment of the Implementation of PT Bank Pembangunan Daerah Bali Governance is as Follows:

a. The results of the GCG Implementation Self Assessment for the position of January 2020

adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0328/DIR/MRO/2020 tanggal 27 Juli 2020 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK.

b. Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2020 sampai dengan Desember 2020 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0038/DIR/MRO/2021 tanggal 20 Januari 2021 tentang Penyampaian Laporan Tingkat Kesehatan Bank ke OJK.

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.

B. Struktur Tata Kelola

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

to June 2020 are rank 2 with the Composite Predicate "Good" which is submitted along with the Bank Soundness Level Report in accordance with the Board of Directors letter Number B-0328/DIR/MRO/2020 dated July 27, 2020 concerning Submission Bank Soundness Report to FSA.

b. The results of the GCG Implementation Self Assessment for the position of July 2020 to December 2020 are rank 2 with the Composite Predicate "Good" which is submitted along with the Bank Soundness Level Report in accordance with the Board of Directors letter Number B-0038/DIR/MRO/2021 dated January 20, 2021 concerning Submission Bank Soundness Level Report to OJK.

The assessment reflects that management has implemented good governance, this can be seen from the adequate fulfillment of the principles of governance implementation where if there are weaknesses in the application of governance principles, then in general these weaknesses are less significant and can be resolved by normal actions by the management of the Bank.

In realizing the quality of governance implementation, PT Bank Pembangunan Daerah Bali has undertaken infrastructure strengthening, internal restructuring leading to best practices, adjustment and updating of systems and procedures needed to support effective governance implementation.

B. Governance Structure

Based on Law Number 40 of 2007 concerning Limited Liability Companies, the Company's organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. The management of PT Bank Pembangunan Daerah Bali adheres to a 2 (two) body system, namely the Board of Commissioners and the Board of Directors which have clear authority and responsibility according to their respective functions as mandated in the articles of association and laws and regulations. However, both of them have the responsibility to maintain the continuity of the company's business in the long term. Therefore, the Board of Commissioners and the Board of Directors

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 rangka mendukung efektivitas dan pelaksanaan tugas dan tanggung jawab, Dewan Komisaris telah membentuk komite sebagai organ penunjang yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi & Nominasi.

must have the same perception of the vision, mission, programs and strategies for developing the company.

In carrying out the management of PT Bank Pembangunan Daerah Bali, the Board of Directors is supported by an effective organizational structure including the establishment of the Risk Management Committee, Credit Policy Committee, Asset Liability Committee (ALCO), Information Technology Steering Committee and Service Committee and Consumer Complaint Resolution. In order to support the effectiveness and implementation of duties and responsibilities, the Board of Commissioners is required to form a committee as a supporting organ, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration & Nomination Committee.

C. 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 nasihat/saran terhadap pengelolaan Bank yang dilakukan oleh Direksi. Dewan Komisaris dan Direksi secara kolektif telah memiliki pemahaman dan wawasan untuk dapat melaksanakan tugas dan tanggung jawab serta memiliki kompetensi untuk dapat menghadapi permasalahan yang timbul dalam usaha membuat keputusan secara independen untuk mendorong peningkatan kinerja PT Bank Pembangunan Daerah Bali.

Pada Tahun 2020 PT Bank Pembangunan Daerah Bali telah melaksanakan 2 (dua) kali RUPS, yaitu 1 (satu) kali RUPS Tahunan yang dilaksanakan pada tanggal

C. General Meeting of Shareholders (GMS)

The GMS as an organ of the Company is a forum for shareholders to make important decisions related to capital and other matters that affect the progress of company management by taking into account the provisions of the articles of association and laws and regulations.

In the discussion of the GMS, the Shareholders make important decisions related to the management of PT Bank Pembangunan Daerah Bali, both for the short term, medium term and long term interests. The management of the company conducted by the Board of Directors, while the Board of Commissioners supervises and provides advice/suggestions on the management of the Bank conducted by the Board of Directors. The Board of Commissioners and Directors collectively have the understanding and insight to be able to implementing their duties and responsibilities and have the competence to be able to deal with problems that arise in efforts to make decisions independently to encourage the improvement of the performance of PT Bank Pembangunan Daerah Bali.

In 2020 PT Bank Pembangunan Daerah Bali held 2 (two) GMS, 1 (one) Annual GMS held on March 11, 2020 for the 2019 Financial Year, and 1 (one) Extraordinary

11 Maret 2020 untuk Tahun Buku 2019, dan 1 (satu) kali RUPS Luar Biasa yang dilaksanakan tanggal 28 Juli 2020 sebagaimana tersaji dalam tabel sebagai berikut:

GMS held on July 28, 2020 as presented in the table as follows:

Tabel RUPS PT Bank Pembangunan Daerah Bali / Table of GMS of PT Bank Pembangunan Daerah Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara Dan Hasil Keputusan / Schedule and Decision
6	11 Maret 2020	Tahunan	Susunan Acara RUPS : 1. Pembukaan 2. Menyanyikan Lagu Indonesia Raya 3. Doa 4. Pengarahan Bapak Gubernur Bali 5. Laporan: a. Laporan Tahunan Perusahaan Tahun Buku 2019 dan Informasi Rencana Bisnis Bank Tahun 2020 serta Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2019 b. Tanya Jawab dan Arahan dari Pemegang Saham c. Pengesahan Laporan Tahunan, Laporan Keuangan Perusahaan dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2019 6. Persetujuan: a. Pembagian Laba Tahun Buku 2019 b. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank c. Remunerasi Pengurus Bank d. Penghapusbukuan Gedung Kantor Cabang Seririt dan Kantor Cabang Pembantu Nusa Penida e. Penggunaan Cadangan Umum 7. Kesimpulan 8. Penutup Hasil Keputusan: 1. Menerima dan mengesahkan Laporan Tahunan, Laporan Keuangan Perusahaan dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2019, serta selanjutnya memberikan pembebasan sepenuhnya *(Acquir et Decharge)* kepada Direksi dan Dewan Komisaris Perusahaan untuk Laporan Pertanggung Jawaban Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Perusahaan untuk Laporan Tahun Buku 2019 (dua ribu sembilan belas). 2. Memberikan Persetujuan: a. Pembagian Laba Tahun Buku 2019 sebagai berikut: Pembagian Laba Bersih Tahun Buku 2019 (dua ribu sembilan belas) sebesar Rp569.858.495.740,00 (lima ratus enam puluh sembilan miliar delapan ratus lima puluh delapan juta empat ratus sembilan puluh lima ribu tujuh ratus empat puluh rupiah), dengan perincian sebagai berikut: i. Deviden sebesar 90% (sembilan puluh persen) atau sebesar Rp512.872.646.166,00 (lima ratus dua belas miliar delapan ratus tujuh puluh dua juta enam ratus empat puluh enam ribu seratus enam puluh enam rupiah) ii. Cadangan umum sebesar 10% (sepuluh persen) atau sebesar Rp56.985.849.574,00 (lima puluh enam miliar sembilan ratus delapan puluh lima juta delapan ratus empat puluh sembilan ribu lima ratus tujuh puluh empat rupiah) Untuk pembagian Laba Bersih Tahun Buku 2020, sebesar 70% (tujuh puluh persen) untuk deviden dan 30% (tiga puluh persen) untuk cadangan, mengacu pada keputusan rapat tanggal 27-03-2019 (dua puluh tujuh Maret dua ribu sembilan belas) b. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank dengan komposisi 17% (tujuh belas persen) untuk karyawan dan sebesar 3,75% (tiga koma tujuh puluh lima persen) untuk Pengurus Bank yang terdiri dari: i. Sebesar 2,50% (dua koma lima puluh persen) untuk Direksi, dan ii. Sebesar 1,25% (satu koma dua puluh lima persen) untuk Dewan Komisaris. Pembagian tantiem Direksi diatur berdasarkan proporsi gaji Direksi, sedangkan pembagian tantiem Dewan Komisaris dibagi sama rata diantara anggota Komisaris; Pembagian tantiem Pengurus diatur lebih lanjut dalam Peraturan Perusahaan setelah mendapat persetujuan Dewan Komisaris.

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara Dan Hasil Keputusan / Schedule and Decision
			c. Pemberian Remunerasi Pengurus Bank ditetapkan sama sesuai dengan akta Nomor 93, tertanggal 27-03-2019 (dua puluh tujuh Maret dua ribu sembilan belas) yang dibuat dihadapan Saya, Notaris; d. Menyetujui penghapusbukuan Gedung Kantor Cabang Seririt dan Kantor Cabang Pembantu Nusa Penida; e. Menyetujui penggunaan Laba ditahan dalam hal ini adalah Cadangan Umum untuk menyerap tambahan CKPN dampak penerapan awal PSAK71.
	March 11, 2020	Annual	GMS Schedule: 1. Opening 2. Sing the song Indonesia Raya 3. Prayer 4. Briefing from the Governor of Bali 5. Reports: a. The Company's Annual Report for the 2019 Financial Year and Information on the Bank's Business Plan for 2020 and the Supervisory Report of the Board of Commissioners for the 2019 Financial Year; b. Questions & Answers and Direction from Shareholders. c. Ratification of the Annual Report, the Company's Financial Statements and the Supervisory Report of the Board of Commissioners for the 2019 Fiscal Year. 6. Approvals: a. Profit Distribution for Fiscal Year 2019. b. Giving Bonuses to Employees and Tantiems to Bank Managers. c. Bank Management Remuneration. d. Write-off of Seririt Branch Office Building and Nusa Penida Sub-Branch Office. e. General Backup Usage. 7. Conclusion 8. Closing Decision: 1. Receive and ratify the Annual Report, the Company's Financial Statements and the Supervisory Report of the Board of Commissioners for the 2019 Fiscal Year, and further provide full release (Acquir et Decharge) to the Board of Directors and the Board of Commissioners of the Company for the Accountability Report of the Board of Directors and the Supervisory Report of the Board of Commissioners of the Company for Report for the 2019 Financial Year (two thousand and nineteen). 2. Grant: a. The distribution of profit for the 2019 financial year is as follows: Distribution of Net Profit for the Fiscal Year 2019 (two thousand and nineteen) amounting to Rp569,858,495,740.00 (five hundred sixty-nine billion eight hundred fifty-eight million four hundred ninety-five thousand seven hundred and forty rupiah), with the following details: i. Dividends of 90% (ninety percent) or in the amount of Rp512,872,646,166.00 (five hundred twelve billion eight hundred seventy-two million six hundred forty-six thousand one hundred and sixty-six rupiah) ii. General reserves of 10% (ten percent) or Rp56,985,849,574.00 (fifty-six billion nine hundred eighty-five million eight hundred forty-nine thousand five hundred and seventy-four rupiah) For the distribution of Net Profit for the 2020 Financial Year, in the amount of 70% (seventy percent) for dividends and 30% (thirty percent) for reserves, referring to the decision of the meeting on 27-03-2019 (twenty-seven March two thousand and nineteen) b. Giving Bonuses to Employees and Tantiem to Bank Managers with a composition of 17% (seventeen percent) for employees and 3.75% (three point seventy five percent) for Bank Managers consisting of: i. 2.50% (two point fifty percent) for the Board of Directors, and ii. 1.25% (one point twenty five percent) for the Board of Commissioners.

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara Dan Hasil Keputusan / Schedule and Decision
			The distribution of the bonus for the Board of Directors is set based on the proportion of the salary for the Board of Directors, while the bonus for the Board of Commissioners is divided equally among the members of the Board of Commissioners; The distribution of the Management bonus is further regulated in the Company Regulations after obtaining the approval of the Board of Commissioners. c. Remuneration for Bank Management is determined the same in accordance with deed Number 93, dated 27-03-2019 (twenty-seven March two thousand and nineteen) drawn up before me, Notary; d. Approved the write-off of Seririt Branch Office Building and Nusa Penida Sub-Branch Office; e. Approved the use of retained earnings, in this case the General Reserves to absorb additional CKPN due to the initial implementation of PSAK71.
40	28 Juli 2020	Luar Biasa	Susunan Acara RUPS: 1. Pembukaan 2. Persetujuan Penambahan Modal Disetor kedalam Perusahaan oleh Pemerintah Kabupaten Gianyar dan Pemerintah Kabupaten Buleleng 3. Tanya Jawab, Penyampaian Pendapat dan Usul/Saran Para Pemegang Saham 4. Kesimpulan 5. Penutup Hasil Keputusan: 1. 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 Perusahaan. 2. Menyetujui penambahan modal disetor oleh pemegang saham Perusahaan yaitu oleh Pemerintah Kabupaten Gianyar sebanyak 1000 (seribu) lembar saham atau bernilai nominal sebesar Rp1.000.000.000.00 (satu miliar rupiah) sehingga sekarang menjadi sebanyak 28.604 (dua puluh delapan ribu enam ratus empat) lembar saham atau bernilai nominal seluruhnya sebesar Rp28.604.000.000,00 (dua puluh delapan miliar enam ratus empat juta rupiah). 3. Sehingga untuk selanjutnya jumlah keseluruhan modal yang telah disetor oleh para pemegang saham ke dalam Perusahaan adalah sebanyak 1.823.300 (satu juta delapan ratus dua puluh tiga ribu tiga ratus) lembar saham, atau bernilai nominal seluruhnya sebesar Rp1.823.300.000.000,00 (satu triliun delapan ratus dua puluh tiga miliar tiga ratus juta rupiah).
	July 28, 2020	Extraordinary	Schedule: 1. Opening 2. Approval for Additional Paid-in Capital into the Company by the Gianyar Regency Government and the Buleleng Regency Government 3. Questions and Answers, Expression of Opinions and Proposals/ Suggestions of the Shareholders 4. Conclusion 5. Closing Decision: 1. Shareholder's decisions making by means of circular decisions of shareholders having the same legal force as a decision taken at the General Meeting of Shareholders (GMS) and overriding all provisions and procedures for decision making in the GMS as stipulated in the articles of association of the Company. 2. Approved the additional paid-in capital by the Company's shareholders, namely by the Gianyar Regency Government as much as 1000 (one thousand) shares or a nominal value of Rp1,000,000,000.00 (one billion rupiah) so that now it is 28,604 (twenty eight thousand six hundred and four). shares or a total nominal value of Rp28,604,000,000.00 (twenty-eight billion six hundred four million rupiah). 3. Henceforth, the total amount of capital that has been paid up by the shareholders into the Company is 1,823,300 (one million eight hundred twenty-three thousand three hundred) shares, or a total nominal value of Rp1,823,300,000,000.00. (one trillion eight hundred twenty three billion three hundred million rupiah).

DIREKSI
Board of Directors

Direksi adalah organ Perusahaan (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.

The Board of Directors is an organ of the Company (the Bank) is fully responsible for the management of the Company for the interests and objectives of the Company in accordance with the provisions of the Articles of Association. The Board of Directors has the duty and responsibility to collectively manage the company. The Board of Directors is responsible for managing the Company in order to generate added value and ensure business continuity.

A. Jumlah, Komposisi, dan Kriteria Direksi

Jumlah dan Komposisi Direksi PT Bank Pembangunan Daerah Bali Tahun 2020 berdasarkan Akta 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:

A. Number, Composition and Criteria for the Board of Directors

The number and composition of the Board of Directors of PT Bank Pembangunan Daerah Bali in 2020 based on the Deed as follows:

1. Deed Number 36 dated 22 June 2018 Approving and Designating 3 (three) Directors of PT Bank Pembangunan Daerah Bali for the 2018-2023 period with the following composition:

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

Selanjutnya, berdasarkan Keputusan Dewan Komisaris No. 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 Februari 2024.

Furthermore, based on the Decree of the Board of Commissioners No. 001/KEP/DK/BPD/2018 concerning the Appointment of Acting President Director and Director of Loan of PT Bank Pembangunan Daerah Bali, to fill the position of President Director and Director of Loan appointed I Nyoman Sudharma, S.H., M.H. as Acting President Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. DIrector of Loan.

2. Deed Number 28 dated February 14, 2019 Decides:
   a) To honorably dismiss I Nyoman Sudharma, S.H., M.H. as Director of Non Loan Business and Ida Bagus Gede Setia Yasa, S.Kom., M.M. DIrector of Loan;
   b) To appoint I Nyoman Sudharma S.H., M.H. as the President Director; and Made Lestara Widiatmika as Credit Director with a term of 5 (five) years ending on February 14, 2024.

c) Menetapkan susunan Direksi Perusahaan menjadi sebagai berikut:
   1) I Nyoman Sudharma S.H., M.H. selaku Direktur Utama serta sebagai Pelaksana Tugas Direktur Bisnis Non Kredit;
   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.

d) Mencalonkan I Nyoman Sumanaya, S.E., M.M. sebagai calon Direktur Bisnis Non Kredit, untuk selanjutnya akan mengikuti *fit and proper test* pada lembaga yang berwenang.

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:

c) To determine the composition of the Board of Directors of the Company as follows:
   1) I Nyoman Sudharma S.H., M.H. as President Director as well as Acting Director of Non Loan Business;
   2) Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Director of Operations;
   3) Drs.I Wayan Sutela Negara, M.M. as Compliance Director;
   4) Made Lestara Widiatmika as Credit Director with a term of 5 (five) years ending on 14-02-2024.

d) Nominating I Nyoman Sumanaya, S.E., M.M. as a candidate for Director of Non Loan Business, to subsequently take a fit and proper test at the authorized institution.

3. Deed Number 37 dated May 20, 2019 Decides and Designates I Nyoman Sumanaya, S.E., M.M. as Director of Non Loan Business, so that the position of the Board of Directors is 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 / Director of Operation
Drs. I Wayan Sutela Negara, M.M.	Direktur Kepatuhan / Director of Compliance
Made Lestara Widiatmika, S.E.	Direktur Kredit / Director of Loan
I Nyoman Sumanaya, S.E., M.M.	Direktur Bisnis Non Kredit / Director of Non Loan Business

B. 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 memengaruhi kemampuannya untuk bertindak independen.

B. The Independence of The Board of Directors

Each member of the Board of Directors has no financial, management, share ownership and/or family relationship up to the second degree with other members of the Board of Directors and/or the Board of Commissioners, Controlling Shareholders or relationship with the Bank which may affect their ability to act independently.

Hubungan keluarga dan keuangan Direksi dapat dilihat pada tabel berikut:

The family and financial relationships of the Board of Directors can be seen in the following table:

Tabel Hubungan Keluarga Direksi

Table of Family Relation of The Board of Directors

Nama / Name	Hubungan Keluarga Dengan / Family Related With					
	Direksi/ Board of Directors		Dewan Komisaris / Board of Commissioners		Pemegang Saham Pengendali / Shareholders	
	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No
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, S.E.	-	✓		✓	-	✓
I Nyoman Sumanaya, S.E., M.M.	-	✓		✓	-	✓

Tabel Hubungan Keuangan Direksi

Table of Financial Relation of The Board of Directors

Nama / Name	Hubungan Keuangan Dengan / Finance Related With					
	Direksi/ Board of Directors		Dewan Komisaris / Board of Commissioners		Pemegang Saham Pengendali / Shareholders	
	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No
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, S.E.	-	✓	-	✓	-	✓
I Nyoman Sumanaya, S.E., M.M.	-	✓	-	✓	-	✓

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

All members of the Board of Directors of PT Bank Pembangunan Daerah Bali do not hold positions as members of the Board of Commissioners, Directors or Executive Officers in 1 (one) non-financial institution/ company, Regional Owned Enterprise, State-Owned Enterprise and Private Company, or a member of the Board of Commissioners, Directors, or Executive Officers who held supervisory functions in 1 (one) non-bank subsidiary controlled by PT Bank Pembangunan Daerah Bali.

Tabel Rangkap Jabatan Direksi

Table of Concurrent Position of The board of Directors

Nama / Name	Jabatan / Position	Jabatan pada Perusahaan/ Instansi Lain / Position at Other Company/Institution	Nama Perusahaan/ Instansi Lain / Name of Other Company/Institution
I Nyoman Sudharma, S.H., M.H.	Direktur Utama / President Director	-	-
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	Direktur Operasional / Director of Operation	-	-
Drs. I Wayan Sutela Negara, M.M.	Direktur Kepatuhan / Director of Compliance	-	-
Made Lestara Widiatmika, S.E.	Direktur Kredit / Director of Loan	-	-
I Nyoman Sumanaya, S.E., M.M.	Direktur Bisnis Non Kredit / Director of Non Loan Business	-	-

C. 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.

C. Employment Guidelines and Work Order of Board of Directors

The Board of Directors in carrying out their duties refers to the work guidelines and rules that have included work ethic arrangements, working hours and meetings according to the Decree of the Board of Directors Number 0750/KEP/DIR/UMS/2019 dated November 25, 2019 concerning Guidelines and Work Procedures for the Directors of PT Bank Pembangunan Daerah Bali, as well as the Decree of the Board of Directors Number 0222/KEP/DIR/KPN/2015 dated May 28, 2015 concerning the Code of conduct for PT Bank Pembangunan Daerah Bali.

D. Sertifikasi Manajemen Risiko Direksi

Seluruh anggota Direksi Bank telah mengikuti program Eksekutif Sertifikasi Manajemen Risiko yang diadakan oleh Lembaga Sertifikasi dan telah memiliki Sertifikasi Manajemen Risiko Tingkat 5 serta telah pula mengikuti Program Pemeliharaan sesuai ketentuan yang berlaku.

D. Risk Management Certification of the Board of Directors

All members of the Board of Directors of the Bank have participated in the Executive Risk Management Certification program held by the Certification Body and already have Level 5 Certification and have also participated in the Maintenance Program in accordance with applicable regulations.

E. Sertifikasi *Treasury* Direksi

Direktur Utama dan Direktur Bisnis Non Kredit Bank telah mengikuti program Eksekutif Sertifikasi *Treasury*

E. Board of Directors Treasury Certification

The President Director and the Director of Non Loan Business have participated in the Executive Treasury

yang diadakan oleh Lembaga Sertifikasi dan telah memiliki Sertifikasi *Treasury Advance*.

Certification program held by a Certification Body and already have a Treasury Advance Certification.

F. 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 Periode Januari - Desember Tahun 2020 adalah:

F. Board of Directors Meetings

The results of the Board of Directors meeting are written in the minutes of the meeting which are signed by all members of the Board of Directors who are present and are well documented including any dissenting opinions if they occur at the meeting. The frequency and attendance of Directors' meetings for the January-December 2020 period are:

Tabel Rapat Direksi

Table of Board of Directors Meeting

Nama / Name	Jumlah Rapat / Amount of Meeting	Rapat yang Dihadiri Langsung/ Meetings Attended	Kehadiran Masing-Masing di Setiap Rapat / Attendance of Each Meetings	Persentase Kehadiran / Percentage of Attendance
I Nyoman Sudharma, S.H., M.H.	165	159	159	96,36%
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	165	155	155	93,94%
Drs. I Wayan Sutela Negara, M.M.	165	155	155	93,94%
Made Lestara Widiatmika, S.E.	165	155	155	93,94%
I Nyoman Sumanaya, S.E., M.M.	165	155	155	93,94%

Secara garis besar, rapat Direksi dapat dibagi menjadi 6 (enam) jenis yang meliputi Rapat Rencana Bisnis, Rapat Evaluasi, Rapat Kebijakan, Rapat Direksi dengan Komite Direksi, Rapat Koordinasi dan Rapat dengan Pihak Eksternal yang dapat disampaikan sebagai berikut:

Broadly speaking, the Board of Directors meetings can be divided into 6 (six) types which include Business Plan Meetings, Evaluation Meetings, Policy Meetings, Directors Meetings with the Board of Directors Committees, Coordination Meetings and Meetings with External Parties which can be submitted as follows:

Tabel Jenis/Nama Rapat Tahun 2020

Table of Type/Title of 2020 Meetings

1. Rapat Rencana Bisnis

1. Business Plan Meeting

No	Rapat / Meeting	Frekuensi / Frequency
1	Rapat Pembahasan Rencana Bisnis Bank / Bank Business Plan Discussion Meeting	9
2	Rapat Pembahasan Rencana Bisnis Dapen / Dapen Business Plan Discussion Meeting	1
3	Rapat Pembahasan Corporate Plan / Corporate Plan Discussion Meeting	1
4	Rapat Pembahasan Pengembangan Acquirer Debet dan Uang Elektronik / Debit and Electronic Money Acquirer Development Discussion Meeting	1
	Jumlah / Total	**12**

2. Rapat Evaluasi

2. Evaluation Meeting

No	Rapat / Meeting	Frekuensi / Frequency
1	Rapat Evaluasi Kinerja / Job Evaluation Meeting	9
2	Rapat Evaluasi Kredit Cabang / Subsidiary Loan Evaluation Meeting	1
3	Rapat Evaluasi Restrukturisasi / Restructuration Evaluation Meeting	1
4	Rapat Pembahasan *Review* Laporan Evaluasi Kinerja 2019 / Discussion on the 2019 Performance Evaluation Report Review Meeting	1
5	Rapat Pembahasan Laporan Tahunan Dana Pensiun / Discussion on the Pension Fund Annual Report Meeting	1
	Jumlah / Total	**12**

3. Rapat Kebijakan

3. Meeting of Policy

No	Rapat / Meeting	Frekuensi / Frequency
1	Rapat Pembahasan *Alternate* / Alternate Discussion Meeting	1
2	Rapat dengan Divisi SDM / Meeting with HR Division	1
3	Rapat Direksi Khusus / Special Meeting of Board of Directors	14
4	Rapat Pembahasan *Job Grading* / Discussion of Job Grading Meeting	2
5	Rapat Pembahasan Kebijakan Umum Direksi PT Bank Pembangunan Daerah Bali Tahun 2021 / 2021 Board of Directors ' Public Policy of PT Bank Pembangunan Daerah Bali Discussion Meeting	1
6	Rapat Pembahasan Likuiditas Akhir Tahun / End of Year Liquidity Discussion Meeting	1
7	Rapat Pertimbangan Hukum Jabatan / Position Legal Considerations Meeting	1
8	Rapat Usulan *Reclass Rating* Debitur dan Persiapan Akhir Bulan / Debtor Rating Reclass Proposal Meeting and End of Month Preparation	1
9	Rapat Pembahasan Pelaksanaan Perlakuan Khusus Kredit / Meeting of The Implementation of Loan Special Treatment	1
10	Rapat Pembahasan Pencairan Deposito BPJS TK / Discussion Meeting on Disbursement of BPJS TK Deposit	1
11	Rapat Pembahasan Penetapan Klasifikasi Kantor Cabang & Kantor Cabang Pembantu Tahun 2020 dan Perubahan BPP Susunan Organisasi & Uraian Tugas / Meeting to Discuss Determination of Classification of Branch Offices & Sub-Branch Offices in 2020 and Changes in BPP Organizational Structure & Job Description	1
12	Rapat Pembahasan Peraturan Dana Pensiun / Pension Fund Regulation Discussion Meeting	1
13	Rapat Pembahasan Persiapan Akhir Tahun / End of Year Preparation Discussion Meeting	1
14	Rapat Pembahasan *Market Conduct* / Market Conduct Discussion Meeting	2
15	Rapat Pembahasan Mitigasi Risiko Penggunaan ATM / Meeting to discuss the Risk Mitigation of ATM Use	1
16	Rapat Pembahasan HUT ke-58 / 58th Anniversary Discussion Meeting	3
17	Rapat Pembahasan Struktur Keuangan / Financial Structure Discussion Meeting	1

No	Rapat / Meeting	Frekuensi / Frequency
18	Rapat Pembahasan Struktur Organisasi / Organizational Structure Discussion Meeting	1
19	Rapat Pembahasan *Work From Home* (WFH) / Work From Home (WFH) Discussion Meeting	1
20	Rapat *Crisis Management Team* (CMT) / Crisis Management Team (CMT) Meeting	11
21	Rapat Restrukturisasi Kredit / Credit Restructuring Meeting	1
22	Rapat Pembahasan Kredit bersama Seluruh Cabang / Discussion Meeting of Loan with All Branches	1
23	Rapat Pembahasan Kredit RS Sanglah / Sanglah Hospital Loan Discussion Meeting	1
	Jumlah / Total	**50**

4. Rapat Direksi dengan Komite Direksi

4. Meeting of Board of Directors with Committee

No	Rapat / Meeting	Frekuensi / Frequency
1	Rapat Komite Kebijakan Perkreditan (KKP) / Credit Policy Committee Meeting (KKP)	14
2	Rapat Komite Manajemen Risiko (KMR) / Risk Management Committee Meeting (KMR)	10
3	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen (KPPPK) / Meeting of the Consumer Complaint Service and Resolution Committee (KPPPK)	6
4	Rapat ALCO / ALCO Meeting	15
5	Rapat Komite Pengarah Teknologi Informasi (KPTI) / Information Technology Steering Committee Meeting (KPTI)	1
	Jumlah / Total	**46**

5. Rapat Koordinasi

5. Coordination Meeting

No	Rapat / Meeting	Frekuensi / Frequency
1	Rapat Koordinasi / Coordination Meeting	16
2	Rapat Persiapan OJK Meeting Evaluasi Triwulan I 2020 / Preparation of OJK Evaluation Meeting of 2020 Quarter I	1
3	Rapat Persiapan Pemeriksaan Pajak / Tax Audit Preparation Meeting	1
4	Rapat Persiapan RUPS / GMS Preparation Meeting	3
5	Rapat Persiapan Menuju Masyarakat Tatanan Baru / Preparatory Meeting towards a New Order Society	1
6	Rapat Pembahasan Tanggapan atas Temuan Pemeriksaan (Pajak) / Meeting to Discuss Responses to Audit Findings (Tax)	1
7	Rapat Pembahasan Temuan OJK / OJK Findings Discussion Meeting	1
8	Rapat Pembahasan Tindak Lanjut Hasil Join Audit OJK dan PPATK / Follow-up Discussion Meeting on the Results of the Join Audit FSA and PPATK	1
9	Rapat Pembahasan Tindaklanjut Surat Dewan Komisaris tentang Laporan *Montly Review* / Follow-up Discussion Meeting on the Letter of the Board of Commissioners regarding the Monthly Review Report	1

No	Rapat / Meeting	Frekuensi / Frequency
10	Rapat Pembahasan *Underlying* CKKE akhir bulan Mei 2020 / CKKE Underlying Discussion Meeting at the end of May 2020	1
11	Rapat Direksi Pembahasan Undangan KPK / Meeting of The Board of Directos about KPK Invitation	1
12	Rapat *Exit Meeting* KAP dengan Dekom / Exit Meeting of KAP and The Board of Commisioners	1
	Jumlah / Total	**29**

6. Rapat dengan Pihak Eksternal

6. Meeting with External Party

No	Rapat / Meeting	Frekuensi / Frequency
1	CEO *Meeting* dengan ASBANDA dan OJK / CEO Meeting with ASBANDA and OJK	1
2	*Entry Meeting* dengan KAP / Entry Meeting with KAP	3
3	*Pra Exit Meeting* dengan KAP / Pre Exit Meeting with KAP	4
4	*Exit Meeting* dengan KAP / Exit Meeting with KAP	2
5	*Prudential Meeting* OJK - Evaluasi TW III 2020 / OJK Prudential Meeting – Evaluation of 2020 Quarter III	1
6	Rapat Presentasi *Cross Border* dari Alto Halo Digital / Cross Border Presentation Meeting from Alto Halo Digital	1
7	Rapat Presentasi dari LPPI / Presentation Meeting from LPPI	1
8	Rapat Presentasi dari SPIN dan Jamban / Presentation Meeting from SPIN and Jamban	1
9	Rapat Pertemuan dengan Bapak Haryanto / Meeting with Mr Haryanto	1
	Jumlah / Total	**15**

G. Struktur Remunerasi Direksi

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

G. Remuneration Structure for the Board of Directors

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

Tabel Remunerasi Direksi Table of Board of Director's Remuneration

Jenis Remunerasi dan Fasilitas Lain / Type of Remuneration and Other Facility	Jumlah yang Diterima dalam 1 Tahun / Amount Received In 1 Year	
	Orang / Perrson	Juta Rupiah / Million Rupiah
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) / Remuneration (salary, honorarium, bonus, routine allowances, bonuses, and other facilities in the form of non natura)	5	25.942
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang : 1. dapat dimiliki 2. tidak dapat dimiliki Other facilities in the form of in-kind (transportation, health insurance) which: 1. can be owned 2. cannot be owned	5	212
Jumlah / Total		**26.154**

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

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

Tabel Remunerasi Direksi Table of Board of Directors' Remuneration

Jumlah Remunerasi / Amount Remuneration	Jumlah Direksi / Amount of Board of Directors
Di atas Rp2 miliar / Above Rp2 billion	5
Di atas Rp1 miliar s.d Rp2 miliar / Above Rp1 billion to Rp2 billion	-
Di atas Rp500 juta s.d Rp1 miliar / Above Rp500 million to Rp1 billion	-
Rp500 juta ke bawah / Rp500 million and under	-

H. 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 di luar negeri dalam suatu laporan yang harus diperbaharui setiap tahunnya.

Terkait dengan kepemilikan saham Direksi pada Bank, Lembaga Keuangan non Bank dan Perusahaan Lain menurut ketentuan Bank Indonesia, Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain.

H. Share Ownership of the Board of Directors

PT Bank Pembangunan Daerah Bali requires all Directors to disclose its ownership, both at PT Bank Pembangunan Daerah Bali as well as on other Bank and other companies, domiciled within and outside the country in a report which must be renewed annually.

Related to the Board of Directors Shareholding in Banks, Non Bank Financial Institutions and Companies under the provisions of Bank Indonesia, the Board of Directors either individually or jointly prohibited from owning more than 25% of the paid up capital of another company.

Tabel Kepemilikan Saham Direksi / Table of Board of Directors' Shareholding

Nama / Name	PT Bank Pembangunan Daerah 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, S.E.	-	-	-	-
I Nyoman Sumanaya, S.E., M.M.	-	-	-	-

I. Pelatihan Direksi Tahun 2020

Direksi telah memiliki kompetensi dan pengalaman sesuai dengan bidang jabatannya sehingga dapat melaksanakan tugas dan tanggung jawabnya 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 Lembaga Sertifikasi dan telah memiliki Sertifikasi Manajemen Risiko Tingkat 5 (lima).

I. Board of Directors Training in 2020

The Board of Directors has the competence and experience in accordance with their field of position so that they can carry out their duties and responsibilities properly.

All members of the Board of Directors have increased their knowledge of banking and the latest developments related to finance/other sectors in supporting the implementation of their duties and responsibilities by attending workshops, seminars and refreshments held by Certification Bodies and have Level 5 (five) Risk Management Certification.

Tabel Pelatihan Direksi / Table of Board of Directors Training

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

No	Tanggal / Date	Materi Pelatihan / Training Material
7	14 Maret 2020 / March 14, 2020	APU-PPT / APU-PPT
8	16 Maret 2020 / March 16, 2020	FGD PSAK 71: Relaksasi Kredit terkait Covid-19 / FGD PSAK 71: Credit Relaxation related to Covid-19
9	21 April 2020 / April 21, 2020	Restrukturisasi Kredit Sebagai Dampak Covid-19: Implementasi POJK Nomor 11/POJK.3/2020 / Credit Restructuring as the Impact of Covid-19: Implementation of POJK Number 11/POJK.3/2020
10	5 Juni 2020 / June 5, 2020	Ketentuan Bank Umum / Commercial Bank provisions
11	9 Juni 2020 / June 9, 2020	*Digital Leadership* / Digital Leadership
12	15 Juni 2020 / June 15, 2020	Inovasi Layanan Keuangan Saat *New Normal* / Financial Service Innovation in New Normal
13	16 Juni 2020 / June 16, 2020	*Governance, Risk & Compliance: Resilience in Uncertainties* / Governance, Risk & Compliance: Resilience in Uncertainties
14	18 Juni 2020 / June 18, 2020	*Surviving and Sustaining* Menghadapi Dampak Covid-19 / Surviving and Sustaining Menghadapi Dampak Covid-19
15	23 Juni 2020 / June 23, 2020	*Cyber Crime dan Digital Signature* / Cyber Crime dan Digital Signature
16	25 Juni 2020 / June 25, 2020	*SME Gearing Up Into New Normal* - Solusi Pembiayaan, Pemasaran dan Digitalisasi / SME Gearing Up Into New Normal - Financing, Marketing and Digitization Solutions
17	27 Juni 2020 / June 27, 2020	*Charisma and Personal Branding* / Charisma and Personal Branding
18	15 Juli 2020 / June 15, 2020	Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* / Issuance of Securities in the New Normal and Next Normal Periods
19	24 Juli 2020 / July 5, 2020	Webinar Nasional SDM dan IHCA VI 2020 / HR National Webinar and IHCA VI 2020
20	5 Agustus 2020 / August 5, 2020	Transformasi Budaya Kerja untuk Mendukung Kinerja Bank BPD Bali di Masa Pademi Covid-19 / corporate Culture Transformation to Support the Performance of Bank BPD Bali in the Covid-19 Pademi
21	23 September 2020 / September 5, 2020	Pelaporan Data Penjaminan Simpanan Berbasis Nasabah / Customer-Based Deposit Guarantee Data Reporting
22	23 September 2020 / September 23, 2020	*Security Awarness and Customer Protection in New Digital Era* / Security Awarness and Customer Protection in New Digital Era
23	30 September 2020 / September 30, 2020	*Traditional Banks vs Challenger Banks in the Era of Open Banking* / Traditional Banks vs Challenger Banks in the Era of Open Banking
24	16 Oktober 2020 / October 16, 2020	*Talkshow Tourism Industry Post Covid-19* / Talkshow Tourism Industry Post Covid-19
25	20 Oktober 2020 / October 20, 2020	Pengelolaan Risiko Suku Bunga Melalui Pengembangan Instrumen Derivatif Suku Bunga *Overnight Index Swap* (OIS) / Interest Rate Risk Management Through the Development of an Overnight Index Swap (OIS) Interest Rate Derivative Instrument
26	17 Desember 2020 / December 17, 2020	Pelatihan *Bond Issuance* / Bond Issuance Training

J. Tugas dan Tanggung Jawab Direksi

Sesuai Anggaran Dasar Perusahaan dan Peraturan Perundang-undangan yang berlaku, pelaksanaan tugas dan tanggung jawab Direksi telah ditetapkan dan tertuang di dalam Keputusan Direksi Nomor 0307/KEP/DIR/UMS/2016 tentang Pedoman dan Tata Tertib Kerja Direksi PT Bank Pembangunan Daerah Bali, yang telah diubah dan diperbaharui dengan 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:

1. 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:

a. Mengkoordinasikan tugas dan tanggung jawab anggota Direksi dalam pengurusan Bank;

b. Memimpin rapat-rapat Direksi;

c. Melakukan supervisi secara langsung pelaksanaan tugas-tugas pada Divisi Sumber Daya Manusia, Divisi Perencanaan dan Strategi, Satuan Kerja Audit Intern & *Anti Fraud*, serta memantau kinerja seluruh Kantor Cabang termasuk kantor-kantor di bawahnya; dan

d. Menandatangani surat-surat, warkat-warkat, dan dokumen lainnya yang bersifat prinsip memengaruhi kegiatan Bank sesuai wewenang yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada satuan kerja/divisi di bawah supervisinya.

2. 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

J. Duties and Responsibilities of the Board of Directors

In accordance with the Articles of Association of the Company and the prevailing laws and regulations, the implementation of the duties and responsibilities of the Board of Directors has been determined and contained in the Decree of the Board of Directors Number 0307/KEP/DIR/UMS/2016 concerning Guidelines and Work Procedures for the Board of Directors of PT Bank Pembangunan Daerah Bali, which has been amended and updated by Decree of the Board of Directors Number 0750/KEP/DIR/UMS/2019 concerning Guidelines and Work Procedures for the Board of Directors of PT Bank Pembangunan Daerah Bali, Duties and Responsibilities of the Board of Directors are as follows:

1. President Director

The President Director has duties and responsibilities in accordance with the laws and regulations, including regulations issued by the banking authority and the Bank's Articles of Association which include:

a. Coordinating the duties and responsibilities of members of the Board of Directors in managing the Bank;

b. Leading the Board of Directors' meetings;

c. Directly supervise the implementation of tasks in the Human Resources Division, Planning and Strategy Division, Internal Audit & Anti-Fraud Work Unit, as well as monitoring the performance of all Branch Offices including subordinate offices; and

d. Signing letters, notes and other documents that are principally influencing the Bank's activities in accordance with the authority given by laws and regulations, including regulations issued by the authorities in the banking sector and the Bank's Articles of Association and those related to the implementation of tasks in the unit work/division under his supervision.

2. Director of Operations

The Director of Operation has the duties and responsibilities for managing the Bank in accordance with laws and regulations including regulations issued by banking authorities and the Bank's Articles of

Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis dan/atau non-bisnis dibidang Teknologi & Akuntansi serta Umum dan Kesekretariatan yang mencakup:

a. Melakukan supervisi terhadap pelaksanaan tugas pada Divisi Teknologi & Akuntansi serta Divisi Umum dan Kesekretariatan;
b. Menandatangani surat-surat, warkat-warkat, dan dokumen lainnya yang bersifat prinsip memengaruhi 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;
c. Melakukan tugas tambahan, yakni memantau kinerja seluruh kantor cabang beserta kantor-kantor di bawahnya; dan
d. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama, dengan kewajiban melaporkan pelaksanaan tugas tersebut.

3. 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* serta Dana dan Jasa yang mencakup:

a. Melakukan supervisi terhadap pelaksanaan tugas pada Divisi *Treasury* dan Divisi Dana dan Jasa;
b. Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip memengaruhi 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;
c. Melakukan tugas tambahan, yakni memantau kinerja seluruh kantor cabang beserta kantor-kantor di bawahnya; dan
d. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

Association in coordinating the implementation of business and/or non-business management tasks in the Technology & Accounting as well as General and Secretarial fields which include:

a. Supervise the implementation of duties in the Technology & Accounting Division as well as the General and Secretarial Division;
b. Signing letters, notes and other documents that are principally influencing the Bank's activities in accordance with the duties and responsibilities assigned by the laws and regulations, including regulations issued by the banking authority and the Bank's Articles of Association and those related to the implementation of duties in division under his supervision;
c. Perform additional tasks, namely monitoring the performance of all branch offices and subordinate offices; and
d. Carry out other tasks assigned by the President Director, with the obligation to report the implementation of these tasks.

3. Director of Non Loan Business

The Director of Non Loan Business has the duties and responsibilities for managing the Bank in accordance with laws and regulations including regulations issued by banking authorities and the Bank's Articles of Association in coordinating the implementation of business and non-business management tasks in the Treasury and Funds and Services sectors which include:

a. Supervise the implementation of duties in the Treasury Division and the Funds and Services Division;
b. Signing letters, notes and other documents that are principally influencing the Bank's activities in accordance with the duties and responsibilities assigned by the laws and regulations, including regulations issued by banking authorities and the Bank's Articles of Association and those related to the implementation of duties and responsibilities. duties in the division under his supervision;
c. Perform additional tasks, namely monitoring the performance of all branch offices and subordinate offices; and
d. Carry out other tasks assigned by the President Director with the obligation to report the implementation of these tasks.

4. Direktur Kredit

Direktur Kredit mempunyai tugas dan tanggung jawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis di bidang Perkreditan yang mencakup:

a. Melakukan supervisi terhadap pelaksanaan tugas pada Divisi Kredit;
b. Menandatangani surat-surat, warkat-warkat, dan dokumen lainnya yang bersifat prinsip memengaruhi 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;
c. Melakukan tugas tambahan, yakni memantau kinerja seluruh kantor cabang beserta kantor-kantor di bawahnya; dan
d. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

5. Direktur Kepatuhan

Direktur Kepatuhan mempunyai tugas dan tanggung jawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas di bidang Kepatuhan dan Penerapan Manajemen Risiko yang mencakup:

a. Melakukan supervisi terhadap pelaksanaan tugas-tugas pada Divisi Kepatuhan dan Divisi Manajemen Risiko;
b. Menandatangani surat-surat, warkat-warkat, dan dokumen lainnya yang bersifat prinsip memengaruhi 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
c. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

4. Director of Loan

The Director of Loan has the duties and responsibilities for managing the Bank in accordance with laws and regulations including regulations issued by banking authorities and the Bank's Articles of Association in coordinating the implementation of business management tasks in the Credit sector, which includes:

a. Supervise the implementation of duties in the Credit Division;
b. Signing letters, notes and other documents that are principally influencing the Bank's activities in accordance with the duties and responsibilities assigned by the laws and regulations, including regulations issued by banking authorities and the Bank's Articles of Association and those related to the implementation of duties and responsibilities. duties in the Division under his supervision;
c. Perform additional tasks, namely monitoring the performance of all branch offices and subordinate offices; and
d. Carry out other tasks assigned by the President Director with the obligation to report the implementation of these tasks.

5. Director of Compliance

The Director of Compliance has the duties and responsibilities for managing the Bank in accordance with laws and regulations including regulations issued by banking authorities and the Bank's Articles of Association in coordinating the implementation of duties in the field of Compliance and Implementation of Risk Management which includes:

a. Supervise the implementation of tasks in the Compliance Division and Risk Management Division;
b. Signing letters, notes, and other documents that are principally influencing the Bank's activities in accordance with the duties and responsibilities assigned by the laws and regulations, including regulations issued by banking authorities and the Bank's Articles of Association and those related to the implementation of duties and responsibilities. duties in the Division under its coordination; and
c. Carry out other tasks assigned by the President Director with the obligation to report the implementation of these tasks.

K. Keputusan Direksi

Buku Pedoman Perusahaan (BPP) dan Standar Operasional Prosedur (SOP) yang berlaku sampai dengan Tahun 2020 sebanyak 152 (seratus lima puluh dua) di antaranya adalah BPP sebanyak 28 (dua puluh delapan) dan SOP sebanyak 124 (seratus dua puluh empat). Selama Tahun 2020, Direksi telah menetapkan 620 (enam ratus dua puluh) Keputusan Direksi yang terdiri dari 2 (dua) perubahan BPP, 20 (dua puluh) perubahan SOP, 5 (lima) BPP baru, 13 (tiga belas) SOP baru, dan 580 (lima ratus delapan puluh) Keputusan Direksi lainnya. Adapun Keputusan Direksi Tentang BPP baru dan BPP perubahan serta SOP baru dan SOP perubahan selama periode Tahun 2020 adalah sebagai berikut:

K. Decree of the Board of Directors

The Company Guidebook (BPP) and Standard Operating Procedures (SOP) valid until 2020 totaling 152 (one hundred and fifty two) including 28 (twenty eight) BPPs and 124 (one hundred twenty four) SOP. During 2020, the Board of Directors has stipulated 620 (six hundred and twenty) Decrees consisting of 2 (two) BPP changes, 20 (twenty) SOP changes, 5 (five) new BPPs, 13 (thirteen) new SOP, and 580 (five hundred and eighty) Other Decrees. The Decree of the Board of Directors regarding the new BPP and BPP changes as well as the new SOP and SOP changes during the 2020 period are as follows:

Tabel Keputusan Direksi terkait BPP dan SOP Periode Tahun 2020

Table of Decree of The Board of Directors Regarding BPP and SOP in 2020

No	Nomor Keputusan / Decree Number	Tanggal / Date	Tentang / About
1	0008A/KEP/DIR/DJA/2020	07/01/2020	Perubahan Ketiga atas Keputusan Direksi Nomor 0670/KEP/DIR/DJA/2017 tentang Standar Operasional Prosedur Mailaku Bank BPD Bali / Third Amendment to the Decree of the Board of Directors Number 0670/KEP/DIR/DJA/2017 concerning Standard Operating Procedures for Mailaku Bank BPD Bali
2	0008B/KEP/DIR/DJA/2020	07/01/2020	Perubahan Kedua atas Keputusan Direksi Nomor 0237/KEP/DIR/DJA/2015 tentang Standar Operasional Prosedur *Mobile Banking* / Second Amendment to the Decree of the Board of Directors Number 0237/KEP/DIR/DJA/2015 concerning Standard Operating Procedures for Mobile Banking
3	0014/KEP/DIR/TIA/2020	08/01/2020	SOP Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia / SOP for Fund Transfer and Scheduled Clearing by Bank Indonesia
4	0016A/KEP/DIR/TIA/2020	08/01/2020	Perubahan Kedua atas Keputusan Direksi Nomor 0671/KEP/DIR/TIA/2017 tentang Standar Operasional Prosedur Pengelolaan Teknologi Informasi Mailaku Bank BPD Bali / Second Amendment to the Decree of the Board of Directors Number 0671/KEP/DIR/TIA/2017 concerning Standard Operating Procedures for Information Technology Management of Mailaku Bank BPD Bali
5	0016B/KEP/DIR/TIA/2020	08/01/2020	SOP Pengelolaan Teknologi Informasi *Mobile Banking* / SOP for Management of Mobile Banking Information Technology
6	0017A/KEP/DIR/DJA/2020	09/01/2020	SOP Penyusunan *Corporate Plan* dan Rencana Bisnis Bank / SOP for Corporate Plan and Bank Business Plan Drafting
7	0017B/KEP/DIR/TIA/2020	09/01/2020	SOP Pengelolaan Teknologi Informasi Layanan *Merchant* / SOP for Management of Information Technology for Merchant Services
8	0022/KEP/DIR/DJA/2020	14/01/2020	Perubahan atas Keputusan Direksi Nomor 0494/KEP/DIR/DJA/2014 tentang Standar Operasional Prosedur *E-Money* / Amendments to the Decree of the Board of Directors Number 0494/KEP/DIR/DJA/2014 concerning Standard Operating Procedures for E-Money
9	0048/KEP/DIR/DJA/2020	30/01/2020	Perubahan Atas Keputusan Direksi Nomor 0409/KEP/DIR/DJA/2019 tentang Standar Operasional Prosedur ATM dan APMK / Amendments to the Decree of the Board of Directors Number 0409/KEP/DIR/DJA/2019 concerning Standard Operating Procedures for ATM and APMK

DIREKSI
Board of Directors

No	Nomor Keputusan / Decree Number	Tanggal / Date	Tentang / About
10	0111/KEP/DIR/KRD/2020	10/03/2020	Perubahan Ketiga Atas Keputusan Direksi Nomor 0540/KEP/DIR/KRD/2016 tentang Standar Operasional Prosedur Kredit Usaha Pensiun/ Third Amendment to the Decree of the Board of Directors Number 0540/KEP/DIR/KRD/2016 concerning Standard Operating Procedures for Pension Business Credit
11	0124/KEP/DIR/ RENSTRA/2020	16/03/2020	BPP Susunan Organisasi dan Uraian Tugas / Company's Guidebook for Organization Structure and Woerk Description
12	0134/KEP/DIR/KPN/2020	27/03/2020	Perubahan atas Keputusan Direksi Nomor 0427/KEP/DIR/KPN/2017 tentang Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme / Amendments to the Decree of the Board of Directors Number 0427/KEP/DIR/KPN/2017 concerning the Company Guidelines Book for the Implementation of the Anti Money Laundering & Prevention of Terrorism Funding Program
13	0135/KEP/DIR/SAF/2020	27/03/2020	Perubahan atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Perusahaan Strategi *Anti Fraud* / Amendments to the Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 concerning the Company Guidebook of Anti-Fraud Strategy
14	0140/KEP/DIR/SAF/2020	31/03/2020	BPP Audit Berbasis Risiko / Company's Guidebook of Risk Based Audit
15	0142/KEP/DIR/DJA/2020	31/03/2020	SOP Pelayanan & Penyelesaian Pengaduan Konsumen / SOP of Consumen Service & Settlement
16	0155/KEP/DIR/SDM/2020	14/04/2020	Perubahan Ketiga Atas Keputusan Direksi Nomor 0292/KEP/DIR/SDM/2017 tentang Standar Operasional Prosedur Gaji & Tunjangan Karyawan / Third Amendment to the Decree of the Board of Directors Number 0292/KEP/DIR/SDM/2017 concerning Standard Operating Procedures for Salary & Employee Benefits
17	0172/KEP/DIR/KPN/2020	30/04/2020	BPP Penilaian Kualitas Aset / Company's Guidebook for Assessment of Asset Quality
18	0259/KEP/DIR/TIA/2020	29/06/2020	SOP Mekanisme Pelaporan Bank Umum Terintegrasi / SOP for Integrated Commercial Banks Repoting Mechanism
19	0260/KEP/DIR/ RENSTRA/2020	29/06/2020	Perubahan atas Keputusan Direksi Nomor 0124/KEP/DIR/RENSTRA/2020 tentang Buku Pedoman Perusahaan Susunan Organisasi & Uraian Tugas / Amendments to the Decree of the Board of Directors Number 0124/KEP/DIR/RENSTRA/2020 concerning Company Guidelines Book Organizational Structure & Job Description
20	0274/KEP/DIR/KPN/2020	13/07/2020	Perubahan atas Keputusan Direksi Nomor 0326/KEP/DIR/KPN/2018 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme / Amendments to the Decree of the Board of Directors Number 0326/KEP/DIR/KPN/2018 concerning Standard Operating Procedures for the Implementation of the Anti-Money Laundering and Prevention of Terrorism Funding Programs
21	0283/KEP/DIR/DJA/2020	16/07/2020	SOP Layanan *Call Center* / SOP for Call Center Service
22	0290/KEP/DIR/DJA/2020	21/07/2020	SOP Standar Pelayanan Bank BPD Bali / SOP for Bank BPD Bali Service
23	0325/KEP/DIR/KRD/2020	10/08/2020	Perubahan ke-XII atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang Standar Operasional Prosedur Perkreditan / The 12th Amendment to the Decree of the Board of Directors Number 0230/KEP/DIR/KRD/2014 concerning Standard Operating Procedures for Credit
24	0339/KEP/DIR/SAF/2020	14/08/2020	SOP Audit Teknologi Informasi / SOP for Information Technology Audit
25	0345/KEP/DIR/TIA/2020	18/08/2020	Perubahan atas Keputusan Direksi Nomor 0014/KEP/DIR/TIA/2020 tentang Standar Operasional Prosedur Penyelenggaraan Transfer Dana & Kliring Berjadwal oleh Bank Indonesia / Amendments to the Decree of the Board of Directors Number 0014/KEP/DIR/TIA/2020 concerning Standard Operating Procedures for the Implementation of Funds Transfer & Scheduled Clearing by Bank Indonesia
26	0356/KEP/DIR/DJA/2020	26/08/2020	SOP EDC Mini ATM / SOP for EDC Mini ATM

No	Nomor Keputusan / Decree Number	Tanggal / Date	Tentang / About
27	0361/KEP/DIR/TIA/2020	27/08/2020	SOP Pengelolaan Teknologi & Informasi EDC Mini ATM / SOP for EDC Mini ATM Technology & Information Management
28	0392/KEP/DIR/KRD/2020	11/09/2020	Perubahan ke-VII atas Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Rakyat / The 7th amendment to the Decree of the Board of Directors Number 0259/KEP/DIR/KRD/2016 concerning SOP for People's Business Credit
29	0418/KEP/DIR/DJA/2020	30/09/2020	SOP THT Bali Dwipa / SOP THT Bali Dwipa
30	0461/KEP/DIR/RENSTRA/2020	26/10/2020	Perubahan Kedua atas Keputusan Direksi Nomor 0124/KEP/DIR/RENSTRA/2020 tentang BPP Susunan Organisasi dan Uraian Tugas / Second Amendment to the Decree of the Board of Directors Number 0124/KEP/DIR/RENSTRA/2020 concerning BPP Organizational Structure and Job Description
31	0473/KEP/DIR/MRO/2020	9/11/2020	Perubahan Kedua atas Keputusan Direksi Nomor 0091/KEP/DIR/MRO/2018 tentang SOP Business Continuity Plan / Second Amendment to the Decree of the Board of Directors Number 0091/KEP/DIR/MRO/2018 concerning SOP Business Continuity Plan
32	0509/KEP/DIR/SDM/2020	23/11/2020	Perubahan Ketiga atas Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tentang *Standard Operating Procedure* Disiplin Karyawan/ Third Amendment to the Decree of the Board of Directors Number 0349/KEP/DIR/SDM/2014 concerning Standard Operating Procedure for Employee Discipline
32	0518/KEP/DIR/SDM/2020	27/11/2020	Perubahan atas Keputusan Direksi Nomor 0276/KEP/DIR/SDM/2014 tentang SOP Penilaian Kinerja Karyawan / Amendments to the Decree of the Board of Directors Number 0276/KEP/DIR/SDM/2014 concerning Employee Performance Appraisal SOP
33	0540/KEP/DIR/RENSTRA/2020	8/12/2020	BPP Susunan Organisasi & Uraian Tugas / Company's Guidebook for Organization Structure & Job Description
34	0547/KEP/DIR/TIA/2020	10/12/2020	Perubahan Kedua atas Keputusan Direksi Nomor 0106/KEP/DIR/OAK/2015 tentang SOP Modul Penerimaan Negara Generasi Kedua / Second Amendment to the Decree of the Board of Directors Number 0106/KEP/DIR/OAK/2015 concerning SOP for the Second Generation State Revenue Module
35	0584/KEP/DIR/DJA/2020	21/12/2020	Perubahan atas Keputusan Direksi Nomor 0006/KEP/DIR/DJA/2018 tentang SOP *Safe Deposit Box* / Amendments to the Decree of the Board of Directors Number 0006/KEP/DIR/DJA/2018 concerning SOP Safe Deposit Box
36	0585/KEP/DIR/DJA/2020	21/12/2020	Perubahan Kedua atas Keputusan Direksi Nomor 0140/KEP/DIR/DJA/2018 tentang SOP Giro / Second Amendment to the Decree of the Board of Directors Number 0140/KEP/DIR/DJA/2018 concerning SOP Giro
37	0593/KEP/DIR/TRS/2020	29/12/2020	Perubahan Kedua atas Keputusan Direksi Nomor 0022.102.110.2013.2 tentang SOP *Treasury* / Second Amendment to the Decree of the Board of Directors Number 0022.102.110.2013.2 concerning Treasury SOP
38	0595/KEP/DIR/SAF/2020	29/12/2020	Perubahan atas Keputusan Direksi Nomor 0565/KEP/DIR/SAF/2017 tentang SOP Audit Berbasis Risiko / Amendments to the Decree of the Board of Directors Number 0565/KEP/DIR/SAF/2017 concerning Risk Based Audit SOP
39	0597/KEP/DIR/RENSTRA/2020	29/12/2020	BPP Sistem Perencanaan, Anggaran dan Kinerja / Company's Guidebook for Budget and Performance Planning System
40	0598/KEP/DIR/RENSTRA/2020	29/12/2020	SOP Penyusunan *Corporate Plan*, Rencana Bisnis Bank, dan Rencana Aksi Keuangan Berkelanjutan / SOP for Drafting of Corporate Plan, Business Bank Plan and Sustainable Financial Action
41	0602/KEP/DIR/TRS/2020	29/12/2020	SOP Pinjaman Likuiditas Jangka Pendek / SOP for Short Term Liquidity
42	0606/KEP/DIR/TRS/2020	30/12/2020	BPP *Treasury* / Company's Guidebook for Treasury

L. Pencapaian Kinerja

PT Bank Pembangunan Daerah Bali pada Tahun 2020 berhasil mencetak pertumbuhan Aset sebesar 5,90% (yoy) Kredit sebesar 3,90% (yoy) dan DPK 6,91% (yoy). Rasio *NPL Gross* PT Bank Pembangunan Daerah Bali mencapai 2,61% berada di atas pencapaian industri perbankan nasional yang sebesar 3,06% , dan pencapaian BPD Konvensional yang sebesar 2,81%.

Kinerja PT Bank Pembangunan Daerah Bali dalam menghasilkan laba tergolong baik tercermin dari pencapaian beberapa rasio keuangan pada tahun 2020 antara lain ROA 2,70%, ROE 16,95%, NIM 6,41% dan BOPO 73,14%. Dalam meraih laba tahun 2020 Bank mampu menghasilkan laba sebesar Rp521,82 miliar, Laba menurun dibandingkan tahun lalu yang sebesar Rp569,86 miliar, Hal tersebut disebabkan karena Bank membentuk cadangan kerugian sesuai PSAK 71 selama Pandemi Covid-19 dengan menganut pada prinsip konservatif sebagaimana surat OJK Nomor S-7/D.03/2020 tanggal 14 April 2020 perihal Penerapan PSAK 71 dan PSAK 68 dalam kondisi Pandemi Covid-19. Pencapaian rasio ROA mencapai 2,70% atau lebih rendah 0,38% dibandingkan posisi tahun 2019 sebesar 3,08%, hal ini disebabkan oleh persentase pertumbuhan laba sebelum pajak lebih rendah dibandingkan persentase pertumbuhan rata-rata total aset.

Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Januari 2020 sampai dengan Juni 2020 adalah peringkat 2 dengan Predikat Komposit "Baik", yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0328/DIR/MRO/2020 tanggal 27 Juli 2020 perihal Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK.

Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2020 sampai dengan Desember 2020 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0038/DIR/MRO/2020 tanggal 20 Januari 2021 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK.

L. Performance Achievement

PT Bank Pembangunan Daerah Bali in 2020 managed to score Asset growth of 5.90% (yoy) Credit of 3.90% (yoy) and Third Party Fund of 6.91% (yoy). Gross NPL ratio of PT Bank Pembangunan Daerah Bali reached 2.61% is above the achievement of the national banking industry amounted to 3.06%, and the achievement of the Conventional BPD with 2.81%.

The performance of PT Bank Pembangunan Daerah Bali in generating profits is classified as good, reflected in the achievement of several financial ratios in 2020, including ROA 2.70%, ROE 16.95%, NIM 6.41% and Operating Expenses and Operating Income 73.14%. In achieving a profit in 2020 the Bank was able to generate a profit of Rp.521.82 billion, Profit decreased compared to last year's Rp.569.86 billion. This was because the Bank formed a loss reserve in accordance with PSAK 71 during the Covid-19 Pandemic by adhering to the conservative principle as stated in the FSA letter number S-7/D.03/2020 dated April 14, 2020 regarding the Implementation of PSAK 71 and PSAK 68 in the Covid-19 pandemic conditions. The achievement of the ROA ratio reached 2.70% or 0.38% lower than the 2019 position of 3.08%, this was due to the percentage of profit growth before tax being lower than the percentage growth in average total assets.

The results of the Self Assessment of GCG Implementation for the position of January 2020 to June 2020 are rank 2 with the Composite Predicate "Good", which is submitted along with the Bank Soundness Level Report in accordance with the Board of Director's letter Number B-0328/DIR/MRO/2020 dated July 27, 2020 regarding Submission of Bank Soundness Report to OJK.

The results of the Self Assessment of GCG Implementation for the position of July 2020 to December 2020 are rank 2 with the Composite Predicate "Good" which is submitted along with the Bank Soundness Level Report in accordance with the Board of Directors' letter Number B-0038/DIR/MRO/2020 dated January 20, 2021 regarding Submission Bank Soundness Level Report to OJK.

Hasil *Self Assessment* Profil Risiko Semester II Tahun 2020 menunjukkan Bank memiliki peringkat risiko komposit 2 (dua). Hal ini tercermin pada penilaian risiko inheren komposit berada pada peringkat *low to moderate*, sedangkan Penilaian Kualitas Penerapan Manajemen Risiko (KPMR) memiliki peringkat komposit *satisfactory*, namun berdasarkan hasil penilaian OJK dengan penilaian secara komposit berada pada peringkat 2 (dua) "LowMod " dengan Risiko Inheren Bank peringkat 3 (tiga) "Moderate" dan Kualitas Penerapan Manajemen Risiko (KPMR) berada pada peringkat 2 (dua) "Satisfactory".

Dalam mengembangkan jaringan kantor PT Bank Pembangunan Daerah Bali selama Tahun 2020 telah melaksanakan pembukaan 1 Unit ATM, 2 unit *CRM*. Bank BPD Bali di tahun 2020 juga merealisasikan aktivitas baru berupa *EDC* Mini ATM.

Pencapaian Kinerja Dapat Dilihat Sebagaimana Tabel Berikut:

The results of the Self-Assessment of the Risk Profile for Second Semester of 2020 show that the Bank has a composite risk rating of 2 (two). This is reflected in the composite inherent risk assessment which is ranked low to moderate, while the Risk Management Implementation Quality Assessment (KPMR) has a satisfactory composite rating, however, based on the results of the OJK assessment with a assessment composite rank of 2 (two) "LowMod" with the Risk Inherent Bank rating of 3 (three) "Moderate" and Quality Risk Management (KPMR) is ranked 2 (two) "Satisfactory".

In order to developing office network, PT Bank Pembangunan Daerah Bali during 2020 has conducted the opening of 1 ATM unit, 2 unit CRM. Bank BPD Bali in 2020 also realized a new activity in the form of an EDC Mini ATM.

Performance Achievement Can be Seen in the Following Table:

Tabel Pencapaian Kinerja Tahun 2020

Table of Performance Achievement of 2020

Pos-Pos	Target Tahun 2020 dalam Miliar Rupiah/ 2020 Target in Billion Rupiah	Realisasi Tahun 2020 dalam Miliar Rupiah/ 2020 Realiazation in Billion rupiah	Pencapaian Persentase / Percentage of Achivement
Total Aset – Rp Miliar / Total Assetts – Rp Billion	25.727	26.109	101,49%
Dana Pihak Ketiga – Rp Miliar / Third Party Fund – Rp Billion	21.065	21.451	101,83%
a. Giro / Giro	1.814	2.119	116,82%
b. Tabungan / Saving	10.459	9.297	88,89%
c. Deposito / Deposits	8.792	10.035	114,14%
Kredit – Rp Miliar / Loan – Rp Billion	18.865	19.123	101,37%
a. Kredit Modal Kerja / Working Capital Loans	2.648	2.517	95,02%
b. Kredit Investasi / Investation Loan	5.486	6.148	112,07%
c. Kredit Konsumsi / Consumer Loan	10.731	10.458	97,46%
Kredit Kepada UMKM – Rp Miliar / MSMEs Loan – Rp Billion	7.169	7.576	105,67%
Laba Sebelum Pajak – Rp Miliar / Earning Befor Tax – Rp Billion	633	698	110,20%
Laba Setelah Pajak – Rp Miliar / Net Income After Tax – Rp Billion	487	522	107,06%

Pos-Pos	Target Tahun 2020 dalam Miliar Rupiah/ 2020 Percentage	Realisasi Tahun 2020 dalam Miliar Rupiah/ 2020 Percentage	Pencapaian Persentase / Percentage of Achivement
Rasio Keuangan Penting - % / Key Financial Ratio - %			
a. CAR	19,94%	20,56%	103,1%
b. ROA	2,50%	2,70%	108%
c. ROE	15,97%	16,95%	106,1%
d. NIM	6,42%	6,41%	99,8%
e. BOPO	76,73%	73,14%	104,9%
f. LDR	89,56%	89,11%	99,5%
g. NPL	2,75%	2,61%	105,4%
Pembukaan Jaringan Kantor – Unit / Opening of Office Network -Unit			
a. Kantor Cabang Pembantu/Gerai Digital / Sub Branch Office/ Digital Outlets	1	0	0,00%
b. ATM	6	1	16,67%
c. CRM	2	2	100,00%
d. EDC	300	0	0,00%
Pemindahan Alamat Kantor – Unit / Change of Office Address - Unit			
a. Kantor Kas / Cash Office	3	3	100,00%
b. ATM	3	3	100,00%
Perubahan Status			
a. Kantor Kas Menjadi Kegiatan Pelayanan Kas	1	1	100,00%

M. Penghargaan yang Diterima Bank BPD Bali Selama Tahun 2020

Selama Tahun 2020, PT Bank Pembangunan Daerah Bali telah meraih penghargaan atas prestasi-prestasi di berbagai kategori, yaitu sesuai tabel berikut:

M. Awards Received by Bank BPD Bali in 2020

During 2020 PT Bank Pembangunan Daerah Bali has won awards for achievements in various categories, according to the following table:

Penghargaan yang Diterima Bank BPD Bali Selama Tahun 2020

Awards Received by Bank BPD Bali during 2020

No	Penghargaan / Awards	Tanggal / Date	Diberikan Oleh / Submitted By
1	*The Best Banking in Financial Inclusion*	20 Februari / February 20	Artajasa
2	*1st The Best Indonesia Sales Marketing Award IV 2020* Kategori BUMD BPD BUKU II	12 Maret / March 12	Economic Review
3	*The Financial Perfomance "Excellent" during* September 2018 - 2020	6 Mei / May 6	Infobank
4	*Best Leader for Business Sustainability Through Business Innovation – Effectiveness of Digital Acceleration Category* BPD BUKU II	23 Juli / July 23	Warta Ekonomi
5	*The Best in HR Career Development of Human Capital Award 2020*	24 Juli / July 24	Economic Review
6	*Top 8 The Best Human Capital for Non Public Company 2020, 1st The Best Human Capital for Bank Company* BUKU 2 *Gold Award*	24 Juli / July 24	Economic Review

No	Penghargaan / Awards	Tanggal / Date	Diberikan Oleh / Submitted By
7	*Winner TOP CSR AWARD* 2020	29 Juli / July 29	Top Business
8	*TOP Leader on CSR Commitment* 2020 "I Nyoman Sudharma"	29 Juli / July 29	Top Business
9	*The Best GRC for Corporate Governance* 2020	29 Juli / July 29	Business News
10	*The Best CEO & GRC* Leader 2020 "I Nyoman Sudharma"	29 Juli / July 29	Business News
11	Juara III kategori Perusahaan Besar dalam Paritrana *Award* Tahun 2019	12 Agustus / August 12	BPJS Ketenagakerjaan
12	*The Best Bank Award*	19 Agustus / August 19	Warta Ekonomi
13	*Most Popular Leader in Social Media* 2020 Kategori CEO BUMD & Perusahaan Daerah Layanan Publik	9 September / September 9	Majalah PR Indonesia
14	*Excellent for Financial Performance Full Year 2019*	29 September / September 29	Infobank
15	*The Most Committed GRC Leader* 2020 "I Nyoman Sudharma – Direktur Utama PT Bank Pembangunan Daerah Bali"	7 Oktober / October 7	Top Business
16	TOP GRC *Awards 2020 #Star4*	7 Oktober / October 7	Top Business
17	I Nyoman Sudharma, SH., MH. *as Bali Marketing Champion 2020*	10 Oktober / October 10	Markplus
18	*Platinum Award BUKU 2 Top Bank in 2020*	28 Oktober / October 28	Iconomics
19	*1st The Best IT for BPD Company*	6 November / November 6	Economic Review
20	*The Best Human Capital In Recruitment & Engangement Management 2020 (Local Banking)*	25 November / November 25	Business News Indonesia
21	Terpopuler di Media Digital 2020 Kategori Pemimpin BUMD " I Nyoman Sudharma"	26 November / November 26	PR Indonesia
22	Terpopuler di Media Digital 2020 Kategori BUMD	26 November / November 26	PR Indonesia
23	Mitra Kerja Terbaik Kantor PwBI Provinsi Bali Kategori PJSP Teraktif dalam Implementasi QRIS	3 Desember / December 3	Bank Indonesia
24	Bank Pendukung UMKM Terbaik Bank BUKU 1 dan BUKU 2	3 Desember / December 3	Bank Indonesia
25	Peserta Sistem BI – RTGS dan BI – SSSS Terbaik Bank BUKU 1 dan BUKU 2	3 Desember / December 3	Bank Indonesia
26	*Top Digital Implementation 2020 on Bank BPD Sector #Level Stars 4*	22 Desember / Desember 22	TOP Digital Awards 2020
27	*Top Leader on Digital Implementation 2020* "I Nyoman Sudharma"	22 Desember / December 22	TOP Digital Awards 2020

DEWAN KOMISARIS
Board of Commissioners

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.

A. Jumlah, Komposisi, dan Kriteria Dewan Komisaris

Jumlah dan Komposisi Dewan Komisaris PT Bank Pembangunan Daerah Bali 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:

The Board of Commissioners is a corporate organ that has a collective duty to supervise and provide advice to the Board of Directors and ensure that the Bank has implemented governance at all levels or levels of the organization.

In order to support its activities and responsibilities, the Board of Commissioners has established committees, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration & Nomination Committee. In fulfilling these duties and responsibilities, the Board of Commissioners must act independently.

In performing their duties, the Board of Commissioners is responsible to the GMS. Accountability of the Board of Commissioners to GMS embodies oversight accountability for the management of companies in the framework of the implementation of the principles of governance. The Board of Commissioners submits the Supervisory Report of the Board of Commissioners annually at the Annual GMS.

A. Number, Composition, and Criteria for the Board of Commissioners

The number and composition of the Board of Commissioners of PT Bank Pembangunan Daerah Bali according to Deed Number 21 dated May 13, 2019 stipulates the Board of Commissioners of PT Bank Pembangunan Daerah Bali for the period of May 13, 2019–May 13, 2023 with the following composition of the Board of Commissioners:

Tabel Susunan Dewan Komisaris PT Bank Pembangunan Daerah Bali

Table of Composition of The Board of Commissioners of PT Bank Pembangunan Daerah Bali

Nama / Name	Jabatan / Position
Ida Bagus Putu Anom Redhi, S.H., M.M.	Komisaris Utama Independen / Independent President 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
Ida Bagus Wibawa, S.E.	Komisaris Independen / Independent Commissioner
Drs. I Made Sukada, M.M.	Komisaris Independen / Independent Commissioner

Anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali telah memenuhi jumlah, komposisi, kriteria dan independensi sesuai Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bank bagi Bank Umum.

Members of the Board of Commissioners of PT Bank Pembangunan Daerah Bali have met the number, composition, criteria and independence according to the Otoritas Jasa Keuangan Regulation Number 55/POJK.03/2016 concerning the Implementation of Bank Governance for Commercial Banks.

B. 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 memengaruhi 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:

B. Independence of the Board of Commissioners

The Board of Commissioners of PT Bank Pembangunan Daerah Bali for the period 2019-2023 consists of 5 (five) members, consisting of 3 (three) Independent Commissioners and 2 (two) Non-Independent Commissioners. 3 (three) Independent Commissioners do not have financial, management, share ownership and/or family relation to the second degree with other members of the Board of Commissioners and/or Directors, Controlling Shareholders or relationships with the Bank that may 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). The family and financial relationships of the Board of Commissioners can be seen in the following table:

Tabel Hubungan Keluarga Dewan Komisaris

Table of Family Relation of The Board of Commissioners

Nama / Name	Hubungan Keluarga Dengan / Family Relation With					
	Direksi / Board of Diretors		Dewan Komisaris / Board of Commissioners		Pemegang Saham Pengendali / Shareholders	
	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No
Ida Bagus Putu Anom Redhi, S.H., M.M. (Komisaris Utama Independen / Independent President 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)	-	✓	-	✓	✓	-
Ida Bagus Wibawa, S.E. (Komisaris Independen / Independent Commissioner)	-	✓	-	✓	-	✓
Drs. I Made Sukada, M.M. (Komisaris Independen / Independent Commissioner)	-	✓	-	✓	-	✓

Tabel Hubungan Keuangan Dewan Komisaris

Table of Financial Relation of The Board of Commissioners

Nama / Name	Hubungan Keuangan Dengan / Finance Relation With					
	Direksi / Board of Diretors		Dewan Komisaris / Board of Commissioners		Pemegang Saham Pengendali / Shareholders	
	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No
Ida Bagus Putu Anom Redhi, S.H., M.M. (Komisaris Utama Independen / Independent President 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)	-	✓	-	✓	-	✓
Ida Bagus Wibawa, S.E. (Komisaris Independen / Independent Commissioner)	-	✓	-	✓	-	✓
Drs. I Made Sukada, M.M. (Komisaris Independen / Independent Commissioner)	-	✓	-	✓	-	✓

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 the Board of Commissioners of PT Bank Pembangunan Daerah Bali do not held positions as members of the Board of Commissioners, Directors or Executive Officers in 1 (one) non-financial institution/ company, Regional Owned Enterprise, State Owned Company and Private Company; or a member of the Board of Commissioners, Board of Directors, or Executive Officer who performs the supervisory function in 1 (one) non-Bank subsidiary controlled by PT Bank Pembangunan Daerah Bali.

Tabel Rangkap Jabatan Dewan Komisaris

Table of Concurrent Position of The Board of Commissioners

Nama / Name	Jabatan / Position	Jabatan Pada Perusahaan / Instansi Lain / Position at Other Company / Instalation	Nama Perusahaan / Instansi Lain / Name of The Other Company / Instalation
Ida Bagus Putu Anom Redhi, S,H., M.M.	Komisaris Utama Independen / Independent President Commissioners	Tidak ada / None	Tidak ada / None
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen / Non Independent Commissioners	Tidak ada / None	Tidak ada / None
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	Komisaris Non Independen / Non Independent Commissioners	Tidak ada / None	Tidak ada / None
Ida Bagus Wibawa, S.E.	Komisaris Independen / Independent Commissioners	Tidak ada / None	Tidak ada / None
Drs. I Made Sukada, M.M.	Komisaris Independen / Independent Commissioners	Tidak ada / None	Tidak ada / None

C. 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 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2020 tanggal 22 Desember 2020 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

C. Guidelines and Work Order of the Board of Commissioners

The Board of Commissioners in carrying out their duties is guided by the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2019 dated September 12, 2019 as amended by the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2020 dated December 22, 2020 concerning Guidelines and Work Procedures of the Board of Commissioners.

D. 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.

D. Risk Management Certification of the Board of Commissioners

All members of the Board of Commissioners of the Bank have passed the Executive Risk Management Certification program held by the Risk Management Certification Body and have also participated in the Maintenance Program in accordance with applicable regulations.

E. Rapat Dewan Komisaris

Berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris, Dewan Komisaris wajib menyelenggarakan rapat secara berkala paling sedikit 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. Dalam hal Komisaris Non Independen tidak dapat menghadiri rapat Dewan Komisaris secara fisik, maka dapat menghadiri rapat Dewan Komisaris melalui sarana teknologi telekonferensi. Hasil rapat Dewan Komisaris dituangkan dalam risalah rapat yang ditandatangani oleh pimpinan rapat dan sekurang-kurangnya seorang anggota Dewan Komisaris dan didokumentasikan secara baik, termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat. Adapun frekuensi dan kehadiran rapat Dewan Komisaris selama tahun 2020 sebanyak 45 kali dengan rincian sebagai berikut:

E. Meetings of the Board of Commissioners

Based on the Board of Commissioners Charter, the Board of Commissioners shall hold regular meetings at least 4 (four) times a year or at any time if deemed necessary and must be physically attended by all members of the Board of Commissioners at least 2 (two) times a year. In the event that the Non-Independent Commissioner is unable to physically attend the Board of Commissioners meeting, then he may attend the Board of Commissioners meeting via teleconferencing technology. The results of the Board of Commissioners meeting are written in the minutes of the meeting which is signed by the chairman of the meeting and at least one member of the Board of Commissioners and is well documented including any dissenting opinions if they occur in the meeting. The frequency and attendance of the Board of Commissioners meetings during 2020 were 45 times with the following details:

1. Pelaksanaan Rapat Dewan Komisaris Sebanyak 45 (Empat Puluh Lima) Kali Terdiri dari:

a. Rapat Internal Dewan Komisaris sebanyak 15 (lima belas) kali;
b. Rapat Dewan Komisaris dengan Direksi sebanyak 4 (empat) kali;
c. Rapat Dewan Komisaris dengan Komite sebanyak 26 (dua puluh enam) kali yang terdiri dari:
   1) Rapat Dewan Komisaris dengan Komite Audit sebanyak 10 (sepuluh) kali;
   2) Rapat Dewan Komisaris dengan Komite Pemantau Risiko sebanyak 10 (sepuluh) kali;
   3) Rapat Dewan Komisaris dengan Komite Remunerasi dan Nominasi sebanyak 6 (enam) kali;

1. Conducted 45 (Forty Five) Meetings of the Board of Commissioners, Consisting of:

a. Internal Meetings of the Board of Commissioners 15 (fifteen) times;
b. Meetings of the Board of Commissioners and the Board of Directors 4 (four) times;
c. Meetings of the Board of Commissioners and the Committee for 26 (twenty six) times, consisting of:
   1) Meetings of the Board of Commissioners and the Audit Committee 10 (ten) times;
   2) Meetings of the Board of Commissioners and the Risk Monitoring Committee 10 (ten) times;
   3) Meetings of the Board of Commissioners and the Remuneration and Nomination Committee for 6 (six) times;

2. Tabel Frekuensi Rapat Dewan Komisaris

Tabel Frekuensi Rapat Dewan Komisaris Tahun 2020

2. Table of Meeting Frequency of The Board of Commissioners

Table of Meeting Frequency of the Board of Commissioners in 2020

Nama / Name	Jumlah Seluruh Rapat Dewan Komisaris / Amount of All The Meeting of The Board of Commissioners *	Jumlah Rapat yang Wajib Diikuti / Amount of Mandatory Meeting	Jumlah Rapat yang dihadiri/ Amount of Meeting Attended **	Persentase Kehadiran / Attandance Precentage
Ida Bagus Putu Anom Redhi, S,H., M.M.	45	35	41	117,14%
Wisnu Bawa Temaja, S.H., M.H.	45	35	39	111,43%
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	45	35	41	117,14%
Ida Bagus Wibawa, S.E.	45	25	40	160%
Drs. I Made Sukada, M.M.	45	35	42	120%

Penjelasan:
*) Jumlah seluruh rapat Dewan Komisaris termasuk rapat yang diikuti oleh Dewan Komisaris selaku Anggota Komite.
**) Jumlah rapat yang dihadiri oleh Dewan Komisaris yang tidak wajib diikuti (optional) terkait Dewan Komisaris selaku Anggota Komite.

Explanation:
*) Total number of Board of Commissioners meetings including meetings attended by the Board of Commissioners as Committee Members.
**) Number of meetings attended by the Board of Commissioners that are not mandatory (optional) related to the Board of Commissioners as a Committee Member.

F. Struktur Remunerasi Dewan Komisaris

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

F. Remuneration Structure for the Board of Commissioners

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

Tabel Remunerasi Dewan Komisaris

Table of The Board of Commissioners' Remuneration

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

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

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

Tabel Remunerasi Dewan Komisaris

Table of The Board of Commissioners' Remuneration

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

G. Kepemilikan Saham Dewan Komisaris

PT Bank Pembangunan Daerah Bali mewajibkan anggota Dewan Komisaris untuk mengungkapkan kepemilikan sahamnya, baik pada PT Bank Pembangunan Daerah Bali maupun pada Bank dan/atau perusahaan lain, yang berkedudukan di dalam dan diluar negeri dalam suatu laporan yang harus diperbaharui setiap tahunnya.

Terkait dengan Kepemilikan Saham Dewan Komisaris pada bank, lembaga keuangan non bank dan perusahaan lain menurut ketentuan Otoritas Jasa Keuangan, anggota Dewan Komisaris, baik secara sendiri-sendiri atau bersama-sama, dilarang memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain.

G. Share Ownership of the Board of Commissioners

PT Bank Pembangunan Daerah Bali requires members of the Board of Commissioners to disclose their share ownership, both in PT Bank Pembangunan Daerah Bali and in other banks and/or companies domiciled within or outside the country in a report that must be updated annually.

Regarding to the Board of Commissioners' Shares Ownership in banks, non-bank financial institutions and other companies according to the provisions of the Otoritas Jasa Keuangan, members of the Board of Commissioners either individually or collectively are prohibited from owning shares exceeding 25% of the paid-up capital in another company.

Tabel Kepemilikan Saham Dewan Komisaris

Table of The board of Commissioners' Share Ownership

Nama / Name	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.	-	-	-	-
Wisnu Bawa Temaja, S.H., M.H.	-	-	-	-
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	-	-	-	-
Ida Bagus Wibawa,.S.E.	-	-	-	-
Drs. I Made Sukada, M.M.	-	-	-	-

H. Pelatihan Dewan Komisaris Tahun 2020

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.

H. Board of Commissioners Training in 2020

All members of the Board of Commissioners have committed and strived to improve knowledge about banking and the latest developments in a sustainable manner related to finance/other sectors in supporting the implementation of their duties and responsibilities by attending workshops, seminars and refreshments held by BSMR/LSPP and passing Risk Management Certification in accordance with the provisions.

Tabel Pelatihan Dewan Komisaris

Table of The Board of Commissioners' Training

No	Tanggal / Date	Materi Pelatihan / Training Material
1	11 Februari 2020 / February 11, 2020	Mengikuti FGD Dampak Implementasi PSAK 71 yang diselenggarakan oleh Bank BPD Bali / Participating in an FGD on the Impact of the Implementation of PSAK 71 held by Bank BPD Bali
2	14 Maret 2020 / March 14, 2020	Mengikuti Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Level Eksekutif yang diselenggarakan oleh Bank BPD Bali / Attending the Executive Level Anti Money Laundering and Prevention of Terrorism Funding (APU-PPT) Training held by Bank BPD Bali
3	3 Juni 2020 / June 3, 2020	Mengikuti seminar motivasi *online* dalam memasuki era kenormalan baru *(new normal)* yang diselenggarakan oleh Bank BPD Bali / Participating in an online motivational seminar in entering the new normal era held by Bank BPD Bali
4	27 Juni 2020 / June 27, 2020	Mengikuti seminar *Charisma & Personal Branding* yang diselenggarakan oleh Bank BPD Bali / Attending the Charisma & Personal Branding seminar organized by Bank BPD Bali
5	15 Juli 2020 / July 15, 2020	Mengikuti FGD *Online Class* Penerbitan Surat Berharga sebagai strategi pengelolaan likuiditas Bank di masa *new normal* yang diselenggarakan oleh Bank BPD Bali / Participated in the FGD Online Class for Securities Issuance as a strategy for managing Bank liquidity in the new normal period held by Bank BPD Bali
6	17 Juli 2020 / July 17, 2020	Mengikuti *Online Class Corporate Culture Internalization & Create Value In Action* yang diselenggarakan oleh Bank BPD Bali / Join the Online Class Corporate Culture Internalization & Create Value In Action held by Bank BPD Bali
7	22 Juli 2020 / July 22, 2020	Mengikuti *Refresment* Level 5 Strategi Penanganan Kredit Bermasalah dan Restrukturisasi yang diselenggarakan oleh Learning Media Indonesia (LMI) / Participating in Refresment Level 5, the Strategy for Handling Non-Performing Loans and Restructuring organized by Learning Media Indonesia (LMI)
8	29 Juli 2020 / July 29, 2020	Mengikuti Diskusi Panel IIA Indonesia-IKAI-IAPI "Peran Auditor Internal, Komite Audit, dan Auditor Eksternal dalam ISO 37001:2016 Sistem Manajemen Anti Penyuapan" yang diselenggarakan oleh The Institute of Internal Auditors Indonesia (IIA) / Participating in the IIA Indonesia-IKAI-IAPI Panel Discussion "The Role of Internal Auditors, Audit Committees and External Auditors in ISO 37001: 2016 Anti-Bribery Management System" organized by The Institute of Internal Auditors Indonesia (IIA)
9	19 Agustus 2020 / August 19, 2020	Mengikuti Seminar *Online* Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan topik "Profiling Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme sebagai Dampak Krisis Covid-19" / Participating in the Online Seminar on the Communication Forum of the Director of Banking Compliance (FKDKP) with the topic "Profiling Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the Covid-19 Crisis"
10	26 Agustus 2020 / August 26, 2020	Mengikuti seminar dengan topik Kebijakan Relaksasi OJK pada masa Pandemi Covid-19 / Participated in a seminar on the topic of FSA's Relaxation Policy during the Covid-19 Pandemic
11	23 September 2020 / September 23, 2020	Mengikuti Webinar dengan agenda Pemahaman Ketentuan Terkait Pelaporan Data Penjaminan Berbasis Nasabah *(Single Customer View)*-PLPS No. 05 Tahun 2019 / Participating in the Webinar with an agenda of Understanding the Provisions Related to Customer Based Guarantee Data Reporting (Single Customer View) -PLPS No. 05 of 2019
12	9 Oktober 2020 / October 9, 2020	Mengikuti Webinar "Pameran Virtual dan Pembukaan Stand Pameran DEKRANASDA Provinsi Bali" di Bandara Internasional I Gusti Ngurah Rai / Participating in the Webinar "Virtual Exhibition and Opening of the Bali Province DEKRANASDA Exhibition Stand" at I Gusti Ngurah Rai International Airport
13	9 Oktober 2020 / October 9, 2020	Mengikuti Sosialisasi Strategi Anti Fraud Kantor Pusat Tahun 2020 yang selenggarakan oleh Bank BPD Bali / Following the Socialization of the 2020 Head Office Anti Fraud Strategy held by Bank BPD Bali
14	16 Oktober 2020 October 16, 2020	Mengikuti Webinar "Strategi Penguatan Permodalan BPD dalam rangka meningkatkan Peran BPD dan Penempatan Dana Pemerintah di BPD untuk membantu percepatan Pemulihan Ekonomi Nasional" / Participating in the Webinar "Strategies for Strengthening BPD Capital in order to increase the Role of BPD and Placement of Government Funds in the BPD to help accelerate the National Economic Recovery"

No	Tanggal / Date	Materi Pelatihan / Training Material
15	18 November 2020 / November 18, 2020	Mengikuti webinar Identifikasi Permasalahan Hukum dan Mitigasinya dalam Perjanjian Kredit pada masa *New Normal* diselenggarakan oleh Asbanda / Participated in the webinar on the Identification of Legal Issues and Their Mitigation in Credit Agreements during the New Normal, organized by Asbanda
16	2 Desember 2020 / December 2, 2020	Mengikuti *workshop* dengan tema *Fraud in Financial Institution* yang diselenggarakan oleh FKDK/P BPD SI Wilayah Timur / Participated in a workshop with the theme Fraud In Financial Institution organized by FKDK / P BPD SI Eastern Region
17	14 Desember 2020 / December 14, 2020	Mengikuti *workshop* Strategi BPD SI dalam menghadapi Dampak Pandemi Covid-19 yang diselenggarakan oleh FKDK/P BPD SI / Participating in the BPD SI Strategy workshop in dealing with the Impact of the Covid-19 Pandemic organized by FKDK / P BPD SI

I. Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris PT Bank Pembangunan Daerah Bali telah melakukan pengawasan tahun 2020 terhadap pelaksanaan tugas dan tanggung jawab Direksi, untuk memastikan kebijakan pemerintah dan otoritas sistem keuangan terkait pemulihan ekonomi nasional telah dijalankan dengan prinsip kehati-hatian. Dewan Komisaris juga melaksanakan pengawasan dalam rangka pencapaian kinerja Bank sesuai Rencana Bisnis Bank (RBB) Tahun 2020, mengarahkan dan mengevaluasi kebijakan strategis Bank, memastikan terselenggaranya tata kelola yang baik dalam kegiatan usaha Bank, dan memberikan nasihat kepada Direksi sebagaimana diatur dalam peraturan perundang-undangan. Pelaksanaan tugas pengawasan Dewan Komisaris atas hasil usaha perusahaan tahun 2020 dirangkum dalam Laporan Tugas Pengawasan Dewan Komisaris Tahun 2020.

Berdasarkan kegiatan pengawasan tahun 2020, Dewan Komisaris meyakini bahwa Direksi telah mampu mengarahkan Bank BPD Bali untuk bergerak maju menjaga kesinambungan usaha Bank di masa pandemi Covid-19, dengan tetap menjaga kualitas layanan dan inovasi Bank, memperhatikan prinsip kehati-hatian sekaligus menjaga kualitas kredit yang sehat. Dewan Komisaris memberikan semangat, dukungan dan mendorong Direksi untuk terus meningkatkan kinerja tahun-tahun mendatang guna melampaui target RBB yang ditetapkan, walaupun pandemi Covid-19 belum dapat dipastikan kapan akan berakhir.

I. Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners of PT Bank Pembangunan Daerah Bali has supervised the implementation of the duties and responsibilities of the Board of Directors in 2020 to ensure that government policies and financial system authorities related to national economic recovery have been carried out with prudent principles. The Board of Commissioners also carries out supervision in order to achieve the Bank's performance in accordance with the Bank Business Plan (RBB) for 2020, directs and evaluates the Bank's strategic policies, ensures the implementation of good governance in the Bank's business activities, and provides advice to the Board of Directors as stipulated in laws and regulations. . The implementation of the Board of Commissioners 'supervisory duties on the company's 2020 business results is summarized in the Board of Commissioners' 2020 Supervisory Task Report.

Based on monitoring activities in 2020, the Board of Commissioners believes that the Board of Directors has been able to direct Bank BPD Bali to move forward to maintain the sustainability of the Bank's business during the Covid-19 pandemic, while maintaining the quality of the Bank's services and innovations, paying attention to the principle of prudence while maintaining the quality of credit healthy. The Board of Commissioners provides enthusiasm, support and encourages the Board of Directors to continue to improve their performance in the coming years to exceed the set RBB targets, even though the Covid-19 pandemic cannot be ascertained when it will end.

Selama Tahun 2020 Dewan Komisaris melaksanakan kegiatan pengawasan yang meliputi:

1. Pengawasan RBB

Secara umum realisasi Rencana Bisnis Bank tahun 2020 dapat memberikan keyakinan bahwa kebijakan dan langkah strategis yang dilaksanakan Direksi membawa Bank BPD Bali berhasil mempertahankan kinerja yang positif, beradaptasi terhadap perubahan kondisi ekonomi, dan menjaga kesinambungan usaha Bank. Kondisi ini tercermin dari indikator kinerja keuangan Bank BPD Bali dan Tingkat Kesehatan Bank tetap terjaga dalam predikat sehat. Atas pencapaian tersebut, Dewan Komisaris memberikan apresiasi dan penghargaan atas kebijakan dan langkah strategis yang diterapkan Direksi pada tahun 2020. Namun masih terdapat aspek kualitatif belum berjalan optimal, tercermin dari rencana 359 (tiga ratus lima puluh sembilan) kegiatan/aktivitas, yang terdiri dari 43 (empat puluh tiga) proyek strategis terealisasi 35%, 309 (tiga ratus sembilan) rencana pembukaan jaringan kantor terealisasi 0,97%, 6 (enam) rencana pemindahan alamat kantor telah terealisasi 100%, dan rencana perubahan status 1 (satu) kantor kas menjadi kegiatan pelayanan kas telah terealisasi 100%.

Segenap jajaran Direksi telah berusaha secara maksimal menindaklanjuti saran/nasihat Dewan Komisaris dalam upaya mempertahankan dan meningkatkan kinerja Bank tahun 2020 secara optimal, meskipun terkendala perlambatan ekonomi sebagai dampak Covid-19 yang mulai memengaruhi Indonesia dan Bali khususnya sejak Maret 2020.

2. Pengawasan Pelaksanaan Tata Kelola

Sebagai salah satu tugas Dewan Komisaris adalah untuk memastikan terselenggaranya pelaksanaan prinsisp-prinsip tata kelola perusahaan yang baik yaitu transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran dalam setiap kegiatan usaha Bank BPD Bali diseluruh tingkatan dan jenjang organisasi. Bahwa bisnis perbankan merupakan bisnis yang berdasarkan kepercayaan dari nasabah, sehingga penerapan tata kelola yang baik menjadi faktor penting untuk memelihara kepercayaan dari nasabah, pemegang saham serta pemangku kepentingan lainnya.

During 2020 the Board of Commissioners implement supervisory activities which included:

1. Supervision of the Bank Business Plan

In general, the realization of the 2020 Bank Business Plan can provide confidence that the policies and strategic steps conducted by the Board of Directors have brought Bank BPD Bali to succeed in maintaining a positive performance, adapting to changing economic conditions, and maintaining the sustainability of the Bank's business. This condition is reflected in the financial performance indicators of Bank BPD Bali and the Bank's Soundness Level is maintained in a healthy predicate. For this achievement, the Board of Commissioners appreciates and appreciates the policies and strategic steps implemented by the Board of Directors in 2020. However, there are qualitative aspects that have not been running optimally, as reflected in the planned 359 (three hundred and fifty nine) activities / activities, which consist of 43 (forty three) strategic projects that has 35% realized, 309 (three hundred and nine) plans to open office networks has realized 0.97%, 6 (six) plans to change office addresses have been 100% realized, and the plan to change the status of 1 (one) cash office into cash service activities has been 100% realized.

All members of the Board of Directors have made their best efforts to follow up the suggestions/advice of the Board of Commissioners in an effort to maintain and improve the Bank's performance in 2020 optimally, despite the economic slowdown as a result of Covid-19 which began to affect Indonesia and Bali, especially since March 2020.

2. Supervision of Governance Implementation

One of the duties of the Board of Commissioners is to ensure the implementation of the principles of good corporate governance, such as transparency, accountability, responsibility, independence and fairness in every business activity of Bank BPD Bali at all levels and levels of the organization. Whereas the banking business is a business based on the trust of customers, so the implementation of good governance is an important factor in maintaining the trust of customers, shareholders and other stakeholders.

Berdasarkan surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor S-71/KR.081/2020 tanggal 7 Desember 2020 perihal Tingkat Kesehatan Bank Posisi 30 Juni 2020, memberikan penilaian atas Penerapan Tata Kelola Bank BPD Bali dengan nilai Baik (2), namun diminta untuk melakukan penyesuaian terhadap profil risiko yang dinilai *Moderate* (3) terutama pada risiko kredit dan risiko operasional yang merupakan risiko utama Bank. Dari hal tersebut, yang perlu mendapatkan perhatian dan tindak lanjut dalam rangka memperbaiki penilaian profil risiko yaitu:

a. *Inherent credit risk* masih dinilai *moderate* (3), terutama disebabkan rasio NPL tercatat 2,88% (Juni 2020), dengan tren peningkatan dari sebelumnya 2,61% (Des 2019), masih lebih rendah dari *risk appetite* dan *risk tolerance* Bank yang ditetapkan maksimal 3,00%. Sehubungan dengan itu, diminta agar melakukan langkah-langkah perbaikan sebagai berikut;
   1) Melakukan upaya penyelesaian kredit bermasalah secara efektif terutama debitur-debitur inti yang tergolong NPL yang telah mencapai 35,63 % dari total NPL yaitu PT Karya Cipta Putera Pratama, PT Puri Bali Sun Resort, PT Duta Karya Perkasa dan PT Adi Karya Graha Mulya dan menginformasikan secara berkala langkah dan progres penyelesaiannya.
   2) Melakukan pemantauan intensif terhadap kredit yang telah direstrukturisasi, terutama bagi debitur-debitur yang menerima relaksasi kredit akibat dari bencana alam di Kabupaten Karangasem yang akan berakhir pada bulan Desember 2020, dan debitur-debitur yang terpapar pandemi Covid-19 untuk mengetahui kondisi usahanya sehingga dapat mengambil langkah-langkah mitigasi risiko yang tepat dengan berpedoman pada ketentuan.
   3) Melakukan pemantauan intensif terhadap penyaluran kredit yang sumber dananya berasal dari Penempatan Uang Negara (PUN) untuk memastikan telah disalurkan ke sektor-sektor usaha mendukung akselerasi pemulihan ekonomi di Bali sesuai ketentuan.
   4) Meningkatkan *recovery rate* bagi kredit yang telah dihapus-buku, serta melakukan pemantauan limit-limit risiko kredit pada *risk taking* unit sesuai dengan *risk limit* yang telah ditetapkan.

Based on the letter of the Regional Otoritas Jasa Keuangan (OJK) 8 Bali and Nusa Tenggara Number S-71/KR.081/2020 dated December 7, 2020 regarding Bank Soundness Level Position, June 30 2020, provides an assessment of the Implementation of Governance at Bank BPD Bali with Good scores (2), however, it is requested to make adjustments to the risk profile considered Moderate (3), especially credit risk and operational risk which are the main risks of the Bank. From this, what needs attention and follow-up in order to improve the risk profile assessment are:

a. Inherent credit risk was rated as moderate (3), mainly due to the NPL ratio of 2.88% (June 2020), with an increasing trend from the previous 2.61% (Dec 2019), still lower than the Bank's established risk appetite and risk tolerance. 3.00% maximum. In this connection, it is requested to take corrective steps as follows;
   1) Efforts to resolve non-performing loans effectively, especially core debtors who are classified as NPLs who have reached 35.63% of the total NPL, namely PT Karya Cipta Putera Pratama, PT Puri Bali Sun Resort, PT Duta Karya Perkasa and PT Adi Karya Graha Mulya and periodically informing the steps and progress of their completion.
   2) Conduct intensive monitoring of restructured loans, especially for debtors who receive credit relaxation as a result of the natural disaster in Karangasem Regency which will end in December 2020, and debtors who have been exposed to the Covid-19 pandemic to find out their business conditions so that they can take appropriate risk mitigation steps guided by the provisions.
   3) Conduct intensive monitoring of credit disbursement whose source of funds comes from the Placement of State Funds (PUN) to ensure that it has been distributed to business sectors to support the acceleration of economic recovery in Bali in accordance with the provisions.
   4) Increase the recovery rate for loans that have been written off, as well as monitor credit risk limits on the risk taking unit in accordance with the predetermined risk limits.

b. Risiko operasional masih dinilai *moderate* (3), mengingat masih terdapat beberapa hal yang perlu mendapat perbaikan yaitu;
   1) Melakukan percepatan inisiasi *fraud detection system* dan melakukan upaya-upaya pengamanan terhadap aktivitas Alat Pembayaran Menggunakan Kartu (APMK) dalam rangka meminimalisasi kejadian *skimming* kartu ATM;
   2) Melakukan penyesuaian peningkatan *capacity building* pegawai, terutama SDM di bagian perkreditan dan IT/digital dengan kebutuhan dan rencana pengembangan bisnis Bank;
   3) Melakukan evaluasi dan memastikan pengawasan aktif terhadap efektivitas sistem pengendalian intern dan program penguatan *fraud awareness* di semua tingkatan organisasi, sehingga kejadian internal fraud dapat diminimalisasi;
   4) Meningkatkan kapabilitas dan pengendalian terhadap penggunaan teknologi informasi secara efektif.

c. Dalam rangka implementasi PSAK 71, agar dipastikan penerapannya berjalan efektif dengan melakukan hal-hal sebagai berikut:
   1) Melakukan *backtesting* terhadap seluruh segmentasi kredit untuk mengetahui keandalan sumber data;
   2) Melakukan pengujian segmentasi kredit terhadap variabel makro ekonomi yang diproyeksikan berdampak signifikan pada peningkatan *eksposure* kredit bermasalah;
   3) Mendokumentasikan seluruh tahapan-tahapan implementasi secara tertib;
   4) Menyampaikan dokumen berita acara implementasi PSAK 71.

d. Komunikasi dengan Pemegang Saham untuk memperkuat permodalan dalam rangka ekspansi usaha dan meningkatkan kualitas layanan Bank terutama berbasis digital agar terus diintensifkan sehingga komitmen Pemegang Saham terkait penetapan dividen *payout ratio* maksimal sebesar 70% dapat direalisasikan dan Pemegang Saham bersedia untuk melakukan penambahan modal disetor.

Dalam rangka meningkatkan penerapan Tata Kelola, Dewan Komisaris telah melakukan pengawasan melalui pemantauan, evaluasi, dan rapat koordinasi dengan Direksi serta Satuan/Unit Kerja terkait.

b. Operational risk was considered moderate (3), considering that there are several things that need to be improved, namely;
   1) Accelerate the initiation of fraud detection systems and take security measures against Card-Based Payment Instrument (APMK) activities in order to minimize the incidence of ATM card skimming;
   2) Make adjustments to increase the capacity building of employees, especially HR in the credit and IT/digital departments with the Bank's business development needs and plans;
   3) Evaluating and ensuring active supervision of the effectiveness of the internal control system and programs to strengthen fraud awareness at all levels of the organization, so that internal fraud incidents can be minimized;
   4) Improve capabilities and control over the use of information technology effectively.

c. In order to implementing PSAK 71, ensure that its implementation runs effectively by doing the following:
   1) Backtesting all credit segments to determine the reliability of data sources;
   2) Performing credit segmentation tests on macroeconomic variables which are projected to have a significant impact on increasing non-performing loans;
   3) Documenting all stages of implementation in an orderly manner;
   4) Delivering the official document on the implementation of PSAK 71.

d. Communication with Shareholders to strengthen capital in order to expand business and improve the quality of Bank services, especially digital-based services, to continue to be intensified so that Shareholders' commitment regarding the determination of a maximum dividend payout ratio of 70% can be realized and Shareholders are willing to make additional paid-in capital.

In order to improve the implementation of Governance, the Board of Commissioners has conducted supervision through monitoring, evaluation and coordination meetings with the Board of Directors and related work units/units.

Hasil rapat Dewan Komisaris dituangkan dalam risalah rapat yang ditindak lanjuti berupa arahan dan saran perbaikan melalui surat-surat Dewan Komisaris dan menjadi salah satu acuan Direksi dalam melaksanakan tugas dan tanggung jawabnya. Saran dan nasihat Dewan Komisaris tersebut telah ditindaklanjuti oleh Direksi, Walaupun demikian masih terdapat hal yang perlu ditingkatkan yaitu;

1) Pada *governance structure*:
   a) Bank masih dalam proses pengembangan *career path management system*, yaitu sampai dengan Semester II Tahun 2020 masih dalam tahap usulan.
   b) Bank dalam pengembangan sistem remunerasi berbasis kinerja dan risiko, yaitu sampai dengan akhir Semester II Tahun 2020 masih dalam tahap usulan.
   c) Bank masih dalam proses pengembangan career path management system , yaitu sampai dengan Semester II Tahun 2020 masih dalam tahap usulan.
   d) Bank dalam pengembangan system remunerasi berbasis kinerja dan risiko, yaitu sampai dengan akhir Semester II Tahun 2020 masih dalam tahap usulan.
2) Pada *governance process*:
   a) Dalam menjalankan kebijakan berupa sisdur belum sepenuhnya sesuai sehingga masih diketemukan kelemahan oleh audit intern (SKAI & *Anti Fraud*) maupun audit eksternal;

   b) Evaluasi RBB dilakukan setiap bulan dan triwulan serta dilakukan pemantauan terhadap proyek-proyek strategis dan pembukaan jaringan kantor. Sampai dengan semester II tahun 2020 dari aspek kualitatif belum berjalan optimal, tercermin dari rencana 43 (empat puluh tiga) proyek-proyek strategis terealisasi 35%, pembukaan jaringan kantor terealisasi 0,97%, pemindahan alamat kantor telah terealisasi 100%, dan perubahan status kantor kas menjadi kegiatan pelayanan kas telah terealisasi 100%.

3) Pada *governance outcome*:
   a) Temuan audit berulang dari temuan audit sebelumnya masih terdapat di beberapa unit kerja operasional;

The results of the Board of Commissioners meeting are stated in minutes of meeting which are followed up in the form of directions and suggestions for improvement through the letters of the Board of Commissioners and become one of the Directors' references in carrying out their duties and responsibilities. The Board of Directors has followed up the suggestions and advice from the Board of Commissioners. However, there are still things that need to be improved, namely;

1) On the governance structure:
   a) The bank is still in the process of developing a career path management system, namely until Semester II of 2020 it is still in the proposal stage.
   b) The bank is in the development of a risk and performance-based remuneration system, until the end of Semester II of 2020 it is still in the proposal stage.
   c) The Bank is still in the process of developing a career path management system, until Semester II of 2020 it is still in the proposal stage.
   d) Banks are in the development of a risk and performance-based remuneration system, that up to the end of Semester II of 2020 it is still in the proposal stage.
2) In the governance process:
   a) In iorder to mplementing policies in the form of systems and procedures, they are not fully compliant so that weaknesses are still found by internal audit (Internal Audit Work Unit & Anti Fraud) as well as external audits;
   b) Evaluation of the Bank Business Plan is Performed every month and quarterly as well as monitoring of strategic projects and the opening of office networks. As of the second semester of 2020, from the qualitative aspect, it has not run optimally, as reflected in the plans for 43 (forty three) strategic projects that has 35% realized, 309 (three hundred and nine) plans to open office networks has realized 0.97%, 6 (six) plans to change office addresses have been 100% realized, and the plan to change the status of 1 (one) cash office into cash service activities has been 100% realized.
3) On the governance outcome:
   a) Recurrent audit findings from previous audit findings are still present in several operational work units;

b) Beberapa hasil temuan dari pihak intern maupun ekstern yang masih belum tuntas tindaklanjutnya sesuai dengan komitmen pada *action plan* dan *action step*.

3. Pengawasan Penerapan Manajemen Risiko

Dewan Komisaris wajib memastikan bahwa Bank telah menerapkan Manajemen Risiko yang disesuaikan dengan tujuan, kebijakan usaha, ukuran dan kompleksitas usaha, serta kemampuan Bank.

PT Bank Pembangunan Daerah Bali telah menyusun profil risiko yang tertuang dalam laporan profil risiko Bank. Manajemen telah berkomitmen yaitu meningkatkan penilaian *inherent risk* dari *Moderate* menjadi *LowMod* pada risiko operasional, dan meningkatkan Kualitas Penerapan Manajemen Risiko (KPMR) *Fair* menjadi *Satisfactory*.

Memahami kondisi tersebut di atas, Dewan Komisaris dan Direksi telah mengambil langkah-langkah konkret melalui rapat antar anggota Dewan Komisaris, rapat dengan Komite serta rapat dengan jajaran Direksi beserta Divisi/Satuan Kerja terkait dan sesuai pedoman yang telah ditetapkan serta memperhatikan prinsip-prinsip Tata Kelola dan ketentuan yang berlaku untuk optimalisasi pelaksanaan tugas Komite Manajemen Risiko, Satuan Kerja Manajemen Risiko/Divisi MRO, Satuan Kerja Kepatuhan/Divisi Kepatuhan dan SKAI & *Anti Fraud* serta Divisi terkait.

Hasil rapat Dewan Komisaris dengan Direksi dituangkan dalam risalah rapat yang ditindaklanjuti melalui surat Dewan Komisaris untuk menjadi salah satu acuan Direksi dalam melaksanakan tugas dan tanggung jawabnya.

Manajemen telah menindaklanjuti saran Dewan Komisaris tersebut, dari hasil *self assessment* faktor Profil Risiko Bank posisi Desember 2020 secara komposit berada pada peringkat PK-2 di dalamnya terdapat peringkat Profil Risiko yaitu "*LowMod*" atau PK-2 dengan *Inherent* pada peringkat "*Moderate*" dan KPMR pada Peringkat "*Satisfactory*".

b) Several findings from internal and external parties are still incomplete, the follow-up is in accordance with the commitments in the action plan and action steps.

3. Supervision of Risk Management Implementation

The Board of Commissioners must ensure that the Bank has implemented Risk Management in accordance with the objectives, business policies, size and complexity of the business, as well as the Bank's capacity.

PT Bank Pembangunan Daerah Bali has compiled a risk profile contained in the Bank's risk profile report. The management has committed to increase the inherent risk assessment from Moderate to LowMod on operational risk, and to improve the Quality of Fair Risk Management Implementation (KPMR) to be Satisfactory.

Understanding the aforementioned conditions, the Board of Commissioners and the Board of Directors have taken concrete steps through meetings between members of the Board of Commissioners, meetings with committees and meetings with the Board of Directors and related Divisions/Work Units and in accordance with established guidelines and taking into account the principles of Governance. and applicable regulations to optimize the implementation of duties of the Risk Management Committee, Risk Management Work Unit/MRO Division, Compliance Work Unit/Compliance Division and Internal Audit Work Unit & Anti-Fraud and related divisions.

The results of the meeting of the Board of Commissioners and the Board of Directors are stated in the minutes of the meeting which are followed up by a letter from the Board of Commissioners to serve as a reference for the Board of Directors in carrying out their duties and responsibilities.

Management has followed up on the advice of the Board of Commissioners, the results of self-assessment of the Bank's Risk Profile factor is in December 2020 position on the PK-2 rankings, there is a Risk Profile rating, namely "LowMod" or PK-2 with Inherent at "Moderate" and KPMR at "Satisfactory" ratings.

4. Sistem Pengendalian Intern

Penerapan Sistem Pengendalian Internal secara efektif akan membantu Bank dalam menjaga aset Bank, menjamin tersedianya informasi dan laporan yang akurat, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran terhadap prinsip kehati-hatian. Pelaksanaan Sistem Pengendalian Internal diantaranya mencakup Pelaksanaan Fungsi Kepatuhan, Pelaksanaan Fungsi Audit Internal, Pelaksaaan Fungsi Audit Eksternal, Pelaksanaan Program APU & PPT, Penerapan Strategi *Anti Fraud* dan Pelaksanaan Tindak Lanjut Hasil Audit.

a. Pelaksanaan Fungsi Kepatuhan

Dewan Komisaris wajib memastikan bahwa fungsi Kepatuhan Bank telah dilaksanakan sesuai dengan POJK Nomor 46/POJK.03/2017 tanggal 12 Juli 2017 dan peraturan perundang-undangan yang terkait. Dewan Komisaris melalui Komite Pemantau Risiko telah melakukan evaluasi terhadap Laporan Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2020. Dari hasil evaluasi tersebut Dewan Komisaris merekomendasikan kepada Direktur Kepatuhan agar:

1) Untuk memastikan seluruh hasil pengujian rencana telah diimplementasikan dan hasil implementasinya efektif, maka diminta kepada Satuan Kerja Kepatuhan secara periodik melakukan pemantauan atas implementasi hasil pengujian rencangan, khususnya kepada unit operasional dan melaporkan hasil pemantauan tersebut kepada Direktur Utama dengan tembusan kepada Dewan Komisaris;
2) Dalam upaya mitigasi Risiko Kepatuhan yang telah dilaksanakan, Divisi Kepatuhan melakukan koordinasi secara intensif dengan SKAI & *Anti Fraud* dan Unit terkait memastikan terhadap tindak lanjut hasil temuan pemeriksaan (intern/ekstern) yang masih belum tuntas agar dapat diselesaikan sesuai komitmen, utamanya sisa temuan tahun 2017 dan 2018.

4. Internal Control System

Implementation of Internal Control System will effectively help the Bank in maintaining the Bank's assets, the availability of information and the reports are accurate, increasing the Bank's compliance to the rules and regulations that apply, as well as reduce the risk of loss, fraud and violation of the principle of prudence. Implementation of the Internal Control System includes implementation of the Compliance Function, Implementation of the Internal Audit Function, Implementation of the External Audit Function, Implementation of AML & CFT Programs, Implementation of Anti-Fraud Strategies and Implementation of Follow-Up on Audit Results.

a. Implementation of Compliance Function.

The Board of Commissioners must ensure that the Bank's Compliance function has been carried out in accordance with POJK Number 46/POJK.03/2017 dated 12 July 2017 and related laws and regulations. The Board of Commissioners through the Risk Monitoring Committee has evaluated the Compliance Director's Report on the Implementation of the Duties & Responsibilities of the Third Quarter of 2020. From the results of the evaluation, the Board of Commissioners recommends that the Compliance Director:

1) To ensure that all the results of the plan testing have been implemented and the results of the implementation are effective, it is requested that the Compliance Unit periodically monitor the implementation of the results of the planning test, especially to the operational unit and report the monitoring results to the President Director with a copy to the Board of Commissioners;
2) In the Compliance Risk mitigation efforts that have been implemented, the Compliance Division coordinates intensively with Internal Audit Work Unit & Anti-Fraud and related Units to ensure follow-up to the results of the investigation findings (internal/external) that are still incomplete so that they can be resolved according to commitments, especially the remaining findings 2017 and 2018.

Demikian pula agar segera melaksanakan mitigasi risiko, yaitu:

a) Membuat langkah-langkah pengendalian untuk memitigasi risiko terjadinya *Fraud Skiming*.
b) Membuat mekanisme pemantauan tindak lanjut rekomendasi dari Dewan Komisaris kepada Direksi serta dokumentasi mengenai kendala/hambatan yang dihadapi unit kerja dalam melakukan tindak lanjut.
c) Menyiapkan mitigasi risiko atas adanya potensi risiko yang akan dihadapi ke depan.

3) Terkait adanya keterlambatan penyampaian koreksi Laporan Informasi Debitiur pada *SLIK Web* dan terdapat salah saji pada 4.225 debitur dengan subtansi modul *SLIK*, agar dilakukan:
   a) Peningkatan budaya kepatuhan, khususnya mengenai ketentuan POJK Nomor 18/POJK.03/2017 tentang Pelaporan dan Permintaan Informasi Debitur melalui *SLIK* dan pemyempurnaan SOP terkait hal tersebut termasuk pengaturan sanksi atas kelalaian atau ketidakpatuhan ketentuan tersebut.
   b) Petugas *SLIK* dan Administrator beserta dengan SKAI & Anti *Fraud* melakukan *review* secara berkala agar kesalahan terhadap *field mandatory* tidak terjadi lagi.

Saran atau nasihat tersebut telah ditindaklanjuti oleh Direktur Kepatuhan sesuai Surat kepada Dewan Komisaris Nomor B-1453/DIR/KPN/2020 tanggal 28 Desember 2020 perihal Tangapan Hasil Evaluasi atas Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2020 yang antara lain:

a) Mengoptimalkan pemantauan untuk memastikan agar kebijakan sisdur, telah dilaksanakan sesuai ketentuan OJK dan perundang-undangan lainnya.
b) Melakukan koordinasi secara intensif dengan SKAI & Anti *Fraud* untuk memastikan penyelesaian tindak lanjut hasil pemeriksaan.
c) Menyurati Kepala Divisi Kredit untuk segera melakukan pencegahan terhadap kesalahan pelaporan yang dapat menimbulkan sanksi dan kewajiban membayar.

Likewise, to immediately implementing risk mitigation, such as:

a) Creating control measures to mitigate the risk of Fraud Skiming.
b) Creating a follow-up monitoring mechanism for recommendations from the Board of Commissioners to the Board of Directors as well as documentation of obstacles/obstacles faced by work units in carrying out follow-up actions.
c) Prepare risk mitigation for any potential risks that will be faced in the future.

3) Regarding the delay in submitting corrections to the Debtor Information Report on SLIK Web and there are misstatements for 4,225 debtors with the substance of the SLIK module, it is necessary to:
   a) Increasing the culture of compliance, especially regarding the provisions of POJK Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through SLIK and the improvement of SOPs related to this, including setting sanctions for negligence or non-compliance with these provisions.
   b) SLIK Officers and Administrators along with Internal Audit Work Unit & Anti Fraud conduct periodic reviews so that errors in mandatory fields do not occur again.

This suggestion or advice has been followed up by the Director of Compliance in accordance with the Letter of the Board of Commissioners Number B-1453/DIR/KPN/2020 dated December 28, 2020 regarding the Evaluation Results Response to the Compliance Director's Report on Quarter III 2020, which includes:

a) Optimizing monitoring to ensure that system procedure policies have been implemented in accordance with OJK regulations and other laws.
b) To coordinate intensively with Internal Audit Work Unit & Anti Fraud to ensure completion of follow-up results of the examination.
c) Writing to the Head of the Loan Division to immediately take precautions against reporting errors that may result in sanctions and obligation to pay.

b. Fungsi Audit Intern

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

1) Memberikan saran/masukan atas Program Kerja Audit Tahunan (PKAT) Satuan Kerja Audit Intern (SKAI) & Anti *Fraud*.
   SKAI & Anti *Fraud* telah menyampaikan *draft* PKAT Tahun 2021 kepada Dewan Komisaris sesuai surat Kepala SKAI & Anti *Fraud* Nomor B-0488/SAF/AU2/2020 tanggal 24 November 2020 untuk dimintakan persetujuannya. Dari hasil evaluasi atas *draft* PKAT tersebut telah memenuhi pokok-pokok Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum telah mencantumkan yaitu:

   a) Kebijakan, proses, dan langkah-langkah penerapan tata kelola sesuai dengan ketentuan peraturan perundang-undangan terkait;
   b) Manajemen risiko;
   c) Kecukupan permodalan;
   d) Kecukupan likuiditas;
   e) Pelaporan intern;
   f) Kepatuhan terhadap peraturan perudang-undangan termasuk kepatuhan terhadap prinsip-prinsip syariah bagi bank umum syariah dan bank umum konvesional yang memiliki unit usaha syariah; dan
   g) Keuangan.

Selanjutnya agar PKAT tersebut ditaati, dijadikan pedoman dan pelaksanaannya dilakukan secara profesional serta independen sehingga tujuan audit dapat tercapai secara maksimal.

2) Pelaksanaan Tugas SKAI & *Anti Fraud*

   Pelaksanaan tugas SKAI & *Anti Fraud* dilaporkan setiap semester, yaitu periode Juni dan Desember kepada OJK dalam Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern SKAI & Anti *Fraud*.
   Untuk meningkatkan kualitas pelaksanaan dan tanggung jawab SKAI & *Anti Fraud*, Dewan Komisaris telah melakukan evaluasi atas laporan hasil audit dan laporan pelaksanaan tugas pokok dan fungsi SKAI & *Anti Fraud*, pemantauan, dan

b. Internal Audit Function

In order to supervise the Internal Audit function, the Board of Commissioners through the Audit Committee has carried out the following activities:

1) Provide suggestions/input on the Annual Audit Work Program (PKAT) of the Internal Audit Work Unit (SKAI) & Anti Fraud.
   Internal Audit Work Unit & Anti Fraud has submitted the PKAT 2021 draft to the Board of Commissioners in accordance with the letter of the Head of Internal Audit Work Unit & Anti Fraud Number B-0488/SAF/AU2/2020 dated November 24, 2020 for approval. From the results of the evaluation of the PKAT draft, it has met the main points of the Otoritas Jasa Keuangan Regulation Number 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function at Commercial Banks, which includes:
   a) Policies, processes, and steps for implementing governance in accordance with the provisions of the relevant laws and regulations;
   b) Risk management;
   c) Adequacy of capital;
   d) Adequacy of liquidity;
   e) Internal reporting;
   f) Compliance with statutory regulations including compliance with sharia principles for Islamic commercial banks and conventional commercial banks that have sharia business units; and

   g) Finance.

Furthermore, so that the PKAT is adhered to, used as a guideline and its implementation is carried out professionally and independently so that the audit objectives can be maximally achieved.

2) Implementation of Internal Audit Work Unit & Anti-Fraud Duties
   The implementation of the Internal Audit & Anti-Fraud duties is reported every semester, namely the June and December period to the OJK in the Internal Audit & Anti-Fraud Internal Audit Report.
   To improve the quality of the implementation and responsibilities of the Internal Audit Unit & Anti-Fraud, the Board of Commissioners has evaluated the audit reports and reports on the implementation of the main duties and functions of the Internal Audit

rapat koordinasi guna memberikan arahan dan saran perbaikan kepada SKAI & *Anti Fraud* melalui Direksi antara lain:

a. *Review* secara berjenjang agar lebih optimal;
b. Pengungkapan atribut temuan (kondisi, kriteria, sebab, akibat dan rekomendasi) agar lebih disempurnakan;
c. Menyimpulkan suatu kondisi/permasalahan agar lebih komprehensif;
d. Pelaporan pelanggaran (*Whistleblowing System*) belum berjalan optimal, agar dilakukan sosialisasi secara intensif, sehingga karyawan tidak ragu dalam penerapannya (untuk melaporkan dugaan *fraud*);
e. Melaksanakan monitoring pasif setiap hari dengan memanfaatkan sarana dan laporan dari Satuan Kerja/Unit Kerja, serta melaksanakan *surprise audit* dengan frekuensi yang lebih sering;
f. Melaksanakan pemantauan tindak lanjut hasil audit dengan lebih optimal;
g. Melaksanakan program diklat sesuai PKAT.

Saran/nasihat tercermin dari 43 (empat puluh tiga) surat-surat Dewan Komisaris dalam kegiatannya melalui Komite Audit yang telah dijabarkan di atas. Saran/nasihat tersebut belum seluruhnya ditindaklanjuti, terbukti dari Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *Anti Fraud* Triwulan IV Tahun 2020, Kinerja SKAI & *Anti Fraud* semakin meningkat.

Selanjutnya, PKAT agar ditaati, dijadikan pedoman dan pelaksanaannya dilakukan secara professional serta independen sehingga tujuan audit dapat tercapai secara maksimal.

c. 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.

Unit & Anti-Fraud, monitoring, and coordination meetings to provide direction and suggestions for improvement to Internal Audit Work Unit & Anti-Fraud through Directors include:

a. Review in stages to be optimized;
b. Disclosure of finding attributes (conditions, criteria, causes, effects and recommendations) for further refinement;
c. Summarize a condition/problem to make it more comprehensive;
d. The whistleblowing system has not run optimally, so that intensive socialization is carried out, so that employees do not hesitate in its application (to report suspected fraud);
e. Carrying out daily passive monitoring by utilizing the means and reports from the Work Units/Work Units, as well as conducting surprise audits with a more frequent frequency;
f. Carry out more optimal follow-up monitoring of audit results;
g. Carry out education and training programs according to PKAT.

Suggestions/advice are reflected in the 43 (forty three) letters of the Board of Commissioners in its activities through the Audit Committee which have been described above. These suggestions/advice have not been fully acted upon, as evidenced by the Progress Report on the Implementation of PKAT and the Performance of Internal Audit Work Unit & Anti-Fraud in the 4th Quarter of 2020, the Performance of Internal Audit Work Unit & Anti-Fraud is increasing.

Furthermore, PKAT must be obeyed, used as a guideline and its implementation is carried out professionally and independently so that the audit objectives can be maximally achieved.

c. External Audit Function

In accordance with Deed No. 85 dated May 25, 2010, the General Meeting of Shareholders (GMS) agreed to grant the authority to appoint a Public Accountant and Public Accountant Firm (KAP) to the Bank's management in accordance with the provisions of the Law.

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 2020, Dewan Komisaris sesuai dengan suratnya Nomor 093/DK/BPD/2020 tanggal 28 Mei 2020 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 2020. Komisaris (sebagaimana direkomendasikan oleh Komite Audit) merekomendasikan 5 (lima) Kantor Akuntan Publik dan selanjutnya proses pengadaannya dilaksanakan sesuai dengan BPP/SOP pengadaan Barang/Jasa. Berdasarkan hasil proses pengadaan barang dan jasa telah menetapkan pemenang KAP Hendrawinata Hanny Erwin & Sumargo berdasarkan Surat Perjanjian/Kontrak Nomor 0860/SPK/DIR/UMS/2020 (PPP) dan 788/WEL/HHES/X/20 (Penyedia) tanggal 20 Oktober 2020.

d. Penerapan Strategi *Anti Fraud*

Dewan Komisaris memastikan penerapan 4 (empat) pilar strategi anti *fraud,* yaitu Pencegahan, Deteksi, Investigasi, Pelaporan dan Sanksi, serta Pemantauan, Evaluasi dan tindak lanjut melalui evaluasi Laporan Hasil Audit Khusus dan Audit Investigasi serta Laporan Pelaksanaan Strategi *Anti Fraud* yang disampaikan oleh Direktur Utama setiap semester, yaitu bulan Juni dan Desember. Dari hasil evaluasi terhadap laporan tersebut disimpulkan bahwa penerapan 4 (empat) pilar strategi *anti fraud* secara umum telah dilaksanakan secara memadai, namun perlu lebih dioptimalkan. Sehubungan dengan hal tersebut, Dewan Komisaris memberikan saran/nasihat kepada Direksi agar:

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

In order to appoint a Public Accountant and Public Accountant Firm to carry out a General Audit of the Annual Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali in 2020, the Board of Commissioners in accordance with letter Number 093/DK/BPD/2020 dated May 28, 2020 regarding the Procurement of Public Accountant Services and a Public Accounting Firm to conduct a General Audit (General Audit) of the Annual Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali for the 2020 Fiscal Year. The Commissioner (as recommended by the Audit Committee) recommends 5 (five) Public Accounting Firms and then the procurement process is carried out accordingly. with the BPP/SOP for the procurement of goods/services. Based on the results of the goods and services procurement process, the winner of KAP Hendrawinata Hanny Erwin & Sumargo based on the Letter of Agreement/Contract Number 0860/SPK/DIR/UMS/2020 (PPP) and 788/WEL/HHES/X/20 (Provider) on October 20 2020.

d. Implementation of Anti-Fraud Strategy

The Board of Commissioners ensures the implementation of the 4 (four) pillars of the anti-fraud strategy, namely Prevention, Detection, Investigation, Reporting and Punishment, as well as Monitoring, Evaluation and follow-up through the evaluation of the Special Audit Report and Investigation Audit and the Anti-Fraud Strategy Implementation Report submitted by the President Director. every semester in June and December. From the results of the evaluation of the report, it is concluded that the implementation of the 4 (four) pillars of the anti-fraud strategy has generally been implemented adequately, but needs to be more optimized. In this regard, the Board of Commissioners provides advice/advice to the Board of Directors in order to:

1) Reporting of violations (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 application/implementation.
2) Carrying out daily passive monitoring by utilizing the means and reports from work units/units, as well as conducting surprise audits with a more frequent frequency.

e. Penerapan Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU dan PPT)

Terkait program APU dan PPT, Bank telah mengembangkan aplikasi/sistem informasi yang dapat mengindentifikasi, menganalisis, memantau dan menyediakan laporan secara efektif mengenai karakteristik transaksi yang dilakukan nasabah. Dari laporan hasil audit SKAI & *Anti Fraud*, diketemukan 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 permasalah tersebut telah disarankan agar Divisi Kepatuhan untuk menerbitkan panduan terkait mekanisme atau langkah-langkah dalam menatausahakan *single CIF* sebagai pedoman Kantor Cabang.

e. Implementation of the Anti-Money Laundering & Prevention of Terrorism Funding Programs (AML and CFT)

Regarding the AML and CFT programs, the Bank has developed an application/information system that can effectively identify, analyze, monitor and provide reports on the characteristics of transactions carried out by customers. From the Internal Audit Work Unit & Anti-Fraud audit report, it was found that the implementation of the AML & CFT Program was not optimal, namely the Bank had not maintained an integrated customer profile, it was proven that there were customers who had different and multiple CIFs. Regarding this problem, it has been suggested that the Compliance Division issue a guideline regarding the mechanism or steps in administering a single CIF as a guideline for Branch Offices.

f. Pengawasan Pelaksanaan Tindak Lanjut Hasil Audit

Laporan hasil audit dan realisasi kegiatan Audit SKAI & Anti Fraud disampaikan kepada Dewan Komisaris sebagai wakil Pemegang Saham, dengan tembusan disampaikan kepada Direktur Kepatuhan. Dewan Komisaris dan Direksi memantau dan memastikan pihak yang di Audit *(Auditee)* telah mengambil langkah-langkah konkret atas temuan Audit. Sampai dengan tanggal 31 Desember 2020, Bank telah menyelesaikan 97,93% atau 1.657 temuan dari total temuan sebanyak 1.692 dan belum tuntas sebanyak 35.

f. Supervision of the Implementation of Audit Results

Reports on audit results and the realization of the Internal Audit & Anti-Fraud Audit activities are submitted to the Board of Commissioners as the representative of the Shareholders, with a copy submitted to the Compliance Director. The Board of Commissioners and the Board of Directors monitor and ensure that the parties audited (Auditee) have taken concrete steps on the Audit findings. As of December 31, 2020, the Bank has completed 97.93% or 1,657 findings from a total of 1,692 findings and 35 have not been completed.

g. Pelaksanaan Tugas Komite

Dalam menjalankan tugas dan fungsi pengawasan terhadap jalannya operasional Bank, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Tahun 2020, Komite Dewan Komisaris telah melaksanakan kegiatan sesuai rencana kerja Komite dan hasilnya telah dilaporkan kepada Dewan Komisaris setiap triwulan.

Dalam pelaksanaan tugasnya di tahun 2020, Komite Audit telah mengadakan rapat sebanyak 10 (sepuluh) kali, melakukan pertemuan dengan SKAI & *Anti Fraud* sebanyak 4 (empat) kali, dan telah melakukan kajian lebih dari 43 (empat puluh tiga) laporan hasil audit internal.

g. Implementation of Committee Duties

In order to carry out their supervisory duties and functions of the Bank's operations, the Board of Commissioners is assisted by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. In 2020 the Board of Commissioners Committee have engaged activities according to the Committee's work plan and the results have been reported to the Board of Commissioners every quarter.

In carrying out their duties in 2020 the Audit Committee has held 10 (ten) meetings, held 4 (four) meetings with Internal Audit Work Unit & Anti-Fraud, and has reviewed more than 43 (forty three) reports on internal audit results.

Komite Pemantau Risiko tahun 2020 telah mengadakan rapat sebanyak 10 (sepuluh) kali, melakukan pertemuan dengan Divisi MRO sebanyak 4 (empat) kali, dan melakukan kajian lebih dari 32 (tiga puluh dua) laporan terkait dengan manajemen risiko.

Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 6 (enam) kali dalam kapasitasnya untuk mengevaluasi kebijakan remunerasi Direksi, Dewan Komisaris, Pejabat Senior, dan Karyawan Bank BPD Bali secara keseluruhan, dan melakukan kajian lebih dari 13 (tiga belas) laporan terkait dengan remunerasi dan nominasi, Komite telah melaksanakan tugas dengan baik.

h. Pelaksanaan Program CSR

Dewan Komisaris memandang bahwa aktivitas usaha bank tidak dapat dipisahkan dari kondisi sosial masyarakat di lingkungan Bank beroperasi. Dewan Komisaris mendukung upaya positif Direksi PT Bank Pembangunan Daerah Bali dalam menjalankan program tanggung jawab sosial perusahaan. Melalui program tersebut PT Bank Pembangunan Daerah 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 2020 sebesar Rp10.319.707.166,18,00 atau 63,31% dari anggaran sebesar Rp16.300.000.000,00.

Untuk pelaksanaan program CSR pada tahun mendatang, Dewan Komisaris menyarankan kepada Direksi agar:

1) Penetapan anggaran CSR disusun sesuai ketentuan BPP/SOP CSR yaitu berdasarkan program kerja yang terukur dan realistis;
2) Pemberian bantuan CSR dilandasi dengan kajian secara mendalam, mengutamakan kepada masyarakat yang tergolong kurang mampu serta dilakukan dengan lebih merata, baik program maupun wilayah;
3) Laporan realisasi CSR agar disertai analisis aspek kualitatif.

The Risk Monitoring Committee in 2020 has held 10 (ten) meetings, met with the Risk Management Division 4 (four) times, and reviewed more than 32 (thirty two) reports related to risk management.

The Remuneration and Nomination Committee has held 6 (six) meetings in its capacity to evaluate the remuneration policies of the Board of Directors, Board of Commissioners, Senior Officials and Employees of Bank BPD Bali as a whole, and reviewed more than 13 (thirteen) reports related to remuneration and nominations, the Committee has done a good job.

h. Implementation of CSR Programs

The Board of Commissioners views that the bank's business activities cannot be separated from the social conditions in the community in which the Bank operates. The Board of Commissioners supports the positive efforts of the Directors of PT Bank Pembangunan Daerah Bali in carrying out corporate social responsibility programs. Through this program, PT Bank Pembangunan Daerah has actively contributed to the main aspects needed by the community, namely in education, health, arts and culture, sports, other social programs, especially house renovations, facilities and infrastructure and partnership programs. Realization of the CSR Program in 2020 is Rp10,319,707,166.18.00 or 63,31% of the budget of Rp16,300,000,000.00.

For the implementation of the CSR program in the coming year, the Board of Commissioners advises the Board of Directors to:

1) The determination of the CSR budget is prepared in accordance with the Company's Guidebook/SOP of CSR provisions, based on a measurable and realistic work program;
2) The provision of CSR assistance is based on in-depth studies, prioritizing people who are classified as underprivileged and carried out more evenly, both in programs and areas;
3) Report on the realization of CSR to be accompanied by a qualitative aspect analysis.

KOMITE – KOMITE
Committees

A. Komite-Komite di Bawah Dewan Komisaris

Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh komite-komite di bawah 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.

Komite dalam melaksanakan tugasnya berpedoman pada Keputusan Dewan Komisaris Nomor 004/KEP/DK/BPD/2019 tanggal 12 September 2019 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 004/KEP/DK/BPD/2020 tanggal 22 Desember 2020 tentang Pedoman dan Tata Tertib Kerja Komite.

1. Komite Audit

a. Struktur Keanggotaan, Keahlian, dan Independensi Komite Audit

Jumlah anggota Komite Audit sebanyak 4 (empat) orang terdiri dari seorang Komisaris Independen sebagai ketua merangkap anggota, seorang Komisaris Non Independen sebagai 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:

1) Struktur keanggotaan Komite Audit sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2020 tanggal 21 Mei 2020 tentang Perubahan Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2019 tanggal 12 September 2019 dengan susunan keanggotaan sebagai berikut:

A. Committees under the Board of Commissioners

In order to carry out their duties, the Board of Commissioners is assisted by committees under the Board of Commissioners which have been formed according to the Bank's needs and the provisions of the prevailing laws and regulations. The Board of Commissioners of PT Bank Pembangunan Daerah Bali has formed 3 (three) committees, the Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee.

In Order to Perform their dutties, the Committee guided by the Decree of the Board of Commissioners Number 004/KEP/DK/BPD/2019 dated September 12, 2019 as amended by the Decree of the Board of Commissioners Number 004/KEP/DK/BPD/2020 dated December 22, 2020 concerning Work Procedure and Guidelines of the Committee.

1. Audit Committee

a. Structure of Membership, Expertise, and Independence of Audit Committee

The number of members of the Audit Committee is 4 (four) consisting of an Independent Commissioner as chairman and member, a Non-Independent Commissioner as a member, an Independent Party with expertise in finance or accounting as a member and an Independent Party with expertise in law or banking. . The membership structure of the PT Bank Pembangunan Daerah Bali Audit Committee is as follows:

1) The membership structure of the Audit Committee is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2020 dated May 21, 2020 concerning Amendments to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2019 dated September 12, 2019 with the following membership composition:

Tabel Struktur Anggota Komite Audit | Table of Audit Committee's Member Streucture

Nama / Name	Jabatan / Position
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 Komite Audit (Pihak Independen) merangkap sebagai anggota Komite Remunerasi dan Nominasi sesuai dengan Keputusan Direksi Nomor 0198/KEP/DIR/SDM/2020 tanggal 20 Mei 2020 tentang Pengangkatan Saudara I Dewa Gede Putra Yustina, S.H. sebagai Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali dan Perjanjian Kerja Khusus Nomor 0426/SPK/DIR/SDM /2020 tanggal 20 Mei 2020. Member of the Audit Committee (Independent Party) concurrently as a member of the Remuneration and Nomination Committee in accordance with the Decree of the Board of Directors Number 0198/KEP/DIR/SDM/2020 dated May 20, 2020 concerning the Appointment of I Dewa Gede Putra Yustina, S.H. as a Member of the Committee for the Board of Commissioners of PT Bank Pembangunan Bali Region and Special Work Agreement Number 0426/SPK/DIR/SDM/2020 dated May 20, 2020.
Made Juanda, S.E., M.M.	Anggota (Pihak Independen) / Member (Independent Party)

2) Struktur keanggotaan Komite Audit sesuai dengan Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2020 tanggal 22 Desember 2020 tentang Perubahan Kedua Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2019 dengan susunan keanggotaan sebagai berikut:

2) The membership structure of the Audit Committee is in accordance with the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated December 22, 2020 concerning the Second Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2019 with the following membership composition:

Tabel Struktur Anggota Komite Audit | Table of Audit Committee's Member Structure

Nama / Name	Jabatan / Position
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 (Pihak Independen) / Member (Independent Party)
Made Juanda, S.E., M.M.	Anggota (Pihak Independen) / Member (Independent Party)

b. Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas membantu Dewan Komisaris paling sedikit:

1) Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil Audit, dalam rangka menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan;
2) Dalam rangka melaksanakan tugas tersebut di atas Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit:
   a) Pelaksanaan tugas satuan kerja audit intern;

b. Duties and Responsibilities of the Audit Committee

The Audit Committee has the task of assisting the Board of Commissioners at least:

1) Monitoring and evaluating the planning and implementation of audits as well as monitoring the follow-up to Audit results, in order to assess the adequacy of internal control including the adequacy of the financial reporting process;
2) In order to carry out the above tasks, the Audit Committee is required to monitor and evaluate at least:
   a) Implementation of duties of the internal audit work unit;

b) Kesesuaian pelaksanaan Audit oleh Kantor Akuntan Publik dengan standar audit yang berlaku;
c) Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku;
d) Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern, Kantor Akuntan Publik, dan hasil pengawasan Otoritas Jasa Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris;
e) Laporan keuangan dan non keuangan yang dikeluarkan Bank baik rencana maupun realisasinya;
f) Ketaatan bank terhadap peraturan perundang-undangan yang berlaku;
g) Pengaduan dan keluhan-keluhan yang berkaitan dengan citra bank.

3) Komite Audit wajib memberikan rekomendasi mengenai penunjukkan Akuntan Publik dan Kantor Akuntan Publik (KAP) kepada Dewan Komisaris untuk disampaikan kepada RUPS;
4) Membuat laporan pelaksanaan tugasnya kepada Dewan Komisaris setiap triwulan 3 (tiga) bulan dan setiap akhir tahun buku;
5) Menganalisis/mengevaluasi setiap surat/memo yang diterima/masuk terkait dengan bidang tugasnya baik dari internal maupun eksternal Bank dan melaporkan hasilnya kepada Dewan Komisaris;
6) Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Audit.
7) Dalam pelaksanaan fungsi audit intern, Komite Audit bertanggung jawab:
   a) Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
   b) Mengevaluasi kinerja SKAI & *Anti Fraud*;
   c) Memastikan SKAI & *Anti Fraud* melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan;
   d) Memastikan SKAI & *Anti Fraud* bekerja secara independen;
   e) Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI & Anti *Fraud*;

b) The conformity of the implementation of the Audit by the Public Accounting Firm with the applicable auditing standards;
c) The conformity of the financial statements with the applicable accounting standards;
d) Implementation of follow-up actions by the Board of Directors on the findings of the internal audit work unit, the Public Accountant Office, and the results of supervision by the Otoritas Jasa Keuangan, in order to provide recommendations to the Board of Commissioners;
e) Financial and non-financial reports issued by the Bank, both the plan and the realization;
f) Bank compliance with the prevailing laws and regulations;
g) Complaints and grievance relating to the image of the bank.

3) The Audit Committee must provide recommendations regarding the appointment of a Public Accountant and Public Accountant Firm (KAP) to the Board of Commissioners to be submitted to the GMS;
4) Making reports on the implementation of their duties to the Board of Commissioners every 3 (three) months and at the end of each financial year;
5) Analyze/evaluate every letter/memo received/come in regarding their duties, both from internal and external to the Bank and report the results to the Board of Commissioners;
6) Implementing other duties assigned by the Board of Commissioners related to the scope of duties of the Audit Committee
7) In carrying out the internal audit function, the Audit Committee is responsible for:
   a) Monitor and review the effectiveness of the Bank's internal audit;
   b) Evaluating the performance of Internal Audit Work Unit & Anti Fraud;
   c) Ensure that Internal Audit Work Unit & Anti Fraud communicate with the Board of Directors, Board of Commissioners, external auditors, and the Otoritas Jasa Keuangan;
   d) Ensuring that Internal Audit Work Unit & Anti Fraud work independently;
   e) Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of the Internal Audit Unit & Anti-Fraud;

f) Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI & *Anti Fraud*;
g) Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI & *Anti Fraud* secara keseluruhan serta penghargaan kinerja; dan
h) Memastikan SKAI & *Anti Fraud* menjunjung tinggi integritas dalam pelaksanaan tugas.

Dalam melaksanakan tugasnya, Komite Audit membina hubungan kerja yang efektif dan berkoordinasi dengan Direksi melalui SKAI & *Anti Fraud*, Auditor Eksternal dan antar Komite serta Unit Kerja terkait lainnya.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait, Komite wajib mendapat penugasan dari Dewan Komisaris.

c. Frekuensi Rapat Komite Audit

Selama Tahun 2020, Komite Audit melakukan rapat sebanyak 10 (sepuluh) kali dengan realisasi program kerja sebagai berikut:

f) Review audit reports and ensure that the Board of Directors takes the necessary corrective actions quickly to address control weaknesses, fraud, compliance issues with policies, laws and regulations, or other issues identified and reported by Internal Audit Work Unit & Anti Fraud;
g) Provide recommendations to the Board of Commissioners regarding the provision of annual remuneration for Internal Audit Work Unit & Anti-Fraud as a whole as well as performance awards; and
h) Ensuring that Internal Audit Work Unit & Anti-Fraud upholds integrity in the implementation of duties.

In carrying out their duties, the Audit Committee fosters an effective working relationship and coordinates with the Board of Directors through the Internal Audit & Anti-Fraud, External Auditor and among other related Committees and Work Units.

In terms of carrying out work relations and coordination with related units, the Committee must be assigned an assignment from the Board of Commissioners.

c. Audit Committee Meeting Frequency

During 2020, the Audit Committee held 10 (ten) meetings with the realization of the work program as follows:

Tabel Rapat Komite Audit / **Table of Audit Committee Meeting**

No	Tanggal / Date	Keterangan / Description
1	27 Februari 2020 February 27, 2020	Pembahasan Pengadaan Mesin IBM AS/400 DC-DRC Site Bank BPD Bali / Discussion on Procurement of IBM AS / 400 DC-DRC Site for Bank BPD Bali
2	4 Maret 2020 March 4, 2020	Rapat membahas: 1. Pembahasan Laporan Pasif Monitoring Bank Wide posisi per-30 November 2018 berbanding 29 November 2019. 2. Pembahasan Laporan Penerapan Strategi *Anti Fraud* Semester II Tahun 2019. The meeting discussed: 1. Discussion on the Bank Wide Passive Monitoring Report for the position as of November 30, 2018 compared to November 29, 2019. 2. Discussion of the 2019 Semester II Anti-Fraud Strategy Implementation Report.
3	27 Maret 2020 March 27, 2020	Rapat membahas: 1. Pembahasan *Draft* Keputusan Direksi tentang Perubahan Atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Perusahaan Strategi *Anti Fraud* 2. Pembahasan *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Audit Berbasis Risiko. The meeting discussed: 1. Discussion on the Draft Decree of the Board of Directors regarding Amendments to the Decree of the Board of Directors Number 0747 / KEP / DIR / SAF / 2019 concerning the Anti-Fraud Strategy Company Guidebook 2. Discussion on the Draft Decree of the Board of Directors regarding the Risk Based Audit Company Guidebook

No	Tanggal / Date	Keterangan / Description
4	18 Juni 2020 June 18, 2020	Rapat koordinasi membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti Fraud Periode Triwulan I Tahun 2020. 2. Perkembangan pendalaman audit Kantor Capem Bajera dan audit kejadian *fraud* Cabang Badung. 3. Tindak lanjut atas rekomendasi Dewan Komisaris kepada Direksi 4. Tindak lanjut hasil audit intern dan ekstern The coordination meeting discusses: 1. Report on the Implementation of PKAT and Internal Audit Work Unit & Anti-Fraud Performance for the First Quarter of 2020. 2. Development of in-depth audit of the Capem Bajera Office and the audit of the Badung Branch fraud incident. 3. Follow up on the recommendation of the Board of Commissioners to the Board of Directors 4. Follow-up results of internal and external audits
5	20 Juli 2020 July 20, 2020	Rapat membahas: 1. Pembahasan Usulan Pengadaan Jasa Sewa 48 (empat puluh delapan) Unit ATM Bank BPD Bali. 2. Pembahasan Laporan Hasil Pemeriksaan Dugaan *Skimming* Nasabah. The meeting discussed: 1. Discussion on the Proposal for the Procurement of 48 (forty eight) ATM Units at Bank BPD Bali. 2. Discussion of the Report on the Results of the Investigation on Alleged Customer Skimming.
6	27 Juli 2020 July 27, 2020	Pembahasan Proposal Penawaran Jasa Hukum dari Kantor Hukum Pohan & Partners Discussion on Proposal for Legal Service Offering from Pohan & Partners Law Office
7	22 September 2020 September 22, 2020	Rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & *Anti Fraud* yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti Fraud Periode Triwulan II Tahun 2020 2. Perkembangan pendalaman audit Kantor Capem Bajera, debitur a.n. I Ketut Sukartono (Cabang Tabanan), dan audit kejadian *fraud* Cabang Badung 3. Tindak lanjut hasil audit intern dan ekstern 4. Diskusi peningkatan peran SKAI & *Anti Fraud* PT Bank Pembangunan Daerah Bali Coordination meeting with Compliance Director, Head of Internal Audit Work Unit & Anti Fraud which discussed: 1. Report on the Implementation of PKAT and Internal Audit Work Unit & Anti-Fraud Performance for the Second Quarter of 2020 2. Development of deepening audit of the Capem Bajera Office, debtors. I Ketut Sukartono (Tabanan Branch), and the Badung Branch fraud audit 3. Follow-up results of internal and external audits 4. Discussion on increasing the role of Internal Audit Work Unit & Anti-Fraud PT Bank Pembangunan Daerah Bali
8	22 Oktober 2020 October 22, 2020	*Entry Meeting General Audit* atas Laporan Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2020 General Audit Entry Meeting on the Financial Statements of PT Bank Pembangunan Daerah Bali for the 2020 Fiscal Year
9	30 November 2020 November 30, 2020	Rapat membahas: 1. Pengadaan Jasa Penyedia Tenaga Alih Daya Satpam Bank BPD Bali. 2. Pengadaan Jasa Penyedia Tenaga Alih Daya Sopir Bank BPD Bali. The meeting discussed: 1. Procurement of service providers for security guards at Bank BPD Bali. 2. Procurement of Outsourced Driver Services for Bank BPD Bali.

No	Tanggal / Date	Keterangan / Description
10	21 Desember 2020	Rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & *Anti Fraud* yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti Fraud Periode Triwulan III Tahun 2020. 2. Perkembangan pendalaman debitur atas nama I Ketut Sukartono (Cabang Tabanan), dan audit kejadian *fraud* Cabang Badung belum mendapat penyelesaian yang memadai perlu dibuatkan *action plan* dari Cabang sehingga ada kepastian penyelesaian dan SKAI & *Anti Fraud* melakukan pemantauan hasilnya dilaporkan kepada Dewan Komisaris. 3. Tindak lanjut hasil audit intern dan ekstern tahun 2017 perlu didorong penyelesaian sehingga cepat tuntas.
	December 21, 2020	Coordination meeting with Compliance Director, Head of Internal Audit Work Unit & Anti Fraud which discussed: 1. Report on the Implementation of PKAT and Internal Audit Work Unit & Anti-Fraud Performance for the Third Quarter of 2020. 2. The development of the deepening of the debtor on behalf of I Ketut Sukartono (Tabanan Branch), and the audit of the Badung Branch fraud incident has not been adequately resolved, it is necessary to make an action plan from the Branch so that there is certainty of settlement and Internal Audit Work Unit & Anti Fraud monitors the results to be reported to the Board of Commissioners. 3. The follow-up to the results of internal and external audits in 2017 needs to be pushed for completion so that they are completed quickly.

Hasil rapat Komite Audit dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the Audit Committee meeting are written in well documented minutes of the meeting, including any dissenting opinions if they occur at the meeting.

d. Pelaksanaan Tugas Komite Audit

1. Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit serta memantau tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan. Tugas-tugas Komite Audit telah dilaksanakan yang tercermin dari Laporan Pelaksanaan Tugas Komite Audit periode Triwulan I, II, III, dan IV tahun 2020. Untuk perencanaan audit SKAI & *Anti Fraud* Tahun 2021, Komite Audit telah melakukan evaluasi *Draft* Program Kerja Audit Tahunan (PKAT) SKAI & Anti *Fraud* Tahun 2021 tanggal 26 November 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 219/DK/BPD/2020 tanggal 30 November 2020 perihal *Draft* Program Kerja Audit Tahunan (PKAT) tahun 2021.

2. Komite Audit telah melakukan kaji ulang (*review*) terhadap evaluasi hasil audit SKAI & *Anti Fraud* antara lain:
   a) Surat Dewan Komisaris kepada Direksi Nomor 009/DK/BPD/2020 tanggal 10 Januari 2020 perihal Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud* Pada Kantor Cabang Tabanan tahun 2019.

d. Implementation of Duties of the Audit Committee

1. The Audit Committee has monitored and evaluated the planning and implementation of audits as well as monitored the follow-up of audit results in order to assess the adequacy of internal control including the adequacy of the financial reporting process. The duties of the Audit Committee have been carried out as reflected in the Report on the Implementation of the Duties of the Audit Committee for the period I, II, III, and IV 2020. For Internal Audit Work Unit & Anti-Fraud audit planning in 2021, the Audit Committee has evaluated the Draft Annual Audit Work Program (PKAT).) SKAI & Anti Fraud Year 2021 dated November 26, 2020 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 219/DK/BPD/2020 dated November 30, 2020 regarding the Draft Annual Audit Work Program (PKAT) 2021.
2. The Audit Committee has conducted a review (review) of the evaluation of Internal Audit Work Unit & Anti-Fraud audit results, including:
   a) Letter of the Board of Commissioners to the Board of Directors Number 009/DK/BPD/2020 dated January 10, 2020 regarding the Special Audit Result Report Regarding Indications of Fraud at the Tabanan Branch Office in 2019.

b) Surat Dewan Komisaris kepada Direksi Nomor 010/DK/BPD/2020 tanggal 10 Januari 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Gianyar Tahun 2019.
c) Tanggal 28 Januari 2020 melakukan evaluasi *Draft* Laporan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester II Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 018/DK/BPD/2020 tanggal 29 Januari 2020 perihal Persetujuan *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester II Tahun 2019.
d) Tanggal 22 Januari 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Pusat posisi 30 September 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 019/DK/BPD/2020 tanggal 31 Januari 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Pusat.
e) Tanggal 21 Januari 2020 melakukan evaluasi Laporan Hasil Audit Khusus Pendalaman Terkait Adanya Indikasi *Fraud* pada Kantor Cabang Tabanan Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 021/DK/BPD/2020 tanggal 4 Februari 2020 perihal Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud* pada Kantor Cabang Tabanan Tahun 2019 (pendalaman).
f) Tanggal 27 Juli 2020 melakukan evaluasi *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2020 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 139/DK/BPD/2020 tanggal 28 Juli 2020 perihal *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2020.
g) Tanggal 10 Februari 2020 melakukan evaluasi Laporan Pasif Monitoring Bank *Wide* Posisi 30 November 2019 berbanding 30 November 2018 dan telah ditindaklanjuti dengan surat Dewan

b) Letter of the Board of Commissioners to the Board of Directors Number 010/DK/BPD/2020 dated January 10, 2020 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali, Gianyar Branch Office 2019.
c) On January 28, 2020 evaluated the Draft Report & Principles of Internal Audit Results of PT Bank Pembangunan Daerah Bali Semester II of 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 018/DK/BPD/2020 dated January 29, 2020 regarding Approval Draft Implementation Report & Principles of Internal Audit Results of PT Bank Pembangunan Daerah Bali Semester II 2019.
d) On January 22, 2020 evaluated the General Audit Result Report of PT Bank Pembangunan Daerah Bali Head Office position September 30, 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 019/DK/BPD/2020 dated January 31, 2020 regarding the General Audit Report of PT. Bali Regional Development Bank Head Office.
e) On January 21, 2020, evaluated the Special In-depth Audit Result Report Regarding the Indication of Fraud at the Tabanan Branch Office in 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 021/DK/BPD/2020 dated February 4, 2020 regarding the Related Special Audit Report. There are indications of fraud at the Tabanan Branch Office in 2019 (deepening).
f) On July 27, 2020, evaluated the Draft Implementation Report & Principal Results of the Internal Audit of PT Bank Pembangunan Daerah Bali Semester I of 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 139/DK/BPD/2020 dated July 28, 2020 regarding Draft Implementation Report & Principles of Internal Audit Results of PT Bank Pembangunan Daerah Bali Semester I of 2020.
g) On February 10, 2020, evaluated the Passive Monitoring Report for Bank Wide Position, November 30, 2019 compared to November 30, 2018 and followed up with a letter from

Komisaris kepada Direksi Nomor 043/DK/BPD/2020 tanggal 5 Maret 2020 perihal Laporan Pasif Monitoring Bank *Wide* Posisi 30 November 2019 berbanding 30 November 2018.

h) Tanggal 5 Februari 2020 melakukan evaluasi Laporan Penerapan Strategi *Anti Fraud* Semester II Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 044/DK/BPD/2020 tanggal 5 Maret 2020 perihal Laporan Penerapan Strategi *Anti Fraud* Semester II Tahun 2019.

i) Tanggal 17 April 2020 melakukan evaluasi Laporan Pasif Monitoring Bank *Wide* Posisi 31 Desember 2019 berbanding 31 Desember 2018 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 072/DK/BPD/2020 tanggal 28 April 2020 perihal Laporan Pasif Monitoring Bank *Wide* Posisi 31 Desember 2019 berbanding 31 Desember 2018.

j) Tanggal 17 April 2020 melakukan evaluasi Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud* Penipuan pada ATM Tebongkang tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 073/DK/BPD/2020 tanggal 28 April 2020 perihal Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud* Penipuan pada ATM Tebongkang tahun 2020.

k) Tanggal 29 April 2020 melakukan evaluasi Laporan Hasil *Surprise Audit* Terhadap Kas Periode Februari 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 075/DK/BPD/2020 tanggal Mei 8, 2020 perihal Laporan Hasil *Surprise Audi*t terhadap Kas Periode Februari 2020.

l) Tanggal 7 Mei 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Mangupura per 31 Desember 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 085/DK/BPD/2020 tanggal 19 Mei 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Mangupura per 31 Desember 2019.

m) Tanggal 5 Mei 2020 melakukan evaluasi Laporan Hasil Audit Khusus atas Retur Dana Kliring Kredit

the Board of Commissioners to the Board of Directors Number 043/DK/BPD/2020 dated March 5, 2020 regarding the Bank Wide Position 30 Monitoring Report. November 2019 compared to November 30, 2018.

h) On February 5, 2020, evaluated the Report on the Implementation of the Anti-Fraud Strategy for Semester II of 2019 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 044/DK/BPD/2020 dated March 5, 2020 regarding the Report on the Implementation of the Anti-Fraud Strategy for Semester II 2019.

i) April 17, 2020 evaluated the Position Bank Wide Monitoring Passive Report December 31, 2019 compared to December 31, 2018 and followed up with the Board of Commissioners letter to the Board of Directors Number 072/DK/BPD/2020 dated April 28, 2020 regarding Position Bank Wide Monitoring Passive Report December 2019 compared to December 31, 2018.

j) April 17, 2020 evaluated the Special Audit Result Report Regarding Indications of Fraud at Tebongkang ATMs in 2020 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 073/DK/BPD/2020 dated April 28, 2020 regarding the Special Audit Report Indication of Fraud Fraud at Tebongkang ATMs in 2020.

k) On April 29, 2020, evaluated the Surprise Audit Result Report on Cash for the February 2020 Period and followed up with a letter from the Board of Commissioners to the Board of Directors Number 075/DK/BPD/2020 dated May 8, 2020 regarding the Report on Surprise Audit Results for Cash for the February 2020 Period.

l) May 7, 2020 evaluated the General Audit Result Report of PT Bank Pembangunan Daerah Bali Mangupura Branch Office as of December 31, 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 085/DK/BPD/2020 dated 19 May 2020 regarding General Audit Report PT Bank Pembangunan Daerah Bali Mangupura Branch Office as of December 31, 2019.

m) On May 5, 2020, evaluated the Special Audit Report on Credit Clearing Returns at the

pada Kantor Kas Rumah Sakit Wangaya tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 095/DK/BPD/2020 tanggal 28 Mei 2020 perihal Laporan Hasil Audit Khusus atas Retur Dana Kliring Kredit pada Kantor Kas Rumah Sakit Wangaya tahun 2020.

n) Tanggal 5 Juni 2020 melakukan evaluasi Laporan Pasif Monitoring Bank *Wide* Posisi 29 Februari 2020 berbanding 28 Februari 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 105/DK/BPD/2020 tanggal 19 Juni 2020 perihal Laporan Pasif Monitoring Bank *Wide* Posisi 29 Februari 2020 berbanding 28 Februari 2019.

o) Tanggal 11 Juni 2010 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Klungkung Posisi 31 Januari Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 107/DK/BPD/2020 tanggal 19 Juni 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Klungkung Posisi 31 Januari 2020.

p) Tanggal 1 Juli 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Tabanan Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 143/DK/BPD/2020 tanggal 11 Agustus 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Tabanan Tahun 2020.

q) Tanggal 12 Agustus 2020 melakukan evaluasi Laporan Pasif Monitoring Bank *Wide* Posisi 31 Maret 2020 berbanding 31 Maret 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 168/DK/BPD/2020 tanggal 3 September 2020 perihal Laporan pasif Monitoring Bank *Wide* Posisi 31 Maret 2020 berbanding 31 Maret 2019.

r) Tanggal 25 Agustus 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Ubud Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor

Wangaya Hospital Cash Office in 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 095/DK/BPD/2020 dated May 28, 2020 regarding the Audit Result Report Especially for Credit Clearing Returns at the Wangaya Hospital Cash Office in 2020.

n) On 5 June 2020, evaluated the Passive Monitoring Report for Bank Wide Position February 29, 2020 compared to February 28, 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 105/DK/BPD/2020 dated June 19, 2020 regarding the Bank Wide Position Monitoring Report. February 2020 compared to February 28, 2019.

o) On 11 June 2010, evaluated the General Audit Result Report of PT Bank Pembangunan Daerah Bali, Klungkung Branch Office Position January 31, 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 107/DK/BPD/2020 dated June 19, 2020 regarding the Audit Report General PT Bank Pembangunan Daerah Bali Klungkung Branch Office Position January 31, 2020.

p) July 1, 2020 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali, Tabanan Branch Office 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 143/DK/BPD/2020 dated August 11, 2020 regarding the PT Bank General Audit Report. Bali Regional Development Tabanan Branch Office in 2020.

q) On August 12, 2020, evaluated the Passive Monitoring Report for Bank Wide Position 31 March 2020 compared to March 31, 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 168/DK/BPD/2020 dated September 3, 2020 regarding the Passive Monitoring Report for Bank Wide Position March 31, 2020 compared to March 31, 2019.

r) 25 August 2020 evaluated the General Audit Result Report of PT Bank Pembangunan Daerah Bali, Ubud Branch Office 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 169/DK/

169/DK/BPD/2020 tanggal 3 September 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Ubud Tahun 2020.

s) Tanggal 14 Juli 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 184/DK/BPD/2020 tanggal 5 Oktober 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung Tahun 2020.

t) Tanggal 22 Juli 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Singaraja dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 185/DK/BPD/2020 tanggal 5 Oktober 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Singaraja Tahun 2020.

u) Tanggal 11 September 2020 melakukan evaluasi Laporan Pasif Monitoring Bank *Wide* Posisi 30 Juni 2020 berbanding 30 Juni 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 191/DK/BPD/2020 tanggal 7 Oktober 2020 perihal Laporan Pasif Monitoring Bank *Wide* Posisi 30 Juni 2020 berbanding 30 Juni 2019.

v) Tanggal 29 September 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Utama Denpasar Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 193/DK/BPD/2020 tanggal 13 Oktober 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Utama Denpasar Tahun 2020.

w) Evaluasi Laporan Pasif Monitoring *Bank Wide* posisi 31 Juli 2019 berbanding 31 Juli 2020 tanggal 5 Oktober 2020.

x) Tanggal 9 Oktober 2020 melakukan evaluasi Laporan Hasil Audit Pendalaman *Surprise Audit* Peningkatan Rasio NPL pada Kantor Cabang Pembantu Bajera Tahun 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 200/DK/BPD/2020 tanggal 9 November 2020 perihal Laporan Hasil Audit

BPD/2020 dated September 3, 2020 regarding PT Bank General Audit Report Regional Development of Bali Ubud Branch Office in 2020.

s) On July 14, 2020, evaluated the 2020 General Audit Result Report of PT Bank Pembangunan Daerah Bali, Badung Branch Office and followed up with a letter from the Board of Commissioners to the Board of Directors Number 184/DK/BPD/2020 dated October 5, 2020 regarding the 2020 General Audit Report PT Bank Pembangunan Daerah Bali Badung Branch Office.

t) On July 22, 2020 evaluated the General Audit Result Report of PT Bank Pembangunan Daerah Bali, Singaraja Branch Office and followed up with a letter from the Board of Commissioners to the Board of Directors Number 185/DK/BPD/2020 dated October 5, 2020 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali Singaraja Branch Office in 2020.

u) On September 11, 2020, evaluated the Passive Monitoring Report for Bank Wide Position June 30, 2020 compared to June 30, 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 191/DK/BPD/2020 dated October 7, 2020 regarding the Bank Wide Monitoring Report Position June 30, 2020 comoared to June 30, 2019.

v) On September 29, 2020 evaluated the General Audit Result Report of PT Bank Pembangunan Daerah Bali Denpasar Head Office in 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 193/DK/BPD/2020 dated October 13, 2020 regarding the General Audit Report of PT Bank Pembanguna Daerah Bali Denpasar Head Office in 2020.

w) Evaluation of the Bank Wide Monitoring Passive Report for the position of July 31, 2019 compared to July 31, 2020 dated 5 October 2020.

x) On October 9, 2020 evaluated the Surprise Audit Deepening Audit Report on the Increase of the NPL Ratio at the Bajera Sub-Branch Office in 2019 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 200/DK/BPD/2020 dated November 9, 2020 regarding the Surprise Audit

Pendalaman *Surprise Audit* Peningkatan Rasio NPL pada Kantor Cabang Pembantu Bajera Tahun 2019.

y) Tanggal 30 November 2020 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 226/DK/BPD/2020 tanggal 11 Desember 2020 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2020.

z) Tanggal 11 Desember 2020 melakukan evaluasi Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Cabang Klungkung Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 234/DK/BPD/2020 tanggal 22 Desember 2020 perihal Laporan Hasil Audit Khusus atas adanya Indikasi *Fraud* pada Kantor Cabang Klungkung Tahun 2020.

3. 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: tanggal 18 Maret 2020 melakukan evaluasi Terhadap Pelaksanaan Audit Umum atas Laporan Keuangan dan Evaluasi Kinerja Keuangan Bank BPD Bali Tahun Buku 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara Nomor 059/DK/BPD/2020 tanggal 30 Maret 2020 perihal Penyampaian Hasil Evaluasi Komite Audit terhadap Pelaksanaan Audit Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2019.

4. 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 25 April 2020 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan Oktober sampai dengan Desember 2019 (Triwulan IV/2019) dan telah ditindaklanjuti

Deepening Audit Report for the Increase of the NPL Ratio at the Bajera Sub-Branch Office in 2019.

y) On November 30, 2020 evaluated the Result of General Audit Report of PT Bank Pembangunan Daerah Bali Karangasem Branch Office in 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 226/DK/BPD/2020 dated December 11, 2020 regarding PT Bank General Audit Report Regional Development of Bali Branch Office Karangasem in 2020.

z) On December 11, 2020, evaluated the Special Audit Report on the Indication of Fraud at the Klungkung Branch Office in 2020 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 234/DK/BPD/2020 dated December 22, 2020 regarding the Special Audit Report on the existence of Indication of Fraud at the Klungkung Branch Office in 2020.

3. The conformity of the audit implementation by the Public Accounting Firm (KAP) with the applicable auditing standards. In order to review the conformity of audits by KAP with applicable audit standards, the Audit Committee has carried out activities, namely: March 18, 2020 conducted an evaluation of the implementation of a general audit of the financial statements and financial performance evaluation of Bank BPD Bali for the 2019 financial year and was followed up with a letter from the Board of Commissioners to the Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara Number 059/DK/BPD/2020 dated March 30, 2020 regarding Submission of the Results of the Audit Committee Evaluation on the Implementation of the General Audit of the Annual Financial Report and the Financial Performance Evaluation of PT Bank Pembangunan Daerah Bali for the 2019 Financial Year.

4. The conformity of the financial statements with the prevailing accounting standards.
   In order to review the conformity of financial reports with applicable accounting standards, the Audit Committee has carried out activities, namely:
   a) April 25, 2020 evaluated the Development of Balance Sheet as well as Profit and Loss from October to December 2019 (Quarter IV/2019) and has been followed up with a letter from

dengan surat Dewan Komisaris kepada Direksi Nomor 076/DK/BPD/2020 tanggal 11 Mei 2020 perihal Laporan Hasil Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Oktober sampai dengan Desember 2019 (Triwulan IV/2019).

b) Tanggal 25 April 2010 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan Januari sampai dengan Maret 2020 (Triwulan I/2020) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 077/DK/BPD/2020 tanggal 11 Mei 2020 perihal Laporan Hasil Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Januari sampai dengan Maret (Triwulan I/2020).
c) Tanggal 2 Agustus 2020 melakukan evaluasi Perkembangan Neraca dan Laba-Rugi bulan April sampai dengan Juni 2020 (Triwulan II/2020) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 153/DK/BPD/2020 tanggal 19 Agustus 2020 perihal Laporan Hasil Evaluasi Perkembangan Neraca dan Laba-Rugi Bulan April sampai dengan Juni 2020 (Triwulan II-2020).
d) Tanggal 13 November 2020 melakukan evaluasi Perkembangan Neraca dan Laba-Rugi bulan Juli sampai dengan September 2020 (Triwulan III/2020) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 211/DK/BPD/2020 tanggal 25 November 2020 perihal Laporan Hasil Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Juli sampai dengan September 2020 (Triwulan III-2020).

5. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI & *Anti Fraud*, Akuntan Publik dan hasil pengawasan Otoritas Jasa Keuangan.

   Dalam rangka evaluasi pelaksanaan tindak lanjut, Komite Audit telah melaksanakan kegiatan yaitu:

   a) Tanggal 10 Januari 2020 melakukan evaluasi Laporan Hasil Pemeriksaan Umum oleh Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara atas PT Bank Pembangunan Daerah Bali posisi Juni 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 013/DK/BPD/2020 tanggal 14

the Board of Commissioners to the Board of Directors Number 076/DK/BPD/2020 dated May 11, 2020 regarding the Evaluation Result Report Balance Sheet and Profit and Loss Development from October to December 2019 (Quarter IV/2019).

b) On April 25, 2010 evaluated the Development of Balance Sheet and Profit and Loss from January to March 2020 (Quarter I/2020) and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 077/DK/BPD/2020 dated May 11, 2020 regarding the Evaluation Result Report Balance Sheet and Profit and Loss Development from January to March (Quarter I/2020).
c) August 2, 2020 evaluated the Balance Sheet and Profit and Loss Development from April to June 2020 (Quarter II/2020) and followed up with a letter from the Board of Commissioners to the Board of Directors Number 153/DK/BPD/2020 dated August 19, 2020 regarding the Result Report Evaluation of Balance Sheet Development and Profit and Loss from April to June 2020 (Quarter II-2020).
d) November 13, 2020, evaluated the Development of Balance Sheet and Profit and Loss from July to September 2020 (Quarter III/2020) and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 211/DK/BPD/2020 dated November 25, 2020 regarding the Result Report Evaluation of Balance Sheet Development and Profit and Loss from July to September 2020 (Quarter III-2020).

5. Implementation of follow-up actions by the Board of Directors on the findings of Internal Audit Work Unit & Anti-Fraud, Public Accountants and the results of supervision by the Otoritas Jasa Keuangan.
   In order to evaluate the follow-up implementation, the Audit Committee has carried out activities, namely:
   a) On January 10, 2020 evaluated the General Audit Result Report by the Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara on PT Bank Pembangunan Daerah Bali for the position of June 2019 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 013/DK/BPD/2020

Januari 2020 perihal Hasil Pemeriksaan Umum Otoritas Jasa Keuangan Tahun 2019 Posisi 30 Juni 2019.

b) Tanggal 27 Maret 2020 melakukan evaluasi Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & Anti *Fraud* (SKAI & Anti *Fraud*) Triwulan IV Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 062/DK/BPD/2020 tanggal 1 April 2020 perihal Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & Anti *Fraud* (SKAI & Anti *Fraud*) Triwulan IV Tahun 2019

c) Tanggal 26 Mei 2020 melakukan evaluasi atas Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Triwulan I Tahun 2020, dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 098/DK/BPD/2020 tanggal 3 Juni 2020 perihal Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & Anti *Fraud* (SKAI & Anti *Fraud*) Triwulan I Tahun 2020, dan tanggal 18 Juni 2020 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & *Anti Fraud* yang membahas:

   1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *Anti Fraud* Periode Triwulan I Tahun 2020.
   2) Perkembangan pendalaman audit Kantor Capem Bajera dan audit kejadian *fraud* Cabang Badung.
   3) Tindak lanjut atas rekomendasi Dewan Komisaris kepada Direksi.
   4) Tindak lanjut hasil audit intern dan ekstern.

d) Surat Dewan Komisaris kepada Direksi Nomor 120/DK/BPD/2020 tanggal 1 Juli 2020 perihal Tindak lanjut komitmen hasil Pemeriksaan Bank Indonesia Tahun 2019 s.d. 31 Maret 2020.

e) Tanggal 27 Agustus 2020 melakukan evaluasi Laporan Perkembangan Pelaksanaan Program

dated January 14, 2020 regarding the Results of the 2019 Otoritas Jasa Keuangan General Audit Position June 30, 2019.

b) On March 27, 2020, evaluated the Annual Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of the Internal Audit & Anti-Fraud Work Unit (SKAI & Anti Fraud) for the fourth quarter of 2019 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 062/DK/BPD/2020 dated April 1, 2020 regarding the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of the Internal Audit & Anti Fraud Work Unit (SKAI & Anti Fraud) for the fourth quarter of 2019.

c) May 26, 2020 evaluated the Progress Report on the Implementation of PKAT and the Performance of Internal Audit Work Unit & Anti-Fraud Quarter I 2020, and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 098/DK/BPD/2020 dated 3 June 2020 regarding the Program Implementation Progress Report Annual Audit Work (PKAT) and Internal Audit & Anti Fraud Work Unit Performance (SKAI & Anti Fraud) for the first quarter of 2020, and on June 18, 2020 held a coordination meeting with the Compliance Director, Head of Internal Audit Work Unit & Anti Fraud which discussed:

   1) Report on the Implementation of PKAT and Internal Audit Work Unit & Anti-Fraud Performance for the First Quarter of 2020.
   2) Development of deepening audit of the Capem Bajera Office and audit of the Badung Branch fraud incident.
   3) Follow up on the recommendation of the Board of Commissioners to the Board of Directors.
   4) Follow-up results of internal and external audits.

d) Letter of the Board of Commissioners to the Board of Directors Number 120/DK/BPD/2020 dated July 1, 2020 regarding Follow-up on the commitment to the results of the Bank Indonesia Audit for 2019 to March 31, 2020.

e) On August 27, 2020, evaluated the Annual Report on the Implementation of the Annual Audit Work

Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Kerja Audit Intern dan *Anti Fraud* (SKAI & *Anti Fraud*) Triwulan II Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 170/DK/BPD/2020 tanggal 10 September 2020 perihal Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & *Anti Fraud* (SKAI & Anti *Fraud*) Triwulan II Tahun 2020, dan tanggal 22 September 2020 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & *Anti Fraud* yang membahas:

1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan II Tahun 2020.
2) Perkembangan pendalaman audit Kantor Capem Bajera, debitur a.n. I Ketut Sukartono (Cabang Tabanan), dan audit kejadian *fraud* Cabang Badung.
3) Tindak lanjut hasil audit intern dan ekstern.
4) Diskusi peningkatan peran SKAI & *Anti Fraud* PT Bank Pembangunan Daerah Bali.

f) Tanggal 16 November 2020 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *Anti Fraud* Triwulan III Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 222/DK/BPD/2020 tanggal 7 Desember 2020 perihal Laporan Perkembangan Pelaksanaan Progress Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & *Anti Fraud* (SKAI & Anti *Fraud*) Triwulan III Tahun 2020, dan tanggal 21 Desember 2020 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & *Anti Fraud* yang membahas:

1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *Anti Fraud* Periode Triwulan III Tahun 2020.
2) Perkembangan pendalaman debitur atas nama I Ketut Sukartono (Cabang Tabanan), dan audit kejadian *fraud* Cabang Badung belum mendapat penyelesaian yang memadai perlu dibuatkan *action*

Program (PKAT) and the Performance of the Internal Audit and Anti-Fraud Work Unit (SKAI & Anti Fraud) for the second quarter of 2020 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 170/DK/BPD/2020 dated 10 September 2020 regarding the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of the Internal Audit & Anti Fraud Work Unit (SKAI & Anti Fraud) for the Second Quarter of 2020, and on September 22, 2020 held a coordination meeting with the Director Compliance, Head of Internal Audit Work Unit & Anti Fraud who discussed:

1) Report on the Implementation of PKAT and Internal Audit Work Unit & Anti-Fraud Performance for the Second Quarter of 2020.
2) Development of deepening audit of the Capem Bajera Office, debtors. I Ketut Sukartono (Tabanan Branch), and the Badung Branch fraud audit.
3) Follow-up results of internal and external audits.
4) Discussion on increasing the role of Internal Audit Work Unit & Anti-Fraud PT Bank Pembangunan Daerah Bali.

f) On November 16, 2020 evaluated the Progress Report on the Implementation of PKAT and Internal Audit Work Unit & Anti-Fraud Performance for the 3rd Quarter of 2020 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 222/DK/BPD/2020 dated December 7, 2020 regarding the Development Report on the Implementation of Audit Work Progress Annual (PKAT) and Internal Audit & Anti Fraud Work Unit Performance (SKAI & Anti Fraud) for the third quarter of 2020, and on December 21, 2020, held a coordination meeting with the Compliance Director, Head of Internal Audit Work Unit & Anti Fraud which discussed:

1) Report on the Implementation of PKAT and Internal Audit Work Unit & Anti-Fraud Performance for the Third Quarter of 2020.
2) The development of the deepening of the debtor on behalf of I Ketut Sukartono (Tabanan Branch), and the audit of the Badung Branch fraud incident has not been adequately resolved, it is necessary to make

plan dari Cabang sehingga ada kepastian penyelesaian dan SKAI & *Anti Fraud* melakukan pemantauan hasilnya dilaporkan kepada Dewan Komisaris.

3) Tindak lanjut hasil audit intern dan ekstern tahun 2017 perlu didorong penyelesaian sehingga cepat tuntas.

6. Komite Audit telah memberikan rekomendasi penunjukan Akuntan Publik dan Kantor Akuntan Publik sesuai ketentuan yang berlaku kepada RUPS melalui Dewan Komisaris.

   Rekomendasi Komite Audit kepada Dewan Komisaris tentang Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan General Audit dan Evaluasi Kinerja atas Laporan Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2020 telah dilakukan kegiatan, yaitu:

   a) Tanggal 18 Mei 2020 menyampaikan kepada Dewan Komisaris 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 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 093/DK/BPD/2020 tanggal 28 Mei 2020 perihal Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk *Melaksanakan General Audit* (Pemeriksaan Umum) atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2020.

   b) Surat Dewan Komisaris kepada Direksi Nomor 161/DK/BPD/2020 tanggal 27 Agustus 2020 perihal Permakluman keikutsertaan KAP diluar rekomendasi Dewan Komisaris dalam Pengadaan Jasa KAP untuk pelaksanaan general audit dan evaluasi kinerja laporan keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2020.

7. Tugas-tugas lainnya.
   Tugas-tugas lainnya yang ditugaskan oleh Dewan Komisaris antara lain:
   a) Tanggal 7 Februari 2020 melakukan evaluasi

an action plan from the Branch so that there is certainty of settlement and Internal Audit Work Unit & Anti Fraud monitoring the results reported to the Board of Commissioners.

3) The follow-up to the results of the 2017 internal and external audits needs to be pushed for completion so that they are completed quickly

6. The Audit Committee has provided recommendations for the appointment of a Public Accountant and Public Accountant Firm in accordance with applicable regulations to the GMS through the Board of Commissioners.
   Recommendations from the Audit Committee to the Board of Commissioners regarding Public Accountants and Public Accounting Firms to carry out a General Audit and Performance Evaluation of the Financial Statements of PT Bank Pembangunan Daerah Bali for the 2020 Financial Year, activities have been carried out, namely:

   a) On May 18, 2020 submitted to the Board of Commissioners the recommendation for the appointment of a public accountant and/or public accounting firm to carry out a general audit of the annual financial statements and financial performance evaluation of PT Bank Pembangunan Daerah Bali in 2020 and followed up with a letter from the board of commissioners to the board of directors number 093/DK/BPD/2020 dated May 28, 2020 regarding the Procurement of Public Accountant Services and Public Accounting Firms to Carry Out General Audits (General Examinations) of Annual Financial Reports and Performance Evaluations of PT Bank Pembangunan Daerah Bali for the 2020 Financial Year.

   b) Letter of the Board of Commissioners to the Board of Directors Number 161/DK/BPD/2020 dated August 27, 2020 regarding the Notification of KAP participation outside of the recommendations of the Board of Commissioners in the provision of KAP services to carry out general audits and performance evaluation of the financial statements of PT Bank Pembangunan Daerah Bali for the 2020 financial year.

7. Other duties.
   Other duties assigned by the Board of Commissioners are:
   a) February 7, 2020 evaluated the Procurement

Persetujuan Pengadaan Mesin IBM AS/400 DC-DRC *Site* Bank BPD Bali dan telah ditindaklanjuti dengan surat Nomor 042/DK/BPD/2020 tanggal 4 Maret 2020 perihal Persetujuan Pengadaan Mesin IBM AS/400 DC-DRC *Site* Bank BPD Bali.

b) Menyusun Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris Tahun Buku 2019 tanggal 26 Februari 2020.

c) Tanggal 27 Maret 2020 melakukan evaluasi *Draft* Keputusan Direksi tentang Perubahan Atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Strategi *Anti Fraud* dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 056/DK/BPD/2020 tanggal 27 Maret 2020 perihal Persetujuan *Draft* Keputusan Direksi tentang Perubahan Atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Perusahaan Strategi *Anti Fraud.*

d) Tanggal 27 Maret 2020 melakukan evaluasi *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Audit Berbasis Risiko dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 060/DK/BPD/2020 tanggal 30 Maret 2020 perihal Persetujuan *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Audit Berbasis Risiko.

e) Surat Dewan Komisaris kepada Direksi Nomor 065/DK/BPD/2020 tanggal 3 April 2020 perihal Penundaan Pelaksanaan *Exit Meeting* Cabang Tabanan dan Klungkung Tahun 2020.

f) Tanggal 2 Juni 2020 melakukan evaluasi Laporan Realisasi Program *Corporate Social Responsibility* (CSR) Triwulan IV Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 117/DK/BPD/2020 tanggal 29 Juni 2020 perihal Laporan Realisasi Program CSR Triwulan IV Tahun 2019.

g) Tanggal 2 Juli 2020 melakukan evaluasi Pengadaan Jasa Sewa 48 (empat puluh delapan) Unit ATM Bank BPD Bali dan telah ditindaklanjuti dengan surat Nomor 133/DK/BPD/2020 tanggal

Approval for the IBM AS/400 DC-DRC Site Machine for Bank BPD Bali and followed up with letter Number 042/DK/BPD/2020 dated March 4, 2020 regarding Procurement Approval for the IBM AS/400 DC-DRC Site Machine for Bank BPD Bali.

b) Prepare a Report on the Implementation of Supervisory Duties of the Board of Commissioners for the 2019 Fiscal Year dated February 26, 2020.

c) March 27, 2020 evaluating the Draft of Decree of the Board of Directors regarding Amendments to the Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 concerning the Anti-Fraud Strategy Guidebook and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 056/DK/BPD/2020 March 27, 2020 regarding the Approval of the Draft Decree of the Board of Directors regarding Amendments to the Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 concerning the Anti-Fraud Strategy Company Guidebook.

d) On March 27, 2020 evaluated the Draft of Decree of the Board of Directors regarding the Risk Based Audit Company Guidebook and followed up with the letter of the Board of Commissioners to the Board of Directors Number 060/DK/BPD/2020 dated March 30, 2020 regarding the Approval of the Draft Decree of the Board of Directors regarding the Audit Company Guidebook. Risk Based.

e) Letter of the Board of Commissioners to the Board of Directors Number 065/DK/BPD/2020 dated April 3, 2020 regarding the Postponement of Exit Meeting for the Tabanan and Klungkung Branches in 2020.

f) On June 2, 2020 evaluated the Report on the Realization of the Corporate Social Responsibility (CSR) Program for Quarter IV of 2019 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 117/DK/BPD/2020 dated June 29, 2020 regarding the Report on the Realization of the CSR Program for Quarter IV of the Year 2019.

g) On July 2, 2020, evaluated the Procurement of Rental Services for 48 (forty eight) BPD Bali ATM Units and this has been followed up with letter Number 133/DK/BPD/2020 dated July 22, 2020

22 Juli 2020 perihal Pengadaan Jasa Sewa 48 (empat puluh delapan) Unit ATM Bank BPD Bali.

h) Tanggal 17 Juli 2020 melakukan evaluasi Laporan Realisasi Program CSR Triwulan I Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 138/DK/BPD/2020 tanggal 28 Juli 2020 perihal Laporan Realisasi Program CSR Triwulan I Tahun 2020.

i) Surat Dewan Komisaris kepada Direksi Nomor 140/DK/BPD/2020 tanggal 29 Juli 2020 perihal Tindak lanjut proposal penawaran jasa hukum.

j) Tanggal 9 September 2020 melakukan evaluasi Laporan Realisasi Program CSR Triwulan II tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 174/DK/BPD/2020 tanggal 21 September 2020 perihal Laporan Realisasi Program CSR Triwulan II Tahun 2020.

k) Surat Dewan Komisaris kepada Direksi Nomor 182/DK/BPD/2020 tanggal 30 September 2020 perihal Penambahan Sumber Daya Manusia di SKAI & *Anti Fraud*.

l) Tanggal 10 November 2020 melakukan evaluasi Persetujuan Penghapusbukuan dan Pelelangan Barang Inventaris dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 205/DK/BPD/2020 tanggal 16 November 2020 perihal Persetujuan Penghapusbukuan dan Pelelangan Barang Inventaris.

m) Tanggal 17 November 2020 melakukan evaluasi persetujuan atas usulan pengadaan Jasa Tenaga Alih Daya Sopir Bank BPD Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 213/DK/BPD/2020 tanggal 25 November 2020 perihal Pengadaan Penyediaan Jasa Tenaga Alih Daya Sopir Bank BPD Bali.

n) Tanggal 17 November 2020 melakukan evaluasi persetujuan atas usulan pengadaan Jasa Tenaga Alih Daya Satpam Bank BPD Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 212/DK/BPD/2020 tanggal 25 November 2020 perihal Pengadaan Penyediaan Jasa Tenaga Alih Daya Satpam Bank BPD Bali.

regarding the Procurement of 48 (forty eight) Units of Rental Services BPD Bali Bank ATMs.

h) On July 17, 2020, evaluated the Report on the Realization of the CSR Program for Quarter I 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 138/DK/BPD/2020 dated July 28, 2020 regarding the Report on the Realization of the CSR Program for Quarter I 2020.

i) Letter of the Board of Commissioners to the Board of Directors Number 140/DK/BPD/2020 dated July 29, 2020 regarding follow-up proposals for offering legal services.

j) September 9, 2020 evaluated the Report on the Realization of the CSR Program for the Second Quarter of 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 174/DK/BPD/2020 dated September 21, 2020 regarding the Report on the Realization of the CSR Program for the Second Quarter of 2020.

k) Letter of the Board of Commissioners to the Board of Directors Number 182/DK/BPD/2020 dated September 30, 2020 regarding Addition of Human Resources in Internal Audit Work Unit & Anti Fraud.

l) November 10, 2020, evaluated the Approval for Write-off and Auction for Inventory Items and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 205/DK/BPD/2020 dated November 16, 2020 regarding the Approval for Write-off and Auction of Inventory Items.

m) November 17, 2020 evaluated the approval of the proposed BPD Bali Bank Driver Outsourcing Service and followed up with a letter from the Board of Commissioners to the Board of Directors Number 213/DK/BPD/2020 dated November 25, 2020 regarding the Procurement of Bank Driver Outsourcing Services BPD Bali.

n) On November 17, 2020 evaluated the approval of the proposed BPD Bali Bank Security Outsourcing Service and followed up with a letter from the Board of Commissioners to the Board of Directors Number 212/DK/BPD/2020 dated November 25, 2020 regarding the Procurement of Bank Security Service Providers. BPD Bali.

o) Surat Dewan Komisaris kepada Direksi Nomor 223/DK/BPD/2020 tanggal 10 Desember 2020 perihal Penguatan SKAI & *Anti Fraud* PT Bank Pembangunan Daerah Bali.

o) Letter of the Board of Commissioners to the Board of Directors Number 223/DK/BPD/2020 dated December 10, 2020 regarding Strengthening Internal Audit Work Unit & Anti-Fraud PT Bank Pembangunan Daerah Bali.

2. Komite Pemantau Risiko

a. Struktur Keanggotaan, Keahlian, dan Independensi Komite Pemantau Risiko

Jumlah anggota Komite Pemantau Risiko sebanyak 4 (empat) orang terdiri dari seorang Komisaris Independen sebagai ketua merangkap anggota, seorang Komisaris Non Independen sebagai anggota, seorang Pihak Independen yang memiliki keahlian di bidang keuangan sebagai anggota dan seorang Pihak Independen yang memiliki keahlian dibidang manajemen risiko sebagai anggota. Sehingga struktur keanggotaan Komite Pemantau Risiko PT Bank Pembangunan Daerah Bali sebagai berikut:

1) Keanggotaan Komite Pemantau Risiko sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2020 tanggal 21 Mei 2020 tentang Perubahan Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Bali Nomor 005/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Struktur Keanggotaan Komite, Komite Pemantau Risiko berjumlah 4 (empat) sebagai berikut:

2. Risk Monitoring Committee

a. Membership Structure, Expertise and Independence of the Risk Monitoring Committee

The number of members of the Risk Monitoring Committee is 4 (four) people consisting of an Independent Commissioner as chairman concurrently member, a Non-Independent Commissioner as a member, an Independent Party with expertise in finance as a member and an Independent Party with expertise in risk management as a member. . So that the membership structure of the Risk Monitoring Committee of PT Bank Pembangunan Daerah Bali is as follows:

1) Membership of the Risk Monitoring Committee is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2020 dated May 21, 2020 concerning Amendments to the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Bali Number 005/KEP/DK/BPD/2019 dated September 12, 2019 concerning Committee Membership Structure, the Risk Monitoring Committee consists of 4 (four) as follows:

Tabel Struktur Komite Pemantau Risiko / Table of The Structure of Risk Monitoring Committee

Nama / Name	Jabatan / Position
Drs. I Made Sukada, M.M	Ketua Komite / Chairman
Wisnu Bawa Temaja, S.H., M.H.	Anggota / Member
I Nengah Dana Wirawan, S.E.	Anggota (Pihak Independen) / Member (Independent Party)
I Gusti Ayu Utari Rakawati	Anggota (Pihak Independen) / Member (Independent Party)

2) Keanggotaan Komite Pemantau Risiko sesuai dengan Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2020 tanggal 22 Desember 2020 tentang Perubahan Kedua Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2019 Struktur Keanggotaan Komite, Komite Pemantau Risiko berjumlah 4 (empat) orang sebagai berikut:

2) Membership of the Risk Monitoring Committee in accordance with the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated December 22, 2020 concerning the Second Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2019 Membership Structure of the Committee, the Risk Monitoring Committee is 4 (four) persons as follows:

Tabel Struktur Komite Pemantau Risiko | Table of The Structure of Risk Monitoring Committee

Nama / Name	Jabatan / Position
Drs. I Made Sukada, M.M.	Ketua / Chairman
Wisnu Bawa Temaja, S.H., M.H.	Anggota / Member
I Nengah Dana Wirawan, S.E.	Anggota (Pihak Independen) / Member (Independent Party)
Nyoman Suprayatna, S.E., Ak., CA, CRMP	Anggota (Pihak Independen) / Member (Independent Party)

Gusti Ayu Utari Rakawati sebagai anggota Komite Pemantau Risiko dengan persetujuan Surat Dewan Komisaris Nomor 208/DK/BPD/2019 tanggal 27 Agustus 2019 perihal Pengangkatan Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali dan ditetapkan dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0504/KEP/DIR/SDM/2019 tanggal 2 September 2019 tentang Pengangkatan Saudari Gusti Ayu Utari Rakawati sebagai Anggota Komite Dewan Komisaris dan Perjanjian Kerja Khusus Nomor 0825/SPK/DIR/SDM/2019 tanggal 2 September 2019, namun terhitung sejak tanggal 1 September 2020 Gusti Ayu Utari Rakawati diberhentikan sebagai anggota Komite Pemantau Risiko sesuai dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0364/KEP/DIR/SDM/2020 tanggal 28 Agustus 2020.

Gusti Ayu Utari Rakawati as a member of the Risk Monitoring Committee with the approval of the Board of Commissioners Letter Number 208/DK/BPD/2019 dated August 27, 2019 regarding the Appointment of Members of the Board of Commissioners Committee of PT Bank Pembangunan Daerah Bali and stipulated by the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0504/KEP/DIR/SDM/2019 dated September 2, 2019 concerning the Appointment of Gusti Ayu Utari Rakawati as a Member of the Board of Commissioners Committee and Exclusive Work Agreement Number 0825/SPK/DIR/SDM/2019 dated September 2, 2019, but starting from September 1, 2020 Gusti Ayu Utari Rakawati was dismissed as a member of the Risk Monitoring Committee in accordance with the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0364/KEP/DIR/SDM/2020 dated August 28, 2020.

b. Tugas dan Tanggung Jawab Komite Pemantau Risiko

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pemantau Risiko membantu Dewan Komisaris paling sedikit wajib melakukan:

1) Melakukan evaluasi atas kebijakan dan strategi manajemen risiko yang disusun oleh Direksi mencakup:
   a) Pengawasan aktif oleh Dewan Komisaris dan Direksi;
   b) Kecukupan kebijakan prosedur dan penetapan limit;
   c) Kecukupan proses identifikasi, pengukuran serta sistem pengendalian manajemen risiko yang meliputi risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko strategik dan risiko kepatuhan;
   d) Sistem pengendalian intern yang menyeluruh.

b. Duties and Responsibilities of the Risk Monitoring Committee

In order to carry ou their duties and responsibilities, the Risk Monitoring Committee assists the Board of Commissioners at least to:

1) Evaluating the risk management policies and strategies prepared by the Board of Directors, including:
   a) Active supervision by the Board of Commissioners and Directors;
   b) Adequacy of policy procedures and limit determination:
   c) Adequacy of the identification process, measurement and risk management control system covering credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk;
   d) Comprehensive internal control system.

2) Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko dan Kepatuhan untuk mengetahui kesesuaiannya dengan kebijakan dan strategi manajemen risiko;
3) Mengevaluasi laporan profil risiko triwulanan dan pelaksanaan proses manajemen risiko, untuk selanjutnya memberikan masukan kepada Dewan Komisaris atas kondisi risiko yang dihadapi oleh Bank serta usulan langkah-langkah untuk mitigasi atas risiko-risiko tersebut, apabila dipandang perlu Dewan Komisaris dapat memberikan masukan untuk langkah perbaikan kepada Direksi dan jajarannya;
4) Memantau dan mengevaluasi kepatuhan sehubungan dengan pelaksanaan manajemen risiko terhadap perjanjian dan komitmen yang dibuat Direksi kepada Otoritas Jasa Keuangan dan pihak-pihak terkait lainnya;
5) Menganalisis/mengevaluasi setiap surat/memo yang diterima/masuk terkait dengan bidang tugas dan tanggung jawabnya, baik dari intern maupun ekstern dan melaporkan hasilnya kepada Dewan Komisaris;
6) Membuat laporan atas segala pelaksanaan tugasnya kepada Dewan Komisaris setiap 3 (tiga) bulan dan setiap akhir tahun buku; dan
7) Melaksanakan tugas-tuga lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Pemantau Risiko.

Dalam melaksanakan tugasnya Komite Pemantau Risiko membina hubungan kerja yang efektif dan berkoordinasi dengan Direksi melalui Komite Manajemen Risiko, Satuan Kerja Manajemen Risiko dan Kepatuhan dan/atau Divisi Manajemen Risiko (MRO) dan Divisi Kepatuhan, antar Komite serta Unit Kerja terkait lainnya.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait, Komite wajib mendapatkan penugasan dari Dewan Komisaris

c. Frekuensi Rapat Komite Pemantau Risiko

Selama Tahun 2020 Komite Pemantau Risiko melakukan rapat sebanyak 10 kali dengan realisasi program kerja sebagai berikut:

2) Monitor and evaluate the implementation of duties of the Risk Management Committee and the Risk Management and Compliance Unit to determine its suitability with risk management policies and strategies;
3) Evaluating quarterly risk profile reports and implementation of risk management processes, to further provide input to the Board of Commissioners on the risk conditions faced by the Bank as well as proposals for steps to mitigate these risks, if deemed necessary the Board of Commissioners can provide input for steps improvements to the Board of Directors and staff;
4) Monitor and evaluate compliance with respect to the implementation of risk management against the agreements and commitments made by the Board of Directors to the Otoritas Jasa Keuangan and other related parties;
5) Analyze/evaluate every letter/memo received/come in regarding to the duties and responsibilities, both internally and externally and report the results to the Board of Commissioners;
6) Making reports to all the implementation of their duties to the Board of Commissioners every 3 (three) months and at the end of each financial year; and
7) Implementing other duties assigned by the Board of Commissioners related to the scope of duties of the Risk Monitoring Committee.

In order to implementing their duties, the Risk Monitoring Committee build up an effective working relationship and coordinates with the Board of Directors through the Risk Management Committee, the Risk Management and Compliance Unit and/or the Risk Management Division (MRO) and the Compliance Division, among other Committees and related Work Units.

In terms of carrying out work relations and coordination with related units, the Committee must receive an assignment from the Board of Commissioners.

c. Frequency of Risk Monitoring Committee Meetings

During 2020 the Risk Monitoring Committee held 10 meetings with the realization of the following work programs:

Tabel Rapat Komite Pemantau Risiko Table of Risk Monitoring Committee Meeting

No	Tanggal / Date	Keterangan / Description
1	16 Januari 2020 January 16, 2020	Pembahasan *Draft* Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas. Discussion on the Draft Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali concerning the Company Guidelines Book, Organizational Structure and Job Descriptions.
2	13 Februari 2020 February 13, 2020	Pembahasan *Draft* Revisi Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Kode Etik Pasar. Discussion on the Revised Draft Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali regarding Market Ethics.
3	13 Februari 2020 February 13, 2020	Pembahasan Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022 Discussion on the Bank's Business Plan (Adjustments) for the Bali Regional Development Bank 2020-2022
4	26 Februari 2020 February 26, 2020	Pembahasan Laporan Pelaksanaan Rencana Bisnis Bank Semester II Tahun 2019 Discussion on the Implementation Report of Semester II Bank Business Plan 2019
5	27 Maret 2020 March 27, 2020	Pembahasan *Draft* Keputusan Direksi tentang Perubahan atas Keputusan Direksi Nomor 0427/ KEP/DIR/KPN/2019 tentang Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme. Discussion on the Draft Decree of the Board of Directors regarding Amendments to the Decree of the Board of Directors Number 0427 / KEP / DIR / KPN / 2019 concerning the Company Guidelines for the Implementation of the Anti Money Laundering and Prevention of Terrorism Funding Programs.
6	29 April 2020 April 29, 2020	Pembahasan *Draft* Keputusan Direksi Buku Pedoman Perusahaan Penilaian Kualitas Aset Discussion on the Draft Decree of the Board of Directors of the Company Guidebook for Asset Quality Assessment
7	5 Juni 2020 June 5, 2020	Pembahasan Laporan Aktivitas *Treasury* Triwulan I Tahun 2020 Discussion on Treasury Activity Report for Quarter I of 2020
8	25 November 2020 November 25, 2020	Rapat membahas: 1. Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023. 2. Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2021-2025. The meeting discussed: 1. Bank Business Plan of PT Bank Pemangunan Daerah Bali for 2021-2023. 2. PT Bank Pembangunan Daerah Bali Sustainable Finance Action Plan 2021-2025.
9	21 Desember 2020 December 21, 2020	Pembahasan *Draft* Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Buku Pedoman Perusahaan Treasury. Discussion on the Draft Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali regarding Treasury Company Guidelines.
10	28 Desember 2020 December 28, 2020	Pembahasan *Draft* Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang BPP Sistem Perencanaan, Anggaran dan Kinerja Discussion on the Draft Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali regarding Company Guidebook Planning, Budget and Performance Systems

Hasil rapat Komite Pemantau Risiko dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the Risk Monitoring Committee meeting are recorded in the minutes of the meeting which are well documented, including any dissenting opinions if they occur in the meeting.

d. Pelaksanaan Tugas Komite Pemantau Risiko

Untuk memberikan rekomendasi kepada Dewan Komisaris sesuai Pedoman dan Tata Tertib Kerja Komite dan Rencana Kerja Komite, Komite Pemantau Risiko

d. Implementation of Duties of the Risk Monitoring Committee

To provide recommendations to the Board of Commissioners in accordance with the Committee Charter and Committee Work Plan, the Risk Monitoring

memberikan rekomendasi kepada Dewan Komisaris sesuai ketentuan yang berlaku yaitu:

1) Komite Pemantau Risiko mengevaluasi kebijakan dan pelaksanaan manajemen risiko sebagai berikut:

   Komite Pemantau Risiko telah mengevaluasi kebijakan dan pelaksanaan manajemen risiko secara optimal dan berkala meliputi:

Terkait dengan kebijakan sebagai berikut:

a) Tanggal 5 Februari 2020 melakukan evaluasi Mohon Persetujuan atas *Draft* Keputusan Direksi (*Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas) dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 024/DK/BPD/2020 tanggal 7 Februari 2020 perihal Persetujuan *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan dan Uraian Tugas.

b) Tanggal 12 Februari 2020 melakukan evaluasi Persetujuan RBB (Penyesuian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 027/DK/BPD/2020 tanggal 13 Februari 2020 perihal Persetujuan Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022.

c) Tanggal 5 Februari 2020 melakukan evaluasi Mohon Persetujuan atas *Draft* Keputusan Direksi dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 028/DK/BPD/2020 tanggal 24 Februari 2020 perihal Persetujuan *Draft* Revisi Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Kode Etik Pasar.

d) Tanggal 23 Maret 2020 melakukan evaluasi *Draft* Keputusan Direksi tentang Perubahan Atas Keputusan Direksi Nomor 0427/DIR/KPN/2017 tentang BPP APU dan PPT dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 055/DK/BPD/2020 tanggal 27 Maret 2020 perihal Persetujuan atas *Draft* Keputusan Direksi tentang Perubahan Atas Keputusan Direksi Nomor

Committee provides recommendations to the Board of Commissioners in accordance with applicable regulations, namely:

1) The Risk Monitoring Committee evaluates the policies and implementation of risk management as follows:
   The Risk Monitoring Committee has evaluated the policies and implementation of risk management optimally and periodically including:

Related to the following policies:

a) On February 5, 2020, an evaluation of Approval Request of the Draft Decree of the Board of Directors (Draft Decree of the Board of Directors regarding the Company Guidebook for Organizational Structure and Job Description) and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 024/DK/BPD/2020 dated February 7, 2020 regarding the Approval of the Draft Decree of the Board of Directors regarding the Company Guidelines and Job Description.

b) On February 12, 2020, evaluated the Bank Business Plan Approval (Adjustment) of PT Bank Pembangunan Daerah Bali for 2020-2022 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 027/DK/BPD/2020 dated February 13, 2020 regarding the Approval of Bank Business Plan (Adjustments) PT Bank Pembangunan Daerah Bali for 2020-2022.

c) On February 5, 2020, evaluate the approval of the Draft Decree of the Board of Directors and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 028/DK/BPD/2020 dated February 24, 2020 regarding the Approval of the Amendements of Draft Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali regarding Market Ethics Code .

d) On March 23, 2020 evaluating the Draft Decree of the Board of Directors regarding Amendments to the Decree of the Board of Directors Number 0427/DIR/KPN/2017 concerning Company Guidebook of AML and PTF and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 055/DK/BPD/2020 dated March 27, 2020 regarding Approval of the Draft Decree

0427/KEP/DIR/KPN/2017 tentang Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme

e) Tanggal 30 Maret 2020 melakukan evaluasi Mohon Persetujuan atas *Draft* Keputusan Direksi BPP Penilaian Kualitas Aset dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 074/DK/BPD/2020 tanggal 29 April 2020 perihal Persetujuan atas *Draft* Keputusan Direksi Tentang BPP Penilaian Kualitas Aset.

f) Tanggal 20 Mei 2020 melakukan evaluasi *Draft* Laporan Pelaksanaan Tata Kelola PT Bank Pembangunan Daerah Bali Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 096/DK/BPD/2020 tanggal 28 Mei 2020 perihal Persetujuan atas *Draft* Laporan Pelaksanaan Tata Kelola Tahun 2019.

g) Tanggal 18 Juni 2020 melakukan evaluasi Permohonan Persetujuan Perubahan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2020-2022 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 110/DK/BPD/2020 tanggal 23 Juni 2020 perihal Persetujuan Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020-2022.

h) Tanggal 26 Juni 2020 melakukan evaluasi *Draft* Rencana Strategis Teknologi Informasi (RSTI) Tahun 2020-2024 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 126/DK/BPD/2020 tanggal 13 Juli 2020 perihal Persetujuan atas *Draft* Dokumen Rencana Strategis Teknologi Informasi (RSTI) Tahun 2020-2024.

i) Tanggal 31 Agustus 2020 melakukan evaluasi Tindak Lanjut Persetujuan Keputusan Bersama Tentang Hubungan Tata Kerja Pengurus Bank BPD Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 175/DK/BPD/2020 tanggal 21 September 2020 perihal Tindak Lanjut Keputusan Bersama Tentang Hubungan Tata Kerja Pengurus Bank BPD Bali

j) Tanggal 9 September 2020 melakukan evaluasi Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank

of the Board of Directors regarding Amendments to the Decree of the Board of Directors Number 0427/KEP/DIR/KPN/2017 concerning Company Guidelines for the Implementation of the Anti Money Laundering and Prevention of Terrorism Funding Programs

e) On March 30, 2020, evaluate the approval of the Draft Decree of the Board of Directors of the Company Guidebook for Asset Quality Assessment and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 074/DK/BPD/2020 dated April 29, 2020 regarding Approval of the Draft Decree of the Board of Directors concerning Company Guidebook Asset Quality Assessment .

f) On May 20, 2020, evaluated the Draft of Governance Implementation Report for PT Bank Pembangunan Daerah Bali in 2019 and this was followed up with a letter from the Board of Commissioners to the Board of Directors Number 096/DK/BPD/2020 dated May 28, 2020 regarding Approval of the Draft Year Governance Implementation Report. 2019.

g) On June 18, 2020 evaluating the Request for Approval of Amendments to the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2020-2022 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 110/DK/BPD/2020 dated June 23, 2020 regarding the Approval of the Bank's Business Plan (Amendements) PT Bank Pembangunan Daerah Bali for 2020-2022.

h) On June 26, 2020 evaluated the Draft Information Technology Strategic Plan (RSTI) 2020-2024 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 126/DK/BPD/2020 dated July 13, 2020 regarding Approval of the Draft Information Technology Strategic Plan Document (RSTI) 2020-2024.

i) On August 31, 2020 conducted an evaluation of the Follow-Up Approval of Joint Decision Regarding Management Working Relations of Bank BPD Bali and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 175/DK/BPD/2020 dated September 21, 2020 regarding Follow-up to Joint Decision on Management Working Relations of Bank BPD Bali.

j) On September 9, 2020 evaluated the Bank's Business Plan (Second Adjustment) of PT Bank Pembangunan

Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 171/DK/BPD/2020 tanggal 10 September 2020 perihal Persetujuan Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022.

k) Tanggal 28 September 2020 melakukan evaluasi Mohon Persetujuan Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 183/DK/BPD/2020 tanggal 30 September 2020 perihal Persetujuan Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2021.

l) Tanggal 23 November 2020 melakukan evaluasi Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 215/DK/BPD/2020 tanggal 26 November 2020 perihal Persetujuan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023.

m) Tanggal 23 November 2020 melakukan evaluasi Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2021-2025 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 216/DK/BPD/2020 tanggal 26 November 2020 perihal Persetujuan Rencana Aksi Keuangan berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2021-2025.

n) Tanggal 27 November 2020 melakukan evaluasi Persetujuan atas *Draft* Keputusan Direksi tentang Kewajiban Pelaporan Harta Kekayaan Bagi Dewan Komisaris, Direksi dan Pejabat Bank PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 221/DK/BPD/2020 tanggal 7 Desember 2020 perihal Persetujuan *Draft* tentang Kewajiban Pelaporan Harta Kekayaan Bagi Dewan Komisaris, Direksi dan Pejabat Bank PT Bank Pembangunan Daerah Bali.

o) Tanggal 18 Desember 2020 melakukan evaluasi atas Permohonan Persetujuan *Draft* Keputusan Direksi tentang BPP *Treasury* dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 236/DK/BPD/2020 tanggal 23 Desember 2020 perihal Persetujuan *Draft* Keputusan Direksi

Daerah Bali and followed up with a letter from the Board of Commissioners to the Board of Directors Number 171/DK/BPD/2020 dated September 10, 2020 regarding the Approval of the Bank Business Plan (Second Adjustment) PT Bank Pembangunan Daerah Bali for 2020-2022.

k) On September 28, 2020, evaluate the Board of Directors General Policy Approval (KUD) of PT Bank Pembangunan Daerah Bali in 2021 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 183/DK/BPD/2020 dated September 30, 2020 regarding the Board of Directors General Policy Approval (KUD) PT Bank Pembangunan Daerah Bali in 2021.

l) On November 23, 2020 evaluated the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2021-2023 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 215/DK/BPD/2020 dated November 26, 2020 regarding the Approval of PT Bank Pembangunan Daerah Bank Business Plans Bali 2021-2023.

m) On November 23, 2020 evaluated the Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2021-2025 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 216/DK/BPD/2020 dated November 26, 2020 regarding Approval of Sustainable Financial Action Plan of PT Bank Pembangunan Daerah Bali for 2021-2025.

n) November 27, 2020 evaluated the Approval of the Draft Decree of the Board of Directors regarding the Obligation to Report Assets for the Board of Commissioners, Board of Directors and Bank Officials of PT Bank Pembangunan Daerah Bali and followed up with a letter from the Board of Commissioners to the Board of Directors Number 221/DK/BPD/2020 dated December 7, 2020 regarding the Draft Approval of Assets Reporting Obligations for the Board of Commissioners, Directors and Bank Officials of PT Bank Pembangunan Daerah Bali.

o) On 18 December 2020, evaluated the Request for Approval of the Draft Decree of the Board of Directors regarding the Company Guidebook of Treasury and followed up with a letter from the Board of Commissioners to the Board of Directors Number 236/DK/BPD/2020 dated December 23,

PT Bank Pembangunan Daerah Bali tentang Buku Pedoman Perusahan *Treasury.*

p) Tanggal 28 Desember 2020 melakukan evaluasi atas *Draft* Keputusan Direksi tentang BPP Sistem Perencaan, Anggaran, dan Kinerja dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 239/DK/BPD/2020 tanggal 28 Desember 2020 perihal Persetujuan atas *Draft* Keputusan Direksi tentang BPP Sistem Perencanaan, Anggaran dan Kinerja.

Terkait Pelaksanaan Kebijakan sebagai berikut:

a) Evaluasi Laporan *Monthly Review* Periode 29 November 2019 tanggal 6 Januari 2020.
b) Surat Dewan Komisaris kepada Direksi Nomor 003/DK/BPD/2020 tanggal 7 Januari 2020 perihal Penawaran Kerjasama dari *Law Firm* Arjaya Umi Martina & *Partners.*
c) Tanggal 10 Januari 2020 melakukan evaluasi Permohonan Persetujuan *Addendum* Perpanjangan Jangka Waktu KMK *Revolving* atas nama Ida Wayan Gede Astawa (sebagai pihak terkait) dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 012/DK/BPD/2020 tanggal 14 Januari 2020 perihal Permohonan Persetujuan Dewan Komisaris.
d) Menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester II Tahun 2019 tanggal 26 Februari 2020.
e) Tanggal 2 Maret 2020 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris Calon Debitur A.n. Ni Putu Dharmawati, S.H. (Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 040/DK/BPD/2020 tanggal 2 Maret 2020 perihal Permohonan Persetujuan Dewan Komisaris.
f) Surat Dewan Komisaris kepada Direksi Nomor 041/DK/BPD/2020 tanggal 3 Maret 2020 perihal Permohonan Persetujuan Dokumen Rencana Strategis Teknologi Informasi (RSTI) Tahun 2020-2024.
g) Evaluasi Laporan *Monthly Review* Periode 31 Januari 2020 tanggal 6 Maret 2020.
h) Evaluasi *Review* Pelaksanaan *Action Plan* Perbaikan NPL Bank BPD Bali tanggal 10 Maret 2020.

2020 regarding the Approval of the Draft Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali regarding Company Guidebook of Treasury.

p) On December 28, 2020 evaluated the Draft Decree of the Board of Directors regarding the Company Guidebook of Planning, Budget and Performance System and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 239/DK/BPD/2020 dated December 28, 2020 regarding Approval of the Draft Decree of the Board of Directors regarding Company Guidebook of Planning, Budget and Performance Systems.

Regarding the Implementation of Policy as follows:

a) Evaluation of the Monthly Review Report for the Period of November 29, 2019 on January 6, 2020.
b) Letter of the Board of Commissioners to the Board of Directors Number 003/DK/BPD/2020 dated January 7, 2020 regarding the Cooperation Offer from Law Firm Arjaya Umi Martina & Partners.
c) On January 10, 2020, evaluated the Request for Approval for the Extension of KMK Revolving Term on behalf of Ida Wayan Gede Astawa (as a related party) and followed up with a letter from the Board of Commissioners to the Board of Directors Number 012/DK/BPD/2020 dated January 14, 2020 regarding Request for Approval from the Board of Commissioners.
d) Preparing the 2019 Semester II Bank Business Plan Implementation Supervision Report dated February 26, 2020.
e) March 2, 2020 evaluating the Request for Approval from the Board of Commissioners of Prospective Debtor On Behalf of Ni Putu Dharmawati, S.H. (Related Party) and has followed up with a letter from the Board of Commissioners to the Board of Directors Number 040/DK/BPD/2020 dated March 2, 2020 regarding Request for Approval from the Board of Commissioners.
f) Letter of the Board of Commissioners to the Board of Directors Number 041/DK/BPD/2020 dated March 3, 2020 regarding the Application for Approval of the Information Technology Strategic Plan (RSTI) Document for 2020-2024.
g) Evaluation of the Monthly Review Report for the Period of January 31, 2020, March 6, 2020.
h) Evaluation of the Review on the Implementation of the Action Plan for Improvement of the NPL of Bank BPD Bali on March 10, 2020.

i) Tanggal 17 Maret 2020 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris (Permohonan kredit a.n. Ni Luh Gede Ari Aryati, S.E.) dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 048/DK/BPD/2020 tanggal 17 Maret 2020 perihal Permohonan Persetujuan Dewan Komisaris.

j) Tanggal 18 Maret 2020 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan IV Tahun 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 051/DK/BPD/2020 tanggal 19 Maret 2020 perihal Evaluasi Laporan Aktivitas *Treasury* Triwulan IV Tahun 2019.

k) Evaluasi Laporan *Monthly Review* Periode 28 Februari 2020 tanggal 7 April 2020.

l) Tanggal 9 April 2020 melakukan evaluasi Permohonan Persetujuan *Addendum* Perpanjangan Jangka Waktu KMK *Revolving* atas nama A.A. Gde Indrawan Diputra (Sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 066/DK/BPD/2020 tanggal 14 April 2020 perihal Permohonan Persetujuan Dewan Komisaris.

m) Tanggal 13 April 2020 melakukan evaluasi Laporan Kondisi Terkini Penggunaan Teknologi Informasi Bank BPD Bali Tahun 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 068/DK/BPD/2020 tanggal 21 April 2020 perihal Laporan Kondisi Terkini Penggunaan Teknologi Informasi Bank BPD Bali Tahun 2019.

n) Tanggal 15 Mei 2020 melakukan evaluasi Permohonan Persetujuan Fasilitas KMG an. Ida Bagus Wibawa Komisaris Independen PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 084/DK/BPD/2020 tanggal 18 Mei 2020 perihal Permohonan Persetujuan Dewan Komisaris.

o) Tanggal 20 Mei 2020 melakukan evaluasi Permohonan Persetujuan *Addendum* Perpanjangan Jangka Waktu KMK *Revolving* dan Penurunan Suku Bunga a.n. I Gusti Lanang Suangsa (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 094/DK/

i) On March 17, 2020, evaluated the Request for Approval from the Board of Commissioners (Credit Aplication on behalf of Ni Luh Gede Ari Aryati, S.E.) and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 048/DK/BPD/2020 dated March 17, 2020 regarding Request for Approval of Board of Commissioners.

j) On March 18, 2020, evaluating the Treasury Activity Report for Quarter IV 2019 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 051/DK/BPD/2020 dated March 19, 2020 regarding the Evaluation of the Treasury Activity Report for Quarter IV 2019.

k) Evaluation of the Monthly Review Report for the Period of 28 February 2020 dated April 7, 2020.

l) April 9, 2020, evaluate the Application for Approval for Addendum to the Extension of KMK Revolving Term on behalf of A.A. Gde Indrawan Diputra (As a Related Party) and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 066/DK/BPD/2020 dated April 14, 2020 regarding Request for Approval from the Board of Commissioners.

m) April 13, 2020, evaluated the Report on the Current Conditions of the aplication of Information Technology for Bank BPD Bali in 2019 and this was followed up with a letter from the Board of Commissioners to the Board of Directors Number 068/DK/BPD/2020 dated April 21, 2020 regarding the Current Condition Report on the aplication of Information Technology Bank BPD Bali in 2019.

n) On 15 May 2020, evaluate the Application for Approval of KMG Facilities. Ida Bagus Wibawa 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 to the Board of Directors Number 084/DK/BPD/2020 dated May 18, 2020 regarding Request for Approval from the Board of Commissioners.

o) On May 20, 2020, evaluated the Request for Approval for Addendum for the Extension of the Working Term of the Revolving KMK and a Lower Interest Rates on behalf of I Gusti Lanang Suangsa (as a Related Party) and has been followed up with a letter from the Board of Commissioners to the

BPD/2020 tanggal 28 Mei 2020 perihal Permohonan Persetujuan Dewan Komisaris.

p) Evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Triwulan I Tahun 2020 tanggal 27 Mei 2020.
q) Surat Dewan Komisaris kepada Direksi Nomor 097/DK/BPD/2020 tanggal 2 Juni 2020 perihal Penyesuaian Batas Waktu Laporan Bank.

r) Tanggal 15 Juni 2020 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris Calon Debitur An. I Ketut Rai Gangga (Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 102/DK/BPD/2020 tanggal 17 Juni 2020 perihal Persetujuan Dewan Komisaris.

s) Tanggal 16 Juni 2020 melakukan evaluasi Permohonan Persetujuan *Addendum* Perpanjangan Jangka Waktu KMK Revolving an. I Wayan Ardika (Sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 104/DK/BPD/2020 tanggal 19 Juni 2020 perihal Persetujuan Dewan Komisaris.

t) Tanggal 19 Juni 2020 melakukan evaluasi Penukaran Agunan Kredit dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 108/DK/BPD/2020 tanggal 19 Juni 2020 perihal Persetujuan Dewan Komisaris.

u) Tanggal 18 Juni 2020 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan I Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 111/DK/BPD/2020 tanggal 23 Juni 2020 perihal Evaluasi Laporan Aktivitas *Treasury* Triwulan I Tahun 2020.
v) Tanggal 19 Juni 2020 melakukan evaluasi Laporan *Monthly Review* Periode 30 April 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 112/DK/BPD/2020 tanggal 24 Juni 2020 perihal Evaluasi Laporan *Monthly Review* Periode 30 April 2020.

w) Tanggal 19 Juni 2020 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris Debitur

Board of Directors Number 094/DK/BPD/2020 dated May 28, 2020 regarding the Request for Approval from the Board of Commissioners.
p) Evaluation of the Bank's Business Plan Realization, Realization of Activities to Improve Financial Literacy and Inclusion as well as the Development of the Implementation of the Transformation Program for the First Quarter of 2020 on May 27, 2020.
q) Letter of the Board of Commissioners to the Board of Directors Number 097/DK/BPD/2020 dated June 2, 2020 regarding Adjustment of Bank Report Deadlines.
r) On 15 June 2020, evaluate the Request for Approval from the Board of Commissioners of Prospective Debtor on behalf of I Ketut Rai Gangga (Related Party) and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 102/DK/BPD/2020 dated June 17, 2020 regarding the Approval of the Board of Commissioners.
s) On June 16, 2020, evaluate the Application for Approval for Addendum to the Extension of the Working Term of the Revolving KMK on behalf of I Wayan Ardika (As a Related Party) and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 104/DK/BPD/2020 dated June 19, 2020 regarding the Approval of the Board of Commissioners.
t) On June 19, 2020, evaluating the Credit Collateral Exchange and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 108/DK/BPD/2020 dated June 19, 2020 regarding the Board of Commissioners' Approval.
u) On 18 June 2020, evaluated the Treasury Activity Report for Quarter I 2020 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 111/DK/BPD/2020 dated June 23, 2020 regarding the Evaluation of the Treasury Activity Report for the 1st Quarter of 2020.
v) On June 19, 2020, evaluated the Monthly Review Report for the period of 30 April 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 112/DK/BPD/2020 dated 24 June 2020 regarding the Evaluation of the Monthly Review Report for the period of April 30, 2020.
w) On June 19, 2020, evaluate the Request for Approval from the Board of Commissioners of Debtors on

a.n. I Wayan Juni Ardana (Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 119/DK/BPD/2020 tanggal 29 Juni 2020 perihal Persetujuan Dewan Komisaris.

x) Tanggal 3 Juli 2020 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris Debitur an. I Wayan Juni Ardana (Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 127/DK/BPD/2020 tanggal 13 Juli 2020 perihal Persetujuan Dewan Komisaris.

y) Tanggal 30 Juni 2020 melakukan evaluasi Laporan *Monthly Review* Periode 29 Mei 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 129/DK/BPD/2020 tanggal 16 Juli 2020 perihal Laporan *Monthly Review* Mei 2020.

z) Surat Dewan Komisaris kepada Direksi Nomor 130/DK/BPD/2020 tanggal 16 Juli 2020 perihal Tindak Lanjut Hasil Penelitian dari Politeknik Negeri Bali.

aa) Tanggal 27 Agustus 2020 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan an. I Ketut Bagus Ariana, SE (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 167/DK/BPD/2020 tanggal 3 September 2020 perihal Permohonan Persetujuan Dewan Komisaris.

bb) Evaluasi Laporan *Stress Testing* Permodalan Posisi Juni 2020 tanggal 25 Agustus 2020.

cc) Menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2020 tanggal 27 Agustus 2020.

dd) Tanggal 7 September 2020 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris Calon Debitur a.n. Ni Gusti Ayu Sumiartini (Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 172/DK/BPD/2020 tanggal 10 September 2020 perihal Permohonan Persetujuan Dewan Komisaris.

ee) Tanggal 25 Agustus 2020 melakukan evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Triwulan II Tahun 2020 dan

behalf of I Wayan Juni Ardana (Related Party) and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 119/DK/BPD/2020 dated June 29, 2020 regarding the Approval of the Board of Commissioners.

x) July 3, 2020, evaluate the Request for Approval from the Board of Commissioners of Debtors on behalf of I Wayan Juni Ardana (Related Party) and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 127/DK/BPD/2020 dated July 13, 2020 regarding the Approval of the Board of Commissioners.

y) June 30, 2020 evaluated the Monthly Review Report for the 29 May 2020 period and followed up with a letter from the Board of Commissioners to the Board of Directors Number 129/DK/BPD/2020 dated July 16, 2020 regarding the May 2020 Monthly Review Report.

z) Letter of the Board of Commissioners to the Board of Directors Number 130/DK/BPD/2020 dated July 16, 2020 regarding Follow-up Research Results from the Politeknik Negeri Bali.

aa) On August 27 2020, evaluate the Application for Approval of Employee Credit Facilities, on behalf of I Ketut Bagus Ariana, S.E. (as a Related Party) and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 167/DK/BPD/2020 dated September 3, 2020 regarding Request for Approval from the Board of Commissioners.

bb) Evaluation of the Capital Stress Testing Report for the Position of June 2020 on August 25, 2020.

cc) Prepare a Supervisory Report on the Implementation of the Bank Business Plan Semester I 2020 dated August 27, 2020.

dd) On September 7, 2020, evaluating the Request for Approval from the Board of Commissioners of Prospective Debtors on behal of Ni Gusti Ayu Sumiartini (Related Party) and has followed up with a letter from the Board of Commissioners to the Board of Directors Number 172/DK/BPD/2020 dated September 10, 2020 regarding Request for Approval from the Board of Commissioners.

ee) On August 25, 2020, evaluated the Realization of the Bank's Business Plan, the Realization of Activities in order to Improving Financial Literacy and Inclusion as well as the Development of the Implementation of the Transformation Program for

telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 176/DK/BPD/2020 tanggal 21 September 2020 perihal Laporan Evaluasi dan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Laporan Perkembangan Pelaksanaan Program Transformasi Triwulan II Tahun 2020.

ff) Evaluasi Laporan *Monthly Review* Periode 31 Juli 2020 tanggal 21 September 2020.

gg) Tanggal 2 Oktober 2020 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris Debitur PT Tri Loka Bali (Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 187/DK/BPD/2020 tanggal 6 Oktober 2020 perihal Permohonan Persetujuan Dewan Komisaris

hh) Tanggal 5 Oktober 2020 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit a.n. Ida Bagus Made Surawan, S.Pi. (Sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 188/DK/BPD/2020 tanggal 6 Oktober 2020 perihal Permohonan Persetujuan Dewan Komisaris.

ii) Tanggal 19 Oktober 2020 melakukan evaluasi Permohonan Restrukturisasi Fasilitas KMK *Revolving* atas nama Anak Agung Gde Indrawan Diputra (Sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 197/DK/BPD/2020 tanggal 21 Oktober 2020 perihal Permohonan Persetujuan Dewan Komisaris.

jj) Tanggal 5 Oktober 2020 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit a.n. Ida Bagus Made Surawan, S.Pi. (Sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 188/DK/BPD/2020 tanggal 6 Oktober 2020 perihal Permohonan Persetujuan Dewan Komisaris.

kk) Tanggal 19 Oktober 2020 melakukan evaluasi Permohonan Restrukturisasi Fasilitas KMK *Revolving* atas nama Anak Agung Gde Indrawan Diputra (Sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi

the Second Quarter of 2020 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 176/DK/BPD/2020 dated September 21, 2020 regarding the Report on the Evaluation and Realization of Bank Business Plans, Realization of Activities in order to Improving Financial Literacy and Inclusion as well as the Report on the Implementation of the Transformation Program for the Second Quarter of 2020.

ff) Evaluation of the Monthly Review Report for the Period of July 31, 2020 dated September 21, 2020.

gg) On October 2, 2020, evaluated the Request for Approval from the Board of Commissioners for Debtors of PT Tri Loka Bali (Related Party) and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 187/DK/BPD/2020 dated October 6, 2020 regarding the Request for Approval from the Board of Commissioners

hh) On October 5, 2020, evaluate the Application for Approval of Credit Facilities on behalf of Ida Bagus Made Surawan, S.Pi. (as a Related Party) and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 188/DK/BPD/2020 dated October 6, 2020 regarding the Request for Approval from the Board of Commissioners.

ii) On October 19, 2020, evaluated the Request for Restructuring of the KMK Revolving Facility on behalf of Anak Agung Gde Indrawan Diputra (as a Related Party) and followed up with a letter from the Board of Commissioners to the Board of Directors Number 197/DK/BPD/2020 dated October 21, 2020 regarding Request for Board Approval Commissioner.

jj) On October 5, 2020, evaluate the Application for Approval of Credit Facilities on behalf of Ida Bagus Made Surawan, S.Pi. (as a Related Party) and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 188/DK/BPD/2020 dated October 6, 2020 regarding the Request for Approval from the Board of Commissioners.

kk) On October 19, 2020, evaluated the Request for Restructuring of the KMK Revolving Facility on behalf of Anak Agung Gde Indrawan Diputra (as a Related Party) and followed up with a letter from the Board of Commissioners to the Board of Directors

Nomor 197/DK/BPD/2020 tanggal 21 Oktober 2020 perihal Permohonan Persetujuan Dewan Komisaris.

ll) Tanggal 12 Oktober 2020 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan II Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 199/DK/BPD/2020 tanggal 22 Oktober 2020 perihal Laporan Aktivitas *Treasury* Triwulan II Tahun 2020.

mm) Tanggal 21 Oktober 2020 melakukan evaluasi *Stress Test* Pemenuhan Likuiditas dan Bukti/Dokumentasi Pasca Migrasi dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 201/DK/BPD/2020 tanggal 9 November 2020 perihal Penyampaian *Stress Test* Strategi Pemenuhan Likuiditas dan Bukti Dokumentasi Testing Pasca Migrasi.

nn) Surat Dewan Komisaris kepada Direksi Nomor 202/DK/BPD/2020 tanggal 10 November 2020 perihal Pembatalan Permohonan Persetujuan Dewan Komisaris.

oo) Tanggal 10 November 2020 melakukan evaluasi Permohonan Persetujuan Kredit Multi Guna (KMG) a.n. Ni Putu Sukarini (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 203/DK/BPD/2020 tanggal 11 November 2020 perihal Persetujuan Dewan Komisaris.

pp) Tanggal 26 November 2020 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit a.n. Made Dharma Putra, S.S., M.TP (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 220/DK/BPD/2020 tanggal 30 November 2020 perihal Persetujuan Dewan Komisaris Terkait Kredit a.n. Made Dharma Putra, S.S., M.TP.

qq) Evaluasi Laporan *Monthly Review* periode 31 Oktober 2020 tanggal 11 Desember 2020.

rr) Evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Triwulan III Tahun 2020 tanggal 18 Desember 2020.

ss) Evaluasi Tindak Lanjut Laporan Aktivitas *Treasury* Triwulan III Tahun 2020 tanggal 21 Desember 2020.

Number 197/DK/BPD/2020 dated October 21, 2020 regarding Request for Board Approval Commissioner.

ll) On October 12, 2020, evaluated the Treasury Activity Report for the Second Quarter of 2020 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 199/DK/BPD/2020 dated October 22, 2020 regarding the Treasury Activity Report for the Second Quarter of 2020.

mm) On October 21, 2020, evaluated the Stress Test for Liquidity Fulfillment and Post-Migration Evidence/Documentation and followed up with a letter from the Board of Commissioners to the Board of Directors Number 201/DK/BPD/2020 dated November 9, 2020 regarding the Submission of Stress Tests for Liquidity Fulfillment Strategies and Documentary Testing Evidence Post Migration.

nn) Letter of the Board of Commissioners to the Board of Directors Number 202/DK/BPD/2020 dated November 10, 2020 regarding Cancellation of Request for Approval of the Board of Commissioners.

oo) November 10, 2020, evaluated the Application for Multi-Purpose Credit Approval (KMG) on behalf of Ni Putu Sukarini (as a Related Party) and has followed up with a letter from the Board of Commissioners to the Board of Directors Number 203/DK/BPD/2020 dated November 11, 2020 regarding the Board of Commissioners' Approval.

pp) On November 26, 2020 evaluated the Application for Approval of Credit Facilities on behalf of Made Dharma Putra, S.S., M.TP (as a Related Party) and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 220/DK/BPD/2020 dated November 30, 2020 regarding the Approval of the Board of Commissioners regarding Credit. Made Dharma Putra, S.S., M.TP.

qq) Evaluation of the Monthly Review Report for the period October 31, 2020 dated December 11, 2020.

rr) Evaluation of the Bank's Business Plan Realization, Realization of Activities to Improve Financial Literacy and Inclusion as well as the Development of the Implementation of the Transformation Program for the Third Quarter of 2020 on December 18, 2020.

ss) Evaluation of the Follow-up to the Treasury Activity Report for the 3rd Quarter of 2020 dated December 21, 2020.

tt) Tanggal 22 Desember 2020 melakukan evaluasi Permohonan Persetujuan Kredit Multi Guna (KMG) atas nama Bayu Angga Widura (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 232/DK/BPD/2020 tanggal 22 Desember 2020 perihal Persetujuan Dewan Komisaris.

uu) Evaluasi Laporan *Monthly Review* Periode 30 November 2020 tanggal 23 Desember 2020.

2) 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 23 Juni 2020 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan IV-2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 114/DK/BPD/2020 tanggal 26 Juni 2020 perihal Evaluasi Laporan Kegiatan Komite Manajemen Risiko Triwulan IV-2019.
b) Tanggal 25 Juni 2020 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan I-2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 116/DK/BPD/2020 tanggal 29 Juni 2020 perihal Evaluasi Laporan Kegiatan Komite Manajemen Risiko Triwulan I-2020.
c) Tanggal 24 September 2020 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan II-2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 190/DK/BPD/2020 tanggal 7 Oktober 2020 perihal Laporan Kegiatan Komite Manajemen Risiko Triwulan II Tahun 2020.

tt) On December 22, 2020 evaluated the Application for Multi-Purpose Credit Approval (KMG) on behalf of Bayu Angga Widura (as a Related Party) and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 232/DK/BPD/2020 dated December 22, 2020 regarding Board Approval Commissioner.

uu) Evaluation of the Monthly Review Report for the Period of November 30, 2020, December 23, 2020.

2) The Risk Monitoring Committee, monitors and evaluates the implementation of duties of the Risk Management Committee (KMR) and the Risk Management Work Unit (SKMR).

The Risk Monitoring Committee has monitored and evaluated optimally of the implementation of the Risk Management Committee's duties through evaluation of the Implementation of the Risk Management Committee (KMR) duties as well as the Risk Management Work Unit (SKMR), including the routine implementation of compliance functions starting from the risk management organization and the Risk Management Function in the framework of the effectiveness of the implementation of risk management processes and systems as reflected in the risk profile report that includes.

Evaluation related to the implementation of Risk Management Committee duties as follows:

a) On June 23, 2020 evaluated the Activities of the Risk Management Committee for Quarter IV-2019 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 114/DK/BPD/2020 dated June 26, 2020 regarding the Evaluation of the Risk Management Committee Activity Report for Quarter IV-2019.
b) On June 25, 2020 evaluated the Activities of the Risk Management Committee for Quarter I of 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 116/DK/BPD/2020 dated June 29, 2020 regarding the Evaluation of the Risk Management Committee Activity Report for Quarter I of 2020.
c) On September 24, 2020, evaluated the Activities of the Risk Management Committee for Quarter II-2020 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 190/DK/BPD/2020 dated October 7, 2020 regarding the Risk Management Committee Activity Report for the second quarter of 2020.

d) Tanggal 3 Desember 2020 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan III Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 229/DK/BPD/2020 tanggal 11 Desember 2020 perihal Evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan III Tahun 2020.

Evaluasi terkait Pelaksanaan Tugas SKMR sebagai berikut:

a) Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Desember 2019 tanggal 13 Februari 2020.
b) Tanggal 24 Februari 2020 melakukan evaluasi Laporan Tingkat Kesehatan Bank Posisi Desember 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 050/DK/BPD/2020 tanggal 18 Maret 2020 perihal Laporan Tingkat Kesehatan Bank Posisi Desember 2019.
c) Tanggal 16 Maret 2020 melakukan evaluasi Laporan Profil Risiko Cabang posisi Desember 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 057/DK/BPD/2020 tanggal 30 Maret 2020 perihal Laporan dan *Review* Profil Risiko Cabang Posisi Desember 2019.
d) Surat Dewan Komisaris kepada Direksi Nomor 063/DK/BPD/2020 tanggal 3 April 2020 perihal Penyampaian Penilaian Tingkat Kesehatan Bank posisi Desember 2019.
e) Tanggal 14 Mei 2020 melakukan evaluasi Laporan Profil Risiko Cabang posisi Maret 2020 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 091/DK/BPD/2020 tanggal 27 Mei 2020 perihal Laporan dan *Review* Profil Risiko Cabang Posisi Maret 2020.
f) Tanggal 11 Mei 2020 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi Desember 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 092/DK/BPD/2020 tanggal 28 Mei 2020 perihal Penyampaian Rekomendasi 8 (delapan) Risiko Posisi Desember 2019.

d) On December 3, 2020, evaluated the Activities of the Risk Management Committee for Quarter III of 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 229/DK/BPD/2020 dated December 11, 2020 regarding the Evaluation of the Activities of the Risk Management Committee in Quarter III of 2020.

Evaluation related to the implementation of Risk Management Work Unit duties as follows:

a) Evaluation of the Minimum Capital Adequacy Requirement (KPMM) for the position of December 2019, February 13, 2020.
b) On 24 February 2020, evaluated the Bank Soundness Level Report for the Position of December 2019 and this was followed up with a letter from the Board of Commissioners to the Board of Directors Number 050/DK/BPD/2020 dated 18 March 2020 regarding the Bank Soundness Level Report for the Position of December 2019.
c) On March 16, 2020, evaluated the Branch Risk Profile Report for the position of December 2019 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 057/DK/BPD/2020 dated 30 March 2020 regarding the Report and Review of Branch Risk Profile for the Position of December 2019.
d) Letter of the Board of Commissioners to the Board of Directors Number 063/DK/BPD/2020 dated 3 April 2020 regarding Submission of Bank Soundness Level Assessments for the position of December 2019.
e) On May 14, 2020, evaluated the Branch Risk Profile Report for the position of March 2020 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 091/DK/BPD/2020 dated 27 May 2020 regarding the March 2020 Position Report and Branch Risk Profile Review.
f) On 11 May 2020, evaluated the Submission of 8 (eight) Risk Assessment Recommendations for December 2019 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 092/DK/BPD/2020 dated 28 May 2020 regarding the Submission of Recommendations 8 (eight) Risk for December Position 2019.

g) Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Maret 2020 tanggal 31 Mei 2020.

h) Tanggal 29 Mei 2020 melakukan evaluasi Laporan Profil Risiko Posisi Maret 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 101/DK/BPD/2020 tanggal 8 Juni 2020 perihal Laporan Profil Risiko Posisi Maret 2020.

i) Evalusi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Mei 2020 tanggal 1 Juli 2020.

j) Tanggal 5 Agustus 2020 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Juni 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 144/DK/BPD/2020 tanggal 12 Agustus 2020 perihal Laporan Kewajiban Penyediaan Modal Minimum Posisi Juni 2020.

k) Tanggal 10 Agustus 2020 melakukan evaluasi Laporan TKB Posisi Juni 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 156/DK/BPD/2020 tanggal 19 Agustus 2020 perihal Laporan Tingkat Kesehatan Bank Posisi Juni 2020.

l) Evaluasi Laporan Profil Risiko Cabang posisi Juni 2020 tanggal 13 Agustus 2020.

m) Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Juli 2020 tanggal 23 September 2020.

n) Tanggal 29 September 2020 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi Juni 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 189/DK/BPD/2020 tanggal 7 Oktober 2020 perihal Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi Juni 2020.

o) Tanggal 10 November 2020 melakukan evaluasi Laporan Profil Risiko Posisi September 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 206/DK/BPD/2020 tanggal 16 November 2020 perihal Laporan Profil Risiko Posisi September 2020.

p) Evaluasi Laporan Profil Risiko Cabang Posisi September 2020 tanggal 12 September 2020.

q) Tanggal 16 November 2020 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM)

g) Evaluation of the Minimum Capital Adequacy Requirement (KPMM) for the position of March 2020 dated May 31, 2020.

h) On 29 May 2020, evaluated the Position Risk Profile Report for March 2020 and followed up with the letter of the Board of Commissioners to the Board of Directors Number 101/DK/BPD/2020 dated 8 June 2020 regarding the Position Risk Profile Report for March 2020.

i) Minimum Capital Adequacy Requirement (KPMM) Evaluation for May 2020 position dated 1 July 2020.

j) On 5 August 2020, evaluated the Minimum Capital Adequacy Requirement (KPMM) for the position of June 2020 and this was followed up with a letter from the Board of Commissioners to the Board of Directors Number 144/DK/BPD/2020 dated 12 August 2020 regarding the Minimum Capital Adequacy Requirement Report for June 2020 Position.

k) On August 10, 2020, evaluating the June 2020 Position of Bank Soundness Level Report and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 156/DK/BPD/2020 dated 19 August 2020 regarding the Bank Soundness Level Report for the Position of June 2020.

l) Evaluation of Branch Risk Profile Report for the position of June 2020 dated August 13, 2020.

m) Evaluation of the Minimum Capital Adequacy Requirement (KPMM) for the position of July 2020 dated 23 September 2020.

n) On September 29, 2020 evaluated the Submission of 8 (eight) Risk Assessment Recommendations for the position of June 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 189/DK/BPD/2020 dated 7 October 2020 regarding Submission of 8 (eight) Risk Assessment Recommendations June 2020.

o) On November 10, 2020, evaluated the September 2020 Position Risk Profile Report and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 206/DK/BPD/2020 dated 16 November 2020 regarding the September 2020 Position Risk Profile Report.

p) Evaluation of Branch Risk Profile Report for September 2020 Position on 12 September 2020

q) On 16 November 2020, evaluated the Minimum Capital Adequacy Requirement (KPMM) for the

Posisi September 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 217/DK/BPD/2020 tanggal 26 November 2020 perihal Penyampaian Hasil Evaluasi Kewajiban Pemenuhan Modal Minimum Posisi September 2020.

r) Tanggal 1 Desember 2020 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi September 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 225/DK/BPD/2020 tanggal 10 Desember 2020 perihal Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi September 2020.

s) Evaluasi Kewajiban Modal Minimum (KPMM) Posisi Oktober 2020 tanggal 11 Desember 2020.

t) Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi November 2020 tanggal 28 Desember 2020.

Evaluasi terkait Pelaksanaan Tugas Satker Kepatuhan dan Fungsi Kepatuhan sebagai berikut:

a) Tanggal 4 Maret 2020 melakukan evaluasi atas Laporan Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 049/DK/BPD/2020 tanggal 18 Maret 2020 perihal Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2019.

b) Tanggal 12 Maret 2020 melakukan evaluasi Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester II Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 064/DK/BPD/2020 tanggal 3 April 2020 perihal Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester II Tahun 2019.

c) Tanggal 20 Mei 2020 melakukan evaluasi Laporan Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan Triwulan I Tahun 2020 dan telah ditindak lanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 099/DK/BPD/2020 tanggal 3 Juni 2020 perihal Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan I Tahun 2020.

position of September 2020 and this was followed up with a letter from the Board of Commissioners to the Board of Directors Number 217/DK/BPD/2020 dated 26 November 2020 regarding Submission of the Results of the Evaluation of Minimum Capital Requirements for the Position of September 2020.

r) On December 1, 2020 evaluated the Submission of 8 (eight) Risk Assessment Recommendations for Position of September 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 225/DK/BPD/2020 dated 10 December 2020 regarding Submission of 8 (eight) Risk Assessment Recommendations for Position of September 2020.

s) Evaluation of Minimum Capital Requirement (KPMM) for October 2020 position dated 11 December 2020.

t) Evaluation of the Minimum Capital Adequacy Requirement (KPMM) for the Position of November 2020 dated December 28, 2020.

Evaluation regarding to the Implementation of Compliance Work Unit Duties and Functions as follows:

a) On March 4, 2020 evaluated the Report on the Implementation of Duties & Responsibilities of the Director of Compliance for Semester II of 2019 and was followed up with a letter from the Board of Commissioners to the Board of Directors Number 049/DK/BPD/2020 dated 18 March 2020 regarding the Implementation of Duties and Responsibilities of the Director of Compliance Semester II Year 2019.

b) On March 12, 2020, evaluated the Monitoring Report on the Realization of Compliance Culture Improvement Strategy for Semester II of 2019 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 064/DK/BPD/2020 dated April 3, 2020 regarding the Monitoring Report on the Realization of Compliance Culture Improvement Strategy Semester II 2019 year.

c) On 20 May 2020, evaluated the Report on the Implementation of the Duties & Responsibilities of the Compliance Director for Quarter I 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 099/DK/BPD/2020 dated 3 June 2020 regarding the Implementation of Duties and Responsibilities of the Compliance Director 2020 First Quarter.

d) Tanggal 12 Agustus 2020 melakukan evaluasi Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester I Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 154/DK/BPD/2020 tanggal 19 Agustus 2020 perihal Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester I Tahun 2020.

e) Tanggal 12 Agustus 2020 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 155/DK/BPD/2020 tanggal 19 Agustus 2020 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2020.

f) Tanggal 30 November 2020 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 228/DK/BPD/2020 tanggal 11 Desember 2020 perihal Hasil Evaluasi atas Laporan Pelaksanaan Tugas Dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2020.

3. Komite Remunerasi dan Nominasi

a. Struktur Keanggotaan, Keahlian dan Independensi Komite Remunerasi dan Nominasi.

1) Keanggotaan Komite Remunerasi dan Nominasi sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2020 tanggal 21 Mei 2020 tentang Perubahan Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Bali Nomor 005/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Struktur Keanggotaan Komite, Komite Remunerasi dan Nominasi berjumlah 7 (tujuh) orang sebagai berikut:

d) On August 12, 2020, evaluated the Monitoring Report on the Realization of Compliance Culture Improvement Strategy for Semester I of 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 154/DK/BPD/2020 dated 19 August 2020 regarding the Monitoring Report on the Realization of Compliance Culture Improvement Strategy in Semester I 2020 year.

e) On 12 August 2020, evaluated the Report on the Implementation of the Duties and Responsibilities of the Director of Compliance for Semester I of 2020 and followed up with a letter from the Board of Commissioners to the Board of Directors Number 155/DK/BPD/2020 dated 19 August 2020 regarding the Report on the Implementation of the Duties and Responsibilities of the Director of Compliance in Semester I of 2020.

f) On November 30, 2020 evaluated the Report on the Implementation of the Duties and Responsibilities of the Director of Compliance for Quarter III of 2020 and this was followed up with a letter from the Board of Commissioners to the Board of Directors Number 228/DK/BPD/2020 dated 11 December 2020 regarding the Results of the Evaluation of the Report on the Implementation of Duties and Responsibilities of the Director of Compliance in Quarter III of 2020.

3. Remuneration and Nomination Committee

a. Membership Structure, Expertise and Independence of the Remuneration and Nomination Committee.

1) Membership of the Remuneration and Nomination Committee is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2020 dated 21 May 2020 concerning Amendments to the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Bali Number 005/KEP/DK/BPD/2019 dated 12 September 2019 7 (seven) members of the Committee, Remuneration and Nomination Committee are as follows:

Tabel Struktur Komite Remunerasi dan Nominasi

Table of Remuneration and Nomination Committee Structure

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 Dewa Gede Putra Yustina, S.H.	Anggota Komite Audit merangkap sebagai Anggota Komite Remunerasi dan Nominasi (Pihak Independen) Member of the Audit Committee concurrently as a Member of the Remuneration and Nomination Committee (Independent Party)

I Made Wiwarta, S.H., M.H. sebagai anggota (Pihak Independen) dengan masa jabatan mulai tanggal 20 Mei 2019 sampai dengan 20 Mei 2020, diganti oleh I Dewa Gede Putra Yustina, S.H., sebagai anggota (Pihak Independen) merangkap sebagai anggota Komite Remunerasi dan Nominasi sesuai dengan Keputusan Direksi Nomor 0198/KEP/DIR/SDM/2020 tanggal 20 Mei 2020 tentang Pengangkatan Saudara I Dewa Gede Putra Yustina, S.H. sebagai Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali dan Perjanjian Kerja Khusus Nomor 0426/SPK/DIR/SDM/2020 tanggal 20 Mei 2020.

2) Keanggotaan Komite Remunerasi dan Nominasi sesuai dengan Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2020 tanggal 22 Desember 2020 tentang Perubahan Kedua Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2019 Struktur Keanggotaan Komite, Komite Remunerasi dan Nominasi berjumlah 7 (tujuh) orang sebagai berikut:

I Made Wiwarta, S.H., M.H. as a member (Independent Party) with a term of office from May 20, 2019 to May 20, 2020, replaced by I Dewa Gede Putra Yustina, S.H. as a member (Independent Party) concurrently as a member of the Remuneration and Nomination Committee in accordance with the Decree of the Board of Directors Number 0198/KEP/DIR/SDM/2020 dated 20 May 2020 concerning the Appointment of I Dewa Gede Putra Yustina, S.H. as a Member of the Board of Commissioners Committee of PT Bank Pembangunan Daerah Bali and the Special Work Agreement Number 0426/SPK/DIR/SDM/2020 dated May 20, 2020.

2) Membership of the Remuneration and Nomination Committee is in accordance with the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated 22 December 2020 concerning the Second Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2019 Membership Structure of the Committee, Remuneration and Nomination Committee totaling 7 (seven) people as follows:

Tabel Struktur Komite Remunerasi dan Nominasi

Table of Remuneration and Nomination Committee Structure

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

Nama / Name	Jabatan / Position
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	Anggota / Member
Kepala Divisi Sumber Daya Manusia (Head of Human Resources Division)	Anggota / Member
Gde Winata, S.E., M.M.	Anggota (Pihak Independen) / Member (Independent Party)

b. Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi membantu Dewan Komisaris paling sedikit:

1) Terkait dengan Kebijakan Remunerasi wajib:

   a) 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.
   b) Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
      (1) Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS; dan
      (2) Kebijakan remunerasi bagi karyawan secara keseluruhan untuk disampaikan kepada Direksi
   c) Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku; dan
   d) Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.
2) Terkait dengan Kebijakan Nominasi wajib:

   a) 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

b. Duties and Responsibilities of the Remuneration and Nomination Committee

In order to implementing their duties and responsibilities, the Remuneration and Nomination Committee assists the Board of Commissioners demanded for:

1) Regarding to the Remuneration Policy, it is mandatory to:
   a) Evaluating the remuneration policy based on performance, risk, fairness with peer groups, targets and long-term strategies of the Bank, fulfillment of reserves as stipulated in laws and regulations and the Bank's potential future earnings.
   b) Deliver evaluation results and recommendations to the Board of Commissioners regarding:
      (1) Remuneration policy for the Board of Directors and the Board of Commissioners to be submitted to the GMS; and
      (2) Overall remuneration policy for employees to be submitted to the Board of Directors
   c) Ensuring that the remuneration policy is in accordance with applicable regulations; and
   d) Conduct periodic evaluations of the implementation of the remuneration policy.
2) Regarding to the Nomination Policy, it is mandatory to:
   a) Prepare and provide recommendations regarding systems and procedures for selecting and/or replacing members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS

b) Memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS; dan

c) Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota komite audit, serta anggota komite pemantau risiko kepada Dewan Komisaris.

3) Menganalisis/mengevaluasi setiap surat/memo yang diterima/masuk terkait dengan bidang tugas dan tanggung jawabnya, baik dari intern maupun ekstern dan melaporkan hasilnya kepada Dewan Komisaris;
4) Membuat laporan atas segala pelaksanaan tugas kepada Dewan Komisaris setiap 3 (tiga) bulan dan setiap akhir tahun buku;
5) Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Remunerasi dan Nominasi

Dalam melaksanakan tugasnya Komite Remunerasi dan Nominasi membina hubungan kerja yang efektif dan berkoordinasi dengan Direksi melalui Divisi SDM, antar Komite serta Unit Kerja terkait lainnya.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait, Komite wajib mendapatkan penugasan dari Dewan Komisaris.

d. Frekuensi Rapat Komite Remunerasi dan Nominasi

Selama Tahun 2020 Komite Remunerasi dan Nominasi melakukan rapat sebanyak 6 kali, dengan rincian sebagai berikut:

Tabel Rapat Komite Remunerasi dan Nominasi

b) Provide recommendations regarding candidate members of the Board of Directors and/or candidates for members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS; and

c) Provide recommendations regarding Independent Parties who will become members of the audit committee, as well as members of the risk monitoring committee to the Board of Commissioners.

3) Analyze/evaluate every letter/memo received/come in regarding to the duties and responsibilities, both internally and externally and report the results to the Board of Commissioners;
4) Making reports on all the implementation of duties to the Board of Commissioners every 3 (three) months and at the end of each financial year;
5) Implementing other duties assigned by the Board of Commissioners regarding to the scope of duties of the Remuneration and Nomination Committee

In other to implementing their duties, the Remuneration and Nomination Committee buid up an effective working relationship and coordinates with the Board of Directors through the HR Division, between Committees and other related Work Units.

In order to implementing their work relations and coordination with related units, the Committee must receive an assignment from the Board of Commissioners.

d. Frequency of Remuneration and Nomination Committee Meetings

During 2020 the Remuneration and Nomination Committee held 6 meetings, with the following details:

Table of Remuneration and Nomination Committee Meeting

No	Tanggal / Date	Keterangan / Description
1	10 Februari 2020 February 10, 2020	Usulan Kenaikan Honorarium Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali/ Proposed Increase in Honorarium for the Board of Commissioners Committee of PT Bank Pembangunan Daerah Bali

No	Tanggal / Date	Keterangan / Description
2	9 Maret 2020 March 9, 2020	Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan, dan Anggota Komite Dewan Komisaris Bank BPD Bali / Providing religious holiday allowances to management, employees, and members of the Board of Commissioners of Bank BPD Bali
3	19 Juni 2020 June 19, 2020	Kebijakan Pemberian Reward dan Punisment dalam BPP SDM / Policy on Rewards and Punisments in Cmpany Guidebook of Human Resorce
4	7 Oktober 2020 October 7, 2020	Pencapaian Program Kerja Divisi SDM / HR Division Work Program Achievements
5	14 Oktober 2020 October 14, 2020	Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2021 / Providing Employee Uniform Facilities in 2021
6	23 Desember 2020 December 23, 2020	Pembahasan Pemberian Tambahan Penghasilan / Discussion on 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.

The results of the Remuneration and Nomination Committee meeting are contained in the minutes of the meeting which are well documented, including any dissenting opinions if they occur at the meeting.

e. Pelaksanaan Tugas Komite Remunerasi dan Nominasi

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:

1) 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) Tanggal 9 Maret 2020 melakukan kajian Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 046/DK/BPD/2020 tanggal 9 Maret 2020 perihal Persetujuan Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali.

e. Implementation of Duties of the Remuneration and Nomination Committee

To provide recommendations to the Board of Commissioners in accordance with the Committee Charter and Committee Work Plan, the Remuneration and Nomination Committee has the duties and responsibilities of providing recommendations to the Board of Commissioners which include:

1) Remuneration Committee has evaluated the remuneration policy for :
   a) The Board of Directors and the Board of Commissioners and approved by the GMS in accordance with Deed Number 93 (ninety three) dated March 27, 2019 as follows:
      (1) On March 9, 2020 conducted a study on the Provision of Religious Holiday Allowances to Management, Employees and Members of the Board of Commissioners of Bank BPD Bali and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 046/DK/BPD/2020 dated March 9, 2020 regarding Approval of Granting Religious holiday allowances to the Management, Employees and Committee Members of the Board of Commissioners of Bank BPD Bali.

(2) Surat Dewan Komisaris kepada Direksi Nomor 047/DK/BPD/2020 tanggal 12 Maret 2020 perihal Persetujuan Pemberian Tantiem kepada Pengurus dan Bonus kepada Karyawan Tahun Buku 2019 serta Tambahan Penghasilan kepada Anggota Komite Dewan Komisaris.

b) Pejabat Eksekutif dan pegawai dan telah disampaikan kepada Direksi sebagai berikut:

(1) Tanggal 9 Maret 2020 melakukan kajian Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 046/DK/BPD/2020 tanggal 9 Maret 2020 perihal Persetujuan Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali.

(2) Surat Dewan Komisaris kepada Direksi Nomor 047/DK/BPD/2020 tanggal 12 Maret 2020 perihal Persetujuan Pemberian Tantiem kepada Pengurus dan Bonus kepada Karyawan Tahun Buku 2019 serta Tambahan Penghasilan kepada Anggota Komite Dewan Komisaris.

(3) Tanggal 2 Juni 2020 melakukan evaluasi Kebijakan Pemberian *Reward* dan *Punisment* dalam BPP SDM dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 128/DK/BPD/2020 tanggal 16 Juli 2020 perihal Kebijakan Pemberian *Reward* dan *Punisment* dalam BPP SDM.

(4) Tanggal 9 Oktober 2020 melakukan kajian Permohonan Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2021dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 195/DK/BPD/2020 tanggal 15 Oktober 2020 perihal Fasilitas Pakaian Dinas Karyawan Bank BPD Bali Tahun 2021.

(2) Letter of the Board of Commissioners to the Board of Directors Number 047/DK/BPD/2020 dated March 12, 2020 regarding the Approval of Granting Tantiems to Managers and Bonuses to Employees for the 2019 Financial Year and Additional Income to the Members of the Board of Commissioners Committee.

b) Executive Officers and employees and has been submitted to the Board of Directors as follows:

(1) On March 9, 2020 conducted a review on the Provision of Religious Holiday Allowances to Management, Employees and Members of the Board of Commissioners of Bank BPD Bali and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 046/DK/BPD/2020 dated March 9, 2020 regarding Approval to the Provision of Religious Holiday Allowances to Management, Employees and Members of the Board of Commissioners of Bank BPD Bali

(2) Letter of the Board of Commissioners to the Board of Directors Number 047/DK/BPD/2020 dated March 12, 2020 regarding the Approval of Granting Tantiems to Managers and Bonuses to Employees for the 2019 Fiscal Year and Additional Income to Members of the Board of Commissioners Committee.

(3) On June 2, 2020, evaluating the Policy on the Giving of Rewards and Punisments in Company Guidebook of Human Resources and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 128/DK/BPD/2020 dated July 16, 2020 regarding the Policy on the Policy on the Giving of Rewards and Punisments in Company Guidebook of Human Resources.

(4) October 9, 2020, conducted a review on the Application for the Provision of Employee Uniiform Facilities for 2021 and has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 195/DK/BPD/2020 dated October 15, 2020 regarding Bank BPD Bali Employee Uniform Facilities for 2021

(5) Surat Dewan Komisaris kepada Direksi Nomor 198/DK/BPD/2020 tanggal 21 Oktober 2020 perihal Hasil Rapat Komite Remunerasi dan Nominasi bulan Oktober 2020.

(6) Surat Dewan Komisaris kepada Direksi Nomor 198/DK/BPD/2020 tanggal 21 Oktober 2020 perihal Hasil Rapat Komite Remunerasi dan Nominasi bulan Oktober 2020.

(7) Tanggal 9 Oktober 2020 melakukan kajian Permohonan Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2021dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 195/DK/BPD/2020 tanggal 15 Oktober 2020 perihal Fasilitas Pakaian Dinas Karyawan Bank BPD Bali Tahun 2021.

(8) Surat Dewan Komisaris kepada Direksi Nomor 204/DK/BPD/2020 tanggal 11 November 2020 perihal Fasilitas Pakaian Dinas Karyawan Bank BPD Bali Tahun 2021.

(9) Tanggal 21 Desember 2020 melakukan kajian Permohonan Persetujuan Tambahan Penghasilan Karyawan Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 237/DK/BPD/2020 tanggal 23 Desember 2020 perihal Pemberian Tambahan Penghasilan Karyawan Tahun 2020.

2) Terkait dengan kebijakan nominasi
   a) Tidak ada kebijakan nominasi yang disusun oleh Komite Remunerasi dan Nominasi mengingat tidak ada pergantian anggota Direksi dan anggota Dewan Komisaris untuk disampaikan kepada RUPS.

   b) Komite Remunerasi dan Nominasi tidak ada memberikan rekomendasi calon anggota Direksi dan/atau Dewan Komisaris untuk disampaikan kepada RUPS mengingat tidak ada pergantian anggota Direksi dan/atau Dewan Komisaris.

(5) Letter of the Board of Commissioners to the Board of Directors Number 198/DK/BPD/2020 dated October 21, 2020 regarding the Results of the Meeting of the Remuneration and Nomination Committee for October 2020.

(6) Letter of the Board of Commissioners to the Board of Directors Number 198/DK/BPD/2020 dated October 21, 2020 regarding the Results of the Meeting of the Remuneration and Nomination Committee for October 2020.

(7) On October 9, 2020, reviewed the Application for the Provision of Employee Uniform Facilities in 2021 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 195/DK/BPD/2020 dated October 15, 2020 regarding Bank BPD Bali Employee Uniform Facilities in 2021.

(8) Letter of the Board of Commissioners to the Board of Directors Number 204/DK/BPD/2020 dated November 11, 2020 regarding Bank BPD Bali Employee Uniform Facilities in 2021.

(9) On December 21, 2020, reviewed the Application for Approval of Additional Employee Income for 2020 and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 237/DK/BPD/2020 dated December 23, 2020 regarding Provision of Additional Employee Income in 2020.

2) Regarding to the nomination policy
   a) There is no nomination policy prepared by the Remuneration and Nomination Committee considering that there is no change of members of the Board of Directors and members of the Board of Commissioners to be submitted to the GMS.
   b) The Remuneration and Nomination Committee does not provide recommendations for candidates for members of the Board of Directors and/or Board of Commissioners to be submitted to the GMS considering that there is no change in the members of the Board of Directors and/or the Board of Commissioners.

3) Komite Remunerasi dan Nominasi telah memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris sebagai berikut:
   a) Tanggal 12 Agustus 2020 mempersiapkan Kajian Calon Anggota Komite Pemantau Risiko Dewan Komisaris PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris kepada Direksi Nomor 158/DK/BPD/2020 tanggal 25 Agustus 2020 perihal Pengangkatan Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali.

3) The Remuneration and Nomination Committee has recommended candidates for Independent Parties who can become members of the Committee to the Board of Commissioners as follows:
   a) On August 12, 2020, prepared a review on Candidate Members of the Risk Monitoring Committee for the Board of Commissioners of PT Bank Pembangunan Daerah Bali and this has been followed up with a letter from the Board of Commissioners to the Board of Directors Number 158/DK/BPD/2020 dated 25 August 2020 regarding the Appointment of Members of the Committee for the Board of Commissioners of PT Bank Pembangunan Daerah Bali.

B. Komite-Komite di Bawah 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.

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.

B. Committees under the Board of Directors

In order to implement the principles of implementation of good governance, the Board of Directors has formed 5 (five) committees, namely:

1. Risk Management Committee

In order to implement an effective Risk Management process and system, PT Bank Pembangunan Daerah Bali has established a Risk Management Committee in accordance with the objectives and business policies, proportion and complexity as well as the capacity of PT Bank Pembangunan Daerah Bali.

The establishment of the Risk Management Committee has been stipulated in the Decree of the Board of Directors Number 0416/KEP/DIR/MRO/2016 concerning Amendments to the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0123.102.110.2012.2 concerning the Risk Management Committee of PT Bank Pembangunan Daerah Bali.

a. Struktur Komite Manajemen Risiko

Struktur Komite Manajemen Risiko PT Bank Pembangunan Daerah Bali adalah sebagai berikut:

a. Risk Management Committee Structure

The structure of the PT Bank Pembangunan Daerah Bali Risk Management Committee is as follows:

Ketua / Chairman	Direktur Utama / President Director
Ketua Pengganti Merangkap Anggota Chairman of the Substitute concurrently Member	Direktur Kepatuhan / Substitute Chair and Member: Compliance Director
Sekretaris / Secretary	Kepala Divisi Manajemen Risiko (MRO) / Head of the Risk Management Division (MRO)
Anggota / Member	Direktur Kredit / Director of Loan Direktur Operasional / Director of Operations Direktur Bisnis Non Kredit / Director of Non Loan Business Kepala Divisi Kepatuhan / Head of Compliance Division Kepala SKAI & *Anti Fraud* / Head of Internal Audit Work Unit & Anti Fraud Division Kepala Divisi Perencanaan Strategis / Head of the 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 Credit Division Kepala Divisi *Tresury* / Head of the Treasury Division Kepala Divisi Dana dan Jasa / Head of Funds and Services Division

b. Tugas dan Tanggung Jawab Komite Manajemen Risiko

1) Penyusunan kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan rencana darurat apabila kondisi eksternal tidak normal terjadi;
2) Perbaikan penerapan manajemen risiko secara berkala maupun insidentil sebagai akibat dari satu perubahan kondisi ekstern dan intern Bank;
3) Penetapan (*justification*) atas hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*);
4) Melaksanakan kaji ulang terhadap keakuratan metodologi penilaian risiko, kecukupan implementasi sistem informasi manajemen dan ketepatan kebijakan, prosedur dan penetapan limit risiko.

b. Duties and Responsibilities of the Risk Management Committee

1) Drafting the risk management policies and their amendments including risk management strategies and contingency plans if abnormal external conditions occur;
2) Improvement of risk management implementation periodically as well as incidentally as a result of a change in external and internal conditions of the Bank;
3) Determination (justification) for matters regarding to business decisions that deviate from normal procedures (irregularities);
4) Perform 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.

c. Frekuensi Rapat Komite Manajemen Risiko

Selama Tahun 2020, Komite Manajemen Risiko melakukan rapat sebanyak 12 (dua belas) kali dengan realisasi program kerja sebagai berikut:

c. Frequency of Risk Management Committee Meetings

During 2020, the Risk Management Committee held 12 (twelve) meetings with the realization of the work program as follows:

Tabel Rapat Komite Manajemen Risiko / Table of Risk Management Committee Meeting

No	Tanggal / Date	Keterangan / Description
1	23 Januari 2020 / January 23, 2020	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Desember 2019 / Bank Soundness Level Report Discussion Meeting Position December 2019
2	5 Februari 2020 / February 5, 2020	Rapat Pembahasan Kejadian Eksternal yang Disebabkan oleh Skimming / Meeting To Discuss External Events Caused By Skimming
3	16 Maret 2020 / March 16, 2020	Rapat Pembahasan Mitigasi Risiko atas Wabah Covid-19 Terhadap Keberlangsungan Operasional Bank BPD Bali / Meeting on Risk Mitigation Discussion of the Covid-19 Outbreak on the Continuity of Operations of Bank BPD Bali
4	16 Maret 2020 / March 16, 2020	Rapat Pembahasan Mitigasi Risiko Atas Wabah Covid-19 Terhadap Keberlangsungan Operasional Bank BPD Bali / Meeting to discuss Risk Mitigation of the Covid-19 Outbreak on the Continuity of Operations of Bank BPD Bali
5	20 Maret 2020 / March 20, 2020	Rapat Pembahasan Operasional Kantor Kas Rumah Sakit Sanglah / Sanglah Hospital Cash Office Operational Discussion Meeting
6	24 April 2020 / April 24, 2020	Rapat Pembahasan Laporan Profil Risiko Bank Posisi Maret 2020 / Bank Risk Profile Report Discussion Meeting for Position March 2020
7	13 Mei 2020 / May 13, 2020	Rapat Pembahasan Peraturan Pemerintah Nomor 23 Tahun 2020, dan Pembahasan *Checklist* atas PBI Nomor 22/5/PBI/2020 & Proyeksi Arus Kas dari Posisi Maret hingga Posisi Desember 2020 / Government Regulation Discussion Meeting Number 23 Year 2020, and Checklist Discussion on PBI Number 22/5 / PBI / 2020 & Cash Flow Projection from the position of March to December 2020
8	26 Juni 2020 / June 16, 2020	Rapat Pembahasan Perbaikan Peringkat Profil Risiko Bank posisi Maret 2020 / Meeting to discuss the Bank's Risk Profile Rating Improvement Meeting for the position in March 2020
9	20 Juli 2020 / July 20, 2020	Rapat Pembahasan Perubahan *Risk Appetite, Risk Tolerance,* dan *Risk Limit* 2020 / Meeting to discuss the Amendements of the 2020 Risk Appetite, Risk Tolerance, and Risk Limit
10	24 Juli 2020 / July 24, 2020	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Juni 2020 / Bank Soundness Level Report Discussion Meeting for the Position of June 2020
11	20 Oktober 2020 / October 20, 2020	Rapat Pembahasan Laporan Profil Risiko Bank Posisi September 2020 / Bank Risk Profile Report Discussion Meeting for Position of September 2020
12	22 Desember 2020 / December 22, 2020	Rapat Pembahasan Penetapan *Risk Appetite, Risk Tolerance,* dan *Risk Limit* 2021 dan Rapat Pembahasan *Action Plan* TKB Juni 2020 / Discussion Meeting on Determination of Risk Appetite, Risk Tolerance, and Risk Limit 2021 and Discussion Meeting on Bank Soundness Level Action Plan in June 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 Risk Management Committee meeting were recorded in the minutes of the meeting which are well documented including any dissenting opinions if they occur in the meeting.

2. 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.

2. Credit Policy Committee

The establishment of the Credit Policy Committee has been stipulated in the Decree of the Board of Directors Number 0853/KEP/DIR/KRD/2019 dated December 31, 2019 concerning the Membership Structure of the Credit Policy Committee (KKP) of PT Bank Pembangunan Daerah Bali.

a. Struktur Komite Kebijakan Perkreditan

Anggota Komite Kebijakan Perkreditan PT Bank Pembangunan Daerah Bali sebagai berikut:

a. Credit Policy Committee Structure

Members of the Credit Policy Committee of PT Bank Pembangunan Daerah Bali are as follows:

Ketua / Chairman	: Direktur Utama / President Director
Wakil Ketua / Deputy Chairman	: Direktur Kredit / Director of Loan
Sekretaris / Secretary	: Kepala Divisi Kredit / Head of Credit Division
Anggota / Members	: 1. Direktur Operasional / Director of Operation 2. Direktur Bisnis Non Kredit / Director of Non Loan Business 3. Direktur Kepatuhan / Director of Compliance 4. Kepala Divisi Manajemen Risiko (MRO) / Head of the Risk Management Division (MRO) 5. Kepala Divisi Kepatuhan (KPN) / Head of Compliance Division (KPN) 6. Kepala SKAI dan *Anti Fraud* / Head of Internal Audit Work Unit and Anti Fraud
Koordinator SSG / SSG Coordinator	: Wakil Kepala Divisi Kredit / Deputy Head of Credit Division
Anggota SSG / SSG Members	: 1. Kepala Bagian Pengembangan Produk & Administrasi (Divisi KRD) / Head of Product Development & Administration (KRD Division) 2. Kepala Bagian Kredit Korporasi (Divisi KRD) / Head of Corporate Credit Division (KRD Division) 3. Kepala Bagian Ritel, Mikro, dan Konsumer (Divisi KRD) / Head of Retail, Micro, and Consumer (KRD Division) 4. Kepala Bagian Penyelamatan Kredit (Divisi KRD) / Head of Credit Rescue Division (KRD Division) 5. Kepala Bagian Kepatuhan (Divisi KPN) / Head of Compliance Division (KPN Division) 6. Kepala Bagian Kajian dan Laporan (Divisi MRO) / Head of Studies and Reports (MRO Division) 7. Kepala Bagian Audit I (SAF) / Head of Audit I Division (SAF)

b. Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

1) Memberikan masukan dan saran dalam rangka penyusunan Kebijakan Perkreditan Bank terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan;
2) Mengawasi dan memastikan Kebijakan Perkreditan Bank untuk dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan apabila terdapat hambatan/kendala dalam penerapannya;
3) Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direktur Utama apabila diperlukan perubahan atau perbaikan;
4) Memantau dan mengevaluasi:
   a) Perkembangan dan kualitas seluruh portofolio perkreditan;
   b) Kebenaran pelaksanaan kewenangan memutus kredit;

b. Duties and Responsibilities of the Credit Policy Committee

1) Provide input and suggestions in the framework of formulating Bank Credit Policies, especially those related to the formulation of prudential principles in credit;
2) Supervise and ensure that the Bank Credit Policy can be applied and implemented consistently and consistently and formulate solutions if there are obstacles/obstacles in its application;
3) Conduct periodic reviews of the Bank's Credit Policy and provide advice to the President Director if changes or improvements are needed;
4) Monitor and evaluate:
   a) The development and quality of the entire loan portfolio;
   b) The correctness of the exercise of the authority to approve credit;

c) Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak yang terkait dengan Bank dan debitur-debitur besar tertentu;
d) Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Kredit (BMPK);
e) Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
f) Penyelesaian kredit bermasalah sesuai dengan ketentuan;
g) Memantau kewajiban Bank dalam memenuhi kecukupan jumlah Cadangan Kerugian Penurunan Nilai (CKPN);

5) Menyampaikan laporan tertulis secara berkala sekurang-kurangnya 6 (enam) bulan sekali kepada Direktur Utama dengan tembusan kepada Dewan Komisaris, mengenai:
   a) hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank;
   b) hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud dalam fungsi komite kebijakan perkreditan.
6) 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;.
7) Kepala Divisi KPN dan Kepala SKAI & *Anti Fraud* dalam kedudukannya sebagai anggota KKP tidak ikut dalam pengambilan keputusan seperti halnya anggota KKP yang lain;
8) 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;
9) 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.

c. Frekuensi Rapat Komite Kebijakan Perkreditan

Selama Tahun 2020, Komite Kebijakan Perkreditan melakukan rapat sebanyak 12 (dua belas) kali dengan realisasi program kerja sebagai berikut:

c) The accuracy of the process of granting, development and quality of credit extended to parties related to the Bank and certain large debtors;
d) Correctness of the implementation of the Legal Lending Limit (BMPK);
e) Compliance with statutory provisions and other regulations in the implementation of credit extension;
f) Settlement of non-performing loans in accordance with the provisions;
g) Monitor the Bank's obligation to meet the adequacy of the allowance for impairment losses (CKPN);

5) Submit a report periodically at least every 6 (six) months to the President Director with a copy to the Board of Commissioners, regarding:
   a) Results of supervision of the application and implementation of Bank Credit Policies;
   b) Results of monitoring and evaluation of matters referred to in the function of the credit policy committee.
6) Provide recommendations for corrective measures to the President Director with a copy to the Board of Commissioners regarding matters related to the results of supervision on the implementation and implementation as well as the results of monitoring and evaluation of the Bank Credit Policy;
7) Head of Compliance Division and Head of Internal Audit Work Unit & Anti Fraud in their position as KKP members do not participate in decision making like other KKP members;
8) The Head of Compliance Division has the function of providing views on the applicable provisions for internal and external regulations related to the material discussed in order to improve credit policy;
9) The Head of Internal Audit Work Unit & Anti-Fraud has the function of providing input related to findings in operational units related to credit provisions in order to improve credit policy.

c. Frequency of Credit Policy Committee Meetings

During 2020, the Credit Policy Committee held 12 (twelve) meetings with the realization of the following work programs:

Tabel Rapat Komite Kebijakan Perkreditan

Table of Credir Policy Committee Meeting

No	Tanggal / Date	Keterangan / Description
1	26 Februari 2020 /	1. *Draft* Skim Pemberian kredit *Value Chain Financing* 2. Program *Branch Contest* bidang Perkreditan 3. Perubahan *Skim* kredit Multiguna & Pensiunan
	February 26, 2020	1. Draft on Value Chain Financing Credit Scheme 2. Credit Branch Contest Program 3. Changes to the Multipurpose & Pension credit scheme
2	23 Maret 2020 /	Pembahasan *draft* kebijakan relaksasi tentang perlakuan khusus terhadap kredit yang terdampak penyebaran *Corona Virus Disease 19* (Covid 19) /
	March 23, 2020	Discussion on the draft relaxation policy regarding special treatment of credit affected by the spread of Corona Virus Disease 19 (Covid 19)
3	14 April 2020 /	Perubahan Keputusan Direksi tentang Kewenangan memutus Restrukturisasi kredit khusus terhadap kredit yang terdampak penyebaran *Corona Virus Disease 2019* (Covid 19) /
	April 14, 2020	Amendements of the Decree of the Board of Directors regarding the Authority to decide on special credit restructuring for credit affected by the spread of Corona virus disease 2019 (Covid 19)
4	16 April 2020 / April 16, 2020	Kewenangan memutus kredit restrukturisasi perlakuan khusus dengan OJK Regional 8 Bali Nusra / Authority to decide on restructuring credit special treatment with OJK Regional 8 Bali Nusra
5	16 April 2020 / April 16, 2020	Tindak lanjut Pembahasan rapat KKP tanggal 14 April 2020 / Follow-up discussion of the KKP meeting on April 14, 2020
6	5 Juni 2020 /	1. Keputusan Direksi tentang Perlakuan Khusus Bagi Penerima KUR Terdampak Pandemi *Coronavirus Disease 2019* (Covid -19) 2. Perubahan Kedua Keputusan Direksi nomor 0132/KEP/DIR/KRD/2020 tentang Perlakuan Khusus Bagi Penerima KUR Terdampak Pandemi Coronavirus Disease 2019 (Covid -19)
	June 5, 2020	1. Decision of the Board of Directors regarding Special Treatment for KUR Recipients Affected by the Coronavirus Disease 2019 Pandemic (Covid -19) 2. Second Amendment to Decree of the Board of Directors number 0132 / KEP / DIR / KRD / 2020 concerning Special Treatment for KUR Recipients Affected by the Coronavirus Disease 2019 Pandemic (Covid -19)
7	22 Juli 2020 /	1. Usulan *reclass rating* kredit terhadap debitur yang telah direstrukturisasi khusus Covid-19 dan penambahan CKKE atas debitur NPL yang telah dilakukan putus hubungan. 2. *Draft* Keputusan Direksi tentang SKIM Pemberian Kredit Modal Kerja Pemulihan Ekonomi Nasional (KMK-PEN) Bagi Pelaku Usaha Mikro,Kecil dan Menengah. 3. *Draft* Perubahan Ketiga Keputusan Direksi tentang Perlakuan Khusus Terhadap Kredit yang terdampak penyebaran Coronavirus Disease 2019 (Covid-19)
	July 22, 2020	1. Proposal to reclassify credit ratings for debtors that have been restructured specifically for Covid-19 and additional CKKE for NPL debtors who have been cut off. 2. Draft Decree of the Board of Directors regarding SKIM for Providing Working Capital Credit for National Economic Recovery (KMK-PEN) for Micro, Small and Medium Enterprises. 3. Draft of the Third Amendment to the Decree of the Board of Directors regarding Special Treatment for Credits affected by the spread of Coronavirus Disease 2019 (Covid-19)
8	6 Agustus 2020 /	1. Usulan *reclass rating* kredit terhadap debitur yang telah direstrukturisasi khusus (Covid-19) dan penambahan CKKE atas debitur NPL yang telah dilakukan putus hubungan. 2. *Draft* Keputusan Direksi tentang SKIM Pemberian Kredit Modal Kerja Pemulihan Ekonomi Nasional (KMK-PEN) bagi Pelaku Usaha Mikro, Kecil dan Menengah. 3. *Draft* Perubahan ketiga Keputusan Direksi tentang Perlakuan Khusus Terhadap Kredit yang Terdampak Penyebaran Coronavirus Disease 2019 (Covid-19). 4. Perubahan SOP Perkreditan Buku IV Persetujuan Kredit dan Monitoring. 5. Perubahan SOP Perkreditan Buku I Tentang Tata Cara Analisis Kredit Produktif
	August 6, 2020	1. Proposal to reclassify credit ratings for debtors that have been specially restructured (Covid-19) and additional CKKE for NPL debtors who have been cut off. 2. Draft of the Decree of the Board of Directors regarding SKIM for Providing Working Capital Credit for National Economic Recovery (KMK-PEN) for Micro, Small and Medium Enterprises. 3. Draft Amendments to the three Directors' Decrees regarding Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (Covid-19). 4 Amendement of SOP for Credit BUKU IV Credit Approval and Monitoring. 5. Amendement of SOP of BUKU I credit on Procedures for Productive Credit Analysis

No	Tanggal / Date	Keterangan / Description
9	9 September 2020 / September 9, 2020	1. *Draft* perubahan ketujuh Keputusan Direksi tentang SOP KUR. 2. *Draft* perubahan Keputusan Direksi Nomor 0213/KEP/DIR/KRD/2020 tentang perlakuan khusus bagi penerima Kredit Usaha Rakyat (KUR) terdampak pandemi Coronavirus Disease 2019 (Covid-19). 3. Usulan MGM & *Collecting Fee* KUR Super Mikro dan KUR Mikro. 4. Usulan *reclass rating* kredit terhadap debitur yang telah direstrukturisasi khusus (Covid-19) 5. Usulan penambahan CKKE terhadap debitur macet yang telah dilakukan putus hubungan. 1. Draft amendments to the seventh Decree of the Board of Directors regarding the SOP of KUR. 2. Draft amendments to the Decree of the Board of Directors Number 0213 / KEP / DIR / KRD / 2020 regarding special treatment for recipients of People's Business Credit (KUR) affected by the Coronavirus Disease 2019 (Covid-19) pandemic. 3. Proposal for MGM & Collecting Fee for KUR Super Mikro and KUR Mikro. 4. Proposal to reclassify credit ratings for debtors that have been specially restructured (Covid-19) 5. Proposal to add CKKE to non performing debtors whose relationship has been terminated.
10	25 September 2020 / September 25, 2020	Penambahan CKKE Kredit Additional CKKE Credit
11	25 November 2020 / November 25, 2020	Penetapan Akrual Bunga dan Pembentukan CKKE Determination of Accrual Interest and Formation of CKKE
12	30 November 2020 / November 30, 2020	Tindak lanjut Rapat tanggal 25 November 2020 Penetapan Akrual Bunga dan Pembentukan CKKE Follow-up Meeting on 25 November 2020 Determination of Accrual Interest and Establishment of CKKE

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 Credit Policy Committee meeting were recorded in minutes of meeting which are well documented, including any dissenting opinions if they occur at the meeting.

3. *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).

3. Asset Liability Committee (ALCO)

Management of all business risks of PT Bank Pembangunan Daerah Bali must carry out systematically, integrated and continuously. For this reason, in the process of implementing assets and liabilities, PT Bank Pembangunan Daerah Bali has been equipped with ALCO, as stipulated in the Decree of the Board of Directors Number 0048/KEP/DIR/TRS/2014 dated February 17, 2014 concerning the Formation of the ALCO (Asset Liability Committee) which has been amended. by Decree of the Board of Directors Number 0392/KEP/DIR/TRS/2018 concerning the Assets and Liability Management Committee (ALCO) Team and the ALCO Support Group Team (KPA).

a. Struktur *Asset Liability Committee (ALCO)*

Komposisi keanggotaan *ALCO* adalah sebagai berikut:

a. Asset Liability Committee (ALCO) Structure

The composition of ALCO membership is as follows:

Ketua I merangkap Anggota / Chairman I concurrently Member	Direktur Utama / President Director
Ketua II merangkap Anggota / Chairman II concurrently Member	Direktur Bisnis Non Kredit / Director of Non Loan Business
Ketua III merangkap Anggota / Chairman III concurrently Member	Direktur Kredit / Credit Director
Ketua IV merangkap Anggota / Chairman IV concurrently Member	Direktur Operasional / Director of Operations
Sekretaris I merangkap Anggota / Secretary I concurrently Member	Kepala Divisi *Treasury* / Head of the Treasury Division
Sekretaris I merangkap Anggota / Secretary II concurrently Member	Kepala Divisi Perencanaan Strategis / Head of the Strategic Planning Division
Anggota / Members	1. Kepala Divisi Dana dan Jasa 2. Kepala Divisi Kredit 3. Kepala Divisi Teknologi Akuntansi 4. Kepala Divisi Manajemen Risiko 1. Head of Funds and Services Division 2. Head of Credit Division 3. Head of the Accounting Technology Division 4. Head of the Risk Management Division

b. Tugas dan Tanggung Jawab *Asset Liability Committee (ALCO)*

1) Meninjau dan mengkaji apakah pedoman dan kebijakan bank telah disusun secara berkesinambungan dalam lingkup pengelolaan *Asset dan Liabilities* sesuai dengan tujuan bank dan perkembangan perbankan;
2) Meninjau kembali struktur neraca dan mengkaji risiko dan eksposur *Asset and Liability Management;*
3) Melihat perkiraan dan proyeksi keadaan ekonomi, suku bunga, nilai tukar untuk mengarahkan kebijakan yang ditetapkan;
4) Menetapkan petunjuk pengelolaan dan pengendalian risiko yang berdampak:
   (a) Risiko Likuiditas (*Liqudity Management*);
   (b) Risiko Suku Bunga (*Gap Management*);
   (c) Risiko Valuta Asing (*Foreign Exchange Management*);
   (d) Risiko Portofolio (*Earnings dan Investment Management*);
   (e) Me-*review* dan menetapkan suku bunga kredit dan dana pihak ketiga;
   (f) Me-*review* dan menetakan tarif layanan;

b. Duties and Responsibilities of the Asset Liability Committee (ALCO)

1) Review and study whether the bank's guidelines and policies have been formulated on an ongoing basis within the scope of managing assets and liabilities in accordance with the objectives of the bank and banking developments;
2) Reviewing the balance sheet structure and assessing the risks and exposures of Asset and Liability Management;
3) Viewing forecasts and projections of economic conditions, interest rates, exchange rates to direct the stipulated policies;
4) Establish guidelines for risk management and control that have an impact on:
   (a) Liquidity Risk (Liqudity Management);
   (b) Interest Rate Risk (Gap Management);
   (c) Foreign Exchange Management;
   (d) Portfolio Risk (Earnings and Investment Management);
   (e) Review and determine interest rates for loans and third party funds;
   (f) Reviewing and setting service rates;

(g) Menetapkan harga transfer dana internal (*Internal Funds Transfer Rate*) atau harga Rekening Antar Kantor dalam memacu efisiensi pengelolaan cabang bank;

5) Meninjau kembali *performance*, rasio keuangan sesuai ketentuan dan 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;

6) Mengadakan penyesuaian strategi, batasan-batasan dan petunjuk pelaksanaan serta kebijakan dalam rangka mencapai tujuan *ALCO* dan tujuan bank.

c. Frekuensi Rapat *Asset Liability Committee (ALCO)*

Selama Tahun 2020, *Asset Liability Committee* melakukan rapat sebanyak 17 (tujuh belas) kali dengan realisasi program kerja sebagai berikut:

(g) Determining the Internal Funds Transfer Rate or Interoffice Account price in boosting the efficiency of bank branch management;

5) Reviewing performance, financial ratios in accordance with the provisions and business plans of the bank and the position of bank assets and financial liabilities in order to assess the impact of ALCO decisions on bank objectives and on compliance with bank internal regulations and regulatory compliance;

6) Adapt strategies, limitations and implementation guidelines as well as policies in order to achieve ALCO's goals and bank objectives.

c. Frequency of Asset Liability Committee (ALCO) Meetings

During 2020, the Asset Liability Committee held 17 (seventeen) meetings with the realization of the following work programs:

Tabel Rapat Asset Liability Committee (ALCO)

Table of Asset Liability Committee Metting (ALCO)

No	Tanggal / Date	Keterangan / Description
1	23 Januari 2020 January 23, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan / Meeting to discuss current account rates, savings interest rates, time deposit rates, credit interest rates.
2	31 Januari 2020 January 31, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan / Meeting to discuss current account rates, savings interest rates, time deposit rates, credit interest rates
3	17 Februari 2020 February 23, 2020	Rapat Pembahasan tarif layanan / Meeting to discuss service rates
4	28 Februari 2020 February 28, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan / Meeting to discuss current account rates, savings interest rates, time deposit rates, credit interest rates
5	16 Maret 2020 March 16, 2020	Membahas persiapan likuiditas menghadapi pandemi / Discuss liquidity preparations for a pandemic.
6	2 April 2020 April 2, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan / Meeting to discuss current account rates, savings interest rates, time deposit rates, credit interest rates
7	28 April 2020 April 28, 2020	Rapat pembahasan ketentuan tarif layanan / Meeting to discuss the terms of service rates
8	23 Juni 2020 June 23, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan / Meeting to discuss current account rates, savings interest rates, deposit rates, credit interest rates, inter-office account rates and terms of service rates

No	Tanggal / Date	Keterangan / Description
9	30 Juli 2020 July 30, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan / Meeting to discuss current account rates, savings interest rates, time deposit rates, credit interest rates
10	31 Agustus 2020 August 31, 2020	Rapat pembahasan likuiditas akhir tahun / Year-end liquidity discussion meeting
11	28 September 2020 September 28, 2020	Rapat pembahasan likuiditas akhir tahun / Year-end liquidity discussion meeting
12	21 Oktober 2020 October 21, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkredita / Meeting to discuss current account rates, savings interest rates, time deposit rates, credit interest rates
13	19 November 2020 November 19, 2020	Rapat pembahasan ketentuan tarif layanan / Meeting to discuss the terms of service rates
14	21 Desember 2022 December 21, 2020	Rapat pembahasan tarif, dana PEN dan suku bunga / Meeting to discuss rates, PEN funds and interest rates
15	23 Desember 2020 December 23, 2020	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan / Meeting to discuss current account rates, savings interest rates, deposit rates, credit interest rates, inter-office account rates and terms of service rates

Hasil rapat *Asset Liability Committee (ALCO)* 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 (ALCO) meeting were written in the minutes of the meeting and the Decree of the board of Directors regarding the Provisions for Demand Deposit, Savings, Deposit and Credit Interest Rates as well as the Decree odf the Board of Directors on Terms of Service Rates that are well documented including dissenting opinions if they occur at the meeting.

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.

4. Information Technology Steering Committee

The Information Technology Steering Committee (hereinafter abbreviated as KPTI) was formed based on the Decree of the Board of Directors Number 0054/KEP/DIR/TIA/2016 dated February 16, 2016 concerning the Composition of the Information Technology Steering Committee of PT Bank Pembangunan Daerah Bali.

a. Struktur Komite Pengarah Teknologi Informasi

Komposisi Keanggotan Komite Pengarah Teknologi Informasi adalah sebagai berikut:

a. Information Technology Steering Committee Structure

Composition of the Information Technology Steering Committee membership is as follows:

Ketua I / Chairman I	Direktur Operasional / Director of Operations
Ketua II / Chairman II	Direktur Kepatuhan / Director of Compliance
Anggota / Members	1. Kepala Divisi Teknologi Akuntansi / Head of the Accounting Technology Division 2. Kepala Divisi Manajemen risiko / Head of the Risk Management Division 3. Kepala Divisi Kepatuhan / Head of Compliance Division 4. Kepala Divisi Perencanaan Strategis / Head of the Strategic Planning Division 5. Kepala SKAI dan *Anti Fraud* / Head of Internal Audit Work Unit and Anti Fraud 6. Kepala Divisi Umum dan Kesekretariatan / Head of General and Secretarial Division 7. Kepala Divisi Sumber Daya Manuasia / Head of Human Resources Division 8. Kepala Divisi Kredit / Head of Credit Division 9. Kepala Divisi *Treasury* / Head of the Treasury Division 10. Kepala Divisi Dana dan Jasa / Head of Funds and Services Division

b. Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

1) Memberikan arahan mengenai Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) agar sesuai dengan rencana strategis kegiatan usaha Bank;
2) Memberikan arahan agar proyek-proyek Teknologi Informasi yang disetujui sesuai dengan Rencanan Strategis Teknologi Informasi;
3) Memberikan arahan pelaksanaan proyek-proyek Teknologi Informasi
4) 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;
5) Memberikan arahan agar kebutuhan Sistem Informasi Manajemen (SIM) dapat mendukung dan sesuai dengan kebutuhan pengelolaan kegiatan usaha Bank;
6) Memberikan arahan agar langkah-langkah meminimalisasi risiko atas investasi Bank pada sektor Teknologi Informasi agar memberikan kontribusi terhadap tercapainya tujuan bisnis Bank;
7) Melakukan pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya misalnya dengan mendeteksi keusangan Teknologi Informasi

b. Duties and Responsibilities of the Information Technology Steering Committee

1) Provide directions regarding the Information Technology Strategic Plan so that it is in line with the strategic plan for the Bank's business activities;
2) Provide directions so that approved Information Technology projects are in accordance with the Information Technology Strategic Plan;
3) Provide directions for the implementation of Information Technology projects
4) Information is in accordance with the project charter as agreed in the Service Level Agreement (SLA) and provides recommendations on the analysis results of major Information Technology projects to enable the Board of Directors to make decisions efficiently;
5) Provide directions so that the need for a Management Information System (SIM) can support and match the needs of the management of the Bank's business activities;
6) Provide directions for actions to minimize risks on the Bank's investment in the Information Technology sector in order to contribute to the achievement of the Bank's business objectives;
7) Monitoring the performance of Information Technology and efforts to improve it, for example by detecting obsolescence of Information Technology

dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi;

8) Memfasilitasi hubungan antara satuan kerja pengguna dan satuan kerja penyelenggara untuk menyelesaikan berbagai permasalahan terkait Teknologi Informasi;
9) 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 2020, Komite Pengarah Teknologi Informasi melakukan rapat sebanyak 3 kali dengan realisasi program kerja sebagai berikut:

Tabel Rapat Komite Pengarah Teknologi Informasi

and measuring the effectiveness and efficiency of implementing Information Technology security policies;

8) Facilitating the relationship between the user work unit and the organizing work unit to solve various problems related to Information Technology;
9) Provide recommendations for assessing the needs of Information Technology employees owned by the Bank so that they can provide advice on whether or not the Bank should use the services of other parties in implementing Information Technology in accordance with related policies and procedures.

c. Frequency of Information Technology Steering Committee Meetings

During 2020, the Information Technology Steering Committee held 3 meetings with the realization of the following work programs:

Table of Information Technology Steering Committee Meetings

No	Tanggal / Date	Keterangan / Description
1	7 Februari 2020 February 7, 2020	Pembahasan 1. Perkenalan solusi *Otto Cash, Otto Pay* dan *Otto Point* 2. Solusi *Digital Branch* 3. Presentasi marketing terintegrasi untuk mendorong pertumbuhan transaksi Discussion 1. Introduction of Otto Cash, Otto Pay and Otto Point solutions 2. Digital Branch Solutions 3. Integrated marketing presentations to drive transaction growth
2	7 Juli 2020 July 7, 2020	Pembahasan 1. Pembahasan *project* strategis yang membutuhkan percepatan 2. Pembahasan proses perizinan/persetujuan dan metode eksekusi proyek yang efektif 3. Pembahasan Re-Organisasi Divisi Teknologi dan Akuntansi untuk perbaikan tata kelola TI Discussion 1. Discussion of strategic projects that need acceleration 2. Discussion of the licensing / approval process and effective project execution methods 3. Discussion on Re-Organization of the Technology and Accounting Division to improve IT governance
3	8 September 2020 September 8, 2020	Pembahasan 1. Pembahasan rencana strategis 2. Pembahasan terkait implementasi dan migrasi Mesin AS/400 *Power* 9 3. Pembahasan mitigasi kondisi pandemic Discussion 1. Discussion of the strategic plan 2. Discussion regarding the implementation and migration of the AS / 400 Power 9 Machine 3. Discussion of mitigation of pandemic conditions

Hasil rapat Komite Pengarah Teknologi Informasi dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the Information Technology Steering Committee meeting are written in the minutes of the meeting which are well documented, including any dissenting opinions if they occur at the meeting.

5. Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

5. Consumer Complaint Service and Resolution Committee

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.

The Consumer Complaint Service and Resolution Committee was formed based on the Decree of the Board of Directors Number 0083/KEP/DIR/DJA/2016 concerning Amendments to the Decree of the Board of Directors Number 0190/KEP/DIR/DJA/2015 concerning Standard Operating Procedures for Service and Resolution of Consumer Complaints at PT Bank Pembangunan Daerah Bali.

a. Struktur Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

a. Structure of the Consumer Complaint Service and Resolution Committee

Komposisi Keanggotan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen adalah sebagai berikut:

The composition of the membership of the Consumer Complaint Service and resolution Committee is as follows:

Ketua / Chairman	Direktur Utama / President Director
Wakil Ketua / Deputy Chairman	Direktur Kredit (Ketua Pengganti) / Director of Loan (Substitute Chairman) Direktur Bisnis Non Kredit / Director of Non Loan Business Direktur Operasional / Director of Operations Direktur Kepatuhan / Director of Compliance
Sekretaris / Secretary	Kepala Divisi Dana dan Jasa / Head of Funds and Services Division Kepala Divisi Kredit / Head of Credit Division
Anggota / Member	Kepala Divisi Teknologi Akuntansi / Head of the Technology and Accounting Division Kepala Divisi umum dan Kesekretariatan / Head of General and Secretarial Division Kepala Divisi Manajemen Risiko / Head of the Risk Management Division Kepala Divisi Kepatuhan / Head of Compliance Division Kepala Bagian Jasa dan Pelayanan / Head of Services and Services

b. Tugas dan Tanggung Jawab Komite Pelayanan dan Penyelesaian Pengaduan Konsumen
   1) Menyusun sistem dan prosedur intern bank yang mengatur mekanisme operasional pengaduan Konsumen;
   2) Bertanggung jawab atas pelaksanaan kebijakan dan prosedur Pelayanan dan Penyelesaian Pengaduan Konsumen;

b. Duties and Responsibilities of the the Consumer Complaint Service and Resolution Committee
   1) Developing internal bank systems and procedures that regulate the operational mechanism for consumer complaints;
   2) Responsible for implementing policies and procedures for Consumer Complaint Services and Settlement;

3) Melakukan komunikasi yang lancar dan akurat secara intern bank tentang pengaduan Konsumen;
4) Memberikan masukan dan saran kepada unit operasional secara kontinyu mengenai seluruh aspek pengaduan Konsumen;
5) Memonitor kegiatan Unit Pelayanan dan Penyelesaian Pengaduan Konsumen;
6) 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).

c. Frekuensi Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Selama Tahun 2020, Komite Pelayanan dan Penyelesaian Pengaduan Konsumen melakukan rapat sebanyak 4 kali dengan realisasi program kerja sebagai berikut:

3) Perform expedite and accurate internal bank communication regarding consumer complaints;
4) Provide input and suggestions to the operational unit on an ongoing basis regarding all aspects of consumer complaints;
5) Monitor the activities of the Service Unit and the Settlement of Consumer Complaints;
6) Compile all reports from the Consumer Complaint Service and Resolution unit and must submit a quarterly complaint handling and resolution report to Bank Indonesia (BI) and the Otoritas Jasa Keuangan (OJK).

c. Frequency of Customer Compalining Service and Resolution Committee Meetings

During 2020, Customer Compalining Service and Resolution Committee held 4 meetings with the realization of the following work programs:

Tabel Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Table of Customer Compalining Service and Resolution Committee Meetings

No	Tanggal / Date	Keterangan / Description
1	7 Januari 2020 January 7, 29020	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan IV tahun 2019, jumlah pengaduan Triwulan IV tahun 2019 adalah 69 pengaduan / Meeting of the Consumer Complaint Service and Resolution Committee to discuss Service Report and Settlement of Consumer Complaints for Quarter IV 2019, the number of complaints in Quarter IV 2019 is 69 complaints
2	6 April 2020 April 6, 29020	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan I tahun 2020, jumlah pengaduan Triwulan I tahun 2020 adalah 81 pengaduan / The Meeting of the Consumer Complaint Service and Resolution Committee to discuss Service Reports and Settlement of Consumer Complaints for Quarter I 2020, the number of complaints in Quarter I of 2020 is 81 complaints
3	3 Juli 2020 July 3, 2020	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan II tahun 2020, jumlah pengaduan Triwulan II tahun 2020 adalah 115 pengaduan / The Meeting of the Consumer Complaint Service and Resolution Committee to discuss the Service Report and Settlement of Consumer Complaints for the Second Quarter of 2020, the number of complaints in the Second Quarter of 2020 is 115 complaints
4	5 Oktober 2020 October 5, 2020	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan III tahun 2020, jumlah pengaduan Triwulan III tahun 2020 adalah 150 pengaduan / The Meeting of the Consumer Complaint Service and Resolution Committee to discuss Service Reports and Settlement of Consumer Complaints for Quarter III of 2020, the number of complaints in Quarter III of 2020 is 150 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 meeting of the Consumer Complaint Service and Resolution Committee are written in the minutes of the meeting which are well documented, including any dissenting opinions if they occur at the meeting.

PENANGANAN BENTURAN KEPENTINGAN
Resolving 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 dan 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 2020 tidak terdapat transaksi yang mengandung benturan kepentingan sehingga tidak ada kerugian atau hal yang mengurangi keuntungan Bank.

PT Bank Pembangunan Daerah Bali has policies, systems and procedures for resolving conflicts of interest that bind every management and employee contained in the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0682/KEP/DIR/KPN/2017 dated December 22, 2017 regarding Company Guidebook of the Implementation of Governance of PT Bank Pembangunan Daerah Bali. The conflict of interest policy regulates, among others, members of the Board of Commissioners, members of the Board of Directors, Executive Officers and Employees of PT Bank Pembangunan Daerah Bali are prohibited from taking actions that may harm or reduce the Bank's profits and any transaction decisions that contain conflict of interest must be disclosed in the minutes of the meeting. The formulation of this policy refers to the Otoritas Jasa Keuangan Regulation Number 55/POJK.03/2016 concerning the Implementation of Bank Governance for Commercial Banks.

The resolving of conflicts of interest is also regulated in the work guidelines at the General and Secretarial Division (Directors Decree Number 0334/KEP/DIR/UMS/2016 dated July 11, 2016 concerning the Second Amendment to the Decree of the Board of Directors Number 0008.102.110.2012.2 dated January 19, 2012 concerning Company Guidebook Procurement/Services), Credit Division (Directors Decree Number 0842/KEP/DIR/KRD/2019 dated December 31, 2019 concerning the XI Amendment to Directors Decree Number 0230/KEP/DIR/KRD/2014 concerning the Standard Operational Procedure Book (SOP) for Credit) and in the Human Resources Division (Directors Decree Number 0144/KEP/DIR/SDM/2018 dated February 4, 2018 concerning Amendments to Directors Decree Number 0349/KEP/DIR/SDM/2014 dated May 23, 2014 concerning Employee Discipline SOP).

During 2020 there were no transactions that contained a conflict of interest so that there were no losses or things that reduced the Bank's profits.

A. 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

A. Code of Conduct

PT Bank Pembangunan Daerah Bali is committed to developing and implementing governance principles in every activity of the Bank. Therefore, the Board of Directors has established a Code of Conduct

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.*

based on the Decree of the Board of Directors Number 0222/KEP/DIR/KPN/2015 dated May 28, 2015 concerning the PT Bank Pembangunan Daerah Bali Code of Conduct, which is intended to provide a code of conduct for members of the Board of Commissioners, members of the Board of Directors and Bank Employees in order to implementating their respective duties and responsibilities as well as being a reference of behavior for the Board of Commissioners, Directors and Bank Employees in carrying out their duties and responsibilities as well as interacting with stakeholders

1. 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:

1. Code of Conduct Content

In the Decree of the Board of Directors Number 0222/KEP/DIR/KPN/2015 concerning the Code of Conduct for PT Bank Pembangunan Daerah Bali, it is divided into 5 (five) Chapters, each of which explains the following:

Tabel Isi Kode Etik

Table of Code of Conduct Content

Bab / Chapter	Keterangan / Description
I	Menjelaskan mengenai ketentuan umum yang diatur dalam Kode Etik / Describe the general provisions stipulated in the Code of Conduct
II	Menjelaskan maksud dan tujuan dari Kode Etik Bank / Explain the purposes and objectives of the Bank's Code of Conduct
III	Mengatur tentang isi Kode Etik, yang terbagi atas dua Bagian yaitu, Bagian Pertama bagi Dewan Komisaris dan Direksi, serta Bagian Kedua untuk Karyawan Bank. Bagian ini menjelaskan kewajiban serta larangan / Regulates the contents of the Code of Conduct, which is divided into two parts, namely, Part One for the Board of Commissioners and Directors, and Part Two for Bank Employees. This section describes the obligations and prohibitions.
IV	Menjelaskan tentang sanksi-sanksi yang diberikan jika melanggar ketentuan yang tertuang di Bagian III / Describe the sanctions given if they violate the provisions contained in Chapter III
V	Menjelaskan ketentuan penutup serta menjelaskan diperlukannya penandatanganan formulir penyataan sikap / Explain the closing provisions and explain the need for signing a statement of attitude

2. 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.

2. Socialization of the Code of Conduct

The Code of Conduct is disclosed to all employees of PT Bank Pembangunan Daerah Bali by distributing Code of Conduct's pocket book that must be studied and implemented by each employee and an obligation to sign an Attitude Statement Form which is held at the beginning of each year.

3. Penerapan dan Penegakan Kode Etik

Kode Etik PT Bank Pembangunan Daerah Bali berlaku untuk setiap karyawan Bank, baik dari Dewan Komisaris, Direksi, karyawan dan individu lain yang terkait dengan bisnis PT Bank Pembangunan Daerah Bali. Keberhasilan penerapan Kode Etik merupakan tanggung jawab dari seluruh pimpinan di lingkungan unit kerja masing-masing.

Untuk itu segenap pimpinan unit memiliki tanggung jawab dalam memberikan pemahaman penerapan Kode Etik kepada pegawai di lingkungan unit kerja masing-masing. Setiap insan PT Bank Pembangunan Daerah Bali memiliki tanggung jawab terhadap keberhasilan penerapan Kode Etik dalam aktivitas sehari-hari. Salah satu bentuk tanggung jawabnya adalah menyangkut kesediaan karyawan-karyawati untuk melaporkan setiap tindakan yang diyakini merupakan suatu pelanggaran Kode Etik dan menyampaikan setiap fakta penyimpangan yang diketahuinya melalui mekanisme *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.

3. Implementation and Enforcement of the Code of Conduct

PT Bank Pembangunan Daerah Bali Code of Conduct applies to every employee of the Bank, from the Board of Commissioners, Directors, employees and other individuals related to the business of PT Bank Pembangunan Daerah Bali. The successful application of the Code of Conduct is the responsibility of all leaders in their respective work units.

Therefore, all unit leaders have the responsibility of providing an understanding of the application of the Code of Conduct to employees in their respective work units. Every employee of PT Bank Pembangunan Daerah Bali has responsibility for the successful implementation of the Code of Conduct in their daily activities. One form of responsibility concerns the willingness of employees to report any actions that are believed to be a violation of the Code of Conduct and convey any irregular facts that they know through the Whistleblowing System mechanism. PT Bank Pembangunan Daerah Bali continues to remind all Bank employees about the Code of Conduct through Wake Up Morning Calls and Sharing Sessions which are routinely held every week in each work unit.

4. 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 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 2020 Bank mencatat adanya pelanggaran Kode Etik sebanyak 3 (tiga) pelanggaran dan 2 (dua) pelanggaran telah terselesaikan di tahun 2020. Pelanggaran Kode Etik tersebut terjadi di Kantor Cabang dan Kantor Capem yaitu:

1. Kantor Cabang Klungkung, terjadi Internal *Fraud* dengan tindak lanjut yaitu pelaku diberikan sanksi

4. Sanctions and Number of Code of Conduct Violations

PT Bank Pembangunan Daerah Bali provides firm and consistent sanctions for violations of the Code of Conduct. All forms of violations committed by the Board of Commissioners and the Board of Directors along with the sanctions are guided by the Limited Liability Company Law and the applicable Articles of Association. Meanwhile, regarding the imposition of sanctions on employees, it is carried out in accordance with the applicable employment regulations.

During 2020 the Bank recorded 3 (three) violations of the Code of Conduct and 2 (two) violations that were resolved in 2020. These violations of the Code of Conduct occurred in Branch Offices and Sub-Branch Offices, namely:

1. Klungkung Branch Office, there was an Internal Fraud with a follow-up, the perpetrator was given a sanction

berupa pemberhentian sesuai Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0526/KEP/DIR/SDM/2020;
2. Kantor Cabang Pembantu Udayana, terjadi Internal *Fraud* dengan tindak lanjut yaitu pelaku telah diberikan sanksi berupa Pemberhentian sesuai Keputusan Direksi Nomor 0599/KEP/DIR/SDM/2020;
3. Kantor Cabang Pembantu Kamboja *Internal Fraud* dimana sampai dengan akhir periode Tahun 2020 masih dalam proses investigasi.

in the form of dismissal in accordance with the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0526/KEP/DIR/SDM/2020;
2. Udayana Sub Branch Office, Internal Fraud occurred with a follow-up, the perpetrator has been given a sanction in the form of dismissal in accordance with Directors Decree Number 0599/KEP/DIR/SDM/2020;
3. Kamboja Sub Branch Office, Internal Fraud which until the end of 2020 is still under investigation.

B. 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.

1. *Competent*

Memiliki pengetahuan, keterampilan dan kemampuan yang dibutuhkan untuk menyelesaikan suatu pekerjaan sesuai kualitas yang telah ditetapkan. Dengan perilaku utama:
a. Bekerja dengan menggunakan keterampilan dan berfikir serta bertindak secara ilmiah untuk mencapai visi, misi satuan kerja;
b. Bekerja dengan memanfaatkan teknologi dan ilmu pengetahuan yang relevan dalam menyelesaikan tugas;
c. Bekerja sesuai dengan prosedur, akurat, teliti serta memahami risiko tugas secara profesional.

2. *Integrity*

Konsisten dan selalu patuh terhadap nilai-nilai moral atau peraturan lainnya, terutama nilai kejujuran dan anti korupsi serta kolusi. Dengan perilaku utama:
a. Menerapkan pelaksanaan tugas sesuai dengan ketentuan berperilaku kerja sesuai tata tertib dan tidak menyiasati aturan untuk kepentingan pribadi;

B. Corporate Culture

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

1. Competent

Knowledgeable, skillfull and abilities needed to complete a job according to a predetermined quality. With the main behavior:

a. Work using skills, think and act scientifically to achieve the vision and mission of the work unit;

b. Work by utilizing relevant technology and science in completing tasks;
c. Work in accordance with procedures, accurate, careful and understand the risks of assignments in a professional manner.

2. Integrity

Consistent and always adhere to moral values or other regulations, particularly the value of honesty and anti-corruption and collusion. With the main behavior:
a. Implementing duties in accordance with the provisions of work behavior in accordance with the rules and regulations and not getting around the rules for personal gain;

b. Berlaku jujur dan tidak memberi, menerima serta tidak membuka peluang suap-menyuap atau mengharap jasa berkaitan dengan jabatan;
c. Mengembangkan etos kerja dengan dasar agama dan memandang kerja sebagai ibadah serta memiliki ahlak yang baik.

3. *Teamwork*

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

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. Mengembangkan prinsip positif kepada orang lain serta menghargai apa yang dikerjakan orang lain;
c. Tidak mengeksploitasi perbedaan (pangkat, jabatan, sektor) dan saling menghormati serta bertegur sapa sebagai ungkapan kekeluargaan.

4. *Customer Awareness*

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

a. Berbagi informasi dengan nasabah atau membangun pemahaman mereka akan isu dan kemampuan menyelesaikannya;
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.

Dalam rangka *refreshing* budaya kerja CINTA serta menumbuhkan kesadaran akan pentingnya perilaku beretika sebagai bagian dari nilai *teamwork* dan *customer awareness* dalam budaya kerja CINTA, maka selama Tahun 2020 Bank telah melakukan *refreshment* kepada karyawan bersamaan dengan pelaksanaan sosialisasi Anti *Fraud* kepada 14 (empat belas) cabang

b. Honest and do not give, accept and do not open up opportunities for bribes or expect services in connection with one's position;
c. Developing a work ethic based on religion and seeing work as worship and having good morals.

3. Teamwork

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

a. Respect differences of opinion and help when asked for help from other work units and do not highlight excessive sectoral/work unit egos;
b. Respect the existence and authority of the leadership proportionally. Developing positive principles for others and appreciating what others do;
c. Not exploiting differences (rank, position, sector) and mutual respect and greetings as an expression of kinship.

4. Customer Awareness

Make customer as the main focus of our actions, develop and maintain productive customer relationships. With the main behavior:

a. Share information with clients or build their understanding of the issue and their ability to resolve it;
b. Actively seeking information to understand the situation, understand the expectations of customer needs to be followed up according to authority;
c. Maintain good relationships with customers, act quickly to meet their needs, solve problems and avoid excessive commitments.

In order to refresh CINTA's Corporate culture and raise awareness of the importance of ethical behavior as part of the value of teamwork and customer awareness in the Corporate culture of CINTA, during 2020 the Bank has conducted refreshments for employees along with the implementation of Anti-Fraud socialization to 14 (fourteen) branches, namely: Badung Branch Office,

yaitu: Cabang Badung, Cabang Karangasem, Cabang Seririt, Cabang Singaraja, Cabang Klungkung, Cabang Tabanan, Cabang Ubud, Cabang Mangupura, Cabang Negara, Cabang Denpasar, Cabang Renon, Cabang Gianyar, Cabang Mataram, Cabang Bangli dan Kantor Pusat yang bertujuan untuk menumbuhkan kesadaran karyawan secara optimal mengenai pentingnya perilaku beretika dan berbudaya CINTA. Diharapkan agar perilaku beretika dan berbudaya kerja CINTA dapat menekan angka terjadinya penyimpangan perilaku karyawan kedepannya serta memitigasi risiko terjadinya kejadian *fraud* di kemudian hari.

Hal-hal yang ditekankan saat kunjungan ke unit kerja diantaranya yaitu:

1. Fungsi dan peran Kelompok Mitra Perubahan (KMP) dalam membantu menerapkan nilai-nilai budaya kerja CINTA;
2. Fungsi *coaching* dan konseling kepada karyawan dan dokumentasi dalam bentuk *form*;
3. Penggunaan pakaian dinas karyawan sesuai ketentuan yang berlaku;
4. Kuesioner *Know Your Employee* (*KYE*) yang wajib diisi dan dikirimkan tepat waktu setiap bulan sebagai salah satu strategi pencegahan *fraud*;
5. Penggunaan SIM SDM secara rutin dalam meng-*update* data karyawan;
6. Seluruh karyawan agar selalu bekerja sesuai dengan SOP dan ketentuan yang berlaku dan tidak melakukan *fraud*;
7. Sikap dan perilaku karyawan Bank BPD Bali harus mencerminkan nilai-nilai budaya CINTA dan etika serta membudayakan senyum, salam dan sapa sebagai bentuk performa standar pelayanan baik kepada sesama karyawan maupun kepada nasabah;

C. 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 Pengendalia 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:

Karangasem Branch Office, Seririt Branch Office, Singaraja Branch Office, Klungkung Branch Office, Tabanan Branch Office, Ubud Branch Office, Mangupura Branch Office, State Branch Office, Denpasar Branch Office, Renon Branch Office, Gianyar Branch Office, Mataram Branch Office, Bangli Branch Office and Head Office which aims to raise employee awareness optimally regarding the importance of ethical behavior and the culture of CINTA. It is hoped that the ethical behavior and Corporate culture of CINTA can reduce the number of deviations in employee behavior in the future and mitigate the risk of future fraud occurrences.

Things that are emphasized during a visit to the work unit include:

1. The functions and roles of the Change Partner Group (KMP) in helping to implement the values of the Corporate culture of CINTA;
2. Coaching and counseling functions for employees and documentation in form;
3. Use of uniform in accordance with applicable regulations;
4. Know Your Employee (KYE) questionnaire which must be filled in and sent on time every month as one of the fraud prevention strategies;
5. Use of HR's SIM regularly in updating employee data;
6. All employees must always work in accordance with applicable SOP and regulations and not commit fraud;
7. The attitudes and behavior of Bank BPD Bali employees must reflect the values of CINTA culture and ethics and cultivate smiles, greetings and greetings as a form of service standard performance both to fellow employees and to customers;

C. Gratification Control

PT Bank Pembangunan Daerah Bali already has Provisions regarding Gratification Control in accordance with the Decree of the Board of Directors Number 0428/KEP/DIR /KPN/2019 dated July 31, 2019 concerning Control of Gratuities in the Environment of PT Bank Pembangunan Daerah Bali. This provision is intended to provide guidance to Management and Employees in understanding, controlling and managing Gratuities within the Bank and aims to:

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.

Selama tahun 2020 tidak ada laporan terkait penerimaan gratifikasi dari pengurus dan karyawan bank.

1. Increase the knowledge and understanding of Management and Employees about Gratuities;
2. Increase Management and Employee compliance with Gratuity provisions;
3. Creating a work environment and Corporate culture that is transparent and accountable within the Bank;
4. Build integrity of Managers and Employees that is clean and free from corruption, collusion and nepotism; and
5. Increase the credibility and public trust in the provision of Bank services.

During 2020 there were no reports regarding the receipt of gratuities from bank management and employees.

PENERAPAN FUNGSI KEPATUHAN
Implementation of Compliance Function

A. 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.

A. Duties and Responsibilities of Compliance Function

Compliance with all applicable laws and regulations is the most important part in the implementation of corporate governance. Ensure that all of the Bank's business activities comply with or comply with the regulations in achieving clean and profitable business performance.

Based on Otoritas Jasa Keuangan Regulation Number 46/POJK.03/2017 concerning the Implementation of Compliance Functions for Commercial Banks, the Compliance Director is required to submit reports on the implementation of duties periodically every semester to the Otoritas Jasa Keuangan.

B. Program Kerja Fungsi Kepatuhan Tahun 2020

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 2020, rumusan tersebut dimuat dalam rencana kerja kepatuhan dan dituangkan dalam Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2020-2022 yang telah mendapatkan persetujuan Dewan Komisaris dan telah ditetapkan oleh Direksi, disampaikan Kepada Otoritas Jasa Keuangan sesuai surat Nomor B-1015/DIR/RENSTRA/2019 Tanggal 27 November 2019 serta sesuai surat Nomor B-1016/DIR/RENSTRA/2019 tanggal 27 November 2019 disampaikan ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2020-2022, Bank melakukan penyesuaian Rencana Bisnis Bank sesuai dengan surat Nomor 0114/KEP/DIR/RENSTRA/2020 Tanggal 14 Februari 2020 tentang Rencana Bisnis Bank (penyesuaian) PT Bank Pembangunan Daerah Bali, Bank melakukan Perubahan Rencana Bisnis Bank (RBB) Tahun 2020-2022 sesuai surat Nomor B-0482/DIR/RENSTRA/2020 tanggal 26 Juni 2020 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali tahun 2020-2022, Bank melakukan Perubahan

B. Compliance Function Work Program in 2020

The formulation of strategies to encourage the creation of a Compliance Culture has been formulated in the strategy of enhancing the culture of compliance which was submitted to the Board of Commissioners on April 10, 2014 in accordance with the cover letter Number B-0241/DIR/KPN/2014. For 2020 this formula is contained in the compliance work plan and outlined in the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2020-2022 which has received approval from the Board of Commissioners and has been determined by the Board of Directors, submitted to the Otoritas Jasa Keuangan in accordance with letter Number B-1015/DIR/RENSTRA/2019 Dated November 27, 2019 and according to letter Number B-1016/DIR/RENSTRA/2019 dated November 27, 2019 submitted to the Department of Financial System Surveillance (DSSK) Bank Indonesia regarding Submission of Bank Business Plans for PT Bank Pembangunan Daerah Bali 2020-2022 , The Bank made adjustments to the Bank's Business Plan in accordance with letter Number 0114/KEP/DIR/RENSTRA/2020 dated February 14, 2020 concerning the Bank Business Plan (adjustment) of PT Bank Pembangunan Daerah Bali, the Bank made changes to the Bank Business Plan (RBB) 2020-2022 according to letter Number B-0482/DIR/RENSTRA/2020 dated June 26, 2020 regarding Submission of Bank Business Plans (Amendments) PT Bank Pembangunan Daerah Bali

Rencana Bisnis Bank (RBB) Tahun 2020-2022 sesuai surat Nomor B-0733/DIR/RENSTRA/2020 tanggal 10 September 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022. 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 2020 meliputi:

1. Meningkatkan pengawasan atas pelaksanaan Tata Kelola dan sistem pengendalian intern;
2. Meningkatkan kualitas standarisasi dan pengelolaan SOP yang terintegrasi dengan aspek risiko;
3. Melakukan pencegahan terjadinya *fraud* dan pemberlakuan sanksi yang tegas atas pelaku *fraud*;
4. Meningkatkan penerapan Kode Etik;
5. Me-*review* 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. Saat ini Bank telah memiliki:

1. 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;
2. *Blueprint* Kepatuhan sesuai dengan Surat Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0764/KEP/DIR/KPN/2019 tanggal 3 Desember 2019 Tentang *Blueprint* Kepatuhan Bank Pembangunan Daerah Bali Tahun 2019 - 2024;

year 2020-2022, the Bank made changes to the Bank Business Plan (RBB) for 2020-2022 according to letter Number B-0733/DIR/RENSTRA/2020 dated September 10, 2020 regarding Submission of Bank Business Plans (Second Adjustment) PT Bank Pembangunan Daerah Bali 2020-2022. By paying attention to the principle of prudence to ensure the Bank's compliance with the provisions of the Otoritas Jasa Keuangan and the prevailing laws and regulations, ensuring compliance procedures in work units and making adjustments to the Bank's internal guidelines for changes in legislation through the Sisdur Section and conducting studies on draft decisions. management through the Compliance Section. Compliance Function Work Program in 2020 includes:

1. Increasing supervision over the implementation of Governance and the internal control system;
2. Improve the quality of standardization and management of SOP that are integrated with risk aspects;
3. To prevent fraud and enforce strict sanctions against perpetrators of fraud;
4. Improve the application of the Code of Ethics;
5. Reviewing regulations and products through adjustments to developments in regulatory policies and market competition.

Compliance policies or compliance principles that will be established by the Board of Directors are prepared and submitted to the Board of Directors after receiving input from all work units in the Compliance Division. Currently the Bank has:

1. Company Guidebook on Guidelines for the Preparation of Company Guidebook and SOP for PT Bank Pembangunan Daerah Bali in accordance with the Decree of the Board of Directors Number 0577/KEP/DIR/KPN/2014 dated 20 September 2014, which has been amended based on the Decree of the Board of Directors Number 0412/KEP/DIR/KPN/2015 dated September 16, 2015 which is used as a guideline for drafting bank internal provisions and guidelines;
2. The Compliance Blueprint is in accordance with the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0764/KEP/DIR/KPN/2019 dated December 3, 2019 concerning the Bank Pembangunan Daerah Bali Compliance Blueprint for 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:

a. 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;
b. 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;
c. 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 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.

The BPD Bali Compliance Blueprint for 2019-2024 is carry out in 3 (three) stages for ease of implementation and is synchronized at the same time with the transformation stages of BPD Volume II as follows:

a. Phase I, December 2019 - December 2020, with the theme: "Strengthening the Foundation". The direction of this phase is focuses on internal improvement, strengthening the organizational base of the Compliance Division, enhancing the role of the Compliance Division in determining the Compliance risk appetite, and strengthening the compliance culture as part of the corporate culture;
b. Phase II, January 2021 - December 2022, with the theme: "Balanced - Proactive - Measurable", with a focus 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 in the corridor of prudential principles and regulations. in effect, supports the optimization of the compliance culture as a company advantage;
c. Phase III, January 2023 - December 2024, with the theme: "Stabilization, Enhancing and Continuing". The direction is carried out by continuing, strengthening and stabilizing the role and function of the Compliance Division in a Pro-Active, Balanced and Measurable manner through the implementation of 4 (four) pillars of compliance, namely supervision, study, consultation and regulation as well as optimization of the compliance culture as a company's excellence, through the motto: "BRAVE , HONEST AND COMPLY ".

And according to the nature of the BPD Bali Compliance Blueprint for 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.

C. Pendidikan dan Pelatihan Satuan Kerja Kepatuhan

Dalam rangka meningkatkan kompetensi SDM pada Satuan Kerja Kepatuhan serta unit kerja lain terkait Fungsi Kepatuhan, sampai Tahun 2020 karyawan pada Satuan Kerja Kepatuhan sudah memiliki:

1. Sertifikasi Kepatuhan Level II sebanyak 3 (tiga) orang;
2. Sertifikasi Kepatuhan Level I sebanyak 4 (empat) orang.

C. Education and Training of Compliance Work Unit

In order to improve Human Resorces competencies in the Compliance Work Unit and other work units related to the Compliance Function, until 2020 employees at the Compliance Work Unit already have:

1. Level II Compliance Certification of 3 (three) people;
2. Compliance Certification Level I, 4 (four) people.

Selama Tahun 2020 Satuan Kerja Kepatuhan telah mengikuti dan melaksanakan pendidikan dan pelatihan sebagai berikut:

During 2020 the Compliance Unit has attended and implemented the following education and training:

No	Materi Pelatihan /Training Material
1	FGD Objek Jaminan / FGD on the Object of Guarantee
2	*Coaching Clinic File Service* Integrasi Pelaporan / Coaching Clinic File Sevice Integrasi Pelaporan
3	Sosialisasi Hukum Pidana dan Hukum Perdata / Socialization of Criminal Law and Civil Law
4	Sosialisasi Kewajiban Pelaporan Harta Kekayaan / Socialization of Wealth Reporting Obligations
5	FGD Dampak Implementasi PSAK 71 / FGD on the Impact of Implementation of PSAK 71
6	Bimtek dan Koordinasi Implementasi Aplikasi goAML / Technical Guidance and Coordination of GoAML Application Implementation
7	*Digital Leadership* / Digital Leadership
8	*Drafting English Language Legal Documents and Contracts* / Drafting English Language Legal Documents and Contracts
9	Pelatihan 7 Kebiasaan Manusia yang Sangat Efektif / 7 Habits of Highly Effective Human Training
10	Sosialisasi Ketentuan Insentif Bagi Bank (Makroprudensial) / Socialization of Incentive Provisions for Banks (Macroprudential)
11	*Talkshow* Mitigasi Legal Risk (via *Zoom*) / Legal Risk Mitigation Talkshow (via Zoom)
12	*Talkshow* Kartini Day (via *Zoom*) / Kartini Day Talkshow (via Zoom)
13	*Zoominar Asbanda University* / Zoominar Asbanda University
14	*Online Training "Managing Change"* / Online Training "Managing Change"
15	Mitigasi Risiko *Fraud* TPPU & TPPT di Masa Pandemi (via *Zoom*) / AML & Fraud Risk Mitigation in Future Pandemic TPPT (via Zoom)
16	Seminar Motivasi *Online* bersama Remaja Tampubolon (via *Zoom*) / Online Motivation Seminar with Tampubolon Youth (via Zoom)
17	Sosialisasi Penyempurnaan Ketentuan RIM PLM dan Mekanisme Pembelian SBN di Pasar Perdana dengan cara *Private Placement* / Socialization of the Refinement of RIM PLM Terms and the Mechanism of Purchasing SBN in the Primary Market by means of Private Placement
18	Seminar *Online Governance, Risk and Compliance* (GRC) / Online Seminar on Governance, Risk and Compliance (GRC)
19	Webinar Kepailitan dan PKPU Univeritas Dwijendra / Webminar of Bankrupcy and PKPU of Dwijendra University
20	*Online Meeting Product Update* dan Layanan *Site Monitoring* ATM dan *Office* (via *Zoom*) / Online Meeting Product Update and ATM and Office Site Monitoring Services (via Zoom)
21	Seminar *Charisma & Personal Branding* (via *Zoom*) / Charisma & Personal Branding Seminar (via Zoom)
22	Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* / Issuance of Securities in the New Normal and Next Normal Periods
23	Pelaporan Data Penjaminan Simpanan Berbasis Nasabah / Customer-Based Deposit Guarantee Data Reporting
24	*Traditional Banks vs Challenger Banks* / Traditional Banks vs Challenger Banks
25	*Traditional Banks vs Challenger Banks in the Era of Open Banking* / Traditional Banks vs Challenger Banks
26	*Refreshment* Strategi *Anti Fraud* / Refreshment Anti Fraud Strategy
27	Sosialisasi Strategi *Anti Fraud* / Anti-Fraud Strategy Dissemination
28	FGD Perjanjian Baku / Standard Agreement FGD
29	*Officer Development Program* / Officer Development Program
30	*Seven Deadly Sins of Selling* / Seven Deadly Sins of Selling

No	Materi Pelatihan /Training Material
31	Transformasi Budaya Kerja untuk Mendukung Kinerja Bank BPD Bali di Masa Pademi Covid-19 / Corporate Culture Transformation to Support the Performance of Bank BPD Bali in the Covid-19 Pademi Period
32	Identifikasi Transaksi Keuangan Mencurigakan / Identification of Suspicious Financial Transactions
33	Strategi *Anti Fraud (Cyber Crime)* / Anti Fraud Strategy (Cyber Crime)
34	Sertifikasi *Human Resource Manager* / Human Resource Manager Certification
35	Sosialisasi Standar Ketentuan SPPUR / Socialization of Standard SPPUR Provisions
36	FGD Laporan Hasil Penilaian Kepatuhan (LHPK) SPBI / FGD Compliance Assessment Report (LHPK) SPBI Report
37	Penerapan *Project Management Office* / Implementation of Project Management Office

D. Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2020

Selama Tahun 2020 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 dan 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 dan 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.

D. Implementation of Compliance Function Work Program in 2020

During 2020 the Compliance Director has carried out the compliance function contained in the report on the implementation of the duties and responsibilities of the Compliance Director which includes:

1. Implementation of Duties and Compliance Function:

a. Compliance and Legal Design Testing Reports;
b. Testing Report on the Draft Risk Control Decision and Systems and Procedures;
c. Testing Report on the Draft Decision on Credit/ Bank Guarantee;
d. Non-Performing Loan Settlement Draft Testing Reports;
e. Testing Report on the Draft Decision on Fund Placement/Securities Transactions;
f. Compliance Monitoring Report on the Implementation of the Bank's Prudential Principles;
g. Reports on the Implementation of the AML and CFT Programs;
h. Monitoring Report on the Implementation of Agreements and Commitments with BI/OJK, External Parties, and Internal Parties;
i. Compliance Monitoring Report Reporting to Bank Indonesia/Otoritas Jasa Keuangan;
j. Testing Report of Dissenting Opinion Draft Decision from the Director of Compliance;
k. Report on the Implementation of the Socialization of Bank Indonesia/Otoritas Jasa Keuangan Regulations, Company Guidelines and Implementation of the Compliance Function.

2. Risiko Kepatuhan yang dihadapi

3. Potensi Risiko Kepatuhan yang diperkirakan akan dihadapi kedepan

4. Mitigasi risiko kepatuhan yang telah dilaksanakan

Selama tahun 2020, Satuan Kerja Kepatuhan telah melakukan kajian kepatuhan sebanyak 303 (tiga ratus tiga) kajian yang terdiri dari Rancangan Kepatuhan dan Hukum sebanyak 83 (delapan puluh tiga) kajian, Rancangan Keputusan Pengendalian Risiko dan Sisdur sebanyak 139 (seratus tiga puluh sembilan) kajian, Rancangan Keputusan Pemberian Kredit/Bank Garansi sebanyak 67 (enam puluh tujuh) kajian, Rancangan Keputusan Penyelesaian Kredit Bermasalah sebanyak 0 (nihil) kajian, Rancangan Keputusan Penempatan Dana/Transaksi Surat Berharga sebanyak 14 (empat belas) kajian.

PT Bank Pembangunan Daerah Bali telah menyampaikan Laporan Kepatuhan periode Semester I dan Semester II Tahun 2020 kepada Otoritas Jasa Keuangan sesuai jadwal dan secara garis besar melaporkan pelaksanaan ketentuan kehati-hatian, yang mencakup antara lain:

1. Rasio Kecukupan Pemenuhan Modal Minimum (KPMM)

Rasio Kecukupan Pemenuhan Modal Minimum mengalami penurunan pada Tahun 2020 dengan realisasi 20,56% atau turun 1,92% jika dibandingkan dengan Tahun 2019 sebesar 22,48%, sedangkan tingkat modal Tahun 2020 mengalami kontraksi sebesar 5,12% dibandingkan Tahun 2019 dan aset tertimbang menurut risiko tumbuh sebesar 3,75%.

2. Non Performing Loan (*NPL*)

NPL-Gross Bank Tahun 2020 sebesar 2,61% atau sama dengan Tahun 2019 yang sebesar 2,61%, secara gambaran umum pada awal Tahun 2020 terdapat Pandemi *Covid-19* yang mengakibatkan krisis kesehatan dan ekonomi secara global. Hal ini berpengaruh terhadap aspek perbankan utamanya kemampuan membayar debitur yang mengalami penurunan. Namun terdapat relaksasi yang diterbitkan oleh Otoritas Jasa Keuangan dengan POJK Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*, dengan perubahannya yang merupakan perpanjangan jangka waktu stimulus hingga

2. Compliance risks faced

3. Potential Compliance Risk which is expected to be faced in the future

4. Compliance risk mitigation that has been implemented

During 2020, the Compliance Unit has conducted 303 (three hundred and three) compliance studies consisting of 83 (eighty three) Compliance and Legal Studies, 139 (one hundred and thirty-nine) Risk Control Decision Drafts and Procedures, 67 (sixty seven) studies of the Draft Decision on Non-Performing Credit/Bank Guarantee, 0 (nil) Non-Performing Credit Settlement Decisions, 14 (fourteen) reviews of Draft Decisions on Fund Placement/Securities Transactions.

PT Bank Pembangunan Daerah Bali has submitted its 2020 Semester I and Semester II 2020 Compliance Reports to the Otoritas Jasa Keuangan according to schedule and in general reports on the implementation of precautionary regulations, which include, among others:

1. Capital Adequacy Ratio (KPMM)

The Capital Adequacy Ratio has decreased in 2020 with a realization of 20.56% or a decrease of 1.92% when compared to 2019 of 22.48%, while the level of capital in 2020 experienced a contraction of -5.12% compared to 2019 and risk weighted assets grew by 3.75%.

2. Non Performing Loan (NPL)

The Bank's NPL-Gross in 2020 was 2.61% or the same as 2019 which was 2.61%, in general, at the beginning of 2020 there was a Covid-19 Pandemic which resulted in a global health and economic crisis. This has an effect on banking aspects, especially the decreased ability to pay debtors. However, there is a relaxation issued by the Otoritas Jasa Keuangan with OJK Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019, with the amendment which is an extension of the stimulus period until March 2022 in OJK Regulation Number 48/POJK. 03/2020, in this case then accommodated in the Bank's

Maret 2022 dalam POJK Nomor 48/POJK.03/2020, dalam hal ini kemudian diakomodasi dalam pengaturan Bank dengan menerbitkan Keputusan Direksi Nomor 0132/KEP/DIR/KRD/2020 tanggal 27 Maret 2020 tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran *CORONAVIRUS DISEASE* 2019 (*Covid-19*) sebagaimana telah dilakukan perubahan pertama dengan Keputusan Direksi Nomor 0161/KEP/DIR/KRD/2020 tanggal 17 April 2020 dan perubahan kedua dengan Keputusan Direksi Nomor 0212/KEP/DIR/KRD/2020 tanggal 5 Juni 2020 serta perubahan ketiga dengan Keputusan Direksi Nomor 0334/KEP/DIR/KRD/2020 tanggal 13 Agustus 2020 sebagai langkah awal dalam pelaksanaan restrukturisasi kredit sehingga dapat mencegah terjadinya peningkatan *NPL* akibat dampak Pandemi *Covid-19*. Bank telah melakukan langkah mitigasi risiko kredit berupa langkah-langkah memperkuat posisi segmen pasar, menetapkan rasio NPL debitur sesuai dengan RBB Tahun 2020-2022 yaitu menjaga kualitas *NPL* sebesar 3,00%. Pencapaian *NPL* posisi Desember 2020 sebesar 2,61%, menurun dari posisi September 2020 sebesar 2,81% yang disebabkan oleh relaksasi atas restrukturisasi kredit akibat dampak pandemi *Covid-19*.

3. Rentabilitas

Pencapaian ROA posisi 31 Desember 2020 sebesar 2,70 % atau lebih rendah 0,38% dibandingkan posisi 31 Desember 2019 sebesar 3,08%, hal ini disebabkan persentase pertumbuhan laba sebelum pajak lebih rendah dibandingkan persentase pertumbuhan rata-rata total aset. Realisasi ROE posisi 31 Desember 2020 sebesar 16,95% atau lebih rendah 1,23% dibandingkan posisi 31 Desember 2019 sebesar 18,18% karena persentase pertumbuhan rata-rata ekuitas lebih tinggi dibandingkan persentase pertumbuhan laba setelah pajak. NIM posisi 31 Desember 2020 terealisasi sebesar 6,41% lebih rendah 0,47% dibandingkan tahun 2019 sebesar 6,88% disebabkan pendapatan bunga bersih yang menurun sejalan dengan peningkatan portofolio kredit dan peningkatan beban bunga dana pihak ketiga.

4. *Loan to Deposit Ratio (LDR)*

Rasio *LDR* tahun 2020 mencapai 89,11%, lebih rendah dibandingkan tahun 2019 sebesar 91,72%, hal ini terjadi karena Bank menerapkan prinsip kehati-hatian dalam penyaluran kredit sehubungan dengan adanya Pandemi Covid-19.

arrangement by issuing Directors Decree Number 0132/KEP/DIR/KRD/2020 dated March 27, 2020 concerning Special Treatment of Credit Affected by the Spread of CORONAVIRUS DISEASE 2019 (Covid-19) as amended first by Decree of the Board of Directors Number 0161/KEP/DIR/KRD/2020 dated April 17, 2020 and the second amendment by Decree of the Board of Directors Number 0212/KEP/DIR/KRD/2020 dated June 5, 2020 and the third amendment by Decree of the Board of Directors Number 0334/KEP/DIR/KRD/2020 dated August 13, 2020 as the first step in implementing credit restructuring so as to prevent it from happening increase in NPL due to the impact of the Covid-19 Pandemic. The Bank has taken credit risk mitigation measures in the form of steps to strengthen the position of the market segment, setting the NPL ratio of debtors in accordance with the Bank's Budget Plan for 2020-2022, namely maintaining NPL quality at 3.00%. Achievement of NPLs at the position in December 2020 was 2.61%, down from the position in September 2020 of 2.81% due to relaxation of credit restructuring due to the impact of the Covid-19 pandemic.

3. Rentability

Achievement of ROA for the position of December 31, 2020 was 2.70% or 0.38% lower than the position on December 31, 2019 of 3.08%, this is due to the percentage growth of earning before tax which is lower than the percentage growth in average total assets. Realization of ROE for the position of December 31, 2020 was 16.95% or 1.23% lower than the position on December 31, 2019 of 18.18% because the percentage growth in average equity was higher than the percentage growth in profit after tax. The NIM for the position of December 31, 2020 was realized by 6.41%, 0.47% lower compared to 2019 at 6.88% due to decreased net interest income in line with an increase in the loan portfolio and an increase in interest expense on third party funds.

4. Loan to Deposit Ratio (LDR)

The LDR ratio in 2020 reached 89.11%, lower than in 2019 of 91.72%, this due to the Bank applied the principle of prudence in lending in connection with the Covid-19 Pandemic.

5. 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. Perbandingan antara tingkat kecukupan likuiditas Bank BPD Bali terhadap ketentuan Bank Indonesia disajikan dalam tabel berikut:

5. Minimum 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 Statutory Reserves. The comparison between Bank BPD Bali's liquidity adequacy level against Bank Indonesia regulations is presented in the following table:

Giro Wajib Minimum / Minimum Statutory Reserves	Ketentuan Bank Indonesia / Bank Indonesia Provision	Tahun 2020 / Year 2020
GWM Rupiah / Minimum Statutory Reserves Rupiah	3,00	3,12
GWM Harian / Minimum Statutory Reserves Daily	0,00	0,00
GWM Rata-rata / Minimum Statutory Reserves Average	3,00	3,26
PLM (Penyangga Likuiditas Makroprudensial) / Macroprudential Liquidity Buffer	6,00	20,68
GWM Valas / Minimum Statutory Reserves Foreign Currency	4,00	21,14
Harian / Daily	2,00	2,00
Rata-rata / Average	2,00	19,14

6. Posisi Devisa Netto (PDN)

Posisi Devisa *Netto* tahun 2020 dijaga pada level 0,45%, lebih tinggi jika dibandingkan tahun lalu sebesar 0,28%. Posisi Devisa *Netto* tersebut berada dibawah ketentuan Bank Indonesia sebesar 20%.

6. Net Open Position

The Net Open Position in 2020 was maintained at the level of 0.45%, higher than last year's 0.28%. The Net Open Position is below the Bank Indonesia regulation at 20%.

E. Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT)

Mengacu kepada Peraturan Otoritas Jasa Keuangan No. 12 /POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan sebagaimana telah dituangkan dalam BPP dan SOP Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, Bank berkewajiban melakukan pemantauan dan pelaporan transaksi keuangan nasabah yang memenuhi unsur sebagai Transaksi Keuangan Mencurigakan (TKM), Transaksi Keuangan Tunai (TKT) dan Transaksi Keuangan Transfer Dana dari dan Keluar Negeri (TKL) kepada PPATK. Terkait hal tersebut selama tahun 2020 Bank telah menyampaikan 58 Laporan TKM, 1.223 Laporan TKT dan 11.715 Laporan TKL kepada PPATK.

E. Implementation of the Anti Money Laundering and Combanting of Terrorism Funding Programs (AML and CFT)

Referring to the Otoritas Jasa Keuangan Regulation No. 12 /POJK.01/2017 concerning Implementation of the Anti Money Laundering and Combating of Terrorism Funding Program in the Financial Services Sector as outlined in the Company Guidebook and SOP for the Implementation of the Anti Money Laundering and Combating of Terrorism Funding Program, Banks are obliged to monitor and report customer financial transactions that meet the as Suspicious Financial Transactions (TKM), Cash Financial Transactions (TKT) and Fund Transfer Transactions from and Out of the Country (TKL) to PPATK. Related to this, during 2020 the Bank has submitted 58 TKM Reports, 1,223 TKT Reports and 11,715 TKL Reports to PPATK.

Terkait dengan kewajiban memantau dan melakukan pengkinian dana nasabah, hingga akhir tahun 2020 telah berhasil dikinikan sebanyak 98.128 data nasabah (186,84%) dari target yang telah ditetapkan diawal tahun yakni sebanyak 52.517 data nasabah. Sedangkan terkait kewajiban Pelaporan Pengguna Jasa Baru (SIPESAT), Bank telah menyampaikan laporan SIPESAT Triwulan I 2020 tanggal 8 April 2020, laporan Triwulan II tanggal 10 Juli 2020, laporan Triwulan III tanggal 7 Oktober 2020 dan laporan Triwulan IV tanggal 11 Januari 2021.

Bank secara terus menerus melakukan pengembangan dan penyempurnaan sistem informasi untuk mendukung penerapan program APU & PPT. Bank melakukan pengembangan aplikasi guna mendukung implementasi pelaporan melalui Aplikasi goAML yang akan segera diberlakukan oleh PPATK. Bank juga melakukan serangkaian penyempurnaan pada *core banking*, yaitu pengembangan menu untuk menginput data pelaku transaksi, serta penyempurnaan menu untuk menginput data pemilik manfaat dari nasabah yang mewakili pemilik manfaat yang merupakan informasi *mandatory* dalam pelaporan melalui Aplikasi goAML.

Bank telah melakukan evaluasi dan sosialisasi penerapan program APU dan PPT di semua unit kerja. Kegiatan ini bertujuan untuk melakukan evaluasi sekaligus sosialisasi terhadap pemahaman dan implementasi yang telah dilakukan oleh unit kerja terkait penerapan program APU dan PPT. Selama tahun 2020 Bank telah melakukan Sosialisasi dan Evaluasi Penerapan Program APU dan PPT kepada Komisaris, Direksi, Kepala Cabang dan unit kerja terkait.

F. LHKPN (Laporan Harta Kekayaan Penyelenggara Negara)

PT Bank Pembangunan Daerah telah memiliki ketentuan internal terkait LHKPN yaitu Keputusan Direksi Nomor 0556/KEP/DIR/KPN/2020 tanggal 16 Desember 2020 tentang Kewajiban Pelaporan Harta Kekayaan Bagi Dewan Komisaris, Direksi dan Pejabat Bank.

Regarding to the obligation to monitor and update customer funds, by the end of 2020 there are 98,128 customer data (186.84%) had been successfully updated from the target set at the beginning of the year, namely 52,517 customer data. Meanwhile, regarding the New Service User Reporting obligations (SIPESAT), the Bank has submitted the SIPESAT report for the first quarter of 2020 dated April 8, 2020, the second quarter report dated 10 July 2020, the third quarter report on 7 October 2020 and the fourth quarter report on January 11, 2021.

The Bank continuously develops and improves information systems to support the implementation of the AML & CFT program. The Bank is developing an application to support the implementation of reporting through the goAML application which will be implemented by the PPATK soon. The Bank also made a series of improvements to core banking, namely developing a menu for inputting data on transaction actors, as well as refining menus for inputting beneficial owner data from customers who represent beneficial owners, which is mandatory information in reporting through the goAML application.

The Bank has evaluated and socialized the implementation of the AML and CFT programs in all work units. This activity aims to evaluate as well as socialize the understanding and implementation that has been carried out by the work unit regarding the implementation of the AML and CFT programs. During 2020 the Bank has conducted Socialization and Evaluation of the Implementation of the AML and CFT Programs to Commissioners, Directors, Branch Heads and related work units.

F. LHKPN (State Administrators' Assets Report)

PT Bank Pembangunan Daerah has internal provisions related to LHKPN, namely Board of Directors Decree Number 0556/KEP/DIR/KPN/2020 dated December 16, 2020 concerning the Obligation to Report Assets for the Board of Commissioners, Directors and Bank Officials.

Maksud dan Tujuan Pengaturan Kewajiban Pelaporan Harta Kekayaan bagi Dewan Komisaris, Direksi dan Pejabat Bank adalah untuk:

1. Menjaga reputasi Bank sebagai sebuah perusahaan perbankan yang bertindak dengan integritas dan mendasarkan setiap keputusannya kepada pertimbangan bisnis yang taat hukum;
2. Menciptakan lingkungan pengendalian yang bersih dan mencegah terjadinya praktik korupsi, kolusi dan nepotisme sesuai dengan tujuan adanya kepatuhan LHKPN yang memungkinkan untuk mengidentifikasi perolehan harta kekayaan yang dimiliki;
3. Meningkatkan pelaksanaan fungsi kepatuhan terhadap peraturan perundang-undangan yang berlaku;
4. Meningkatkan kesadaran kepatuhan terhadap pelaporan LHKPN pada Bank.
5. Tersedianya pedoman dan acuan bagi Dewan Komisaris, Direksi dan Pejabat Bank dalam melaporkan harta kekayaan.

Pengurus dan Karyawan Wajib LHKPN PT Bank Pembangunan Daerah Bali untuk tahun 2020 berjumlah 168 orang. Untuk meningkatkan Budaya Kepatuhan, memastikan penyampaian laporan tepat waktu serta menghindari terjadinya sanksi atas keterlambatan pelaporan, Direksi PT Bank Pembangunan Daerah Bali berkomitmen untuk wajib LHKPN PT Bank Pembangunan Daerah Bali menyampaikan laporan LHKPN paling lambat 31 januari 2021 sesuai surat nomor B-1454/DIR/KPN/2020 tanggal 28 Desember 2020 perihal Batas Waktu Penyampaian LHKPN. Dari 168 wajib LHKPN tersebut, telah 100% melaporkan LHKPN pada akhir Januari 2021.

G. 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 2020 permasalahan hukum yang dihadapi PT Bank Pembangunan Daerah Bali adalah sebagai berikut:

Purpose and Objectives of Assets Reporting Obligations for the Board of Commissioners, Directors and Bank Officials are to:

1. Maintaining the Bank's reputation as a banking company that acts with integrity and bases every decision on law-abiding business considerations;
2. Creating a clean control environment and preventing practices of corruption, collusion and nepotism in accordance with the objectives of LHKPN compliance which allows identifying the acquisition of assets owned;
3. Improving the implementation of the function of compliance with the prevailing laws and regulations;
4. Increase awareness of compliance with LHKPN reporting to the Bank.
5. Availability of guidelines and references for the Board of Commissioners, Directors and Bank Officials in reporting assets

Officers and Employees Mandatory of LHKPN of PT Bank Pembangunan Daerah Bali for 2020 amounted to 168 people. To improve Compliance Culture, ensure timely reporting and avoid sanctions for delay in reporting, the Board of Directors of PT Bank Pembangunan Daerah Bali is committed to mandatory LHKPN for PT Bank Pembangunan Daerah Bali to submit LHKPN reports no later than January 31, 2021 according to letter number B-1454 / DIR / KPN / 2020 dated December 28, 2020 regarding the Deadline for Submitting LHKPN. Of the 168 mandatory LHKPNs, 100% had reported LHKPN at the end of January 2021.

G. Legal Issues and MItigation by the Bank

Legal issues and mitigation by the Bank are handled by the Legal Division of the Compliance Division in coordination with a legal consultant appointed by the Bank. During 2020 the legal problems faced by PT Bank Pembangunan Daerah Bali are as follows:

Tabel Permasalahan Hukum Bank Tahun 2020

Table of Legal issues of the Bank in 2020

No	Kasus / Case	Nomor Perkara/ Laporan / Case Number / Reports	Keterangan / Description	Unit Kerja / Work Unit	Kuasa Hukum/ Legal Authority
Perdata / Private					
1	Dr. Eddy Wirawan, S.H. (Penggugat)	774/Pdt.G/2014/ PN.Dps.	Peninjauan Kembali (PK) / Judicial Rreview	Kantor Pusat / Head Office	Suryatin Lijaya dan rekan
2	I Made Mardika (Penggugat / Plaintiff)	335/Pdt.G/2018/ PN.Nga	Kasasi / Cassation	Kantor Cabang Tabanan / Tabanan Branch Office	Suryatin Lijaya dan rekan
3	I Nyoman Winata (Penggugat/ Plaintiff))	15/Pdt.G/2019/ PN. Tab	Kasasi / Cassation	Kantor Cabang Tabanan / Tabanan Branch Office	Intern
4	I Made Widarma, dkk. (Para Penggugat / Plaintiff)	51/Pdt.G/2019/ PN Nga	Banding / Appeal	Kantor Cabang Negara / Negara Branch Office	Suryatin Lijaya dan rekan
5	PT Bank Negeri Indonesia (Persero) (Penggugat / Plaintiff)	138/Pdt.G/2019/ PN. Jkt.Sel	Banding / Appeal	Kantor Pusat / Head Office	John Ricardo, S.H
6	Betti Utami, dkk. (Para Penggugat/ Plaintiff)	545/Pdt.G/2019/ PN.Dps	Kasasi / Cassation	Kantor Cabang Renon / Renon Branch Office	Suryatin Lijaya dan rekan
7	I Gusti Made Ense Ismana Juara, S.E. (Penggugat/ Plaintiff)	685/Pdt.G/2019/ PN Dps	Banding / Appeal	Kantor Cabang Klungkung / Klungkung Branch Office	Intern
8	Mohammad Ridwan (Penggugat / Plaintiff)	631/Pdt/ G/2019PN.Dps.	Tahap Persidangan / Trial Stage	Kantor Cabang Renon / Renon Branch Office	Intern
9	Ida Bagus Made Putera (Penggugat/ Plaintiff).	252/Pdt.G/2019/ PN Gin.	Kasasi / Cassation	Kantor Cabang Klungkung / Klungkung Branch Office	Intern
10	I Wayan Wisnawa, I Nengah Winastra (Para Penggugat/ Plaintiff)	702/Pdt.G/2020/ PN Dps	Sidang / Trial	Kantor Cabang Pembantu Tohpati / Tohpati Sub Branch Office	Intern
11	Ni Nyoman Mukiani, I Made Indra Wirawan (Para Penggugat/ Plaintiff).	270/Pdt.G/2020/ PN Tab	Sidang / Trial	Kantor Cabang Pembantu Penebel / Penebel Sub Branch Office	Intern
12	I Made Adnya Susana,SE (Penggugat / Plaintiff)	222/Pdt.G/2018	*Inckracht*	Cabang Renon / Renon Branch Office	Suryatin Lijaya dan rekan
13	Ni Ketut Miadi dan I Nyoman Maha Budhi (Penggugat)	245/Pdt.G/2018/ PN.Dps	*Inckracht*	Cabang Mangupura / Mangupura Branch Office	Suryatin Lijaya dan rekan
14	I Wayan Darta.S.E (Penggugat)	514/Pdt.G/2019/ PN.Sgr	*Inckracht*	Cabang Seririt / Seririt Branch Office	Intern

No	Kasus / Case	Nomor Perkara/ Laporan / Case Number / Reports	Keterangan / Description	Unit Kerja / Work Unit	Kuasa Hukum/ Legal Authority
15	Nengah Sudarpa (Penggugat)	116/Pdt.G/2019/ PN.Srp	*Inckracht*	Cabang Klungkung / Klungkung Branch Office	Intern
16	I Putu Arta & Ni Kadek Sarini (penggugat)	18/Pdt.G.S/2019/ PN.Sgr	*Inckracht*	Cabang Seririt / Seririt Branch Office	Intern
17	Made Suarsini SPd & Ketut Bagus Jolinda Atmaja (Penggugat)	19/Pdt.G.S/2019/ PN.Sgr	*Inckracht*	Cabang Singaraja / Singaraja Branch Office	Intern
18	Agung Ayu Arsani & Mulyono (Penggugat)	25/Pdt.G.S/2019/ PN.Sgr	*Inckracht*	Capem Lovina / Lovina Sub Branch Office	Intern
19	Perkara Kepailitan PT Karya Cipta Putra Pratama (Termohon)	10.Pdt.Sus-PKPU/2015/ PN.Niaga.Sby	*Inckracht*	Kantor Pusat / Head Office	Suryatin Lijaya dan rekan
20	Perkara Kepailitan PT Karya Perkasa (termohon)	22/Pdt.Sus-PKPU/2019/ PN.Niaga.Sby	Homologasi / Homologation	Kantor Pusat / Head Office	Intern
Pidana / Criminal Offense					
	NIHIL NIL	NIHIL NIL	NIHIL NIL	NIHIL NIL	NIHIL NIL
Niaga / Commercial Court					
	NIHIL NIL	NIHIL NIL	NIHIL NIL	NIHIL NIL	NIHIL NIL

Tabel Rekapitulasi Perkara Perdata & Pidana PT Bank Pembangunan Daerah Bali

Table of Recapitulation of Private and Criminal Cases of PT Bank Pembangunan Daerah Bali

Permasalahan Hukum / Legal Issue	Jumlah /Amount	
	Perdata / Private	Pidana / Criminal
Telah selesai (telah mempunyai kekuatan hukum yang tetap) / Has Been Settled (binding legal force)	9	0
Dalam proses penyelesaian / In the Process of Settlement	11	0
Total	**20**	**0**

AUDIT INTERNAL
Internal Audit

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum yang mulai berlaku pada tanggal 28 Januari 2019, Bab II Audit Intern Pasal 2 disebutkan bahwa:

A. Bank wajib memiliki fungsi audit intern sesuai dengan ukuran, karakteristik, dan kompleksitas usaha Bank;
B. Fungsi audit intern dituangkan dalam standar pelaksanaan fungsi audit intern yang paling sedikit mencakup hal yang diatur dalam Standar Profesional Audit Intern;
C. 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 0540/KEP/DIR/RENSTRA/2020 Tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.

In accordance with the Otoritas Jasa Keuangan Regulation Number 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function at Commercial Banks which came into effect on 28 January 2019, Chapter II Internal Audit Article 2 states that:

A. Banks are required to have an internal audit function according to the size, characteristics and complexity of the Bank's business;
B. The internal audit function is set forth in the internal audit function implementation standard, which at least covers the matters stipulated in the Internal Audit Professional Standards;
C. The implementation of the internal audit function is supported by adequate audit resources, methodologies, tools and techniques.

In order to implementing the internal audit function, PT Bank Pembangunan Daerah Bali established an Internal Audit & Anti-Fraud Unit in accordance with the Decree of the Board of Directors 0540/KEP/DIR/RENSTRA/2020 concerning the Company Guidelines Book, Organizational Structure and Job Description.

A. Pedoman SKAI dan Anti *Fraud*

Dalam melaksanakan tugas dan tanggung jawabnya, SKAI dan Anti *Fraud* telah memiliki pedoman dan prosedur antara lain:

1. Keputusan Direksi Nomor 0549/KEP/DIR/SAF/2017 tentang Kode Etik Profesi Auditor Intern;
2. Keputusan Direksi Nomor 0605/KEP/DIR/SAF/2019 tentang Piagam Audit Intern (*Internal Audit Charter*);
3. Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Perusahaan Strategi Anti *Fraud* sebagaimana telah diubah dengan Keputusan Direksi Nomor 0135/KEP/DIR/SAF/2020 tentang Perubahan Atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Perusahaan Strategi Anti *Fraud;*
4. Keputusan Direksi Nomor 0846/KEP/DIR/SAF/2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud.*

A. Internal Audit and Anti-Fraud Guidelines

In carrying out their duties and responsibilities, Internal Audit Work Unit and Anti-Fraud have guidelines and procedures, including:

1. Decree of the Board of Directors Number 0549/KEP/DIR/SAF/2017 concerning the Professional Code of Ethics for Internal Auditors;
2. Decree of the Board of Directors Number 0605/KEP/DIR/SAF/2019 concerning the Internal Audit Charter;
3. Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 concerning Anti-Fraud Strategy Company Guidebook as amended by Directors Decree Number 0135/KEP/DIR/SAF/2020 concerning Amendments to Directors Decree Number 0747/KEP/DIR/SAF/2019 concerning Anti-Fraud Strategy Company Guidelines;
4. Decree of the Board of Directors Number 0846/KEP/DIR/SAF/2019 concerning Standard Operating Procedures for Anti-Fraud Strategy.
5. Decree of the Board of Directors Number 0140/

5. Keputusan Direksi Nomor 0140/KEP/DIR/SAF/2020 tentang Buku Pedoman Perusahaan Audit Berbasis Risiko.
6. Keputusan Direksi Nomor 0339/KEP/DIR/SAF/2020 tentang Standar Operasional Prosedur Audit Teknologi Informasi.
7. Keputusan Direksi Nomor 0595/KEP/DIR/SAF/2020 tentang Perubahan Keputusan Direksi Nomor 0565/KEP/DIR/SAF/2017 tentang Standar Operasional Prosedur Audit Berbasis Risiko.

KEP/DIR/SAF/2020 concerning Risk Based Audit Company Guidelines.

6. Decree of the Board of Directors Number 0339/KEP/DIR/SAF/2020 concerning Standard Operating Procedures for Information Technology Audit.
7. Decree of the Board of Directors Number 0595/KEP/DIR/SAF/2020 concerning Amendments to the Decree of the Board of Directors Number 0565/KEP/DIR/SAF/2017 concerning Standard Operational Procedures for Risk-Based Audit.

B. Tugas dan Tanggung Jawab SKAI dan *Anti Fraud*

Sesuai dengan Keputusan Direksi Nomor 0605/KEP/DIR/SAF/2019 tentang Piagam Audit Intern (*Internal Audit Charter*), tugas dan tanggung jawab SKAI & Anti *Fraud* antara lain:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melaksanakan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional dan kegiatan lain melalui audit;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

B. Duties and Responsibilities of Internal Audit and Anti Fraud

In accordance with the Decree of the Board of Directors Number 0605/KEP/DIR/SAF/2019 concerning the Internal Audit Charter, the duties and responsibilities of Internal Audit Work Unit & Anti Fraud include:

1. Assisting the duties of the President Director and the Board of Commissioners in carrying out supervision by describing the planning, implementation and monitoring of audit results in operational terms;
2. Analyzing and make assessments in finance, accounting, operations and other activities through audits;
3. Identifying all possibilities to improve the efficient use of resources and funds;
4. Provide suggestions for improvements and objective information about the activities examined at all levels of management.

C. Rencana Kerja SKAI dan *Anti Fraud*

Rencana Kerja Audit Intern dan Strategi Anti *Fraud* telah tertuang dalam Program Kerja Audit Tahunan (PKAT) Tahun 2020 Nomor B-0515/SAF/AU2/2019 tanggal 27 November 2019 dan telah mendapat persetujuan Direktur Utama dan Dewan Komisaris. Penyusunan rencana kerja tersebut berpedoman pada Piagam Audit Intern (*Internal Audit Charter*), BPP & SOP Audit Berbasis Risiko dan BPP & SOP Strategi Anti *Fraud* yang berlaku.

C. Internal Audit and Anti-Fraud Work Plan

The Internal Audit and Anti-Fraud Strategy Work Plan have been stated in the 2020 Annual Audit Work Program (PKAT) Number B-0515/SAF/AU2/2019 dated 27 November 2019 and have received approval from the President Director and the Board of Commissioners. The work plan is prepared based on the Internal Audit Charter, the Company Guidebook & Risk-Based Audit SOP and the applicable Company Guidebook & SOP on Anti-Fraud Strategy.

D. Pelaksanaan Audit Tahun 2020

Dalam pelaksanaan Program Kerja Audit Tahunan untuk Tahun buku 2020, telah dilakukan *General Audit* Intern, Audit Khusus, Pendampingan, Pelaporan dan Kegiatan Sosialisasi. Adapun rincian hal tersebut sebagaimana tabel berikut:

D. Implementation of the Audit in 2020

In order to implementing the Annual Audit Work Program for the 2020 fiscal year, General Internal Audit, Special Audit, Assistance, Reporting and Outreach Activities have been carried out. The details of this are as follows:

Tabel General Audit Intern

Table of General Internal Audit

No	Kegiatan / Activity	Waktu / Time	Hasil / Result
1	Audit Intern Sistem Pembayaran Bank Indonesia (SPBI)	13 s.d 24 Januari 2020	BI-RTGS LHPK nomor : R-0077/SAF/AU1/2020 tanggal 17 Februari 2020 BI-SSSS LHPK nomor : R-0078/SAF/AU1/2020 tanggal 17 Februari 2020 BI-ETP LHPK nomor : R-0079/SAF/AU1/2020 tanggal 17 Februari 2020 SKNBI LHPK nomor : R-0080/SAF/AU1/2020 tanggal 17 Februari 2020 KPDHN LHPK nomor : R-0081/SAF/AU1/2020 tanggal 17 Februari 2020
	Audit Intern Sistem Pembayaran Bank Indonesia (SPBI)	January 13-24, 2020	BI-RTGS LHPK number: R-0077 / SAF / AU1 / 2020 February 17, 2020 BI-SSSS LHPK number: R-0078 / SAF / AU1 / 2020 February 17, 2020 BI-ETP LHPK number: R-0079 / SAF / AU1 / 2020 February 17, 2020 SKNBI LHPK number: R-0080 / SAF / AU1 / 2020 February 17, 2020 KPDHN LHPK number: R-0081 / SAF / AU1 / 2020 February 17, 2020
2	Kantor Cabang Mangupura Mangupura Branch Office	13 s.d 24 Jan 2020 January 13-24, 2020	Laporan Hasil Audit Umum nomor: R-0101/SAF/AU2/2020 tanggal 12 Maret 2020 Result of General Audit Report Number : R-0101/SAF/AU2/2020 date March 12, 2020
3	Kantor Cabang Klungkung Klungkung Branch Office	10 s.d 26 Peb 2020 February 10-26 , 2020	Laporan Hasil Audit Umum nomor: R-0153/SAF/AU1/2020 tanggal 24 April 2020 Result of General Audit Report Number : R-0153/SAF/AU1/2020 dated April 24, 2020
4	Kantor Cabang Tabanan Tabanan Branch Office	10 Peb s.d 9 Mar 2020 February 10 – March 9, 2020	Laporan Hasil Audit Umum nomor: R-0148/SAF/AU2/2020 tanggal 22 April 2020 Result of General Audit Report Number : R-0148/SAF/AU2/2020 dated April 22, 2020
5	Kantor Cabang Badung Badung Branch Office	16 Mar s.d 8 Apr 2020 March 18 – April 8, 2020	Laporan Hasil Audit Umum nomor: R-0199/SAF/AU1/2020 tanggal 27 Mei 2020 Result of General Audit Report Number : R-0199/SAF/AU1/2020 dated May 27, 2020
6	Kantor Cabang Singaraja Singaraja Branch Office	08 s.d 24 Apr 2020 April 8-24, 2020	Laporan Hasil Audit Umum nomor: R-0223/SAF/AU2/2020 tanggal 09 Juni 2020 General Audit Report number: R-0223 / SAF / AU2 / 2020 dated 9 June 2020

No	Kegiatan / Activity	Waktu / Time	Hasil / Result
7	Kantor Cabang Ubud Ubud Branch Office	4 Mei - 18 Mei 2020 May 4-18, 2020	Laporan Hasil Audit Umum nomor: R-0250/SAF/AU1/2020 tanggal 30 Juni 2020 General Audit Report number: R-0250 / SAF / AU1 / 2020 dated 30 June 2020
8	Kantor Cabang Seririt Seririt Branch Office	4 Mei - 18 Mei 2020 May 4-18, 2020	Laporan Hasil Audit Umum nomor: R-0285/SAF/AU2/2020 tanggal 15 Juli 2020 General Audit Report number: R-0285 / SAF / AU2 / 2020 dated 15 July 2020
9	Kantor Cabang Denpasar Denpasar Branch Office	2 s.d 22 Juni 2020 June 2-22, 2020	Laporan Hasil Audit Umum nomor: R-0339/SAF/AU2/2020 tanggal 26 Agustus 2020 General Audit Report number: R-0339 / SAF / AU2 / 2020 dated August 26, 2020
10	Kantor Cabang Karangasem Karangasem Branch Office	6 s.d 24 Juli 2020 July 6-24, 2020	Laporan Hasil Audit Umum nomor: R-0380/SAF/AU1/2020 tanggal 29 September 2020 General Audit Report number: R-0380 / SAF / AU1 / 2020 dated September 29, 2020
11	Kantor Pusat Head Office	10 Agst s.d 8 Sept 2020 August 10 – September 8, 2020	Laporan Hasil Audit Umum nomor: R-0485/SAF/AU2/2020 tanggal 23 November 2020 General Audit Report number: R-0485 / SAF / AU2 / 2020 dated 23 November 2020

Tabel Audit Bidang Tertentu

Table of Certain Sector Audit

No	Kegiatan /Activity	Hasil / Result
1	Audit Intern Bidang APU & PPT / Internal Audit on AML & CFT	Laporan Hasil Audit Bidang Nomor: R-0477/SAF/AU1/2020 tanggal 19 November 2020 Division Audit Report number : R-0477/SAF/AU1/2020 dated November 19, 2020
2	Audit Intern Bidang Teknologi Informasi / Internal Audit of Information Technology	Laporan Hasil Audit Teknologi Informasi Nomor: R-0442/ SAF/AU1/2020 tanggal 6 November 2020 Information Technology Audit Report Number: R-0442 / SAF / AU1 / 2020 dated November 6, 2020
3	Audit atas Pengembangan *Acquirer* Debet / Audit of Debit Acquirer Development	Laporan Hasil Audit Nomor: R-0414A/SAF/AFF/2020 tanggal 16 Oktober 2020 Audit Result Report Number: R-0414A / SAF / AFF / 2020 dated 16 October 2020
4	Audit atas Pengembangan Fitur Cardless dan Penerbitan Uang Elektronik Service Based / Audit on Cardless Feature Development and Service Based Electronic Money Issuance	Dalam proses pemeriksaan In the examination process

Tabel *Surprise Audit & Audit Review* Table of Surprise Audit & Audit Review

No	Kegiatan /Activity	Hasil / Result
1	Audit Pendalaman Atas *Surprise* Audit Peningkatan Rasio NPL pada Kantor Capem Bajera Tahun 2019 / Deepening Audit of Surprise Audit Increasing the NPL Ratio at the Bajera Regional Government Office in 2019	Laporan Hasil Pendalaman Surprise Audit nomor: R-0329/ SAF/AU2/2020 tanggal 25 Agst 2020 Report on the Results of the Deepening of the Surprise Audit number: R-0329 / SAF / AU2 / 2020 dated 25 Aug 2020
2	Surprise Audit Kas Pada Kantor Cabang Singaraja Tahun 2020 / Cash Audit Surprise at Singaraja Branch Office in 2020	Laporan Hasil Surprise Audit nomor: R-0090A/SAF/AFF/2020 tanggal 26 Peb 2020 Surprise Audit Report Number: R-0090A / SAF / AFF / 2020 dated February 26, 2020
3	*Surprise* Audit Fungsi Tugas Customer Service Pada Kantor Cabang Renon, Mangupura, Klungkung, dan Tabanan Tahun 2020 / Surprise Audit on Customer Service Functions at Renon, Mangupura, Klungkung, and Tabanan Branch Offices in 2020	Laporan Hasil Surprise Audit nomor: R-0253/SAF/AFF/2020 tanggal 30 Juni 2020 Surprise Audit Report Number: R-0253 / SAF / AFF / 2020 dated 30 June 2020
4	*Surprise* Audit Atas ATM PT Bank Pembangunan Daerah Bali / Surprise Audit of PT Bank Pembangunan Daerah Bali ATM	Laporan Hasil Surprise Audit nomor: R-0356/SAF/AFF/2020 tanggal 03 September 2020 Surprise Audit Report Number: R-0356 / SAF / AFF / 2020 dated 03 September 2020
5	*Surprise* Audit Administrasi Pencatatan Asuransi (Premi dan Restitusi) / Surprise Audit Administration of Insurance Listing (Premiums and Restitution)	Dalam proses pemeriksaan In the examination process

Tabel Audit Khusus Table of Special Audit

No	Kegiatan /Activity	Hasil / Result
1	Audit Khusus Terkait Adanya Indikasi *Fraud* Penipuan Pada ATM Tebongkang Tahun 2020 / Special Audit Regarding Indications of Fraud at Tebongkang ATMs in 2020	LHAK nomor : R-0053/SAF/AFF/2020 tanggal 27 Januari 2020 LHAK number: R-0053 / SAF / AFF / 2020 January 27, 2020
2	Audit Khusus Atas Retur Dana Kliring Kredit pada Kantor Kas RS Wangaya Tahun 2020 / Special Audit of Credit Clearing Fund Returns at the Wangaya Hospital Cash Office in 2020	LHAK nomor : R-0139/SAF/AFF/2020 tanggal 17 April 2020 LHAK number: R-0139 / SAF / AFF / 2020 dated April 17, 2020
3	Audit Khusus Terkait Adanya Indikasi Fraud Pencurian Atas Kartu ATM Nasabah Kantor Cabang Singaraja / Special Audit Regarding Indication of Fraud Theft of Customer ATM Card at Singaraja Branch Office	LHAK nomor: R-0196/SAF/AFF/2020 tanggal 20 Mei 2020 LHAK number: R-0196 / SAF / AFF / 2020 dated 20 May 2020
4	Audit Khusus terkait Adanya Vandalisme ATM Kantor Kas Bantas / Special Audit related to the existence of Bantas Cash Office ATM Vandalism	LHAK nomor: R-0233/SAF/AFF/2020 tanggal 17 Juni 2020 LHAK number: R-0233 / SAF / AFF / 2020 dated 17 June 2020
5	Audit Khusus terkait Adanya Indikasi *Fraud* Eksternal Pencurian Dana Nasabah Kantor Cabang Denpasar Via ATM Tahun 2020 / Special Audit related to Indication of External Fraud Theft of Customer Funds Denpasar Branch Office Via ATM in 2020	LHAK nomor: R-0278/SAF/AFF/2020 tanggal 10 Juli 2020 LHAK number: R-0278 / SAF / AFF / 2020 dated 10 July 2020
6	Audit Khusus atas Adanya Indikasi Fraud Intern Pada Kantor Cabang Klungkung Tahun 2020 / Special Audit for Indication of Internal Fraud at the Klungkung Branch Office in 2020	LHAK nomor: R-0418/SAF/AFF/2020 tanggal 21 Oktober 2020 LHAK number: R-0418 / SAF / AFF / 2020 dated 21 October 2020

No	Kegiatan /Activity	Hasil / Result
7	Audit Khusus Atas Pengaduan Nasabah a/n Ir. Ajeng Fitri Hartina / Special Audit on Customer Complaints on behalf of Ir. Ajeng Fitri Hartina	LHAK nomor: R-0409/SAF/AFF/2020 tanggal 09 Oktober 2020 LHAK number: R-0409 / SAF / AFF / 2020 dated 09 October 2020
8	Audit Khusus Atas Indikasi *Fraud* Pada Kantor Cabang Pembantu Udayana Tahun 2020 / Special Audits of Fraud Indications at Udayana Sub-Branch Offices in 2020	LHAK nomor: R-0564/SAF/AFF/2020 tanggal 22 Desember 2020 LHAK number: R-0564 / SAF / AFF / 2020 dated 22 December 2020
9	Audit Khusus terkait Adanya Vandalisme ATM SPBU Jimbaran / Special Audit related to the Vandalism of the Jimbaran SPBU ATMs	LHAK nomor: R-0525/SAF/AFF/2020 tanggal 17 Desember 2020 LHAK number: R-0525 / SAF / AFF / 2020 dated 17 December 2020
10	Audit Khusus terkait Adanya Vandalisme ATM Ulun Danu Beratan / Special Audit related to the Ulun Danu Beratan ATM Vandalism	Laporan nomor: 0342/SAF/AFF/2020 tanggal 07 Desember 2020 Report number: 0342 / SAF / AFF / 2020 dated 07 December 2020
11	Audit Khusus Atas Indikasi *Fraud* Pada Kantor Cabang Pembantu Kamboja Tahun 2020 / Special Audit for Indication of Fraud at Kamboja Sub-Branch Offices in 2020	Dalam proses pemeriksaan In the examination process
12	Dugaan *Skimming* Nasabah Cabang Mangupura (I Nyoman Graha Wicaksana) / Alleged Skimming of Mangupura Branch Customers (I Nyoman Graha Wicaksana)	Nota Dinas nomor: 0108/SAF/AFF/2020 tanggal 13 April 2020 Official Note number: 0108 / SAF / AFF / 2020 dated April 13, 2020
13	Dugaan *Skimming* Nasabah Cabang Bangli (Ni Made Siska Yanti) / Alleged Skimming of Bangli Branch Customers (Ni Made Siska Yanti)	Nota Dinas nomor: 0164/SAF/AFF/2020 tanggal 19 Juni 2020 Official Note number: 0164 / SAF / AFF / 2020 dated 19 June 2020
14	Dugaan *Skimming* Nasabah Cabang Badung (I Gusti Lanang Suta Artatanaya) / Alleged Skimming of Badung Branch Customers (I Gusti Lanang Suta Artatanaya)	Nota Dinas nomor: 0171/SAF/AFF/2020 tanggal 29 Juni 2020 Official Note number: 0171 / SAF / AFF / 2020 dated 29 June 2020
15	Dugaan *Skimming* Nasabah Cabang Badung (Ni Wayan Sri Sisyolowani) / Alleged Skimming of Badung Branch Customers (Ni Wayan Sri Sisyolowani)	Nota Dinas nomor: 0177/SAF/AFF/2020 tanggal 02 Juli 2020 Official Note number: 0177 / SAF / AFF / 2020 dated 02 July 2020
16	Dugaan *Skimming* Nasabah Cabang Renon (I Ketut Lancar) / Alleged Skimming of Renon Branch Customer (I Ketut Lancar)	Nota Dinas nomor: 0188/SAF/AFF/2020 tanggal 14 Juli 2020 Official Note number: 0188 / SAF / AFF / 2020 dated 14 July 2020
17	Dugaan *Skimming* Nasabah Cabang Klungkung (Umi Ida Fitriyati) / Alleged Skimming of Klungkung Branch Customer (Umi Ida Fitriyati)	Nota Dinas nomor: 0197/SAF/AFF/2020 tanggal 20 Juli 2020 Official Note number: 0197 / SAF / AFF / 2020 dated 20 July 2020
18	Dugaan *Skimming* Nasabah Capem Teuku Umar (I Ketut Suarjana) / Alleged Skimming of Customer Capem Teuku Umar (I Ketut Suarjana)	Nota Dinas nomor: 0200/SAF/AFF/2020 tanggal 22 Juli 2020 Official Note number: 0200 / SAF / AFF / 2020 dated 22 July 2020
19	Dugaan *Skimming* Nasabah Kantor Kas GWK (I Ketut Rustiawan) / Alleged Skimming of GWK Cash Office Customers (I Ketut Rustiawan)	LHAK nomor: R-0384/SAF/AFF/2020 tanggal 30 September 2020 LHAK number: R-0384 / SAF / AFF / 2020 dated 30 September 2020

No	Kegiatan /Activity	Hasil / Result
20	Dugaan *Skimming* Nasabah Kantor Capem Mengwi (I Made Apong Adi Sanjaya) / Alleged Skimming of the Mengwi District Head Office Customer (I Made Apong Adi Sanjaya)	LHAK nomor: R-0385/SAF/AFF/2020 tanggal 30 September 2020 LHAK number: R-0385 / SAF / AFF / 2020 dated 30 September 2020
21	Dugaan *Skimming* Nasabah Kantor Capem Mengwi (Ni Kadek Septi Ita Sari) / Alleged Skimming of the Mengwi District Head Office Customer (Ni Kadek Septi Ita Sari)	LHAK nomor: R-0386/SAF/AFF/2020 tanggal 30 September 2020 LHAK number: R-0386 / SAF / AFF / 2020 dated 30 September 2020
22	Dugaan *Skimming* Nasabah Kantor Cabang Mangupura (I Made Suwandono) / Alleged Skimming of Mangupura Branch Office Customers (I Made Suwandono)	LHAK nomor: R-0597/SAF/AFF/2020 tanggal 29 Desember 2020 LHAK number: R-0597 / SAF / AFF / 2020 dated 29 December 2020
23	Laporan Hasil Audit Khusus Dugaan *Skimming* Kartu ATM Nasabah Kantor Cabang Ubud, Mangupura, Denpasar dan Capem Sukawati Tahun 2020 / Report on Special Audit Results Alleged Skimming of Customer ATM Cards at Ubud, Mangupura, Denpasar and Sukawati Branch Offices in 2020	LHAK nomor: R-0441A/SAF/AFF/2020 tanggal 05 November 2020 LHAK number: R-0441A / SAF / AFF / 2020 dated 05 November 2020
24	Laporan Hasil Audit Khusus Dugaan Skimming Kartu ATM Nasabah Kantor Cabang Gianyar, Ubud, Denpasar, Renon, Badung, Dan Mangupura Tahun 2020 / Report on Special Audit Results Alleged Skimming of Customer ATM Cards at Gianyar, Ubud, Denpasar, Renon, Badung, and Mangupura Branch Offices in 2020	LHAK nomor: R-0479/SAF/AFF/2020 tanggal 19 November 2020 LHAK number: R-0479 / SAF / AFF / 2020 dated 19 November 2020
25	Laporan Hasil Audit Khusus Dugaan Skimming Kartu ATM Nasabah Kantor Cabang Ubud, Klungkung, Gianyar, Badung, Mangupura Tahun 2020 / Report on Special Audit Results Alleged Skimming of Customer ATM Cards at Ubud, Klungkung, Gianyar, Badung, Mangupura Branch Offices in 2020	LHAK nomor: R-0545/SAF/AFF/2020 tanggal 21 Desember 2020 LHAK number: R-0545 / SAF / AFF / 2020 dated 21 December 2020
26	Laporan Hasil Audit Khusus Dugaan Skimming Kartu Atm Nasabah Kantor Cabang Renon, Denpasar, Badung Dan Ubud Tahun 2020 / Report on Special Audit Results Alleged Skimming Atm Card Customers at Renon, Denpasar, Badung and Ubud Branch Offices in 2020	LHAK nomor: R-0604/SAF/AFF/2020 tanggal 29 Desember 2020 LHAK number: R-0604 / SAF / AFF / 2020 dated 29 December 2020

Tabel Kegiatan Pendampingan

Table of Assistance Activity

No	Kegiatan /Activity	Hasil / Result
1	Pendampingan Pemeriksaan Laporan Keuangan Bank Tahun Buku 2019 oleh Kantor Akuntan Publik (KAP) / Assistance in the Examination of Bank Financial Statements for Fiscal Year 2019 by a Public Accounting Firm (KAP)	KAP Hertanto, Grace, Karunawan Entry & Work : selama 80 hari kerja (21 Oktober 2019 s.d. 28 Januari 2020) KAP Hertanto, Grace, Karunawan Entry & Work: for 80 working days (21 October 2019 to 28 January 2020)
2	Pendampingan Pemeriksaan Evaluasi Kinerja Keuangan Bank Tahun Buku 2019 oleh Kantor Akuntan Publik (KAP) / Assistance in Examination of Bank Financial Performance Evaluation for Financial Year 2019 by Public Accounting Firm (KAP)	KAP Hertanto, Grace, Karunawan Entry & Work : selama 15 hari kerja (03 Februari s.d. 17 Februari 2020) KAP Hertanto, Grace, Karunawan Entry & Work: for 15 working days (February 03 to February 17, 2020)

No	Kegiatan /Activity	Hasil / Result
3	Pendampingan Pemeriksaan Pajak Tahun 2016 / 2016 Tax Audit Assistance	Kantor Pajak Pratama Denpasar Work : selama 180 hari kalender (25 Juni s.d. 25 Desember 2020) Denpasar Pratama Tax Office Work: for 180 calendar days (25 June to 25 December 2020)
4	Pendampingan Pemeriksaan Umum Tahun 2019 Oleh OJK Regional 8 Bali & Nusra / 2019 General Examination Assistance by OJK Regional 8 Bali & Nusra	Entry Meeting : 24 Agustus 2020 Exit Meeting: 01 Desember 2020 Entry Meeting : 24 Agustus 2020 Exit Meeting: 01 Desember 2020
5	Pendampingan Pemeriksaan Laporan Keuangan Bank Tahun Buku 2020 oleh Kantor Akuntan Publik (KAP) / Assistance in Examination of Bank Financial Statements for Fiscal Year 2020 by a Public Accounting Firm (KAP)	KAP Kreston HHES Entry & Work : selama 80 hari Kalender (27 Oktober 2020 s.d. 14 Januari 2021) KAP Kreston HHES Entry & Work: during 80 calendar days (27 October 2020 to 14 January 2021)

Tabel Monitoring Tindak Lanjut Hasil Temuan Intern & Ekstern

Table of Monitoring of Follow-Up on Internal & External Findings

No	Kegiatan /Activity	Hasil / Result
1	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Desember 2019 / Progress of PKAT Implementation & Monitoring of Internal and External Audit Findings Follow-up as of 31 December 2019	No. Pengantar : 0001/SAF/AFF/2020 tanggal 03 Jan 2020 Introduction Number: 0001 / SAF / AFF / 2020 03 Jan 2020
2	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Januari 2020 / Progress of PKAT Implementation & Monitoring of Follow-up Findings of Internal and External Inspections as of January 31, 2020	No. Pengantar : 0042/SAF/AFF/2020 tanggal 05 Peb 2020 Introduction Number: 0042 / SAF / AFF / 2020 dated 05 Feb 2020
3	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 28 Februari 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up Findings of Internal and External Examination as of February 28, 2020	No. Pengantar : 0080/SAF/AFF/2020 tanggal 09 Mar 2020 Introduction Number: 0080 / SAF / AFF / 2020 dated 09 Mar 2020
4	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 29 Maret 2020 / Progress of PKAT Implementation & Monitoring of Follow-up Findings of Internal and External Inspections as of March 29, 2020	No. Pengantar : 0104/SAF/AFF/2020 tanggal 06 Apr 2020 Introduction Number: 0104 / SAF / AFF / 2020 dated 06 April 2020
5	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 30 April 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up Findings of Internal and External Inspections as of April 30, 2020	No. Pengantar : 0123/SAF/AFF/2020 tanggal 06 Mei 2020 Introduction Number: 0123 / SAF / AFF / 2020 dated May 6, 2020
6	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Mei 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up on Internal and External Inspection Findings as of May 31, 2020	No. Pengantar : 0148/SAF/AFF/2020 tanggal 04 Juni 2020 Introduction Number: 0148 / SAF / AFF / 2020 dated June 4, 2020

No	Kegiatan /Activity	Hasil / Result
7	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 28 Juni 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up Findings of Internal and External Inspections as of June 28, 2020	No. Pengantar : 0179/SAF/AFF/2020 tanggal 02 Juli 2020 Introduction Number: 0179 / SAF / AFF / 2020 dated July 02, 2020
8	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Juli 2020 / Progress of PKAT Implementation & Monitoring of Follow-up Findings of Internal and External Inspections as of July 31, 2020	No. Pengantar : 0213/SAF/AFF/2020 tanggal 06 Agst 2020 Introduction Number : 0213/SAF/AFF/2020 dated August 6, 2020
9	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 30 Agustus 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up Findings of Internal and External Inspections as of August 30, 2020	No. Pengantar : 0241/SAF/AFF/2020 tanggal 08 September 2020 Introduction Number: 0241 / SAF / AFF / 2020 dated 08 September 2020
10	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 30 September 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up Findings of Internal and External Inspections as of September 30, 2020	No. Pengantar : 0263/SAF/AFF/2020 tanggal 08 Oktober 2020 / Introduction Number: 0263 / SAF / AFF / 2020 dated 08 October 2020
11	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Oktober 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up Findings of Internal and External Inspections as of October 31, 2020	No. Pengantar : 0309/SAF/AFF/2020 tanggal 09 November 2020 / Introduction Number: 0309 / SAF / AFF / 2020 dated 09 November 2020
12	*Progress* Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 29 November 2020 / Progress of PKAT Implementation & Monitoring of Follow-Up Findings of Internal and External Examination as of November 29, 2020	No. Laporan : 0341/SAF/AFF/2020 tanggal 07 Desember 2020 / Report Number: 0341 / SAF / AFF / 2020 dated December 7, 2020

Tabel Kegiatan Sosialisasi

Table of Socialization Activity

No	Kegiatan /Activity	Hasil / Result
1	Kantor Cabang Badung / Badung Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0059/ SAF/AFF/2020, tanggal 29 Januari 2020 / Anti Fraud Socialization Activity Report number: B-0059 / SAF / AFF / 2020, January 29, 2020
2	Kantor Cabang Karangasem / Karangasem Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: R-0057/ SAF/AFF/2020 tanggal 29 Januari 2020 Anti Fraud Socialization Activity Report number: R-0057 / SAF / AFF / 2020 January 29, 2020
3	Kantor Cabang Seririt / Seririt Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: R-0084/ SAF/AFF/2020 tanggal 17 Februari 2020 Anti Fraud Socialization Activity Report number: R-0084 / SAF / AFF / 2020 February 17, 2020

No	Kegiatan /Activity	Hasil / Result
4	Kantor Cabang Singaraja / Singaraja Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: R-0085/ SAF/AFF/2020 tanggal 17 Februari 2020 Anti Fraud Socialization Activity Report number: R-0085 / SAF / AFF / 2020 February 17, 2020
5	Kantor Cabang Klungkung / Klungkung Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0108A/ SAF/AFF/2020 tanggal 16 Maret 2020 Anti Fraud Socialization Activity Report number: B-0108A / SAF / AFF / 2020 March 16, 2020
6	Kantor Cabang Tabanan / Tabanan Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0114A/ SAF/AFF/2020 tanggal 19 Maret 2020 Anti Fraud Socialization Activity Report number: B-0114A / SAF / AFF / 2020 March 19, 2020
7	Kantor Cabang Ubud / Ubud Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0150/ SAF/AFF/2020 tanggal 22 April 2020 Anti Fraud Socialization Activity Report number: B-0150 / SAF / AFF / 2020 April 22, 2020
8	Kantor Cabang Mangupura / Mangupura Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0171/ SAF/AFF/2020 tanggal 30 April 2020 Anti Fraud Socialization Activity Report number: B-0171 / SAF / AFF / 2020 April 30, 2020
9	Kantor Cabang Negara / Negara Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0179/ SAF/AFF/2020 tanggal 08 Mei 2020 Anti Fraud Socialization Activity Report number: B-0179 / SAF / AFF / 2020 08 May 2020
10	Kantor Cabang Denpasar / Denpasar Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0201/ SAF/AFF/2020 tanggal 27 Mei 2020 Anti Fraud Socialization Activity Report number: B-0201 / SAF / AFF / 2020 27 May 2020
11	Kantor Cabang Renon / Renon Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0242/ SAF/AFF/2020 tanggal 24 Juni 2020 Anti Fraud Socialization Activity Report number: B-0242 / SAF / AFF / 2020 24 June 2020
12	Kantor Cabang Gianyar / Gianyar Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0261A/ SAF/AFF/2020 tanggal 02 Juli 2020 Anti Fraud Socialization Activity Report number: B-0261A / SAF / AFF / 2020 July 02, 2020

No	Kegiatan /Activity	Hasil / Result
13	Kantor Cabang Mataram / Mataram Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0309/ SAF/AFF/2020 tanggal 30 Juli 2020 Anti Fraud Socialization Activity Report number: B-0309 / SAF / AFF / 2020 July 30, 2020
14	Kantor Cabang Bangli / Bangli Branch Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0305/ SAF/AFF/2020 tanggal 24 Juli 2020 Anti Fraud Socialization Activity Report number: B-0305 / SAF / AFF / 2020 July 24, 2020
15	Kantor Pusat / Head Office	Laporan Kegiatan Sosialisasi Anti Fraud nomor: B-0430/ SAF/AFF/2020 tanggal 27 Oktober 2020 Anti Fraud Socialization Activity Report number: B-0430 / SAF / AFF / 2020 October 27, 2020

Tabel Pelaksanaan Pengawasan Pasif

Table of the Implementation of Pasive Supervision

No	Kegiatan /Activity	Hasil / Result
1	Kantor Cabang Mangupura / Mangupura Branch Office	Laporan nomor : R-0005/SAF/AFF/2020 tanggal 6 Januari 2020 Report number: R-0005 / SAF / AFF / 2020 dated January6, 2020
2	Kantor Cabang Klungkung / Klungkung Branch Office	Laporan nomor : R-053A/SAF/AFF/2020 tanggal 27 Januari 2020 Report number: R-053A / SAF / AFF / 2020 dated January 27, 2020
3	Kantor Cabang Tabanan / Tabanan Branch Office	Laporan nomor : R-053B/SAF/AFF/2020 tanggal 27 Januari 2020 Report number: R-053B / SAF / AFF / 2020 dated January 27, 2020
4	Kantor Cabang Badung / Badung Branch Office	Laporan nomor : R-0094/SAF/AFF/2020 tanggal 05 Maret 2020 Report number: R-0094 / SAF / AFF / 2020 dated March 5, 2020
5	Kantor Cabang Singaraja / Singaraja Branch Office	Laporan nomor : R-0108/SAF/AFF/2020 tanggal 13 Maret 2020 Report number: R-0108 / SAF / AFF / 2020 dated March 13, 2020
6	Kantor Cabang Ubud / Ubud Branch Office	Laporan nomor : R-0140/SAF/AFF/2020 tanggal 17 April 2020 Report number: R-0140 / SAF / AFF / 2020 dated April 17, 2020
7	Kantor Cabang Seririt / Seririt Branch Office	Laporan nomor : R-0141/SAF/AFF/2020 tanggal 20 April 2020 Report number: R-0141 / SAF / AFF / 2020 dated April 20, 2020
8	Kantor Cabang Denpasar / Denpasar Branch Office	Laporan nomor : R-0191/SAF/AFF/2020 tanggal 14 Mei 2020 Report number: R-0191 / SAF / AFF / 2020 dated May 14, 2020

No	Kegiatan /Activity	Hasil / Result
9	Kantor Cabang Karangasem / Karangasem Branch Office	Laporan nomor : R-0226/SAF/AFF/2020 tanggal 10 Juni 2020 Report number: R-0226 / SAF / AFF / 2020 dated June 10, 2020
10	Kantor Cabang Renon / Renon Branch Office	Laporan nomor : R-0304/SAF/AFF/2020 tanggal 24 Juli 2020 Report number: R-0304 / SAF / AFF / 2020 dated July 24, 2020
11	Kantor Cabang Bangli / Bangli Branch Office	Laporan nomor : R-326B/SAF/AFF/2020 tanggal 19 Agustus 2020 Report number: R-326B / SAF / AFF / 2020 dated August 19, 2020
12	Kantor Cabang Mataram / Mataram Branch Office	Laporan nomor : R-326A/SAF/AFF/2020 tanggal 19 Agustus 2020 Report number: R-326A / SAF / AFF / 2020 dated August 19, 2020
13	Kantor Cabang Gianyar / Gianyar Branch Office	Laporan nomor : R-0376/SAF/AFF/2020 tanggal 25 September 2020 Report number: R-0376 / SAF / AFF / 2020 dated September 25, 2020
14	Kantor Cabang Negara / Negara Branch Office	Laporan nomor : R-0400/SAF/AFF/2020 tanggal 05 Oktober 2020 Report number: R-0400 / SAF / AFF / 2020 dated October 5, 2020

Tabel Pelaksanaan Pengawasan Pasif *Bankwide*

Table of Bank Wide Passive Supervision Implementation

No	Kegiatan /Activity	Hasil / Result
1	31 Desember 2018 berbanding 31 Desember 2019 / December 31 2018 to December 31, 2019	Laporan nomor : R-0050/SAF/AFF/2020 tanggal 22 Januari 2020 Report number: R-0050 / SAF / AFF / 2020 dated January 22, 2020
2	31 Januari 2019 berbanding 31 Januari 2020 / January 31 2019 to January 31 2020	Laporan nomor : R-0088/SAF/AFF/2020 tanggal 24 Februari 2020 Report number: R-0088 / SAF / AFF / 2020 dated 24 February 2020
3	28 Februari 2019 berbanding 28 Februari 2020 / February 28, 2019 to February 28, 2020	Laporan nomor : R-0116/SAF/AFF/2020 tanggal 20 Maret 2020 Report number: R-0116 / SAF / AFF / 2020 dated 20 March 2020
4	29 Maret 2019 berbanding 31 Maret 2020 / March 29, 2019 to March 29, 2020	Laporan nomor : R-0151/SAF/AFF/2020 tanggal 22 April 2020 Report number: R-0151 / SAF / AFF / 2020 dated 22 April 2020
5	30 April 2019 berbanding 30April 2020 / April 30, 2019 to April 30, 2020	Laporan nomor : R-0203/SAF/AFF/2020 tanggal 28 Mei 2020 Report number: R-0203 / SAF / AFF / 2020 dated 28 May 2020
6	31 Mei 2019 berbanding 29 Mei 2020 / May 31, 2019 to May 29, 2020	Laporan nomor : R-0235/SAF/AFF/2020 tanggal 18 Juni 2020 Report number: R-0235 / SAF / AFF / 2020 dated 18 June 2020

No	Kegiatan /Activity	Hasil / Result
7	28 Juni 2019 berbanding 30 Juni 2020 / June 28, 2019 to Jne 30, 2019	Laporan nomor : R-0300A/SAF/AFF/2020 tanggal 22 Juli 2020 Report number: R-0300A / SAF / AFF / 2020 dated 22 July 2020
8	31 Juli 2019 berbanding 30 Juli 2020 / Juli 31, 2019 to July 30, 2020	Laporan nomor : R-0337/SAF/AFF/2020 tanggal 25 Agustus 2020 Report number: R-0337 / SAF / AFF / 2020 dated 25 August 2020
9	30 Agustus 2019 berbanding 31 Agustus 2020 / August 30, 2019 to August 31, 2020	Laporan nomor : R-0364/SAF/AFF/2020 tanggal 21 September 2020 Report number: R-0364 / SAF / AFF / 2020 dated 21 September 2020
10	30 September 2019 berbanding 30 September 2020 / September 30, 2019 to September 30, 2020	Laporan nomor : R-0415/SAF/AFF/2020 tanggal 20 Oktober 2020 Report number: R-0415 / SAF / AFF / 2020 dated 20 October 2020
11	31 Oktober 2019 berbanding 27 Oktober 2020 / October 31, 2019 to October 27, 2019	Laporan nomor : R-0483/SAF/AFF/2020 tanggal 20 November 2020 Report number: R-0483 / SAF / AFF / 2020 dated 20 November 2020
12	30 November 2019 berbanding 30 November 2020 / November 30, 2019 to November 30, 2020	Laporan nomor : R-0557/SAF/AFF/2020 tanggal 21 Desember 2020 Report number: R-0557 / SAF / AFF / 2020 dated 21 December 2020

E. Temuan dan Tindak Lanjut Hasil Audit dan *Anti Fraud*

Laporan hasil Audit dan realisasi kegiatan Audit SKAI & Anti *Fraud* disampaikan kepada Dewan Komisaris sebagai wakil Pemegang Saham, dengan tembusan disampaikan kepada Direktur Kepatuhan. Dewan Komisaris dan Direksi memantau dan memastikan pihak yang di Audit (*Auditee*) telah mengambil langkah-langkah konkret atas hasil temuan Audit.

Sampai dengan tanggal 31 Desember 2020, Bank telah menyelesaikan 97,93% atau 1.657 temuan dari total temuan sebanyak 1.692 dan belum tuntas sebanyak 35, dengan rincian sebagai berikut:

1. Audit Intern Tahun 2017 : 2 (dua) temuan belum tuntas atau 99,33% tuntas.
2. Audit Intern Tahun 2018 : 3 (tiga) temuan belum tuntas atau 98,97% tuntas.
3. Audit Intern Tahun 2019 : 1 (satu) temuan belum tuntas atau 99,66% tuntas.

E. Findings and Follow-Up on Audit and Anti-Fraud Results

Reports on the results of the Audit and the realization of the Internal Audit & Anti-Fraud Audit activities are submitted to the Board of Commissioners as the representative of the Shareholders, with a copy submitted to the Compliance Director. The Board of Commissioners and the Board of Directors monitor and ensure that the parties audited (Auditee) have taken concrete steps on the results of the Audit findings.

As of December 31, 2020, The bank has completed 97.93% or 1,657 findings from a total of 1,692 findings and 35 have not been completed, with the following details:

1. Internal Audit in 2017: 2 (two) findings are not yet complete or 99.33% complete.
2. Internal Audit in 2018: 3 (three) findings are not yet complete or 98.97% complete.
3. Internal Audit in 2019: 1 (one) finding is not complete or 99.66% complete.

4. Audit Intern Bidang (Teknologi Informasi, *Treasury*, *Corporate Social Responsibility*, Pengadaan Barang & Jasa dan Perkreditan) Tahun 2019 : 2 (dua) temuan belum tuntas atau 87,5% tuntas.
5. Audit Ekstern oleh OJK Regional 8 Tahun 2019 : 7 (tujuh) temuan belum tuntas atau 96,17% tuntas.
6. Audit Ekstern oleh KAP HGK Tahun Buku 2019 : 1 (satu) temuan belum tuntas atau 87,5% tuntas.
7. Audit Intern Tahun 2020 : 3 (tiga) temuan belum tuntas atau 98,17% tuntas.
8. Audit Ekstern oleh OJK Pusat (*Market Conduct*) : 11 temuan belum tuntas atau 47,62% tuntas.
9. Audit Ekstern oleh OJK Regional 8 Tahun 2020 : 5 (lima) temuan belum tuntas atau 94,25% tuntas.

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 0605/KEP/DIR/SAF/2019 tanggal 01 Oktober 2019.

Selama Tahun 2020, Intern *Fraud* yang terjadi pada PT Bank Pembangunan Daerah Bali dapat dilihat pada tabel berikut:

4. Internal Audit (Information Technology, Treasury, Corporate Social Responsibility, Procurement of Goods & Services and Credit) in 2019: 2 (two) findings were incomplete or 87.5% complete.
5. External Audit by OJK Regional 8 in 2019: 7 (seven) findings are not yet complete or 96.17% complete.
6. External Audit by KAP HGK for Fiscal Year 2019: 1 (one) finding was incomplete or 87.5% complete.
7. Internal Audit in 2020: 3 (three) findings are not yet complete or 98.17% complete.
8. External Audit by the OJK Head Office (Market Conduct): 11 findings are not yet complete or 47.62% complete.
9. External Audit by OJK Regional 8 of 2020: 5 (five) findings have not been completed or 94.25% complete.

In conducting an Audit, Interal Audit & Anti Fraud act objectively without being influenced by other parties as stated in the Internal Audit Charter (IAC) in accordance with the Decree of the Board of Directors Number 0605/KEP/DIR/SAF/2019 dated 01 October 2019.

During 2020, Internal Fraud that occurred at PT Bank Pembangunan Daerah Bali can be seen in the following table:

Tabel *Intern Fraud* Tahun 2020

Table of Internal Fraud in 2020

Intern *Fraud* dalam 1 Tahun / Internal Fraud In 1 Year	Tahun 2020 / Year 2020					
	Pengurus / Management		Karyawan / Employee		Karyawan Tidak Tetap dan Tenaga Kerja Alih Daya / Non Permanent Employee And Outsourced Workforce	
	Thn Sebelum Nya / Year Before	Thn Berjalan/ Current Year	Thn Sebelum Nya / Year Before	Thn Berjalan/ Current Year	Thn Sebelum Nya/ Year Before	Thn Berjalan/ Current Year
Total *Fraud*	-	-	4	3	-	-
Telah Terselesaikan / Has Been Settled	-	-	4	2	-	-
Dalam Proses Penyelesaian di Intern Bank / In the Settlement Process at the Bank's Internal	-	-	-	1	-	-
Belum Diupayakan Penyelesaiannya / Has not been settled yet	-	-	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum / Has been followed up through the legal process	-	-	-	-	-	-

Adapun *Internal Fraud* tersebut terjadi di:

1. Kantor Cabang Klungkung, terjadi *internal fraud* dengan total potensi kerugian yaitu Rp1.086.700.000. Tindak lanjut yaitu pelaku mengembalikan seluruh potensi kerugian yang ditimbulkan serta diberikan sanksi berupa pemberhentian terhitung mulai 1 Desember 2020 sesuai Keputusan Direksi Nomor : 0526/KEP/DIR/SDM/2020 tentang Pemberhentian Gede Krisna Yudiawan, SH. Sebagai karyawan PT Bank Pembangunan Daerah Bali;
2. Kantor Cabang Pembantu Udayana, terjadi *internal fraud* dengan total potensi kerugian yaitu Rp167.090.335. Tindak lanjut yaitu pelaku mengembalikan seluruh potensi kerugian yang ditimbulkan serta diberikan sanksi berupa pemberhentian terhitung mulai 1 Januari 2021 sesuai Keputusan Direksi Nomor : 0599/KEP/DIR/SDM/2020 tentang Pemberhentian Ida Bagus Anggri Adnyana, SH.,MH. Sebagai karyawan PT Bank Pembangunan Daerah Bali;
3. Kantor Cabang Pembantu Kamboja, terjadi *internal fraud* dengan total potensi kerugian yaitu Rp329.778.937. Saat ini masih dalam proses investigasi;

PT Bank Pembangunan Daerah Bali berkomitmen menyelesaikan setiap permasalahan terkait dengan penyimpangan intern yang merugikan PT Bank Pembangunan Daerah Bali secara adil melalui mekanisme penegakan ketentuan Intern dan mengedepankan prinsip-prinsip tata kelola.

The Internal Fraud occurs at:

1. Klungkung Branch Office, there was internal fraud with a total potential loss of Rp1,086,700,000. Follow-up, namely the perpetrator returns all potential losses incurred and is given sanctions in the form of dismissal starting December 1, 2020 according to the Decree of the Board of Directors Number: 0526/KEP/DIR/SDM/2020 concerning the Dismissal of Gede Krisna Yudiawan, SH. As an employee of PT Bank Pembangunan Daerah Bali;
2. Udayana Sub Branch Office, internal fraud occurred with a total potential loss of Rp167,090,335. Follow-up, namely the perpetrator returns all potential losses incurred and is given sanctions in the form of dismissal starting January 1, 2021 in accordance with the Decree of the Board of Directors Number: 0599/KEP/DIR/SDM/2020 concerning Dismissal of Ida Bagus Anggri Adnyana, SH., MH As an employee of PT Bank Pembangunan Daerah Bali;
3. Kamboja Sub-Branch Office, there was internal fraud with a total potential loss of Rp329,778,937. Currently still under investigation;

PT Bank Pembangunan Daerah Bali is committed to resolving any problems regarding to internal irregularities that are detrimental to PT Bank Pembangunan Daerah Bali in a fair manner by enforcing internal regulations and promoting governance principles.

AUDIT EKSTERNAL
External Audit

Sesuai Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 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: 093/DK/BPD/2020 tanggal 28 Mei 2020, Komisaris (sebagaimana direkomendasikan oleh Komite Audit) merekomendasikan 5 (lima) Kantor Akuntan Publik selanjutnya proses pengadaan dilaksanakan sesuai dengan BPP/SOP. PT Bank Pembangunan Daerah Bali selalu berupaya meningkatkan komunikasi antara KAP, Komite Audit dan Manajemen untuk dapat meminimalisasi kendala-kendala yang terjadi selama proses Audit berlangsung.

Dalam memenuhi kewajibannya, Kantor Akuntan Publik Hendrawinata Hanny Erwin & Sumargo (HHES) telah menerbitkan laporan yaitu :

a. Laporan Keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2020 dan 31 Desember 2019.
b. Laporan Komentar dan Saran untuk Manajemen (*Management Letter*) untuk tahun yang berakhir pada tanggal 31 Desember 2020.
c. Laporan Kepatuhan terhadap Peraturan dan Perundang-undangan untuk tahun yang berakhir pada tanggal 31 Desember 2020.
d. Laporan Kepatuhan terhadap Pengendalian Internal untuk tahun yang berakhir pada tanggal 31 Desember 2020.

Laporan tersebut di atas telah disampaikan kepada Otoritas Jasa Keuangan sesuai Surat Dinas nomor: R-0069/DIR/SAF/2021 tanggal 2 Februari 2021 perihal Penyampaian Laporan hasil Pemeriksaan KAP Hendrawinata Hanny Erwin & Sumargo (KAP Kreston HHES) di PT Bank Pembangunan Daerah Bali untuk Tahun Buku 2020.

In accordance with the Otoritas Jasa Keuangan Regulation Number 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports, Banks are required to appoint a Public Accountant and Public Accountant Firm to carry out an Audit of Bank Financial Statements.

In the Otoritas Jasa Keuangan Regulation Number 55/POJK.03/2016 concerning Implementation of Bank Governance for Commercial Banks and based on deed Number 85 dated 25 May 2010, the General Meeting of Shareholders (GMS) agreed to authorize the appointment of a public accountant and a public accounting firm (KAP) to Bank management in accordance with the Law. In accordance with the letter of the Board of Commissioners Number: 093/DK/BPD/2020 dated 28 May 2020, the Commissioner (as recommended by the Audit Committee) recommends 5 (five) Public Accounting Firms then the procurement process is carried out in accordance with the Company Guidebook/SOP. PT Bank Pembangunan Daerah Bali always strives to improve communication between KAP, the Audit Committee and Management in order to minimize the obstacles that occur during the audit process.

In fulfilling its obligations, the Public Accounting Firm Hendrawinata Hanny Erwin & Sumargo (HHES) has published reports, namely:

a. Financial Statements for the year ended December 31, 2020 and December 31, 2019.
b. Management Comment and Advice Report (Management Letter) for the year ended December 31, 2020.
c. Compliance Report with Regulations and Legislation for the year ended 31 December 2020.
d. Compliance Report with Internal Control for the year ended December 31, 2020.

The report has been submitted to the Otoritas Jasa Keuangan in accordance with the Office Letter number: R-0069/DIR/SAF/2021 dated February 2, 2021 regarding the Submission of the Audit Report on KAP Hendrawinata Hanny Erwin & Sumargo (KAP Kreston HHES) at PT Bank Pembangunan Daerah Bali for the year Book 2020.

AUDIT EKSTERNAL
External Audit

PT Bank Pembangunan Daerah Bali membayar jasa *Audit* sebesar Rp648.000.000,00 (enam ratus empat puluh delapan juta rupiah). Selama Tahun 2020 KAP tersebut tidak memberikan jasa lain kepada PT Bank Pembangunan Daerah Bali selain jasa Audit, sehingga tidak terjadi benturan kepentingan dalam pelaksanaan proses *Audit*. Berdasarkan Laporan Auditor Independen Kantor Akuntan Publik Hendrawinata Hanny Erwin & Sumargo pada Laporan Keuangan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2020 dan 31 Desember 2019, sesuai surat Nomor : 00001/2.1127/AU.1/07/0060-1/1/I/2021 tanggal 14 Januari 2021, memberikan opini "Laporan keuangan disajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali tanggal 31 Desember 2020, 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 2020 yang dilaksanakan oleh Kantor Akuntan Publik Hendrawinata Hanny Erwin & Sumargo sesuai pengantar Laporan Nomor : R001/0/ISS/I/21 tanggal 25 Februari 2021 dengan kesimpulan Tingkat Kesehatan Bank "*Tingkat Kesehatan Bank posisi 3l Desember 2020 dibanding posisi 3l Desember 2019 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 :* Profil Risiko, Penerapan Tata Kelola, Rentabilitas dan Permodalan yang secara umum baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan. Dibandingkan dengan Rencana Bisnis Bank Tahun 2020 yang memproyeksikan Tingkat Kesehatan Bank berada pada peringkat 2 telah tercapai."

PT Bank Pembangunan Daerah Bali pays Audit services in the amount of Rp648,000,000.00 (six hundred and forty-eight million rupiah). During 2020 the KAP did not provide other services to PT Bank Pembangunan Daerah Bali apart from Audit services, so there was no conflict of interest in the implementation of the Audit process. Based on the Independent Auditor's Report from Public Accountant Firm Hendrawinata Hanny Erwin & Sumargo in the Financial Statements for the years ended December 31, 2020 and December 31, 2019, according to letter Number: 00001/2.1127/AU.1/07/0060-1/1/I/2021 dated January 14, 2021, gave an opinion "The financial statements are presented fairly, in all material respects, the financial position of PT Bank Pembangunan Daerah Bali as of December 31, 2020, as well as its financial performance and cash flows for the year ended on that date, in accordance with Indonesian Financial Accounting Standards".

In addition to this, an evaluation of the financial performance of PT Bank Pembangunan Daerah Bali for the 2020 financial year was carried out by the Public Accounting Firm Hendrawinata Hanny Erwin & Sumargo according to the introduction to Report Number: R001/0/ISS/I/21 dated February 25, 2021 with the conclusion of Health Bank "The soundness level of the Bank for the position of 3l December 2020 has not changed compared to the position 3l December 2019, which is still at rank 2 which reflects the generally healthy condition of the Bank, so that it is considered capable of facing significant negative effects from changes in business conditions and other external factors as reflected in rating of assessment factors, among others: Risk Profile, Implementation of Good Corporate Governance, Profitability and Capital. If there are weaknesses, in general these weaknesses are less significant. Compared to the Bank's Business Plan for 2020, which projects a Bank Soundness Level at rank 2 has been achieved. "

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 Otoritas Jasa Keuangan 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 can serve as a risk control as well as an instrument to support the Bank's business activities. Risk management development to support business activities can be done through developing the competency skills of employees of risk management and business units. The risk management of PT Bank Pembangunan Daerah Bali has met the provisions of the Otoritas Jasa Keuangan covering 8 (eight) types of risk, namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk. Management of eight types of risks continue to be pursued in line with the provisions of the Otoritas Jasa Keuangan. Until now, PT Bank Pembangunan Daerah Bali has always followed and adjusted the developments and the latest regulations issued by banking authorities, including Otoritas Jasa Keuangan Regulation Number 18 /POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and Otoritas Jasa Keuangan Circular Letter Number 34 /SEOJK.03/2016 dated 1 September 2016 concerning the Implementation of Risk Management for Commercial Banks.

A. Pengawasan Aktif Dewan Komisaris dan Direksi

1. Dewan Komisaris memiliki tugas dan tanggung jawab yang jelas, diantaranya:

Tugas Dewan Komisaris:

a. Wajib memastikan penerapan Tata Kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
b. Wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
c. Dalam melaksanakan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
d. Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
   1. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan tentang batas maksimum pemberian kredit bank umum; dan

A. Active Supervision of the Board of Commissioners and Directors

1. The Board of Commissioners has clear duties and responsibilities, including:

Duties of the Board of Commissioners:

a. Obliged to ensure that the implementation of Good Governance is carried out in every business activity of the Bank at all levels or levels of the organization.
b. Obliged to supervise the implementation of duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
c. In carrying out supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of the Bank's strategic policies.
d. In order to supervising, the Board of Commissioners is prohibited from participating in making decisions regarding the Bank's operational activities, except:
   1. Provision of funds to related parties as stipulated in the provisions of the Otoritas Jasa Keuangan concerning the maximum lending limit for commercial banks; and

2. Hal-hal yang ditetapkan dalam Anggaran Dasar PT Bank Pembangunan Daerah Bali atau peraturan perundang-undangan.

e. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris huruf d, merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

f. Wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.

g. Wajib melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukan:
   1. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan/atau
   2. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.

h. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab, wajib membentuk paling sedikit:
   1. Komite Audit;
   2. Komite Pemantau Risiko; dan
   3. Komite Remunerasi dan Nominasi.

i. Dewan Komisaris dapat membentuk komite remunerasi dan nominasi secara terpisah.

j. Pengangkatan anggota komite wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.

k. Wajib memastikan bahwa komite yang telah dibentuk menjalankan tugas secara efektif.

l. Wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris.

m. Pedoman dan tata tertib kerja paling sedikit mencantumkan:
   1. Pengaturan etika kerja;
   2. Waktu kerja; dan
   3. Pengaturan rapat.

n. Memberikan dukungan sepenuhnya kepada Satuan Kerja Audit Intern & Anti *Fraud* (SAF) dapat melaksanakan tugas secara independen dengan melakukan *review* atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak

2. Matters stipulated in the Articles of Association of PT Bank Pembangunan Daerah Bali or statutory regulations.

e. Decision making for the Bank's operational activities by the Board of Commissioners letter d is part of the supervisory duties by the Board of Commissioners so that it does not negate the responsibility of the Board of Directors for the implementation of the management of the Bank.

f. Obliged to ensure that the Board of Directors has followed up on audit findings and recommendations from the Bank's internal audit work unit, external auditors, results of supervision by the Otoritas Jasa Keuangan and/or results of supervision by other authorities.

g. Report to the Otoritas Jasa Keuangan no later than 7 (seven) working days after finding:

1. Violation of laws and regulations in the financial and banking sector; and/or
2. Conditions or estimates of circumstances that may endanger the sustainability of the Bank's business.

h. In order to support the effectiveness of the implementation of duties and responsibilities, it is obligatory to form at least:
   1. Audit Committee;
   2. Risk Monitoring Committee; and
   3. Remuneration and Nomination Committee.

i. The Board of Commissioners may form a separate remuneration and nomination committee.

j. The appointment of committee members must be made by the Board of Directors based on the resolutions of the Board of Commissioners meeting.

k. Obliged to ensure that the committees that have been formed carry out their duties effectively.

l. Must have work guidelines and rules that are binding for each member of the Board of Commissioners.

m. The work guidelines and rules at least include:
   1. Setting work ethics;
   2. Working time; and
   3. Meeting arrangements.

n. Providing full support to the Internal Audit & Anti-Fraud Work Unit (SAF) can carry out its duties independently by reviewing the planning and implementation of audits as well as monitoring the follow-up of audit results in order to assess the

lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern termasuk proses pelaporan keuangan.

o. Menyetujui Buku Pedoman Perseroan (BPP) dan *Internal Audit Charter.*
p. Memberikan pertimbangan, masukan dalam penyusunan Kebijakan Umum Direksi (KUD).
q. Menyetujui Rencana Bisnis Bank (RBB) dan Anggaran Tahunan PT Bank Pembangunan Daerah Bali yang pelaksanaanya harus telah diajukan oleh Direksi pada akhir bulan Oktober tahun berjalan.
r. Apabila sampai batas waktu akhir tahun anggaran, RBB dan Anggaran Tahunan PT Bank Pembangunan Daerah Bali belum disetujui, maka akan berlaku RBB dan Anggaran Tahunan PT Bank Pembangunan Daerah Bali tahun sebelumnya.
s. Melakukan tugas pengawasan lainnya yang ditetapkan berdasarkan keputusan RUPS.

Tanggung Jawab Dewan Komisaris

a. Setiap anggota Dewan Komisaris wajib dengan itikad baik, kehati-hatian, dan bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi untuk kepentingan PT Bank Pembangunan Daerah Bali sesuai dengan maksud dan tujuan PT Bank Pembangunan Daerah Bali.
b. Membuat risalah rapat Dewan Komisaris dan menyiapkan salinannya.
c. Melaporkan kepada PT Bank Pembangunan Daerah Bali mengenai kepemilikan sahamnya dan/atau keluarganya pada Bank tersebut dan perusahaan lainnya.
d. Memberikan laporan mengenai tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau kepada RUPS.
e. Dalam hal terjadi penurunan tingkat kesehatan PT Bank Pembangunan Daerah Bali menjadi peringkat 3 (tiga), dan terdapat permasalahan signifikan yang perlu diatasi agar tidak mengganggu kelangsungan usaha Bank, maka Dewan Komisaris bersama Direksi wajib menyampaikan *action plan* kepada Otoritas Jasa Keuangan.
f. Menyusun Laporan Pengawasan RBB PT Bank Pembangunan Daerah Bali kepada Otoritas Jasa Keuangan setiap semester.

adequacy of internal control including the financial reporting process.

o. Approved the Company Guidebook (BPP) and the Internal Audit Charter.
p. Provide considerations and input in the preparation of the General Policy for the Board of Directors (KUD).
q. Approved the Bank Business Plan (RBB) and the Annual Budget of PT Bank Pembangunan Daerah Bali, the implementation of which must have been submitted by the Board of Directors by the end of October of the current year.
r. If by the end of the fiscal year, the RBB and the Annual Budget of PT Bank Pembangunan Daerah Bali have not been approved, then the Bank's business Plan and the annual budget for PT Bank Pembangunan Daerah Bali will apply for the previous year.
s. Perform other supervisory duties determined based on the resolution of the GMS.

Responsibilities of the Board of Commissioners

a. Each member of the Board of Commissioners must be in good faith, prudent, and responsible in carrying out supervisory duties and providing advice to the Board of Directors for the benefit of PT Bank Pembangunan Daerah Bali in accordance with the aims and objectives of PT Bank Pembangunan Daerah Bali.
b. Prepare minutes of the Board of Commissioners meeting and prepare a copy.
c. Report to PT Bank Pembangunan Daerah Bali regarding the ownership of shares and/or their families in the Bank and other companies.
d. Provide reports on supervisory tasks that have been carried out during the previous financial year to the GMS.
e. In the event of a decrease in the health level of PT Bank Pembangunan Daerah Bali to rank 3 (three), and there are significant problems that need to be resolved so as not to interfere with the continuity of the Bank's business, the Board of Commissioners together with the Board of Directors must submit an action plan to the Otoritas Jasa Keuangan.
f. Prepare a PT Bank Pembangunan Daerah Bali Bank's Business Plan Supervision Report to the Otoritas Jasa Keuangan every semester.

g. Dalam pelaksanaan fungsi audit intern, Dewan Komisaris bertanggung jawab:
   1. Memastikan Direksi menyusun dan memelihara sistem pengendalian intern yang memadai, efektif, dan efisien;
   2. Mengkaji efektivitas dan efisiensi sistem pengendalian intern berdasarkan informasi yang diperoleh dari SKAI paling sedikit sekali dalam 1 (satu) tahun; dan
   3. Menunjuk pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja SKAI, dengan mempertimbangkan rekomendasi Komite Audit.
h. Setiap anggota Dewan Komisaris wajib menjaga informasi yang berdasarkan peraturan perundangan wajib dirahasiakan termasuk ketentuan tentang insider trading dan informasi-informasi lain yang oleh Bank belum diungkapkan kepada publik.

2. Direksi memiliki tugas dan tanggung jawab yang jelas di antaranya:

a. Menyusun kebijakan Manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang diambil dan toleransi risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan Komisaris maka Direksi menetapkan kebijakan, strategi, dan kerangka Manajemen Risiko dimaksud. Kebijakan Manajemen Risiko Bank telah disusun dalam Kebijakan Umum Direksi Tahun 2020 dan Rencana Bisnis Bank Tahun 2020-2022 yang telah mendapatkan persetujuan Dewan Komisaris dan telah ditetapkan dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0246/KEP/DIR/RENSTRA/2020 tanggal 25 Juni 2020 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020-2022 dan Keputusan Direksi Nomor 0389/KEP/DIR/RENSTRA/2020 tanggal 10 September 2020 tentang Perubahan Keputusan Direksi Nomor 0246/KEP/DIR/RENSTRA/2020 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020-2022;

g. In carrying out the internal audit function, the Board of Commissioners is responsible for:
   1. Ensure that the Board of Directors formulates and maintains an adequate, effective and efficient internal control system;
   2. Reviewing the effectiveness and efficiency of the internal control system based on information obtained from Internal Audit Work Unit at least once in 1 (one) year; and
   3. Appoint an independent quality controller from an external party to review Internal Audit Work Unit performance, taking into account the recommendations of the Audit Committee.
h. Each member of the Board of Commissioners is obliged to keep information which based on the laws and regulations must be kept confidential, including provisions concerning insider trading and other information which the Bank has not disclosed to the public.

2. The Board of Directors has clear duties and responsibilities including:

a. Develop a Risk Management policy including a written and comprehensive Risk Management strategy and framework including risk limits as a whole and by risk type, taking into account the level of risk taken and risk tolerance for capital adequacy. After obtaining approval from the Board of Commissioners, the Board of Directors establishes the intended Risk Management policy, strategy and framework. The Bank's Risk Management Policy has been formulated in the 2020 Board of Directors General Policy and the 2020-2022 Bank Business Plan which has been approved by the Board of Commissioners and has been stipulated by the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0246/KEP/DIR/RENSTRA/2020 dated June 25 2020 concerning the Bank's Business Plan (Amendment) PT Bank Pembangunan Daerah Bali Year 2020-2022 and Directors Decree Number 0389/KEP/DIR/RENSTRA/2020 dated September 10, 2020 concerning Amendments to Directors Decree Number 0246/KEP/DIR/RENSTRA/2020 concerning Plans Bank Business (Change) PT Bali Regional Development Bank 2020-2022;

b. Menyusun, menetapkan, dan mengkinikan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko yaitu antara lain:
   1) Aplikasi *Loss Event Database* (*LED*) untuk mengidentifikasi Risiko Operasional;
   2) Aplikasi Profil Risiko Cabang untuk mengidentifikasi dan mengukur tingkat risiko yang ada di Kantor Cabang;
   3) Aplikasi TKB untuk penilaian tingkat kesehatan bank;
   4) Aplikasi *ICAAP*;
   5) Aplikasi *Stress testing* permodalan;
   6) Aplikasi *Risk* Limit;
   7) Aplikasi Profil Risiko Kantor Pusat;
   8) Aplikasi *Key Risk Indicators* (*KRI*);
   9) Prosedur *Stress Testing* Situasional yang terdapat dalam BPP Manajemen Risiko;
   10) *Blueprint* Manajemen Risiko PT Bank Pembangunan Daerah Bali Tahun 2018-2022.
c. Menyusun dan menetapkan mekanisme persetujuan transaksi termasuk yang melampui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan SOP masing-masing unit operasional. Pada SOP *Credit Line* telah diatur kewenangan memutus *Credit Line* per jenjang jabatan. Terdapat Kewenangan memutus kredit dan pengelolaan kredit, Kewenangan memutus Pengadaan Barang/Jasa, Batas Wewenang Penempatan dan Penerimaan Dana *Treasury*, 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;
d. Direksi telah mengevaluasi dan/atau mengkinikan kebijakan, strategi dan kerangka Manajemen Risiko pada saat penilaian Profil Risiko Bank dan Laporan Tingkat Kesehatan Bank (RBBR) melalui keputusan Komite Manajemen Risiko dengan memperhatikan kegiatan usaha bank, eksposur risiko dan juga profil risiko. Selain itu setiap tahun telah ditetapkan kebijakan, strategi dan kerangka manajemen risiko yang tercantum dalam RBB. Bank telah memiliki kebijakan berupa:
   1) BPP Manajemen Risiko dengan Keputusan Direksi Nomor 0633/KEP/DIR/MRO/2017 tanggal 22 November 2017;

b. Develop, establish and update procedures and tools to identify, measure, monitor and control risks, namely:
   1) Loss Event Database (LED) application to identify Operational Risks;
   2) Branch Risk Profile Application to identify and measure the level of risk in Branch Offices;
   3) TKB application for bank soundness level assessment;
   4) ICAAP application;
   5) Stress testing capital application;
   6) Risk Limit application;
   7) Head Office Risk Profile Application;
   8) Application of Key Risk Indicators (KRI);
   9) Situational Stress Testing Procedures contained in Company's Guidebook of the Risk Management;
   10) PT Bank Pembangunan Daerah Bali Risk Management Blueprint 2018-2022.
c. Compile and stipulate a transaction approval mechanism including those that exceed the limit and authority for each level of position listed in the Company's Guidebook and SOP of each operational unit. The SOP on Credit Line has set the authority to decide Credit Line for each level of position. There is the authority to decide on credit and credit management, the authority to decide on the procurement of goods/services, the limit of authority for placing and receiving Treasury funds, and the authority to give relief for arrears of interest and fines as well as the limit of authority for nominal payments and receipts in cash and non-cash of PT Bank Pembangunan Daerah Bali;
d. The Board of Directors has evaluated and/or updated the policies, strategies and Risk Management framework during the assessment of the Bank's Risk Profile and Bank Soundness Report (RBBR) through a Risk Management Committee decision by taking into account the bank's business activities, risk exposure and risk profile. In addition, every year, a policy, strategy and risk management framework has been stipulated as stated in the RBB. The bank has policies in the form of:
   1) Company's Guidebook of Risk Management by Decree of the Board of Directors Number 0633/KEP/DIR/MRO/2017 dated 22 November 2017;

2) SOP Profil Risiko Kantor Cabang dengan Keputusan Direksi Nomor 0635/KEP/DIR/MRO/2017 tanggal 24 November 2017;
3) SOP *ICAAP* (*Internal Capital Adequacy Assesment Process*) dengan Keputusan Direksi Nomor 0117/KEP/DIR/MRO/2018 tanggal 20 Maret 2018;
4) Penetapan Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (*Risk Limit*) Tahun 2020 dengan Keputusan Direksi Nomor 0852/KEP/DIR/MRO/2019 tanggal 31 Desember 2019 serta perubahan kedua dengan Keputusan Direksi Nomor 0429/DIR/MRO/2020 tanggal 6 Oktober 2020 tentang Perubahan Kedua Keputusan Direksi Nomor 0852/KEP/DIR/MRO/2019 tanggal 31 Desember 2019 tentang Penetapan Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (*Risk Limit*) Tahun 2020;
5) 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 No. 0650/KEP/DIR/MRO/2019 tanggal 16 Oktober 2019;
6) Standar Operasional Prosedur *Key Risk Indicators* (*KRI)* dengan Keputusan Direksi Nomor 0324/KEP/DIR/MRO/2018 tanggal 23 Juli 2018;
7) *Blueprint* Manajemen Risiko PT Bank Pembangunan Daerah Bali Tahun 2018-2022 dengan Keputusan Direksi Nomor 0463/KEP/DIR/MRO/2019 tanggal 15 Agustus 2019 tentang Perubahan Atas Keputusan Direksi Nomor 0653/KEP/DIR/MRO/2018 tanggal 28 November 2018;

   Untuk kemudahan implementasi, *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2018-2022 dibagi 3 (tiga) tahapan yang disinkronisasi dengan tahapan transformasi BPD Jilid II sebagai berikut:

   a) Tahap I, Desember Tahun 2018 - Desember Tahun 2019, dengan tema: "Penguatan Organisasi Manajemen Risiko menuju *Enabler* Bisnis" dengan tujuan untuk mengawal kualitas aset Rp25T - Rp27T;

2) SOP for Branch Office Risk Profile by Decree of the Board of Directors Number 0635/KEP/DIR/MRO/2017 dated 24 November 2017;
3) SOP ICAAP (Internal Capital Adequacy Assessment Process) by Decree of the Board of Directors Number 0117/KEP/DIR/MRO/2018 dated March 20, 2018;
4) Determination of Risk Appetite, Risk Tolerance and Risk Limit for 2020 by Decree of the Board of Directors Number 0852/KEP/DIR/MRO/2019 dated December 31, 2019 and the second amendment by Decree of the Board of Directors Number 0429/DIR/MRO/2020 dated 6 October 2020 concerning the Second Amendment to the Decree of the Board of Directors Number 0852/KEP/DIR/MRO/2019 dated 31 December 2019 concerning Determination of Risk Appetite, Risk Tolerance and Risk Limit) Year 2020;
5) Standard Operating Procedure for Risk Appetite, Risk Tolerance and Risk Limit in 2018 with Decree of the Board of Directors Number 0737/KEP/DIR/MRO/2018 dated December 28, 2018 and has been amended by Decree Directors No. 0650/KEP/DIR/MRO/2019 dated 16 October 2019;
6) Standard Operating Procedure for Key Risk Indicators (KRI) by Decree of the Board of Directors Number 0324/KEP/DIR/MRO/2018 dated 23 July 2018;
7) PT Bank Pembangunan Daerah Bali Risk Management Blueprint 2018-2022 by Decree of the Board of Directors Number 0463/KEP/DIR/MRO/2019 dated 15 August 2019 concerning Amendments to the Decree of the Board of Directors Number 0653/KEP/DIR/MRO/2018 dated 28 November 2018;

For ease of implementation, the Bank BPD Bali Risk Management Blueprint 2018-2022 is divided into 3 (three) stages synchronized with the transformation stages of BPD Volume II as follows:

a) Phase I, December 2018 - December 2019, with the theme: "Strengthening the Risk Management Organization towards a Business Enabler" with the aim of safeguarding asset quality Rp25T - Rp27T;

b) Tahap II, Januari Tahun 2020-Desember Tahun 2021, dengan tema: "Organisasi Manajemen Risiko sebagai *Enabler* Bisnis", dengan tujuan untuk mengawal kualitas aset > Rp27T - Rp30T dengan mempertahankan dan meningkatkan penguasaan market tradisional Bank BPD Bali, meningkatkan daya saing dalam market baru di era digitalisasi industri, dan sekaligus untuk mendukung pembangunan regional;
c) Tahap III, Tahun 2022, dengan tema: Stabilisasi di saat aset mencapai > Rp30T.

Dan sesuai sifat *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2018-2022 yang "*high level*" dan "*living document*" maka implementasinya bisa dinamis dan disesuaikan dengan kebutuhan dan situasi yang dihadapi Bank BPD Bali;

8) SOP *Bussiness Continuity Plan* dengan Keputusan Direksi No. 0091/KEP/DIR/MRO/2018 tanggal 5 Maret 2018 dan perubahannya dengan Keputusan Direksi No. 0272/KEP/DIR/MRO/2019 tanggal 21 Mei 2019 serta perubahan kedua dengan Keputusan Direksi Nomor 0473/KEP/DIR/MRO/2020 tanggal 9 November 2020 tentang Perubahan Kedua Keputusan Direksi Nomor 0091/KEP/DIR/MRO/2018 tanggal 5 Maret 2018 tentang SOP *Bussiness Continuity Plan*, yang menambahkan substansi prosedur penanganan darurat atas penyebaran virus, erupsi gunung berapi, gempa bumi, tsunami, banjir dan tanah longsor;

9) Standar Operasional Prosedur Tingkat Kesehatan Bank dengan Keputusan Direksi No. 0667/KEP/DIR/MRO/2019 tanggal 28 Oktober 2019.

e. Direksi telah menetapkan struktur organisasi termasuk wewenang dan tanggung jawab pada setiap jenjang jabatan yang terkait dengan penerapan Manajemen Risiko melalui Keputusan Direksi Nomor 0540/KEP/DIR/RENSTRA/2020 tanggal 8 Desember 2020 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.

b) Phase II, January 2020-December 2021, with the theme: "Risk Management Organization as a Business Enabler", with the aim of safeguarding asset quality> Rp27T - Rp30T by maintaining and increasing control of the traditional market of Bank BPD Bali, increasing competitiveness in a new market in the era of industrial digitalization, and at the same time to support regional development;

c) Phase III, Year 2022, with the theme: Stabilization when assets reach > Rp30 Trillion.

And according to the nature of the BPD Bali Risk Management Blueprint 2018-2022 which is "high level" and "living document", the implementation can be dynamic and adapted to the needs and situations faced by Bank BPD Bali;

8) Business Continuity Plan SOP with the Decree of the Board of Directors No. 0091/KEP/DIR/MRO/2018 dated March 5, 2018 and amended by the Decree of the Board of Directors No. 0272/KEP/DIR/MRO/2019 dated 21 May 2019 as well as the second amendment by the Decree of the Board of Directors Number 0473/KEP/DIR/MRO/2020 dated 9 November 2020 concerning the Second Amendment to the Decree of the Board of Directors Number 0091/KEP/DIR/MRO/2018 dated 5 March 2018 concerning SOP Business Continuity Plan, which adds substance to emergency handling procedures for the spread of viruses, volcanic eruptions, earthquakes, tsunamis, floods and landslides;

9) Standard Operating Procedure for Bank Soundness Level by Decree of the Board of Directors No. 0667/KEP/DIR/MRO/2019 dated 28 October 2018.

e. The Board of Directors has determined the organizational structure including the powers and responsibilities at each level of position related to the implementation of Risk Management through the Decree of the Board of Directors Number 0540/KEP/DIR/RENSTRA/2020 dated 8 December 2020 concerning the Company Guidelines Book, Organizational Structure and Job Description.

Susunan Direksi telah lengkap yang ditetapkan berdasarkan RUPS Luar Biasa sesuai dengan:

1) Akta Nomor 36 tanggal 22 Juni 2018 menetapkan I Nyoman Sudharma, S.H., M.H. sebagai Direktur Bisnis *Non* Kredit, Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional serta Drs. I Wayan Sutela Negara, M.M. sebagai Direktur Kepatuhan. Selanjutnya untuk mengisi jabatan Direktur Utama dan Direktur Kredit ditunjuk I Nyoman Sudharma, S.H., M.H. sebagai Pelaksana Tugas Direktur Utama dan Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Pelaksana Tugas Direktur Kredit berdasarkan Keputusan Dewan Komisaris No. 001/KEP/DK/BPD/2018 tentang Penunjukan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali;
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 Perusahaan menjadi sebagai berikut:
      (1) I Nyoman Sudharma S.H., M.H. selaku Direktur Utama serta sebagai Pelaksana Tugas Direktur Bisnis Non Kredit;
      (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.
   d) Mencalonkan I Nyoman Sumanaya, S.E.,M.M sebagai calon Direktur Bisnis Non Kredit, untuk selanjutnya akan mengikuti *fit and proper test* pada lembaga yang berwenang untuk itu.

he complete composition of the Board of Directors is determined based on the Extraordinary GMS in accordance with:

1) Deed Number 36 dated 22 June 2018 stipulates I Nyoman Sudharma, S.H., M.H. as Director of Non Loan Business, Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Director of Operations and Drs. I Wayan Sutela Negara, M.M. as Director of Compliance. Furthermore, to fill the positions of President Director and Director of Loan, I Nyoman Sudharma, S.H., M.H. as Acting President Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Director of Loan based on the Decree of the Board of Commissioners No. 001/KEP/DK/BPD/2018 concerning the Appointment of the Acting President Director and Director of Loan of PT Bank Pembangunan Daerah Bali;
2) Deed Number 28 dated February 14 2019 Decides:
   a) To honorably dismiss I Nyoman Sudharma, S.H., M.H. as Director of Non Loan Business and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Director of Loan;
   b) To appoint I Nyoman Sudharma S.H., M.H. as the President Director; and Made Lestara Widiatmika as Director of Loan with a term of 5 (five) years ending on 14-02-2024;
   c) To determine the composition of the Board of Directors of the Company as follows:
      (1) I Nyoman Sudharma S.H., M.H. as President Director as well as Acting Director of Non Loan Business;
      (2) Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Director of Operations;
      (3) Drs.I Wayan Sutela Negara, M.M. as Director of Compliance.
      (4) Made Lestara Widiatmika as Director of Loan with a term of 5 (five) years ending on 14-02-2024.
   d) Nominating I Nyoman Sumanaya, S.E., M.M as a candidate for Director of Non Loan Business, to subsequently take a fit and proper test at the authorized institution.

3) Akta Nomor 37 tanggal 20 Mei 2019 menetapkan I Nyoman Sumanaya S.E., M.M. sebagai Direktur Bisnis Non Kredit 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 Perusahaan menjadi sebagai berikut:
   a) Direktur Utama: I Nyoman Sudharma, S.H., M.H;
   b) Direktur Operasional: Ida Bagus Gede Setia Yasa, S.Kom., M.M.;
   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.
   f. Bertanggung jawab serta mengevaluasi dan memberikan arahan atas pelaksanaan kebijakan, strategi dan kerangka Manajemen risiko berdasarkan laporan-laporan Divisi Manajemen Risiko termasuk laporan mengenai profil risiko yang dilakukan pada saat penyusunan Laporan Profil Risiko setiap triwulan dan Laporan Tingkat Kesehatan Bank (RBBR) setiap semester. Penyusunan Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank dilakukan berdasarkan hasil keputusan rapat Direksi dalam Komite Manajemen Risiko, setiap triwulan dan setiap semester;
   g. Memastikan seluruh risiko yang material dan dampak yang ditimbulkannya telah ditindaklanjuti dan telah menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan. Direksi telah memastikan risiko yang material dan dampak yang ditimbulkannya telah dilaporkan perkembangannya oleh masing-masing Divisi melalui Laporan Tindak Lanjut Temuan Audit yang dikompilasi melalui SKAI dan Anti *Fraud;*
   h. Memastikan pelaksanakan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank

3) Deed Number 37 dated May 20, 2019 stipulates I Nyoman Sumanaya S.E., M.M. as Director of Non Loan Business with a term of 5 (five) years starting from 20-05-2019 and will end on 20-05-2024, so that the following is the composition of the Company's Board of Directors:
   a) President Director: I Nyoman Sudharma, S.H., M.H;
   b) Director of Operation : Ida Bagus Gede Setia Yasa, S.Kom., M.M.;
   c) Director of Compliance: Drs. I Wayan Sutela Negara, M.M.;
   d) Director of Loan: Made Lestara Widiatmika;
   e) Director of Non Loan Business: I Nyoman Sumanaya, S.E., M.M.
   f. Responsible for evaluating and providing direction on the implementation of policies, strategies and risk management framework based on reports from the Risk Management Division including reports on risk profiles that are carried out during the preparation of the Risk Profile Report on a quarterly basis and the Bank Soundness Level Report (RBBR) every semester. Preparation of Risk Profile Reports and Bank Soundness Level Reports are carried out based on the resolutions of the Board of Directors meeting in the Risk Management Committee, every quarter and every semester;
   g. Ensure that all material risks and their impacts have been followed up and have submitted accountability reports to the Board of Commissioners periodically. The report includes, among other things, a progress report and problems related to material risks along with corrective steps that have been, are currently and will be carried out. The Board of Directors has ensured that the material risks and the resulting impacts have been reported on the progress of each Division through Follow-up Reports on Audit Findings compiled through Internal Audit and Anti Fraud;
   h. Ensure the implementation of corrective measures for problems or irregularities in the Bank's business activities that are found

yang ditemukan oleh SKAI. Direksi telah melaksankan langkah-langkah perbaikan atas temuan SKAI yang dimonitor melalui rapat evaluasi yang dihadiri oleh seluruh Direksi dan Kepala Divisi dan Kepala Cabang. Terhadap temuan hasil audit SKAI & Anti *Fraud*, Direksi telah meminta Divisi dan Kantor Cabang untuk melakukan langkah perbaikan dan tindak lanjut atas temuan audit;

i. Mengembangkan budaya Manajemen Risiko termasuk kesadaran risiko dengan memberikan pelatihan dan pendidikan kepada karyawan sesuai dengan tugas masing-masing, berupa seminar maupun *workshop* serta melaksanakan program Sertifikasi Manajemen Risiko dan program penyegaran Sertifikasi Manajemen Risiko bagi pejabat Bank, serta penetapan Budaya Kerja dan Kode Etik Bank untuk menjadi pedoman karyawan. Selain itu untuk pengembangan budaya manajemen risiko Direksi telah menerbitkan berita acara kesepakatan yaitu:
   1) Berita Acara Nomor:1659/BA/DIR/RENSTRA/2019 sampai dengan Berita Acara Nomor: 1682/BA/DIR/RENSTRA/2019 tanggal 14 Desember 2019 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja dan Unit Kerja PT Bank Pembangunan Daerah Bali Tahun 2020;
   2) Berita Acara Nomor: 0599/BA/DIR/RENSTRA/2020 sampai dengan Berita Acara Nomor: 0622/BA/DIR/RENSTRA/2020 tanggal 24 April 2020 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja dan Unit Kerja PT Bank Pembangunan Daerah Bali Tahun 2020;
   3) Berita Acara Nomor: 1230/BA/DIR/RENSTRA/2020 sampai dengan Berita Acara Nomor: 1253/BA/DIR/RENSTRA/2020 tanggal 10 Agustus 2020 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja dan Unit Kerja PT Bank Pembangunan Daerah Bali Tahun 2020;

by Internal Audit. The Board of Directors has taken corrective measures on the findings of the Internal Audit Unit which were monitored through evaluation meetings attended by all Directors and Heads of Divisions and Branch Heads. Regarding the findings of the Internal Audit & Anti-Fraud audit findings, the Board of Directors has asked the Divisions and Branch Offices to take corrective steps and follow up on the audit findings;

i. Developing a Risk Management culture including risk awareness by providing training and education to employees in accordance with their respective duties, in the form of seminars and workshops as well as implementing a Risk Management Certification program and a Risk Management Certification refresher program for Bank officials, as well as establishing the Bank's corporate Culture and Code of Conduct for become employee guidelines. In addition to developing a risk management culture, the Board of Directors has published an agreement, namely:
   1) Minutes Number: 1659/BA/DIR/RENSTRA/2019 to Minutes Number: 1682/BA/DIR/RENSTRA/2019 dated December 14, 2019 regarding the Signing of the Agreement on Performance Target Work Units and Work Units of PT Bank Pembangunan Daerah Bali Year 2020;
   2) Minutes Number: 0599/BA/DIR/RENSTRA/2020 to Minutes Number: 0622/BA/DIR/RENSTRA/2020 dated 24 April 2020 regarding the Signing of the Agreement on Performance Target Work Units and Work Units of PT Bank Pembangunan Daerah Bali Year 2020;
   3) Minutes Number: 1230/BA/DIR/RENSTRA/2020 to Minutes Number: 1253/BA/DIR/RENSTRA/2020 dated 10 August 2020 regarding the Signing of the Agreement on Performance Target Work Units and Work Units of PT Bank Pembangunan Daerah Bali Year 2020;

4) Berita Acara Nomor: 1452 BA/DIR/RENSTRA/2020 sampai dengan Berita Acara Nomor: 1475/BA/DIR/RENSTRA/2020 tanggal 2 Oktober 2020 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja dan Unit Kerja PT Bank Pembangunan Daerah Bali Tahun 2020.

j. Syarat jabatan dan peningkatan budaya pembelajaran secara berkelanjutan setiap jenjang jabatan telah didukung dengan Sertifikasi Manajemen Risiko dan pelatihan pengetahuan tentang perbankan. Direksi dan Karyawan yang telah mendapat Sertifikasi Manajemen Risiko dan Sertifikasi Lainnya sampai dengan Desember 2020 sebagai berikut:

4) Minutes Number: 1452 BA/DIR/RENSTRA/2020 to Minutes Number: 1475/BA/DIR/RENSTRA/2020 dated 2 October 2020 concerning the Signing of the Agreement on Performance Target of PT Bank Pembangunan Daerah Bali Work Units and Work Units 2020.

j. Job requirements and continuous improvement of learning culture at every level of position have been supported by Risk Management Certification and training on banking knowledge. Directors and Employees who have received Risk Management Certification and Other Certifications up to December 2020 are as follows:

No	Sertifikasi / Sertification	Jumlah (Orang) / Amount (People)
1	Sertifikasi Manajemen Risiko / Risk Management Sertification	
	a Tingkat 1 / Stage 1	237
	b Tingkat 2 / Stage 2	78
	c Tingkat 3 / Stage 3	54
	d Tingkat 4 / Stage 4	15
	e Tingkat 5 / Stage 5	8
	Total Sertifikasi Manajemen Risiko / Total Of Risk Management Sertification	392
2	Sertifikasi Brevet Bidang Perpajakan / Brevet Certification in Taxation	11
3	Sertifikasi Pengadaan Barang dan Jasa / Goods and Services Procurement Certification	17
4	Sertifikasi TSI (Targeted Selection Interviewer) / TSI Certification (Targeted Selection Interviewer)	1
5	Sertifikasi Treasury Basic / Treasury Basic Certification	3
6	Sertifikasi Treasury Intermediate / Treasury Intermediate Certification	2
7	Sertifikasi Treasury Advance / Treasury Advance Certification	3
8	Sertifikasi Audit Intern Bank Level Auditor / Auditor Level Bank Internal Audit Certification	10
9	Sertifikasi Audit Intern Bank Level Audit Supervisor / Bank Internal Audit Certification Level Audit Supervisor	9
10	Sertifikasi Audit Intern Bank Level Audit Manager / Bank Internal Audit Certification Level Audit Manager	1
11	Sertifikasi Kepatuhan Level I / Level I Compliance Certification	4
12	Sertifikasi Kepatuhan Level II / Level II Compliance Certification	3
13	Sertifikasi Kepatuhan Level III / Level III Compliance Certification	1
14	Sertifikasi General Banking Level I / General Banking Level I Certification	20

No	Sertifikasi / Sertification	Jumlah (Orang) / Amount (People)
15	Sertifikasi General Banking Level II / General Banking Level II Certification	59
16	Sertifikasi General Banking Level III / General Banking Level III Certification	9
17	Sertifikasi Kredit Level Credit Officer / Credit Officer Level Credit Certification	205
18	Sertifikasi Kredit Level Senior Credit Officer / Credit Certification for Senior Credit Officer Leve	77
19	Sertifikasi Credit Operation & Administration / Credit Operation & Administration Certification	46
20	Sertifikasi Funding & Service - Product Development Manager / Funding & Service Certification - Product Development Manager	30
21	Sertifikasi Funding & Service – Funding Sales Represntatives / Funding & Service Certification - Funding Sales Represntatives	38
22	Sertifikasi Funding & Service – Teller / Funding & Service Certification - Teller	140
23	Sertifikasi Funding & Service – Customer Service / Funding & Service Certification - Customer Service	99
	Total	**1190**

k. Memastikan kecukupan dukungan keuangan dan infrastruktur untuk mengelola dan mengendalikan risiko;
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;

l. Memastikan bahwa fungsi Manajemen Risiko telah diterapkan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara SKMR yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.

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.

k. Ensuring adequate financial support and infrastructure to manage and control risk;
The Board of Directors has provided financial and infrastructure support to manage and control risk in accordance with the complexity of the Bank's business, but implemented in stages according to the Bank's Business Plan, which is prepared annually;

l. Ensuring that the Risk Management function has been implemented independently, which is reflected in, among other things, the separation of functions between SKMR that performs risk identification, measurement, monitoring and control and the work unit that carries out and completes transactions.

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 Divisions that carry out the Bank's operational duties.

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

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

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

PT Bank Pembangunan Daerah Bali has adequate policies, procedures and risk limits attached to the Company's Guidebook and SOP of each work unit, including:

No	Divisi / Division	Jumlah Ketentuan / Total Provisions	
		BPP / Company's Guidebook	Sop
1	Divisi Kepatuhan / Compliance Division	6	6
2	Divisi Dana dan Jasa / Fund and Service Division	1	32
3	Divisi Umum dan Kesekretariatan / General and Secretarial Division	5	3
4	Divisi Teknologi & Akuntansi / Technology & Accounting Division	6	34
5	Divisi Sumber Daya Manusia / Human Resources Division	1	10
6	Divisi Manajemen Risiko / Risk Management Division	1	8
7	Satuan Kerja Audit Intern dan Anti Fraud / Internal Audit Work Unit and Anti Fraud	2	3
8	Divisi Perencanaan Strategis / Strategyc Plan Division	3	7
9	Divisi Treasury / Treasury Division	1	14
10	Divisi Kredit / Loan Division	2	7
	Total	**28**	**124**

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

1. Bank telah melakukan kajian risiko kredit dari sisi kualitas kredit, yaitu *NPL* dan KAP dari masing-masing sektor ekonomi, portofolio, dan sumber dana, yang dapat digunakan sebagai sumber informasi potensi risiko kredit secara *bank wide* setiap bulan, untuk melakukan identifikasi terhadap konsentrasi risiko kredit. Selain itu telah terdapat koordinasi terkait pelaporan di bidang kredit sesuai ketentuan dan tepat waktu serta kajian kredit terhadap pengajuan debitur melalui Divisi Manajemen Risiko dan Kepatuhan, yang selama Tahun 2020 telah dilakukan kajian kredit baik terhadap debitur maupun PKS di bidang kredit.

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

1. The Bank has conducted a credit risk assessment in terms of credit quality, namely NPL and Public Accountant Firm from each economic sector, portfolio, and source of funds, which can be used as a source of information on potential credit risk on a bank wide basis every month, to identify concentrations credit risk. In addition, there has been coordination regarding reporting in the credit sector according to the provisions and on time as well as credit reviews of debtor submissions through the Risk Management and Compliance Division, which during 2020 has conducted credit reviews both on debtors and PKS in the credit sector.

2. Bank telah memiliki sistem informasi manajemen yang menyediakan laporan *Gap Report* dan analisis risiko secara bank wide setiap bulan untuk mengukur sensitivitas risiko pasar, sehingga Bank masih tetap dapat melakukan proses manajemen risiko pasar secara memadai.
3. 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.
4. Sistem informasi manajemen yang menyediakan laporan data *risk event* melalui aplikasi *LED* yang diarahkan untuk dapat mengukur limit risiko operasional dalam risk tolerance. Saat ini identifikasi, pengukuran, pengendalian dan pemantauan kejadian risiko operasional dilakukan melalui penyebaran kuisioner setiap bulan kepada unit operasional. Adanya Profil Risiko Cabang yang digunakan untuk mengendalikan agar risiko tidak terjadi atau dapat diminimalisir dengan melakukan suatu penilaian atau *self assessment* untuk setiap jenis risiko. Dengan menggunakan *output* Profil Risiko Cabang diharapkan dapat melakukan identifikasi dan penanganan dini terhadap kegiatan-kegiatan yang berpotensi menimbulkan risiko. Telah direalisasikan dengan laporan Profil Risiko Cabang tiap triwulan.
5. 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*.
6. Bank telah memiliki RBB 2020 untuk jangka pendek dan menengah dengan perubahan yang diperlukan sesuai dengan perkembangan bisnis. Bank dalam penyusunan RBB telah menggunakan informasi-informasi dari data internal dan eksternal. Data eksternal seperti contoh dari statistik perbankan, APBD, dan *outlook* ekonomi. Data internal berasal dari kondisi keuangan internal bank selama lima tahun terakhir. Infomasi tersebut akan diolah dengan memperhatikan juga analisis *SWOT*. Penyusunan RBB Tahun 2020 dilakukan dengan pendekatan alternatif yang menyesuaikan dengan simulasi kondisi makro ekonomi di Tahun 2020.

2. The Bank has a management information system that provides a monthly Gap Report and bank wide risk analysis to measure market risk sensitivity, so that the Bank can still carry out adequate market risk management processes.
3. The Bank has an information system for monitoring market information related to liquidity management, gap management with the output of the Maturity Profile Report, RMDS (Routers Monitoring Dealing System) and LHBU for interest rates.
4. Management information system that provides risk event data reports through the LED application that is directed to measure operational risk limits in risk tolerance. Currently, the identification, measurement, control and monitoring of operational risk events is carried out by distributing questionnaires every month to operational units. There is a Branch Risk Profile which is used to control so that risks do not occur or can be minimized by conducting an assessment or self-assessment for each type of risk. By using the output of the Branch Risk Profile, it is hoped that early identification and treatment of activities that may pose a risk can be carried out. This has been realized with a quarterly Branch Risk Profile report.
5. The Bank has a management information system that provides reports and legal risk data, and is submitted quarterly for the benefit of the Bank's risk profile. The bank already has a legal information system through the intranet media.
6. The Bank has a 2020 Bank's Budget Plan for the short and medium term with the necessary changes in accordance with business developments. In preparing the Bank's Budget Plan, the Bank has used information from internal and external data. External data such as examples from banking statistics, Regional Revenues and Expenditures Budget, and economic outlook. Internal data comes from the bank's internal financial condition for the last five years. This information will be processed with due observance of the SWOT analysis as well. The preparation of the 2020 Bank's Budget Plan is carried out with an alternative approach that adapts to simulations of macroeconomic conditions in 2020.

7. 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 dan PPT dengan menggunakan aplikasi IFTI's (*International Fund Transfer Instructions*) secara harian.
8. 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.
9. Bank telah memiliki aplikasi Profil Risiko Kantor Pusat dan KRI sebagai alat ukur dalam penerapan manajemen risiko yang memadai.

7. The Bank has informed all regulations, both external and internal through the Bank's intranet website, for the operational unit to conduct a sharing session so that they are aware of all the latest provisions related to their respective fields. There is a LTKL (Financial Transaction Report of Fund Transfers from and to Abroad) which is reported to the PPATK by the AML and CFT Special Work Units using the IFTI's (International Fund Transfer Instructions) application on a daily basis.
8. Identification, measurement and monitoring of reputation risk has been carried out through the customer complaint resolution unit at both the Head Office and Branch Offices. The Bank has provided positive news reports which are reported through the Bank's risk profile report and customer complaint reports every quarter.
9. The Bank has a Head Office Risk Profile application and KRI as a measuring tool in the implementation of adequate risk management.

D. Sistem Pengendalian Intern yang Menyeluruh

1. Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian intern yang baik antara lain SKAI, Divisi Manajemen Risiko dan Komite Manajemen Risiko serta Divisi Kepatuhan.
2. 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*).
3. SKAI dan Anti *Fraud* melakukan audit 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 *assesment* dengan pengisian Form Bukti Obyektif Penurunan Nilai, pelaksanaan Penilaian Kualitas Aset serta penilaian ulang agunan *property* untuk KPR dalam rangka

D. Comprehensive Internal Control System

1. The Bank has an adequate organizational structure to support the implementation of risk management and good internal control, including the Internal Audit Unit, the Risk Management Division and the Risk Management Committee as well as the Compliance Division.
2. The Bank has separated duties or segregation of duties in implementing the four eyes principle. As a manifestation of the adequacy of the separation of duties and powers and dual control.
3. The Internal Audit Unit and Anti Fraud conduct an audit of the CKPN (Allowance for Impairment Adequacy), and the results are reported to the President Director and other relevant Directors. As a manifestation of the adequacy of an independent Internal Review system for all activities of provision of funds and credit risk management processes. The Bank has confirmed the provisions for the implementation of the assessment by filling in the Objective Evidence Form for Impairment of Value, implementing Asset Quality Assessment and

meningkatkan pengendalian intern dan budaya risiko.

4. 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.
5. SKAI dan Anti *Fraud* telah melakukan *general audit* menyangkut aktivitas *treasury.*
6. 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.
7. Bank telah melakukan kaji ulang (*review*) guna menetapkan atau mengkinikan ketentuan intern sesuai dengan perubahan atau terbitnya peraturan dan perundang-undangan yang berlaku.
8. 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.
9. Peringkat risiko *agregat* PT Bank Pembangunan Daerah Bali per Desember 2020, berdasarkan hasil penilaian OJK dengan Penilaian Tingkat Kesehatan Bank berada pada peringkat PK-2 didalamnya terdapat peringkat Profil Risiko yaitu "*LowMod*" atau PK-2 dengan Inherent pada peringkat "*Moderate*" dan KPMR pada Peringkat "*Satisfactory*".

reassessing property collateral for KPR in order to improve internal control and risk culture.

4. Internal Audit Unit and Anti-Fraud validate the determination of interest rates for Third Party Funds and credit at operational units, the results of which are reported to the President Director and the related Directors. It is necessary to improve the adequacy of the reviews conducted by the internal audit work unit to assess the reliability of the market risk management framework, which includes policies, organizational structure, resource allocation for market risk management processes, information systems, and market risk reporting.
5. Internal Audit Unit and Anti Fraud have conducted a general audit regarding treasury activities.
6. The Bank has also implemented the provisions of Bank Indonesia Regulation Number 19/5/PBI/2017 concerning Treasury Certification and Application of Market Ethics Code, as well as Regulation of Members of the Board of Governors Number 19/5/PADG/2017 concerning Implementation of Treasury Certification and Application of Market Code of Conduct, namely the obligation to become a member of the Conventional Treasury professional association and have a Treasury Professional Competency Certificate in accordance with the required position level.
7. The Bank has conducted a review in order to determine or update internal regulations in accordance with the changes or issuance of the prevailing laws and regulations.
8. The Bank improves compliance with applicable regulations in order to control reputation risk, to resolve customer complaints and lawsuits that increase reputation risk exposure, among others by communicating with customers on an ongoing basis and conducting bilateral negotiations with customers as a measure to anticipate litigation and lawsuits.
9. Aggregate risk rating of PT Bank Pembangunan Daerah Bali as of December 2020, with the Bank's Soundness Rating at PK-2 in which there is a Risk Profile rating, is "LowMod" or PK-2 with Inherent at "Moderate" and KPMR on the ranking "Satisfactory".

Tabel Jenis Risiko, *Inherent Risk*, KPMR dan Peringkat Komposit

Table of The Type of Risk, Inherent Risk, KPMR and Composit Rank

No	Jenis Risiko / Type Risk	*Inherent Risk*	KPMR	Komposit / Composit
1	Risiko Kredit / Credit Risk	*Moderate* 3	*Satisfactory* 2	*LowMod* 2
2	Risiko Pasar / Market Risk	*LowMod* 2	*Satisfactory* 2	*LowMod* 2
3	Risiko Likuiditas / Liquidity Risk	*LowMod* 2	*Satisfactory* 2	*LowMod* 2
4	Risiko Operasional / Operational Risk	*Moderate* 3	*Fair* 3	*Moderate* 3
5	Risiko Hukum / Legal Risk	*LowMod* 2	*Satisfactory* 2	*LowMod* 2
6	Risiko Stratejik / Strategyc Risk	*LowMod* 2	*Satisfactory* 2	*LowMod* 2
7	Risiko Kepatuhan / Compliance Risk	*LowMod* 2	*Satisfactory* 2	*LowMod* 2
8	Risiko Reputasi / Reputation Risk	*LowMod* 2	*Satisfactory* 2	*LowMod* 2
	Peringkat Rasio Agregat / Aggregate Ratio Rate	***Moderate***	***Satisfactory 2***	***LowMod 2***

SISTEM PELAPORAN PELANGGARAN
Whistleblowing System

Kebijakan Sistem Pelaporan Pelanggan

Kebijakan sistem *whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem *whistleblowing* mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem *whistleblowing*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.

Sistem Pelaporan Pelanggaran (*Whistleblowing System*) berfungsi sebagai sarana dalam pencegahan, pengungkapan pelanggaran atau tindak kecurangan sehingga dapat meningkatkan kualitas penerapan GCG dalam Perusahaan. BPD Bali telah membuat kebijakan mengenai sistem Pelaporan Pelanggaran dan telah dituangkan ke dalam Surat Keputusan Direksi Nomor 0135/KEP/DIR/SAF/2020 tanggal 27 Maret 2020 tentang Perubahan atas 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.

Whistleblowing System Policy

A well-structured whistleblowing system policy will provide certainty of protection to witnesses or reporters for an indication of violations committed by employees or management of a Public Company. Application of the system policy will have an impact on the formation of a culture of good corporate governance. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, the protection and guarantee of confidentiality of the reporter, the handling of complaints, the party that manages complaints, and the results of handling and following up on complaints.

The Whistleblowing System serves as a means of preventing, disclosing violations or fraud so as to improve the quality of GCG implementation in the Company. BPD Bali has made a policy regarding the Violation Reporting system and has been stated in the Decree of the Board of Directors Number 0135/KEP/DIR/SAF/2020 dated March 27, 2020 concerning Amendments to the Decree of the Board of Directors 0747/KEP/DIR/SAF/2019 dated November 25, 2019 concerning the Anti-Fraud Strategy Company Manual Book of PT Bank Pembangunan Daerah Bali and the Decree of the Board of Directors Number: 0846/KEP/DIR/SAF/2019 dated December 31, 2019 concerning Standard Operational Procedures for Anti-Fraud Strategy for PT Bank Pembangunan Daerah Bali.

Mekanisme Penyampaian Laporan Pelanggaran

Sistem pelaporan pelanggaran merupakan pengungkapan tindakan pelanggaran atau pengungkapan perbuatan yang melawan hukum, perbuatan tidak etis/tidak bermoral atau perbuatan lain yang dapat merugikan Bank.

Pelaporan pelanggaran yang dilaporkan pihak internal disampaikan langsung kepada SKAI & *Anti Fraud* melalui aplikasi Anti *Fraud Awareness*, E-mail, telepon dan Surat Dinas dari Unit Kerja.

Whistleblowing Mechanisms

The whistleblowing system is a disclosure of violations or disclosure of actions that are against the law, unethical/immoral or other actions that may harm the Bank.

Violation reported by internal parties is delivered directly to Internal Audit Work Unit & Anti Fraud through the Anti Fraud Awareness application, E-mail, telephone and Official Letter from the Work Unit.

Pelaporan pelanggaran yang dilaporkan pihak eksternal disampaikan E-mail, Telepon dan Pelaporan pengaduan nasabah yang berlaku di Bank.

a. Pelaporan Melalui Aplikasi Anti *Fraud Awareness*

1) Pelapor menyampaikan tindakan pelanggaran kepada SKAI & AF melalui aplikasi Anti *Fraud Awareness* yang dapat diakses melalui *website* pada jaringan internet Bank BPD Bali dengan alamat 192.168.202.182/*fraudawareness*. Laporan minimal memuat data informasi sebagai berikut :
   - identitas terlapor mencakup nama, jabatan dan unit kerja;
   - Informasi pelanggaran;
   - Pihak-pihak yang terlibat;
   - Perkiraan kerugian yang terjadi;
   - Tempat dan waktu kejadian;
2) Berdasarkan laporan pelanggan tersebut bagian Anti *Fraud* melakukan identifikasi awal dan menyusun rekomendasi hasil identifikasi awal, kemudian dilaporkan kepada Kepala SKAI & AF.
3) Kepala SKAI & AF melaporkan hasil identifikasi awal melalui Laporan Informasi Awal kepada Direktur Utama untuk selanjutnya diberikan keputusan. Untuk keputusan identifikasi awal yang dilanjutkan ke tahap investigasi, bagian Anti *Fraud* melakukan investigasi secara internal dan/atau bekerja sama atau melimpahkan kepada penegak hukum (jika dianggap perlu) untuk melakukan investigasi. Untuk keputusan identifikasi awal yang tidak dilanjutkan ke tahap investigasi karena dianggap tidak terbukti kebenarannya, hanya dituangkan dalam laporan informasi awal dengan kesimpulan tidak terbukti terindikasi *fraud*.

b. Pelaporan Melalui Media Lainnya

1) Pelapor menyampaikan tindakan pelanggaran kepada SKAI & AF melalui telepon (*call center* BPD Bali), *e-mail* (wbs@bpdbali.co.id), dan laporan langsung (laporan pengaduan nasabah pada *customer service* untuk umum atau Surat Dinas dari Unit Kerja untuk pelapor internal).
2) SKAI & AF menerima laporan yang memuat dan/atau informasi paling kurang sebagai berikut :
   - Identitas terlapor mencakup nama lengkap,

Violation reports reported by external parties are submitted by email, telephone and customer complaint reporting that applies to the Bank.

a. Reporting through the Anti Fraud Awareness Application

1) Wistleblower convey violations to Internal Audit & AF through the Anti Fraud Awareness application which can be accessed through the website on the internet network of Bank BPD Bali at the address 192.168.202.182/fraudawareness. The minimum report contains the following information data:
   - Identity of the listed person including name, position and work unit as follow :
   - Information on violations;
   - The parties involved;
   - Estimation of losses incurred;
   - Place and time of occurrence;
2) Based on the customer report, the Anti Fraud department conducted initial identification and compiled the initial identification results, then reported it to the Head of Internal Audit & AF.
3) Head of Internal Audit & AF reported the results of the initial identification through Initial Information Report to the President Director for further provided decision. For the initial identification decisions that proceed to the stage of investigation, Anti Fraud Department conduct internal investigations and/or cooperate or delegate to law enforcement (if deemed necessary) to conduct an investigation. The initial identification decision was not continued to the investigation stage because it was deemed not to be proven true, it was only stated in the initial information report with the conclusion that it was not proven to indicate fraud.

b. Reporting Through Other Media

1) Wistleblower submits violations to Internal Audit & AF by telephone (BPD Bali call center), e-mail (wbs@bpdbali.co.id), and direct reports (reports of complaints from general customers to customer service or an official letter from the work unit for internal reporters).
2) Internal Audit & AF received a report containing and/or at least the following information:
   - Identity of the listed person includes full name,

jabatan (jika terlapor adalah karyawan)
- Pelapor diperbolehkan anonym;
- Informasi pelanggaran yang diketahui;
- Pihak-pihak yang terlibat;
- Perkiraan kerugian yang terjadi;
- Tempat dan waktu kejadian;

3) Data dan/atau informasi tersebut diinput dalam aplikasi *whistleblowing system* oleh bagian Anti *Fraud.*
4) Berdasarkan laporan pelanggan, Bagian Anti *Fraud* melakukan identifikasi awal kemudian dilaporkan kepada Kepala SKAI & AF.
5) Kepala SKAI & AF melaporkan hasil identifikasi awal melalui Laporan Informasi Awal kepad DIrektur Utama untuk selanjutnya diberikan keputusan. Untuk keputusan identifikasi awal yang selanjutnya dilanjutkan ke tahap investigasi, Bagian Anti *Fraud* melakukan investigasi secara internal dan/atau bekerja sama atau melimpahkan kepada penegak hukum (jika dianggap perlu) untuk melakukan investigasi. Untuk keputusan identifikasi awal yang tidak dilanjutkan karena dianggap tidak terbukti kebenarannya, hanya dituangkan dalam laporan informasi awal dengan kesimpulan tidak terbukti terindikasi *Fraud.*

c. Evaluasi Efektivitas Pelaporan Pelanggaran

1) Bagian Anti *Fraud* menghimpun data dan/atau informasi pelaksanaan sistem pelaporan pelanggaran (*whistleblowing system)* berupa :
   - Jumlah laporan pelanggaran yang masuk
   - Jumlah laporan yang ditindaklanjuti
   - Jumlah laporan yang tidak ditindaklanjuti dan alasannya
   - Jumlah laporan hasil identifikasi awal yang ditindaklanjuti
2) Berdasarkan data dan/atau informasi yang telah dihimpun, Bagian Anti *Fraud* menyusun analisis efektivitas pelaksanaan sistem pelaporan pelanggaran (*whistleblowing system)* yang minimal mencakup :
- Perkembangan jumlah laporan yang masuk;
- Perkembangan jumlah laporan yang memenuhi kriteria untuk ditindaklanjuti;

position (if the listed person is an employee)
- Reporters are allowed to be anonymous;
- Information of known violations;
- The parties involved;
- Estimation of losses incurred;
- Place and time of occurrence;

3) The data and/or information are inputted in the whistleblowing system application by the Anti Fraud department.
4) Based on the customer report, the Anti Fraud department conducted initial identification and compiled the initial identification results, then reported it to the Head of Internal Audit & AF.
5) Head of Internal Audit & AF reported the results of the initial identification through Initial Information Report to the President Director for further provided decision. For the initial identification decisions that proceed to the stage of investigation, Anti Fraud Department conduct internal investigations and/or cooperate or delegate to law enforcement (if deemed necessary) to conduct an investigation. The initial identification decision was not continued to the investigation stage because it was deemed not to be proven true, it was only stated in the initial information report with the conclusion that it was not proven to indicate fraud.

c. Evaluation of Whistleblowing Effectiveness

1) The Anti-Fraud Department collects data and/or information on the implementation of the whistleblowing system in the form of:
   - The number of violation reports that have been received
   - The number of reports that were followed up
   - Number of reports that were not followed up and why
   - Number of reports on initial identification results that are followed up
2) Based on the data and/or information that has been collected, the Anti-Fraud Section prepares an analysis of the effectiveness of the implementation of the whistleblowing system which at least includes:
   - The number of reports received;
   - The number of reports that meet the criteria to be followed;

- Usul/saran perbaikan terhadap pelaksanaan *Whistleblowing System*.

3) Hasil analisis dilakukan secara triwulan dan dimuat pada Laporan Penerapan Strategi Anti *Fraud* untuk selanjutnya disampaikan kepada Direktur Utama dan ditembuskan kepada Dewan Komisaris, Komite Audit serta Direktur yang membawahi Fungsi Kepatuhan.
4) Hasil analisis dilakukan secara semesteran dan dimuat pada Laporan Penerapan Strategi Anti *Fraud* untuk selanjutnya disampaikan kepada Direktur Utama dan ditembuskan kepada Dewan Komisaris, Komite Audit serta Direktur yang membawahi Fungsi Kepatuhan.

- The proposal/recommendations for improvements to the implementation of the Whistleblowing System.

3) The results of the analysis are reported on a quarterly basis and published in the Anti-Fraud Strategy Implementation Report to be subsequently submitted to the President Director and copied to the Board of Commissioners, Audit Committee and the Director in charge of the Compliance Function.
4) The results of the analysis are reported on a semester basis and published in the Anti-Fraud Strategy Implementation Report to be subsequently submitted to the President Director and copied to the Board of Commissioners, Audit Committee and the Director in charge of the Compliance Function.

Pihak yang Mengelola Pengaduan

Penanggung Jawab *WBS* di BPD Bali adalah Direktur Utama. Dalam pelaksanaan tugasnya sebagai penanggung jawab *WBS*, Direktur Utama menunjuk Kepala Satuan Kerja Audit Intern sebagai pengelola WBS.

Pengelola *WBS* adalah penanggung jawab pelaksanaan *WBS* di BPD Bali yang bertanggung jawab kepada Direktur Utama. Dalam menjalankan tugasnya, pengelola *WBS* dibantu oleh *PIC WBS* yang mempunyai kompetensi dan integritas yang memadai untuk menjalankan aktivitas harian *WBS*. Penunjukkan/pengangkatan *PIC WBS* dilakukan oleh Pengelola *WBS*.

Party Managing the Complaint

The person responsible for WBS at BPD Bali is the President Director. In carrying out its duties as the person in charge of WBS, the President Director appoints the Head of the Internal Audit Work Unit as the manager of WBS.

WBS Manager is the person responsible for implementing WBS at BPD Bali who reports to the President Director. In carrying out their duties, WBS managers are assisted by WBS PICs who have sufficient competence and integrity to carry out daily WBS activities. The appointment of the WBS PIC is carried out by the WBS Manager.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT (*RELATED PARTY*) DAN PENYEDIAAN DANA BESAR (*LARGE EXPOSURE*)

Provision of Funds to Related Party and Provision of Large Exposure

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.

The Bank has guidelines for provision of funds to related parties and large exposure as stipulated in the Decree of the Board of Directors Number: 0506/KEP/DIR/KRD/2019 dated September 2, 2019 concerning Amendments to the Decree of the Board of Directors Number: 0229/KEP/DIR/KRD/2014 dated 19 March 2014 concerning Company's Guidebook (BPP) of Credit.

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 2020.

The Bank has implemented the principle of prudence and risk management in providing provision of funds, particularly provision of funds to related parties and/or large exposures in accordance with Bank Indonesia regulations concerning the Legal Lending Limit (BMPK) and is independent without there is intervention from related parties or other parties. The implementation of the provision of funds is guided by the policies and procedures concerning Provision of Funds to Related Parties and/or Provision of Large Funds as regulated in the Company's Guidebook Credit. PT Bank Pembangunan Daerah Bali has submitted the Provision of Funds Report to the Otoritas Jasa Keuangan periodically, on time and in accordance with the applicable regulations during 2020.

Berikut disampaikan data penyediaan dana kepada Debitur PT Bank Pembangunan Daerah Bali posisi 31 Desember 2020.

Following is the data on provision of funds to the debtor of PT Bank Pembangunan Daerah Bali for the position of 31 December 2020.

Tabel Penyediaan Dana kepada Debitur

Table of Provision of Funds to Debtors

No	Penyediaan Dana / Provision of Funds	Jumlah Debitur / Amount Debtors	Jumlah Nominal (Jutaan Rupiah) / Amount (Million Rupiah
1	Kepada pihak terkait / Related Party	94	34.547
2	Kepada debitur inti / To key debtor		
	1. Individu / Individual	39	598.494
	2. Group / Group	75	667.333

TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK, LAPORAN PELAKSANAAN TATA KELOLA DAN PELAPORAN INTERN

Transparency of Bank's Financial and Non-Financial Conditions, Governance Implementation and Internal Reporting

Transparansi kondisi keuangan dan non keuangan PT Bank Pembangunan Daerah Bali mengacu dan tunduk pada ketentuan dan peraturan perbankan yang berlaku, dengan memperhatikan dan menerapkan prinsip kehati-hatian melalui prinsip mengenal nasabah maupun pengelolaan risiko operasional, risiko hukum dan risiko reputasi sesuai peraturan dan pedoman yang telah dimiliki Bank.

PT Bank Pembangunan Daerah Bali telah mengungkapkan kondisi keuangan dan *non* keuangan secara lengkap dalam Laporan Publikasi dan Laporan tahunan maupun laporan lainnya. Bank telah melakukan transparansi kondisi keuangan dan non keuangan kepada pemangku kepentingan (*stakeholders*) dan disampaikan kepada pihak-pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.

Transparency of financial and non-financial conditions of PT Bank Pembangunan Daerah Bali refers to and is subject to applicable banking rules and regulations, by observing and applying the principle of prudence through the principles of knowing customers and managing operational risk, legal risk and reputation risk in accordance with existing regulations and guidelines. owned by the Bank.

PT Bank Pembangunan Daerah Bali has disclosed its financial and non-financial conditions in full in its published reports and annual reports as well as other reports. The Bank has carried out transparency of financial and non-financial conditions to stakeholders and submitted it to related parties in accordance with Otoritas Jasa Keuangan Regulation Number 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.

A. 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:

1. Media elektronik yaitu *website* bank yang beralamat di www.bpdbali.co.id serta media *Electronic Mail* (Email) yang beralamat di info@bpdbali.co.id;
2. Dalam website bank juga telah disediakan khusus informasi mengenai Komposisi Saham serta berbagai laporan yang telah ditentukan oleh Otoritas Jasa Keuangan;
3. 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.

A. Access to Company Information and Data

PT Bank Pembangunan Daerah Bali has provided information to stakeholders that enables them to exercise their rights. The dissemination of this information is carried out through the media:

1. Electronic media, namely the bank's website at www.bpdbali.co.id and Electronic Mail (Email) at info@bpdbali.co.id;
2. The bank's website has also provided special information on Share Composition as well as various reports that have been determined by the Otoritas Jasa Keuangan;
3. Information on the development of the Bank in the form of the magazine "PT Bank Pembangunan Daerah Bali" which is published every quarter. The magazine is distributed to Shareholders, BI, OJK, PERBANAS, BPD throughout Indonesia and ASBANDA.

B. Laporan Publikasi

Bank telah melaporkan dan mempublikasikan laporan keuangan kepada Otoritas Jasa Keuangan serta lembaga-lembaga lainnya dalam bentuk laporan publikasi yaitu:

1. **Laporan Publikasi Bulanan**

   Laporan Publikasi Bulanan PT Bank Pembangunan Daerah Bali yang terdiri dari Laporan Posisi Keuangan (Neraca), Laporan Laba Rugi dan Penghasilan Komprehensif Lain dan Laporan Komitmen dan Kontinjensi selama Tahun 2020 telah dimuat di *website* Bank (*www.bpdbali.co.id*) dari bulan Januari 2020 sampai dengan Desember 2020 yang dapat diakses dalam bentuk dokumen excel maupun laporan publikasi digital (pdf);

2. **Laporan Publikasi Triwulanan**

   Laporan Publikasi Triwulanan telah dimuat di media cetak dan *website* Bank (*www.bpdbali.co.id*). Laporan Publikasi Triwulanan selama Tahun 2020 adalah sebagai berikut:

   a. Laporan Publikasi Triwulan IV Tahun 2019 yang dipublikasikan pada tanggal 9 Maret 2020 yang telah dimuat di media cetak Bisnis Indonesia, Post Bali, dan Bali Express;
   b. Laporan Publikasi Triwulan I Tahun 2020 yang dipublikasikan pada tanggal 11 Mei 2020 yang telah dimuat di media cetak Nusa Bali, Radar Bali, dan Warta Bali;
   c. Laporan Publikasi Triwulan II Tahun 2020 yang dipublikasikan pada tanggal 11 Agustus 2020 yang telah dimuat di media cetak Fajar Bali, Bali Post dan Bali Tribun;
   d. Laporan Publikasi Triwulan III Tahun 2020 yang dipublikasikan pada tanggal 13 November 2020 yang telah dimuat di media cetak Bisnis Bali dan Denpost;

3. **Laporan Pelaksanaan Tata Kelola**

   Pada Tahun 2020 Bank telah menyampaikan Laporan Pelaksanaan Tata Kelola sesuai dengan kondisi sebenarnya. Laporan Pelaksanaan Tata Kelola telah dilaporkan dan diterima oleh Otoritas Jasa Keuangan yaitu:

B. Publication Report

The Bank has reported and published financial reports to the Otoritas Jasa Keuangan and other institutions in the form of published reports, namely:

1. Monthly Publication Report

   PT Bank Pembangunan Daerah Bali Monthly Publication Reports consisting of Financial Position Reports (Balance Sheet), Profit and Loss Report and Other Comprehensive Income Reports and Commitment and Contingency Reports for 2020 have been published on the Bank's website (www.bpdbali.co.id) from January 2020 to December 2020 which can be accessed in the form of excel documents and digital publication reports (pdf);

2. Quarterly Publication Reports

   The Quarterly Publication Report has been published in print media and the Bank's website (www.bpdbali.co.id). The Quarterly Publication Reports for 2020 are as follows:

   a. The 2019 Quarter IV Publication Report published on March 9, 2020 which has been published in the printed media of Bisnis Indonesia, Post Bali, and Bali Express;
   b. The Quarter I 2020 Publication Report published on May 11, 2020 which has been published in the print media of Nusa Bali, Radar Bali, and Warta Bali;
   c. The 2020 Quarter II Publication Report published on August 11, 2020 which has been published in the print media of Fajar Bali, Bali Post and Bali Tribun;
   d. Third Quarterly Publication Report of 2020, published on November 13, 2020 which has been published in the print media Bisnis Bali and Denpost;

3. Governance Implementation Report

   In 2020 the Bank has submitted a Governance Implementation Report in accordance with the actual conditions. The Governance Implementation Report has been reported and received by the Otoritas Jasa Keuangan, namely:

a. Laporan *Self Assessment* Tata Kelola Semester II Tahun 2020 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan surat Direksi Nomor B-0038/DIR/MRO/2020 tanggal 20 Januari 2021 perihal Penyampaian Laporan Tingkat Kesehatan Bank posisi Desember 2020.

b. Laporan Pelaksanaan Tata Kelola Tahun 2019 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-0632/DIR/KPN/2020 tanggal 9 Juni 2020 perihal Laporan Pelaksanaan Tata Kelola Tahun 2019 PT Bank Pembangunan Daerah Bali;

c. Laporan *Self Assessment* Tata Kelola Semester I Tahun 2020 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0328/DIR/MRO/2020 tanggal 27 Juli 2020 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Juni 2020;

d. Laporan *Self Assessment* Tata Kelola Semester II Tahun 2020 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan surat Direksi Nomor B-0038/DIR/MRO/2020 tanggal 20 Januari 2021 perihal Penyampaian Laporan Tingkat Kesehatan Bank posisi Desember 2020.

a. The Semester II 2020 Self Assessment Governance Report submitted to the Otoritas Jasa Keuangan is in accordance with the Board of Directors letter Number B-0038/DIR/MRO/2020 dated 20 January 2021 regarding the Submission of Bank Soundness Level Reports for the position of December 2020.

b. The 2019 Governance Implementation Report submitted to the Otoritas Jasa Keuangan in accordance with Letter Number B-0632/DIR/KPN/2020 dated 9 June 2020 regarding the 2019 PT Bank Pembangunan Daerah Bali Governance Implementation Report;

c. The First Semester 2020 Governance Self Assessment Report submitted to the Financial Authority in accordance with the Directors' Letter Number B-0328/DIR/MRO/2020 dated 27 July 2020 concerning Submission of Bank Soundness Level Reports to OJK for the position of June 2020

d. The Second Semester 2020 Self Assessment Governance Report submitted to the Otoritas Jasa Keuangan is in accordance with the Board of Directors letter Number B-0038 / DIR / MRO / 2020 dated January 20, 2021 concerning Submission of Bank Soundness Level Reports for the position of December 2020.

4. Laporan Publikasi Tahunan

Pada Tahun 2020, Bank telah menyampaikan Laporan Publikasi Tahunan untuk Tahun Buku 2019 kepada:

a. Pemegang Saham sesuai dengan Surat Nomor B-1520/DIR/UMS/2020 tanggal 29 Juni 2020;
b. Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-1500/DIR/UMS/2020 tanggal 9 Juni 2020;
c. Kepala Kantor Perwakilan Bank Indonesia Provinsi Bali sesuai dengan Surat Nomor B-1501/DIR/UMS/2020 tanggal 29 Juni 2020;
d. Yayasan Lembaga Konsumen Indonesia (YLKI) sesuai dengan Surat Nomor B-1503DIR/UMS/2020 tanggal 29 Juni 2020;

4. Annual Publication Report

In 2020, the Bank has submitted the Annual Publication Report for the 2019 Financial Year to:

a. Shareholders in accordance with Letter Number B-1520/DIR/UMS/2020 dated 29 June 2020;
b. Otoritas Jasa Keuangan in accordance with Letter Number B-1500/DIR/UMS/2020 dated June 9, 2020;
c. Head of Bank Indonesia Representative Office for Bali Province in accordance with Letter Number B-1501/DIR/UMS/2020 dated June 29, 2020;
d. Indonesian Consumers Foundation (YLKI) in accordance with Letter Number B-1503DIR/UMS/2020 dated June 29, 2020;

e. Lembaga Penjamin Simpanan sesuai dengan Surat Nomor B-1502/DIR/UMS/2020 tanggal 29 Juni 2020;
f. PT Pemeringkat Efek Indonesia (PEFINDO) sesuai dengan Surat Nomor B-1504/DIR/UMS/2020 tanggal 29 Juni 2020;
g. Asosiasi Bank Pembangunan Daerah (ASBANDA) sesuai dengan Surat Nomor B-1505/DIR/UMS/2020 tanggal 29 Juni 2020;
h. PERBARINDO BALI sesuai dengan Surat Nomor B-1506/DIR/UMS/2020 tanggal 29 Juni 2020;
i. Lembaga Pengembangan Perbankan Indonesia (LPPI) sesuai dengan Surat Nomor B-1507/DIR/UMS/2020 tanggal 29 Juni 2020;
j. Lembaga Penelitian Bidang Ekonomi dan Keuangan Universitas Udayana sesuai dengan Surat Nomor B-1508/DIR/UMS/2020 tanggal 29 Juni 2020;
k. Majalah Economic Review sesuai dengan Surat Nomor B-1509/DIR/UMS/2020 tanggal 29 Juni 2020;
l. Majalah Infobank sesuai dengan Surat Nomor B-1510/DIR/UMS/2020 tanggal 29 Juni 2020;

5. Laporan Publikasi Lainnya

Bank juga telah mempublikasikan laporan lainnya yang meliputi Suku Bunga Dasar Kredit (SBDK) yang dipublikasikan setiap Bulan pada *Website* Bank (*www.bpdbali.co.id*) serta telah dipublikasikan setiap triwulanan yaitu triwulan I, triwulan II, triwulan III dan triwulan IV pada Media Cetak Bisnis Bali.

e. The Deposit Insurance Corporation in accordance with Letter Number B-1502/DIR/UMS/2020 dated 29 June 2020;
f. PT Pemeringkat Efek Indonesia (PEFINDO) in accordance with Letter Number B-1504/DIR/UMS/2020 dated 29 June 2020;
g. Regional Development Bank Association (ASBANDA) in accordance with Letter Number B-1505/DIR/UMS/2020 dated June 29, 2020;
h. PERBARINDO BALI in accordance with Letter Number B-1506/DIR/UMS/2020 dated 29 June 2020;
i. The Indonesian Banking Development Institute (LPPI) in accordance with Letter Number B-1507/DIR/UMS/2020 dated 29 June 2020;
j. Research Institute for Economics and Finance of Udayana University in accordance with Letter Number B-1508/DIR/UMS/2020 dated June 29, 2020;
k. Economic Review Magazine according to Letter Number B-1509/DIR/UMS/2020 dated June 29, 2020;
l. Infobank Magazine in accordance with Letter Number B-1510/DIR/UMS/2020 dated June 29, 2020;

5. Other Publication Reports

The Bank has also published other reports which include the Prime Lending Rate (SBDK) which is published monthly on the Bank's Website (www.bpdbali.co.id) and has been published every quarter, such as the first quarter, second quarter, third quarter and fourth quarter on the media. Print Bali Business.

C. Proses Penyusunan Kebijakan Remunerasi sesuai tabel berikut:

C. Remuneration Policy Formulation Process according to the table below:

Tabel Proses Penyusunan Kebijakan Remunerasi

Table of Remuneration Policy Formulation Process

No	Parameter / Parameter	Keterangan / Description
1	Latar Belakang dan Tujuan Kebijakan Remunerasi Background and Objectives of the Remuneration Policy	Dalam rangka pembayaran kewajiban perusahaan dan untuk memotivasi semangat kerja serta pecapaian/prestasi kinerja sesuai dengan unsur rasio-rasio perbankan, kepada Karyawan diberikan Gaji dan Tunjangan serta penghasilan lainnya. Mengkomodir 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. In order to pay company obligations and to motivate work morale and achievement / performance achievement in accordance with the elements of banking ratios, employees are given salaries and allowances as well as other income. Accommodating Otoritas Jasa Keuangan Regulation Number 45 / POJK.03 / 2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks and Circular of the Otoritas Jasa Keuangan Number 40 / SEOJK.03 / 2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks that require Banks has a written policy related to remuneration, especially 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 baik pada kebijakan remunerasi yang bersifat tetap maupun variabel. Pada Tahun 2020 telah diperbaharui pemberian remunerasi yang bersifat tetap sesuai dengan Keputusan Direksi Nomor 0155/KEP/DIR/SDM/2020 tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0292/KEP/DIR/SDM/2017 tentang Standar Operasional Prosedur Gaji dan Tunjangan Karyawan dan proses perubahan sistem penggajian menuju Job Grading. Sedangkan pada remunerasi variabel dilakukan proses pembaharuan terhadap pemberian Bonus tahun buku 2020. The review of the remuneration policy implemented either on a permanent or variable. In 2020 the provision of permanent remuneration has been renewed in accordance with the Decree of the Board of Directors Number 0155 / KEP / DIR / SDM / 2020 concerning the Third Amendment to the Decree of the Board of Directors Number 0292 / KEP / DIR / SDM / 2017 concerning Standard Operating Procedures for Salary and Employee Benefits and Process changes to the payroll system towards Job Grading. While the variable remuneration renewal process is done on the provision of financial year 2020 Bonus.
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 from the work unit that they supervise:	Remunerasi karyawan di unit kontrol sesuai dengan grade, posisi dan jabatan dan direalisasikan secara sentral di Kantor Pusat sehingga independent dari unit kerja yang diawasi. Remuneration of employees in the control unit in accordance with the grade, position and the position and realized centrally at Headquarters thus independent of supervised work unit.

D. Cakupan Kebijakan Remunerasi dan Implementasinya sesuai tabel berikut:

D. The scope of the Remuneration Policy and its implementation is in the following table:

Tabel Cakupan Kebijakan Remunerasi dan Implementasinya

Table of the Scope of Remuneration Policy and its Implementation

No	Parameter / Parameter	Keterangan / Description
1	Cakupan Kebijakan Remunerasi Scope of Remuneration Policy	Kebijakan remunerasi yang bersifat tetap dan bersifat variabel Remuneration Policy that 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 at subsidiaries or branch offices located abroad;	Implementasi pemberian remunerasi kepada seluruh wilayah Kantor PT Bank Pembangunan Daerah Bali telah sesuai dengan kebijakan remunerasi yang telah ditetapkan. The implementation of remuneration for all areas of the PT Bank Pembangunan Daerah Bali office is in accordance with the established remuneration policy.

E. Remunerasi Dikaitkan dengan Risiko sesuai tabel berikut:

E. Remuneration is associated with risk according to the following table:

Tabel Remunerasi dikaitkan dengan risiko

Table of Remuneration Associated with Risk

No	Parameter / Parameter	Keterangan / Description
1	Jenis risiko utama (key risk) yang digunakan dalam menerapkan Remunerasi The key risk types used in applying Remuneration	Risiko utama dalam penerapan remunerasi: a. Risiko Operasional; b. Risiko Stratejik; c. Risiko Kepatuhan; d. Risiko Kredit; e. Risiko Pasar. The Key Risk of Remuneration Implementation a. Operational Risk b. Strategyc Risk c. Compliance Risk d. Credit Risk e. Market Risk
2	Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur; The criteria to determine the type of major risks, including the risks that are difficult to measure;	Kriteria menentukan jenis risiko dilakukan melalui: a. Analis proses bisnis; b. Analisis kinerja; c. Perbandingan; The criteria for determining the type of risk are carried out through: a. Business process analyst; b. Performance analysis; c. Comparison;
3	Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel, termasuk dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Tetap jika ada; The impact of determining the main risk on the Variable Remuneration policy, including the impact of determining the main risk on the Fixed Remuneration policy if any;	Dampak penetapan risiko terhadap kebijakan remunerasi: a. Patuh terhadap ketentuan perundang-undangan; b. Adanya dasar hukum dalam penetapan kebijakan remunerasi; c. Objektifitas pemberian remunerasi kepada karyawan. The impact of risk determination on the remuneration policy: a. Compliance with statutory provisions; b. There is a legal basis in determining the remuneration policy; c. The objectivity of providing remuneration to employees.

No	Parameter / Parameter	Keterangan / Description
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; Alteration in determining the main risk types compared to the determination of the main risk types last year and their reasons if any, including changes in the criteria used to determine the main risk types during the reporting period along with the reasons and impacts of changes to the Remuneration Policy;	a. Penentuan jenis risiko yang digunakan dalam menerapkan remunerasi sebelumnya dengan yang ada saat ini secara garis besar hampir sama, namun demikian dasar hukum yang menjadi acuan mengalami perubahan. b. Kriteria yang digunakan untuk menetapkan jenis risiko secara garis besar melalui analisis proses bisnis, analisis kinerja, dan perbandingan. a. 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 that becomes the reference has changed. b. The criteria used to determine the types of risk are broadly through business process analysis, performance analysis, and comparisons.

F. Tabel Pengukuran Kinerja dikaitkan dengan Remunerasi yang meliputi:

F. Performance Measurement Table associated with remuneration includes:

No	Parameter / Parameter	Keterangan / Description
1	Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja A review of remuneration policies associated with performance assessment	a. POJK tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. b. SEOJK tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. a. POJK concerning the Implementation of Governance in Providing Remuneration for Commercial Banks. b. SEOJK concerning 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 A method of associated individual remuneration with the Bank's performance, work unit performance, and individual performance	Metode yang digunakan untuk menginlinekan kinerja Bank, Unit Kerja dan Kinerja Individu karyawan dilakukan melalui pola distribusi. The method used to align 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 make adjustments to the Remuneration as well as the amount of adjustment to the Remuneration if the condition occurs;	Belum ditetapkan metode apabila kinerja yang disepakati tidak dapat tercapai. The method has not been established if the agreed performance cannot be achieved.

G. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko sesuai tabel berikut:

G. Remuneration adjustments associated to Performance and Risk are in accordance with the following table:

Tabel Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko

Table of Remuneration Adjustments Associated to Performance and Risk

No	Parameter / Parameter	Keterangan / Description
1	Kebijakan mengenai Remunerasi yang Bersifat Variabel, mengenai: a. Penangguhan; b. Besarannya; dan c. Kriteria untuk menetapkan besaran tersebut	a. Penangguhan untuk Pengurus dan Karyawan dilakukan selama 3 (tiga) tahun sebesar persentase tertentu. b. Besarnya persentase penangguhan ditetapkan sebagai berikut: 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%. c. Kriteria untuk menetapkan besaran penangguhan disesuaikan dengan tingkat jabatan dan risiko posisi/jabatan.
	Variable Remuneration Policy, regarding: a. Suspension; b. The amount; and c. Criteria for determining the amount	a. Suspension for Officers and Employees held for 3 (three) years by a certain percentage. b. The amount of deferred percentage is determined as follows: 1) President Director 15%; 2) Director 13%; 3) Commissioner of 10% 4) Head of Credit Division at 5%; 5) Head of the Treasury Division at 5%; 6) Head of Funds & Services Division at 5%; 7) Branch Heads 1 and 2 at 4%; 8) Head of branch 3 and 4 at 3%. c. The criteria for determining the amount of postponement are adjusted to the level of position and the risk of the position / position.
2	Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan mengenai: a. Penundaan pembayarannya (Malus); atau b. Ditarik kembali dalam hal sudah dibayarkan (*Clawback*);	Kriteria malus: a. Apabila secara konsolidasi bank mengalami kerugian sebagai tercantum dalam laporan laba/rugi akhir tahun yang diperhitungkan; atau b. Terjadi restate laba tahun buku yang diperhitungkan; dan c. Fraud. Untuk clawback tidak diatur dalam Kebijakan remunerasi PT Bank Pembangunan Daerah Bali.
	The Bank's Deferred Variable Remuneration Policy regarding: a. Delayed payment (Malus); or b. Withdrawed back in case it has been paid (Clawback);	Malus criteria: a. If on a consolidated basis the bank experiences a loss as stated in the calculated year-end profit / loss statement; or b. There is a restate profit for the calculated financial year; and c. Fraud. Clawback is not regulated in the remuneration policy of PT Bank Pembangunan Daerah Bali.

H. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko sebagaimana Kebijakan mengenai Remunerasi yang Bersifat Variabel (huruf H angka 1) juga meliputi:

H. Adjustment of Remuneration associated to the Performance and Risk in accordance with the Policy on Variable Remuneration (letter H number 1) also includes:

Tabel Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko

Table of Adjustment of Remuneration Associated to the Performance and Risk

No	Parameter / Parameter	Keterangan / Description
1	Kebijakan pembayaran (vesting) atas penangguhan yang dilakukan antara lain jangka waktu pembayaran; dan The payment policy (vesting) on the deferrals which is carried out includes, among other things, the term of payment; and	a. Secara gabungan, Bank telah memperoleh laba pada tahun berikutnya namun belum memenuhi pencapaian target, malus dibayarkan sebagian atau 50% dari yang ditangguhkan; b. Secara gabungan, Bank telah memperoleh pencapaian laba pada tahun buku berikutnya minimal sesuai dengan target yang ditetapkan, maka malus dibayarkan seluruhnya; c. Dalam hal secara gabungan Bank masih mengalami kerugian pada tahun buku berikutnya, namun demikian apabila terdapat Kantor Cabang yang memperoleh laba, maka malus dibayarkan sebagian apabila pencapaian laba belum memenuhi target laba dan dibayarkan seluruhnya apabila pencapaian laba minimal sesuai dengan target laba yang ditetapkan. a. In aggregate, the Bank has earned a profit in the following year but has not met the target achievement, and is paid partially or 50% of the deferred amount; b. As a combination, the Bank has obtained a minimum profit achievement in the following financial year in accordance with the set target, then the malus is paid in full; c. In the event that in aggregate the Bank still suffers a loss in the following financial year, however, if there is a Branch Office that makes a profit, the malus will be paid in part if the profit achievement has not met the profit target and will be paid in full if the minimum profit achievement is in accordance with the set profit target.
2	Pengungkapan faktor yang menentukan perbedaan Remunerasi yang Bersifat Variabel yang ditangguhkan diantara Pegawai atau kelompok Pegawai, jika ada; Disclosure of factors that determine differences in postponed Variable Remunerations among employees or groups of employees, if any;	Tidak Ada Not Available

I. Tabel Nama Konsultan Ekstern dan Tugas Konsultan terkait Kebijakan Remunerasi

I. Table of External Consultant Names and Consultants' Duties related to Remuneration Policy

No	Parameter / Parameter	Keterangan / Description
1	Nama konsultan ekstern Name of the External Consultant	-
2	Tugas konsultan terkait kebijakan Remunerasi Dutties regarding with Remuneration policy	-

J. Tabel Remunerasi yang Bersifat Variabel meliputi:

J. Variable Remuneration Tables include:

No	Parameter / Parameter	Keterangan / Description
1	Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut Variable forms of remuneration and the reasons for choosing this form	Bagi Pengurus : Penghargaan Pengurus, Tantiem Bagi Karyawan : Bonus Alasan: Bersifat Variabel dan Memperhitungkan Faktor Kinerja. For Management: Management Award, Tantiem For Employees: Bonuses Reason: Variable and takes into account the performance factor.
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 An explanation of the differences in the provision of Variable Remuneration among Directors, Board of Commissioners and / or Employees, including an explanation of the factors that determine these differences and their underlying considerations.	Pada Penghargaan Pengurus, Tantiem dan Bonus dalam pemberiannya memperhitungkan faktor kinerja. In the Management Award, bonuses and bonuses in the award taking into account the performance factor.

K. Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

K. Number of Directors, Board of Commissioners, and Employees who received Variable Remuneration for 1 (one) year and the total nominal value as shown in the table below:

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 / Employee	
	Orang / Person	Dalam Juta Rp / In Rp Million	Orang / Person	Dalam Juta Rp / In Rp Million	Orang / Person	Dalam Juta Rp / In Rp Million
Total	**5**	**12.356**	**5**	**4.677**	**1.414**	**96.371**

L. Tabel jabatan dan jumlah pihak yang menjadi *Material Risk Takers* (MRT)

L. Table of positions and number of parties who are Material Risk Takers (MRT)

No	Parameter / Parameter	Keterangan / Description
1	Jabatan yang menjadi MRT Position become MRT	Direksi, Dewan Komisaris, Kepala Divisi Kredit, Kepala Divisi Treasury, Kepala Divisi Dana & Jasa, Kepala Cabang The Board of Directors, The Board of Commissioners, Head of Credit Division, Head of Treasury Division, Head of Fund and Service Division, Head of Branch Office
2	Jumlah pihak yang menjadi MRT Amount of party become MRT	36

M. *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 2020, 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 2020 PT Bank Pembangunan Daerah Bali tidak pernah membeli kembali saham dan/atau obligasi yang telah dikeluarkan. Pengungkapan mengenai *share option* sebagaimana tabel dibawah ini:

M. Shares options owned by the Board of Directors, the Board of Commissioners and Executive Officers

Shares option is an option to buy shares by members of the Board of Commissioners, the Board of Directors and Executive Officers through an offering of share options in the context of providing compensation that has been decided in the General Meeting of Shareholders. As of December 31, 2020, PT Bank Pembangunan Daerah Bali has not exercised share options.

Buy Back Share and/or Buy Back Bond is an effort to reduce the number of shares or bonds that have been issued by buying back the shares or bonds. During 2020 PT Bank Pembangunan Daerah Bali has never bought back shares and/or bonds that have been issued. Disclosure regarding share options as shown in the table below:

Tabel Pengungkapan Mengenai *Share Option*

Table of Disclosure Regarding Share Option

Keterangan / Nama	Jumlah Saham yang Dimiliki (lembar saham) / Number of Shares Owned (shares) yang Diberikan (lembar saham) / Given (shares)	Jumlah Opsi / Number of Option/ Yang Telah Dieksekusi (lembar saham) / Executed (shares)	Harga Opsi (Rp) / Price Option (Rp)	Jangka Waktu / Term
Direksi / The Board of Directors	-	-	-	-
Komisaris / The Board of Commissioners	-	-	-	-
Pejabat Eksekutif / Executive Officer	-	-	-	-
Total	**-**	**-**	**-**	**-**

N. Tabel Rasio Gaji Tertinggi dan Terendah, yang mencakup:

N. Table of the highest and lowest salary ratios, which includes:

No	Parameter / Parameter	Keterangan / Description
1	Rasio gaji pegawai yang tertinggi dan terendah / Highest and lowest employee salary ratio	6,12 : 1
2	Rasio gaji Direksi yang tertinggi dan terendah / Highest and lowest The Board of Directors salary ratio	1,10 : 1
3	Rasio gaji Dewan Komisaris yang tertinggi dan terendah / Highest and lowest The Board of Commissioners salary ratio	1,11 : 1
4	Rasio gaji Direksi tertinggi dan pegawai tertinggi / Highest ratio of The Board of Diretors and employee salary	3,11 : 1

O. Tabel 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

O. Table of Number of recipients and total number of Variable Remunerations that are guaranteed unconditionally to be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work

No	Parameter / Parameter	Keterangan / Description
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 / Number of recipients and total number of Variable Remunerations that are guaranteed unconditionally to be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and / or prospective Employees during the first 1 (one) year of work	Tidak ada None

P. Tabel Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan

P. Table of number of employees terminated and total nominal severance pay

Jumlah Nominal Pesangon yang Dibayarkan Per Orang Dalam 1 (Satu) Tahun / Number of Participants Paid Per Person In 1 (One) Year	Jumlah Pegawai / Number of Employee
Di atas Rp1 miliar / Above Rp1 billion	0
Di atas Rp500 juta s.d. Rp1 miliar / Above Rp500 million to Rp1 billion	0
Rp500 juta ke bawah / Rp500 million and down	5 orang / person

Q. Tabel Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank

Q. Table of Total Variable Remuneration that is deferred, consisting of cash and/ or shares or share-based instruments issued by the Bank.

No	Parameter / Parameter	Keterangan / Description
1	Remunerasi yang Bersifat Variabel yang ditangguhkan: / Variable Remuneration that is deferred :	-
	- Dewan Komisaris / The Board of Commissioners	712
	- Direksi / The Board Directors	1.915
	- Karyawan / Employee	92
	Total	**2.718**

R. Tabel Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun

R. Table of Total Deferred Variable Remunerations paid for 1 (one) year

No	Parameter / Parameter	Keterangan / Description
1	Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun / Deferred Variable Remunerations paid for 1 (one) year	-
	- Dewan Komisaris / The Board of Commissioners	224
	- Direksi / The Board of Directors	925
	- Karyawan / Employee	
	Total	**1.149**

S. Tabel Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun

S. Table of Details of the amount of remuneration provided in 1 (one) year

A. Remunerasi yang Bersifat Tetap*) / A. Permanent Remuneration*)	Dalam Juta Rupiah / In million Rupiah	
1. Tunai / Cash	15.390	
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank / Shares / share-based instruments issued by the Bank	-	
B. Remunerasi yang bersifat Variabel / B. Variable Remuneration		
	Ditangguhkan Dalam Juta Rupiah Not Suspenden In Million Rupiah	Ditangguhkan Dalam Juta Rupiah Suspended In Miliion Rupiah
1. Tunai / Cash	21.357	2.719
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank / Shares / share-based instruments issued by the Bank	-	-

Keterangan: *) Hanya untuk MRT dan diungkapkan dalam juta rupiah.

Description :*) Only for MRT and in million Rupiah

T. Informasi Kuantitatif mengenai:

1. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit;
2. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan; dan
3. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan,

T. Quantitative Information regarding:

1. Total remaining deferred Remuneration, whether exposed to implicit or explicit adjustments;
2. Total reduction in remuneration caused by explicit adjustments during the reporting period; and
3. Total Remuneration reduction due to implicit adjustments during the reporting period,

Sebagaimana dalam tabel di bawah ini:

As in the table below:

Jenis Remunerasi yang Bersifat Variabel*) / Type of Variable Remuneration*)	Sisa yang Masih Ditangguhkan / Suspended	Total Pengurangan Selama Periode Laporan / Total Reduction During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) / Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) / Caused an Impicit Adjustment (B)	Total (A)+(B)
1. Tunai / Cash (dalam juta rupiah/ in million rupiah)	4.113			
2. Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) 2. Shares / share-based instruments issued by the Bank (in shares and a million rupiah nominal value which is a conversion of the said share sheet)	0			
Total	**4.113**			

Keterangan: *) Hanya untuk MRT

Description :*)Only for MRT

RENCANA STRATEGIS
The Strategic Plan

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 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 serta ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-1016/DIR/RENSTRA/2019 Tanggal 27 November 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. Bank telah melakukan penyesuaian terhadap RBB dan menyampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0114/DIR/RENSTRA/2020 tanggal 14 Februari 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022 serta ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-0115/DIR/RENSTRA/2020 Tanggal 14 Februari 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022.

Bank telah melakukan perubahan terhadap RBB dan menyampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0482/DIR/RENSTRA/2020 tanggal 26 Juni 2020 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020-2022 serta ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-0483/DIR/RENSTRA/2020 Tanggal 26 Juni 2020 perihal Penyampaian Rencana Bisnis Bank (Perubahan)

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 applicable regulations, namely Otoritas Jasa Keuangan Regulation Number 5/POJK.03/2016 concerning Bank Business Plans.

The bank's strategic plan has been prepared in the form of a 2017-2021 Corporate Plan and has been submitted to the Otoritas Jasa Keuangan in accordance with letter number B-1007/DIR/RENSTRA/2016 dated 21 December 2016. Meanwhile, the Bank has prepared a Bank Business Plan for 2020-2022 which has been submitted to the Otoritas Jasa Keuangan in accordance with letter Number B-1015/DIR/RENSTRA/2019 dated 27 November 2019 regarding Submission of the Bank's Business Plan for PT Bank Pembangunan Daerah Bali 2020-2022 and PT Bank Pembangunan Daerah Bali Sustainable Finance Action Plan 2020-2024 and to the Department of Financial System Surveillance (DSSK) Bank Indonesia in accordance with letter Number B-1016/DIR/RENSTRA/2019 dated 27 November 2019 concerning Submission of the Bank Business Plan of PT Bank Pembangunan Daerah Bali 2020-2022 and the Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali 2020-2024. The Bank has made adjustments to the RBB and submitted it to the Otoritas Jasa Keuangan in accordance with letter Number B-0114/DIR/RENSTRA/2020 dated February 14, 2020 regarding Submission of Bank Business Plans (Adjustments) to PT Bank Pembangunan Daerah Bali Year 2020-2022 as well as to the System Surveillance Department Finance (DSSK) Bank Indonesia in accordance with letter Number B-0115/DIR/RENSTRA/2020 dated February 14, 2020 concerning Submission of Bank Business Plans (Adjustments) for PT Bank Pembangunan Daerah Bali 2020-2022.

The Bank has made changes to the RBB and submitted it to the Otoritas Jasa Keuangan in accordance with letter Number B-0482/DIR/RENSTRA/2020 dated June 26, 2020 regarding Submission of Bank Business Plans (Amendments) to PT Bank Pembangunan Daerah Bali Year 2020-2022 as well as to the System Surveillance Department Finance (DSSK) Bank Indonesia in accordance with letter Number B-0483/DIR/RENSTRA/2020 dated June 26, 2020 regarding Submission of Bank Business

PT Bank Pembangunan Daerah Bali Tahun 2020-2022. Bank melakukan penyesuaian kedua terhadap RBB dan menyampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0733/DIR/RENSTRA/2020 tanggal 10 September 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022 serta ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-0734/DIR/RENSTRA/2020 Tanggal 10 September 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022.

Bank telah menyusun Rencana Bisnis Bank secara:

1. Realistis: melihat kondisi *historical Intern*, kondisi perbankan di Bali dan kecukupan sumber daya internal;
2. Komprehensif: rencana sudah dilakukan menyeluruh baik dari segi kualitatif maupun kuantitatif dan pembuatannya telah melibatkan pihak *top down* dan *bottom up;*
3. Terukur: rencana dibuat dengan ukuran besaran kuantitatif (rupiah dan persentase) dan kualitatif (satuan) tertentu, sehingga dapat diukur keberhasilannya setiap triwulan.

Dan semuanya tetap memperhatikan prinsip kehati-hatian serta responsif terhadap perubahan Intern dan Ekstern, yang dapat dilihat dari penetapan Kebijakan Umum Direksi dalam penyusunan RBB.

Selanjutnya Direksi telah mengkomunikasikan Rencana Bisnis Bank kepada:

1. Pemegang Saham Bank melalui : Buku Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris disampaikan dalam RUPS Tahunan PT Bank Pembangunan Daerah Bali;

2. Seluruh jenjang organisasi yang ada pada Bank melalui:

a. Surat Direktur Utama Nomor B-0114/DIR/RENSTRA/2020 tanggal 14 Februari 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;

Plans (Amendments) PT Bank Pembangunan Daerah Bali 2020-2022. The Bank made a second adjustment to the RBB and submitted it to the Otoritas Jasa Keuangan in accordance with letter Number B-0733/DIR/RENSTRA/2020 dated 10 September 2020 concerning Submission of Bank Business Plans (Second Adjustment) of PT Bank Pembangunan Daerah Bali 2020-2022 as well as to the Surveillance Department Bank Indonesia Financial System (DSSK) in accordance with letter Number B-0734/DIR/RENSTRA/2020 dated September 10, 2020 regarding Submission of Bank Business Plans (Second Adjustment) of PT Bank Pembangunan Daerah Bali 2020-2022.

The Bank has prepared a Bank Business Plan:

1. Realistic: looking at the historical internal conditions, the condition of banking in Bali and the adequacy of internal resources;
2. Comprehensive: the plan has been carried out comprehensively both from a qualitative and quantitative perspective and the preparation has involved top down and bottom up parties;
3. Measurable: plans are made with certain quantitative (rupiah and percentage) and qualitative (unit) measures, so that the success can be measured every quarter.

And all of them still pay attention to the principle of prudence and are responsive to internal and external changes, which can be seen from the establishment of the Board of Directors' General Policy in the preparation of the Bank's Business Plan.

Furthermore, the Board of Directors has communicated the Bank's Business Plan to:

1. Shareholders of the Bank through: Annual Report and Supervisory Report of the Board of Commissioners submitted at the Annual General Meeting of Shareholders of PT Bank Pembangunan Daerah Bali;
2. All organizational levels in the Bank through:

a. President Director Letter Number B-0114/DIR/RENSTRA/2020 dated February 14, 2020 regarding Submission of the Bank's Business Plan (Adjustment) for PT Bank Pembangunan Daerah Bali 2020-2022, addressed to the Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara;

b. Surat Direktur Utama Nomor B-0115/DIR/RENSTRA/2020 tanggal 14 Februari 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia;
c. Surat Direktur Utama Nomor B-0116/DIR/RENSTRA/2020 tanggal 14 Februari 2020 tentang Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, yang ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
d. Surat Divisi Renstra Nomor B-0131/RENSTRA/PSR/2020 tanggal 24 Februari 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;
e. Surat Divisi Renstra Nomor 0263/RENSTRA/PSR/2020 tanggal 8 April 2020 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020, yang ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;
f. Surat Direktur Utama Nomor 0403/DIR/RENSTRA/2020 tanggal 27 Mei 2020 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2020, yang ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
g. Surat Direktur Utama Nomor B-0482/DIR/RENSTRA/2020 tanggal 26 Juni 2020 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
h. Surat Direktur Utama Nomor B-0483/DIR/RENSTRA/2020 tanggal 26 Juni 2020 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia;

b. President Director Letter Number B-0115/DIR/RENSTRA/2020 dated February 14, 2020 regarding Submission of Bank Business Plans (Adjustments) for PT Bank Pembangunan Daerah Bali 2020-2022, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia;
c. President Director Letter Number B-0116/DIR/RENSTRA/2020 dated February 14, 2020 concerning Submission of the Bank's Business Plan (Adjustment) for PT Bank Pembangunan Daerah Bali 2020-2022, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
d. Renstra Division Letter Number B-0131/RENSTRA/PSR/2020 dated 24 February 2020 regarding Submission of Bank Business Plans (Adjustments) for PT Bank Pembangunan Daerah Bali 2020-2022, addressed to all Division Heads and Heads of Internal Audit Work Unit & Anti-Fraud and All Branch Heads with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali;
e. Renstra Division Letter Number 0263/RENSTRA/PSR/2020 dated April 8, 2020 regarding Submission of the Work Program and Budget for the Bank's Business Plan (Adjustment) of PT Bank Pembangunan Daerah Bali Year 2020, which is addressed to all Division Heads and Heads of Internal Audit Work Unit & Anti-Fraud and All Heads Branch with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali;
f. President Director Letter Number 0403/DIR/RENSTRA/2020 dated 27 May 2020 concerning Submission of Work Program and Bank Business Plan Budget (Adjustment) of PT Bank Pembangunan Daerah Bali Year 2020, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
g. President Director Letter Number B-0482/DIR/RENSTRA/2020 dated 26 June 2020 concerning Submission of the Bank's Business Plan (Amendment) for PT Bank Pembangunan Daerah Bali for 2020-2022, addressed to the Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara;
h. President Director Letter Number B-0483/DIR/RENSTRA/2020 dated 26 June 2020 concerning Submission of Bank Business Plans (Amendments) for PT Bank Pembangunan Daerah Bali Year 2020-2022, addressed to the Department of Financial System Surveillance (DSSK) of Bank Indonesia;

i. Surat Direktur Utama Nomor B-0484/DIR/RENSTRA/2020 tanggal 26 Juni 2020 tentang Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, yang ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
j. Surat Divisi Renstra Nomor 0489/RENSTRA/PSR/2020 tanggal 29 Juni 2020 perihal Penyampaian Buku Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020, ditujukan kepada Direksi PT Bank Pembangunan Daerah Bali;
k. Surat Divisi Renstra Nomor 0490/RENSTRA/PSR/2020 tanggal 29 Juni 2020 perihal Penyampaian Buku Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta seluruh Kepala Cabang.
l. Surat Divisi Renstra Nomor 0615/RENSTRA/PSR/2020 tanggal 4 Agustus 2020 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020, yang ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali:
m. Surat Direktur Utama Nomor 0637/DIR/RENSTRA/2020 tanggal 6 Agustus 2020 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020, yang ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
n. Surat Direktur Utama Nomor B-0733/DIR/RENSTRA/2020 tanggal 10 September 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
o. Surat Direktur Utama Nomor B-0734/DIR/RENSTRA/2020 tanggal 10 September 2020 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia;

i. President Director Letter Number B-0484/DIR/RENSTRA/2020 dated 26 June 2020 concerning Submission of the Bank's Business Plan (Amendment) for PT Bank Pembangunan Daerah Bali 2020-2022, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
j. Renstra Division Letter Number 0489/RENSTRA/PSR/2020 dated 29 June 2020 concerning Submission of the Bank's Business Plan Book (Amendment) of PT Bank Pembangunan Daerah Bali Year 2020, addressed to the Board of Directors of PT Bank Pembangunan Daerah Bali;
k. Renstra Division Letter Number 0490/RENSTRA/PSR/2020 dated 29 June 2020 regarding Submission of the Bank's Business Plan Book (Amendment) of PT Bank Pembangunan Daerah Bali Year 2020, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and all Branch Heads.
l. Renstra Division Letter Number 0615/RENSTRA/PSR/2020 dated 4 August 2020 regarding Submission of the Work Program and Budget for the Bank's Business Plan (Amendment) of PT Bank Pembangunan Daerah Bali Year 2020, which is addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Heads Branch with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali:
m. President Director Letter Number 0637/DIR/RENSTRA/2020 dated 6 August 2020 regarding Submission of Work Program and Bank Business Plan Budget (Amendment) of PT Bank Pembangunan Daerah Bali Year 2020, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
n. President Director Letter Number B-0733/DIR/RENSTRA/2020 dated 10 September 2020 concerning Submission of Bank Business Plans (Second Adjustment) of PT Bank Pembangunan Daerah Bali 2020-2022, addressed to the Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara;
o. President Director Letter Number B-0734/DIR/RENSTRA/2020 dated 10 September 2020 regarding Submission of Bank Business Plans (Second Adjustment) of PT Bank Pembangunan Daerah Bali 2020-2022, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia;

p. Surat Direktur Utama Nomor B-0732/DIR/RENSTRA/2020 tanggal 10 September 2020 tentang Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, yang ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
q. Surat Divisi Renstra Nomor B-0766/RENSTRA/PSR/2020 tanggal 14 September 2020 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020-2022, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;
r. Surat Divisi Renstra Nomor 0848/RENSTRA/PSR/2020 tanggal 6 Oktober 2020 perihal Penyampaian Buku Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020, yang ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;
s. Surat Direktur Utama Nomor 0870/DIR/RENSTRA/2020 tanggal 9 Oktober 2020 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2020, yang ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
t. Surat Direktur Utama Nomor B-1011/DIR/RENSTRA/2020 tanggal 27 November 2020 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2021-2025, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara.
u. Surat Direktur Utama Nomor B-1012/DIR/RENSTRA/2020 tanggal 27 November 2020 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2021-2025, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia.
v. Surat Direktur Utama Nomor B-1013/DIR/RENSTRA/2020 tanggal 27 November 2020

p. President Director Letter Number B-0732/DIR/RENSTRA/2020 dated 10 September 2020 concerning Submission of Bank Business Plan (Second Adjustment) of PT Bank Pembangunan Daerah Bali 2020-2022, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
q. Renstra Division Letter Number B-0766/RENSTRA/PSR/2020 dated 14 September 2020 concerning Submission of the Bank's Business Plan Book (Second Adjustment) of PT Bank Pembangunan Daerah Bali 2020-2022, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Head with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali;
r. Renstra Division Letter Number 0848/RENSTRA/PSR/2020 dated 6 October 2020 regarding Submission of the Work Program Book and Budget for the Bank's Business Plan (Second Adjustment) of PT Bank Pembangunan Daerah Bali Year 2020, which is addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Heads with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali;
s. President Director Letter Number 0870/DIR/RENSTRA/2020 dated 9 October 2020 concerning Submission of Work Program and Bank Business Plan Budget (Second Adjustment) of PT Bank Pembangunan Daerah Bali Year 2020, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
t. President Director Letter Number B-1011/DIR/RENSTRA/2020 dated 27 November 2020 concerning Submission of the Bank Business Plan for PT Bank Pembangunan Daerah Bali for 2021-2023 and Sustainable Finance Action Plan for PT Bank Pembangunan Daerah Bali 2021-2025, addressed to the Service Authority Regional Finance 8 Bali and Nusa Tenggara.
u. President Director Letter Number B-1012/DIR/RENSTRA/2020 dated 27 November 2020 concerning Submission of the Bank's Business Plan for PT Bank Pembangunan Daerah Bali 2021-2023 and PT Bank Pembangunan Daerah Bali Sustainable Finance Action Plan 2021-2025, addressed to the Surveillance Department Bank Indonesia Financial System (DSSK).
v. President Director Letter Number B-1013/DIR/RENSTRA/2020 dated 27 November 2020

perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2021-2025, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

w. Surat Divisi Renstra Nomor 1051/RENSTRA/PSR/2020 tanggal 3 Desember 2020 perihal Penyampaian Buku Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan Buku Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2021-2025, ditujukan kepada Direksi PT Bank Pembangunan Daerah Bali;

x. Surat Divisi Renstra Nomor 1052/RENSTRA/PSR/2020 tanggal 3 Desember 2020 perihal Penyampaian Buku Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan Buku Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 20201-2025, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang.

Direksi telah melaksanakan Rencana Bisnis Bank secara efektif melalui evaluasi (dana dan kredit) bulanan dan penyampaian *review* triwulanan yaitu:

1. Surat Direktur Utama Nomor B-0059/DIR/RENSTRA/2020 tanggal 28 Januari 2020 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 2019, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
2. Surat Direktur Utama Nomor B-0060/DIR/RENSTRA/2020 tanggal 28 Januari 2020 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 2019, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
3. Surat Direktur Bisnis Non Kredit Nomor B-0037/DIR/RENSTRA/2020 tanggal 20 Januari 2020 perihal Evaluasi Kinerja Triwulan IV 2019, ditujukan kepada

concerning Submission of the Bank Business Plan for PT Bank Pembangunan Daerah Bali for 2021-2023 and Sustainable Finance Action Plan for PT Bank Pembangunan Daerah Bali 2021-2025, addressed to the Board of Commissioners PT Bali Regional Development Bank;

w. Renstra Division Letter Number 1051/RENSTRA/PSR/2020 dated 3 December 2020 regarding the Submission of the Bank Business Plan Book for PT Bank Pembangunan Daerah Bali for 2021-2023 and the Sustainable Finance Action Plan Book for PT Bank Pembangunan Daerah Bali 2021-2025, addressed to the Board of Directors of PT Bali Regional Development Bank;

x. Renstra Division Letter Number 1052/RENSTRA/PSR/2020 dated 3 December 2020 regarding the Submission of the Bank's Business Plan Book for PT Bank Pembangunan Daerah Bali for 2021-2023 and the Sustainable Finance Action Plan Book for PT Bank Pembangunan Daerah Bali for 20201-2025, addressed to all heads Division and Head of Internal Unit & Anti Fraud and All Branch Heads.

The Board of Directors has implemented the Bank Business Plan effectively through monthly evaluations (funds and credit) and submission of quarterly reviews, namely:

1. Letter of the President Director Number B-0059/DIR/RENSTRA/2020 dated January 28, 2020 concerning the Bank Business Plan Realization Report, Activity Realization Report for Improving Financial Literacy and Inclusion, as well as the Development Report on the Implementation of the Transformation Program for the Period of 31 December 2019, addressed to Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara;
2. Letter of the President Director Number B-0060/DIR/RENSTRA/2020 dated January 28, 2020 concerning Bank Business Plan Realization Reports, Activity Realization Reports for Improving Financial Literacy and Inclusion, as well as the Transformation Program Implementation Progress Report for the 31 December 2019 Period, addressed to Board of Commissioners of PT Bank Pembangunan Daerah Bali;
3. Letter of the Director of Non Loan Business Number B-0037/DIR/RENSTRA/2020 dated January 20, 2020 regarding Performance Evaluation for Quarter IV

Seluruh Kepala Divisi dan Kepala SKAI & Anti Fraud serta Seluruh Kepala Cabang;

4. Surat Direktur Bisnis Non Kredit Nomor B-0038/DIR/RENSTRA/2020 tanggal 20 Januari 2020 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan IV Tahun 2019, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

5. Surat Direktur Bisnis Non Kredit Nomor B-0127/DIR/RENSTRA/2020 tanggal 21 Februari 2020 perihal Evaluasi Kinerja Bulan Januari 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti Fraud serta Seluruh Kepala Cabang;

6. Surat Direktur Bisnis Non Kredit Nomor B-0144/DIR/RENSTRA/2020 tanggal 27 Februari 2020 perihal Penyampaian Laporan Monthly Review Periode 31 Januari 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

7. Surat Direktur Bisnis Non Kredit Nomor B-0200/DIR/RENSTRA/2020 tanggal 18 Maret 2020 perihal Penyampaian Laporan Monthly Review Periode 28 Februari 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

8. Surat Direktur Utama Nomor B-0290/DIR/RENSTRA/2020 tanggal 14 April 2020 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan I Tahun 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

9. Surat Direktur Utama Nomor B-0302/DIR/RENSTRA/2020 tanggal 29 April 2020 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 31 Maret 2020, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;

10. Surat Direktur Utama Nomor B-0303/DIR/RENSTRA/2020 tanggal 29 April 2020 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi

2019, addressed to all Division Heads and Heads of Internal Audit Internal & Anti-Fraud and All Branch Heads;

4. Letter of the Director of Non Loan Business Number B-0038/DIR/RENSTRA/2020 dated January 20, 2020 regarding Submission of Evaluation of the Bank's Business Plan for Quarter IV 2019, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
5. Letter of the Director of Non Loan Business Number B-0127/DIR/RENSTRA/2020 dated February 21, 2020 regarding January 2020 Performance Evaluation, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Heads;
6. Letter of the Director of Non Loan Business Number B-0144/DIR/RENSTRA/2020 dated 27 February 2020 concerning Submission of Monthly Review Reports for the 31 January 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
7. Letter of the Director of Non Loan Business Number B-0200/DIR/RENSTRA/2020 dated 18 March 2020 concerning Submission of Monthly Review Reports for the 28 February 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
8. Letter of the President Director Number B-0290/DIR/RENSTRA/2020 dated April 14, 2020 regarding Submission of Evaluation of the Bank's Business Plan for the First Quarter of 2020, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
9. Letter of the President Director Number B-0302/DIR/RENSTRA/2020 dated 29 April 2020 regarding Realization of Bank Business Plans, Realization of Activities Reports for Improving Financial Literacy and Inclusion, as well as Progress Reports on the Implementation of the Transformation Program for the Period of 31 March 2020, addressed to Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara;
10. Letter of the President Director Number B-0303/DIR/RENSTRA/2020 dated 29 April 2020 regarding Realization of Bank Business Plans, Realization of Activities Reports for Improving Financial Literacy and Inclusion, as well as the Development Report on the Implementation of the Transformation Program

Periode 31 Maret 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

11. Surat Direktur Utama Nomor B-0383/DIR/RENSTRA/2020 tanggal 15 Mei 2020 perihal Penyampaian Laporan *Monthly Review* Periode 30 April 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
12. Surat Direktur Utama Nomor B-0455/DIR/RENSTRA/2020 tanggal 17 Juni 2020 perihal Penyampaian Laporan *Monthly Review* Periode 29 Mei 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
13. Surat Direktur Utama Nomor B-0457/DIR/RENSTRA/2020 tanggal 18 Juni 2020 perihal Evaluasi Kinerja Bulan Mei 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang.
14. Surat Direktur Utama Nomor B-0584/DIR/RENSTRA/2020 tanggal 28 Juli 2020 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 Juni 2020, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
15. Surat Direktur Utama Nomor B-0585/DIR/RENSTRA/2020 tanggal 28 Juli 2020 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 Juni 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
16. Surat Direktur Utama Nomor B-0551/DIR/RENSTRA/2020 tanggal 14 Juli 2020 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan II Tahun 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
17. Surat Direktur Utama Nomor B-0552/DIR/RENSTRA/2020 tanggal 14 Juli 2020 perihal Undangan Rapat Evaluasi Kinerja Triwulan II Tahun 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang;

for the 31st March 2020 Period, addressed to Board of Commissioners of PT Bank Pembangunan Daerah Bali;

11. Letter of the President Director Number B-0383/DIR/RENSTRA/2020 dated 15 May 2020 concerning Submission of Monthly Review Reports for the 30 April 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
12. Letter of the President Director Number B-0455/DIR/RENSTRA/2020 dated 17 June 2020 regarding the Submission of Monthly Review Reports for the 29 May 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
13. President Director's letter Number B-0457/DIR/RENSTRA/2020 dated 18 June 2020 regarding the May 2020 Performance Evaluation, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Heads.
14. President Director Letter Number B-0584/DIR/RENSTRA/2020 dated July 28, 2020 concerning Bank Business Plan Realization Reports, Activity Realization Reports for Improving Financial Literacy and Inclusion, as well as the Development Report on the Implementation of the Transformation Program for the 30 June 2020 Period, addressed to Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara;
15. Letter of the President Director Number B-0585/DIR/RENSTRA/2020 dated July 28, 2020 regarding the Bank Business Plan Realization Report, Activity Realization Report for Improving Financial Literacy and Inclusion, as well as the Development Report on the Implementation of the Transformation Program for the 30 June 2020 Period, addressed to Board of Commissioners of PT Bank Pembangunan Daerah Bali;
16. Letter of the President Director Number B-0551/DIR/RENSTRA/2020 dated 14 July 2020 concerning Submission of Evaluation of the Bank's Business Plan for the Second Quarter of 2020, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
17. Letter of the President Director Number B-0552/DIR/RENSTRA/2020 dated July 14, 2020 regarding the Invitation for the Second Quarter 2020 Performance Evaluation Meeting, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Heads;

18. Surat Direktur Utama Nomor B-0626/DIR/RENSTRA/2020 tanggal 6 Agustus 2020 perihal Undangan Rapat Evaluasi Kinerja Bulan Juli Tahun 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang;
19. Surat Direktur Utama Nomor B-0677/DIR/RENSTRA/2020 tanggal 19 Agustus 2020 perihal Penyampaian Laporan *Monthly Review* Periode 30 Juli 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
20. Surat Direktur Utama Nomor B-0765/DIR/RENSTRA/2020 tanggal 14 September 2020 perihal Undangan Rapat Evaluasi Kinerja Bulan Agustus Tahun 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang;
21. Surat Direktur Utama Nomor B-0779/DIR/RENSTRA/2020 tanggal 21 September 2020 perihal Penyampaian Laporan *Monthly Review* Periode 31 Agustus 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
22. Surat Direktur Utama Nomor B-0922/DIR/RENSTRA/2020 tanggal 21 Oktober 2020 perihal Undangan Rapat Evaluasi Kinerja Bulan September Tahun 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang;
23. Surat Direktur Utama Nomor B-0924/DIR/RENSTRA/2020 tanggal 21 Oktober 2020 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan III Tahun 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
24. Surat Direktur Utama Nomor B-0928/DIR/RENSTRA/2020 tanggal 26 Oktober 2020 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 2020, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
25. Surat Direktur Utama Nomor B-0929/DIR/RENSTRA/2020 tanggal 26 Oktober 2020 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan

18. Letter of the President Director Number B-0626/DIR/RENSTRA/2020 dated 6 August 2020 regarding the Invitation for the Performance Evaluation Meeting for July 2020, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Heads;
19. Letter of the President Director Number B-0677/DIR/RENSTRA/2020 dated 19 August 2020 concerning Submission of Monthly Review Reports for the 30 July 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
20. Letter of the President Director Number B-0765/DIR/RENSTRA/2020 dated 14 September 2020 regarding the Invitation for the Performance Evaluation Meeting for August 2020, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Heads
21. Letter of the President Director Number B-0779/DIR/RENSTRA/2020 dated 21 September 2020 regarding the Submission of Monthly Review Reports for the 31 August 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
22. Letter of the President Director Number B-0922/DIR/RENSTRA/2020 dated 21 October 2020 regarding the Invitation for the Performance Evaluation Meeting for September 2020, addressed to all Division Heads and Heads of Internal Audit Unit & Anti-Fraud and All Branch Heads;
23. Letter of the President Director Number B-0924/DIR/RENSTRA/2020 dated 21 October 2020 concerning Submission of Evaluation of the Bank's Business Plan for the 3rd Quarter of 2020, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
24. Letter of the President Director Number B-0928/DIR/RENSTRA/2020 dated 26 October 2020 regarding the Bank Business Plan Realization Report, Activity Realization Report for Improving Financial Literacy and Inclusion, as well as the Development Report on the Implementation of the Transformation Program for the 30 September 2020 Period, Regional Otoritas Jasa Keuangan 8 Bali and Nusa Tenggara;
25. Letter of the President Director Number B-0929/DIR/RENSTRA/2020 dated 26 October 2020 regarding the Bank Business Plan Realization Report, the

Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 September 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

26. Surat Direktur Utama Nomor B-0994/DIR/RENSTRA/2020 tanggal 19 November 2020 perihal Undangan Rapat Evaluasi Kinerja Bulan Oktober Tahun 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang;
27. Surat Direktur Utama Nomor B-1000/DIR/RENSTRA/2020 tanggal 23 November 2020 perihal Penyampaian Laporan *Monthly Review* Periode 31 Oktober 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
28. Surat Direktur Utama Nomor B-1049/DIR/RENSTRA/2020 tanggal 3 Desember 2020 perihal Undangan Rapat Evaluasi Kinerja Bulan November Tahun 2020, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang;
29. Surat Direktur Utama Nomor B-1121/DIR/RENSTRA/2020 tanggal 17 Desember 2020 perihal Penyampaian Laporan *Monthly Review* Periode 30 November 2020, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali.

Rencana strategis Bank didukung sepenuhnya oleh pemilik, namun akibat pandemi *Covid*-19 terdapat kebijakan pemerintah melakukan *refocusing* anggaran terkait penanganan *Covid-19* sehingga terjadi penundaan penyetoran modal oleh pemegang saham perusahaan untuk memperkuat permodalan Bank. Pemerintah Kabupaten Gianyar melakukan setoran modal sebesar Rp1.000.000.000,00 (satu miliar) per tanggal 30 Juni 2020.

Activity Realization Report for Improving Financial Literacy and Inclusion, as well as the Development Report on the Implementation of the Transformation Program for the 30 September 2020 Period, Board of Commissioners of PT Bank Pembangunan Daerah Bali;

26. Letter of the President Director Number B-0994/DIR/RENSTRA/2020 dated 19 November 2020 regarding the Invitation for the Performance Evaluation Meeting for October 2020, addressed to all Division Heads and Heads of Internal Audit Unit & Anti Fraud and All Branch Heads;
27. Letter of the President Director Number B-1000/DIR/RENSTRA/2020 dated 23 November 2020 concerning Submission of Monthly Review Reports for the 31 October 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
28. Letter of the President Director Number B-1049/DIR/RENSTRA/2020 dated 3 December 2020 regarding the Invitation for the Performance Evaluation Meeting for November 2020, addressed to all Division Heads and Heads of Internal Audit Unit & Anti Fraud and All Branch Heads;
29. Letter of the President Director Number B-1121/DIR/RENSTRA/2020 dated 17 December 2020 regarding the Submission of Monthly Review Reports for the 30 November 2020 Period, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali

The Bank's strategic plan is fully supported by the owner, but due to the Covid-19 pandemic there was a government policy to refocus the budget related to the handling of Covid-19 so that there was a delay in capital injection by the company's shareholders to strengthen the Bank's capital. The Gianyar Regency Government has made a capital deposit of Rp1,000,000,000.00 (one billion) as of June 30, 2020.

A. Target Jangka Pendek Tahun 2020

Tahun 2020 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 3%;

A. Short Term Target for 2020

In 2020 PT Bank Pembangunan Daerah Bali has set several key performances as follows:

1. Improve the quality of governance, risk management and compliance;
2. Encouraging strengthening of capital;
3. Control for Non Performing Loans (NPL), a maximum of 3% Gross;

4. Menjaga rentabilitas Bank dengan menetapkan *ROA* minimal 2,50%, *ROE* minimal 16%, BOPO maksimal 77%, NIM minimal 6,40%;
5. Meningkatkan pertumbuhan dana pihak ketiga sebesar 5%, dengan komposisi giro 8%, tabungan sebesar 50% dan deposito sebesar 42%;
6. Meningkatkan pertumbuhan kredit sebesar 2,5%, dengan komposisi kredit produktif 44% dan kredit konsumtif 56%;
7. Meningkatkan pembiayaan kredit UMKM sebesar 38% dari total kredit;
8. Meningkatkan layanan dan produk;
9. Memperluas jangkauan layanan;
10. Meningkatkan loyalitas pelanggan;
11. Meningkatkan aliansi strategis;
12. Meningkatkan *Corporate Brand;*
13. Penguatan Organisasi dan Sumber Daya Manusia;
14. Penguatan Teknologi Informasi;
15. Penguatan Infrastruktur;
16. Meningkatkan kepedulian sosial dan lingkungan.

4. Maintain the Bank's profitability by setting a minimum ROA of 2.50%, minimum ROE of 16%, maximum BOPO of 77%, minimum NIM of 6.40%;
5. Increase the growth of third party funds by 5%, with a composition of 8% current accounts, 50% savings and 42% time deposits;
6. Increasing credit growth by 2.5%, with a composition of productive loans of 44% and consumptive loans of 56%;
7. Increasing MSME credit financing by 38% of total credit;
8. Improve services and products;
9. Expanding the range of services;
10. Increase customer loyalty;
11. Increase strategic alliances;
12. Increase Corporate Brand;
13. Organizational Strengthening and Human Resources;
14. Strengthening Information Technology;
15. Strengthening Infrastructure;
16. Increase social and environmental awareness.

B. Target Jangka Menengah Tahun 2020-2022

PT Bank Pembangunan Daerah Bali telah menyusun Arah Kebijakan Bank Tahun 2020-2022 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. Memperluas jangkauan layanan;
8. Meningkatkan loyalitas pelanggan;
9. Meningkatkan aliansi strategis.
10. Meningkatkan *Corporate Brand;*
11. Penguatan Organisasi dan Sumber Daya Manusia;
12. Penguatan Teknologi Informasi;
13. Penguatan Infrastruktur;
14. Meningkatkan kepedulian sosial dan lingkungan.

B. Medium Term Target for 2020-2022

PT Bank Pembangunan Daerah Bali has compiled the Bank's Policy Direction for 2020-2022 with the following strategic steps:

1. Improve the quality of governance, risk management and compliance;
2. Encouraging strengthening of capital;
3. Control on Gross Non Performing Loan (NPL);
4. Maintaining the Bank's profitability;
5. Increasing MSME credit financing;
6. Improve services and products;
7. Expanding the range of services;
8. Increase customer loyalty;
9. Increase strategic alliances.
10. Increase Corporate Brand;
11. Organizational Strengthening and Human Resources;
12. Strengthening Information Technology;
13. Strengthening Infrastructure;
14. Increase social and environmental awareness

KESIMPULAN HASIL *SELF ASSESSMENT* PELAKSANAAN TATA KELOLA

Conclusion Self Assessment Results of Governance Implementation

Adapun penilaian pelaksanaan tata kelola PT Bank Pembangunan Daerah Bali untuk Tahun 2020 secara komposit dapat diuraikan sebagai berikut:

The assessment of the implementation of governance of PT Bank Pembangunan Daerah Bali for 2020 in a composite manner can be described as follows:

A. Semester I (Januari 2020–Juni 2020)

1. Laporan Self Assessment Tata Kelola Semester I Tahun 2020 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Direksi Nomor B-0328/DIR/MRO/2020 tanggal 27 Juli 2020 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Juni 2020, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

A. Semester I (January 2020-June 2020)

1. The Self Assessment of Governance Report Semester I Year 2020 submitted to the Otoritas Jasa Keuangan in accordance with the Board of Directors Letter Number B- 0328/DIR/MRO/2020 dated 27 July 2020 regarding Submission of Bank Soundness Level Reports to FSA for the position of June 2020, that the implementation of the principles - The principles of implementing good corporate governance have a rating of 2 (Good).

Tabel Hasil Penilaian Sendiri Semester I Tahun 2020

Table of Self Assesment of Semester I year 2020

Hasil Penilaian Sendiri (*Self Assessment*) Pelaksanaan Tata Kelola / Self Assessment Results of Governance Implementation		
	Peringkat / Rank	Definisi Peringkat / Rank Description
Individual / Individual	2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank / Reflects that the Bank's management has implemented good governance in general. This is reflected in the adequate fulfillment of governance principles. In the event that there are weaknesses in the application of governance principles, in general these weaknesses are insignificant and can be resolved by normal actions by the Bank's management
Konsolidasi / Consolida	-	-

2. Penilaian Tingkat Kesehatan Bank posisi Juni 2020 dengan Surat OJK Nomor S-71/KR.081/2020 tanggal 7 Desember 2020 yang masih memberikan penilaian *moderate* (3) pada inheren Risiko Kredit, inheren Risiko Operasional, inheren Risiko Kepatuhan, dan KPMR Risiko Operasional pada peringkat *fair* (3), sedangkan secara komposit Profil Risiko Bank keseluruhan masih berada pada peringkat 2 (PK2).

2. Assessment of Bank Soundness for the position of June 2020 with OJK Letter Number S-71/KR.081/2020 dated 7 December 2020 which still gives a moderate rating (3) on inherent credit risk, inherent operational risk, inherent compliance risk, and KPMR risk. Operations are at a fair rating (3), while the overall Bank Risk Profile is still at rank 2 (PK2).

KESIMPULAN HASIL *SELF ASSESSMENT* PELAKSANAAN TATA KELOLA
conclusion self assessment results of governance implementation

Tabel Hasil Penilaian (OJK) Semester I Tahun 2020

Table of The Assesment (OJK) in Semester I year 20220

Hasil Penilaian Sendiri (*Self Assessment*) Pelaksanaan Tata Kelola / Self Assessment Results of Governance Implementation		
	Peringkat / Rank	Definisi Peringkat / Rank Description
Individual / Individual	2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflects that the Bank's management has implemented general good governance. This is reflected in the adequate fulfillment of governance principles. There are weaknesses in the application of governance principles, in general these weaknesses are insignificant and can be resolved by normal actions by the Bank's management.
Konsolidasi / Consolida	-	-

B. Semester II (Juli 2020–Desember 2020)

1. Laporan *Self Assessment* Tata Kelola Semester II Tahun 2020 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Direksi Nomor B-0038/DIR/MRO/2021 tanggal 20 Januari 2021 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 31 Desember 2020, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

B. Semester II (July 2020-December 2020)

1. The Report of Self-Assessment Governance at Semester II of 2020 submitted to the Otoritas Jasa Keuangan in accordance with the Board of Directors Letter Number B-0038/DIR/MRO/2021 dated January 20, 2021 concerning Submission of Bank Soundness Level Reports to FSA on December 31, 2020, that the implementation of The principles of implementing the Bank's governance have a rating of 2 (Good).

Tabel Hasil Penilaian Sendiri Semester II Tahun 2020

Table of Self Assesment at Semester II year 2020

Hasil Penilaian Sendiri (*Self Assessment*) Pelaksanaan Tata Kelola / Self Assessment Results of Governance Implementation		
	Peringkat / Rank	Definisi Peringkat / Rank Description
Individual / Individual	2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank / Reflects that the Bank's management has implemented good governance in general. This is reflected in the adequate fulfillment of governance principles. There are weaknesses in the application of governance principles, in general these weaknesses are insignificant and can be resolved by normal actions by the Bank's management
Konsolidasi / Consolidated	-	-

KESIMPULAN HASIL *SELF ASSESSMENT* PELAKSANAAN TATA KELOLA
conclusion self assessment results of governance implementation

Berdasarkan analisis terhadap seluruh kriteria/indikator penilaian tersebut diatas maka dapat disimpulkan bahwa:

1. Dilihat dari *governance structure*, Bank telah memenuhi prinsip-prinsip dalam Tata Kelola yang meliputi:
   a. Bank telah memiliki 5 (lima) orang Direksi yaitu Direktur Utama, Direktur Operasional, Direktur Kredit, Direktur Bisnis Non Kredit dan Direktur Kepatuhan yang seluruh Direksi tersebut berdomisili di Bali. Direksi telah memiliki tata tertib kerja Direksi. Tidak ada Direksi yang memiliki rangkap jabatan, baik bersama-sama maupun sendiri-sendiri tidak memiliki saham di perusahaan lain, tidak menunjuk penasihat perorangan dan/atau jasa professional sebagai konsultan, serta telah menetapkan arah perencanaan dan pengembangan SDM yang jelas dan terarah sesuai *Blueprint* SDM.
   b. Bank telah memiliki 5 (lima) Dewan Komisaris yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris Non Independen dan 2 (dua) Komisaris Independen yang memiliki integritas dan kompetensi anggota Dewan Komisaris telah sesuai dibandingkan dengan ukuran dan kompleksitas usaha Bank serta mampu bertindak dan mengambil keputusan secara independen. Disamping juga kompetensi anggota komite-komite pada Dewan Komisaris sudah memadai sesuai dengan ukuran dan kompleksitas usaha Bank;
   c. 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

Based on the analysis of all the assessment criteria/ indicators above, it can be concluded that:

1. Judging from the governance structure, the Bank has complied with the principles in Governance which include:
   a. The Bank has 5 (five) Directors, namely the President Director, Director of Operation, Director of Loan, Director of Non Loan Business and Director of Compliance, all of whom are domiciled in Bali. The Board of Directors has a work order for the Board of Directors. There are no Directors who have multiple positions, either jointly or individually, do not own shares in other companies, do not appoint individual advisors and/or professional services as consultants, and have set a clear and directed direction for HR planning and development in accordance with the HR Blueprint. .
   b. The Bank has 5 (five) Board of Commissioners consisting of 1 (one) Independent President Commissioner, 2 (two) Non-Independent Commissioners and 2 (two) Independent Commissioners whose integrity and competence as members of the Board of Commissioners are appropriate compared to the dimension and complexity of the business. Bank and able to act and make decisions independently. In addition, the competence of the committee members on the Board of Commissioners is adequate in accordance with the dimension and complexity of the Bank's business;
   c. The Bank already has a Compliance Division that works without influence from work units or other units and has other access that is directly responsible to the Compliance Director, in addition to having guidelines regarding the handling of conflicts of interest. The Bank also has an Internal Audit Charter, Internal Auditor Professional Code of Conduct, Company's Guidebook & Risk Based Audit SOP, Company's Guidebook & SOP of Anti-Fraud Strategy and Annual Audit Work Program (PKAT) and is supported by an adequate Governance and HR Structure. Aspects of audit assignments to KAP and Public Accountants are in accordance

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 PT Bank Pembangunan Daerah Bali.

d. 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;

e. 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 di www.bpdbali.co.id, Sistem Informasi Manajemen berbasis intranet dan media komunikasi internal Bank "*News* Bank BPD Bali" yang terbit setiap triwulanan;

f. Bank telah memiliki *Corporate Plan,* Business Plan, dan Rencana Strategis Bank yang juga mendapat dukungan dari pemilik dengan adanya tambahan setoran modal sehingga mendukung bisnis Bank. Hal ini juga didukung adanya BPP Sistem Perencanaan, Anggaran, dan Kinerja, BPP Susunan Organisasi dan Uraian Tugas, SOP Standarisasi Kantor Cabang Pembantu & Kas, BPP Sistem Klasifikasi Kantor Cabang dan Kantor Cabang Pembantu dan SOP Sistem Penilaian Kinerja Satuan Kerja sehingga dapat mendukung operasional Bank;

2. Dilihat dari *governance process,* Bank telah melaksanakan prinsip-prinsip dalam Tata Kelola yang meliputi:

a. Direksi tidak memberikan kuasa umum kepada pihak lain yang dapat mengakibatkan pengalihan tugas dan fungsi Direksi, telah melaksanakan tugas sesuai dengan prinsip-prinsip tata kelola yang baik, telah menetapkan Kebijakan Umum

both in terms of KAP capacity, legality of work agreements, scope, professional standards of Public Accountants, and others as stated in the work agreement that has been agreed between KAP and PT Bank Pembangunan Daerah Bali.

d. The Bank has an adequate organizational structure, policies, systems and written procedures that have been reviewed in accordance with applicable 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;

e. The Bank has sufficient guidelines and standard procedures for the implementation of transparency in the Bank's financial and non-financial publications, including the resolution of Bank consumer complaints, all of which have been supported by adequate infrastructure, namely the website at www.bpdbali.co.id, Information Systems Intranet-based management and the Bank's internal communication media "News Bank BPD Bali" which is published every quarter;

f. The Bank has a Corporate Plan, Business Plan, and Bank Strategic Plan which also receives support from the owner with additional capital deposits to support the Bank's business. This is also supported by the Company's Guidebook of Planning, Budget and Performance System, Company's Guidebook of Organizational Structure and Job Description, SOP for Standardization of Sub-Branch Offices & Cash, Company's Guidebook of Classification System for Branch Offices and Sub-Branch Offices and SOP for Work Unit Performance Assessment System so that it can support Bank operations ;

2. Judging from the governance process, the Bank has implemented the principles in Governance which include:

a. The Board of Directors does not give general power to other parties which may result in the transfer of duties and functions of the Board of Directors, has carried out duties in accordance with the principles of good governance, has

Direksi dan melaksanakan keputusan yang bersifat strategis, telah menindaklanjuti temuan dari Tahun 2017 sampai dengan Tahun 2020 sebesar 97,93%, telah memiliki dan menunjuk Komite Manajemen Risiko, Komite Kebijakan Perkreditan, Komite *ALCO*, Komite Pengarah Teknologi Informasi dan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dalam membantu Direksi dalam mengambil keputusan yang dilakukan Direksi secara musyawarah mufakat dan dapat diimplementasikan.

b. 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. Dewan Komisaris telah mengungkapkan aspek transparansi dan akuntabilitas sesuai dengan peraturan perundang-undangan yang berlaku serta 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;

c. 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;

d. 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 2020;

established the General Policy of the Board of Directors and implemented strategic decisions, has followed up on findings from 2017 to 2017. In 2020, 97.93%, owned and appointed a Risk Management Committee, Credit Policy Committee, ALCO Committee, Information Technology Steering Committee and Consumer Complaint Service and Resolution Committee in assisting the Board of Directors in making decisions made by the Board of Directors by deliberation and which can be implemented.

b. The implementation of duties and responsibilities by the Board of Commissioners has fully complied with the principles of Governance which run effectively even though there are still weaknesses, but they are insignificant and can be properly resolved with normal actions. The Board of Commissioners has disclosed the aspects of transparency and accountability in accordance with the prevailing laws and regulations and has never violated any applicable provisions/ regulations. The implementation of committee duties on the Board of Commissioners in assisting the implementation of the supervisory duties of the Board of Commissioners has been carried out effectively, where the committee's recommendations are quite useful and can be used as material for consideration in the Board of Commissioners decision making;

c. The Bank has conducted an annual financial audit by an independent party where the mechanism for submitting and selecting an independent Public Accountant and Public Accounting Firm (KAP) for the bank's annual audit, both in the field of performance and in the financial sector, has been carried out in accordance with the prevailing laws and regulations. The Bank has also maximally carried out an audit process in accordance with the internal provisions and the Annual Audit Work Program that was made;

d. The Bank has also conducted rating through an external rating agency, namely PT Fitch Ratings Indonesia ("Fitch") with the results of the National Long-Term Rating of 'A' (idn): stable outlook for 2020;

KESIMPULAN HASIL *SELF ASSESSMENT* PELAKSANAAN TATA KELOLA
conclusion self assessment results of governance implementation

e. 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 menetapkan mekanisme persetujuan transaksi termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan SOP, melakukan evaluasi pada RBB, Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank, menetapkan struktur organisasi dan uraian tugas, bertanggung jawab terhadap kebijakan, strategi, dan kerangka Manajemen Risiko melalui Komite Manajemen Risiko, melakukan perbaikan melalui tindak lanjut hasil temuan SKAI dan Anti *Fraud*. Direksi juga telah menetapkan program pelatihan dan mengalokasikan anggaran SDM serta menetapkan Divisi Manajemen Risiko dan SKAI yang independen;

f. 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 PT Bank Pembangunan Daerah Bali sehingga dapat melakukan indentifikasi dan mitigasi risiko secara lebih dini untuk menghindari kerugian;

e. The Board of Commissioners has carried out the task of approving Risk Management policies in accordance with the Bank's Business Plan, evaluating Risk Management policies and Risk Management Strategies through evaluation of Risk Profile Reports, evaluating the accountability of the Board of Directors and providing direction for improvement on the implementation of Risk Management policies regularly through Evaluation and Evaluation Meetings of Financial Statements . Meanwhile, the Board of Directors has undertaken the task of formulating Risk Management policies through KUD and Bank's Business Plan, establishing identification procedures in the form of Loss Event Database applications, Branch Risk Profiles, Bank Soundness Levels and ICAAP, have compiled and established transaction approval mechanisms including those that exceed limits and authorities for each level of position listed in the Company's Guidebook and SOP, conducts evaluations on the Bank's Business Plan, Risk Profile Report and Bank Soundness Level Report, determines the organizational structure and job descriptions, is responsible for policies, strategies, and Risk Management framework through the Risk Management Committee, makes improvements through follow-up results findings of Internal Audit Unit and Anti Fraud. The Board of Directors has also established a training program and allocated an HR budget as well as established an independent Risk Management Division and Internal Audit Unit;

f. The Bank has policies and procedure systems including BPP Risk Management, Branch Office Risk Profile SOP, ICAAP SOP (Internal Capital Adequacy Assessment Process), Risk Appetite SOP, Risk Tolerance and Risk Limit, SOP Key Risk Indicator (KRI), and Risk Management Blueprint of PT Bank Pembangunan Daerah Bali 2018-2022 and already has a Risk Profile application which serves to provide an overview of the risk profile of Work Units at the Head Office of PT Bank Pembangunan Daerah Bali so that they can identify and mitigate risks. early to avoid losses;

g. Proses Bisnis Bank sudah berjalan sesuai susunan organisasi dan uraian tugas, hal ini mengacu pada:
   a. Akta Nomor 36 tanggal 22 Juni 2018 yang menetapkan I Nyoman Sudharma, S.H., M.H. sebagai Direktur Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional serta Drs. I Wayan Sutela Negara, M.M. sebagai Direktur Kepatuhan. Selanjutnya untuk mengisi jabatan Direktur Utama dan Direktur Kredit ditunjuk I Nyoman Sudharma, S.H., M.H. sebagai Pelaksana Tugas Direktur Utama dan Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Pelaksana Tugas Direktur Kredit berdasarkan Keputusan Dewan Komisaris No. 001/KEP/DK/BPD/2018 tentang Penunjukan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali;
   b. Akta Nomor 28 tanggal 14 Februari 2019 Memutuskan:
      1) 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;
      2) 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;
      3) Menetapkan susunan Direksi Perusahaan menjadi sebagai berikut:
         a) I Nyoman Sudharma S.H., M.H. selaku Direktur Utama serta sebagai Pelaksana Tugas Direktur Bisnis Non Kredit;
         b) Ida Bagus Gede Setia Yasa, S.Kom., M.M. selaku Direktur Operasional;
         c) Drs.I Wayan Sutela Negara, M.M. selaku Direktur Kepatuhan;

g. The Bank's Business Process is already running according to the organizational structure and job descriptions, this refers to:
   a. Deed Number 36 dated June 22, 2018 which stipulates I Nyoman Sudharma, S.H., M.H. as Director of Non Loan Business, Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Director of Operations and Drs. I Wayan Sutela Negara, M.M. as Director of Compliance. Furthermore, to fill the positions of President Director and Director of Loan, I Nyoman Sudharma, S.H., M.H. as Acting President Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Director of Loan based on the Decree of the Board of Commissioners No. 001/KEP/DK/BPD/2018 concerning the Appointment of the Acting President Director and Director of Loan of PT Bank Pembangunan Daerah Bali;
   b. Deed Number 28 dated February 14 2019 Decides:
      1) To honorably dismiss I Nyoman Sudharma, S.H., M.H. as Director of Non Loan Business and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Credit Director;
      2) T o appoint I Nyoman Sudharma S.H., M.H. as the President Director; and Made Lestara Widiatmika as Credit Director with a term of 5 (five) years ending on 14-02-2024;
      3) To determine the composition of the Board of Directors of the Company as follows:
         a) I Nyoman Sudharma S.H., M.H. as President Director as well as Acting Director of Non Loan Business;
         b) Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Director of Operations;
         c) Drs.I Wayan Sutela Negara, M.M. as Director of Compliance;

d) Made Lestara Widiatmika selaku Direktur Kredit dengan masa jabatan 5 (lima) tahun sehingga berakhir pada tanggal 14-02-2024.
e) Mencalonkan I Nyoman Sumanaya, S.E.,M.M sebagai calon Direktur Binis Non Kredit, untuk selanjutnya akan mengikuti fit and proper test pada lembaga yang berwenang untuk itu.

c. Akta Nomor 37 tanggal 20 Mei 2019 menetapkan I Nyoman Sumanaya S.E. sebagai Direktur Bisnis Non Kredit 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 Perusahaan menjadi sebagai berikut:
1) Direktur Utama: I Nyoman Sudharma, S.H., M.H;
2) Direktur Operasional: Ida Bagus Gede Setia Yasa;
3) Direktur Kepatuhan: Drs. I Wayan Sutela Negara, M.M;
4) Direktur Kredit: Made Lestara Widiatmika;
5) Direktur Bisnis Non Kredit: I Nyoman Sumanaya, S.E., M.M

h. Bank selalu melakukan sosialisasi sebelum menjalankan kebijakan, sistem dan prosedur. Dalam pelaksanaan kebijakan, sistem dan prosedur tersebut selalu 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;

i. 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

d) Made Lestara Widiatmika as Director of Loan with a term of 5 (five) years ending on 14-02-2024.
e) Nominating I Nyoman Sumanaya, S.E., M.M as a candidate for the Director of Loan Non Business, to subsequently take a fit and proper test at the authorized institution.

c. Deed Number 37 dated May 20, 2019 stipulates I Nyoman Sumanaya S.E. as Director of Non Loan Business with a term of 5 (five) years starting from 20-05-2019 and will end on 20-05-2024, so that the following is the composition of the Company's Board of Directors:
1) President Director: I Nyoman Sudharma, S.H., M.H;
2) Director of Operation: Ida Bagus Gede Setia Yasa, S.Kom., M.M.
3) Director of Compliance: Drs. I Wayan Sutela Negara, M.M;
4) Director of Loan: Made Lestara Widiatmika;
5) Director of Non Loan Business: I Nyoman Sumanaya, S.E., M.M.

h. Banks always conduct socialization before implementing policies, systems and procedures. In the implementation of these policies, systems and procedures are always monitored and continue to provide technical guidance and evaluation on a regular basis, however their implementation is not yet optimal so that internal and external audits are still finding weaknesses;

i. The Bank has prepared reports related to the Bank's financial and non-financial publications in accordance with the coverage set out in the POJK concerning Transparency and Publication of Bank Reports. The submission of this report has been carried out on time to the Otoritas Jasa Keuangan (OJK) and other institutions, and all consumer complaints have been followed up based on the operational mechanism

pada mekanisme operasional pengaduan Konsumen yang dilaporkan setiap triwulan;

j. Bank telah menyusun Rencana Bisnis Bank yang disetujui oleh Dewan Komisaris dan telah dikomunikasikan oleh Direksi kepada pemegang saham serta di seluruh jenjang organisasi;

k. Dalam penyusunan dan penyampaian Rencana Bisnis Bank, PT Bank Pembangunan Daerah Bali telah berpedoman pada ketentuan OJK tentang Rencana Bisnis Bank dengan tetap memperhatikan faktor eksternal dan internal yang dapat memengaruhi 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*;

3. Dilihat dari *governance outcome*, Bank telah melaksanakan prinsip-prinsip tata kelola sebagai berikut:

   a. Direksi telah memberikan laporan pertanggungjawaban pelaksanaan tugas Tahun Buku 2019 kepada Pemegang Saham pada Rapat Umum Pemegang Saham Tahunan tanggal 11 Maret 2020 serta Otoritas Jasa Keuangan, dan Pemegang Saham. Laporan pertanggungjawaban pelaksanaan tugas tersebut telah diterima oleh Pemegang Saham dan Otoritas Jasa Keuangan. 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 2020 telah melampaui target pencapaian kredit sebesar 101,37% dan pencapaian dana pihak ketiga sebesar

for Consumer complaints which is reported quarterly;

j. The Bank has prepared a Bank Business Plan approved by the Board of Commissioners and communicated by the Board of Directors to shareholders and at all levels of the organization;

k. In preparing and submitting a Bank Business Plan, PT Bank Pembangunan Daerah Bali has been guided by the OJK regulations concerning Bank Business Plans by taking into account external and internal factors that may affect the continuity of the Bank's business; precautionary principle; implementation of risk management; sound banking principles; and supported by shareholders who have shown seriousness in taking steps to support the Bank's strategic plan, by making capital deposits. The Board of Directors and the Board of Commissioners have supervised the implementation of the Bank Business Plan through the Bank Business Plan Realization Report, the Education Activity Realization Report in the Banking Sector, the Transformation Program Implementation Progress Report and the Monthly Review Report;

3. Judging from the governance outcome, the Bank has implemented the following governance principles:

   a. The Board of Directors has submitted an accountability report on the implementation of the 2019 Fiscal Year duties to Shareholders at the Annual General Meeting of Shareholders on March 11, 2020 as well as the Otoritas Jasa Keuangan, and Shareholders. The accountability report for the implementation of these tasks has been received by the Shareholders and the Otoritas Jasa Keuangan. The Board of Directors has also socialized the direction of the Bank's policies through work meetings, and the results of the Board of Directors meeting have been recorded in the minutes of the meeting as a company document. The Board of Directors has also signed the Integrity Pact. The performance achievement of Semester II of 2020 has exceeded the target of achieving credit by 101.37% and

101,83%. Penerbitan/pelaksanaan produk dan/atau pelaksanaan aktivitas baru sampai dengan Semester II 2020 telah merealisasikan aktivitas baru berupa *EDC* Mini *EDC* Mini *ATM* adalah mesin yang berfungsi sebagai sarana penyedia transaksi dan alat pembayaran yang penggunaannya dengan cara memasukkan atau menggesek kartu *ATM*, kartu debet, maupun kartu kredit serta dilengkapi dengan fasilitas pembayaran lainnya yang terkoneksi secara *real time*. Layanan menggunakan *EDC* Mini *ATM* memungkinkan nasabah mengetahui informasi rekening (*inquiry* saldo rekening), transfer dana internal Bank BPD Bali maupun antar Bank, transaksi pembelian serta pembayaran tagihan dengan menggunakan *EDC*;

b. 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;
c. 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;
d. 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;
e. Pada semester II tahun 2020, *risk profile* bank dinilai *low to moderate* (2) dengan rincian risiko inheren dinilai *moderate* (3), dan Kualitas Penerapan Manajemen Risiko (KPMR) dinilai *Satisfactory* (2) sama dengan periode sebelumnya (semester I-2020). Penilaian tersebut terutama dipengaruhi oleh profil risiko kredit yang merupakan eksposur risiko terbesar bank dan risiko operasional yang memengaruhi kinerja bank.

attaining third party funds of 101.83%. The issuance/implementation of new products and/or implementation of new activities up to Semester II 2020 have realized new activities in the form of EDC Mini EDC Mini ATM is a machine that functions as a means of providing transactions and payment instruments whose use is by inserting or swiping an ATM card, debit card, or credit card and other payment facilities that are connected in real time. The service using the EDC Mini ATM allows customers to find out account information (account balance inquiry), internal fund transfers of Bank BPD Bali and between banks, purchase transactions and bill payments using EDC;

b. Meetings of the Board of Commissioners and committees of the Board of Commissioners have been organized and run effectively and efficiently, are well documented, and are in accordance with work guidelines and procedures;
c. The Bank has submitted the main report on the implementation of the duties of the Director in charge of the Compliance Function, there has been no conflict of interest, and there has been no intervention from the owner/related parties/ other parties in the operational activities of the Bank;
d. The Bank has conducted audits in several work units and has been able to complete follow-up actions on findings including mitigating risks that may occur. The results of the audit have covered the scope in accordance with applicable regulations and have described significant bank problems;
e. In the second semester of 2020, the bank's risk profile was assessed as low to moderate (2) with details of inherent risk being considered moderate (3), and the Quality of Risk Management Implementation (KPMR) was rated as Satisfactory (2) the same as the previous period (semester I-2020). This assessment is exclusively influenced by the credit risk profile which is the most immense bank risk exposure and operational risk that affects the bank's performance.

f. Bank sangat mendukung program Pemerintah dalam mengedepankan UMKM sebagai penggerak perekonomian daerah, dimana PT Bank Pembangunan Daerah Bali telah menyalurkan kredit kepada UMKM sampai dengan periode 31 Desember 2020 sudah mencapai 39,61% dari total kredit. Hal ini jauh melampaui ketentuan yang menetapkan bahwa kredit kepada UMKM sejak Tahun 2018 sudah harus mencapai rasio 20%. Dua puluh tujuh penghargaan telah diraih PT Bank Pembangunan Daerah Bali pada Tahun 2020 salah satunya adalah Bank BPD Bali menerima penghargaan sebagai Bank Pendukung UMKM Terbaik Bank BUKU 1 & BUKU 2.

g. Bank telah menyampaikan Laporan Publikasi Bulanan, Triwulanan, Tahunan dan SBDK sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Transparansi dan Publikasi Laporan Bank, secara tepat waktu dan disampaikan kepada Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) dan lembaga-lembaga lainnya.

f. The bank is very supportive of the Government's program in promoting MSMEs as a driver of the regional economy, where PT Bank Pembangunan Daerah Bali has distributed loans to MSMEs until December 31, 2020, reaching 39.61% of total loans. This far exceeds the provisions stipulating that credit to MSMEs since 2018 must reach a ratio of 20%. Twenty-seven awards have been won PT Bank Pembangunan Daerah Bali in 2020, one of which is Bank BPD Bali receiving an award as the Best Supporting Bank for MSMEs for BUKU 1 & BUKU 2 Banks.

g. The Bank has submitted Monthly, Quarterly, Annual Publication Reports and prime lending rates in accordance with the Otoritas Jasa Keuangan Regulation concerning Transparency and Publication of Bank Reports, in a timely manner and submitted to the Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) and other institutions.

BANK BPD BALI

Bersama Anda Membangun Bali

06

Informasi Perusahaan

Company's Information

PROFIL DEWAN KOMISARIS
Profile of the Board of Commissioners

Drs. I MADE SUKADA, M.M.
Komisaris Independen
Independent Commissioner

IDA BAGUS PUTU ANOM REDHI, S.H., M.M.
Komisaris Utama Independen
Independent President Commissioner

IDA BAGUS WIBAWA, S.E.
Komisaris Independen
Independent Commissioner

WISNU BAWA TEMAJA, S.H., M.H.
Komisaris Non Independen
Non Independent Commissioners

NI MADE DEWI SURYANI, S.E., Ak., M.Ak., CA
Komisaris Non Independen
Non Independent Commissioners

PROFIL DEWAN KOMISARIS
Profile of the Board of Commissioners

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

Jabatan / Position	Komisaris Utama Independen / Independend President Commissioner
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Gianyar, 28 Januari 1963 Gianyar, January 28, 1963
Usia / Age	57 Tahun / 57 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	Pascasarjana Universitas Udayana Bali Postgraduate of Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Inspektur/Kepala Audit Intern Wilayah BRI Kantor Inspeksi/Audit Intern Wilayah Surabaya Inspector/Head of Internal Audit of BRI Inspection Office/ Internal Audit of Surabaya Region Office ▪ Kepala Divisi RPK BRI Kantor Pusat Jakarta Head of RPK BRI Division, Jakarta Headquarters ▪ Wakil Pemimpin Wilayah Bidang Bisnis BRI Jakarta 2 Vice Leader of BRI Jakarta Business Area 2 ▪ Wakil Pemimpin Wilayah Bidang Bisnis BRI Medan Vice Leader of Business Region at BRI Medan Office ▪ Pemimpin Cabang BRI Yogyakarta Katamso Head of BRI Yogyakarta Katamso Branch Office ▪ Pemimpin Cabang BRI Cinere Jakarta Head of BRI Cinere Jakarta Branch Office ▪ Pemimpin Cabang BRI Metro Lampung Head of BRI Metro Lampung Branch Office ▪ Pemimpin Cabang BRI Cabang BRI Negara Denpasar Head of BRI Denpasar Branch Office ▪ Pemimpin Cabang BRI Larantuka Flores Timur Head of BRI Larantuka Flores Timur Branch Office ▪ Pemimpin Cabang Pembantu BRI Denpasar Telasera Head of BRI Denpasar Telasera Sub 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

- Mengikuti FGD Dampak Implementasi PSAK 71 yang diselenggarakan oleh Bank BPD Bali Tanggal 11 Pebruari 2020.
  Participated in an FGD on the Impact of the Implementation of PSAK 71 held by Bank BPD Bali on 11 February 2020.
- Mengikuti Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Level Eksekutif yang diselenggarakan oleh Bank BPD Bali Tanggal 14 Maret 2020.
  Attending the Executive Level Anti Money Laundering and Counter Financing of Terrorism (AML-CFT) Training held by Bank BPD Bali on March 14, 2020.
- Mengikuti seminar motivasi *online* dalam memasuki era kenormalan baru (new normal) yang diselenggarakan tanggal 3 Juni 2020
  Attending an online motivational seminar in entering the new normal era which was held on June 3, 2020
- Mengikuti seminar *Charisma & Personal Branding* yang diselenggarakan oleh Bank BPD Bali tanggal 27 Juni 2020.
  Participated in the Charisma & Personal Branding seminar held by Bank BPD Bali on 27 June 2020.
- Mengikuti FGD *Online Class* Penerbitan Surat Berharga sebagai strategi pengelolaan likuiditas Bank di masa *new normal* yang diselenggarakan oleh Bank BPD Bali tanggal 15 Juli 2020.
  Participated in the FGD Online Class for Securities Issuance as a strategy for managing the Bank's liquidity in the new normal, which was held by Bank BPD Bali on July 15, 2020.
- Mengikuti *Online Class Corporate Culture Internalization & Create Value In Action* yang diselenggarakan oleh Bank BPD Bali tanggal 17 Juli 2020.
  Participated in the Online Class Corporate Culture Internalization & Create Value In Action held by Bank BPD Bali on July 17, 2020.
- Mengikuti *Refresment Level* 5 Strategi Penanganan Kredit Bermasalah dan Restrukturisasi yang diselenggarakan oleh *Learning* Media Indonesia (LMI) tanggal 22 Juli 2020.
  Participated in Refresment Level 5 of Non-Performing Loans and Restructuring Strategies organized by Learning Media Indonesia (LMI) on 22 July 2020.
- Mengikuti Diskusi Panel IIA Indonesia-IKAI-IAPI "Peran Auditor Internal, Komite Audit, dan Auditor Eksternal dalam ISO 37001:2016 Sistem Manajemen Anti Penyuapan" yang diselenggarakan oleh The Institute of Internal Auditors Indonesia (IIA) tanggal 29 Juli 2020.
  Participated in the IIA Indonesia-IKAI-IAPI Panel Discussion "The Role of Internal Auditors, Audit Committee and External Auditors in ISO 37001: 2016 Anti-Bribery Management System" organized by The Institute of Internal Auditors Indonesia (IIA) on July 29, 2020.
- Mengikuti seminar *Online* Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan topik "*Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme sebagai Dampak Krisis COVID-19" tanggal 19 Agustus 2020.
  Participated in the Online Seminar on the Communication Forum of the Director of Banking Compliance (FKDKP) with the topic "Profiling Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the COVID-19 Crisis" on 19 August 2020.
- Mengikuti seminar dengan topik Kebijakan Relaksasi OJK pada masa Pandemi Covid-19 tanggal 26 Agustus 2020.
  Participated in a seminar on the OJK Relaxation Policy during the Covid-19 Pandemic on August 26, 2020.
- Mengikuti *Webinar* dengan agenda Pemahaman Ketentuan Terkait Pelaporan Data Penjaminan Berbasis Nasabah (*Single Customer View*)-PLPS No. 05 Tahun 2019 tanggal 23 September 2020.
  Participating in a Webinar with an agenda of Understanding the Provisions related to Reporting Customer Based Guarantee Data (Single Customer View) -PLPS No. 05 of 2019 dated 23 September 2020.
- Mengikuti *Webinar*, Pameran Virtual dan Pembukaan Stand Pameran DEKRANASDA Provinsi Bali di Bandara Internasional I Gusti Ngurah Rai tanggal 9 Oktober 2020.
  Participating in Webinars, Virtual Exhibition and Opening of the Bali Province DEKRANASDA Exhibition Stand at I Gusti Ngurah Rai International Airport on October 9, 2020.
- Mengikuti Sosialisasi Strategi Anti *Fraud* Kantor Pusat Tahun 2020 tanggal 9 Oktober 2020.
  Following the 2020 Head Office Anti Fraud Strategy Socialization on 9 October 2020.
- Mengikuti *Webinar* "Strategi Penguatan Permodalan BPD dalam rangka meningkatkan Peran BPD dan Penempatan Dana Pemerintah di BPD untuk membantu percepatan Pemulihan Ekonomi Nasional" tanggal 16 Oktober 2020.
  Participated in the Webinar "Strategy for Strengthening BPD Capital in order to increase the Role of BPD and Placement of Government Funds in BPD to help accelerate the National Economic Recovery" on 16 October 2020.
- Mengikuti *Webinar* Identifikasi Permasalahan Hukum dan Mitigasinya dalam Perjanjian Kredit pada masa *New* Normal tanggal 18 Nopember 2020.
  Participated in the webinar on Identification of Legal Issues and Mitigation in Credit Agreements during the New Normal period on November 18, 2020.
- Mengikuti *workshop* dengan tema *Fraud In Financial Institution* tanggal 2 Desember 2020.
  Participated in a workshop with the theme Fraud In Financial Institution on December 2, 2020.
- Mengikuti *workshop* Strategi BPD SI dalam menghadapi Dampak Pandemi Covid-19 tanggal 14 Desember 2020.
  Participated in the BPD SI Strategy workshop in dealing with the Impact of the Covid-19 Pandemic on December 14, 2020.
- Mengikuti *Webinar* Bank Pembangunan Daerah se Indonesia dengan tema Strategi Penguatan Permodalan BPD untuk meningkatkan Peran BPD dalam membantu percepatan Pemulihan Ekonomi Nasional dimasa dan pasca Pandemi tanggal 23 Desember 2020.
  Participated in a Webinar of Regional Development Banks throughout Indonesia with the theme of Strengthening BPD Capital Strategies to increase the role of BPD in helping accelerate the National Economic Recovery during and after the Pandemic on December 23, 2020.

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	61 Tahun / 61 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, 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	Pascasarjana Universitas Udayana Bali Postgraduate of Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Kepala Badan Keuangan Daerah Kabupaten Tabanan Head Of Regional Finance Institution (Badan Keuangan Daerah) Tabanan Regency ▪ Asisten Administrasi Umum Setda Kabupaten Tabanan Assistant of General Administration of the Regional Secretariat of Tabanan Regency ▪ Kepala Badan Pengelola Keuangan dan Aset Daerah Kabupaten Tabanan Head of the Financial Management Board and the Regional Asset District of Tabanan Regency ▪ Kepala Bagian Keuangan Setda Tabanan Head of Finance of the Regional Secretariat of Tabanan Regency ▪ Wakil Kepala Dinas Pendapatan dan Pesedahan Agung Kabupaten Tabanan Deputy Head of the Department of Revenue and Pesedahan Agung of Tabanan Regency ▪ Kepala Sub Dinas Usaha Perdagangan Dinas Perindustrian dan Perdagangan Kabupaten Tabanan Head of Sub-Department of Trade Industry and Trade Agency of Tabanan Regency ▪ Kepala Seksi Usaha Perdagangan Kantor Departemen Perindustrian dan Perdagangan Kabupaten Tabanan Section Head of Trade Office of Ministry of Industry and Trade of Tabanan Regency ▪ Kepala Seksi Bimbingan Usaha dan Pendaftaran Perusahaan Kantor Departemen Perdagangan Kabupaten Tabanan Section Head of Business Guidance and Corporate Registration Section of Departement of Trade Office of Tabanan Regency
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

- Mengikuti FGD Dampak Implementasi PSAK 71 yang diselenggarakan oleh Bank BPD Bali Tanggal 11 Pebruari 2020.
  Participating in an FGD on the Impact of the Implementation of PSAK 71 held by Bank BPD Bali on 11 February 2020.
- Mengikuti Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Level Eksekutif yang diselenggarakan oleh Bank BPD Bali Tanggal 14 Maret 2020.
  Attending the Executive Level Anti Money Laundering and Counter Financing of Terrorism (AML-CFT) Training held by Bank BPD Bali on March 14, 2020.
- Mengikuti seminar motivasi *online* dalam memasuki era kenormalan baru (new normal) yang diselenggarakan tanggal 3 Juni 2020
  Attending an online motivational seminar in entering the *new* normal era which was held on June 3, 2020
- Mengikuti seminar *Charisma & Personal Branding* yang diselenggarakan oleh Bank BPD Bali tanggal 27 Juni 2020.
  Participating in the Charisma & Personal Branding seminar organized by Bank BPD Bali by Bank BPD Bali on 27 June 2020.
- Mengikuti FGD *Online Class* Penerbitan Surat Berharga sebagai strategi pengelolaan likuiditas Bank di masa *new* normal yang diselenggarakan oleh Bank BPD Bali tanggal 15 Juli 2020.
  Participating in an Online Class FGD for Securities Issuance as a strategy for managing the Bank's liquidity in the new normal, which was held by Bank BPD Bali on July 15, 2020.
- Mengikuti *Online Class Corporate Culture Internalization & Create Value In Action* yang diselenggarakan oleh Bank BPD Bali tanggal 17 Juli 2020.
  Participating in the Online Class Corporate Culture Internalization & Create Value In Action held by Bank BPD Bali on July 17, 2020.
- Mengikuti seminar *Online* Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan topik "*Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme sebagai Dampak Krisis COVID-19" tanggal 19 Agustus 2020.
  Participating in the Online Seminar on the Communication Forum of the Director of Banking Compliance (FKDKP) with the topic "Profiling Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the COVID-19 Crisis" on 19 August 2020.
- Mengikuti *Webinar*, Pameran Virtual dan Pembukaan Stand Pameran DEKRANASDA Provinsi Bali di Bandara Internasional I Gusti Ngurah Rai tanggal 9 Oktober 2020.
  Participating in Webinars, Virtual Exhibition and Opening of the Bali Province DEKRANASDA Exhibition Stand at I Gusti Ngurah Rai International Airport on October 9, 2020.
- Mengikuti Sosialisasi Strategi Anti *Fraud* Kantor Pusat Tahun 2020 tanggal 9 Oktober 2020.
  Following the 2020 Head Office Anti Fraud Strategy Socialization on 9 October 2020.
- Mengikuti *webinar* Identifikasi Permasalahan Hukum dan Mitigasinya dalam Perjanjian Kredit pada masa *New* Normal tanggal 18 Nopember 2020.
  Participated in the webinar on the Identification of Legal Issues and Mitigation in Credit Agreements during the New Normal period on 18 November 2020.
- Mengikuti *workshop* dengan tema *Fraud In Financial Institution* tanggal 2 Desember 2020.
  Participating in a workshop with the theme Fraud In Financial Institution on December 2, 2020.
- Mengikuti *workshop* Strategi BPD SI dalam menghadapi Dampak Pandemi Covid-19 tanggal 14 Desember 2020.
  Participating in the BPD SI Strategy workshop in dealing with the Impact of the Covid-19 Pandemic on December 14, 2020.

PROFIL DEWAN KOMISARIS
Profile of the Board of Commissioners

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

Jabatan / Position	Komisaris Non Independen / Non Independent Commissioners
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 11 April 1956 Denpasar, April 11, 1956
Usia / Age	64 Tahun / 64 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, 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	Pascasarjana Universitas Udayana Bali Postgraduate of Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Inspektur Kabupaten Badung Badung Regency Inspector ▪ Asisten Pemerintahan dan Kesejahteraan Rakyat Pemerintah Daerah Kabupaten Badung Assistant Government and People's Welfare Badung Regency Government ▪ Kepala Dinas Tenaga Kerja Pemerintah Daerah Kabupaten Badung Head of the Local Government Manpower Office of Badung Regency ▪ Kepala Badan Kesatuan Bangsa dan Perlindungan Masyarakat Pemerintah Daerah Kabupaten Badung Head of the National Unity and Community Protection Agency for the Regional Government of Badung Regency ▪ Kepala Dinas Kebersihan Pemda Tk. II Badung Head of the Sanitation Service of Badung District Government ▪ Kepala Kantor Pembangunan Masyarakat Desa Kabupaten Pemda Tk. II Badung Head of the Office of Rural Community Development of Badung District Government ▪ Kepala Kantor Pembangunan Desa Kabupaten Pemda Tk. II Badung Head of the District Rural Development Office of the Badung District Government ▪ Kepala Bagian Urusan Generasi Muda dan Olahraga Pada Biro Mental Spiritual Pemda Tk. I Bali Head of Youths and Sports Affairs of Mental Spiritual Bureau of Bali Regional Goverment ▪ Kepala Bagian Pengembangan Pegawai Pada Biro Kepegawaian Pemda Tk. I Bali Head of Employee Development In Employment Bureau of Bali Regional Government ▪ Kepala Bagian Kesra Pada Setwilda Pemda Tk. II Karangasem Head of the People's Welfare Section at the Regional Secretariat of Karangasem Regional Government ▪ Kepala Bagian Hubungan Masyarakat Pemda Tk.II Karangasem Head of Public Relation of Karangasem Regional Goverment
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

- Mengikuti FGD Dampak Implementasi PSAK 71 yang diselenggarakan oleh Bank BPD Bali Tanggal 11 Pebruari 2020.
  Participating in an FGD on the Impact of the Implementation of PSAK 71 held by Bank BPD Bali on 11 February 2020.
- Mengikuti Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Level Eksekutif yang diselenggarakan oleh Bank BPD Bali Tanggal 14 Maret 2020.
  Attending the Executive Level Anti Money Laundering and Counter Funding of Terrorism (AML-CFT) Training held by Bank BPD Bali on March 14, 2020.
- Mengikuti seminar motivasi *online* dalam memasuki era kenormalan baru (*new* normal) yang diselenggarakan tanggal 3 Juni 2020
  Attending an online motivational seminar in entering the new normal era which was held on June 3, 2020.
- Mengikuti seminar *Charisma & Personal Branding* yang diselenggarakan oleh Bank BPD Bali oleh Bank BPD Bali tanggal 27 Juni 2020.
  Participating in the Charisma & Personal Branding seminar organized by Bank BPD Bali by Bank BPD Bali on 27 June 2020.
- Mengikuti FGD *Online Class* Penerbitan Surat Berharga sebagai strategi pengelolaan likuiditas Bank di masa new normal yang diselenggarakan oleh Bank BPD Bali tanggal 15 Juli 2020.
  Participating in an Online Class FGD for Securities Issuance as a strategy for managing the Bank's liquidity in the new normal, which was held by Bank BPD Bali on July 15, 2020.
- Mengikuti *Online Class Corporate Culture Internalization & Create Value In Action* yang diselenggarakan oleh Bank BPD Bali tanggal 17 Juli 2020.
  Participating in the Online Class Corporate Culture Internalization & Create Value In Action held by Bank BPD Bali on July 17, 2020.
- Mengikuti seminar *Online* Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan topik "*Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme sebagai Dampak Krisis COVID-19" tanggal 19 Agustus 2020.
  Participating in the Online Seminar on the Communication Forum of the Director of Banking Compliance (FKDKP) with the topic "Profiling Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the COVID-19 Crisis" on 19 August 2020.
- Mengikuti *Webinar*, Pameran Virtual dan Pembukaan Stand Pameran DEKRANASDA Provinsi Bali di Bandara Internasional I Gusti Ngurah Rai tanggal 9 Oktober 2020.
  Participating in Webinars, Virtual Exhibition and Opening of the Bali Province DEKRANASDA Exhibition Stand at I Gusti Ngurah Rai International Airport on October 9, 2020.
- Mengikuti Sosialisasi Strategi Anti *Fraud* Kantor Pusat Tahun 2020 tanggal 9 Oktober 2020.
  Following the 2020 Head Office Anti Fraud Strategy Socialization on 9 October 2020.

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	37 Tahun / 37 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	Magister Akuntansi Universitas Indonesia Jakarta Magister of Accounting at Universitas Indonesia Jakarta
Pengalaman Kerja Working Experiences	▪ Fungsional bagian Penindakan di Komisi Pemberantasan Korupsi (KPK) Functional Enforcement Section at the Corruption Eradication Commission (KPK) ▪ Fungsional Pengawasan Internal di Komisi Pemberantasan Korupsi (KPK) Internal Oversight Functional at the Corruption Eradication Commission (KPK) ▪ Senior Auditor di Kantor Akuntan Publik Pricewaterhouse-Coopers Senior Auditor at Pricewaterhouse-Coopers Public Accounting Firm ▪ *Management Trainee*-Asisten Manajer Keuangan di PT Asuransi Adira Dinamika, Jakarta Management Trainee-Assistant Finance 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, Direksi, memiliki afiliasi dengan Pemegang Saham Pengendali Does not have affiliation with the Member of Board Commissioners, Directors, has affiliation with the Controlling Shareholder

Pendidikan/Pelatihan
Education/Training

- Mengikuti FGD Dampak Implementasi PSAK 71 yang diselenggarakan oleh Bank BPD Bali Tanggal 11 Pebruari 2020.
  Participating in an FGD on the Impact of the Implementation of PSAK 71 held by Bank BPD Bali on 11 February 2020.
- Mengikuti Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Level Eksekutif yang diselenggarakan oleh Bank BPD Bali Tanggal 14 Maret 2020.
  Attending the Executive Level Anti Money Laundering and Counter Financing of Terrorism (AML-CFT) Training held by Bank BPD Bali on March 14, 2020.
- Mengikuti seminar motivasi *online* dalam memasuki era kenormalan baru (*new* normal) yang diselenggarakan tanggal 3 Juni 2020
  Attending an online motivational seminar in entering the new normal era which was held on June 3, 2020
- Mengikuti seminar *Charisma & Personal Branding* yang diselenggarakan oleh Bank BPD Bali tanggal 27 Juni 2020.
  Participating in the Charisma & Personal Branding seminar organized by Bank BPD Bali by Bank BPD Bali on 27 June 2020.
- Mengikuti FGD *Online Class* Penerbitan Surat Berharga sebagai strategi pengelolaan likuiditas Bank di masa *new* normal yang diselenggarakan oleh Bank BPD Bali tanggal 15 Juli 2020.
  Participating in an Online Class FGD for Securities Issuance as a strategy for managing the Bank's liquidity in the new normal, which was held by Bank BPD Bali on July 15, 2020.
- Mengikuti *Online Class Corporate Culture Internalization & Create Value In Action* yang diselenggarakan oleh Bank BPD Bali tanggal 17 Juli 2020.
  Participating in the Online Class Corporate Culture Internalization & Create Value In Action held by Bank BPD Bali on July 17, 2020.
- Mengikuti Diskusi Panel IIA Indonesia-IKAI-IAPI "Peran Auditor Internal, Komite Audit, dan Auditor Eksternal dalam ISO 37001:2016 Sistem Manajemen Anti Penyuapan" yang diselenggarakan oleh The Institute of Internal Auditors Indonesia (IIA) tanggal 29 Juli 2020.
  Participating in the IIA Indonesia-IKAI-IAPI Panel Discussion "The Role of Internal Auditors, Audit Committee and External Auditors in ISO 37001: 2016 Anti-Bribery Management System" organized by The Institute of Internal Auditors Indonesia (IIA) on July 29, 2020.
- Mengikuti seminar *Online* Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan topik "*Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme sebagai Dampak Krisis COVID-19" tanggal 19 Agustus 2020.
  Participating in the Online Seminar on the Communication Forum of the Director of Banking Compliance (FKDKP) with the topic "Profiling Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the COVID-19 Crisis" on 19 August 2020.
- Mengikuti *Webinar* dengan agenda Pemahaman Ketentuan Terkait Pelaporan Data Penjaminan Berbasis Nasabah (*Single Customer View*)-PLPS No. 05 Tahun 2019 tanggal 23 September 2020.
  Participating in a Webinar with an agenda of Understanding the Provisions Related to Customer Based Guarantee Data Reporting (Single Customer View) -PLPS No. 05 of 2019 dated 23 September 2020.
- Mengikuti *Webinar*, Pameran Virtual dan Pembukaan Stand Pameran DEKRANASDA Provinsi Bali di Bandara Internasional I Gusti Ngurah Rai tanggal 9 Oktober 2020.
  Attending Webinars, Virtual Exhibitions and Opening of the Bali Province DEKRANASDA Exhibition Stand at I Gusti Ngurah Rai International Airport on October 9, 2020.
- Mengikuti Sosialisasi Strategi Anti *Fraud* Kantor Pusat Tahun 2020 tanggal 9 Oktober 2020.
  Following the Socialization of the 2020 Head Office Anti Fraud Strategy on 9 October 2020.
- Mengikuti *webinar* Identifikasi Permasalahan Hukum dan Mitigasinya dalam Perjanjian Kredit pada masa *New* Normal tanggal 18 Nopember 2020.
  Participated in the webinar on the Identification of Legal Issues and Mitigation in Credit Agreements during the New Normal period on 18 November 2020.
- Mengikuti *workshop* dengan tema *Fraud In Financial Institution* tanggal 2 Desember 2020.
  Participating in a workshop with the theme Fraud In Financial Institution on December 2, 2020.
- Mengikuti *workshop* Strategi BPD SI dalam menghadapi Dampak Pandemi Covid-19 tanggal 14 Desember 2020.
  Participating in the BPD SI Strategy workshop in dealing with the Impact of the Covid-19 Pandemic on December 14, 2020.

PROFIL DEWAN KOMISARIS
Profile of the Board of Commissioners

Ida Bagus Wibawa, S.E.

Jabatan / Position	Komisaris Independen / Independend Commissioner
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Yogyakarta, 7 Maret 1972 Yogyakarta, March 7, 1972
Usia / Age	48 Tahun / 48 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 of Jakarta
Pengalaman Kerja Working Experiences	▪ Pimpinan Perusahaan Media *Online* sandimerahputih.com Head of Online Media Company sandimerahputih.com ▪ Staf Ahli Ekonomi Badan Intilijen Negara Daerah Bali Economic Advisor to the Regional State Intilijen Agency Bali ▪ Komite Remunerasi dan Nominasi Dewan Komisaris Bank BPD Bali Remuneration and Nomination Committee for the Board of Commissioners of Bank BPD Bali ▪ Wakil Manajemen Bali (*Bali Representative*) di PT Plasma Inti Media *Advertising Outdoor* Bali Management Representative at PT Plasma Inti Media Outdoor Advertising ▪ Pimpinan Divisi *Ticketing Airlines & Domestic Travel* pada PT Paradise Bali Indah Tour & Travel Head of the Ticketing Airlines & Domestic Travel Division at PT Paradise Bali Indah Tour & Travel ▪ Pimpinan Divisi *Card Connection International* (CCI) & OVIS Denpasar Division Leader 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	

- Mengikuti FGD Dampak Implementasi PSAK 71 yang diselenggarakan oleh Bank BPD Bali Tanggal 11 Pebruari 2020.
  Participating in an FGD on the Impact of the Implementation of PSAK 71 held by Bank BPD Bali on 11 February 2020.
- Mengikuti Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Level Eksekutif yang diselenggarakan oleh Bank BPD Bali Tanggal 14 Maret 2020.
  Attending the Executive Level Anti Money Laundering Counter Financing of Terrorism (AML-CFT) Training held by Bank BPD Bali on March 14, 2020.
- Mengikuti seminar motivasi *online* dalam memasuki era kenormalan baru (*new* normal) yang diselenggarakan tanggal 3 Juni 2020
  Attending an online motivational seminar in entering the new normal era which was held on June 3, 2020
- Mengikuti seminar *Charisma & Personal Branding* yang diselenggarakan oleh Bank BPD Bali tanggal 27 Juni 2020.
  Participating in the Charisma & Personal Branding seminar organized by Bank BPD Bali by Bank BPD Bali on 27 June 2020.
- Mengikuti FGD *Online Class* Penerbitan Surat Berharga sebagai strategi pengelolaan likuiditas Bank di masa *new* normal yang diselenggarakan oleh Bank BPD Bali tanggal 15 Juli 2020.
  Participating in an Online Class FGD for Securities Issuance as a strategy for managing the Bank's liquidity in the new normal, which was held by Bank BPD Bali on July 15, 2020.
- Mengikuti *Online Class Corporate Culture Internalization & Create Value In Action* yang diselenggarakan oleh Bank BPD Bali tanggal 17 Juli 2020.
  Participating in the Online Class Corporate Culture Internalization & Create Value In Action held by Bank BPD Bali on July 17, 2020.
- Mengikuti Diskusi Panel IIA Indonesia-IKAI-IAPI "Peran Auditor Internal, Komite Audit, dan Auditor Eksternal dalam ISO 37001:2016 Sistem Manajemen Anti Penyuapan" yang diselenggarakan oleh The Institute of Internal Auditors Indonesia (IIA) tanggal 29 Juli 2020.
  Participating in the IIA Indonesia-IKAI-IAPI Panel Discussion "The Role of Internal Auditors, Audit Committee and External Auditors in ISO 37001: 2016 Anti-Bribery Management System" organized by The Institute of Internal Auditors Indonesia (IIA) on July 29, 2020.
- Mengikuti seminar *Online* Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan topik "*Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme sebagai Dampak Krisis COVID-19" tanggal 19 Agustus 2020.
  Participating in the Online Seminar on the Communication Forum of the Director of Banking Compliance (FKDKP) with the topic "Profiling Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the COVID-19 Crisis" on 19 August 2020.
- Mengikuti Webinar dengan agenda Pemahaman Ketentuan Terkait Pelaporan Data Penjaminan Berbasis Nasabah (*Single Customer View*)-PLPS No. 05 Tahun 2019 tanggal 23 September 2020.
  Participating in a Webinar with an agenda of Understanding the Provisions Related to Customer Based Guarantee Data Reporting (Single Customer View) -PLPS No. 05 of 2019 dated 23 September 2020.
- Mengikuti *Webinar*, Pameran Virtual dan Pembukaan Stand Pameran DEKRANASDA Provinsi Bali di Bandara Internasional I Gusti Ngurah Rai tanggal 9 Oktober 2020.
  Attending Webinars, Virtual Exhibitions and Opening of the Bali Province DEKRANASDA Exhibition Stand at I Gusti Ngurah Rai International Airport on October 9, 2020.
- Mengikuti Sosialisasi Strategi Anti *Fraud* Kantor Pusat Tahun 2020 tanggal 9 Oktober 2020.
  Following the Socialization of the 2020 Head Office Anti Fraud Strategy on 9 October 2020.
- Mengikuti *webinar* Identifikasi Permasalahan Hukum dan Mitigasinya dalam Perjanjian Kredit pada masa *New* Normal tanggal 18 Nopember 2020.
  Participated in the webinar on the Identification of Legal Issues and Mitigation in Credit Agreements during the New Normal period on 18 November 2020.
- Mengikuti *workshop* dengan tema *Fraud In Financial Institution* tanggal 2 Desember 2020.
  Participating in a workshop with the theme Fraud In Financial Institution on December 2, 2020.
- Mengikuti *workshop* Strategi BPD SI dalam menghadapi Dampak Pandemi Covid-19 tanggal 14 Desember 2020.
  Participating in the BPD SI Strategy workshop in dealing with the Impact of the Covid-19 Pandemic on December 14, 2020.

PROFIL DIREKSI
Profile of the Board of Directors

IDA BAGUS GEDE SETIA YASA, S.Kom., M.M.
Direktur Operasional
Director of Operation

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

I NYOMAN SUMANAYA, S.E., M.M.
Direktur Bisnis Non Kredit
Director of Non Loan Business

MADE LESTARA WIDIATMIKA, S.E.
Direktur Kredit
Director of Loan

Drs. I WAYAN SUTELA NEGARA, M.M.
Direktur Kepatuhan
Director of Compliance

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	48 Tahun / 48 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 Bali Deed Number 28 dated February 14, 2019 prepared by I Made Widiada, S.H. as has been notificatied to the Ministry of Law and Human Rights, notification letter Number AHUAH.01.03-0095672 regarding Change of Directors and Commissioners of PT Bank Pembangunan Daerah
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgraduate at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Plt. Direktur Utama dan Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali Acting President Director of Non Loan Business Director of PT Bank Pembangunan Daearah Bali ▪ Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Head of Bank BPD Bali Credit Division Head Office ▪ Pejabat Sementara Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Acting Head of Bank BPD Bali Credit Division Head Office ▪ Kepala Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Head of Human Resources Division of Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Singaraja Head of Bank BPD Bali, Singaraja Branch Office ▪ Kepala Bagian Kepatuhan Divisi Kepatuhan Bank BPD Bali Kantor Pusat Head of Compliance Division of Bank BPD Bali Head Office Compliance ▪ Kepala Bagian Kepatuhan dan Hukum Divisi MRO Bank BPD Bali Kantor Pusat Head of Compliance and Legal Division of the MRO Division of Bank BPD Bali Head Office ▪ Kepala Cabang Pembantu Nusa Dua Bank BPD Bali Kantor Cabang Badung Head of Nusa Dua Sub-Branch of Bank BPD Bali, Badung Branch Office ▪ Kepala Cabang Pembantu Ngurah Rai Bank BPD Bali Kantor Cabang Badung Head of Ngurah Rai Bank BPD Bali Sub-Branch, Badung Branch Office ▪ Kepala Seksi Pemasaran Bank BPD Bali Kantor Cabang Utama Denpasar Head of Marketing Section of Bank BPD Bali Denpasar Main Branch Office ▪ Kepala Seksi Pemasaran Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Renon Head of Sub-Branch Marketing Section of Sanur Bank BPD Bali Renon 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	▪ *Sharing Session* Mengenai Pengamanan Informasi Perbankan di Era Digital yang dilaksanakan pada tanggal 10 Februari 2020 Sharing Session Regarding Banking Information Security in the Digital Age on February 10, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya yang dilaksanakan pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* yang dilaksanakan pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ APU-PPT yang dilaksanakan pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ FGD PSAK 71: Relaksasi Kredit terkait Covid-19yang dilaksanakan pada tanggal 16 Maret 2020 FGD PSAK 71: Credit Relaxation related to Covid-19 on March 16, 2020 ▪ Restrukturisasi Kredit Sebagai Dampak Covid-19: Implementasi POJK Nomor 11/POJK.3/2020 yang dilaksanakan pada tanggal 21 April 2020 Credit Restructuring as the Impact of Covid-19: Implementation of POJK Number 11/POJK.3/2020 on April 21, 2020 ▪ *Digital Leadership* yang dilaksanakan pada tanggal 9 Juni 2020 Digital Leadership on June 9, 2020 ▪ *Cyber Crime* dan *Digital Signature* yang dilaksanakan pada tanggal 23 Juni 2020 Cyber Crime and Digital Signature on June 23, 2020 ▪ *Charisma and Personal Branding* yang dilaksanakan pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Seminar Diseminasi *Reshaping Bali Economic Strategy After Covid-19* yang dilaksanakan pada tanggal 7 Juli 2020 Seminar on Reshaping Bali Economic Strategy After Covid-19 Reshaping which was held on July 7, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* yang dilaksanakan pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Period on July 15, 2020 ▪ *Webinar* Nasional SDM dan IHCA VI 2020 yang dilaksanakan pada tanggal 24 Juli 2020 HR National Webinar and IHCA VI 2020 on July 24, 2020 ▪ Transformasi Budaya Kerja untuk Mendukung Kinerja Bank BPD Bali di Masa Pandemi Covid-19 yang dilaksanakan pada tanggal 5 Agustus 2020 corporate Culture Transformation to Support Bank BPD Bali Performance in the Covid-19 Pademi Period on August 5, 2020 ▪ *Indonesia's Economic Indicator and LIBOR Transitions* yang dilaksanakan pada tanggal 25 September 2020 Indonesia's Economic Indicator and LIBOR Transitions on September 25, 2020 ▪ *Traditional Banks vs Challenger Banks* yang dilaksanakan pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks on September 29, 2020 ▪ Sosialisasi Strategi Anti *Fraud* yang dilaksanakan pada tanggal 9 Oktober 2020 Anti Fraud Strategy Socialization on October 9, 2020

PROFIL DIREKSI
Profile of the Board of Directors

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

Jabatan / Position	Direktur Bisnis Non Kredit / Director of Non Loan Business
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 23 November 1973 Denpasar, November 23, 1973
Usia / Age	47 Tahun / 47 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. sebagaimana 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 Bali 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	Pascasarjana Universitas Udayana Bali Postgraduate at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Kepala Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Head of Funds and Services Division of Bank BPD Bali Head Office ▪ Kepala Divisi Kepatuhan Bank BPD Bali Kantor Pusat Head of Compliance Division of Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Divisi Kepatuhan Bank BPD Bali Kantor Pusat Head of Bank BPD Bali Denpasar Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Utama Denpasar Acting Head of Compliance Division of Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Utama Denpasar Acting Head of Bank BPD Bali Denpasar Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Mangupura Head of Bank BPD Bali Mangupura Branch Office ▪ Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat Head of Corporate Credit Division Bank BPD Bali Credit Division Head Office ▪ Wakil Kepala Operasional Bank BPD Bali Kantor Cabang Utama Denpasar Deputy Head of Operations at Bank BPD Bali Denpasar Branch Office ▪ Wakil Kepala Operasional Bank BPD Bali Kantor CabangTabanan Deputy Head of Operations at Bank BPD Bali Branch Office in Tabanan ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Seririt Deputy Head of Bank BPD Bali Seririt Branch Office ▪ Kepala Seksi Pemasaran Capem Mengwi Bank BPD Bali Kantor Cabang Utama Denpasar Head of Marketing Section of Capem Mengwi Bank BPD Bali Denpasar Main Branch Office ▪ Kepala Seksi Pemasaran Capem Teuku Umar Bank BPD Bali Kantor Cabang Utama Denpasar Head of Marketing Section of Capem Teuku Umar Bank BPD Bali Denpasar Main 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	▪ Refreshment SMR Penerapan Manajemen Risiko Operasional yang Efektif di Perbankan, yang dilaksanakan pada tanggal 25 Februari 2020 Refreshment of SMR Implementation of Effective Operational Risk Management in Banking on February 25, 2020 ▪ APU-PPT yang dilaksanakan pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ FGD PSAK 71: Relaksasi Kredit terkait Covid-19, yang dilaksanakan pada tanggal 16 Maret 2020 FGD PSAK 71: Credit Relaxation related to Covid-19 on March 16, 2020 ▪ *Digital Leadership*, yang dilaksanakan pada tanggal 9 Juni 2020 Digital Leadership on June 9, 2020 ▪ Inovasi Layanan Keuangan Saat *New Normal*, yang dilaksanakan pada tanggal 15 Juni 2020 Financial Service Innovation at New Normal on June 15, 2020 ▪ *Surviving and Sustaining* Menghadapi Dampak Covid-19, yang dilaksanakan pada tanggal 18 Juni 2020 Surviving and Sustaining in Facing the Impact of Covid-19 on June 18, 2020 ▪ *SME Gearing Up Into New Normal* - Solusi Pembiayaan, Pemasaran dan Digitalisasi, yang dilaksanakan pada tanggal 26 Juni 2020 SME Gearing Up Into New Normal - Financing, Marketing and Digitalization Solution on June 26, 2020 ▪ *Charisma and Personal Branding*, yang dilaksanakan pada tanggal 27 Juni 2020; Charisma and Personal Branding on June 27, 2020 ▪ Seminar Diseminasi *Reshaping Bali Economic Strategy After Covid-19*, yang dilaksanakan pada tanggal 7 Juli 2020 Reshaping Bali Economic Strategy After Covid-19 Dissemination Seminar on July 7, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal*, yang dilaksanakan pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Period on July 15, 2020 ▪ *Digital Transformation* yang dilaksanakan pada tanggal 31 Agustus 2020 Digital Transformation on August 31, 2020 ▪ *Indonesia's Economic Indicator and LIBOR Transitions* yang dilaksanakan pada tanggal 25 September 2020 Indonesias Economic Indicator and LIBOR Transitions on September 25, 2020 ▪ *Traditional Banks vs Challenger Banks* yang dilaksanakan pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks, on September 29, 2020 ▪ *Traditional Banks vs Challenger Banks in the Era of Open Banking* yang dilaksanakan pada tanggal 30 September 2020 Traditional Banks vs Challenger Banks in the Era of Open Banking, on September 30, 2020 ▪ Sosialisasi Strategi Anti *Fraud* yang dilaksanakan pada tanggal 9 Oktober 2020 Anti Fraud Strategy Socialization on October 9, 2020 ▪ *Talkshow Tourism Industry Post Covid-19* yang dilaksanakan pada tanggal 16 Oktober 2020 The Covid-19 Tourism Industry Post Talkshow on October 16, 2020 ▪ Pengelolaan Risiko Suku Bunga Melalui Pengembangan Instrumen Derivatif Suku Bunga *Overnight Index Swap* (OIS), yang dilaksanakan pada tanggal 20 Oktober 2020 Interest Rate Risk Management through the Development of an Overnight Index Swap (OIS) Interest Rate Derivative Instrument on October 20, 2020 ▪ Keamanan Data dan Informasi yang dilaksanakan pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Financial Consumer Protection and Data Privacy in Digital Era* yang dilaksanakan pada tanggal 18 November 2020 Financial Consumer Protection and Data Privacy in Digital Era, on November 18, 2020 ▪ Pelatihan *Bond Issuance* yang dilaksanakan pada tanggal 17 Desember 2020 Bond Issuance Training on December 17, 2020

PROFIL DIREKSI
Profile of the Board of Directors

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

Jabatan / Position	Direktur Operasional / Director of Operations
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Karangasem, 13 Agustus 1970 Karangasem, August 13, 1970
Usia / Age	50 Tahun / 50 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Pebruari 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 Bali Deed Number 28 dated February 14, 2019 prepared by I Made Widiada, S.H. as has been notificatied 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	Pascasarjana Universitas Udayana Bali Postgraduate at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Direktur Operasional dan Plt. Direktur Kredit PT Bank Pembangunan Daerah Bali Operational Director and Acting Loan Director of PT Bank Pembangunan Daerah Bali ▪ Kepala Divisi Teknologi Informasi Bank BPD Bali Kantor Pusat Head of Information Technology Division of Bank BPD Bali Headquarter ▪ Kepala Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Head of Strategic Planning Division of Bank BPD Bali Headquarter ▪ Kepala Bank BPD Bali Kantor Cabang Bangli Head of Bank BPD Bali Bangli Branch Office ▪ *Senior Officer* Satuan Pengawasan Intern (SPI) & QA Senior Officer of Internal Control Unit (SPI) & QA ▪ *Junior Officer* Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat Junior Officer of Internal Control Unit (SPI) & QA of Bank BPD Bali Head Office ▪ Asissten *Officer* Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat Officer Assistance of Internal Control Unit (SPI) & QA of 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	▪ *Sharing Session* Mengenai Pengamanan Informasi Perbankan di Era Digital yang dilaksanakan pada tanggal 10 Februari 2020 Sharing Session Regarding Banking Information Security in the Digital Age on February 10, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya yang dilaksanakan pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* yang dilaksanakan pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ *Refreshment SMR Financial Crime and How to Mitigate Market Risk in Banks* yang dilaksanakan pada tanggal 21 Februari 2020 Refreshment SMR Financial Crime and How to Mitigate Market Risk in Banks on February 21, 2020 ▪ APU-PPT yang dilaksanakan pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ FGD PSAK 71: Relaksasi Kredit terkait Covid-19 yang dilaksanakan pada tanggal 16 Maret 2020 FGD PSAK 71: Credit Relaxation related to Covid-19 on March 16, 2020 ▪ *Digital Leadership* yang dilaksanakan pada tanggal 9 Juni 2020 Digital Leadership on June 9, 2020 ▪ Inovasi Layanan Keuangan Saat *New Normal*, yang dilaksanakan pada tanggal 15 Juni 2020 Financial Service Innovation at New Normal on June 15, 2020 ▪ *Surviving and Sustaining* Menghadapi Dampak Covid-19, yang dilaksanakan pada tanggal 18 Juni 2020 Surviving and Sustaining Facing the Impact of Covid-19 on June 18, 2020 ▪ *Cyber Crime* dan *Digital Signature* yang dilaksanakan pada tanggal 23 Juni 2020 Cyber Crime and Digital Signature on June 23, 2020 ▪ *Charisma and Personal Branding* yang dilaksanakan pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Seminar Diseminasi *Reshaping Bali Economic Strategy After Covid-19* yang dilaksanakan pada tanggal 7 Juli 2020 Seminar on Reshaping Bali Economic Strategy After Covid-19 Reshaping which was held on July 7, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* yang dilaksanakan pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Period on July 15, 2020 ▪ *Webinar* Nasional SDM dan IHCA VI 2020 yang dilaksanakan pada tanggal 24 Juli 2020 HR National Webinar and IHCA VI 2020 on July 24, 2020 ▪ Transformasi Budaya Kerja untuk Mendukung Kinerja Bank BPD Bali di Masa Pandemi Covid-19 yang dilaksanakan pada tanggal 5 Agustus 2020 corporate Culture Transformation to Support Bank BPD Bali Performance in the Covid-19 Pademi Period on August 5, 2020 ▪ *Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme Sebagai Dampak Covid-19, yang dilaksanakan pada tanggal 19 Agustus 2020 Profiling of Crime, Money Laundering and Terrorism Funding as a Impact of Covid-19 on August 19, 2020 ▪ *Digital Transformation* yang dilaksanakan pada tanggal 31 Agustus 2020 Digital Transformation on August 31, 2020 ▪ *Security Awareness and Customer Protection in New Digital Era* yang dilaksanakan pada tanggal 23 September 2020 Security Awareness and Customer Protection in New Digital Era on September 23, 2020 ▪ *Traditional Banks vs Challenger Banks* yang dilaksanakan pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks on September 29, 2020 ▪ *Traditional Banks vs Challenger Banks in the Era of Open Banking* yang dilaksanakan pada tanggal 30 September 2020 Traditional Banks vs Challenger Banks in the Era of Open Banking on September 30, 2020 ▪ Sosialisasi Strategi Anti *Fraud* yang dilaksanakan pada tanggal 9 Oktober 2020 Anti Fraud Strategy Socialization on October 9, 2020

PROFIL DIREKSI
Profile of the Board of Directors

Drs. I Wayan Sutela Negara, M.M.

Jabatan / Position	Direktur Kepatuhan / Director of Compliance
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Jembrana, 18 Juni 1963 Jembrana, June 18, 1963
Usia / Age	57 Tahun / 57 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Pebruari 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 Bali Deed Number 28 dated February 14, 2019 prepared by I Made Widiada, S.H. as has been notificatied 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	Pascasarjana Universitas Udayana Bali Postgraduate at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Kepala SKAI & Anti *Fraud* Bank BPD Bali Kantor Pusat Head of Internal Audit Work Unit & Anti Fraud of Bank BPD Bali Head Office ▪ Kepala Divisi Manajemen Risiko Bank BPD Bali Kantor Pusat Head of Risk Management Division of Bank BPD Bali Head Office ▪ Pelaksana Tugas Kepala Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Acting Head of Fund and Service Division of bank BPD Bali Head Office ▪ Wakil Kepala SKAI & Anti *Fraud* Bank BPD Bali Kantor Pusat Deputy Head of Internal Audit Work Unit & Anti Fraud of Bank BPD Bali Head Office ▪ Wakil Kepala Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Deputy Head of Human Resources Division of Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Mangupura Head of Mangupura Branch Office of Bank BPD Bali ▪ Kepala Bagian Luar Negeri Divisi *Treasury* Bank BPD Bali Kantor Pusat Head of Overseas Section of Treasury Division at Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Negara Head of Negara Branch Office of Bank BPD Bali ▪ Kepala Bagian Perencanaan Strategis & Riset Divisi RENSTRA Bank BPD Bali Kantor Pusat Head of Strategic Plan & Research Section of RENSTRA Division at Bank BPD Bali Head Office ▪ *Junior Officer* Biro Manajemen Risiko Bank BPD Bali Kantor Pusat Junior Officer of the Risk Management Bureau of Bank BPD Bali Head Office ▪ *Junior Officer* Biro Sekretariat & Umum Bank BPD Bali Kantor Pusat Junior Officer of Secretariat & General Affair Bureau at Bank BPD Bali Head Office ▪ *Junior Officer* Biro TRP Bank BPD Bali Kantor Pusat Junior officer of TRP Bureau at Bank BPD Bali Head Office ▪ Kepala Seksi Biro TRP Bank BPD Bali Kantor Pusat Head of TRP 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	▪ Sosialisasi e-LHKPN, yang dilaksanakan pada tanggal 6 Februari 2020 Socialization of e-LHKPN on February 6, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya yang dilaksanakan pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* yang dilaksanakan pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ *Refreshment SMR GCG Strategies in The Banking Business* yang dilaksanakan pada tanggal 13 Maret 2020 Refreshment of SMR GCG Strategies in The Banking Business on March 13, 2020 ▪ Restrukturisasi Kredit Sebagai Dampak Covid-19: Implementasi POJK Nomor 11/POJK.3/2020 yang dilaksanakan pada tanggal 21 April 2020 Credit Restructuring as the Impact of Covid-19: Implementation of POJK Number 11 / POJK.3 / 2020 on April 21, 2020 ▪ Ketentuan Bank Umum yang dilaksanakan pada tanggal 5 Juni 2020 Commercial Bank Provisions on June 5, 2020 ▪ *Digital Leadership* yang dilaksanakan pada tanggal 9 Juni 2020 Digital Leadership on June 9, 2020 ▪ *Governance, Risk & Compliance: Resilience in Uncertainties* yang dilaksanakan pada tanggal 16 Juni 2020 Governance, Risk & Compliance: Resilience in Uncertainties on June 16, 2020 ▪ *Surviving and Sustaining* Menghadapi Dampak Covid-19, yang dilaksanakan pada tanggal 18 Juni 2020 Surviving and Sustaining Facing the Impact of Covid-19 on June 18, 2020 ▪ *Charisma and Personal Branding* yang dilaksanakan pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Mengelola Disrupsi Kembar, yang dilaksanakan pada tanggal 3 Juli 2020 Managing Twin Disruption on July 3, 2020 ▪ Seminar Diseminasi *Reshaping Bali Economic Strategy After Covid-19* yang dilaksanakan pada tanggal 7 Juli 2020 Seminar on Reshaping Bali Economic Strategy After Covid-19 Reshaping which was held on July 7, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* yang dilaksanakan pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Period on July 15, 2020 ▪ *Webinar* Nasional SDM dan IHCA VI 2020 yang dilaksanakan pada tanggal 24 Juli 2020 HR National Webinar and IHCA VI 2020 on July 24, 2020 ▪ Menjaga Stabilitas Keuangan Era PEN, yang dilaksanakan pada tanggal 5 Agustus 2020 Maintaining Financial Stability in the PEN Era on August 5, 2020 ▪ Transformasi Budaya Kerja untuk Mendukung Kinerja Bank BPD Bali di Masa Pandemi Covid-19, yang dilaksanakan pada tanggal 5 Agustus 2020 corporate Culture Transformation to Support Bank BPD Bali Performance in the Covid-19 Pademi Period on August 5, 2020 ▪ *Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme Sebagai Dampak Covid-19, yang dilaksanakan pada tanggal 19 Agustus 2020 Profiling of Crime, Money Laundering and Terrorism Funding as a Impact of Covid-19 on August 19, 2020 ▪ Pelaporan Data Penjaminan Simpanan Berbasis Nasabah, yang dilaksanakan pada tanggal 23 September 2020 Customer-Based Deposit Guarantee Data Reporting on September 23, 2020 ▪ *Traditional Banks vs Challenger Banks* yang dilaksanakan pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks on September 29, 2020 ▪ *Traditional Banks vs Challenger Banks in the Era of Open Banking*, yang dilaksanakan pada tanggal 30 September 2020 Traditional Banks vs Challenger Banks in the Era of Open Banking on September 30, 2020 ▪ Sosialisasi Strategi Anti *Fraud* yang dilaksanakan pada tanggal 9 Oktober 2020 Anti Fraud Strategy Socialization on October 9, 2020 ▪ FGD Perjanjian Baku, yang dilaksanakan pada tanggal 3 Desember 2020 Standard Agreement FGD on December 3, 2020

Made Lestara Widiatmika, S.E.

Jabatan / Position	Direktur Kredit / Director of Loan
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 13 April 1964 Denpasar, April 13, 1964
Usia / Age	56 Tahun / 56 Years of Age
Domisili / Domicile	Buleleng, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Pebruari 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 Bali Deed Number 28 dated February 14, 2019 prepared by I Made Widiada, S.H. as has been notificatied 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 of Economic at Panji Sakti University of Singaraja Bali
Pengalaman Kerja Working Experiences	▪ Kepala Bank BPD Bali Kantor Cabang Renon Head of Bank BPD Bali Renon Branch Office ▪ Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Renon Acting Head of Bank BPD Bali Renon Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Singaraja Head of Bank BPD Bali, Singaraja Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Seririt Head of Bank BPD Bali, Seririt Branch Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Seririt Deputy Head of Bank BPD Bali Seririt Branch Office ▪ YOR Kredit Retail, Mikro & Konsumer Divisi Kredit Bank BPD Bali Kantor Pusat YOR Credit Retail, Micro & Consumer Credit Division Bank BPD Bali Head Office ▪ Kepala Seksi Kredit Bank BPD Bali Kantor Cabang Singaraja Head of Credit Section of Bank BPD Bali, Singaraja Branch Office ▪ Kepala Seksi Penyelamatan Kredit Bank BPD Bali Kantor Cabang Singaraja Head of the Bank BPD Bali Credit Rescue Section Singaraja Branch Office ▪ Kepala Kantor Kas Lovina Bank BPD Bali Kantor Cabang Singaraja Head of Cash Office Lovina Bank BPD Bali Singaraja Branch Office ▪ Kepala Seksi Pemasaran Kredit Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Utama Denpasar Head of Section of Credit Marketing for Sanur Branch of Bank BPD Bali Denpasar Main Branch Office ▪ Kepala Seksi Penyelamatan Kredit Bank BPD Bali Kantor Cabang Singaraja Head of Section for Credit Rescue of Bank BPD Bali, 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	▪ Sosialisasi e-LHKPN yang dilaksanakan pada tanggal 6 Februari 2020; Socialization of e-LHKPN on February 6, 2020 ▪ Pelatihan *Digital Leadership* yang dilaksanakan pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ *Refreshment* SMR Penerapan Manajemen Risiko Operasional yang Efektif di Perbankan, yang dilaksanakan pada tanggal 25 Februari 2020 Refreshment of SMR Implementation of Effective Operational Risk Management in Banking on February 25, 2020 ▪ Sistem SPP, yang dilaksanakan pada tanggal 12 Maret 2020 SPP system on March 12, 2020 ▪ APU-PPT, yang dilaksanakan pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ FGD PSAK 71: Relaksasi Kredit terkait Covid-19, yang dilaksanakan pada tanggal 16 Maret 2020 FGD PSAK 71: Credit Relaxation related to Covid-19 on March 16, 2020 ▪ Restrukturisasi Kredit Sebagai Dampak Covid-19: Implementasi POJK Nomor 11/POJK.3/2020 yang dilaksanakan pada tanggal 21 April 2020 Credit Restructuring as the Impact of Covid-19: Implementation of POJK Number 11 / POJK.3 / 2020 on April 21, 2020 ▪ *Digital Leadership* yang dilaksanakan pada tanggal 9 Juni 2020 Digital Leadership on June 9, 2020 ▪ *Surviving and Sustaining* Menghadapi Dampak Covid-19, yang dilaksanakan pada tanggal 18 Juni 2020 Surviving and Sustaining Facing the Impact of Covid-19 on June 18, 2020 ▪ *Charisma and Personal Branding* yang dilaksanakan pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal*, yang dilaksanakan pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Period on July 15, 2020 ▪ Sosialisasi Strategi Anti *Fraud* yang dilaksanakan pada tanggal 9 Oktober 2020 Anti Fraud Strategy Socialization on October 9, 2020 ▪ *Talkshow Tourism Industry Post Covid-19* yang dilaksanakan pada tanggal 16 Oktober 2020 The Covid-19 Tourism Industry Post Talkshow on October 16, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

PROFIL KEPALA DIVISI
Profile of Division Head

I Gusti Ayu Citrawati, S.E.

Jabatan Position	Kepala Divisi Kredit Head of Loan Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Karangasem, 3 Agustus 1970 Karangasem, 3 August 1970
Usia / Age	51 Tahun / 51 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors' Decision Number 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Udayana Bali Bachelor of Economic at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Kepala Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Denpasar Branch Office ▪ Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Deputy Head of Credit Division Bank BPD Bali Headquarter ▪ Pejabat Sementara Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Temporary Officer Deputy Head of Credit Division of Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Gianyar Head of Bank BPD Bali Gianyar Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Ubud Head of Bank BPD Bali Ubud Branch Office ▪ Kepala Bagian Kredit Konsumtif, Mikro & Kecil Divisi Kredit Bank BPD Bali Kantor Pusat Head of Consumptive Credit, Micro & Small Credit Division of Bank BPD Bali Head Office ▪ Kepala Bagian Kredit Konsumtif Divisi Kredit Bank BPD Bali Kantor Pusat Head of Consumer Credit Division, Credit Divison of Bank BPD Bali Head Office ▪ Kepala Bidang Pemasaran Kredit Bank BPD Bali Kantor Cabang Utama Denpasar Bank BPD Bali Head of Credit Marketing of Bank BPD Bali Denpasar Branch Office ▪ Pejabat Sementara AOR Biro Kredit Bank BPD Bali Kantor Pusat Temporary Officer of the Credit Bureau AOR of 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	▪ Sosialisasi e-LHKPN pada tanggal 4 Februari 2020 Socialization of e-LHKPN on February 4, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ FGD PSAK 71: Relaksasi Kredit terkait Covid-19 pada tanggal 16 Maret 2020 FGD PSAK 71: Credit Relaxation related to Covid-19 on March 16, 2020 ▪ Restrukturisasi Kredit Sebagai Dampak Covid-19: Implementasi POJK Nomor 11/POJK.3/2020 pada tanggal 21 April 2020 Credit Restructuring as the Impact of Covid-19: Implementation of POJK Number 11 / POJK.3 / 2020 on April 21, 2020 ▪ *Financial Distress Assets:* Menguji Daya Tahan Industri di Tengah Badai Pandemi pada tanggal 6 Mei 2020 Financial Distress Assets: Testing Industrial Resilience in the Midst of a Pandemic Storm on May 6, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Manajemen Risiko Operasional (*Refreshment* SMR) pada tanggal 30 Juni 2020 Operational Risk Management (Refreshment SMR) on June 30, 2020 ▪ *Digital Economy* Pemberdayaan UMKM pada tanggal 8 Juli 2020 Digital Economy Empowerment of MSMEs on July 8, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ Antisipasi Resesi Ekonomi pada tanggal 24 September 2020 Anticipating Economic Recession on September 24, 2020 ▪ Sosialisasi Strategi Anti *Fraud* pada tanggal 9 Oktober 2020 Socialization of Anti Fraud Strategy on October 9, 2020 ▪ *Talkshow Tourism Industry Post Covid-19* pada tanggal 16 Oktober 2020 Covid-19 Tourism Industry Post Talkshow on October 16, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020 ▪ Strategi Pembiayaan UMKM dan Korporasi dalam Pandemi Covid-19 pada tanggal 10 Desember 2020 MSME and Corporate Financing Strategies in the Covid-19 Pandemic on December 10, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

Ida Bagus 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	48 Tahun / 48 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0031/KEP/DIR/SDM/2020 tanggal 20 Januari 2020 Directors Decision No. 0031/KEP/DIR/SDM/2020 dated January 20, 2020
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgradute at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Pejabat Sementara Kepala Divisi Dana & Jasa Bank BPD Bali Kantor Pusat Acting Head of Fund and Service Division at Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Karangasem Head of Bank BPD Bali Karangasem Branch Office ▪ Kepala Bank BPD Bali Cabang Singaraja Head of Bank BPD Bali Singaraja Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Seririt Head of Bank BPD Bali Seririt Branch Office ▪ Kepala Bagian Dana & Jasa Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Head of Fund and Service Division at Denpasar Head Office ▪ YOR *Money Market & Capital Market* Divisi *Treasury* Bank BPD Bali Kantor Pusat YOR Money Market & Capital Market of Treasury Division of Bank BPD Bali Head Office ▪ YOR Divisi *Treasury* dan Pelayanan Bank BPD Bali Kantor Pusat YOR of Treasury and Service of Bank BPD Bali Head Office ▪ Pejabat Sementara AOR Biro *Treasury* dan Pelayananan Bank BPD Bali Kantor Pusat 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	▪ Sosialisasi e-LHKPN pada tanggal 4 Februari 2020 Socialization of e-LHKPN on February 4, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Sosialisasi Program *One Student One Account* dan Rencana Program Simpel/Simpel BI Tahun 2020 pada tanggal 13 Februari 2020 Socialization of the One Student One Account Program and the 2020 BI Simple/Simple Program Plan on February 13, 2020 ▪ *Refreshment SMR GCG Strategies in The Banking Business* pada tanggal 13 Maret 2020 Refreshment of SMR GCG Strategies in The Banking Business on March 13, 2020 ▪ *Financial Distress Assets:* Menguji Daya Tahan Industri di Tengah Badai Pandemi pada tanggal 6 Mei 2020 Financial Distress Assets: Testing Industrial Resilience in the Midst of a Pandemic Storm on May 6, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Penerapan *Project Management Office* pada tanggal 7 Juli 2020 Implementation of Project Management Office on July 7, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ *Digital Transformation* pada tanggal 31 Agustus 2020 Digital Transformation on August 31, 2020 ▪ Antisipasi Resesi Ekonomi pada tanggal 24 September 2020 Anticipating Economic Recession on September 24, 2020 ▪ *Traditional Banks vs Challenger Banks* pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks on September 29, 2020 ▪ *Traditional Banks vs Challenger Banks in the Era of Open Banking* pada tanggal 30 September 2020 Traditional Banks vs Challenger Banks in the Era of Open Banking on September 30, 2020 ▪ *Webinar* Peran Infrastruktur ICT *(Information, Communicaton & Technology)* di masa pandemi pada tanggal 8 Oktober 2020 Webinar on the Role of ICT (Information, Communication & Technology) Infrastructure during the pandemic on October 8, 2020 ▪ *Talkshow Tourism Industry Post Covid-19* pada tanggal 16 Oktober 2020 Covid-19 Tourism Industry Post Talkshow on October 16, 2020 ▪ Sosialisasi Standar Nasional Teknologi *Chip* (STNC) bagi Penyelenggara Jasa Sistem Pembayaran (PSJP) pada tanggal 21 Oktober 2020 Socialization of National Chip Technology Standards (STNC) for Payment System Service Providers (PSJP) on October 21, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

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	46 Tahun / 46 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0480/KEP/DIR/SDM/2017 tanggal 26 September 2017 Directors Decision No. 0480/KEP/DIR/SDM/2017 dated September 26, 2017
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Pendidikan Nasional Bachelor of Economic at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	▪ Pejabat Sementara Kepala Divisi *Treasury* Bank BPD Bali Kantor Pusat Acting Head of Treasury Division at Bank BPD Bali Head Office ▪ Kabag Likuiditas Divisi *Treasury* Bank BPD Bali Kantor Pusat Head of Liquidity Section of Treasury Division at Bank BPD Bali Head Office ▪ Kepala Bidang Pelayanan Tunai & Non Tunai Bank BPD Bali Kantor Cabang Utama Denpasar Head of Cash & Non Cash Services Section at Bank BPD Bali Denpasar Branch office ▪ Kepala Cabang Pembantu Monang-Maning Bank BPD Bali Kantor Cabang Utama Denpasar Head Of Bank BPD Bali Monang-Maning Supporting Branch Office ▪ Asisten *Officer* Biro TRP Bank BPD Bali Kantor Pusat Officer Assistant of TRP Section of Bank BPD Bali Head Office ▪ Pejabat Sementara Asisten *Officer* Biro TRP Bank BPD Bali Kantor Pusat Acting Officer Assistant of TRP Section of 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	▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ Pelatihan Sistem *Treasury* pada tanggal 15 Februari 2020 Treasury System Training on February 15, 2020 ▪ Sosialisasi e-LHKPN pada tanggal 2 Maret 2020 Socialization of e-LHKPN on March 2, 2020 ▪ Pelatihan *Basic* ALMA pada tanggal 8 Maret 2020 Basic ALMA training on March 8, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ Dampak POJK 11 terhadap Implementasi PSAK 71 dan 68 pada tanggal 5 Mei 2020 Impact of POJK 11 on the Implementation of PSAK 71 and 68 on May 5, 2020 ▪ *Financial Distress Assets:* Menguji Daya Tahan Industri di Tengah Badai Pandemi pada tanggal 6 Mei 2020 Financial Distress Assets: Testing Industrial Resilience in the Midst of a Pandemic Storm on May 6, 2020 ▪ Strategi Menjaga Ketahanan Likuiditas pada tanggal 15 Mei 2020 Strategy for Maintaining Liquidity Resilience on May 15, 2020 ▪ *Surviving and Sustaining* Menghadapi Dampak Covid-19 pada tanggal 18 Juni 2020 Surviving and Sustaining in Facing the Impact of Covid-19 on June 18, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ *Workshop Stress Test* Likuiditas pada tanggal 24 Juli 2020 Liquidity Stress Test Workshop on July 24, 2020 ▪ *Indonesias Economic Indicator and LIBOR Transitions* pada tanggal 25 September 2020 Indonesias Economic Indicator and LIBOR Transitions on September 25, 2020 ▪ Sosialisasi Strategi Anti *Fraud* pada tanggal 9 Oktober 2020 Socialization of Anti Fraud Strategy on October 9, 2020 ▪ Pengelolaan Risiko Suku Bunga Melalui Pengembangan Instrumen Derivatif Suku Bunga *Overnight Index Swap* (OIS) pada tanggal 20 Oktober 2020 Interest Rate Risk Management through the Development of an Overnight Index Swap (OIS) Interest Rate Derivative Instrument on October 20, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020 ▪ *Deepening Indonesian Securities Market: Boosting Your Capacity to Support the Economy* pada tanggal 12 November 2020 Deepening Indonesian Securities Market: Boosting Your Capacity to Support the Economy on November 12, 2020 ▪ *Treasury & Managing Risk in Treasury Transcation* pada tanggal 1 Desember 2020 Treasury & Managing Risk in Treasury Transcation on December 1, 2020 ▪ Pelatihan *Bond Issuance* pada tanggal 17 Desember 2020 Bond Issuance Training on December 17, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

A. A. Indraprasta Yasa, S.Kom., M.M.

Jabatan Position	Kepala Divisi Teknologi Informasi & Akuntansi Head of Information Technology & Accounting Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 26 Januari 1972 Denpasar, January 26, 1972
Usia / Age	48 Tahun / 48 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors Decision No. 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Pendidikan Nasional Postgraduate at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	▪ Wakil Kepala Divisi Teknologi & Akuntansi Bank BPD Bali Kantor Pusat Deputy of Technology & Accounting Division at Bank BPD Bali Head Office ▪ Pejabat Sementara Wakil Kepala Divisi TIA Bank BPD Bali Kantor Pusat Acting Deputy of Technologi and Accounting Division Bank BPD Bali Head Office ▪ Kepala Bagian Pengembangan Aplikasi Divisi TIF Bank BPD Bali Kantor Pusat Head of Aplication Development Section of TIF Division Bank BPD Bali Head Office ▪ Kepala Bagian Pengembangan Divisi TSI Bank BPD Bali Kantor Pusat Head of Development Section of TSI Division at Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Bagian Pengembangan Divisi TSI Bank BPD Bali Kantor Pusat Acting Head of Development Section of TSI Division at Bank BPD Bali Head Office ▪ Pejabat Sementara YOR Biro TSI Bank BPD Bali Kantor Pusat Acting YOR TSI Section at Bank BPD Bali Head Office ▪ Pejabat Sementara AOR Biro TSI Bank BPD Bali Kantor Pusat Acting AOR of TSI Section at Bank BPD Bali Head Office ▪ Pejabat Sementara AOR Pengembangan *Software* Biro ADK Bank BPD Bali Kantor Pusat Acting AOR of Software Development of ADK 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	▪ Sosialisasi e-LHKPN pada tanggal 4 Februari 2020 Socialization of e-LHKPN on February 4, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ Pelaporan Harian Data UE dan QRIS pada tanggal 25 Februari 2020 Daily EU and QRIS Data Reporting on February 25, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ Dampak POJK 11 terhadap Implementasi PSAK 71 dan 68 pada tanggal 5 Mei 2020 Impact of POJK 11 on the Implementation of PSAK 71 and 68 on May 5, 2020 ▪ *Managing Change* pada tanggal 5 Mei 2020 Managing Change on May 5, 2020 ▪ *IT Cyber Security* pada tanggal 12 Mei 2020 IT Cyber Security on May 12, 2020 ▪ *Digital Leadership* pada tanggal 9 Juni 2020 Digital Leadership on June 9, 2020 ▪ Inovasi Layanan Keuangan Saat *New* Normal pada tanggal 15 Juni 2020 Financial Service Innovation at New Normal on June 15, 2020 ▪ *Cyber Crime* dan *Digital Signature* pada tanggal 23 Juni 2020 Cyber Crime and Digital Signature on June 23, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Manajemen Risiko Operasional (*Refreshment* SMR) pada tanggal 30 Juni 2020 Operational Risk Management (Refreshment SMR) on June 30, 2020 ▪ Penerapan *Project Management Office* pada tanggal 7 Juli 2020 Implementation of Project Management Office on July 7, 2020 ▪ *Digital Economy* Pemberdayaan UMKM pada tanggal 8 Juli 2020 Digital Economy Empowerment of MSMEs on July 8, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ *Digital Transformation* pada tanggal 31 Agustus 2020 Digital Transformation on August 31, 2020 ▪ Pelaporan Data Penjaminan Simpanan Berbasis Nasabah pada tanggal 23 September 2020 Customer-Based Deposit Guarantee Data Reporting on September 23, 2020 ▪ Sosialisasi Strategi Anti *Fraud* pada tanggal 9 Oktober 2020 Socialization of Anti Fraud Strategy on October 9, 2020 ▪ Sosialisasi Standar Nasional Teknologi *Chip* (STNC) bagi Penyelenggara Jasa Sistem Pembayaran (PSJP) pada tanggal 21 Oktober 2020 Socialization of National Chip Technology Standards (STNC) for Payment System Service Providers (PSJP) on October 21, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020 ▪ *Financial Consumer Protection and Data Privacy in Digital Era* pada tanggal 18 November 2020 Financial Consumer Protection and Data Privacy in Digital Era on November 18, 2020 ▪ Uji Sertifikasi PSAK pada tanggal 20 Desember 2020 PSAK Certification Test on December 20, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

Ida Bagus Gd. Ary Wijaya Guntur, S.E., M.M.

Jabatan Position	Kepala Divisi Umum & Kesekretariatan Head of General Affair & Secretarial Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 29 Januari 1970 Denpasar, January 29, 1970
Usia / Age	50 Tahun / 50 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors Decision No. 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgradute at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Kepala Bank BPD Bali Kantor Cabang Tabanan Head of Bank BPD Bali Tabanan Branch Office ▪ Kepala Bank BPD Bali kantor Cabang Gianyar Head of Bank BPD Bali Gianyar Branch Office ▪ Kabag Sekretariat dan Rumah Tangga Bank BPD Bali Kantor Pusat Head of Secretariat and Household Section at Bank BPD Bali Head Office ▪ YOR Divisi SUM Bank BPD Bali Kantor Pusat YOR of SUM Division at Bank BPD Bali Head Office ▪ AOR Sekretaris Dirut Bank BPD Bali Kantor Pusat AOR Of President Director's Secreatary at Bank BPD Bali Head Office ▪ AOR Biro TRP Bank BPD Bali Kantor Pusat AOR of TRP 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	▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* pada tanggal 11 Februari 2020 Digital Leadership Training on February 11, 2020 ▪ Sosialisasi e-LHKPN pada tanggal 2 Maret 2020 Socialization of e-LHKPN on March 2, 2020 ▪ *Refreshment SMR GCG Strategies in The Banking Business* pada tanggal 13 Maret 2020 Refreshment of SMR GCG Strategies in The Banking Business on March 13, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Penerapan *Project Management Office* pada tanggal 7 Juli 2020 Implementation of Project Management Office on July 7, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ *Brevet* Pajak pada tanggal 31 Agustus 2020 sampai dengan 6 Desember 2020 Tax Brevet from 31 August 2020 to December 6, 2020 ▪ Pelatihan *Corporate Website* pada tanggal 2 Oktober 2020 Corporate Website Training on October 2, 2020 ▪ Sosialisasi Strategi Anti *Fraud* pada tanggal 9 Oktober 2020 Socialization of Anti Fraud Strategy on October 9, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

Anak Agung Istri Eka Parwita Dewi, S.E., M.M.

Jabatan Position	Kepala Divisi Sumber Daya Manusia Head of Human Resources Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Banjarangkan, 31 Agustus 1973 Banjarangkan, August 31, 1973
Usia / Age	47 Tahun / 47 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0480/KEP/DIR/SDM/2017 tanggal 26 September 2017 Directors Decision Number 0480/KEP/DIR/SDM/2017 dated September 26, 2017
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgradute at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Pejabat Sementara Kepala Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Acting Head of Head Office Human Resources Division at Bank BPD Bali head Office ▪ Kepala Bagian Pengembangan & Pelatihan Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Head of Development & Training Division of Human Resources Bank BPD Bali Head Office ▪ Kepala Bagian Pengembangan Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Head of Human Resources Development Division at Bank BPD Bali Head Office ▪ Wakil Kepala Bisnis Bank BPD Bali Kantor Cabang Renon Deputy Head of Business at Bank BPD Bali Renon Branch Office ▪ Wakil Kepala Operasional Bank BPD Bali Kantor Cabang Renon Deputy Head of Operations at Bank BPD Bali Renon Branch Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Badung Deputy Head of Bank BPD Bali Badung Branch Office ▪ Kepala Cabang Pembantu Gatot Subroto Barat Bank BPD Bali Kantor Cabang Mangupura Head of West Gatot Subroto Sub-Branch at Bank BPD Bali Mangupura Branch Office ▪ Kepala Bidang Pemasaran Dana Bank BPD Bali Kantor Cabang Utama Denpasar Head of Fund Marketing of Bank BPD Bali Denpasar Branch Office ▪ Kepala Seksi Pemasaran Cabang Pembantu Teuku Umar Bank BPD Bali Kantor Cabang Utama Denpasar Head of Marketing Section at Teuku Umar Sub Branch Office of Bank BPD Bali Denpasar 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	▪ Sosialisasi e-LHKPN pada tanggal 6 Februari 2020 Socialization of e-LHKPN on February 6, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Pelatihan *Digital Leadership* pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ *Digital Leadership* pada tanggal 9 Juni 2020 Digital Leadership on June 9, 2020 ▪ *Surviving and Sustaining* Menghadapi Dampak Covid-19 pada tanggal 18 Juni 2020 Surviving and Sustaining in Facing the Impact of Covid-19 on June 18, 2020 ▪ Era *New* Normal untuk Perusahaan - *Insight* Bisnis, HR dan Kesehatan pada tanggal 25 Juni 2020 New Normal Era for Companies - Business, HR and Health Insights on June 25, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Sertifikasi *Human Resource Manager* pada tanggal 18 Juli 2020 sampai dengan 2 Agustus 2020 Human Resource Manager Certification from July 18, 2020 to August 2, 2020 ▪ *Webinar* Nasional SDM dan IHCA VI 2020 pada tanggal 24 Juli 2020 National HR and IHCA VI 2020 Webinar on July 24, 2020 ▪ Sosialisasi Strategi Anti *Fraud* pada tanggal 9 Oktober 2020 Socialization of Anti Fraud Strategy on October 9, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ Melayani dengan Empati pada tanggal 31 Oktober 2020 Serve with empathy on October 31, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

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	52 Tahun / 52 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0032/KEP/DIR/SDM/2020 tanggal 20 Januari 2020 Directors Decision No. 0032/KEP/DIR/SDM/2020 dated January 20, 2020
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Maha-Saraswati Bachelor of Economic at Universitas Maha-Saraswati
Pengalaman Kerja Working Experiences	▪ Pejabat Sementara Kepala Divisi Kepatuhan Bank BPD Bali Kantor Pusat Acting Head of Compliance Division at Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Gianyar Head of Bank BPD Bali Gianyar Branch Office ▪ Kepala Bagian Pengembangan Produk & Organisasi Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Head of Product Development & Organization Section of Strategic Plan Division at Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Ubud Head of Bank BPD Bali Ubud Branch Office ▪ Kepala Bagian Pendidikan & Latihan Divisi SDM Bank BPD Bali Kantor Pusat Head of Education & Training Section of Human Resource Division at Bank BPD Bali Head Office ▪ Kepala Bagian Pengembangan Divisi SDM Bank BPD Bali Kantor Pusat Head of Development Section of Human Resource Division at Bank BPD Bali Head Office ▪ YOR Divisi SDM Bank BPD Bali Kantor Pusat YOR of Human Resource Division at Bank BPD Bali Head Office ▪ AOR Divisi SDM Bank BPD Bali Kantor Pusat AOR of Human Resource Division 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	▪ Sosialisasi e-LHKPN pada tanggal 6 Februari 2020 Socialization of e-LHKPN on February 6, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ Ketentuan Bank Umum pada tanggal 5 Juli 2020 Decree on Commercial Banks on July 5, 2020 ▪ *Governance, Risk & Compliance: Resilience in Uncertainties* pada tanggal 16 Juni 2020 Governance, Risk & Compliance: Resilience in Uncertainties on June 16, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ *Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme Sebagai Dampak Covid-19 pada tanggal 19 Agustus 2020 Profiling of Crime, Money Laundering and Terrorism Funding as the Impact of Covid-19 on August 19, 2020 ▪ Pelaporan Data Penjaminan Simpanan Berbasis Nasabah pada tanggal 23 September 2020 Customer-Based Deposit Guarantee Data Reporting on September 23, 2020 ▪ *Traditional Banks vs Challenger Banks* pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks on September 29, 2020 ▪ *Traditional Banks vs Challenger Banks in the Era of Open Banking* pada tanggal 30 September 2020 Traditional Banks vs Challenger Banks in the Era of Open Banking on September 30, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

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	49 Tahun / 49 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0012/KEP/DIR/SDM/2016 tanggal 12 Januari 2016 Directors Decision No. 0012/KEP/DIR/SDM/2016 dated January 12, 2016
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgradute at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Kepala Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Denpasar Head Office ▪ Wakil Kepala Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Deputy of Strategyc Planing Division at Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Negara Head of Bank BPD Bali Negara Branch Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Kuta Deputy of Bank BPD Bali Kuta Branch Office ▪ Kepala Cabang Pembantu Pekutatan Bank BPD Bali Kantor Cabang Negara Head of Pekutatan Supporting Branch Office of Bank BPD Bali Negara Branch Office ▪ Pejabat Sementara KSI Pemasaran Bank BPD Bali Kantor Cabang Gianyar Acting Head of Marketing Section at 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
Pendidikan/Pelatihan Education/Training	▪ Sosialisasi e-LHKPN pada tanggal 6 Februari 2020 Socialization of e-LHKPN on February 6, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ Ketentusan Bank Umum pada tanggal 5 Juli 2020 Decree on Commercial Banks on July 5, 2020 ▪ *Governance, Risk & Compliance: Resilience in Uncertainties* pada tanggal 16 Juni 2020 Governance, Risk & Compliance: Resilience in Uncertainties on June 16, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ *Profiling* Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme Sebagai Dampak Covid-19 pada tanggal 19 Agustus 2020 Profiling of Crime, Money Laundering and Terrorism Funding as the Impact of Covid-19 on August 19, 2020 ▪ Pelaporan Data Penjaminan Simpanan Berbasis Nasabah pada tanggal 23 September 2020 Customer-Based Deposit Guarantee Data Reporting on September 23, 2020 ▪ *Traditional Banks vs Challenger Banks* pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks on September 29, 2020 ▪ *Traditional Banks vs Challenger Banks in the Era of Open Banking* pada tanggal 30 September 2020 Traditional Banks vs Challenger Banks in the Era of Open Banking on September 30, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

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	52 Tahun / 52 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0326/KEP/DIR/SDM/2016 tanggal 30 Juni 2016 Directors Decision No. 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	▪ Pejabat Sementara Kepala Satuan Kerja Audit Intern dan *Anti Fraud* Bank BPD Bali Kantor Pusat Acting Head of Internal Audit Unit and Anti Fraud at Bank BPD Bali Head Office ▪ Kepala Bagian Pengendalian Risiko Divisi Manajemen Risiko Bank BPD Bali Kantor Pusat Head of Risk Control Section of Risk Management Divsion at Bank BPD Bali Head Office ▪ Kepala Bagian Administrasi Umum Bank BPD Bali Kantor Pusat Head of General Administration Section at Bank BPD Bali Head Office ▪ Pejabat Sementara Wakil Kepala Bank BPD Bali Kantor Cabang Tabanan Acting Deputy of Bank BPD Bali Tabanan Branch Office ▪ Pejabat Sementara Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Singaraja Acting Head of Credit Marketing Section at Bank BPD Bali 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	▪ Sosialisasi e-LHKPN pada tanggal 4 Februari 2020 Socialization of e-LHKPN on February 4, 2020 ▪ Pelatihan *Digital Leadership* pada tanggal 13 Februari 2020 Digital Leadership Training on February 13, 2020 ▪ *Refreshment SMR GCG Strategies in The Banking Business* pada tanggal 13 Maret 2020 Refreshment of SMR GCG Strategies in The Banking Business on March 13, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ Ketentuan Bank Umum pada tanggal 5 Juni 2020 Commercial Bank provisions on June 5, 2020 ▪ *Governance, Risk & Compliance: Resilience in Uncertainties* pada tanggal 16 Juni 2020 Governance, Risk & Compliance: Resilience in Uncertainties on June 16, 2020 ▪ *Surviving and Sustaining* Menghadapi Dampak Covid-19 pada tanggal 18 Juni 2020 Surviving and Sustaining in Facing the Impact of Covid-19 on June 18, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Mengelola Disrupsi Kembar pada tanggal 3 Juli 2020 Managing Twin Disruption on July 3, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ Pelaporan Data Penjaminan Simpanan Berbasis Nasabah pada tanggal 23 September 2020 Customer-Based Deposit Guarantee Data Reporting on September 23, 2020 ▪ *Traditional Banks vs Challenger Banks* pada tanggal 29 September 2020 Traditional Banks vs Challenger Banks on September 29, 2020 ▪ *Traditional Banks vs Challenger Banks in the Era of Open Banking* pada tanggal 30 September 2020 Traditional Banks vs Challenger Banks in the Era of Open Banking on September 30, 2020 ▪ Sosialisasi Strategi Anti *Fraud* pada tanggal 9 Oktober 2020 Socialization of Anti Fraud Strategy on October 9, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti-Fraud Strategy on November 4, 2020

PROFIL KEPALA DIVISI
Profile of Division Head

I Gede Sukanada, S.E.

Jabatan Position	Kepala SKAI & Anti *Fraud* Head of Internal Audit Work Unit & Anti Fraud
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 4 Mei 1973 Denpasar, May 4, 1973
Usia / Age	47 Tahun / 47 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors Decision No. 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	▪ Kepala Divisi Umum dan Kesekretariatan Bank BPD Bali Kantor Pusat Head of General Affairs and Secretariat Division at Bank BPD Bali Head Office ▪ Anggota Tim Penanganan dan Penyelamatan Kredit Bermasalah Member of Non Performing Loan Rescue Unit Bank BPD Bali Kantor Pusat ▪ Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Deputy of Loan Division at Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Badung Head of Bank BPD Bali Badung Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Singaraja Head of Bank BPD Bali Singaraja Branch Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Singaraja Deputy of Bank BPD Bali Singaraja Branch Office ▪ Pejabat Sementara Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Singaraja Acting Head of Credit Marketing Section at Bank BPD Bali 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	▪ Pembekalan Sertifikasi Audit Intern Level Supervisor pada tanggal 2 Februari 2020 Briefing for the Supervisor Level Internal Audit Certification on February 2, 2020 ▪ Sosialisasi e-LHKPN pada tanggal 4 Februari 2020 Socialization of e-LHKPN on February 4, 2020 ▪ Sertifikasi Audit Intern Bank Level Supervisor pada tanggal 8 Februari 2020 Bank Internal Audit Certification Level Supervisor on February 8, 2020 ▪ FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya pada tanggal 11 Februari 2020 FGD PSAK 71: Restatement of Financial Statements and Strategy for Its Implementation on February 11, 2020 ▪ Audit Forensik Kejahatan Keuangan pada tanggal 28 Februari 2020 Financial Crime Forensic Audit on February 28, 2020 ▪ APU-PPT pada tanggal 14 Maret 2020 APU-PPT on March 14, 2020 ▪ Restrukturisasi Kredit Sebagai Dampak Covid-19: Implementasi POJK Nomor 11/POJK.3/2020 pada tanggal 21 April 2020 Credit Restructuring as the Impact of Covid-19: Implementation of POJK Number 11/POJK.3/2020 on April 21, 2020 ▪ POJK 39-Penerapan Strategi Anti *Fraud* Bagi Bank Umum pada tanggal 13 Mei 2020 POJK 39-Implementation of Anti-Fraud Strategy for Commercial Banks on May 13, 2020 ▪ *Governance, Risk & Compliance: Resilience in Uncertainties* pada tanggal 16 Juni 2020 Governance, Risk & Compliance: Resilience in Uncertainties on June 16, 2020 ▪ *Cyber Crime dan Digital Signature* pada tanggal 23 Juni 2020 Cyber Crime and Digital Signature on June 23, 2020 ▪ *Charisma and Personal Branding* pada tanggal 27 Juni 2020 Charisma and Personal Branding on June 27, 2020 ▪ Penerbitan Surat Berharga di Masa *New Normal* dan *Next Normal* pada tanggal 15 Juli 2020 Securities Issuance in the New Normal and Next Normal Periods on July 15, 2020 ▪ Sosialisasi Strategi Anti *Fraud* pada tanggal 9 Oktober 2020 Socialization of Anti Fraud Strategy on October 9, 2020 ▪ Peningkatan Kapasitas Audit Internal pada tanggal 17 Oktober 2020 Internal Audit Capacity Building on October 17, 2020 ▪ Keamanan Data dan Informasi pada tanggal 24 Oktober 2020 Data and Information Security on October 24, 2020 ▪ *Refreshment* Strategi Anti *Fraud* pada tanggal 4 November 2020 Refreshment of the Anti Fraud Strategy on November 4, 2020

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PROFIL KEPALA CABANG
Profile of Branch Head

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	53 Tahun 53 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0031/KEP/DIR/SDM/2020 tanggal 20 Januari 2020 Directors Decision No. 0031 / KEP / DIR / SDM / 2020 dated January 20, 2020
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Magister at Udayana University of Bali
Pengalaman Kerja Working Experiences	▪ Pelaksana Tugas Kepala Bank BPD Bali Kantor Cabang Renon Acting Head of Bank BPD Bali Renon Branch Office ▪ Kepala Bagian Jasa & Pelayanan Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Head of Services Section of Funding and Services Division at Bank BPD Bali Head Office ▪ Kepala Bank BPD Bali Kantor Cabang Klungkung Head of Bank BPD Bali Klungkung Branch Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Tabanan Deputy Head of Bank BPD Bali Tabanan Branch Office ▪ Kepala Cabang Pembantu UNUD Bank BPD Bali Kantor Cabang Utama Denpasar Head of UNUD Supporting Branch Office of Bank BPD Bali Denpasar Branch Office ▪ Pejabat Sementara Kepala Kantor Kas Warmadewa Bank BPD Bali Kantor Cabang Utama Dendapasar Acting Head of Warmadewa Cash Office of Bank BPD Bali Denpasar Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent posistion
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	46 Tahun / 46 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors Decision No. 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgradute at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Wakil Kepala Cabang Operasional Bank BPD Bali Kantor Cabang Tabanan Deputy Head of Operations at Bank BPD Bali Tabanan Branch Office ▪ Kepala Bagian *Project Management* Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Head of Project Management, Strategic Planning Division at Bank BPD Bali Head Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Ubud Deputy Head of Bank BPD Bali Ubud Branch Office ▪ Kepala Bidang Pemasaran Dana Bank BPD Bali Kantor Cabang Utama Denpasar Head of Fund Marketing Division of Bank BPD Bali Denpasar Branch Office ▪ Kepala Cabang Pembantu Gatot Subroto Barat Bank BPD Bali Kantor Cabang Utama Denpasar Head of West Gatot Subroto Sub-Branch of Bank BPD Bali Denpasar Branch Office ▪ Pejabat Sementara Kepala Seksi Pemasaran Cabang Pembantu Abiansemal Bank BPD Bali Kantor Cabang Utama Denpasar Acting Head of Marketing Section at Bank BPD Bali Abiansemal Sub 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

PROFIL KEPALA CABANG
Profile of Branch Head

I Gusti Ngurah Made Supardi, S.E., M.M.

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	51 Tahun / 51 Years of Age
Domisili / Domicile	Tabanan, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0050/KEP/DIR/SDM/2019 tanggal 13 Februari 2019 Directors Decision No. 0050/KEP/DIR/SDM/2019 dated February 13, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgradute at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Tabanan Acting Head of Bank BPD Bali Tabanan Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Mataram Head of Bank BPD Bali Mataram Branch Office ▪ Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat Head of Corporate Credit Division, Credit Division at Bank BPD Bali Head Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Mangupura Deputy Head of Bank BPD Bali Mangupura Branch Office ▪ Kepala Cabang Pembantu Mengwi Bank BPD Bali Kantor Cabang Utama Denpasar Head of Mengwi Sub-Branch of Bank BPD Bali Denpasar Branch Office ▪ Kepala Seksi Pemasaran Bank BPD Bali Kantor Cabang Kuta Head of Marketing Section of Bank BPD Bali Kuta Branch Office ▪ Kepala Seksi Pelayanan & Pemasaran Cabang Pembantu Payangan Bank BPD Bali Kantor Cabang Ubud Head of Service & Marketing Section of Payangan Sub-Branch of Bank BPD Bali Ubud 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 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	49 Tahun / 49 Years of Age
Domisili / Domicile	Singaraja, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0436/KEP/DIR/SDM/2019 tanggal 6 Agustus 2019 Directors Decision No. 0436/KEP/DIR/SDM/2019 dated August 6, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Warmadewa Postgradute at Universitas Warmadewa
Pengalaman Kerja Working Experiences	▪ Kepala Bank BPD Bali Kantor Cabang Seririt Head of Bank BPD Bali Seririt Branch Office ▪ Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Seririt Acting Head of Bank BPD Bali Seririt Branch Office ▪ Kepala Bidang Kredit Bank BPD Bali Kantor Cabang Utama Denpasar Head of Credit Division at Bank BPD Bali Denpasar Branch Office ▪ Kepala Seksi Kredit Bank BPD Bali Kantor Cabang Bangli Head of Credit Section at 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

PROFIL KEPALA CABANG
Profile of Branch Head

Ida Bagus Made Surawan, S.Pi.

Jabatan Position	Kepala Cabang Negara Head of Singaraja Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 23 Desember 1972 Denpasar, December 23, 1972
Usia / Age	48 Tahun / 48 Years of Age
Domisili / Domicile	Negara, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors Decision No. 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Perikanan Universitas Warmadewa Bachelor of Fisheries Science of Universitas Warmadewa
Pengalaman Kerja Working Experiences	▪ Kepala Bagian Pengembangan Produk dan Organisasi Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Head of Product Development and Organization Section of Strategic Planning Division at Bank BPD Bali Head Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Mangupura Deputy Head of Bank BPD Bali Mangupura Branch Office ▪ Kepala Cabang Pembantu Ngurah Rai Bank BPD Bali Kantor Cabang Badung Head of Ngurah Rai Supporting Branch Office of Bank BPD Bali Badung Branch Office ▪ Kepala Cabang Pembantu Bajera Bank BPD Bali Kantor Cabang Tabanan Head of Bajera Supporting Branch Office of Bank BPD Bali Tabanan Branch Office ▪ AOR KRD Menengah & Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat AOR Medium Loan and Corporation of Loan Division at Bank BPD Bali Head Office ▪ AOR Divisi Kredit Bank BPD Bali Kantor Pusat AOR of Loan Division at Bank BPD Bali Head office ▪ Pejabat Sementara Kepala Seksi Pemasaran Bank BPD Bali Kantor Cabang Negara 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

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 November 1974 Denpasar, November 26, 1974
Usia / Age	46 Tahun / 46 Years of Age
Domisili / Domicile	Klungkung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0355/KEP/DIR/SDM/2019 tanggal 3 Juli 2019 Based on Decision Letter Number 0355/KEP/DIR/ SDM/2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana Master Degree
Pengalaman Kerja Working Experiences	▪ Kabag Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat Head of Corporate of Credit Division at Bank BPD Bali Head Office ▪ Pejabat Sementara Kabag Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat Acting Head of Corporate of Credit Division at Bank BPD Bali Head Office ▪ YOR Reltship MNGR B. Korporasi Div KRD Bank BPD Bali Kantor Pusat YOR Reltship MNGR B. Corporate of Loan Division at BPD Bali Head Office ▪ YOR ADM & PLPR Divisi Kredit Bank BPD Bali Kantor Pusat YOR ADM & PLPR Division of Loan at Bank BPD Bali Head Office ▪ Kepala Bidang Hak Bank BPD Bali Kantor Cabang Tabanan Head of Claim Section of Bank BPD Bali Tabanan Branch Office ▪ Kepala Seksi Hak Bank BPD Bali Kantor Cabang Bangli Head of Claim Section of Bank BPD Bali Bangli Branch office ▪ Kepala Seksi ADM Kredit Bank BPD Bali Kantor Cabang Bangli 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

PROFIL KEPALA CABANG
Profile of Branch Head

I Gst. N. Bagus Artawan, S.H.

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	54 Tahun / 54 Years of Age
Domisili / Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors Decision No. 338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Hukum Universitas Ngurah Rai Denpasar Bachelor of Law at Universitas Ngurah Rai Denpasar
Pengalaman Kerja Working Experiences	▪ Kepala Bank BPD Bali Kantor Cabang Negara Head of Bank BPD Bali Negara Branch Office ▪ Kepala Bagian Divisi Kepatuhan Bank BPD Bali Kantor Pusat Head of Compliance Division at Bank BPD Bali Head Office ▪ Kepala Bidang ADC Bank BPD Bali Kantor Cabang Utama Denpasar Head of ADC Section of Bank BPD Bali Denpasar Branch Office ▪ Kepala Seksi Pemasaran Cabang Pembantu Simpang Siur Bank BPD Bali Kantor Cabang Kuta Head of Marketing Section of Simpang Siur Supporting Branch Office of Bank BPD Bali Kuta Branch Office ▪ Pejabat Sementara Kepala Seksi Pemasaran Kredit Cabang Pembantu Ngurah Rai Bank BPD Bali Kantor Cabang Kuta Acting Head of Credit Marketing Section of Bank BPD Bali Ngurah Rai Supporting Branch Office of Kuta Branch Office ▪ Pejabat Sementara Kepala Seksi Pemasaran Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Utama Denpasar Acting Head of Marketing Section of Bank BPD Bali Sanur Supporting Branch Office of Denpasar 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 Bagus Ariana, S.E., M.M.

Jabatan Position	Kepala Cabang Gianyar Head of Gianyar Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Balikpapan, 1 Agustus 1980 Balikpapan, August 1, 1980
Usia / Age	40 Tahun / 40 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0176/KEP/DIR/SDM/2020 tanggal 08 Mei 2020 Directors Decision No. 0176/KEP/DIR/SDM/2020 dated May 8, 2020
Latar Belakang Pendidikan Education Background	Pascasarjana *Postgraduate*
Pengalaman Kerja Working Experiences	▪ Kepala Bagian Dana & Hubungan Kelembagaan Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Head of Funds & Institutional Relations Division of Funds and Services at Bank BPD Bali Head Office ▪ Kepala Bagian Dana & Pengembangan Produk Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Head of Funds & Product Development Division of Funds and Services Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Bagian Dana & Pengembangan Produk Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Acting Head of Funds & Product Development Division of Funds and Services Division at Bank BPD Bali Head Office ▪ Kepala Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Renon Head of Bank BPD Bali Sanur Sub-Branch, Renon Branch Office ▪ Asisten *Officer* Divisi RMK Bank BPD Bali Kantor Pusat Assistant Officer of the RMK Division at Bank BPD Bali Head Office ▪ Kepala Seksi UKI Bank BPD Bali Kantor Cabang Singaraja Head of UKI Section at Bank BPD Bali 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

PROFIL KEPALA CABANG
Profile of Branch Head

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	43 Tahun / 43 Years of Age
Domisili / Domicile	Karangasem, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0355/KEP/DIR/SDM/2019 tanggal 3 Juli 2019 Directors Decision No. 0355/KEP/DIR/SDM/2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Pendidikan Nasional Postgraduate at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	▪ Kepala Bank BPD Bali Kantor Cabang Mataram Head of Bank BPD Bali Mataram Branch Office ▪ Kepala Bagian Sistem dan Prosedur Divisi Kepatuhan Bank BPD Bali Kantor Pusat Head of System and Procedure Division of Compliance Division at Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Bagian Sistem dan Prosedur Divisi Kepatuhan Bank BPD Bali Kantor Pusat Acting Head of System and Procedure Section of Compliance Division at Bank BPD Bali Head office ▪ YOR Kebijakan dan Prosedur OPR & Non OPR Divisi Kepatuhan Bank BPD Bali Kantor Pusat YOR OPR & Non OPR Policies and Procedures, Compliance Division at Bank BPD Bali Head Office ▪ YOR Monitoring & Pelaporan Divisi Kepatuhan Bank BPD Bali Kantor Pusat YOR Monitoring & Reporting of Compliance Division at Bank BPD Bali Head Office ▪ Kepala Seksi UKK Divisi Kepatuhan Bank BPD Bali Kantor Pusat Head of UKK Section of Compliance Division at Bank BPD Bali Head office ▪ AOR Divisi Manajemen Risiko Bank BPD Bali Kantor Pusat AOR Risk Management Division at Bank BPD Bali Head Office ▪ Kepala Seksi UKI Bank BPD Bali Kantor Cabang Utama Denpasar Head of UKI Section of Bank BPD Bali Denpasar 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. G. A.Gede Suadnyana, S.T.

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	51 Tahun / 51 Years of Age
Domisili Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0081/KEP/DIR/SDM/2018 tanggal 26 Februari 2018 Directors Decision No. 0081/KEP/DIR/SDM/2018 dated February 26, 2018
Latar Belakang Pendidikan Education Background	Sarjana Teknik Sipil Universitas Warmadewa Bachelor of Civil Engineer at Universitas Warmadewa
Pengalaman Kerja Working Experiences	▪ Wakil Kepala Cabang Bisnis Bank BPD Bali Kantor Tabanan Deputy of Business Section of Bank BPD Bali Tabanan Branch Office ▪ Kepala Bagian Logistik Divisi Umum Bank BPD Bali Kantor Pusat Head of Logistic Section of General Affairs Division at Bank BPD Bali Head Office ▪ Kepala Bagian Kredit Menengah & Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat Head of Medium and Corporate Loan of Loan Division at Bank BPD Bali Head Office ▪ YOR *Wholesale* Divisi Kredit Bank BPD Bali Kantor Pusat YOR Wholesale of Loan Division at Bank BPD Bali Head Office ▪ Yunior *Officer* Divisi Kredit Bank BPD Bali Kantor Pusat Junior Officer of Loan Division at Bank BPD Bali Head Office ▪ Asisten *Officer* Divisi Kredit Bank BPD Bali Kantor Pusat Officer Assistant of Loan Division at Bank BPD Bali Head Office ▪ Asisten *Officer* Biro SUM Bank BPD Bali Kantor Pusat 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 Commissioners, The Board of Directors, and Shareholders

PROFIL KEPALA CABANG
Profile of Branch Head

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	42 Tahun / 42 Years of Age
Domisili / Domicile	Mataram, Nusa Tenggara Barat
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0355/KEP/DIR/SDM/2019 tanggal 3 Juli 2019 Directors Decision No. 0355/KEP/DIR/SDM/2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Sarjana Teknik Bachelor of Engineer
Pengalaman Kerja Working Experiences	▪ Kepala Bagian *Treasury* Bank BPD Bali Kantor Pusat Head of Treasury Section at Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Bagian *Treasury* Bank BPD Bali Kantor Pusat Acting Head of Treasury Section of Bank BPD Bali Head Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Mataram Deputy Head of Bank BPD Bali Mataram Branch Office ▪ Kepala Cabang Pembantu Kintamani Bank BPD Bali Kantor Cabang Bangli Head of Bank BPD Bali Kintamani Supporting Branch of Bangli Branch Office ▪ AOR *Money Changer* Divisi *Treasury* Bank BPD Bali Kantor Pusat AOR Money Changer Treasury Division 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

Putu Dharmapatni, S.E., M.M.

Jabatan Position	Kepala Cabang Utama 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	49 Tahun / 49 Years of Age
Domisili / Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0050/KEP/DIR/SDM/2019 tanggal 13 Februari 2019 Directors Decision No. 0050/KEP/DIR/SDM/2019 dated February 13, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana UNDIKNAS Postgraduate at UNDIKNAS
Pengalaman Kerja Working Experiences	▪ Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Utama Denpasar Acting Head of Bank BPD Bali Denpasar Branch Office ▪ Kepala Bank BPD Bali Kantor Cabang Mangupura Head of Bank BPD Bali Mangupura Branch Office ▪ Kabag Humas dan Kesekretariatan Divisi Sekretaris Perusahaan Bank BPD Bali Kantor Pusat Head of Public Relations and Secretariat of the Corporate Secretary Division at Bank BPD Bali Head Office ▪ Kepala Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Sanur Sub-Branch of Denpasar Branch Office ▪ Kepala Cabang Pembantu Ubung Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Ubung Sub-Branch of Denpasar Branch Office ▪ Kepala Seksi Pemasaran Dana Bank BPD Bali Kantor Cabang Badung Head of Fund Marketing Section at Bank BPD Bali Badung Branch Office ▪ Kepala Seksi Administrasi Kredit Divisi Kredit Bank BPD Bali Kantor Pusat Head of Credit Administration Section, Credit Division at Bank BPD Bali Head Office ▪ AOR/*Head Teller* Divisi TRP & LN Bank BPD Bali Kantor Pusat AOR/Head Teller of TRP & LN Division at Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Seksi Pelayanan Tunai Bank BPD Bali Kantor Cabang Utama Denpasar Acting Head of Section of Cash Services at Bank BPD Bali Denpasar Branch Office ▪ Pejabat Sementara Kepala Seksi Pemasaran Capem Simpang Siur Bank BPD Bali Kantor Cabang Kuta Acting Head of Marketing Section of Bank BPD Bali Simpang Siur Supporting Branch, Kuta Branch Office ▪ Pejabat Sementara Kepala Seksi Pemasaran Kredit Cabang Pembantu Nusa Dua Bank BPD Bali Kantor Cabang Kuta Acting Head of Credit Marketing Section of Bank BPD Bali Nusa Dua Sub-Branch, Kuta 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

PROFIL KEPALA CABANG
Profile of Branch Head

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	41 Tahun / 41 Years of Age
Domisili Domicile	Seririt, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0436/KEP/DIR/SDM/2019 tanggal 6 Agustus 2019 Directors Decision No. 0436/KEP/DIR/SDM/2019 dated August 6, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgradute at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Kepala Bagian Kajian & Laporan Divisi Manajemen Risiko Bank BPD Bali Kantor Pusat Head of Research & Reports of Risk Management Division at Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Bagian Kajian & Laporan Divisi Manajemen Risiko Bank BPD Bali Kantor Pusat Acting Head of the Risk Management Division of Studies & Reports at Bank BPD Bali Head Office ▪ Junior *Officer* Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat Junior Officer of Compliance Division Operational & Non-Operational Policies and Procedures at Bank BPD Bali Head Office ▪ Asisten *Officer* Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat Assistant Officer for Operational & Non-Operational Policies and Procedures of the Compliance Division at Bank BPD Bali Head Office ▪ Kepala Seksi Administrasi Kredit Bank BPD Bali Kantor Cabang Ubud Head of Credit Administration Section at Bank BPD Bali Ubud Branch Office ▪ Asisten *Officer* Bagian Hukum Divisi SUM Bank BPD Bali Kantor Pusat Assistant Legal Officer of SUM Division 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

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	47 Tahun / 47 Years of Age
Domisili / Domicile	Bangli, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0356/KEP/DIR/SDM/2019 tanggal 3 Juli 2019 Directors Decision No. 0356/KEP/DIR/HR/2019 tanggal July 3, 2019
Latar Belakang Pendidikan Education Background	Sarjana Teknologi Pertanian Universitas Udayana Bali Bachelor of Engineer at Universitas Udayana Bali
Pengalaman Kerja Working Experiences	▪ Pelaksana Tugas Kepala Bank BPD Bali Kantor Cabang Renon Acting Head of Bank BPD Bali Renon Branch Office ▪ Wakil Kepala Cabang Bisnis Bank BPD Bali Kantor Cabang Renon Deputy Head of Business Section at Bank BPD Bali Renon Branch Office ▪ Kepala Bagian Kredit Ritel, Mikro & Konsumer Bank BPD Bali Kantor Pusat Head of Retail, Micro & Consumer Credit at Bank BPD Bali Head Office ▪ Pejabat Sementara Kepala Bagian Kredit Ritel Mikro & Konsumer Divisi Kredit Bank BPD Bali Kantor Pusat Acting Head of the Micro & Consumer Retail Loan Division of Loan Division at Bank BPD Bali Head Office ▪ Wakil Kepala Bank BPD Bali Kantor Cabang Bangli Deputy Head of Bank BPD Bali Bangli Branch Office ▪ Kepala Cabang Pembantu Payangan Bank BPD Bali Kantor Cabang Ubud Head of Bank BPD Bali Payangan Sub-Branch, Ubud Branch Office ▪ Kepala Cabang Pembantu Payangan Bank BPD Bali Kantor Cabang Gianyar Head of Bank BPD Bali Payangan Sub-Branch, Gianyar Branch Office ▪ Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Gianyar Head of Credit Marketing Section at 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

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.

Denpasar, 27 Mei 2021 / May 27, 2021

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

PERNYATAAN AKUNTABILITAS LAPORAN DEWAN KOMISARIS DAN DIREKSI
Statement of Accountability over the Reports of Board of Commissioners and Board of Directors

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

BANK BPD BALI
Bersama Anda Membangun Bali

07

Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility

Informasi terkait Tanggung Jawab Sosial Perusahaan disajikan dalam laporan keberlanjutan (sustainability report) yang merupakan bagian yang tidak terpisahkan dari laporan tahunan ini.

Information related to Corporate Social Responsibility is presented in a sustainability report which is an integral part of this annual report.

Perusahaan telah menyajikan informasi terkait Tanggung Jawab Sosial Perusahaan dalam laporan keberlanjutan (sustainability report), oleh sebab itu, Perusahaan tidak lagi mengungkapkan informasi tersebut dalam Laporan Tahunan ini.

The Company has presented information related to Corporate Social Responsibility in its sustainability report; thus, the Company no longer discloses this information in this Annual Report.

Hal ini dilakukan sesuai dengan Surat Edaran OJK No. 30/SEOJK.04/2016 Tentang Bentuk Dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik, butir III.2.h.2) & 3) yang mengatur bahwa:

This is set up in accordance with FSA Circular No. 30 / SEOJK.04 / 2016 concerning the Form and Content of the Annual Report of the Issuer or Public Company, point III.2.h.2) & 3) which stipulates that:

Dalam hal Emiten atau Perusahaan Publik menyajikan informasi mengenai tanggung jawab sosial dan lingkungan dalam laporan tersendiri seperti laporan tanggung jawab sosial dan lingkungan atau laporan keberlanjutan (sustainability report), Emiten atau Perusahaan Publik dikecualikan untuk mengungkapkan informasi mengenai tanggung jawab sosial dan lingkungan dalam Laporan Tahunan; dan Laporan sebagaimana dimaksud, disampaikan kepada Otoritas Jasa Keuangan bersamaan dengan penyampaian Laporan Tahunan.

In the event that an Issuer or Public Company presents information regarding social and environmental responsibility in a separate report such as a social and environmental responsibility report or a sustainability report, the Issuer or Public Company is exempted from disclosing information regarding social and environmental responsibility in the Annual Report; and Reports as referred to, are submitted to the Otoritas Jasa Keuangan at the same time as the Annual Report.

Dalam hal ini, PT Bank Pembangunan Daerah Bali, selaku BUMD, melakukan penyesuaian dengan aturan yang telah dibuat oleh pihak Regulator atau OJK mengenai pemaparan informasi Tanggung Jawab Sosial Perusahaan yang akan dimuat di dalam Laporan Keberlanjutan 2020.

In this case, PT Bank Pembangunan Daerah Bali, as a Regional-Owned Enterprise, made adjustments to the rules made by the Regulator or FSA regarding the disclosure of information on Corporate Social Responsibility which will be included in the 2020 Sustainability Report.

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Laporan Eksposur dan Permodalan

Exposure and Capital Statement

Lampiran Eksposur Risiko dan Permodalan
PT Bank Pembangunan Daerah Bali

1. Laporan Ukuran Utama 1
2. Laporan LI1 2
3. Laporan LI2 3
4. Laporan LIA 4
5. Laporan CC1 5
6. Laporan CC2 10
7. Laporan CCA 11
8. Laporan Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan 13
9. Laporan Pendekatan Manajemen Risiko Bank (OVA) 14
10. Laporan Rasio Pengungkit 25
11. Laporan Pengungkapan Kredit 31
12. Laporan CCRA 38
13. Laporan CCR1 39
14. Laporan CCR2 40
15. Laporan CCR3 41
16. Laporan CCR6 42
17. Laporan SECA 43
18. Laporan SEC1 44
19. Laporan SEC2 45
20. Laporan SEC3 46
21. Laporan SEC4 47
22. Laporan Penerapan Manajemen Risiko untuk IRRBB 48
23. Laporan Perhitungan IRRBB 49
24. Laporan Pengungkapan LCR 50
25. Laporan NSFR 51
26. Laporan ENC 52
27. Laporan LIQA 53
28. Laporan Perhitungan Risiko Operasional 55
29. Pengungkapan Kualitatif Umum Risiko Kredit 56
30. Pengungkapan Kualitatif Umum Risiko Pasar 61
31. Pengungkapan Kualitatif Umum Risiko Likuiditas 64
32. Pengungkapan Kualitatif Umum Risiko Operasional 66
33. Pengungkapan Kualitatif Umum Risiko Hukum 71
34. Pengungkapan Kualitatif Umum Risiko Stratejik 75
35. Pengungkapan Kualitatif Umum Risiko Kepatuhan 77
36. Pengungkapan Kualitatif Umum Risiko Reputasi 79

LAPORAN UKURAN UTAMA (*KEY METRICS*) PUBLIKASI EKSPOSUR RISIKO DAN PERMODALAN

Bank : PT Bank Pembangunan Daerah Bali
Tanggal Laporan : 31 Desember 2020

dalam jutaan rupiah

No.	Deskripsi	Desember 2020	September 2020	Juni 2020	Maret 2020	Desember 2019
	Modal yang Tersedia (nilai)					
1	Modal Inti Utama (CET1)	3,154,330	3,074,684	2,997,842	2,774,714	-
2	Modal Inti (Tier 1)	3,154,330	3,074,684	2,997,842	2,774,714	-
3	Total Modal	3,318,531	3,235,126	3,159,259	2,936,994	-
	Aset Tertimbang Menurut Risiko (Nilai)					
4	Total Aset Tertimbang Menurut Risiko (ATMR)	16,143,301	15,843,269	15,926,544	15,987,405	-
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR					
5	Rasio CET1 (%)	19.54	19.41	18.82	17.36	-
6	Rasio Tier 1 (%)	19.54	19.41	18.82	17.36	-
7	Rasio Total Modal (%)	20.56	20.42	19.84	18.37	-
	Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR					
8	*Capital conservation buffer* (2.5% dari ATMR) (%)	-	-	-	-	-
9	*Countercyclical buffer* (0 - 2.5% dari ATMR) (%)	-	-	-	-	-
10	*Capital Surcharge* untuk Bank Sistemik (1% - 2.5%) (%)	-	-	-	-	-
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	-	-	-	-	-
12	Komponen CET1 untuk *buffer*	11.28	11.16	10.52	9.05	-
	Rasio pengungkit sesuai Basel III					
13	Total Eksposur	26,683,020	26,775,231	23,436,076	23,230,369	-
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)	11.82	11.48	12.79	11.94	-
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)	11.82	11.48	12.79	11.94	-
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara gross	-	-	-	-	-
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross	-	-	-	-	-
	Rasio Kecukupan Likuiditas (LCR)					
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	-	-	-	-	-
16	Total Arus Kas Keluar Bersih (net cash outflow)	-	-	-	-	-
17	LCR (%)	-	-	-	-	-
	Rasio Pendanaan Stabil Bersih (NSFR)					
18	Total Pendanaan Stabil yang Tersedia (ASF)	-	-	-	-	-
19	Total Pendanaan Stabil yang Diperlukan (RSF)	-	-	-	-	-
20	NSFR (%)	-	-	-	-	-

Analisis Kualitatif

Perbedaan signifikan Total Eksposur (nomor 13) antara Periode Triwulan I dan II dengan Periode Triwulan III disebabkan pada Triwulan III dilakukan penyesuaian perhitungan yang diakibatkan oleh dihitungnya komponen tagihan bersih *counterparty credit risk* dalam perhitungan ATMR Risiko Kredit sesuai arahan OJK pada saat sosialisasi (total eksposur pada perhitungan rasio pengungkit sama dengan keseluruhan tagihan bersih pada perhitungan ATMR Risiko Kredit) dan konfirmasi dengan Pengawas OJK yang menyarankan agar tetap dihitung sebagai eksposur risiko dalam perhitungan Rasio Pengungkit.

Catatan

Bank BPD Bali sebagai Bank BUKU II tidak memenuhi kriteria sebagaimana dimaksud dalam ketentuan Otoritas Jasa Keuangan untuk melaporkan Rasio Kecukupan Likuiditas (LCR) dan Rasio Pendanaan Stabil Bersih (NSFR)

Bank BPD Bali tidak memiliki eksposur pada pengungkapan pada nomor 8 - 11 dan pada nomor 14c serta 14d

Sesuai dengan poin 5 Penjelasan Umum Pedoman Penyusunan Laporan Publikasi Eksposur Risiko dan Permodalan sesuai Surat Edaran OJK Nomor 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, Bank BPD Bali tidak melakukan perbandingan laporan dengan periode Desember 2019.

Laporan Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko sesuai dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)

Bank : PT Bank Pembangunan Daerah bali

Tanggal Laporan : 31 Desember 2020

Dalam Jutaan Rupiah	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan	Nilai tercatat berdasarkan prinsip kehati-hatian	Nilai tercatat masing-masing risiko				
			Sesuai kerangka risiko kredit	Sesuai kerangka counterparty credit risk	Sesuai kerangka sekuritisasi	Sesuai kerangka risiko pasar	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal
Indonesia							
Aset							
Kas	545,099	545,099	545,099	-	-	-	-
Penempatan pada Bank Indonesia	794,701	794,701	794,701	-	-	-	-
Penempatan pada bank lain	1,507,830	1,507,830	1,507,830	-	-	-	-
Tagihan spot dan derivatif / forward	-	-	-	-	-	-	-
Surat berharga yang dimiliki	1,683,975	1,683,975	1,683,975	-	-	-	-
Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	-	-	-	-	-
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)	3,015,433	3,015,433	-	3,015,433	-	-	-
Tagihan akseptasi	-	-	-	-	-	-	-
Kredit yang diberikan	19,123,169	19,123,169	18,634,747	-	-	-	-
Pembiayaan syariah	-	-	-	-	-	-	-
Penyertaan modal	500	500	500			-	-
Aset keuangan Lainnya	-	-	-	-	-	-	-
Cadangan kerugian penurunan nilai aset keuangan	938,865	938,865	-	-	-	-	-
Aset tidak berwujud	34,942	34,942	5,459	-	-	-	-
Aset tetap dan inventaris	338,143	338,143	127,631	-	-	-	-
Aset non produktif	437	437	437	-	-	-	-
Aset Lainnya	243,996	243,996	243,996	-	-	-	-
Total aset	26,109,265	26,109,265	23,544,375	3,015,433	-	-	-
Kewajiban							
Giro	2,118,620	2,118,620	-	-	-	-	-
Tabungan	9,297,185	9,297,185	-	-	-	-	-
Deposito	10,035,210	10,035,210	-	-	-	-	-
Uang Elektronik	-	-	-	-	-	-	-
Liabilitas kepada Bank Indonesia	627	627	-	-	-	-	-
Liabilitas kepada bank lain	834,599	834,599	-	-	-	-	-
Liabilitas spot dan derivatif / forward	-	-	-	-	-	-	-
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	-	-	-	-	-
Liabilitas akseptasi	-	-	-	-	-	-	-
Surat berharga yang diterbitkan	-	-	-	-	-	-	-
Pinjaman / pembiayaan yang diterima	37,596	37,596	-	-	-	-	-
Setoran jaminan	132	132	-	-	-	-	-
Liabilitas antarkantor	-	-	-	-	-	-	-
Liabilitas lainnya	580,689	580,689	-	-	-	-	-
Kepentingan minoritas (minority interest)	-	-	-	-	-	-	-
Total liabilitas	22,904,658	22,904,658	-	-	-	-	-
Analisis Kualitatif							
Tidak terdapat perbedaan antara Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan dengan Nilai tercatat berdasarkan prinsip kehati-hatian karena Bank tidak memiliki perusahaan anak berupa usaha yang bergerak di bidang asuransi.							

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Laporan Perbedaan Utama antara Nilai Tercatat sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur sesuai dengan Ketentuan OJK (LI2)

Bank : PT Bank Pembangunan Daerah bali

Tanggal Laporan : 31 Desember 2020

	a	b	c	d	e
		Item sesuai:			
Dalam Jutaan Rupiah	Total	Kerangka risiko kredit	Kerangka sekuritisasi	Kerangka Counterparty credit risk	Kerangka risiko pasar
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1)	26,559,808	23,544,375	-	3,015,433	-
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1)	-	-	-	-	-
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian	26,559,808	23,544,375	-	3,015,433	-
Nilai rekening administratif	943,228	943,228	-	-	-
Perbedaan valuasi	-	-	-	-	-
Perbedaan antara *netting rules*, selain dari yang termasuk pada baris 2.	-	-	-	-	-
Perbedaan provisi	-	-	-	-	-
Perbedaan *prudential filters*	-	-	-	-	-
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian	**27,503,036**	**24,487,603**	-	**3,015,433**	-
Analisis Kualitatif					
Nilai tercatat berdasarkan prinsip kehati-hatian terdistribusi dari kerangka risiko kredit dan *counterparty credit risk*					

Laporan Penjelasan mengenai Perbedaan antara Nilai Eksposur sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA)

Bank : PT Bank Pembangunan Daerah bali

Tanggal Laporan : 31 Desember 2020

Indonesia	
Bank harus menjelaskan asal perbedaan antara nilai tercatat sesuai standar akuntansi keuangan, sebagaimana dilaporkan pada laporan keuangan dan nilai eksposur sesuai ketentuan kehati-hatian, sebagaimana terdapat pada template LI1 dan LI2.	
(a) Bank harus menjelaskan sumber perbedaan signifikan antara nilai pada kolom (a) dan (b) di LI1.	Tidak terdapat perbedaan antara Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan dengan Nilai tercatat berdasarkan prinsip kehati-hatian karena Bank tidak memiliki perusahaan anak berupa usaha yang bergerak di bidang asuransi.
(b) Bank harus menjelaskan sumber perbedaan antara nilai tercatat dan nilai yang digunakan untuk tujuan pengaturan yang tercantum pada LI2.	Tidak terdapat perbedaan antara Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan dengan Nilai tercatat berdasarkan prinsip kehati-hatian karena Bank tidak memiliki perusahaan anak berupa usaha yang bergerak di bidang asuransi.
(c) Sesuai dengan implementasi dari panduan pada valuasi prudensial, bank harus menjelaskan sistem dan kontrol untuk memastikan estimasi valuasi prudensial dan dapat diandalkan. Pengungkapan harus memasukkan:	Bank BPD Bali tidak memiliki valuasi prudensial
(i) Metodologi valuasi, termasuk penjelasan sejauh mana penggunaan metodologi *mark-to-market* dan *mark-to-model*.	Bank BPD Bali tidak memiliki valuasi prudensial
(ii) Deskripsi proses verifikasi harga independen.	Bank BPD Bali tidak memiliki valuasi prudensial
(iii) Prosedur untuk penyesuaian valuasi atau cadangan (termasuk deskripsi proses dan metodologi untuk menilai posisi trading dengan tipe instrumen).	Bank BPD Bali tidak memiliki valuasi prudensial

Laporan Komposisi Permodalan (CC1)

Bank : PT Bank Pembangunan Daerah bali

Tanggal Laporan : 31 Desember 2020

	Component (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah (Dalam Jutaan Rupiah)	No Ref. yang berasal dari Neraca Konsolidasi
		CET 1: Instrumen dan Tambahan Modal Disetor		
1	*Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus*	Saham biasa (termasuk *stock surplus*)	1,823,300	
2	*Retained earnings*	Laba ditahan	521,821	
3	*Accumulated other comprehensive income (and other reserves)*	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	920,551	
4	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock*	Modal yang termasuk *phase out* dari CET1	N/A	
5	*Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)*	Kepentingan Non Pengendali yang dapat diperhitungkan	-	
6	***Common Equity Tier 1 capital before regulatory adjustments***	CET1 sebelum *regulatory adjustment*	3,265,672	
		CET 1: Faktor Pengurang (*Regulatory Adjustment*)		
7	*Prudential valuation adjustments*	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen	-	
8	*Goodwill (net of related tax liability)*	*Goodwill*	-	
9	*Other intangibles other than mortgage-servicing rights (net of related tax liability)*	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*)	34,942	
10	*Deferred tax assets that rely on future profitability excluding those arising from*	Aset pajak tangguhan yang berasal dari *future profitability*	N/A	
11	*Cash-flow hedge reserve*	*Cash-flow hedge reserve*	N/A	
12	*Shortfall of provisions to expected losses*	*Shortfall on provisions to expected losses*	N/A	
13	*Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)*	Keuntungan penjualan aset dalam transaksi sekuritisasi	-	
14	*Gains and losses due to changes in own credit risk on fair valued liabilities*	Peningkatan/ penurunan nilai wajar atas kewajiban keuangan	-	
15	*Defined-benefit pension fund net assets*	Aset pensiun manfaat pasti	N/A	
16	*Investments in own shares (if not already netted off paid-in capital on reported balance sheet)*	Investasi pada saham sendiri (jika belum di *net* dalam modal di Laporan Posisi Keuangan)	N/A	
17	*Reciprocal cross-holdings in common equity*	Kepemilikan silang pada instrumen CET 1 pada entitas lain	-	
18	*Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)*	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	N/A	
19	*Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)*	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan (jumlah di atas batasan 10%)	N/A	
20	*Mortgage servicing rights (amount above 10% threshold)*	*Mortgage servicing rights*	-	
21	*Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)*	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, *net* dari kewajiban pajak)	N/A	
22	*Amount exceeding the 15% threshold*	Jumlah melebihi batasan 15% dari:	N/A	
23	*of which: significant investments in the common stock of financials*	investasi signifikan pada saham biasa *financials*	N/A	

24	*of which: mortgage servicing rights*	*mortgage servicing rights*	N/A	
25	*of which: deferred tax assets arising from temporary differences*	pajak tangguhan dari perbedaan temporer	N/A	
26	*National specific regulatory adjustments*	Penyesuaian berdasarkan ketentuan spesifik nasional		
26a.		Selisih PPKA dan CKPN	-	
26b.		PPKA non produktif	437	
26c.		Aset Pajak Tangguhan	75,963	
26d.		Penyertaan	-	
26e.		Kekurangan modal pada perusahaan anak asuransi	-	
26f.		Eksposur sekuritisasi	-	
26g.		Lainnya	-	
27	*Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions*	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya	-	
28	***Total regulatory adjustments to Common equity Tier 1***	**Jumlah pengurang (*regulatory adjustment*) terhadap CET 1**	111,342	
29	***Common Equity Tier 1 capital (CET1)***	**Jumlah CET 1 setelah faktor pengurang**	3,154,330	
	Additional Tier 1 capital: instruments	**Modal Inti Tambahan (AT 1): Instrumen**		
30	*Directly issued qualifying Additional Tier 1 instruments plus related stock surplus*	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*)	-	
31	*of which: classified as equity under applicable accounting standards*	Yang diklasifikasikan sebagai ekuitas berdasarkan standar	-	
32	*of which: classified as liabilities under applicable accounting standards*	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	-	
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*	Modal yang termasuk *phase out* dari AT 1	N/A	
34	*Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)*	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	-	
35	*of which: instruments issued by subsidiaries subject to phase out*	Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out*	N/A	
36	***Additional Tier 1 capital before regulatory adjustments***	**Jumlah AT 1 sebelum *regulatory adjustment***	-	
	Additional Tier 1 capital: regulatory adjustments	**Modal Inti Tambahan: Faktor Pengurang (*Regulatory Adjustment*)**		
37	*Investments in own Additional Tier 1 instruments*	Investasi pada instrumen AT 1 sendiri	N/A	
38	*Reciprocal cross-holdings in Additional Tier 1 instruments*	Kepemilikan silang pada instrumen AT 1 pada entitas lain	-	
39	*Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)*	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	N/A	
40	*Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)*	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (*net* posisi *short* yang diperkenankan)	N/A	
41	*National specific regulatory adjustments*	Penyesuaian berdasarkan ketentuan spesifik nasional		
41a.		Penempatan dana pada instrumen AT 1 pada Bank lain	-	
42	*Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover*	Penyesuaian pada AT 1 akibat *Tier* 2 lebih kecil daripada faktor	-	

	deductions	pengurangnya		
43	***Total regulatory adjustments to Additional Tier 1 capital***	**Jumlah faktor pengurang (*regulatory adjustment*) terhadap AT 1**	-	
44	***Additional Tier 1 capital (AT1)***	**Jumlah AT 1 setelah faktor pengurang**	-	
45	***Tier 1 capital (T1 = CET 1 + AT 1)***	**Jumlah Modal Inti (*Tier* 1) (CET 1 + AT 1)**	3,154,330	
	Tier 2 capital: instruments and provisions	**Modal Pelengkap (*Tier* 2): Instrumen dan cadangan**		
46	*Directly issued qualifying Tier 2 instruments plus related stock surplus*	Instrumen *Tier* 2 yang diterbitkan oleh Bank (termasuk *stock surplus*)	-	
47	*Directly issued capital instruments subject to phase out from Tier 2*	Modal yang yang termasuk *phase out* dari *Tier 2*	N/A	
48	*Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)*	Instrumen *Tier* 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	-	
49	*of which: instruments issued by subsidiaries subject to phase out*	Modal yang diterbitkan Entitas Anak yang termasuk *phase out*	N/A	
50	*Provisions*	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	164,201	
51	***Tier 2 capital before regulatory adjustments***	**Jumlah Modal Pelengkap (*Tier* 2) sebelum faktor pengurang**	164,201	
	Tier 2 capital: regulatory adjustments	**Modal Pelengkap (*Tier* 2): Faktor Pengurang (*Regulatory Adjustment*)**	**164,201**	
52	*Investments in own Tier 2 instruments*	Investasi pada instrumen *Tier* 2 sendiri	N/A	
53	*Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities*	Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain	-	
54	*Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation*	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan	N/A	
		Investasi pada kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi yang berada di luar lingkup konsolidasi peraturan dan, yang mana bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik ~~G-SIBs~~)	N/A	
55	*Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)*	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (*net* posisi *short* yang diperkenankan)	N/A	
56	*National specific regulatory adjustments*	Penyesuaian berdasarkan ketentuan spesifik nasional	-	
56a.		*Sinking fund*	-	
56b.		Penempatan dana pada instrumen *Tier* 2 pada Bank lain	-	
57	***Total regulatory adjustments to Tier 2 capital***	**Jumlah faktor pengurang (*regulatory adjustment*) Modal Pelengkap**	-	
58	***Tier 2 capital (T2)***	**Jumlah Modal Pelengkap (*Tier* 2) setelah *regulatory adjustment***	164,201	
59	***Total capital***	**Total Modal (Modal Inti + Modal Pelengkap)**	3,318,531	

60	***Total risk weighted assets***	**Total Aset Tertimbang Menurut Risiko (ATMR)**	12,971,853	
	Capital ratios and buffers	**Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*)**		
61	*Common Equity Tier 1 (as a percentage of risk weighted assets)*	Rasio CET 1 (persentase terhadap ATMR)	19.54%	
62	*Tier 1 (as a percentage of risk weighted assets)*	Rasio Modal Inti *Tier* 1 (persentase terhadap ATMR)	19.54%	
63	*Total capital (as a percentage of risk weighted assets)*	Rasio Total Modal (persentase terhadap ATMR)	20.56%	
64	*Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)*	*Buffer* (persentase terhadap ATMR)		
65	*of which: capital conservation buffer requirement*	*Capital Conservation Buffer*	-	
66	*of which: Bank specific countercyclical buffer requirement*	*Countercyclical Buffer*	-	
67	*Of which: higher loss absorbency requirement*	*higher loss absorbency requirement*	-	
68		Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk	11.28%	
	National minima (if different from Basel 3)	***National minima* (jika berbeda dari Basel 3)**		
69	*National Common Equity Tier 1 minimum ratio*	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)	N/A	
70	*National Tier 1 minimum ratio*	Rasio terendah *Tier* 1 nasional (jika berbeda dengan Basel 3)	N/A	
71	*National total capital minimum ratio*	Rasio terendah total modal nasional (jika berbeda dengan	N/A	
	Amounts below the thresholds for deduction (before risk weighting)	**Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)**		
72	*Non-significant investments in the capital and other TLAC liabilities of other financial entities*	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain	N/A	
73	*Significant investments in the common stock of financial entities*	Investasi signifikan pada saham biasa entitas keuangan	N/A	
74	*Mortgage servicing rights (net of related tax*	*Mortgage servicing rights* (net dari	N/A	
75	*Deferred tax assets arising from temporary*	Aset pajak tangguhan yang berasal	N/A	
	Applicable caps on the inclusion of provisions in Tier 2	**Cap yang dikenakan untuk provisi pada *Tier* 2**		
76	*Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)*	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan *cap*)	N/A	
77	*Cap on inclusion of provisions in Tier 2 under standardised approach*	*Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar	N/A	
78	*Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)*	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan *cap*)	N/A	
79	*Cap for inclusion of provisions in Tier 2 under internal ratings-based approach*	*Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB	N/A	

	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	**Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)**		
80	*Current cap on CET1 instruments subject to phase out arrangements*	*Cap* pada CET 1 yang temasuk *phase out*	N/A	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	Jumlah yang dikecualikan dari CET 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)	N/A	
82	*Current cap on AT1 instruments subject to phase out arrangements*	*Cap* pada AT 1 yang temasuk *phase out*	N/A	
83	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	Jumlah yang dikecualikan dari AT 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)	N/A	
84	*Current cap on T2 instruments subject to phase out arrangements*	*Cap* pada *Tier* 2 yang temasuk *phase out*	N/A	
85	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	Jumlah yang dikecualikan dari *Tier* 2 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)	N/A	
Analisis Kualitatif				
Pada saat likuidasi pemegang saham hanya akan memperoleh pengembalian investasinya jika seluruh kreditur perseroan telah memperoleh pembayaran dan masih terdapat sisa harta perseroan				
Jenis permodalan Bank saat ini didominasi oleh Saham Biasa				

Laporan Rekonsiliasi Permodalan (CC2)

Bank : PT Bank Pembangunan Daerah Jadi

Tanggal Laporan : 31 Desember 2020

Dalam Jutaan Rupiah

No	Pos-pos	Neraca Publikasi	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian	No Ref
		31 Desember 2020	31 Desember 2020	
	ASET			
1	Kas	543,099	543,099	
2	Penempatan pada Bank Indonesia	794,701	794,701	
3	Penempatan pada bank lain	1,207,830	1,207,830	
4	Tagihan spot dan derivatif / forward	-	-	
5	Surat berharga yang dimiliki	1,683,975	1,683,975	
6	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	
7	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)	3,015,433	3,015,433	
8	Tagihan akseptasi	-	-	
9	Kredit yang diberikan	19,123,169	19,123,169	
10	Pembiayaan syariah	-	-	
11	Penyertaan modal	500	500	
12	Aset keuangan Lainnya	-	-	
13	Cadangan kerugian penurunan nilai aset keuangan -/-	938,865	938,865	
	a. Surat berharga yang dimiliki	754	754	
	b. Kredit yang diberikan dan pembiayaan syariah	936,621	936,621	
	c. Lainnya	1,490	1,490	
14	Aset tidak berwujud	34,942	34,942	
	Goodwill	-	-	
	Aset tidak berwujud lainnya	34,942	34,942	
	Akumulasi amortasasi aset tidak berwujud -/-	29,483	29,483	
15	Aset tetap dan inventaris	338,143	338,143	
	Akumulasi penyusutan aset tetap dan inventaris -/-	210,312	210,312	
16	Aset non produktif	437	437	
	a. Properti terbengkalai	437	437	
	b. Agunan yang diambil alih	-	-	
	c. Rekening tunda	-	-	
	d. Aset antarkantor	-	-	
17	Aset Lainnya	243,996	243,996	
	Aset Pajak Tangguhan	75,963	75,963	
	Aset Lainnya	168,033	168,033	
	TOTAL ASET	**26,109,365**	**26,109,365**	
	LIABILITAS DAN EKUITAS			
1	Giro	2,118,620	2,118,620	
2	Tabungan	9,297,185	9,297,185	
3	Deposito	10,035,210	10,035,210	
4	Uang Elektronik	-	-	
5	Liabilitas kepada Bank Indonesia	627	627	
6	Liabilitas kepada bank lain	834,599	834,599	
7	Liabilitas spot dan derivatif / forward	-	-	
8	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	
9	Liabilitas akseptasi	-	-	
10	Surat berharga yang diterbitkan	-	-	
11	Pinjaman / pembiayaan yang diterima	37,596	37,596	
12	Setoran jaminan	132	132	
13	Liabilitas antarkantor	-	-	
14	Liabilitas lainnya	580,689	580,689	
15	Kepentingan minoritas (minority interest)	-	-	
16	Modal disetor	1,823,300	1,823,300	
	a. Modal dasar	4,000,000	4,000,000	
	b. Modal yang belum disetor -/-	2,176,700	2,176,700	
	c. Saham yang dibeli kembali (treasury stock) -/-	-	-	
17	Tambahan modal disetor	2	2	
	a. Agio	-	-	
	b. Disagio -/-	-	-	
	c. Dana setoran modal	2	2	
	d. Lainnya	-	-	
18	Penghasilan komprehensif lain	(60,967)	(60,967)	
	a. Keuntungan	-	-	
	b. Kerugian	60,967	60,967	
19	Cadangan	920,551	920,551	
	a. Cadangan umum	920,551	920,551	
	b. Cadangan tujuan	-	-	
20	Laba/rugi	521,821	521,821	
	a. Tahun-tahun lalu	512,873	512,873	
	b. Tahun berjalan	521,821	521,821	
	c. Dividen yang dibayarkan -/-	512,873	512,873	
	TOTAL LIABILITAS DAN EKUITAS	**26,109,365**	**26,109,365**	

Analisis Kualitatif

Pada saat likuidasi pemegang saham hanya akan memperoleh pengembalian investasinya jika seluruh kreditur perseroan telah memperoleh pembayaran dan masih terdapat sisa harta perseroan

Jenis permodalan Bank saat ini didominasi oleh Saham Biasa

Laporan Fitur Utama Instrumen Permodalan dan Instrumen TLAC-*Eligible* (CCA)

Bank : PT Bank Pembangunan Daerah bali

Tanggal Laporan : 31 Desember 2020

No	Indonesia	Informasi Kuantitatif/Kualitatif	Pedoman Pengisian
1	Penerbit	N/A	Diisi dengan penerbit dari instrumen.
2	Nomor identifikasi	N/A	Diisi dengan nomor unik identifikasi atas penerbitan instrumen tersebut (misalnya no. yang tercatat di bursa,ISIN, dll)
3	Hukum yang digunakan	N/A	Diisi dengan hukum yang digunakan, misalnya: hukum Indonesia
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing)	N/A	Ketentuan OJK tidak mengadopsi TLAC.
	Perlakuan Instrumen berdasarkan ketentuan KPMM	N/A	
4	Pada saat masa transisi	N/A	Ketentuan OJK mengenai KPMM tidak mengadopsi masa transisi
5	setelah masa transisi	N/A	Diisi dengan pilihan: CET 1, AT 1, Tier 2, atau Tidak Eligible
6	Apakah instrumen *eligible* untuk Individu/Konsolidasi atau Konsolidasi dan Individu	N/A	Diisi dengan pilihan: Individu; Konsolidasi; atau Konsolidasi dan Individu
7	Jenis Instrumen	N/A	Diisi dengan jenis instrumen dengan pilihan: Saham Biasa, Saham Preferen, Surat berharga subordinasi, Pinjaman Subordinasi, Surat berharga, atau pinjaman lainnya
8	Jumlah yang diakui dalam perhitungan KPMM	N/A	Diisi dalam Jutaan Rupiah
9	Nilai par dari instrumen	N/A	Diisi dalam Jutaan Rupiah
10	Klasifikasi sesuai standar akuntansi keuangan	N/A	Diisi dengan pilihan: Ekuitas; Liabilitas –Biaya perolehan amortisasi; Liabilitas – Opsi Nilai Wajar; Non-Pengendali
11	Tanggal penerbitan	N/A	Diisi: dd/mm/yyyy
12	Tidak ada jatuh tempo (*perpetual*) atau dengan jatuh tempo	N/A	Diisi dengan pilihan: Perpetual atau Dengan Jatuh Tempo
13	Tanggal jatuh tempo	N/A	Untuk instrumen dengan jatuh tempo, diisi tanggal jatuh tempo: dd/mm/yyyy. *Untuk instrumen perpetual diisi:* Tidak ada tanggal jatuh tempo
14	Eksekusi *call option* atas persetujuan Otoritas Jasa Keuangan	N/A	Diisi dengan pilihan: Ya; Tidak
15	Tanggal *call option*, jumlah penarikan dan persyaratan call option lainnya (bila ada)	N/A	Diisi dengan tanggal call option (dd/mm/yyyy), persyaratan Call Option lainnya dan jumlah penarikan (dalam jutaan rupiah)
16	*Subsequent call option*	N/A	Diisi bila ada fitur jumlah subsequent call option (berapa kali Call Option dapat dilakukan).
	Kupon / dividen	N/A	
17	Dividen/ kupon dengan bunga tetap atau *floating*	N/A	Diisi dengan pilihan: - Fixed: bila kupon atau dividen adalah fixed selama jangka waktu instrumen; - Floating: bila kupon atau dividen adalah floating selama jangka waktu instrumen; - Fixed to floating: bila kupon/dividen saat ini adalah fixed, namun bisa berubah menjadi floating di masa mendatang; atau - Floating to fixed: bila kupon/dividen saat ini adalah floating, namun bisa berubah menjadi fixed di masa mendatang
18	Tingkat dari *coupon rate* atau index lain yang menjadi acuan	N/A	Diisi dengan tingkat dari kupon atau index yang menjadi acuan dari tingkat kupon atau dividen.
19	Ada atau tidaknya *dividend stopper*	N/A	Diisi dengan pilihan: Ya atau Tidak
20	*Fully discretionary; partial* atau *mandatory*	N/A	Apakah Bank memiliki hak penuh atau partial untuk membatalkan kupon atau dividen, atau tidak dapat membatalkan kupon/dividen. Diisi dengan pilihan: Fully discretionary, Partially Discretionary, atau Mandatory

21	Apakah terdapat fitur step up atau insentif lain	N/A	Diisi dengan pilihan: Ya atau Tidak
22	Non-kumulatif atau kumulatif	N/A	Diisi dengan pilihan: Non-kumulatif atau kumulatif
23	Dapat dikonversi atau tidak dapat dikonversi	N/A	Diisi dengan pilihan: dapat dikonversi atau tidak dapat dikonversi
24	Jika dapat dikonversi, sebutkan trigger point-nya	N/A	Diisi dengan kondisi (*trigger point*) kapan instrumen dikonversi, termasuk point of non-viability.
25	Jika dapat dikonversi, apakah seluruh atau sebagian	N/A	Diisi dengan penjelasan untuk setiap trigger point apakah instrumen akan: (i) pasti dikonversi secara penuh; (ii) kemungkinan dikonversi secara penuh atau sebagian; atau (iii) pasti dikonversi sebagian.
26	Jika dapat dikonversi, bagaimana rate konversinya	N/A	Diisi dengan penjelasan rate konversi atas instrumen.
27	Jika dapat dikonversi; apakah mandatory atau optional	N/A	Diisi dengan pilihan: Mandatory, Optional, atau N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya	N/A	Diisi dengan pilihan: CET 1, AT 1, Tier 2, atau N/A
29	Jika dapat dikonversi, sebutkan issuer of instrument it converts into	N/A	Diisi dengan penjelasan issuer of instrument it converts into
30	Fitur write-down	N/A	Diisi dengan pilihan: Ya atau Tidak
31	Jika terjadi write-down, sebutkan trigger-nya	N/A	Diisi dengan penjelasan kondisi atau trigger point fitur write-down, termasuk point of non-viability.
32	Jika terjadi write-down, apakah penuh atau sebagian	N/A	Untuk setiap trigger point untuk fitur write down, jelaskan apakah instrumen akan di write down: (i) akan selalu di write down penuh; (ii) kemungkinan di write down sebagian; (iii) akan selalu di write down sebagian.
33	Jika terjadi write down; permanen atau temporer	N/A	Diisi dengan pilihan: Permanen atau Temporer
34	Jika terjadi write down temporer, jelaskan mekanisme write-up	N/A	Diisi dengan penjelasan mekanisme write-up.
34a	Tipe subordinasi	N/A	Diisi dengan tipe subordinasi
35	Hierarki instrumen pada saat likuidasi	N/A	Diisi dengan penjelasan hirarki instrumen pada saat likuidasi.
36	Apakah terdapat fitur yang non-compliant	N/A	Diisi dengan pilihan: Ya atau Tidak
37	Jika Ya, jelaskan fitur yang non-compliant	N/A	Diisi dengan penjelasan fitur yang non-compliant.
Analisis Kualitatif			
Bank BPD Bali saat ini belum melakukan penerbitan surat berharga dalam rangka permodalan			

LAPORAN PENGUNGKAPAN KUALITATIF MENGENAI STRUKTUR PERMODALAN DAN KECUKUPAN PERMODALAN

Bank : PT Bank Pembangunan Daerah Bali

Tanggal laporan : 31 Desember 2020

Pengungkapan Permodalan

a. Struktur Permodalan

Struktur Permodalan Bank BPD Bali per 31 Desember 2020 terdiri atas modal inti sebesar Rp. 3,154,330 Juta dan modal pelengkap sebesar Rp. 164,201 Juta.

b. Kecukupan Permodalan

Sampai dengan 31 Desember 2020 kecukupan modal Bank mencapai 26.59% dengan ATMR Kredit sebesar Rp.12,971,853 Juta, ATMR Pasar sebesar Rp. 14,885 Juta dan ATMR Operasional sebesar Rp. 3,156,563 Juta. Secara umum rasio kecukupan modal minimum Bank cukup besar dan memadai dalam mengcover setiap potensi risiko.

Pengungkapan Kualitatif Struktur Permodalan Bank Umum

(dalam jutaan rupiah)

	KOMPONEN MODAL	31 Desember 2020 Individual	31 Desember 2019 Individual
I	**Modal Inti (Tier 1)**	3,154,330	3,399,874
	1 CET 1	3,154,330	3,399,874
	1.1 **Modal Disetor** setelah dikurangi *(Treasury Stock)*	1,811,495	1,877,300
	1.2 **Cadangan Tambahan Modal** *	1,441,935	1,605,220
	1.2.1 Faktor Pranodal	1,492,372	1,736,663
	1.2.1.1 Penampatan kompetensi lainnya		
	1.2.1.1.1 Selisih lebih penjabaran laporan keuangan		
	1.2.1.1.2 Potensi keuntungan dari penaikkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		
	1.2.1.1.3 Saldo surplus revaluasi aset tetap		
	1.2.1.2 Cadangan tambahan modal lainnya (*other disclosed reserves*)	1,492,372	1,736,663
	1.2.1.2.1 Agio		
	1.2.1.2.2 Cadangan umum	920,521	1,166,305
	1.2.1.2.3 Laba tahun-tahun lalu		
	1.2.1.2.4 Laba tahun berjalan	571,851	999,658
	1.2.1.2.5 Dana setoran modal		
	1.2.1.2.6 Lainnya	427	101,493
	1.2.2 Faktor Pengurang		
	1.2.2.1 Penampatan kompetensi lainnya		
	1.2.2.1.1 Selisih kurang penjabaran laporan keuangan		
	1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		
	1.2.2.2 Cadangan tambahan modal lainnya (*other disclosed reserves*)	427	101,493
	1.2.2.2.1 Disagio		
	1.2.2.2.2 Rugi tahun-tahun lalu		
	1.2.2.2.3 Rugi tahun berjalan		
	1.2.2.2.4 Selisih kurang antara Penyisihan Penilaian Tambahan Aset (PPTA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif		101,000
	1.2.2.2.5 Selisih kurang penilai penurunan nilai wajar dari instrumen keuangan dalam *Trading Book*		
	1.2.2.2.6 PPSA atas produktif	427	427
	1.2.2.2.7 Lainnya		
	1.3 **Kepentingan Non Pengendali yang dapat diperhitungkan**		
	1.4 **Faktor Pengurang Modal Inti Utama** *	110,965	117,246
	1.4.1 Pajak tangguhan	75,963	89,571
	1.4.2 Goodwill		
	1.4.3 Aset tidak berwujud	34,942	28,175
	1.4.4 Penertiman yang diperhitungkan sebagai faktor pengurang		
	1.4.5 Kekurangan modal pada perusahaan anak asuransi		
	1.4.6 Eksposur sekuritisasi		
	1.4.7 Faktor pengurang modal inti utama lainnya		
	1.4.7.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain		
	1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peraturan karena hukum, tidak, atau tidak wajar		
	1.4.7.3 Eksposur yang mendapatkan Risiko kredit akibat kegagalan settlement (*settlement risk*) Non Delivery Versus Payment		
	1.4.7.4 Eksposur di Perusahaan Anak yang melakukan kegiatan usaha berbasiskan prinsip syariah (*sukuk*)		
	2 **Modal Inti Tambahan/Additional Tier 1 (AT 1)** *		
	2.1 Instrumen yang memenuhi persyaratan AT 1		
	2.2 Agio/Disagio		
	2.3 Faktor Pengurang Modal Inti Tambahan		
	2.3.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain		
	2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peraturan karena hukum, tidak, atau tidak wajar		
II	**Modal Pelengkap (Tier 2)**	164,201	158,340
	1 Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2		
	2 Agio/Disagio		
	3 Cadangan umum PPSA atas aset produktif yang wajib dibentuk (paling tinggi 1.25% ATMR Risiko Kredit)	164,201	158,340
	4 Faktor Pengurang Modal Pelengkap *		
	4.1 Sinking Fund		
	4.2 Penempatan dana pada instrumen Tier 2 pada bank lain		
	4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peraturan karena hukum, tidak, atau tidak wajar		
TOTAL MODAL		3,318,531	3,558,214

	31 Desember 2020 Individual	31 Desember 2019 Individual		31 Desember 2020 Individual
ASET TERTIMBANG MENURUT RISIKO			**RASIO KPMM**	
ATMR RISIKO KREDIT	12,971,853	12,508,824	**Rasio CET 1 (%)**	19.54
ATMR RISIKO PASAR	14,885	9,726	**Rasio Tier 1 (%)**	19.54
ATMR RISIKO OPERASIONAL	3,156,563	3,040,888	**Rasio Tier 2 (%)**	1.02
TOTAL ATMR	16,143,301	15,559,438	**Rasio KPMM (%)**	20.56
RASIO KPMM SESUAI PROFIL RISIKO (%)	9.28	10.55	**CET 1 UNTUK BUFFER (%)**	11.28
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO			**PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK (%)**	
Dari CET 1 (%)	8.26	9.53	**Capital Conservation Buffer (%)**	
Dari AT 1 (%)			**Countercyclical Buffer (%)**	
Dari Tier 2 (%)	1.02	1.02	**Capital Surcharge untuk Bank Sistemik (%)**	

Pengungkapan Pendekatan Manajemen Risiko Bank (T-OVA)

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
(a) Bagaimana model bisnis ditentukan dan interaksi dengan profil risiko keseluruhan (yaitu risiko utama terkait model bisnis dan bagaimana setiap risiko diungkapkan) dan bagaimana profil risiko bank berinteraksi dengan toleransi risiko yang telah disetujui direksi.	- Bank telah menetapkan tujuan stratejik berdasarkan visi, misi, dan arahan bisnis yang ingin dicapai melalui Kebijakan Umum Direksi (KUD) yang disusun pada tahun berjalan untuk tahun berikutnya yang kemudian dilanjutkan dengan penyusunan Rencana Bisnis Bank (RBB). Dalam Rencana Bisnis Bank (RBB) tersebut memuat kebijakan dan strategi manajemen baik secara kualitatif dan kuantitatif. Kebijakan dan strategi ini merupakan *risk appetite* Bank yang selanjutnya diterjemahkan dalam *risk tolerance* Bank yang tercermin dengan adanya Keputusan Direksi mengenai Penetapan Selera Risiko, Toleransi Risiko, dan Limit Risiko yang memuat peringkat atas indikator pencapaian kuantitatif Bank yang terdiri atas peringkat *Low*, *Low to Moderate*, *Moderate*, *Moderate to High*, dan *High*. Dengan adanya penetapan peringkat ini dapat digunakan sebagai acuan dalam menentukan peringkat secara inheren dalam profil risiko Bank pada masing-masing risiko.
(b) Struktur tata kelola risiko: tanggung jawab Bank (pengawasan dan delegasi otoritas, rincian tanggung jawab	- Bank telah memiliki Buku Pedoman Susunan Organisasi dan Uraian Tugas dengan Keputusan Direksi Nomor 0540/KEP/DIR/RENSTRA/2020 tanggal 08 Desember 2020 yang memuat tugas, tanggung jawab, delegasi dan supervisi dari masing-masing Direksi serta pejabat lainnya. Bank juga

	berdasarkan jenis risiko, unit bisnis, dll); hubungan antar struktur organisasi yang terlibat dalam manajemen risiko (yaitu Direksi, pejabat eksekutif, komite risiko yang terpisah, komite manajemen risiko, fungsi kepatuhan, dan fungsi internal audit)	telah memiliki Tata Tertib Kerja Direksi sesuai Keputusan Direksi Nomor 0750/KEP/DIR/UMS/2019. Terkait Komite, Bank memiliki berbagai Komite seperti Komite ALCO (*Asset & Liabilities Commitee*), Komite Pengaduan Nasabah, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, dan Komite Kebijakan Perkreditan dimana masing-masing keanggotaan Komite tersebut ditentukan melalui Keputusan Direksi. Bank telah memiliki SOP *Key Risk Indicators* (KRI) yang dapat memberikan *early signal* mengenai isu risiko di unit kerja yang mendapatkan perhatian untuk segera ditangani yang mana indikator KRI ini terdiri dari peringkat Kritis, Dalam Perhatian, dan normal.
(c)	media untuk mengkomunikasikan, menolak, dan mendorong budaya manajemen risiko dalam Bank (yaitu *code of conduct*; panduan terkait batas operasional atau prosedur untuk mencegah pelanggaran atau pelampauan batas risiko Bank; prosedur untuk meningkatkan dan membagi isu risiko antara lini bisnis dan fungsi manajemen risiko).	- Bank telah memiliki kebijakan kode etik yang mengatur dan mencegah terjadinya perilaku yang tidak etis, menyimpang dari norma yang berlaku, dan menghindari terjadinya benturan kepentingan dalam rangka meningkatkan kinerja sesuai dengan nilai-nilai dalam Budaya Kerja PT Bank Pembangunan Daerah Bali, yang ditetapkan berdasarkan Keputusan Direksi Nomor 0222/KEP/DIR/KPN/2015 tanggal 28 Mei 2015 tentang Kode Etik PT Bank Pembangunan Daerah Bali. Kebijakan tersebut juga dituangkan ke dalam buku saku Kode Etik Bank BPD Bali yang telah didistribusikan kepada seluruh karyawan PT Bank Pembangunan Daerah Bali dan setiap tahunnya dilakukan *refreshment* atas kode etik tersebut kepada setiap karyawan. Dalam setiap proses Bisnis Bank, tentunya terdapat panduan berupa Standar Operasional Prosedur (SOP) untuk mencegah terjadinya pelanggaran yang dapat diakses oleh setiap karyawan

	melalui Aplikasi *Compliance Management System* (CMS). Bank juga memiliki SOP Disiplin Karyawan yang didalamnya diatur susbtansi pembebanan secara proprosional kepada PIC Pelaporan Bank atas pengenaan sanksi atau denda yang dialami Bank oleh regulator ketika terjadi keterlambatan dan kesalahan dalam melakukan pelaporan Bank. - Bank telah mempunyai 4 (empat) nilai utama yang dikenal dengan istilah CINTA (*Competent, INtegrity, Teamwork, Customer Awareness*) sebagai nilai-nilai perusahaan yang dijabarkan dalam 12 prilaku utama untuk mendukung pencapaian visi dan pelaksanaan misi yang telah ditetapkan dengan Keputusan Direksi Nomor 0028/KEP/DIR/SDM/2014 tentang Budaya Kerja (*Corporate Culture*) PT Bank Pembangunan Daerah Bali. Budaya Kerja '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. - Bank juga telah menetapkan 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.

3

	- Bank juga memiliki Buku Saku Risiko Operasional yang memuat mengenai *event* (risiko) beserta mitigasi atas risiko tersebut di masing-masing satuan kerja dan unit kerja.
(d) Ruang lingkup dan fitur utama sistem pengukuran risiko.	- Bank telah melakukan pengukuran proyeksi terkait potensi penurunan kualitas kredit atas kegagalan restrukturisasi yang telah dilakukan sehingga dampak yang diakibatkan tetap dapat terukur. - Bank telah melakukan pengukuran alat likuid melalui proyeksi arus kas. - Bank telah melakukan analisa struktur sumber dan penggunaan dana untuk pengendalian *liquidity gap* dan *maturity gap*, menyiapkan laporan *liquidity gap* dan *maturity gap* harian, mingguan, bulanan, dan tahunan, menyiapkan laporan keuangan jangka pendek dan jangka panjang. - Bank telah melakukan pengukuran, pengendalian dan pemantauan kejadian risiko operasional dilakukan melalui penyebaran kuisioner setiap bulan kepada unit operasional. Bank melakukan evaluasi bulanan dan triwulanan terhadap pencapaian kinerja Bank, Kinerja Divisi, Kinerja Kantor Cabang, dan Kinerja Kantor Cabang Pembantu. Khusus untuk pencapaian bidang perkreditan dilakukan evaluasi pencapaian oleh Divisi Kredit setiap bulan dan pencapaian bidang Dana & Jasa oleh Divisi Dana & Jasa. - Bank telah melakukan pengukuran dan pemantauan risiko reputasi terhadap frekuensi publikasi negatif dan pengaduan nasabah melalui Komite Pengaduan Nasabah.

(e) Deskripsi proses pelaporan informasi risiko yang diberikan kepada dewan komisaris dan direksi, khususnya terkait dengan ruang lingkup dan isi dan laporan eksposur risiko.	- Pelaporan informasi risiko yang diberikan kepada Dewan Komisaris, Direksi & OJK meliputi laporan tingkat kesehatan bank yang berisi uraian atas profil risiko, tata kelola, rentabilitas, dan permodalan yang dilaporkan setiap semester dan laporan Profil Risiko Bank yang berisi uraian atas 8 risiko yang dikirimkan ke OJK yang mana laporan ini dirapatkan dan diputus melalui rapat Komite Manajemen Risiko. Selain itu terdapat pula laporan ICAAP yang berisi perhitungan kewajiban penyediaan modal minimum sesuai profil risiko. - Terdapat pula laporan profil risiko cabang yang memuat tentang peringkat profil risiko dari masing-masing cabang baik secara inheren dan KPMR dan peringkat secara gabungan yang merepresentasikan peringkat profil risiko Bank secara *bankwide*. Di samping itu terdapat laporan *stress testing* permodalan, laporan kegiatan Komite Manajemen Risiko yang memuat hasil rapat Komite Manajemen Risiko setiap triwulan, penyampaian rekomendasi kajian 8 risiko yang memuat ringkasan atas identifikasi 8 risiko beserta mitigasi risiko.
(f) informasi kualitatif terkait *stress test* (yaitu portofolio dari *stress test*, skenario dan metodologi yang digunakan, serta penggunaan *stress test* dalam manajemen risiko.	*Stress test* yang dilakukan menggunakan berbagai skenario yang dijelaskan sebagai berikut: 1. *Stress Testing* Risiko Kredit Terhadap Permodalan Bank telah melakukan *stress testing* CAR terhadap perubahan NPL Bank dengan menggunakan skenario secara *bankwide* yaitu: a. Peningkatan NPL *Gross* b. Peningkatan NPL *Net*

14 5

	Adapun asumsi, perkiraan dan simulasi skenario untuk NPL *Gross* dan *Net* sebagai berikut: 1) Menggunakan skenario peningkatan NPL *Gross*, NPL *Net* menjadi sebesar 5%, 10%, 15% dan/atau sampai suatu prosentase tertentu yang akan mengakibatkan CAR Bank dibawah ketentuan minimum Bank yaitu perhitungan KPMM sesuai Profil Risiko. 2) Peningkatan NPL *Gross* dan NPL *Net* tersebut dibebankan terhadap jumlah *outstanding* kolektibilitas 3 (Kurang Lancar), 4 (Diragukan) dan 5 (Macet) secara proporsional untuk dihitung Biaya PPAP nya. 3) Biaya PPAP tersebut ditambah dengan Biaya PPAP untuk kolektibilitas 1 (Lancar) dan 2 (Dalam Perhatian Khusus) akan dibebankan kepada laba tahun berjalan dan akan diserap oleh modal Bank apabila laba tahun berjalan tidak mencukupi (laba menjadi negatif/rugi). 4) Kecukupan modal Bank dalam menyerap Biaya PPAP yang tidak cukup di-*cover* laba tahun berjalan akan dihitung sampai dengan posisi CAR menjadi di bawah ketentuan minimum Bank, perhitungan KPMM sesuai Profil Risiko; 5) Menggunakan asumsi-asumsi sebagai berikut: - Pos-pos dalam neraca dan hal-hal yang terkait dengan perhitungan simulasi antara lain: a) Total *outstanding* kredit,

	b) Jumlah kolektibilitas 1 (Lancar), 2 (Dalam Perhatian Khusus), 3 (Kurang Lancar), 4 (Diragukan) dan 5 (Macet), c) Komponen modal yang *eligible*, Cadangan Umum PPAP sesuai ketentuan Bank Indonesia (maksimum 1,25% dari ATMR yang eligible sebagai komponen modal), dan dampak perhitungan laba tahun berjalan yang dilakukan penyesuaian sesuai simulasi, d) Total ATMR, Beban Modal untuk Risiko Kredit, Risiko Pasar dan Risiko Operasional, dan e) Laba tahun berjalan. - Faktor-faktor yang dianggap tetap/tidak berubah (ceteris paribus) antara lain: a) Suku bunga, b) Nilai tukar rupiah terhadap valas, c) Indeks harga saham gabungan, dan d) Harga saham Bank - Kenaikan NPL Gross dilakukan dengan membebankan secara proposional ke kolektibilitas 3, 4, dan 5 pada suatu posisi waktu tertentu. - Biaya PPAP yang dihitung untuk kolektibilitas 3 (Kurang Lancar), 4 (Diragukan) dan 5 (Macet) setelah kenaikan NPL *Gross* dan kolektibilitas 1 dan 2 yang *fixed* berdasarkan ketentuan Bank Indonesia yang berlaku yaitu:

ft 7

	a) 1% dari kolektibilitas 1 (Lancar), b) 5% dari kolektibilitas 2 (Dalam Perhatian Khusus), c) 15% dari kolektibilitas 3 (Kurang Lancar), d) 50% dari kolektibilitas 4 (Diragukan), dan e) 100% dari kolektibilitas 5 (Macet). - Kondisi kenaikan NPL *Gross* dan NPL *Net* tersebut hanya terjadi pada Bank saja. 2. *Stress Testing* Risiko Likuiditas Terhadap Permodalan Bank telah melakukan *Stress Testing* Likuiditas Bank dengan menggunakan skenario secara *bankwide* yaitu: 1) Penarikan Dana Pihak Ketiga untuk periode s/d 1 minggu sebesar 10%, 2) Penarikan Dana Pihak Ketiga untuk periode >1-2 minggu sebesar 15%, 3) Penarikan Dana Pihak Ketiga untuk periode >2 minggu-1 bulan sebesar 15%, 4) Melakukan penghitungan 50% dari *missmatch* didanai dengan penjualan aset dengan *discount* 10%, dan 5) Melakukan penghitungan 50% dari *missmatch* didanai dengan peningkatan dana dengan suku bunga meningkat 1%. Asumsi, perkiraan dan simulasi skenario untuk *Stress Test* Likuiditas sebagai berikut:

	1) Menggunakan skenario penarikan dana pihak ketiga untuk periode s/d 1 minggu sebesar 10%, penarikan dana pihak ketiga untuk periode >1-2 minggu sebesar 15%, penarikan dana pihak ketiga untuk periode >2 minggu-1 bulan sebesar 15% atau sampai suatu persentase tertentu yang akan mengakibatkan total biaya Bank meningkat, 2) penarikan dana pihak ketiga tersebut dilakukan untuk mengurangi pemasukan Bank, sehingga pada saat dilakukan perhitungan terhadap total pengeluaran akan terlihat ketahanan dari suatu Bank; 3) Dari penjualan aset yang mengalami *discount* 10% dan peningkatan suku bunga 1% akan didapatkan besarnya kerugian penjualan aset dan kenaikan beban bunga dana, sehingga dihasilkan total biaya yang dibebankan kepada pihak Bank. 4) Total biaya yang dihasilkan akan dibebankan kepada laba tahun berjalan dan akan diserap oleh modal Bank apabila laba tahun berjalan tidak mencukupi (laba menjadi negatif/rugi). 5) Kecukupan modal Bank dalam menyerap total biaya yang tidak cukup di-*cover* laba tahun berjalan akan dihitung sampai dengan posisi CAR menjadi di bawah ketentuan minimum Bank, perhitungan KPMM sesuai Profil Risiko. Menggunakan skenario-skenario sebagai berikut: 1) Menyiapkan data laporan neraca yang diberikan oleh bagian akuntansi,

9

	2) Memasukkan skenario *stress test* diatas (terdiri dari 5 langkah) dalam perhitungan, 3) Menghitung posisi arus kas akhir dan *missmatch*, 4) Menghitung kerugian penjualan aset dan kenaikan beban bunga dana sehingga terlihat total biaya, 5) Menghitung kecukupan modal Bank dalam menyerap total biaya yang tidak cukup di-*cover* laba tahun berjalan, 6) Membuat analisa simulasi *stress testing*, dan 7) Membuat mitigasi risiko. 3. *Stress Testing* Risiko Pasar Terhadap Permodalan Bank telah melakukan *stress testing* Risiko Pasar dengan menggunakan skenario secara *bankwide* yaitu dilakukan perhitungan dengan peningkatan suku bunga. Adapun asumsi, perkiraan dan simulasi skenario untuk *Stress Test* Risiko Pasar yaitu sebagai berikut: 1) Menggunakan skenario peningkatan suku bunga sebesar 1% (100 *basis point*) /atau sampai suatu prosentase tertentu yang akan mempengaruhi keadaan pasar Bank secara signifikan (disimulasikan maksimal 2% atau 200 *basis point*). 2) Total biaya/ *Capital Charge* yang dihasilkan akan dibebankan kepada laba tahun berjalan dan akan diserap oleh modal Bank apabila laba tahun berjalan tidak mencukupi (laba menjadi negatif/rugi).

	Kecukupan modal Bank dalam menyerap total biaya/*capital charge* yang tidak cukup di-*cover* laba tahun berjalan akan dihitung sampai dengan posisi CAR menjadi di bawah ketentuan minimum Bank, perhitungan KPMM sesuai profil risiko.
(g) Strategi dan proses untuk mengatur, melindung nilai dan memitigasi risiko yang muncul dari model bisnis bank dan proses untuk memonitor efektifitas dari lindung nilai dan mitigasi risiko.	Bank telah melakukan pengkajian risiko atas produk serta aktivitas baru yang akan dikembangkan dan telah tercantum dalam Rencana Bisnis Bank.

Nomor : B-0023/DIR/MRO/2021

Denpasar, 13 Januari 2021

Kepada Yth. :
Kepala Kantor Regional 8 OJK Bali dan Nusa Tenggara
Jl. WR. Supratman No. 1, Dangin Puri Kangin
Denpasar Timur

Perihal : Penyampaian Laporan Rasio Pengungkit Bank Posisi Desember 2020 *(Audited)*

Menunjuk Peraturan Otoritas Jasa Keuangan (POJK) Nomor 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum, dan memperhatikan Surat Otoritas Jasa Keuangan Nomor S-13/D.03/2020 tanggal 23 Juni 2020 tentang Penyesuaian Batas Waktu Laporan Bank selama Pandemi COVID-19, yang memberikan relaksasi terhadap pelaporan sebanyak 5 hari kerja dari waktu yang seharusnya, maka bersama ini kami sampaikan Laporan Rasio Pengungkit PT Bank Pembangunan Daerah Bali posisi Desember 2020 *(Audited)* sebagaimana terlampir.

Laporan Rasio Pengungkit PT Bank Pembangunan Daerah Bali posisi Desember 2020 *(Audited)* masih berada diatas ketentuan minimal 3% yang ditetapkan oleh Otoritas Jasa Keuangan yaitu sebesar 11,82% dan mengalami peningkatan dari sebelumnya posisi September 2020 yaitu sebesar 11,48%, yang diakibatkan oleh peningkatan Laba Tahun Berjalan sehingga terdapat peningkatan Modal Inti, sesuai arahan dari OJK pada saat sosialisasi (total eksposur pada perhitungan rasio pengungkit sama dengan keseluruhan tagihan bersih pada perhitungan ATMR Risiko Kredit). Apabila terdapat koreksi dari OJK mohon diinformasikan sehingga dapat kami tindak lanjuti.

Demikian kami sampaikan untuk dapat dipergunakan sebagaimana mestinya, atas perhatian dan kerjasama yang baik kami ucapkan terimakasih.

PT BANK PEMBANGUNAN DAERAH BALI
DIREKTUR KEPATUHAN,

PT. BANK PEMBANGUNAN DAERAH BALI KANTOR PUSAT DENPASAR

Drs. I Wayan Sutela Negara, MM.

Lampiran Surat Nomor B-0023/DIR/MRO/2021 tanggal 13 Januari 2021.

LAPORAN PERHITUNGAN RASIO PENGUNGKIT

Nama Bank : PT. Bank Pembangunan Daerah Bali (individual)
Periode Laporan : Desember 2020 (audited)

(dalam juta rupiah)

	Keterangan	Periode	
		Dec-20	Sep-20
	Eksposur Aset dalam Laporan Posisi Keuangan (Neraca)		
1	Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT. (Nilai gross sebelum dikurangi CKPN).	24,594,145	24,234,297
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan.	0	0
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif).	(0)	(0)
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset).	(0)	(0)
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan).	(938,865)	(876,553)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum).	(110,905)	(122,018)
7	**Total Eksposur aset dalam laporan posisi keuangan.**	23,544,375	23,235,726
	Eksposur Transaksi Derivatif		
8	Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat variation margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu.	0	0
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif.	0	0
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP)).	N/A	N/A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit.	0	0
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan derivatif kredit).	(0)	(0)
13	**Total Eksposur Transaksi Derivatif.**	(0)	(0)

841

	Eksposur *Securities Financing Transaction* (SFT)		
14	Nilai tercatat aset SFT secara gross.	0	0
15	(Nilai bersih antara liabilitas kas dan tagihan kas).	(0)	(0)
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan current exposure sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini.	3,015,433	3,389,949
17	Eksposur sebagai agen SFT.	0	0
18	**Total Eksposur SFT.**	3,015,433	3,389,949
	Eksposur Transaksi Rekening Administratif (TRA)		
19	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi. Nilai gross sebelum dikurangi CKPN.	943,227	1,070,592
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN).	(813,723)	(917,303)
21	(CKPN atas TRA sesuai standar akuntansi keuangan).	(6,292)	(3,732)
22	**Total Eksposur TRA.**	123,212	149,557
	Modal dan Total Ekposur		
23	**Modal Inti.**	3,154,330	3,074,684
24	**Total Eksposur.**	26,683,020	26,775,231
	Rasio Pengungkit (Leverage)		
25	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada).	11.82%	11.48%
25a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada).	11.82%	11.48%
26	**Nilai Minimum Rasio Pengungkit.**	3%	3%
27	**Bantalan terhadap nilai Rasio Pengungkit.**	0	0

841

	Pengungkapan Nilai Rata-Rata		
28	Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT.	0	0
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT.	0	0
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28.	0	0
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28.	0	0
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28.	0	0
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28.	0	0

841

LAPORAN TOTAL EKSPOSUR DALAM RASIO PENGUNGKIT

Nama Bank : PT. Bank Pembangunan Daerah Bali (individual)
Periode Laporan : Desember 2020 (audited)

(dalam Juta Rupiah)

No	Keterangan	Jumlah
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi. (nilai gross sebelum dikurangi CKPN).	24,594,145
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan.	N/A
3	Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol).	(0)
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada).	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit.	(0)
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan.	0
7	Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini.	0
8	Penyesuaian untuk nilai eksposur transaksi derivatif.	0
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo.	3,015,433
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK.	123,212
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN.	(1,049,770)
12	Penyesuaian lainnya.	0
13	**Total Eksposur dalam perhitungan Rasio Pengungkit.**	**26,683,020**

841

LAPORAN TOTAL EKSPOSUR DALAM RASIO PENGUNGKIT

Nama Bank : PT. Bank Pembangunan Daerah Bali (individual)
Periode Laporan : September 2020

(dalam Juta Rupiah)

No	Keterangan	Jumlah
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi. (nilai gross sebelum dikurangi CKPN).	24,234,297
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan.	N/A
3	Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol).	(0)
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada).	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit.	(0)
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan.	0
7	Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini.	0
8	Penyesuaian untuk nilai eksposur transaksi derivatif.	0
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo.	3,389,949
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK.	149,557
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN.	(998,571)
12	Penyesuaian lainnya.	0
13	**Total Eksposur dalam perhitungan Rasio Pengungkit.**	**26,775,231**

841

A. RISIKO KREDIT

11 Pengungkapan Tagihan Bersih Berdasarkan Wilayah
Bank Secara Individu

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020				31 Desember 2019			
		Tagihan Bersih Berdasarkan Wilayah				Tagihan Bersih Berdasarkan Wilayah			
		Wilayah 1	Wilayah 2	Wilayah 3	Total	Wilayah 1	Wilayah 2	Wilayah 3	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Kepada Pemerintah	-	-	5,149,377	5,149,377				-
2	Tagihan Kepada Entitas Sektor Publik	42,082	-	-	42,082				-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-				-
4	Tagihan Kepada Bank	10,834	-	1,850,462	1,861,296				-
5	Kredit Beragun Rumah Tinggal	715,627	25,504	14,843	755,974				-
6	Kredit Beragun Properti Komersial	-	-	69	69				-
7	Kredit Pegawai dan Pensiunan	6,888,258	451,763	421,213	8,761,234				-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	6,052,809	1,301,800	188,833	7,543,442				-
9	Tagihan Kepada Korporasi	1,871,148	186,179	421,688	2,478,015				-
10	Tagihan Yang Telah Jatuh Tempo	859	206	-	859				-
11	Aset Lainnya	751,475	85,943	16,773	854,091				-
	TOTAL	16,114,780	2,547,372	8,658,457	26,820,609				-

Catatan :
Wilayah 1 (Lokasi Proyek : Denpasar, Badung, Tabanan, Negara, Bangli, Klungkung dan Karangasem)
Wilayah 2 (Lokasi Proyek : Singaraja dan Seririt)
Wilayah 3 (Lokasi Proyek : Luar Bali)

12 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak
Bank Secara Individu

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020						31 Desember 2019					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak						Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak					
		0-1 tahun	> 1 tahun s.d. 5 tahun	> 5 tahun s.d. 5 tahun	> 5 tahun	Sisa Kontraktual	Total	0-1 tahun	> 1 tahun s.d. 5 tahun	> 5 tahun s.d. 5 tahun	> 5 tahun	Sisa Kontraktual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Tagihan Kepada Pemerintah	3,813,134	54,348	1,024,872	260,123	-	5,149,377	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	42,082	1	-	-	42,082	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	1,660,799	180,000	15,000	-	-	1,861,297	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal	30,348	255,500	103,956	174,290	-	564,093	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial	-	-	-	69	-	69	-	-	-	-	-	-
7	Kredit Pegawai dan Pensiunan	214,212	575,780	892,214	6,481,028	-	8,163,234	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	755,265	1,886,720	994,835	3,877,029	-	7,513,442	-	-	-	-	-	-
9	Tagihan Kepada Korporasi	905,476	492,254	197,567	788,746	-	2,448,043	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo	859	-	-	-	-	859	-	-	-	-	-	-
11	Aset Lainnya	834	1,018	3,667	-	850,636	856,095	-	-	-	-	-	-
	TOTAL	7,480,428	3,485,719	3,219,124	11,580,132	850,636	26,603,009						

13 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi
Bank Secara Individu

(dalam jutaan rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah	Tagihan Kepada Entitas Sektor Publik	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	Tagihan Kepada Bank	Kredit Beragun Rumah Tinggal	Kredit Beragun Properti Komersial	Kredit Pegawai dan Pensiunan	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	Tagihan Kepada Korporasi	Tagihan Yang Telah Jatuh Tempo	Aset Lainnya
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	31 Desember 2020											
1.	Pertanian, Perkebunan, dan Kehutanan	-	-	-	-	-	-	-	884,143	35,766	246	-
2.	Perikanan	-	-	-	-	-	-	-	26,654	3,768	-	-
3.	Pertambangan dan Penggalian	-	-	-	-	-	-	-	547	-	-	-
4.	Industri Pengolahan	-	-	-	-	-	-	-	207,874	36,538	-	-
5.	Listrik, Gas, dan Air	-	-	-	-	-	-	-	248	68,087	-	-
6.	Konstruksi	-	-	-	-	-	-	-	33,433	598,986	-	-
7.	Perdagangan Besar dan Eceran	-	-	-	-	-	-	278	3,387,069	908,232	613	-
8.	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	374	590,481	208,938	-	-
9.	Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	-	-	44,006	86,750	-	-
10.	Perantara Keuangan	-	-	-	8,754	-	-	-	14,624	74,254	-	-
11.	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	-	-	-	-	-	-	-	133,145	68,098	-	-
12.	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	62,393	-	-	-	-	-	559	-	-	-
13.	Jasa Pendidikan	-	-	-	-	-	-	-	26,597	5,78[illegible]	-	-
14.	Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	-	619	174,863	315,872	-	-
15.	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	-	-	-	-	-	-	-	514,645	13,610	-	-
16.	Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	16,475	-	-	-
17.	Badan Internasional dan badan-badan internasional lainnya	-	-	-	-	-	-	-	-	-	-	-
18.	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-
19.	Dalam Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-
20.	Lainnya	2,149,377	-	-	1,852,542	559,974	69	8,259,903	1,691,174	573,133	-	826,695
	Total	**2,149,377**	**62,393**		**1,861,296**	**559,974**	**69**	**8,260,334**	**7,542,642**	**2,468,693**	**859**	**826,695**
	31 Desember 2019											
1.	Pertanian, Perkebunan, dan Kehutanan	-	-	-	-	-	-	-	-	-	-	-
2.	Perikanan	-	-	-	-	-	-	-	-	-	-	-
3.	Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	-	-	-
4.	Industri Pengolahan	-	-	-	-	-	-	-	-	-	-	-
5.	Listrik, Gas, dan Air	-	-	-	-	-	-	-	-	-	-	-
6.	Konstruksi	-	-	-	-	-	-	-	-	-	-	-
7.	Perdagangan Besar dan Eceran	-	-	-	-	-	-	-	-	-	-	-
8.	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	-	-	-	-
9.	Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-
10.	Perantara Keuangan	-	-	-	-	-	-	-	-	-	-	-
11.	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	-	-	-	-	-	-	-	-	-	-	-
12.	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-
13.	Jasa Pendidikan	-	-	-	-	-	-	-	-	-	-	-
14.	Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	-	-	-	-	-	-
15.	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	-	-	-	-	-	-	-	-	-	-	-
16.	Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-
17.	Badan Internasional dan badan-badan internasional lainnya	-	-	-	-	-	-	-	-	-	-	-
18.	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-
19.	Dalam Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-
20.	Lainnya	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-	-	-

14 Pengungkapan Tagihan dan Penyisihan Berdasarkan Wilayah
Bank Secara Individu

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020				31 Desember 2019			
		Tagihan Bersih Berdasarkan Wilayah				Tagihan Bersih Berdasarkan Wilayah			
		Wilayah 1	Wilayah 2	Wilayah 3	Total	Wilayah 1	Wilayah 2	Wilayah 3	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	Tagihan	16,280,098	2,618,355	8,052,861	26,951,209	0	0	0	0
2.	Tagihan yang mengalami penurunan dan pemberian nilai kredit (Stage 2 dan Stage 3)	1,028,674	106,886	17,391	1,210,739	0	0	0	0
	a. Belum jatuh tempo	926,655	107,980	16,922	1,051,558	0	0	0	0
	b. Telah jatuh tempo	199,221	58,514	466	258,201	0	0	0	0
3.	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	137,286	6,749	17,316	161,342	0	0	0	0
4.	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	3,617	1,585	411	11,403	0	0	0	0
5.	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	515,191	139,372	12,565	766,128				
6.	Tagihan yang dihapusbukukan	15,969	4,411	0	37,278	0	0	0	0

Catatan :
Wilayah 1 (Lokasi Proyek : Dpn, Badung, Tabanan, Nusra, Bangli, Klungkung dan Karangasem)
Wilayah 2 (Lokasi Proyek : Singaraja dan Seririt)
Wilayah 3 (Lokasi Proyek : Luar Bali)

15 **Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah Sektor Ekonomi Bank Secara Individu**

(dalam jutaan rupiah)

No.	Sektor Ekonomi	Tagihan	Tagihan yang Mengalami Penurunan Nilai (impaired)		Cadangan kerugian penurunan nilai (CKPN) - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	Cadangan kerugian penurunan nilai (CKPN) Stage 3	Tagihan yang Dihapusbukan
			Belum jatuh tempo	Telah jatuh tempo				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	31 Desember 2020							
1	Pertanian, Perhutanan, dan Kelautan							
2	Perikanan	957,280	36,017	34,184	2,030	7	12,404	5,335
3	Pertambangan dan Penggalian	29,682	455	0	90	131	238	146
4	Industri Pengolahan	423	171	77	0	0	548	0
5	Listrik, Gas, dan Air	274,147	11,155	7,452	1,896	8	18,541	282
6	Konstruksi	98,036	0	0	178	0	0	0
7	Perdagangan Besar dan Eceran	777,846	33,366	4,925	49,343	0	38,535	493
8	Penyediaan Akomodasi dan Penyediaan Makan Minum	4,358,942	311,140	97,569	58,315	8,547	26,756	24,121
9	Transportasi, Pergudangan dan Komunikasi	961,395	160,150	15,289	25,446	189	172,044	896
10	Perantara Keuangan	131,641	1,212	0	3,976	0	834	114
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	98,551	887	678	1,548	0	1,082	0
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	204,271	11,471	526	2,613	276	11,940	83
13	Jasa Pendidikan	62,913	0	0	22	0	0	0
14	Jasa Kesehatan dan Kegiatan Sosial	12,515	428	0	99	0	434	0
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	389,158	34,031	600	6,355	171	11,041	0
16	Jasa Perorangan yang Melayani Rumah Tangga	571,038	6,775	24,7	1,115	54	9,139	830
17	Badan Internasional dan Badan-badan internasional lainnya	16,790	779	0	26	0	722	0
18	Kegiatan yang belum jelas batasannya	0	0	0	0	0	0	0
19	Dalam Layanan Cadangan	0	0	0	0	0	0	0
20	Lainnya	0	0	0	0	0	0	0
	Tunai	18,366,312	517,219	43	37,246	1,873	180,054	4,544
		26,931,292	1,691,356	189,401	141,342	11,495	766,118	37,274
	31 Desember 2019							
1	Pertanian, Perhutanan, dan Kelautan	0	0	0	0	0	0	0
2	Perikanan	0	0	0	0	0	0	0
3	Pertambangan dan Penggalian	0	0	0	0	0	0	0
4	Industri Pengolahan	0	0	0	0	0	0	0
5	Listrik, Gas, dan Air	0	0	0	0	0	0	0
6	Konstruksi	0	0	0	0	0	0	0
7	Perdagangan Besar dan Eceran	0	0	0	0	0	0	0
8	Penyediaan Akomodasi dan Penyediaan Makan Minum	0	0	0	0	0	0	0
9	Transportasi, Pergudangan dan Komunikasi	0	0	0	0	0	0	0
10	Perantara Keuangan	0	0	0	0	0	0	0
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	0	0	0	0	0	0	0
12	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	0	0	0	0	0	0	0
13	Jasa Pendidikan	0	0	0	0	0	0	0
14	Jasa Kesehatan dan Kegiatan Sosial	0	0	0	0	0	0	0
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya	0	0	0	0	0	0	0
16	Jasa Perorangan yang Melayani Rumah Tangga	0	0	0	0	0	0	0
17	Badan Internasional dan Badan-badan internasional lainnya	0	0	0	0	0	0	0
18	Kegiatan yang belum jelas batasannya	0	0	0	0	0	0	0
19	Dalam Layanan Cadangan	0	0	0	0	0	0	0
20	Lainnya	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0

16 **Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai Bank Secara Individu**

(dalam jutaan rupiah)

No.	Keterangan	31 Desember 2020			31 Desember 2019		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Saldo awal CKPN	89,775	8,437	857,520	-	-	-
2	Pembentukan (pemulihan) CKPN pada periode berjalan (net)	89,566	3,237	230,644	-	-	-
	2.a Pembentukan CKPN pada periode berjalan	116,118	10,180	248,441	-	-	-
	2.b Pemulihan CKPN pada periode berjalan	26,617	6,891	17,898	-	-	-
3	CKPN yang dipakai untuk melakukan hapus buku atau hapus tagih pada periode berjalan	180	347	96,847	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan	0	0	0	-	-	-
					-	-	-
Saldo akhir CKPN		179,097	11,495	766,118	-	-	-

17 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat Bank Secara Individu

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020														
		Lembaga Pemeringkat	Tagihan Bersih													
			Peringkat Jangka panjang							Peringkat Jangka pendek						
		Standard and Poor's	AAA	AA+ s.d. AA-	A+ s.d. A-	BBB+ s.d. BBB-	BB+ s.d. BB-	B+ s.d. B-	Dibawah B-	A-1	A-2	A-3	Dibawah A-3	Tanpa Peringkat	Total
		Fitch Ratings	AAA	AA+ s.d. AA-	A+ s.d. A-	BBB+ s.d. BBB-	BB+ s.d. BB-	B+ s.d. B-	Dibawah B-	F1+ s.d. F1	F2	F3	Dibawah F3		
		Moody's	Aaa	Aa1 s.d. Aa3	A1 s.d. A3	Baa1 s.d. Baa3	Ba1 s.d. Ba3	B1 s.d. B3	Dibawah B3	P-1	P-2	P-3	Dibawah P-3		
		PT Pefindo (Bekasi Selatan)	AAA (id)	AA+(id) s.d. AA-(id)	A+(id) s.d. A-(id)	BBB+(id) s.d. BBB-(id)	BB+(id) s.d. BB-(id)	B+(id) s.d. B-(id)	Dibawah B-(id)	P-1(id) s.d. P-3(id)	P-1(id)	P-2(id)	Dibawah P-3(id)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA-	idA+ s.d. idA-	idBBB+ s.d. idBBB-	idBB+ s.d. idBB-	idB+ s.d. idB-	Dibawah idB-	idA-1	idA-2	idA-3 s.d. idA-3	Dibawah idA-3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	5,149,377	5,149,377
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	42,581	42,581
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	474,942	130,696	950,092	-	-	-	-	-	-	-	-	335,566	1,891,296
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	559,974	559,974
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	69	69
7	Kredit Pegawai atau Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	8,232,534	8,232,534
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	7,542,642	7,542,642
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	2,448,095	2,448,095
10	Tagihan Yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	870	870
11	Aset Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	826,095	826,095
		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		474,942	130,696	950,092									24,937,299	26,693,029

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2019														
		Lembaga Pemeringkat	Tagihan Bersih													
			Peringkat Jangka panjang							Peringkat Jangka pendek						
		Standard and Poor's	AAA	AA+ s.d. AA-	A+ s.d. A-	BBB+ s.d. BBB-	BB+ s.d. BB-	B+ s.d. B-	Dibawah B-	A-1	A-2	A-3	Dibawah A-3	Tanpa Peringkat	Total
		Fitch Ratings	AAA	AA+ s.d. AA-	A+ s.d. A-	BBB+ s.d. BBB-	BB+ s.d. BB-	B+ s.d. B-	Dibawah B-	F1+ s.d. F1	F2	F3	Dibawah F3		
		Moody's	Aaa	Aa1 s.d. Aa3	A1 s.d. A3	Baa1 s.d. Baa3	Ba1 s.d. Ba3	B1 s.d. B3	Dibawah B3	P-1	P-2	P-3	Dibawah P-3		
		PT Pefindo (Bekasi Selatan)	AAA (id)	AA+(id) s.d. AA-(id)	A+(id) s.d. A-(id)	BBB+(id) s.d. BBB-(id)	BB+(id) s.d. BB-(id)	B+(id) s.d. B-(id)	Dibawah B-(id)	P-1(id) s.d. P-3(id)	P-1(id)	P-2(id)	Dibawah P-3(id)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA-	idA+ s.d. idA-	idBBB+ s.d. idBBB-	idBB+ s.d. idBB-	idB+ s.d. idB-	Dibawah idB-	idA-1	idA-2	idA-3 s.d. idA-3	Dibawah idA-3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL														-

19 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit
Bank Secara Individu

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020									ATMR	Rebat Model
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit										
		0%	20%	35%	35%	50%	75%	100%	150%	Lainnya		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A	*Eksposur Neraca*											
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	2,115,944	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	62,381	31,191	-
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Berupa Rumah Tinggal	-	-	-	-	-	-	-	-	1,861,296	442,929	-
6	Kredit Berupa Properti Komersial	-	-	-	-	-	-	-	-	555,074	158,140	-
7	Kredit Pegawai atau Pensiunan	-	-	-	-	-	-	-	-	69	69	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	8,232,234	4,116,117	-
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	7,559,850	5,654,948	-
10	Tagihan Yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	2,327,595	2,327,595	-
11	Aset Lainnya	-	-	-	-	-	-	-	-	879	1,289	-
	Total Eksposur Neraca	-	-	-	-	-	-	-	-	926,055	281,236	-
										23,544,375	**13,013,520**	-
B	*Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif*											
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Berupa Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Berupa Properti Komersial	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	5,733	2,034	-
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	120,500	120,500	-
10	Tagihan Yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	-	-	-	-	-	-	-	-	**126,232**	**122,534**	-
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)											
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	3,015,433	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	-	-	-	-	-	-	-	-	**3,015,433**	-	-

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2019									ATMR	Rebat Model
		Mempertimbangkan Dampak										
		0%	20%	35%	35%	50%	75%	100%	150%	Lainnya		
		(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
A	*Eksposur Neraca*											
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Berupa Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Berupa Properti Komersial	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	-	-	-	-	-	-	-	-	-	-	-
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)											
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	-	-	-	-	-	-	-	-	-	-	-

19 **Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit**
Bank Secara Individu

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020						31 Desember 2019					
		Tagihan Bersih	Bagian Yang Dijamin Dengan				Bagian Yang Tidak Dijamin	Tagihan Bersih	Bagian Yang Dijamin Dengan				Bagian Yang Tidak Dijamin
			Agunan	Garansi	Asuransi Kredit	Lainnya			Agunan	Garansi	Asuransi Kredit	Lainnya	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8=3-(4+5+6+7))	(9)	(10)	(11)	(12)	(13)	(14=9-(10+11+12+13))
A	*Eksposur Neraca*												
1	Tagihan Kepada Pemerintah	2,133,944					2,133,944	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	62,381					62,381	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-					-	-	-	-	-	-	-
4	Tagihan Kepada Bank	1,861,296					1,861,296	-	-	-	-	-	-
5	Kredit Dengan Rumah Tinggal	559,974					559,974	-	-	-	-	-	-
6	Kredit Dengan Properti Komersial	69					69	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan	8,232,234					8,232,234	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	7,139,930					7,139,930	-	-	-	-	-	-
9	Tagihan Kepada Korporasi	2,327,293					2,327,293	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo	879					879	-	-	-	-	-	-
11	Aset Lainnya	826,095					826,095	-	-	-	-	-	-
	Total Eksposur Neraca	**33,544,375**					**33,544,375**	-	-	-	-	-	-
B	*Eksposur Kewajiban Komitmen Kontinjensi pada Transaksi Rekening Administratif*												
1	Tagihan Kepada Pemerintah	-					-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-					-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-					-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-					-	-	-	-	-	-	-
5	Kredit Dengan Rumah Tinggal	-					-	-	-	-	-	-	-
6	Kredit Dengan Properti Komersial	-					-	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan	-					-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	2,718					2,718	-	-	-	-	-	-
9	Tagihan Kepada Korporasi	120,500					120,500	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo	-					-	-	-	-	-	-	-
	Total Eksposur Rekening Administratif	**123,218**					**123,218**	-	-	-	-	-	-
C	*Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)*												
1	Tagihan Kepada Pemerintah	-					-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	3,015,433					3,015,433	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-					-	-	-	-	-	-	-
4	Tagihan Kepada Bank	-					-	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-					-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi	-					-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	**3,015,433**					**3,015,433**	-	-	-	-	-	-
	TOTAL (A+B+C)	**36,683,026**					**36,683,026**	-	-	-	-	-	-

20 **Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar**
Bank Secara Individu
(a) Eksposur Aset di Neraca

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020			31 Desember 2019		
		Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK	Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah	2,133,944	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	62,381	31,191	31,191	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan Kepada Bank	1,861,296	447,929	447,929	-	-	-
5	Kredit Dengan Rumah Tinggal	559,974	138,149	138,149	-	-	-
6	Kredit Dengan Properti Komersial	69	69	69	-	-	-
7	Kredit Pegawai atau Pensiunan	8,232,234	4,116,117	4,116,117	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	7,139,930	5,654,948	5,654,948	-	-	-
9	Tagihan Kepada Korporasi	2,327,293	2,327,293	2,327,293	-	-	-
10	Tagihan Yang Telah Jatuh Tempo	879	1,285	1,285	-	-	-
11	Aset Lainnya	826,095	-	281,245	-	-	-
	TOTAL	**33,544,375**	**12,717,574**	**13,013,226**	-	-	-

(b) Eksposur Kewajiban Kondisinan/Kontinjensi pada Transaksi Rekening Administratif

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020			31 Desember 2019		
		Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK	Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-
6	Kredit Berbasis Properti Komersial	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	2,719	2,034	2,034	-	-	-
9	Tagihan Kepada Korporasi	122,500	120,500	120,500	-	-	-
10	Tagihan Yang Telah Jatuh Tempo	-	-	-	-	-	-
	TOTAL	125,219	122,534	122,534	-	-	-

(c) Eksposur yang Mempertimbkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

(dalam jutaan rupiah)

No.	Kategori Portofolio	31 Desember 2020			31 Desember 2019		
		Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK	Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah	5,013,453	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik		-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-
4	Tagihan Kepada Bank		-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel		-	-	-	-	-
6	Tagihan Kepada Korporasi		-	-	-	-	-
7	Eksposur terimbang dari Credit Valuation Adjustment (CVA)	-	-	-	-	-	-
	TOTAL	5,013,453	-	-	-	-	-

(d) Eksposur yang Mempertimbkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

(dalam jutaan rupiah)

No.	Jenis Transaksi	31 Desember 2020			31 Desember 2019		
		Nilai Eksposur	Faktor Pengurang Modal	ATMR Setelah MRK	Nilai Eksposur	Faktor Pengurang Modal	ATMR Setelah MRK
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-	-	-	-	-	-
	a. Sebesar Modal 8% (5-15 hari)	-	-	-	-	-	-
	b. Sebesar Modal 50% (16-30 hari)	-	-	-	-	-	-
	c. Sebesar Modal 75% (31-45 hari)	-	-	-	-	-	-
	d. Sebesar Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

(e) Eksposur Sekuritisasi

Bank tidak memiliki eksposur sekuritisasi net

(f) Eksposur Derivatif

Bank tidak memiliki eksposur sekuritisasi net

(g) Total Pengakuan Risiko Kredit

(dalam jutaan rupiah)

		31 Desember 2020	31 Desember 2019
TOTAL ATMR RISIKO KREDIT	(A)	33,126,953	-
FAKTOR PENGURANG ATMR RISIKO KREDIT : Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dibiayai dan 1.25% ATMR untuk Risiko Kredit	(B)	164,291	
TOTAL ATMR RISIKO KREDIT (A) - (B)	(C)	32,962,662	
TOTAL FAKTOR PENGURANG MODAL	(D)		

Risiko Kredit - Pengungkapan Kualitatif *Counterparty Credit Risk* (CCRA)

Analisis Kualitatif
Bank tidak memiliki Pengungkapan Kualitatif *Counterpary Credit Risk (CCRA)*

Risiko Kredit - Analisis Eksposur *Counterparty Credit Risk* (CCR1)

		a	b	c	d	e	f
		Replacement cost (RC)	*Potential future exposure* (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1	SA-CCR (untuk derivatif)	0	0	0	1.4		
2	Metode Internal Model (untuk derivatif dan SFT)	0	0	0	0	N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)	0	0	0	0	N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)	0	0	0	0	0	0
5	VaR untuk SFT	0	0	0	0	N/A	N/A
6	Total						

Analisis Kualitatif
Bank tidak memiliki *Eksposur Counterparty Credit Risk* (CCR1)

Risiko Kredit - *Capital Charge* untuk *Credit Valuation Adjusment* (CCR2)

		a	b
		Tagihan bersih	**ATMR**
	Total portfolios berdasarkan *Advanced* CVA *capital charge*	**N/A**	**N/A**
1	(i) komponen VaR (termasuk 3× *multiplier*)	0	N/A
2	(ii) komponen *Stressed* VaR (termasuk 3× *multiplier*)	0	N/A
3	Semua Portfolio sesuai *Standardised* CVA *Capital Charge*	0	0
4	Total sesuai CVA *Capital Charge*	0	0

Analisis Kualitatif
Bank tidak memiliki *Capital Charge* untuk *Credit Valuation Adjusment* (CCR2)

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

(dalam jutaan rupiah)

Bobot Risiko	a	b	c	d	e	f	g	h	i
Kategori Portofolio	**0%**	**10%**	**20%**	**50%**	**75%**	**100%**	**150%**	**Lainnya**	**Total Tagihan Bersih**
Tagihan kepada Pemerintah dan Bank Sentral	-	-	-	-	-	-	-	3,015,433	3,015,433
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Lain	-	-	-	-	-	-	-	-	-
Tagihan kepada perusahaan sekuritas	-	-	-	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-
Aset lainnya	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3,015,433**	**3,015,433**

*Sumber data dari Divisi OKA

Risiko Kredit - Tagihan Bersih Derivatif Kredit (CCR6)

	a	b
	Proteksi yang dibeli (*Protection bought*)	**Proteksi yang dijual (*Protection sold*)**
Deskripsi		
Nilai Notional	0	0
Single-name credit default swaps	0	0
Index credit default swaps	0	0
Total return swaps	0	0
Credit options	0	0
Derivatif kredit lainnya	0	0
Total Nilai Notional	0	0
Nilai wajar	0	0
Nilai wajar positif (aset)	0	0
Nilai wajar negatif (kewajiban)	0	0

Analisis Kualitatif
Bank tidak memiliki Tagihan Bersih Derivatif Kredit (CCR6)

Risiko Kredit - Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA)

Analisis Kualitatif
Bank tidak memiliki Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA)

Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* (Tabel SEC 1)

		a	b	c	e	f	g	i	j	k
		Bank sebagai originator			**Bank sebagai sponsor**			**Bank sebagai investor**		
		Traditional	**Sintetis**	**Sub-total**	**Traditional**	**Sintetis**	**Sub-total**	**Traditional**	**Sintetis**	**Sub-total**
1	Retail (total) –antara lain	0	0	0	0	0	0	0	0	0
2	Kredit perumahan	0	0	0	0	0	0	0	0	0
3	Kartu kredit	0	0	0	0	0	0	0	0	0
4	Eksposur ritel lainnya	0	0	0	0	0	0	0	0	0
5	Re-sekuritisasi	0	0	0	0	0	0	0	0	0
6	Non-retail (total) – antara lain	0	0	0	0	0	0	0	0	0
7	Kredit korporasi	0	0	0	0	0	0	0	0	0
8	Kredit komersil	0	0	0	0	0	0	0	0	0
9	Sewa dan piutang	0	0	0	0	0	0	0	0	0
10	Non-retail lainnya	0	0	0	0	0	0	0	0	0
11	Re-sekuritisasi	0	0	0	0	0	0	0	0	0

Analisis Kualitatif
Bank tidak memiliki Eksposur Sekuritisasi pada Banking Book (Tabel SEC 1)

Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* (Tabel SEC 2)

		a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Bank sebagai originator			Bank sebagai sponsor			Bank sebagai investor		
	Indonesia	Tradisional	Sintetis	Subtotal	Tradisional	Sintetis	Subtotal	Tradisional	Sintetis	Sub-total
1	Retail (total) – antara lain	0	0	0	0	0	0	0	0	0
2	pinjaman perumahan	0	0	0	0	0	0	0	0	0
3	kartu kredit	0	0	0	0	0	0	0	0	0
4	eksposur ritel lainnya	0	0	0	0	0	0	0	0	0
5	re-sekuritisasi	0	0	0	0	0	0	0	0	0
6	Non-retail(total) – antara lain	0	0	0	0	0	0	0	0	0
7	kredit korporasi	0	0	0	0	0	0	0	0	0
8	kredit komersil	0	0	0	0	0	0	0	0	0
9	sewa dan piutang	0	0	0	0	0	0	0	0	0
10	non-retail lainnya	0	0	0	0	0	0	0	0	0
11	re-sekuritisasi	0	0	0	0	0	0	0	0	0

Analisis Kualitatif
Bank tidak memiliki Eksposur Sekuritisasi pada Banking Book (Tabel SEC 2)

Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai *Originator* atau *Sponsor* (SEC 3)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Nilai eksposur (berdasarkan Bobot Risiko)					Nilai eksposur (berdasarkan regulatory approach)				ATMR (berdasarkan regulatory approach)				Capital charge after cap			
	Indonesia	≤20% Bobot Risiko	>20% to 50% Bobot Risiko	>50% to 100% Bobot Risiko	>100% to <1250% Bobot Risiko	1250% Bobot Risiko	IRB RBA (termasuk IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (termasuk IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (termasuk IAA)	IRB SFA	SA/SSFA	1250%
1	Total eksposur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Sekuritisasi tradisional	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Dimana *underlying* sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	ritel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	non-ritel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Dimana re-sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Sekuritisasi sintetis	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Dimana *underlying* sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	ritel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	non-ritel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Dimana re-sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Analisis Kualitatif

Bank tidak memiliki Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai Originator atau Sponsor (SEC 3)

Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai Investor (SEC 4)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Nilai eksposur (berdasarkan Bobot Risiko)					Exposure Values (berdasarkan regulatory approach)				ATMR (berdasarkan regulatory approach)				Capital charge after cap			
	Indonesia	≤20% Bobot Risiko	>20% to 50% Bobot Risiko	>50% to 100% Bobot Risiko	>100% to <1250% Bobot Risiko	1250% Bobot Risiko	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%
1	**Total eksposur**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Sekuritisasi tradisional	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Dimana underlying sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	ritel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	non-retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Dimana re-sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Sekuritisasi sintetis	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Dimana underlying sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	ritel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	non-retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Dimana re-sekuritisasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Analisis Kualitatif
Bank tidak memiliki Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai Investor (SEC 4)

34. INTEREST RATE IN BANKING BOOK – LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK IRRBB

Bank saat ini termasuk BUKU 2, belum melakukan penerapan manajemen risiko untuk perhitungan *Interest Rate Risk In Banking Book*.

35. INTEREST RATE RISK IN BANKING BOOK – LAPORAN PERHITUNGAN IRRBB
Bank saat ini termasuk BUKU 2, belum melakukan perhitungan *Interest Rate Risk In Banking Book*.

36. RISIKO LIKUIDITAS – LAPORAN PERHITUNGAN RASIO KECUKUPAN LIKUIDITAS

Bank saat ini termasuk BUKU 2, belum melakukan perhitungan Rasio Kecukupan Likuiditas (LCR).

37. RISIKO LIKUIDITAS – LAPORAN NSFR

Bank saat ini termasuk BUKU 2, belum melakukan pemenuhan rasio pendanaan stabil bersih /*net stable funding ratio* (NSFR).

38. RISIKO LIKUIDITAS – ASET TERIKAT (*ENCUMBRANCE*) (ENC)
Bank saat ini termasuk BUKU 2, belum melakukan perhitungan *encumbrance assets*.

39. RISIKO LIKUIDITAS – MANAJEMEN RISIKO LIKUIDITAS (LIQA)

Pengungkapan Kualitatif

1. Tata Kelola Pengelolaan Risiko Likuiditas
   - Toleransi Risiko Likuiditas
     Bank menetapkan *risk tolerance* dan *risk appetite* risiko likuiditas secara konsisten dan relevan dengan bisnis serta kompleksitas usaha. Limit risiko likuiditas meliputi GWM Rupiah & Valas, PLM, Penempatan Pada Bank Lain, Penempatan Pada Instrumen Keuangan, LDR, dan PDN. Penetapan limit toleransi dilakukan agar Bank dapat mengelola likuiditas pada kondisi normal maupun krisis. Penetapan besarnya limit *risk appetite* dan *risk tolerance* diajukan oleh Satuan Kerja manajemen Risiko (SKMR) dan disetujui oleh Direksi melalui Komite Manajemen Risiko (KMR). Apabila terjadi pelampauan limit, maka Satuan Kerja Manajemen Risiko (SKMR) akan berkoordinasi dengan Divisi Treasury terkait untuk menyusun *action plan.*
   - Struktur dan Tanggung Jawab Pengelolaan Risiko Likuiditas
     Bank menetapkan struktur Organisasi, perangkat dan unit terkait dengan penerapan manajemen risiko untuk risiko likuiditas yang sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. Penanggung jawab dari pengelolaan risiko likuiditas adalah Divisi Treasury yang aktivitasnya terekspos langsung oleh risiko likuiditas. Divisi Treasury dibantu oleh Satuan Kerja Manajemen Risiko (SKMR) dengan memberikan masukan dan analisa yang obyektif dalam proses identifikasi, pengukuran, pemantauan, dan pelaporan risiko likuiditas. Direksi bertanggung jawab untuk memastikan bahwa penerapan manajemen risiko likuiditas sudah sesuai dengan tujuan strategis, dan memastikan integrasi penerapan manajemen risiko likuiditas dan risiko-risiko lainnya yang berdampak pada posisi likuiditas Bank.
   - Likuiditas Pelaporan Likuiditas Internal & Strategi
     Bank memiliki Aplikasi Risk Limit untuk memantau pencapaian parameter yang telah ditetapkan *risk appetite* dan *risk tolerance*. Pelaporan terkait risiko yang terdiri dari : rasio-rasio likuiditas, arus kas, profil risiko, *stress testing* dan informasi lainnya yang terkait dengan posisi likuiditas Bank dan kepatuhan terhadap kebijakan dan prosedur risiko likuiditas. Rapat Komite Manajemen Risiko (KMR) dilakukan setiap penetapan *risk appetite* dan *risk tolerance*. Satuan Kerja Manajemen Risiko (SKMR) selanjutnya akan berkoordinasi dengan Divisi Treasury terkait pengelolaan risiko likuiditas jika terjadi pelampauan terhadap kebijakan maupun limit dan menyusun *action plan.*
   - Kebijakan & Praktek Risiko Likuiditas pada seluruh lini bisnis dengan Direksi
     Divisi Treasury yang terekspos oleh risiko likuiditas akan menyampaikan informasi mengenai kondisi indikator makroekonomi dan proyeksi bisni melalui rapat *Asset and Liability Committee* (ALCO) serta dapat mengajukan besaran limit dan toleransi risiko yang terkait dengan risiko likuiditas kepada Satuan Kerja Manajemen Risiko (SKMR) untuk dikaji dan diajukan kepada Komite Manajemen Risiko (KMR) untuk mendapatkan persetujuan. Divisi Treasury juga menyusun *action plan*, menerapkan kebijakan dan prosedur manajemen risiko yang telah ditetapkan pleh Direksi. Selanjutnya Direksi akan memantau dan memastikan bahwa penerapan manajemen risiko telah berjalan sesuai

dengan tujuan dan karakteristik Bank dengan dibantu Satuan Kerja Manajemen Risiko (SKMR).

2. Strategi Pendanaan

   Bank menyusun strategi pendanaan sebagai upaya pengendalian risiko likuiditas. Strategi tersebut mencakup sumber dan jangka waktu pendanaan yang dikaitkan dengan Rencana Bisnis Bank. Strategi pencapaian target pendanaan adalah dengan :
   - Peningkatan dana retail melalui penambahan fitur atau digitalisasi seperti QRIS untuk meningkatkan CASA
   - Peningkatan dana korporasi melalui kerjasama dengan Taspen, BPJS dan beberapa lembaga aset manajemen, LPD dan BUMD
   - Meningkatkan promosi, aktivitas pemasar, kualitas dan kuantitas tenaga pemasar.

3. Mitigasi risiko likuiditas

   Mitigasi risiko likuiditas dengan cara memantau limit-limit risiko likuiditas yang telah ditetapkan oleh manajemen. Apabila mengalami pelampauan, maka Satuan Kerja Manajemen Risiko (SKMR) berkoordinasi denga Divisi Treasury untuk melakukan *action plan.*

4. *Stess test*

   Stress test dilakukan untuk mengetahui kemampuan Bank untuk memenuhi kebutuhan likuiditas dalam kondisi krisis menggunakan skenario *stress test* dengan menggunakan beberapa asumsi.

5. Rencana pendanaan darurat

   Pengendalian likuiditas dalam kondisi krisis, dibentuk Tim Krisis Pendanaan yang memiliki tugas dan tanggung jawab melakukan penyusunan strategi dan penanganan kondisi krisis. Selain membentuk Tim Krisis Pendanaan, Bank juga wajib mengoptimalkan sumber-sumber pendanaan yang berasal dari lembaga non Bank, perbankan dan dari Bank Indonesia berupa Pinjaman Likuiditas Jangka Pendek. Rencana pendanaan darurat sesuai dengan Keputusan Direksi nomor 0035/KEP/DIR/TRS/2019 tentang Rencana Pendanaan Darurat (Contigency Funding Plan) dan Keputusan Direksi nomor 0036/KEP/DIR/TRS/2019 tentang Tim Krisis Pendanaan.

<u>Pengungkapan Kualitatif</u>

1. Alat Ukur

   Pengukuran yang digunakan adalah proyeksi arus kas yaitu dengan melihat kegiatan bisnis utama bank berdasarkan pendekatan informasi bisnis, *maturity profile* dan melakukan rencana pendanaan likuiditas jangka pendek.

PT Bank Pembangunan Daerah Bali
Pengungkapan Risiko Operasional - Bank secara Individual
periode Desember 2020

(dalam jutaan rupiah)

No.	Pendekatan Yang Digunakan	Posisi Tanggal Laporan			Posisi Tanggal Laporan Tahun Sebelumnya		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir)	Beban Modal	ATMR	Pendapatan Bruto (Rata-rata 3 tahun terakhir)	Beban Modal	ATMR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar	1.683.500	252.525	3.156.563	1.621.807	243.271	3.040.888
	Total	**1.683.500**	**252.525**	**3.156.563**	**1.621.807**	**243.271**	**3.040.888**

Pengungkapan Kualitatif Umum Risiko Kredit

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
1) informasi mengenai penerapan manajemen risiko untuk risiko kredit, termasuk organisasi manajemen risiko kredit, strategi manajemen risiko kredit untuk aktivitas yang memiliki eksposur risiko kredit yang signifikan, kebijakan pengelolaan risiko konsentrasi kredit, serta mekanisme pengukuran dan pengendalian risiko kredit;	1) Bank telah memiliki Komite Kebijakan Perkreditan yang diketuai oleh Direktur Utama, selaku Sekretaris yaitu Kepala Divisi Kredit dan beranggotakan seluruh Direksi, Kepala Divisi Manajemen Risiko, Kepala Divisi Kepatuhan, Kepala SKAI & Anti *Fraud* yang didukung oleh *staf supporting group* memiliki fungsi : - Memberi 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 konsekuen 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 Batas Maksimum Pemberian Kredit (BMPK); ➢ Ketaatan terhadap peraturan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit; ➢ Penyelesaian kredit bermasalah sesuai dengan ketentuan yang berlaku; ➢ Memantau kewajiban Bank dalam memenuhi kecukupan jumlah Cadangan Kerugian Penurunan Nilai (CKPN); 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. Bank juga telah memiliki ketentuan mengenai *Risk Acceptance Criteria* (RAC) yang digunakan sebagai *prescreening* dalam rangka penyaluran kredit. Bank melakukan tindak lanjut atas perbaikan rasio NPL dengan melakukan Ekspansi Kredit secara hati-hati, Penagihan, Penyelamatan Kredit/Restrukturisasi, Lelang Hak Tanggungan dan Berkoordinasi dengan Komisi Pemberantasan Korupsi Republik Indonesia (KPK-RI). Bank juga telah melakukan strategi perbaikan kualitas debitur *retail* (*non* korporasi) diantaranya dengan penanganan

	kredit bermasalah melalui pelaksanaan restrukturisasi kredit terhadap debitur-debitur yang masih memiliki prospek usaha, kooperatif dan pengikatannya telah sempurna, dimana dimungkinkan untuk dilakukan restrukturisasi kepada debitur yang mengalami kesulitan pembayaran pokok dan/atau bunganya tanpa harus terlebih dahulu masuk kategori *non performing loan*, meningkatkan pemantauan terhadap kredit-kredit yang memiliki potensi risiko kredit bermasalah melalui pengetatan pemantauan kredit secara berkala, melakukan pembinaan kepada debitur-debitur bermasalah yang masih kooperatif dan ekspansi kredit yang memfokuskan penyaluran kredit dengan potensi risiko rendah.
2) Definisi tagihan yang telah jatuh tempo dan tagihan yang mengalami penurunan nilai (*impairment*); dan	2) Tagihan Yang Telah Jatuh Tempo adalah seluruh tagihan baik Tagihan Kepada Pemerintah, Tagihan Kepada Entitas Sektor Publik, Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional, Tagihan Kepada Bank, Kredit Beragun Rumah Tinggal, Kredit Beragun Properti Komersial, Kredit Pegawai atau Pensiunan, Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel, dan Tagihan Kepada Korporasi yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan/atau pembayaran bunga. Tagihan yang telah mengalami penurunan nilai (*impairment*) merupakan tagihan yang mengalami penurunan nilai kredit ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan yang telah terjadi.

3) penjelasan mengenai pendekatan yang digunakan untuk pembentukan CKPN individual dan kolektif, serta metode statistik yang digunakan dalam perhitungan CKPN.	3) Perhitungan Cadangan Kerugian Penurunan Nilai terdiri dari metode Kredit ekspektasian 12 bulan dan kredit ekspektasian sepanjang umurnya. Pembentukan penyisihan kerugian kredit ekspektasian maksimal sebesar nilai tercatat kredit masing-masing rekening pinjaman (maksimal 100%). Teknik dalam mengevaluasi kerugian kredit ekspektasian menggunakan metode *migration analysis*, dengan menggunakan pendekatan statistik dari data historis kredit berdasarkan segmentasi *bank wide*, *rating* (*stage*), skim kredit atau produk. Dalam menentukan besarnya kerugian kredit ekspektasian, maka pembentukan Cadangan Kerugian Penurunan Nilai mencakup : *Probability of Default* (PD), *Exposure at default* (EAD), *Lost Given default* (LGD), *Discount Factor* (DF), dan *Forward Looking Adjustment* (FLA). Sehingga perhitungan kerugian kredit ekspektasian adalah **ECL = PD x EAD x LGD x DF x FLA**
1) Informasi mengenai kebijakan penggunaan peringkat dalam perhitungan ATMR untuk Risiko Kredit; 2) Kategori portofolio yang menggunakan peringkat; dan	1) Penggunaan peringkat dalam perhitungan ATMR untuk risiko kredit mengacu pada SEOJK Nomor 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar sebagaimana diubah dengan SEOJK Nomor 11/SEOJK.03/2018 tentang Perubahan Atas Surat Edaran Otoritas Jasa Keuangan Nomor 42/SEOJK.03/2016 Tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar. 2) Kategori portofolio yang menggunakan peringkat adalah Portofolio Tagihan Kepada Pemerintah khususnya Tagihan kepada Pemerintah Indonesia berupa

3) Lembaga pemeringkat yang digunakan.	Penempatan pada Bank Indonesia dan Surat Berharga. Selain itu portofolio yang juga menggunakan peringkat yaitu Portofolio Tagihan kepada Bank, baik pada Tagihan Jangka Pendek berupa penempatan pada Bank lain, serta Tagihan Jangka Panjang berupa penempatan pada Bank lain dan surat berharga. 3) Lembaga pemeringkat yang digunakan yaitu Pefindo dan Fitch Indonesia.
	Penilaian agunan dilakukan oleh penilai interen untuk plafon kredit sampai dengan Rp. 5 miliar rupiah sedangkan untuk diatas plafon tersebut wajib menggunakan independen, namun demikian terhadap penilaian agunan untuk kepentingan Lelang atau AYDA penilaian wajib menggunakan penilaian independen (KJPP) hal tersebut tertuang dalan SOP Analisa Penilaian Agunan dan jaminan kredit Buku III Keputusan Direksi No. 0230/KEP/DIR/KRD/2014 tanggal 19 Maret 2014 dan telah dilakukan beberapa perubahan sebagaimana perubahan Buku V Penanganan Kredit bermasalah sesuai Keputusan Direksi nomor :0575/KEP/DIR/KRD/2017 tanggal 30 Oktober 2017.

Pengungkapan Kualitatif Umum Risiko Pasar

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
a. Informasi mengenai penerapan manajemen risiko termasuk: 1) organisasi manajemen Risiko Pasar; 2) pengelolaan portofolio *trading book* dan *banking book*, serta metodologi valuasi yang digunakan; dan 3) mekanisme pengukuran Risiko Pasar untuk keperluan pemantauan risiko secara periodik maupun untuk perhitungan kecukupan modal, baik pada *trading book* maupun *banking book*.	1) Bank telah memiliki Komite ALCO (*Asset & Liability Committee*) yang memiliki tugas dan tanggung jawab melihat prakiraan dan proyeksi keadaan ekonomi, suku bunga nilai tukar untuk mengarahkan kebijakan yang ditetapkan, menetapkan petunjuk pengelolaan dan pengendalian risiko yang berdampak pada : a. Risiko Likuiditas (*Liquidity Management*) b. Risiko Suku bunga (*Gap Management*) c. Risiko Valuta Asing (*Foreign Exchange Management*) d. Risiko Portfolio (*Earnings & Investment Management*) e. *Mereview* dan menetapkan suku bunga kredit dan dana pihak ketiga f. Me*review* dan menetapkan tarif layanan g. Menetapkan harga transfer dana internal (*internal funds Transfer rate*) atau harga rekening Antar Kantor dalam memacu efisiensi pengelolaan Cabang Bank. 2) Bank saat ini belum memiliki eksposur dalam *trading book*. Sedangkan terkait dengan *banking book*, Bank melakukan pengelolaan *gap*/risiko suku bunga berupa profil maturitas yang memetakan asset dan kewajiban berdasarkan "*time bucket*"

	jatuh tempo. Di samping itu, juga telah melakukan pengelolaan *Foreign Exchange* yang tercermin dari adanya Laporan Posisi Devisa Neto (PDN). 3) Bank telah melakukan analisis dan perhitungan Suku Bunga baik suku bunga simpanan maupun perkreditan sebelum diputuskan dalam komite ALCO (*Assets and Liabilities Management Committee*). Bank juga telah melakukan perhitungan PDN (Posisi Devisa Neto)secara berkala untuk mengetahui posisi apakah Bank berada dalam posisi *long* atau posisi *short*.
b. Portofolio *trading book* dan *banking book* yang diperhitungkan dalam KPMM sebagaimana diatur dalam ketentuan Otoritas Jasa keuangan mengenai pedoman penggunaan metode standar dalam perhitungan kewajiban penyediaan modal minimum bank umum dengan memperhitungkan risiko pasar.	Bank dalam memperhitungkan KPMM terkait dengan perhitungan ATMR risiko pasar menggunakan pendekatan metode standar yang mana secara eksposur risiko masih berada pada *banking book* yang meliputi Risiko suku bunga (Risiko Spesifik dan Risiko Umum) serta Risiko Nilai Tukar. Bank belum memiliki eksposur risiko pada *trading book*.
c. langkah-langkah dan rencana dalam mengantisipasi risiko pasar atas transaksi valuta asing baik karena perubahan kurs maupun fluktuasi suku bunga, termasuk penjelasan mengenai semua penyediaan dana dan ikatan tanpa proteksi atau lindung	Bank telah melakukan *review* terkait dengan penetapan suku bunga Dana Pihak ketiga dan Perkreditan secara berkala dengan memperhatikan posisi suku bunga acuan Bank Indonesia, melakukan *benchmarking* dengan suku bunga pesaing, dan diputuskan dalam rapat ALCO (*Assets and Liabilities Management* Committee) dan diimplementasikan melalui Keputusan Direksi tentang Ketentuan Suku Bunga

nilai, serta utang yang suku bunganya berfluktuasi atau yang tidak ditentukan terlebih dahulu.	Simpanan dan Perkreditan. Terkait dengan lindung nilai, saat ini Bank belum terekspos lindung nilai.

14 3

RISIKO LIKUIDITAS

Pengungkapan Kualitatif

1. Tata Kelola Pengelolaan Risiko Likuiditas
   - Toleransi Risiko Likuiditas
     Bank menetapkan *risk tolerance* dan *risk appetite* risiko likuiditas secara konsisten dan relevan dengan bisnis serta kompleksitas usaha. Limit risiko likuiditas meliputi GWM Rupiah & Valas, PLM, Penempatan Pada Bank Lain, Penempatan Pada Instrumen Keuangan, LDR, dan PDN. Penetapan limit toleransi dilakukan agar Bank dapat mengelola likuiditas pada kondisi normal maupun krisis. Penetapan besarnya limit *risk appetite* dan *risk tolerance* diajukan oleh Satuan Kerja manajemen Risiko (SKMR) dan disetujui oleh Direksi melalui Komite Manajemen Risiko (KMR). Apabila terjadi pelampauan limit, maka Satuan Kerja Manajemen Risiko (SKMR) akan berkoordinasi dengan Divisi Treasury terkait untuk menyusun *action plan*.
   - Struktur dan Tanggung Jawab Pengelolaan Risiko Likuiditas
     Bank menetapkan struktur Organisasi, perangkat dan unit terkait dengan penerapan manajemen risiko untuk risiko likuiditas yang sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. Penanggung jawab dari pengelolaan risiko likuiditas adalah Divisi Treasury yang aktivitasnya terekspos langsung oleh risiko likuiditas. Divisi Treasury dibantu oleh Satuan Kerja Manajemen Risiko (SKMR) dengan memberikan masukan dan analisa yang obyektif dalam proses identifikasi, pengukuran, pemantauan, dan pelaporan risiko likuiditas. Direksi bertanggung jawab untuk memastikan bahwa penerapan manajemen risiko likuiditas sudah sesuai dengan tujuan strategis, dan memastikan integrasi penerapan manajemen risiko likuiditas dan risiko-risiko lainnya yang berdampak pada posisi likuiditas Bank.
   - Likuiditas Pelaporan Likuiditas Internal & Strategi
     Bank memiliki Aplikasi Risk Limit untuk memantau pencapaian parameter yang telah ditetapkan *risk appetite* dan *risk tolerance*. Pelaporan terkait risiko yang terdiri dari : rasio-rasio likuiditas, arus kas, profil risiko, *stress testing* dan informasi lainnya yang terkait dengan posisi likuiditas Bank dan kepatuhan terhadap kebijakan dan prosedur risiko likuiditas. Rapat Komite Manajemen Risiko (KMR) dilakukan setiap penetapan *risk appetite* dan *risk tolerance*. Satuan Kerja Manajemen Risiko (SKMR) selanjutnya akan berkoordinasi dengan Divisi Treasury terkait pengelolaan risiko likuiditas jika terjadi pelampauan terhadap kebijakan maupun limit dan menyusun *action plan*.
   - Kebijakan & Praktek Risiko Likuiditas pada seluruh lini bisnis dengan Direksi
     Divisi Treasury yang terekspos oleh risiko likuiditas akan menyampaikan informasi mengenai kondisi indikator makroekonomi dan proyeksi bisni melalui rapat *Asset and Liability Committee* (ALCO) serta dapat mengajukan besaran limit dan toleransi risiko yang terkait dengan risiko likuiditas kepada Satuan Kerja Manajemen Risiko (SKMR) untuk dikaji dan diajukan kepada Komite Manajemen Risiko (KMR) untuk mendapatkan persetujuan. Divisi Treasury juga menyusun *action plan*, menerapkan kebijakan dan prosedur manajemen risiko yang telah ditetapkan pleh Direksi. Selanjutnya Direksi akan memantau dan memastikan bahwa penerapan manajemen risiko telah berjalan sesuai dengan tujuan dan karakteristik Bank dengan dibantu Satuan Kerja Manajemen Risiko (SKMR).

2. Strategi Pendanaan

   Bank menyusun strategi pendanaan sebagai upaya pengendalian risiko likuiditas. Strategi tersebut mencakup sumber dan jangka waktu pendanaan yang dikaitkan dengan Rencana Bisnis Bank. Strategi pencapaian target pendanaan adalah dengan :

   - Peningkatan dana retail melalui penambahan fitur atau digitalisasi seperti QRIS untuk meningkatkan CASA
   - Peningkatan dana korporasi melalui kerjasama dengan Taspen, BPJS dan beberapa lembaga aset manajemen, LPD dan BUMD
   - Meningkatkan promosi, aktivitas pemasar, kualitas dan kuantitas tenaga pemasar.

3. Mitigasi risiko likuiditas

   Mitigasi risiko likuiditas dengan cara memantau limit-limit risiko likuiditas yang telah ditetapkan oleh manajemen. Apabila mengalami pelampauan, maka Satuan Kerja Manajemen Risiko (SKMR) berkoordinasi denga Divisi Treasury untuk melakukan *action plan.*

4. *Stess test*

   Stress test dilakukan untuk mengetahui kemampuan Bank untuk memenuhi kebutuhan likuiditas dalam kondisi krisis menggunakan skenario *stress test* dengan menggunakan beberapa asumsi.

5. Rencana pendanaan darurat

   Pengendalian likuiditas dalam kondisi krisis, dibentuk Tim Krisis Pendanaan yang memiliki tugas dan tanggung jawab melakukan penyusunan strategi dan penanganan kondisi krisis. Selain membentuk Tim Krisis Pendanaan, Bank juga wajib mengoptimalkan sumber-sumber pendanaan yang berasal dari lembaga non Bank, perbankan dan dari Bank Indonesia berupa Pinjaman Likuiditas Jangka Pendek. Rencana pendanaan darurat sesuai dengan Keputusan Direksi nomor 0035/KEP/DIR/TRS/2019 tentang Rencana Pendanaan Darurat (Contigency Funding Plan) dan Keputusan Direksi nomor 0036/KEP/DIR/TRS/2019 tentang Tim Krisis Pendanaan.

<u>Pengungkapan Kualitatif</u>

1. Alat Ukur

   Pengukuran yang digunakan adalah proyeksi arus kas yaitu dengan melihat kegiatan bisnis utama bank berdasarkan pendekatan informasi bisnis, *maturity profile* dan melakukan rencana pendanaan likuiditas jangka pendek.

Pengungkapan Kualitatif Umum Risiko Operasional

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
a. Organisasi Manajemen Risiko Operasional	- Bank telah memiliki ketentuan berupa SOP *Business Continuity Plan* yang mengatur mengenai penanganan bisnis pada saat kondisi darurat dimana pada ketentuan tersebut terdapat organisasi yaitu *Crisis Management Team* (CMT) yang dibentuk untuk menetapkan kebijakan, mengembangkan strategi dan membuat keputusan yang meminimalkan dampak dari gangguan usaha. - Bank juga telah memiliki Komite Pengarah Teknologi Informasi (KPTI) yang bertugas melakukan pemantauan atas kerja teknologi informasi. - Bank telah memiliki Buku Pedoman Perusahaan (BPP) Struktur Organisasi dan Uraian Tugas dengan Keputusan Direksi Nomor: 0540/KEP/DIR/RENSTRA/2020 tanggal 08 Desember 2020 yang memuat tugas, tanggung jawab, delegasi dan supervisi dari masing-masing Direksi serta pejabat lainnya. - Bank memiliki tim Pertimbangan Hukuman Jabatan (PHJ) yang bertugas memberikan pendapat, saran dan usulan kepada Direksi berkenaan dengan pemberlakuan sanksi administratif terhadap karyawan yang terbukti melakukan perbuatan pelanggaran dengan atau tanpa kewajiban membayar ganti kerugian dan pengajuan keberatan atas sanksi administrasi yang dikenakan kepada

/4 1

	karyawan yang melakukan perbuatan pelanggaran serius dan memerlukan penanganan lebih mendalam.
b. Mekanisme yang digunakan untuk mengidentifikasi dan mengukur risiko operasional	- Bank memiliki SOP *Loss Event Database* (LED) yang mampu memetakan *event* (kejadian) risiko di masing-masing Cabang yang disebabkan oleh faktor SDM, faktor Eksternal, faktor Sistem & teknologi, dan proses internal. - Bank telah memiliki SOP *Key Risk Indicators* (KRI) yang dapat memberikan *early signal* mengenai isu risiko di unit kerja yang mendapatkan perhatian untuk segera ditangani yang mana indikator KRI ini terdiri dari peringkat kritis, dalam perhatian, dan normal. - Bank telah memiliki SOP Profil Risiko Cabang yang merupakan alat untuk mengevaluasi penerapan manajemen risiko di Kantor Cabang. - Bank telah memiliki SOP Profil Risiko Kantor Pusat yang memetakan risiko-risiko di kantor pusat yang tidak sebatas risiko operasional.
c. Mekanisme untuk memitigasi risiko operasional	- Bank telah mensosialisasikan ketentuan-ketentuan yang diterbitkan berupa kegiatan bimbingan teknis, diklat, seminar, *workshop*, *sharing session* dan kegiatan sejenis lainnya untuk meningkatkan *soft skills* karyawan. - Peningkatan fungsi kontrol (*maker*, *checker* dan *approval*) dalam melakukan kegiatan operasional perbankan di setiap unit kerja Bank BPD Bali serta penetapan limit transaksi dan wewenang pejabat. - Untuk memitigasi risiko operasional yang disebabkan oleh faktor manusia (SDM), maka melalui Memorandum Direksi Nomor 0293/DIR/SDM/2019 tanggal 11

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	Pebruari 2019 tentang Perubahan Program Kerja Penerapan Nilai-Nilai Budaya Kerja "CINTA" PT Bank Pembangunan Daerah Bali dalam penerapan program kerja budaya kerja "CINTA" Bank BPD Bali telah dilakukan upaya-upaya untuk senantiasa mengarahkan dan membina karyawan (SDM) melalui: 1. *Coaching & Counseling.* 2. Meningkatkan pemahaman atas ketentuan intern dan ekstern dengan kegiatan *self learning* yang selanjutnya di evaluasi oleh kepala unitnya, serta membaca peraturan/ketentuan yang sesuai dengan bidang tugas masing-masing karyawan, khususnya bidang Perbankan. 3. Menandatangani Komitmen *Anti Fraud Statement* dan Kode Etik Bank yang telah dilakukan oleh seluruh karyawan & pengurus Bank. 4. *Refreshment* Manajemen Risiko secara simultan diberikan kepada pemegang Sertifikat Manajemen Risiko. 5. Pemberian pembinaan maupun sanksi kepada karyawan yang melakukan pelanggaran terhadap ketentuan-ketentuan Bank. 6. Penerapan *Compliance Management System (CMS)* sebagai media sosialisasi khususnya ketentuan internal dan eksternal. - Untuk mitigasi risiko *fraud* akibat penugasan karyawan pada satu posisi yang relatif lama, maka di terbitkan Surat Direksi Nomor 0024/SE/DIR/SDM/2019 tanggal 02 Mei 2019 perihal Rotasi Karyawan, rotasi secara berkala wajib dilakukan pada posisi:

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	1. *Teller* yang telah memiliki masa kerja maksimal selama 2 (dua) tahun pada posisi yang sama. 2. Satpam, Sopir, Pembantu Pelaksana dan Pelaksana sesuai dengan kebutuhan Bank atau telah memiliki masa kerja maksimal selama 4 (empat) tahun pada posisi yang sama. - Bank telah melakukan deteksi yang memuat perangkat dalam rangka mengidentifikasi dan menemukan penyebab faktor ekternal yang mencakup kebijakan dan mekanisme *whistleblowing*, *surprise* audit dan *surveilence system*. - Terkait *surveilence system* telah tertuang dalam Laporan BCP (*Bussines Continuity Plan*) yang dilaporkan oleh Kantor Cabang di Triwulan IV tiap tahun. - Terkait BCP (*Bussines Continuity Plan*), Bank telah memiliki ketentuan BCP (*Bussines Continuity Plan*) pada Divisi Manajemen Risiko. - Bank telah melaksanakan proses *Bussiness Continuity Plan* dalam rangka memperkecil pengaruh bencana terhadap layanan Bank serta *stakeholder*. - Salah satu cara untuk memitigasi risiko kejahatan ATM dan meningkatkan *risk awareness* adalah dengan menggunaan teknologi berbasis pendekatan *Internet of Things* yang dapat diimplementasikan dalam pengendalian vandalisme ATM. - Seiring dengan meningkatnya *cyber threat*, layanan *Email Corporate* Bank BPD Bali yang dapat diakses oleh publik harus dilakukan pengamanan mengingat serangan dapat dilakukan kapan saja dengan frekuensi yang massif (melalui *spam/phising*). Oleh karena itu, salah satu strategi pengamanan layanan tersebut

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	adalah dengan melakukan *enhancement security* pada *Email* melalui implementasi *tool security* yang lebih komprehensif yaitu *Email Security Gateway*. - Selain itu terdapat langkah stratejik yang telah diambil oleh Bank dalam rangka antisipasi dampak Pandemi COVID-19 terhadap keberlangsungan operasional Bank, pelayanan kepada nasabah, penyesuaian Rencana Bisnis Bank, mitigasi risiko yang memadai diperlukan dalam rangka meminimalisir kerugian yang dapat timbul dari bisnis Bank di tengah-tengah situasi dan kondisi yang dibatasi yaitu *Social/Physical Distancing* seperti: 1. Mengeluarkan ketentuan terkait pembukaan dan penutupan jaringan kantor; 2. Mengeluarkan Surat Edaran terkait Tindakan Pencegahan Penularan *CORONAVIRUS DISEASE* (COVID-19) di tempat kerja; 3. Mengeluarkan memorandum terkait pengaturan waktu kerja dan layanan serta mekanisme *work from home*; 4. Mengeluarkan mekanisme penerimaan setoran fisik dari rumah sakit; - Membangun fitur keamanan pada alat pembayaran menggunakan kartu (APMK) dan *mobile banking* yaitu *Fraud Detection System* (FDS) untuk mendeteksi transaksi-transaksi yang bersifat anomali pada rekening nasabah dengan *rule* yang telah ditentukan.

Pengungkapan Kualitatif Umum Risiko Hukum

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
a. Organisasi Manajemen Risiko Hukum	- Bank telah memiliki unit Hukum Administrasi Kredit (HAK) di setiap Kantor Cabang yang yang salah satu tanggung jawab utamanya adalah mengawasi pelaksanaan dan prosedur operasional hukum perkreditan seperti: a. Memberikan pelayanan kepada nasabah untuk memberikan penjelasan mengenai proses akad kredit. b. Melakukan proses penilaian/plotting agunan kredit, proses pengikatan kredit, pengikatan agunannya dan memantau penyelesaiannya. c. Membuat dan mempersiapkan perjanjian kredit dibawah tangan atau dengan Akta Notaris termasuk dokumen pendukungnya. d. Menyiapkan kelengkapan proses pengikatan agunan dan memantau proses penyelesaiannya. e. Melayani nasabah dalam rangka penandatangan/pencairan kredit dan memberikan penjelasan mengenai perjanjian kredit dan syarat kredit. f. Membuat surat roya hak tanggungan atas agunan kredit yang telah dilunasi dan mencatat pada buku register agunan. - Bank telah membentuk unit kerja bagian hukum dalam susunan organisasi yang memiliki tugas dan tanggungjawab antara lain:

	a. Melaksanakan tugas dalam rangka memberikan konsultasi dan/atau pendampingan hukum yang dibutuhkan kepada Karyawan, Direksi, Komisaris, mantan Karyawan, mantan Direksi dan mantan Komisaris dalam proses penyelidikan, penyidikan, sampai dengan proses berperkara di pengadilan dalam rangka terkait dengan operasional Bank. b. Melakukan kontak secara intensif dengan pihak eksternal (firma hukum, hakim, kepolisian, notaris, pengacara dll) untuk berkoordinasi mengenai masalah hukum yang dihadapi Bank. c. Menyusun strategi dan memberikan opini dan/atau *advice* hukum mengenai penanganan perkara dan penyelesaian permasalahan hukum, pemberian keterangan saksi/saksi ahli serta mengkoordinasikan dan memfasilitasi saksi ahli serta menindaklanjuti hasil investigasi untuk meningkatkan efektifitas dan kelancaran penyelesaian kasus hukum perusahaan. d. Menyusun laporan perkembangan penyusunan kajian dan rekomendasi hukum untuk kepentingan Bank, baik yang melibatkan karyawan/pihak internal dan/atau pihak eksternal serta kajian dan rekomendasi atas berbagai malasah dan kasus yang terjadi yang berhubungan dengan peraturan perundang-undangan dan regulasi Perbankan. e. Menyusun analisis dan rekomendasi alternatif pelaksanaan penyusunan dan pengamanan kebijakan dan prosedur Direksi, mengajukan konsep opini dan/atau *advice* hukum untuk penyusunan dan pengamanan kebijakan Bank.

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	f. Menyusun analisis, kajian dan/atau menyusun masukan/rumusan, rancangan kebijakan dan prosedur yang terkait dengan tugas dan wewenang Bank. g. Memberikan konsultasi/pendapat hukum sebagai tindakan antisipatif, maupun yang diajukan oleh manajemen atas masalah hukum guna menghindari terjadinya kasus hukum.
b. Mekanisme Pengendalian Risiko Hukum	- Bank telah melakukan sosialisasi dan memberikan informasi produk hukum BPD Bali secara *online* dan melakukan *addendum* perjanjian antara Bank dengan pihak ketiga tentang pemberian pelayanan hukum yang mencakup pemberian pelayanan hukum kepada Bank dalam bidang perbankan melalui pengadilan ataupun di luar pengadilan dengan jalan negosiasi. - Bank telah melakukan audiensi mitigasi risiko hukum gugatan debitur dan penerapan APU-PPT dengan kesimpulan perlu dibuatkan format standar surat pernyataan penjualan agunan dibawah tangan sehingga terdapat keseragaman di Bagian Penyelamatan Kredit Bank BPD Bali dan perlu dilakukan sosialisasi atas BPP Hukum Perkreditan. - Bank telah melakukan langkah mitigasi risiko dengan adanya Kesepakatan Bersama dengan Kejaksaan Tinggi Bali dalam mengawal proses litigasi yang terjadi pada Bank. - Terdapat kesepakatan bersama pemberian layanan hukum tentang gugatan sederhana antara PT Bank Pembangunan Daerah Bali dengan Pengadilan Tinggi Denpasar.

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	- Terdapat layanan konsultasi "*Hukum Online*" yang menjadi salah satu pertimbangan sumber informasi Bank dalam rangka mengatasi potensi litigasi dan non litigasi.

Pengungkapan Kualitatif Umum Risiko Stratejik

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
a. Organisasi manajemen risiko stratejik	- Bank telah memiliki Buku Pedoman Perusahaan Struktur Organisasi dan Uraian Tugas dengan Keputusan Direksi Nomor 0540/KEP/DIR/RENSTRA/2020 tanggal 08 Desember 2020 yang memuat tugas, tanggung jawab, delegasi dan supervisi dari masing-masing Direksi serta pejabat lainnya. - Bank juga telah memiliki tim penyusun Rencana Bisnis Bank setiap tahunnya yang ditetapkan melalui Keputusan Direksi.
b. Kebijakan yang memungkinkan bank untuk dapat mengidentifikasi dan merespon perubahan lingkungan bisnis, baik eksternal maupun internal	- Bank memiliki Kebijakan Umum Direksi dimana dalam Kebijakan Umum Direksi tersebut tercantum analisis SWOT, visi dan misi Bank, arah kebijakan Bank, langkah-langkah stratejik Bank. - Bank memiliki Rencana Bisnis Bank yang memuat visi dan misi Bank, analisa SWOT, kebijakan manajemen yang telah mengalami perubahan dengan memperhatikan faktor eksternal seperti faktor makroekonomi maupun faktor internal. - Bank memiliki *Corporate plan* yang memuat visi misi, *value*, analisa kondisi lingkungan, analisa SWOT, sasaran strategis, peta strategi, sasaran strategi dan *action plan*.

c. Mekanisme untuk mengukur kemajuan yang dicapai dari rencana bisnis yang ditetapkan	Bank telah melaksanakan rapat evaluasi kinerja yang dilaksanakan setiap bulan untuk mengevaluasi pencapaian kinerja Bank. Di samping itu Bank juga telah melakukan pemantauan atas *project-project* yang bersifat strategis yang tercantum dalam rencana bisnis Bank setiap minggu.

Pengungkapan Kualitatif Umum Risiko Kepatuhan

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
a. Organisasi manajemen risiko kepatuhan	Bank telah memiliki Buku Pedoman Perusahaan Struktur Organisasi dan Uraian Tugas dengan Keputusan Direksi Nomor 0540/KEP/DIR/RENSTRA/2020 tanggal 08 Desember 2020 yang memuat tugas, tanggung jawab, delegasi dan supervisi dari masing-masing Direksi serta pejabat lainnya. Terkait dengan risiko kepatuhan, Bank memiliki Satuan Kerja Kepatuhan yang berada di bawah Direktorat Kepatuhan.
b. Strategi manajemen risiko dan efektivitas penerapan manajemen risiko untuk risiko kepatuhan, terutama dalam rangka memastikan penyusunan kebijakan dan prosedur telah sesuai dengan standar yang berlaku secara umum, ketentuan, dan/atau peraturan perundang-undangan yang berlaku	Terhadap penyusunan kebijakan dan prosedur telah dilakukan pengkajian dari sisi manajemen risiko dan kepatuhan sebelum dilakukan finalisasi melalui sisdur. Bank telah menginformasikan semua ketentuan-ketentuan baik eksternal maupun internal dalam aplikasi *Compliance Management System* (CMS) yang dapat diakses oleh semua karyawan melalui *website intranet* Bank untuk kemudian unit operasional melakukan *sharing session* sehingga mengetahui segala ketentuan terbaru terkait dengan bidangnya masing-masing.
c. Mekanisme pemantauan dan pengendalian risiko kepatuhan	- Bank menerapkan prinsip *zero risk tolerance* secara konsisten, dan melaksanakan *reward and punishment* secara konsisten.

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	- Bank telah memiliki *Code of Conduct* yang mengatur 12 kewajiban dan 11 larangan serta wajib dilaksanakan oleh seluruh karyawan. - Bank telah melakukan sosialisasi secara bertahap ke beberapa Kantor Cabang dalam rangka memastikan efektivitas manajemen risiko kepatuhan dan sosialisasi mengenai ketentuan dan budaya kepatuhan. Terkait PBI, POJK, dan ketentuan baru lainnya disosialisasikan kepada masing-masing unit operasional dengan tujuan dapat memperbarui ketentuan internnya. - Pemantauan dilakukan dengan mengevaluasi pelaksanaan ketentuan pada semua aktivitas fungsional melalui kajian-kajian kepatuhan dan pemeriksaan auditor internal oleh SKAI dan *Anti Fraud*, dan eksternal dari BI, OJK, BPK, KAP, PPATK dan auditor independen. - Bank telah Melakukan Uji Kepatuhan terhadap *Checklist* Kepatuhan setelah Realisasi Kredit.

Pengungkapan Kualitatif Umum Risiko Reputasi

PT Bank Pembangunan Daerah Bali

Periode Desember 2020

Parameter Pendekatan	Pengungkapan Kualitatif Umum
a. Organisasi manajemen Risiko Reputasi, termasuk pelaksanaan manajemen risiko untuk risiko reputasi oleh unit-unit terkait (*corporate secretary*, humas, dan unit bisnis terkait);	- Bank telah memiliki Komite Pelayanan dan Penyelesaian Pengaduan Konsumen yang memiliki tugas dan tanggung jawab sebagai berikut: a. Menyusun sistem dan prosedur internal Bank yang mengatur mekanisme operasional pengaduan konsumen; b. Bertanggung jawab atas pelaksanaan kebijakan dan prosedur pelayanan dan penyelesaian pengaduan konsumen; c. Melakukan komunikasi yang lancar dan akurat secara sistem intern Bank tentang pengaduan konsumen; d. Memberikan masukan dan saran kepada unit operasional secara kontinyu mengenai seluruh aspek pengaduan konsumen; e. Memastikan seluruh pengaduan yang disampaikan oleh konsumen terselesaikan; f. Memonitor/melakukan pemantauan kegiatan unit pelayanan dan penyelesaian pengaduan konsumen; g. Mengkompilasi seluruh laporan dan unit pelayanan pengaduan konsumen dan wajib menyampaikan laporan pelayanan dan penyelesaian pengaduan

	konsumen secara triwulanan (3 bulanan) kepada Bank Indonesia (BI) dan Otoritas Jasa Keuangan (OJK); h. Menyusun materi pelayanan dan penyelesaian pengaduan konsumen yang akan dicantumkan dalam laporan tahunan, halaman (*website*), dan/atau media lain yang dikelola secara resmi; i. Menjadi penghubung pelayanan dan penyelesaian pengaduan yang disampaikan Konsumen kepada Otoritas Jasa Keuangan (OJK) dan/atau otoritas lainnya. - Bank memiliki Divisi Umum dan Kesekretariatan sebagai unit yang mampu mengkomunikasikan kondisi perusahaan dengan pihak luar serta menjaga hubungan baik dengan para wartawan dan masyarakat Perbankan. - Bank secara kontinyu melakukan pertemuan informal melalui *gathering*, mengikutsertakan dalam pemasangan iklan-iklan ucapan hari raya, neraca publikasi, dan pengumuman SBDK. - Dari pihak internal Bank juga telah memiliki media sendiri yang bernama Bank BPD Bali News yang bertujuan mempublikasikan kinerja Bank serta memberikan informasi yang sesuai, baik untuk meng-*counter* pemberitaan negatif maupun memberikan edukasi kepada semua pihak. - Bank telah melakukan penyebaran iklan atau promosi atas produk dan layanan e-*channel* yang dapat digunakan oleh nasabah sebagai upaya *social/physical distancing* selama Pandemi COVID-19. Selain itu Bank juga menyebarkan

	informasi terkait restrukturisasi kredit dengan skema relaksasi pokok dan/atau bunga, *sms blast* terkait edukasi Perilaku Hidup Bersih dan Sehat (PHBS), Pemberian *CSR* yang berfokus kepada Penanganan Penyebaran COVID-19, dan promosi yang dilakukan melalui Media Cetak, Radio, Media *Online Social*, Televisi, *sms blast* dan *videotron*.
b. Kebijakan dan mekanisme dalam rangka meningkatkan kualitas pelayanan kepada nasabah dan pemangku kepentingan lainnya untuk mengendalikan risiko reputasi	Bank memiliki beberapa kebijakan dalam rangka meningkatkan kualitas pelayanan antara lain: 1. SOP Pelayanan dan Penyelesaian Pengaduan Konsumen dengan Keputusan Direksi nomor 0142/KEP/DIR/DJA/2020 tanggal 31 Maret 2020; 2. SOP Layanan *Call Center* dengan Keputusan Direksi Nomor 0283/KEP/DIR/DJA/2020 tanggal 16 Juli 2020; 3. SOP Standar Pelayanan Bank BPD Bali dengan Keputusan Direksi Nomor 0290/KEP/DIR/DJA/2020 tanggal 21 Juli 2020; 4. SOP Pelayanan Diluar Jam Dan Hari Kerja dengan Keputusan Direksi Nomor 0341/KEP/DIR/RENSTRA/2013 tanggal 01 Agustus 2013.
c. Pengelolaan risiko reputasi pada saat krisis.	- Bank telah melakukan penambahan jaringan komunikasi cadangan yang bersifat kritikal dan mempengaruhi operasional Bank di DRC meliputi jaringan komunikasi cadangan untuk layanan BI (RTGS, SKNBI, ETP, SSSS), Pajak (MPN G3 & *Id Billing*), ATM Bersama, Prima, Finnet, *E-Channel* (MB/IB, ATM, Laku Pandai) & *Core Banking* sehingga pelaksanaan uji DRP melalui *switch over* DC-DRC telah mencakup ruang lingkup tersebut di atas.

3

	- Bank telah melakukan peremajaan infrastruktur jaringan komunikasi & *Security Data Center* (DC) agar dapat memitigasi risiko keamanan layanan produk Bank BPD Bali yang berbasis IT khususnya layanan *E-Channel* yang dimiliki (ATM, CDM, MB/IB/IBB, Laku Pandai, E-Samsat dll) - Bank telah menerapkan CCTV *monitoring* secara tersentralisasi melalui *Internet of Things* (*IoT*) sehingga risiko adanya upaya *fraud* (vandalisme, *skimming*, *call center* palsu, dll) di terminal ATM serta lingkungannya dapat dipantau dan diketahui lebih dini. - Bank memiliki SOP Pembukaan, Perubahan Status, Pemindahan Alamat dan/atau Penutupan Jaringan Kantor. - Bank memiliki SOP BCP yang mengatur prosedur *business continuity plan* Baik di Kantor Pusat dan Kantor Cabang pada saat krisis.

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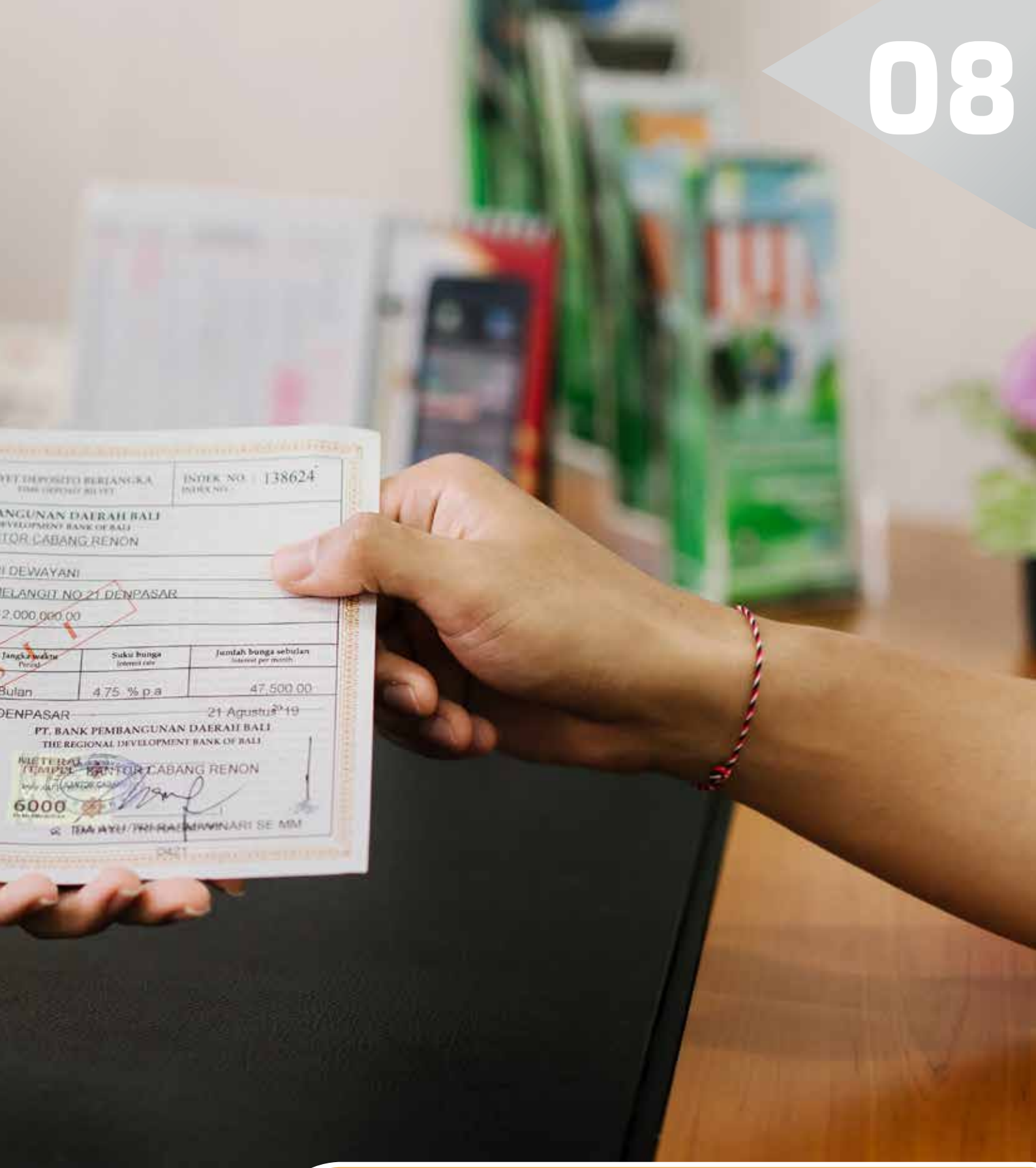
BANK BPD BALI

Bersama Anda Membangun Bali



08

Laporan Keuangan

Financial Statements

BANK BPD BALI

Laporan Keuangan / *Financial Statement*

Untuk tahun-tahun yang berakhir pada tanggal / *for the years ended*

31 Desember 2020 dan 2019 / *December 31st, 2020 and 2019*

PT BANK PEMBANGUNAN DAERAH BALI

LAPORAN KEUANGAN

Tanggal 31 Desember 2020
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen

FINANCIAL STATEMENTS

As of December 31, 2020
and for the year then ended
with independent auditor's report

Halaman/ *Pages*

Daftar Isi — ***Table of Contents***

Surat Pernyataan Direksi		***Director's Statement Letter***
Laporan Auditor Independen		***Independent Auditor's Report***
Laporan Keuangan		***Financial Statements***
Laporan Posisi Keuangan	1- 2	*Statement of Financial Position*
Laporan Laba Rugi dan Penghasilan Komprehensif Lain	3	*Statement of Profit or Loss and Other Comprehensive Income*
Laporan Perubahan Ekuitas	4 - 5	*Statement of Changes in Equity*
Laporan Arus Kas	6	*Statement of Cash Flows*
Catatan Atas Laporan Keuangan	7 - 88	*Notes to the Financial Statements*

***

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2020
PT BANK PEMBANGUNAN DAERAH BALI

DIRECTORS' STATEMENT LETTER
RELATING TO
THE RESPONSIBILITY ON THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED 31 DECEMBER 2020
PT BANK PEMBANGUNAN DAERAH BALI

Yang bertanda tangan di bawah ini :/ *We, the undersigned :*

Nama/ *Name*	: I Nyoman Sudharma, S.H., M.H.
Alamat Kantor/ *Office address*	: Jl. Raya Puputan, Niti Mandala, Renon, Denpasar, Bali
Jabatan/ *Position*	: Direktur Utama/*President Director*
Nama/ *Name*	: Ida Bagus Gede Setia Yasa, S.Kom., M.M.
Alamat Kantor/ *Office address*	: Jl. Raya Puputan, Niti Mandala, Renon, Denpasar, Bali
Jabatan/ *Position*	: Direktur Operasional/*Director Operational*

Menyatakan bahwa :

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Pembangunan Daerah Bali ("Bank") untuk tahun yang berakhir 31 Desember 2020;
2. Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan telah dimuat secara lengkap dan benar;
   b. Laporan keuangan tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian intern dalam Perusahaan.

Demikianlah pernyataan ini dibuat dengan sebenarnya.

State that :

1. *We are responsible for preparation and presentation of the Entity financial statements for the year ended December 31, 2020;*
2. *The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. *a. All information contained in the financial statements is complete and correct;*
   b. The financial statements do not contain misleading material information or facts, and do not omit material information and facts;
4. *We are responsible for the Company's internal control system.*

This statement letter is made truthfully.

Atas nama dan mewakili Direksi/*For and on behalf of the Directors*
Denpasar, 14 Januari/ *January 14*, 2021

METERAI TEMPEL 10BC5AHF810901485 6000 ENAM RIBU RUPIAH
METERAI TEMPEL 4CF90ADC420896424 3000 TIGA RIBU RUPIAH

I Nyoman Sudharma, S.H., M.H.
Direktur Utama/*President Director*

Ida Bagus Gede Setia Yasa, S.Kom., M.M.
Direktur Operasional/*Director Operational*

The original report included herein is in Indonesian language

Laporan Auditor Independen
Independent Auditor's Report

No/*Ref.* : 00001/2.1127/AU.1/07/0060-1/1/I/2021

Pemegang Saham, Dewan Komisaris dan Direksi
PT BANK PEMBANGUNAN DAERAH BALI

Kami telah mengaudit laporan keuangan PT Bank Pembangunan Daerah Bali terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2020, 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.

Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut 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.

Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan tersebut bebas dari kesalahan penyajian material.

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.

To the Shareholders, Boards of Commissioners and Directors
PT BANK PEMBANGUNAN DAERAH BALI

We have audited the accompanying financial statements of PT Bank Pembangunan Daerah Bali, which comprise the statement of financial position as of December 31, 2020, and the statements of profit or 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.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on such 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 such financial statements are free from material misstatement.

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 the 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 entity's 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 overall presentation of the financial statements.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali tanggal 31 Desember 2020, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Pembangunan Daerah Bali as of December 31, 2020, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Hal lain

Laporan keuangan Bank tanggal 31 Desember 2019 dan untuk tahun yang berakhir pada tanggal tersebut, yang disajikan sebagai angka-angka koresponding terhadap laporan keuangan tanggal 31 Desember 2020 serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir tahun tersebut diaudit oleh auditor independen lain yang menyatakan opini tanpa modifikasian atas laporan keuangan tersebut pada tanggal 28 Januari 2020.

Other matter

The financial statements of the Bank as of December 31, 2019 and for the year then ended, which are presented as corresponding figures to the financial statements as of December 31, 2020 and its financial performance and cash flows for the year then ended were audited by another independent auditor who expressed an unmodified opinion on those financial statements on January 28,2020.

HENDRAWINATA HANNY ERWIN & SUMARGO

HENDRAWINATA HANNY
ERWIN & SUMARGO
Registered Public Accounts

Welly Adrianto, CPA
No. Ijin Akuntan Publik / *Public Accountant License Number:* AP. 0060
Jakarta, 14 Januari 2021/*January 14, 2021*

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2020
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2020
(Expressed in Rupiah, unless otherwise stated)

	Catatan / *Notes*	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
ASET				***ASSETS***
Kas	4	545.099.263.215	672.014.934.645	*Cash*
Giro Pada Bank Indonesia	5	647.737.936.746	1.448.890.560.605	*Current Accounts with Bank Indonesia*
Giro Pada Bank Lain	6, 49			*Current Accounts with Other Bank*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		45.704.735.039	26.570.163.213	*Third Parties -*
Jumlah Giro Pada Bank Lain		45.704.735.039	26.570.163.213	*Total Current Account with Other Bank*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(13.939.757)	--	*Less: Allowance for Impairment Loss*
		45.690.795.282	26.570.163.213	
Penempatan pada Bank Indonesia dan Bank Lain	7			*Placements with Bank Indonesia and Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.609.088.629.744	1.605.001.711.825	*Third Parties -*
Jumlah Penempatan pada Bank Indonesia dan Bank Lainnya		1.609.088.629.744	1.605.001.711.825	*Total Placements with Bank Indonesia and Other Banks*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(1.401.250.000)	--	*Less: Allowance for Impairment Loss*
		1.607.687.379.744	1.605.001.711.825	
Efek - Efek	8			*Investment Securities*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.683.974.804.105	1.205.954.694.231	*Third Parties -*
Jumlah Efek - Efek		1.683.974.804.105	1.205.954.694.231	*Total Investment Securities*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(753.788.140)	--	*Less: Allowance for Impairment Loss*
		1.683.221.015.965	1.205.954.694.231	
Efek - Efek yang Dibeli dengan Janji Dijual Kembali	9			*Marketable Securities Purchased Under Agreement to Resell*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		3.015.432.992.878	1.474.664.102.809	*Third Parties -*
Total Efek - Efek yang Dibeli dengan Janji Dijual Kembali		3.015.432.992.878	1.474.664.102.809	*Total Marketable Securities Purchased Under Agreement to Resell*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Loss*
		3.015.432.992.878	1.474.664.102.809	
Pinjaman yang Diberikan	10			*Loans*
- Pihak Berelasi		34.368.520.745	35.124.723.083	*Related Parties -*
- Pihak Ketiga		19.088.800.928.431	18.369.996.151.051	*Third Parties -*
Total Pinjaman yang Diberikan		19.123.169.449.176	18.405.120.874.134	*Total Loans*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(936.621.477.743)	(554.768.886.521)	*Less: Allowance for Impairment Loss*
		18.186.547.971.433	17.850.351.987.613	
Penyertaan Saham	11	500.000.000	500.000.000	*Investment In Shares*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(75.000.000)	--	*Less: Allowance for Impaiment Loss*
		425.000.000	500.000.000	
Aset Tetap	12	284.751.692.363	263.510.553.039	*Fixed Assets*
Dikurangi : Akumulasi Penyusutan		(193.597.632.456)	(176.133.760.442)	*Less: Accumulated Depreciation*
		91.154.059.907	87.376.792.597	
Aset Sewa Guna Usaha	14, 49	53.391.638.007	--	*Right-of-Use Assets*
Dikurangi : Akumulasi Penyusutan		(16.914.668.529)	--	*Less: Accumulated Depreciation*
		36.476.969.478	--	
Aset Tak Berwujud	13	34.941.754.510	28.174.804.510	*Intangible Assets*
Dikurangi: Akumulasi Amortisasi		(29.483.126.768)	(24.530.316.452)	*Less: Accumulated Amortization*
		5.458.627.742	3.644.488.058	
Aset Lain - lain	15, 49	168.470.342.251	191.291.834.043	*Other Assets*
Aset Pajak Tangguhan - Bersih	20	75.962.731.598	89.470.628.119	*Deferred Tax Assets - Net*
TOTAL ASET		**26.109.365.086.239**	**24.655.731.897.758**	***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 BAL
LAPORAN POSISI KEUANGAN (LANJUTAN)
TANGGAL 31 DESEMBER 2020
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS OF DECEMBER 31, 2020
(Expressed in Rupiah, unless otherwise stated)

	Catatan / *Notes*	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas Segera	16	142.469.282.265	164.240.851.986	*Liabilities Due Immediately*
Simpanan dari Nasabah	17			*Deposits from Customers*
- Pihak Berelasi		487.416.662.623	1.150.481.922.295	*Related Parties -*
- Pihak Ketiga		20.963.597.573.571	18.913.369.535.231	*Third Parties -*
		21.451.014.236.194	20.063.851.457.526	
Simpanan dari Bank Lain	18			*Deposits from Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		834.598.952.689	479.316.976.664	*Third Parties -*
		834.598.952.689	479.316.976.664	
Pinjaman yang Diterima	19	38.222.197.291	39.026.283.277	*Fund Borrowings*
Utang Pajak	20	22.418.215.524	29.859.012.643	*Taxes Payable*
Beban yang Masih Harus Dibayar	21	33.977.892.409	23.315.905.846	*Accrued Expense*
Liabilitas Imbalan Kerja	22	212.220.795.162	198.069.443.840	*Post-Employment Benefit Obligation*
Liabilitas Sewa	23, 49	13.779.397.169	--	*Leases Liabilities*
Liabilitas Lain - lain	24	155.957.270.338	156.332.140.309	*Other Liabilities*
TOTAL LIABILITAS		**22.904.658.239.041**	**21.154.012.072.091**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal Saham				*Stock Capital*
nilai nominal Rp1.000.000				*Rp1,000,000 (full amount)*
(nilai penuh) per saham				*par value per share*
Modal Dasar :				*Authorized Capital :*
4.000.000 saham				*4,000,000 shares*
Modal ditempatkan dan disetor penuh:	25			*Issued and fully paid capital:*
- 2020 : 1.823.300 saham		1.823.300.000.000	--	*2020 : 1,823,300 shares -*
- 2019 : 1.822.300 saham		--	1.822.300.000.000	*2019 : 1,822,300 shares -*
Tambahan Modal Disetor	26	2.340.338	2.340.338	*Additional Paid-In Capital*
Pengukuran kembali atas Imbalan Pasca Kerja		(60.967.282.317)	(57.245.668.512)	*Remeasurement of Post Employment Benefit obligation*
Saldo laba				*Retained Earnings*
- Telah Ditentukan Penggunaannya		920.550.814.816	1.166.804.658.101	*Appropriated -*
- Belum Ditentukan Penggunaannya		521.820.974.361	569.858.495.740	*Unappropriated -*
TOTAL EKUITAS		**3.204.706.847.198**	**3.501.719.825.667**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**26.109.365.086.239**	**24.655.731.897.758**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2020
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2020
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
PENDAPATAN BUNGA				***INTEREST INCOME***
Pendapatan Bunga	28	2.538.671.259.583	2.561.802.202.886	*Interest Income*
Beban Bunga	29	(914.528.892.452)	(936.856.670.744)	*Interest Expense*
Jumlah Pendapatan Bunga Bersih		**1.624.142.367.131**	**1.624.945.532.142**	***Net Interest Income***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Pendapatan Operasional		85.522.695.695	85.339.835.082	*Operating Income*
Provisi dan Komisi	30	6.854.759.533	8.183.848.883	*Provision and Commission*
Pendapatan Lainnya		882.493.020	1.045.109.803	*Other Income*
Jumlah Pendapatan Operasional Lainnya		**93.259.948.248**	**94.568.793.768**	***Total Other Operating Income***
PEMULIHAN (PEMBENTUKAN) CADANGAN KERUGIAN PENURUNAN NILAI				***RECOVERY (ALLOWANCE) FOR IMPAIRMENT LOSSES***
Aset Keuangan	31	(216.212.703.919)	(204.226.986.860)	*Financial Assets*
Transaksi Rekening Administratif		1.371.434.638	--	*Transactions of Administrative Accounts*
Jumlah Pembentukan Cadangan Kerugian Penurunan Nilai		**(214.841.269.281)**	**(204.226.986.860)**	***Total Allowance for Impairment Losses***
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Gaji dan Tunjangan Karyawan	32	(534.018.492.835)	(518.805.421.883)	*Salaries and Employee Benefits*
Umum dan Administrasi	33	(236.955.361.768)	(222.686.752.421)	*General and Administrative*
Beban Modifikasi		(25.381.426.579)	--	*Modification Expenses*
Jumlah Beban Operasional Lainnya		**(796.355.281.182)**	**(741.492.174.304)**	***Total Other Operating Expenses***
LABA OPERASIONAL		**706.205.764.916**	**773.795.164.746**	***OPERATING INCOME***
PENDAPATAN (BEBAN) BUKAN OPERASIONAL				***NON-OPERATING INCOME (EXPENSE)***
Pendapatan Non Operasional	34	4.300.684.551	4.845.376.811	*Non-Operating Income*
Beban Non Operasional	34	(12.945.052.727)	(7.413.770.832)	*Non-Operating Expenses*
Jumlah Beban Non Operasional		**(8.644.368.176)**	**(2.568.394.021)**	***Total Non Operating Expense***
LABA SEBELUM BEBAN PAJAK		**697.561.396.740**	**771.226.770.725**	***INCOME BEFORE TAX EXPENSE***
MANFAAT PAJAK PENGHASILAN (BEBAN)				***INCOME TAX (EXPENSE) BENEFIT***
Kini	20	(163.649.610.520)	(204.278.439.750)	*Current Tax*
Tangguhan	20	(12.090.811.859)	2.910.164.765	*Deferred Tax*
Jumlah Beban Pajak		**(175.740.422.379)**	**(201.368.274.985)**	***Total Tax Expense***
LABA TAHUN BERJALAN		**521.820.974.361**	**569.858.495.740**	***INCOME FOR THE YEAR***
PENDAPATAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang Tidak Akan Direklasifikasi ke Laporan Laba Rugi				***Items That Will Not Be Reclassified to Profit or Loss***
Pengukuran Kembali Liabilitas Imbalan Pasca Kerja	20, 22	(2.304.529.144)	(6.495.245.136)	*Remeasurement of Post Employement Benefit Obligation*
Penyesuaian Tarif Pajak		(1.924.081.073)	--	*Effect of Change in tax rate*
Pajak Penghasilan Terkait		506.996.411	1.417.069.347	*Related Income Tax*
Jumlah Pendapatan (Beban) Komprehensif Lain		**(3.721.613.806)**	**(5.078.175.789)**	***Total Other Comprehensive Income (Expense)***
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		**518.099.360.555**	**564.780.319.951**	***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 2020
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2020
(Expressed in full amount of Rupiah, unless otherwise stated)

					Saldo Laba / *Retained Earnings*			
					Telah Ditentukan penggunaaannya/ *Appropriated*			
	Catatan/ *Notes*	Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital*	Tambahan Modal Disetor / *Additional Paid-in Capital*	Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employment benefit - after tax*	Cadangan Umum/ *General Reserve*	Cadangan Tujuan/ *Specific Reserve*	Belum Ditentukan Penggunaannya/ *Unappropriated*	Jumlah Ekuitas/ *Total Equity*
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**	**537.027.307.253**	**3.394.456.639.160**
Laba tahun berjalan/ *Profit for the year*		--	--	--	--	--	569.858.495.740	569.858.495.740
Penilaian Kembali Imbalan Kerja Setelah Pajak/ *Remeasurament of post employment benefit obligation*		--	--	(5.078.175.789)	--	--	--	(5.078.175.789)
Setoran modal/ *Issuance of share capital*	26	33.808.000.000	--	--	--	--	--	33.808.000.000
Tambahan modal disetor / *Additional paid incapital*		--	(8.000.556.916)	--	--	--	--	(8.000.556.916)
Pembagian laba/ *Distribution of net income :*								
Cadangan umum/ *General reserve*	27	--	--	--	53.702.730.725	--	(53.702.730.725)	--
Cadangan tujuan/ *Specific reserve*		--	--	--	492.825.741.438	(492.825.741.438)	--	--
Dividen / *Dividends*	27	--	--	--	--	--	(483.324.576.527)	(483.324.576.527)
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**	**3.501.719.825.667**

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2020
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2020
(Expressed in full amount of Rupiah, unless otherwise stated)

					Saldo Laba / *Retained Earnings*			
					Telah Ditentukan penggunaannya/ *Appropriated*			
	Catatan/ *Notes*	Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital*	Tambahan Modal Disetor / *Additional Paid-in Capital*	Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employment benefit - after tax*	Cadangan Umum/ *General Reserve*	Cadangan Tujuan/ *Specific Reserve*	Belum Ditentukan Penggunaannya/ *Unappropriated*	Jumlah Ekuitas/ *Total Equity*
Saldo 1 Januari 2020 / *Balance as of January 1, 2020*		**1.822.300.000.000**	**2.340.338**	**(57.245.668.512)**	**1.166.804.658.101**	**--**	**569.858.495.740**	**3.501.719.825.667**
Dampak Penerapan PSAK 71 - bersih/ Effect *of Initial Application of SFAS 71 - net*	48			--	(303.239.692.858)	--	--	(303.239.692.858)
Laba tahun berjalan/ *Profit for the year*		--	--	--	--	--	521.820.974.361	521.820.974.361
Penilaian Kembali Imbalan Kerja Setelah Pajak/ *Remeasurament of post employment benefit obligation*		--	--	(3.721.613.806)	--	--	--	(3.721.613.806)
Setoran modal/ *Issuance of share capital*	26	1.000.000.000	--	--	--	--	--	1.000.000.000
Tambahan modal disetor / *Additional paid incapital*		--	--	--	--	--	--	--
Pembagian laba/ *Distribution of net income :*								
Cadangan umum/ *Specific reserve*		--	--	--	56.985.849.574	--	(56.985.849.574)	--
Dividen / *Dividends*	27	--	--	--	--	--	(512.872.646.166)	(512.872.646.166)
Saldo 31 Desember 2020 / *Balance as of December 31, 2020*		**1.823.300.000.000**	**2.340.338**	**(60.967.282.317)**	**920.550.814.817**	**--**	**521.820.974.361**	**3.204.706.847.198**

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2020
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2020
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari Pendapatan Bunga, Provisi, dan Komisi		2.541.126.488.801	2.569.986.051.769	*Receipts from Interest Income, Fee and Commissions*
Pembayaran Bunga		(903.866.905.889)	(936.856.670.744)	*Payments of Interest Expense*
Pembayaran Beban Tenaga Kerja		(638.689.322.500)	(518.805.421.883)	*Payments of Employee Expense*
Pembayaran Beban Umum dan Adminitrasi		(194.847.138.346)	(203.241.755.279)	*Payments of General and Administrative Expense*
Penerimaan dari Pendapatan Operasional dan Non Operasional Lainnya		90.692.193.294	86.384.944.882	*Receipts from Other Operating Income and Others Non Operating Income*
Pembayaran Beban Non Operasional		(12.945.052.727)	(2.568.394.021)	*Non Operating Expense Paid*
Arus Kas Sebelum Perubahan Pada Aset dan Liabilitas Operasi		**881.470.262.633**	**994.898.754.724**	***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	(1.540.768.890.069)	(20.243.814.129)	*Marketable Securities Purchased Under Agreement to Resell*
Pinjaman yang Diberikan	10	(871.122.118.261)	(2.022.794.491.931)	*Loans*
Aset Lain-lain	15	491.453.210	(3.542.347.862)	*Other Assets*
Kenaikan / (Penurunan) Liabilitas Operasi				*(Increase) / Decrease In Operating Liabilities*
Liabilitas Segera	16	(21.771.569.721)	23.006.880.731	*Obligations Due Immediately*
Simpanan Nasabah	17	1.387.162.778.668	2.052.906.908.436	*Deposits from Costumers*
Simpanan dari Bank Lain	18	355.281.976.025	17.855.551.998	*Deposits from Other Banks*
Liabilitas Lain-lain	24	109.850.505.491	19.266.305.273	*Other Liabilities*
Utang Pajak	20	5.259.803.918	20.340.427.281	*Taxes Payable*
Pembayaran Pajak Penghasilan	20	(176.350.211.557)	(204.278.439.750)	*Payment of Income Tax*
Kas Bersih Diperoleh dari Aktivitas Operasi		129.503.990.337	877.415.734.771	*Net Cash Provided by Operating Activities*
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESMENT ACTIVITIES***
(Pembelian) Penjualan Efek-efek	8	(478.020.109.874)	48.524.220.341	*(Acquisition) Proceeds from Marketable Securities*
Pembelian aset tetap	12	(24.018.011.914)	(12.389.557.785)	*Acquisitions of Fixed Assests*
Keuntungan penjualan aset tetap	12	13.680.000	51.772.545	*Gain on sale to Proceeds from sale of Fixed Assests*
Pembelian aset tak berwujud	13	(4.043.350.000)	(1.078.870.000)	*Acquisitions of Intangible Assests*
Pembayaran aset sewa guna usaha	14	(15.606.271.941)	--	*Payment of Right-of-Use Assets*
Kas Bersih (Digunakan untuk) Diperoleh dari Aktivitas Investasi		(521.674.063.729)	35.107.565.101	*Net Cash (used in) Provided by Investing Activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penambahan Setoran Modal	26	1.000.000.000	25.807.443.084	*Proceeds from Issuance of Share Capital*
(Pembayaran)/ Penerimaan Pinjaman yang Diterima	19	(804.085.986)	(45.893.847.880)	*(Payments)/ Receipt of Borrowings*
Pembayaran Dividen	27	(512.872.646.166)	(483.324.576.527)	*Dividend Paid*
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan		(512.676.732.152)	(503.410.981.323)	*Net Cash Provided by (used in) Financing Activities*
(Penurunan) Kenaikan Bersih Kas dan Setara Kas		**(904.846.805.544)**	**409.112.318.548**	***Net (Decrease) Increase Cash and Cash Equivalents***
Kas dan Setara Kas Pada Awal Tahun		**3.752.477.370.288**	**3.343.365.051.740**	***Cash and Cash Equivalents at Beginning of the Year***
Kas dan Setara Kas Pada Akhir Tahun		**2.847.630.564.744**	**3.752.477.370.288**	***Cash and Cash Equivalents at End of the Year***
Komponen Kas dan Setara Kas:				***Components Cash and Cash Equivalents:***
Kas	4	545.099.263.215	672.014.934.645	*Cash*
Giro pada Bank Indonesia	5	647.737.936.746	1.448.890.560.605	*Current Account with Bank Indonesia*
Giro pada bank lain	6	45.704.735.039	26.570.163.213	*Current Account with Other Bank*
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	7	1.609.088.629.744	1.605.001.711.825	*Placement with Bank Indonesia and other banks - mature within three months since aquisition date*
Jumlah Kas dan Setara Kas		**2.847.630.564.744**	**3.752.477.370.288**	***Total Cash and Cash Equivalents***

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

1. UMUM

a. Pendirian dan Informasi Umum

PT Bank Pembangunan Daerah Bali ("Bank") didirikan berdasarkan akta No.131 tanggal 5 Juni 1962 yang dibuat dihadapan Ida Bagus Ketut Rurus, Sekretaris Daerah Tingkat I Bali merangkap Notaris.

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

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

Penyesuaian bentuk badan hukum Bank menjadi Perseroan Terbatas dinyatakan dalam akta notaris No.7 tanggal 12 Mei 2004, yang dibuat di hadapan Notaris Ida Bagus Alit Sudiatmika, S.H., yang telah memperoleh pengesahan dari Kementerian 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.

Pemegang saham pengendali dari Bank adalah Pemerintahan Provinsi Bali dan Pemerintah Kabupaten Badung.

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.

1. GENERAL

a. Establishment and General Information

PT Bank Pembangunan Daerah Bali ("The 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.

The 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.

The controlling shareholder of the Bank is Provincial Government of Bali and Badung Regency Goverments.

b. Purpose and Objectives

According to the Article 3 of Bank's Articles of Association, the Bank's objective is to engage in banking business. To achieve this objective, the scope of the Bank's activities is mainly the following:

- *To collect third - party funds in the form of demand deposits, time deposits, certificates of deposits, savings and/or other similar forms;*
- *To grants loans;*
- *To put placement, obtain borrowings from/or provide financing to other banks, either by letter, telecommunication facilities, sight letter of credit (L/C), cheque or other facilities;*
- *To conduct invesment activities through share participation in banks or other financial institution in accordance with the prevailing regulation;*
- *To conduct activities in foreign currency transactions and or serve as Foreign Exchange Bank in compliance with the regulation prescribed by the authority.*

1. UMUM (LANJUTAN)

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 2020 dan 2019 adalah sebagai berikut:

1. GENERAL (CONTINUED)

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, 2020 and 2019, the Bank's office have Automatic Teller Machines (ATM) and Cash Mobile are as follows:

	2020	2019	
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	51	52	*Cash Office*
Unit Pelayanan	48	47	*Service units*
Anjungan Tunai Mandiri (ATM)	200	204	*Automated Teller Machines*
ATM Setor Tunai (CDM)	-	5	*Cash Deposit Machines*
ATM Setor Tarik Tunai (CRM)	12	-	*Cash Recycling Machines*
Sistem Pembayaran Elektronik (EDC)	123	123	*Electronic Data Captures*
Kas Mobil	7	7	*Cash Mobile*
	494	**491**	

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 2020 adalah sebagai berikut:

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, the minutes of which has been prepared by I Made Widiada, SH dated May 20, 2019 and the deed of extraordinary general meeting of shareholder No. 21, the minutes of which were also 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, 2020 are as follows:

	31 Desember 2020 / *December 31,2020*	
Dewan Komisaris		***Board of Commissioners***
Komisaris Utama	Ida Bagus Putu Anom Redhi, S.H., M.M.	*President Commissioner*
Komisaris Independen	Drs. I Made Sukada, M.M.	*President Independent*
Komisaris Independen	Ida Bagus Wibawa, S.E.	*President Independent*
Komisaris Non Independen	Wisnu Bawa Temaja, S.H., M.H.	*Non Independent Commissioner*
Komisaris Non Independen	Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA	*Non Independent Commissioner*
Direksi		***Board of Directors***
Direktur Utama	I Nyoman Sudharma, S.H., M.H.	*President Director*
Direktur Operasional	Ida Bagus Gede Setia Yasa, S.Kom, M.M.	*Director of Operational*
Direktur Bisnis Non Kredit	I Nyoman Sumanaya, S.E., M.M.	*Director of Business Non Loan*
Direktur Kredit	Made Lestara Widiatmika, S.E.	*Director of Loan*
Direktur Kepatuhan	Drs. I Wayan Sutela Negara, M.M.	*Director of Compliance*
Komite Audit		***Audit Committee***
Ketua	Ida Bagus Putu Anom Redhi, S.H., M.M.	*Chairman*
Anggota	Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA	*Member*
Anggota	I Dewa Gede Putra Yustina, S.H	*Member*
Anggota	Made Juanda, SE., M.M.	*Member*
Komite Pemantau Resiko		***Risk Monitoring Committee***
Ketua	Drs. I Made Sukada, M.M.	*Chairman*
Anggota	I Nengah Dana Wirawan, S.E.	*Member*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Anggota	Nyoman Suprayatna, S.E, Ak, CA, CRMP	*Member*
Komite Remunerasi dan Nominasi		***Remuneration and Nomination Committee***
Ketua	Ida Bagus Wibawa, S.E.	*Chairman*
Anggota	Ida Bagus Putu Anom Redhi, S.H., M.M.	*Member*
Anggota	Drs. I Made Sukada, M.M.	*Member*
Anggota	Wisnu Bawa Temaja, S.H., M.H	*Member*
Anggota	Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA.	*Member*
Anggota	GDE Winata SE, MM	*Member*
Anggota	A. A. Istri Eka Parwita Dewi, S.E., M.M.	*Member*

1. UMUM (LANJUTAN)

d. Organisasi dan Struktur Manajemen (Lanjutan)

Susunan Dewan Komisaris dan Direksi Bank dan Komite Audit pada 31 Desember 2019 adalah sebagai berikut:

1. GENERAL (CONTINUED)

d. Organizational and Management Structure (Continued)

The Composition of The Boards of Commissioner and Directors and Audit Committee are as of December 31, 2019 are as follows:

	31 Desember 2019 / *December 31, 2019*	
Dewan Komisaris		***Board of Commissioners***
Komisaris Utama	Ida Bagus Putu Anom Redhi, S.H., M.M.	*President Commissioner*
Komisaris Independen	Drs. I Made Sukada, M.M.	*President Independent*
Komisaris Independen	Ida Bagus Wibawa, S.E.	*President Independent*
Komisaris Non Independen	Wisnu Bawa Temaja, S.H., M.H.	*Non Independent Commissioner*
Komisaris Non Independen	Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA	*Non Independent Commissioner*
Direksi		***Board of Directors***
Direktur Utama	I Nyoman Sudharma, S.H., M.H.	*President Director*
Direktur Operasional	Ida Bagus Gede Setia Yasa, S.Kom, M.M.	*Director of Operational*
Direktur Bisnis Non Kredit	I Nyoman Sumanaya, S.E., M.M.	*Director of Business Non Loan*
Direktur Kredit	Made Lestara Widiatmika, S.E.	*Director of Loan*
Direktur Kepatuhan	Drs. I Wayan Sutela Negara, M.M.	*Director of Compliance*
Komite Audit		***Audit Committee***
Ketua	Ida Bagus Putu Anom Redhi, S.H., M.M.	*Chairman*
Anggota	Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA	*Member*
Anggota	I Dewa Gede Putra Yustina, S.H	*Member*
Anggota	Made Juanda, SE., M.M.	*Member*
Komite Pemantau Resiko		***Risk Monitoring Committee***
Ketua	Drs. I Made Sukada, M.M.	*Chairman*
Anggota	I Nengah Dana Wirawan, S.E.	*Member*
Anggota	I Gusti Ayu Utari Rakawati	*Member*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Komite Remunerasi dan Nominasi		***Remuneration and Nomination Committee***
Ketua	Ida Bagus Wibawa, S.E.	*Chairman*
Anggota	Ida Bagus Putu Anom Redhi, S.H., M.M.	*Member*
Anggota	Drs. Made Sukada, M.M.	*Member*
Anggota	Wisnu Bawa Temaja, S.H., M.H	*Member*
Anggota	Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA.	*Member*
Anggota	I Made Wiwarta, S.H., M.H	*Member*
Anggota	A. A. Istri Eka Parwita Dewi, S.E., M.M.	*Member*

Pada tanggal 31 Desember 2020 dan 2019, 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 2020 and 2019, 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.

Sekretaris Perusahaan pada tanggal 31 Desember 2020 dan 2019 berdasarkan Surat Keputusan Direksi No. No. 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 adalah I.B.Gd. Ary Wijaya Guntur, SE, MM.

The Corporate Secretary as of December 31, 2020 and 2019 based on the Decision Letter Board of Directors No.0338/KEP/DIR/SDM/2018 dated July 28, 2018 is I.B.Gd. Ary Wijaya Guntur, SE, MM.

Jumlah pegawai Bank adalah sebagai berikut (tidak diaudit):

The number of employees of the Bank are as follows (unaudited):

	Tetap/ *Permanent*	**Tidak Tetap/ *Non-Permanent***	**Jumlah/ *Total***	
2020	1.327	--	1.327	*2020*
2019	1.375	--	1.375	*2019*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Kebijakan akuntansi yang penting yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows:

a. Pernyataan Kepatuhan

Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan ("SAK") di Indonesia yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI").

Laporan keuangan juga disusun dan disajikan sesuai dengan Pedoman Akuntansi Perbankan Indonesia ("PAPI") 2008 yang diterbitkan atas kerjasama Ikatan Akuntan Indonesia dengan Bank Indonesia dan praktek-praktek industri perbankan yang berlaku.

a. Statement of Compliance

The financial statements of compliance the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("SAK") which comprise the Statement of Financial Accounting Standards ("PSAK") and Interpretations of Financial Accounting Standards ("ISAK") issued by the Board of Financial Accounting Standards of the Indonesian Instituteof Accountants (DSAK-IAI).

The financial statements of compliance the Bank have also been prepared and presented in accordance with the Indonesian Banking Accounting Guidelines ("PAPI") 2008, published in cooperation with IAI and Bank Indonesia and the banking industry practices applicable accounting.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

b. Dasar Penyusunan Laporan Keuangan

Laporan keuangan disajikan sesuai dengan PSAK 1, "Penyajian Laporan Keuangan". Laporan keuangan disusun atas basis akrual dengan menggunakan konsep nilai historis, kecuali jika standar akuntansi mensyaratkan pengukuran nilai wajar.

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.

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

Berikut ini adalah standar, perubahan dan interpretasi yang berlaku efektif sejak tanggal 1 Januari 2020:

a. PSAK 71 "Instrumen Keuangan"
b. PSAK 72 "Pendapatan dari Kontrak dengan Pelanggan"
c. PSAK 73 "Sewa"
d. Amandemen PSAK 1 "Penyajian Laporan Keuangan"
e. Amandemen PSAK 15 "Investasi pada Entitas Asosiasi dan Ventura Bersama tentang Kepentingan Jangka Panjang pada Entitas Asosiasi dan Ventura Bersama
f. Amandemen PSAK 25 "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan"
g. Amandemen PSAK 62 "Kontrak Asuransi"
h. Amandemen PSAK 71 "Instrumen Keuangan: tentang Fitur Percepatan Pelunasan dengan Kompensasi Negatif"
i. Amandemen PSAK 73 "Sewa" tentang konsensi sewa terkait Covid-19
j. Amandemen PSAK 102 "Akuntansi Murabahah"
k. Penyesuaian tahunan 2019 terhadap PSAK 1 "Penyajian Laporan Keuangan"
l. ISAK 35 "Penyajian Laporan Keuangan Entitas Berorientasi Nirlaba"
m. ISAK 101 "Pengakuan Pendapatan Murabahah Tanggung Tanpa Risiko Signifikan Terkait Kepemilikan Persediaan"
n. ISAK 102 "Penurunan Nilai Piutang Murabahah"
PPSAK 13 Pencabutan PSAK 45 Laporan Keuangan Entitas Nirlaba
o. Amandemen Kerangka Konseptual Pelapoaran Keuangan

Kecuali untuk adopsi PSAK 71 dan 73 (lihat catatan 49), penerapan standar tersebut tidak mengakibatkan perubahan substansial dalam kebijakan akuntansi Bank dan tidak berdampak material terhadap laporan keuangan periode berjalan atau tahun buku sebelumnya.

PSAK 71 "Instrumen Keuangan"

PSAK 71 menggantikan PSAK 55 "Instrumen Keuangan: Pengakuan dan Pengukuran" dan memperkenalkan pengaturan baru untuk klasifikasi dan pengukuran instrumen keuangan berdasarkan penilaian atas model bisnis dan arus kas kontraktual, pengakuan dan pengukuran cadangan kerugian penurunan nilai instrumen keuangan dengan menggunakan model kerugian kredit ekspetasian, yang menggantikan model kerugian kredit yang terjadi serta memberikan pendekatan yang lebih sederhana untuk akuntansi lindung nilai.

Sesuai dengan persyaratan transisi dari PSAK 71, Bank memilih penerapan secara retrospektif dengan dampak kumulatif pada awal penerapan diakui pada tanggal 1 Januari 2020 dan tidak menyajikan kembali informasi komparatif. Bank telah melakukan penyesuaian pada saldo laba awal tahun 2020 sebesar Rp303.239.692.858 yang berasal dari kenaikan cadangan kerugian penurunan nilai instrumen keuangan.

Berdasarkan penilaian terhadap model bisnis dan arus kas kontraktual, pengaturan baru atas PSAK 71 untuk klasifikasi dan pengukuran instrumen keuangan tidak berdampak terhadap jumlah tercatat aset dan liabilitas keuangan pada tanggal 1 Januari 2020.

Peraturan baru atas akuntansi lindung nilai juga tidak berdampak terhadap Bank dimana saat ini, Bank tidak melakukan transaksi yang berkaitan dengan akuntansi lindung nilai.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

b. Basis for Preparation of the Financial Statements

The financial statements are prepared in accordance with SFAS 1, "Presentation of Financial Statement". The financial statements have been prepared on the accrual basis using the historical cost concept, except where the accounting standards require fair value measurement.

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, as long as they are not pledged as a collateral for borrowings nor restricted.

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

The following standards, amendments and interpretations became effective starting January, 1 2020:

a. SFAS 71 "Financial Instruments"
b. SFAS 72 "Revenue from Contracts with Customers"
c. SFAS 73 "Leases"
d. Amendment to SFAS 1 "Presentation of Financial Statements"
e. Amendment to SFAS 15 "Investment in Associates and Joint Ventures: Long-term Interests in Associates and Joint Ventures"
f. Amendment to SFAS 25 "Accounting Policies, Changes in Accounting Estimates and Errors"
g. Amendment to SFAS 62 "Insurance Contract"
h. Amendment to SFAS 71 "Financial Instruments: Prepayment Features with Negartive Compensation"
i. Amendment to SFAS 73 "Leases" related to Covid-19 rent concessions.
j. Amendment to SFAS 102 "Accounting for Murabahah"
k. Annual improvements 2019 to SFAS 1 "Presentation on Financial Statements"
l. ISFAS 35 "Presentation of Non-Profit Oriented Entities Financial Statements"
m. ISFAS 101 "Recognation of Deferred Murabahah Income without Significant Inventory Ownership Risk"
n. ISFAS 102 "Impairment of Murabahah Receivable"
PPSAK 13 Revocation of PSAK 45 Financial Reporting for Non-Profit Organisation
o. Amendment to Conceptual Framework for Financial Reporting

Except for the adoption of SFAS 71 and 73 (see note 49), the implementation of aforementioned standards did not result in substantial changes in the Bank's accounting policies and had no material impact to the financial statements for the current period or prior financial year.

SFAS 71 "Financial Instruments"

SFAS 71 "Financial Instruments" replace SFAS 55 Financial Instruments: "Recognition and Measurement" and introduces new requirements for classification and measurement for financial instruments based on business model and contractual cashflow assessment, recognition and measurement for allowance for impairment losses for financial instruments using the expected credit loss model, which replace the incurred credit loss model and also provides simplified approach to hedge accounting.

In accordance with the transition requirements in SFAS 71, the Bank elected to apply retrospectively with the cumulative effect of initial implementation recognised at January 1, 2020 and not restate comparative information. The Bank has adjusted the beginning 2020 retained earnings amounting to Rp303,239,692,858 which from increase in allowance for losses for financial instruments.

Based on business model assesments and contractual cashflow, there is no changes to the carrying amount of financial assets and liabilities as of January 1, 2020 due to the adoption of new classification under SFAS 71.

The hedge accounting rules in this standard also had no impact to the Company as currently the Company did not enter into transactions related to the hedge accounting.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

PSAK 73 "Sewa"

Sehubungan dengan penerapan PSAK 73 "Sewa", Bank sebagai pihak penyewa mengakui aset hak guna dan liabilitas sewa terkait dengan sewa yang sebelumnya diklasifikasikan sebagai sewa operasi berdasarkan PSAK 30 "Sewa" kecuali atas sewa jangka pendek atau sewa dengan aset yang bernilai rendah. Liabilitas sewa diukur pada nilai kini dari sisa pembayaran sewa, yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental pada tanggal 1 Januari 2020. Dalam penentuan suku bunga inkremental, Bank mempertimbangkan faktor-faktor utama berikut: risiko kredit korporat Bank, jangka waktu pembayaran sewa, waktu dimana sewa dimasukkan dan mata uang dimana pembayaran sewa ditentukan.

Sesuai dengan persyaratan transisi dari PSAK 73 "Sewa", Bank memilih penerapan secara retrospektif dengan dampak kumulatif pada awal penerapan diakui pada tanggal 1 Januari 2020 dan tidak menyajikan kembali informasi komparatif. Bank menerapkan PSAK 73 dengan menggunakan pendekatan retrospektif yang dimodifikasi dengan mengadopsi PSAK 73 pada tahun 2020 dan memilih untuk menerapkan standar tersebut pada kontrak sebelumnya yang diidentifikasi sebagai sewa berdasarkan PSAK 30 dan ISAK 8. Berdasarkan pendekatan restrospektif yang dimodifikasi, Bank telah mengukur aset hak-guna sebesar jumlah yang sama dengan liabilitas sewa pada tanggal penerapan awal 1 Januari 2020. Dalam laporan posisi keuangan pada tanggal 1 Januari 2020, Bank juga membukukan aset hak guna dan liabilitas sewa.

Dalam penerapan PSAK 73 untuk pertama kalinya, Bank menerapkan secara praktis yang diizinkan oleh standar dengan cara menerapkan tingkat diskonto tunggal untuk portofolio sewa dengan karakteristik yang cukup serupa serta tidak membuat penyesuaian transisi untuk sewa yang aset pendasarnya bernilai rendah dan sewa jangka pendek.

d. Aset Keuangan dan Liabilitas Keuangan

Kebijakan berlaku sebelum 1 Januari 2020

Instrumen keuangan pada pengakuan awal diukur pada nilai wajarnya, yang merupakan nilai wajar kas yang diserahkan (dalam hal aset keuangan) atau yang diterima (dalam hal liabilitas keuangan). Nilai wajar kas yang diserahkan atau diterima ditentukan dengan mengacu pada harga transaksi atau harga pasar yang berlaku.

Jika harga pasar tidak dapat ditentukan dengan andal, maka nilai wajar kas yang diserahkan atau diterima dihitung berdasarkan estimasi jumlah seluruh pembayaran atau penerimaan kas masa depan, yang didiskontokan menggunakan suku bunga pasar yang berlaku untuk instrumen sejenis dengan jatuh tempo yang sama atau hampir sama.

Pengukuran awal instrumen keuangan, kecuali untuk instrumen keuangan yang diukur pada nilai wajar melalui laporan laba rugi, termasuk biaya transaksi.

Biaya transaksi adalah biaya-biaya yang dapat diatribusikan secara langsung pada perolehan atau penerbitan aset keuangan atau liabilitas keuangan, dimana biaya tersebut adalah biaya yang tidak akan terjadi apabila entitas tidak memperoleh atau menerbitkan instrumen keuangan. Biaya transaksi tersebut diamortisasi sepanjang umur instrumen menggunakan metode suku bunga efektif.

Metode suku bunga efektif ("EIR") adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan, menggunakan suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa depan selama perkiraan umur instrumen keuangan, atau jika lebih tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari instrumen keuangan.

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tanpa mempertimbangkan kerugian kredit di masa depan, namun termasuk seluruh komisi dan bentuk lain yang dibayarkan atau diterima, yang merupakan bagian tidak terpisahkan dari EIR.

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;

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards (Continued)

SFAS 73 "Leases"

In relation to the implementation of SFAS 73 "Leases", the Bank as lessee recognised right-of use assets and leases liabilities related to leases which were previously classified as operating leases based on SFAS 30 " Leases" except for short-term leases or leases with low value assets.These lease liabilities were measured at the present value of the remaining lease payments, discounted using the incremental borrowing rate as of January 1, 2020. In determining incremental borrowing rate, the Bank considers the following main factors: the Bank's corporate credit risk, the lease term, the lease payment term, the time at which the lease is entered into, and the currency in which the lease payments are denominated.

In accordance with the transition requirements of SFAS 73 "Leases", the Bank elected to apply retrospectively with the cumulative effect of initial implementation recognised at 1 January 2020 and not restate comparative information.The Bank adopted SFAS 73 using the modified retrospective approach upon adoption of SFAS 73 in 2020 and elected to apply the standard to contracts that were previously identified as leases applying SFAS 30 and ISFAS 8.Under the modified retrospective approach, the Bank has measured the right-of-use asset at an amount equal to the lease liability at the date of initial application January 1, 2020.In the statements of financial position as of January 1, 2020, the Bank also record right-of-use assets and leases liabilities.

In applying SFAS 73 for the first time, the Bank used this practical expedient permitted by the standard wherein the Bank used as single discount rate to a portfolio of leases with reasonably similar characteristics, and did not make transition adjustments for leases with low value underlying assets and short-term leases.

d. Financial Assets and Liabilities

Policy applicable before January 1, 2020

Financial instruments are recognised initially at fair value, which is the fair value of the consideration given (in case of an asset) or received (in case of a liability). The fair value of cash delivered or received is determined by reference to the transaction price or other market prices.

If such market prices are not reliably determinable, the fair value of cash delivered or received is estimated as the sum of all future cash payments or receipts, discounted using the prevailing market rates of interest for similar instruments with similar maturities.

The initial measurement of financial instruments, except for financial instruments at fair value through profit or loss (FVPL), includes transaction costs.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issuance of financial liability and they are incremental costs that would not have been incurred if the instrument had not been acquired or issued. Such transaction costs are amortised over the terms of the instruments based on the effective interest rate method.

Effective interest rate ("EIR") method is a method of calculating the amortised cost of a financial asset or a financial liability and allocating the interest income or expense over the relevant period by using an interest rate that exactly discounts estimated future cash payments or receipts through the expected life of the instrument, or if more appropriate, a shorter period to the net carrying amount of the financial instruments.

When calculating the effective interest, the Bank estimates future cash flows considering all contractual terms of the financial instruments excluding future credit losses and includes all commission and other form paid or received that are an integral part of the EIR.

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;*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (Lanjutan)

i) Klasifikasi (Lanjutan)

- 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.

Pinjaman yang diberikan dan piutang

Pinjaman yang diberikan dan piutang adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan tidak mempunyai kuotasi di pasar aktif, kecuali:

- yang dimaksudkan oleh Bank untuk dijual segera dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan Bank diukur pada nilai wajar melalui laba rugi;
- yang pada saat pengakuan awal ditetapkan dalam kelompok investasi tersedia untuk dijual; atau
- dalam hal Bank mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas pinjaman yang diberikan dan piutang, yang diklasifikasikan dalam kelompok tersedia untuk dijual.

Aset Keuangan Dimiliki Hingga Jatuh Tempo

Aset keuangan dimiliki hingga jatuh tempo terdiri dari aset keuangan non derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan dimana Bank mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo. Aset keuangan yang dimiliki untuk periode yang tidak dapat ditentukan tidak dikategorikan dalam klasifikasi ini.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable before January 1, 2020 (Continued)

i) Classification (Continued)

- *Loans and receivables;*
- *Held-to-maturity invesments; 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 incured principally for the purpose of selling or repurchasing in the near term, or holds as part of a financial instrumen portofolio that is managed together for short-term profit or position taking.

Derivatives are also categorized under this sub-classification unless they are designated as effective hedging instruments. Assets and liabilities classified under this category are carried at fair value in the statement of financial position, with any gains or losses being recognized in the profit or loss.

Loans and receivables

Loans and receivable are non-derivative financial assets with fixed or determinable payments and are not qouted in an active market, except:

- *those that the Bank intends to sell immediately or in the short term, which are classified as held-for-trading, and those that the Bank upon initial recognition designates at fair value through profit or loss;*
- *those that upon initial recognation are designated as available-for-sale investments; or*
- *those for which the Bank may not recover substantially all of its initial investment, other than because of loans and receivable deterioration, which are classified as available-for-sale.*

Held-to-Maturity Financial Assets

Held-to-maturity financial assets consist of quoted non-derivative financial assets with fixed or determinable payments and fixed maturities that the Bank has the positive intention and ability to hold to maturity. Financial assets intended to be held for an undetermined period are not included in this classification.

Available-for-sale-Financial Assets

The available-for-sale category consists of non-derivative financial assets that are designated as available-for-sale or are not classified in one of the other categories of financial assets. After initial recognition, available-for-sale financial assets are measured at fair value with gains or losses being recognized in other comprehensive income (as part of equity) until the financial assets is derecognized or until the financial assets is determined to be impaired at which time the cumulative gain or loss previously reported in equity is included in the profit or loss.

Interest income is calculated using the effective interest rate and gains or losses arising from changes in exchange rate from debt instruments are recognized in the profit or loss. For equity instruments, gains and losses arising from change in exchange rate are recognized in other comprehensive income (as part of equity).

Other Financial Liabilities

Other financial liabilities represent financial liabilities that are nither held for trading nor designated at fair value through profit or loss upon recognition of the liability.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (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-konsistenan pengukuran dan pengakuan *(accounting missmatch)* 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 pengakuannya jika :

- Hak kontraktual atau arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass through arrangement*); dan

(a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer pengendalian atas aset.

Ketika Bank telah mentransfer hak untuk menerima arus kas dari aset atau di bawah kesepakatan pelepasan *(pass through arrangement)* , dan tidak mentransfer serta tidak memiliki secara substansial seluruh risiko dan manfaat atas aset dan masih memiliki pengendalian atas aset, aset diakui sebesar keterlibatan Bank yang berkelanjutan atas aset tersebut.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Pinjaman yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

b) Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable before January 1, 2020 (Continued)

ii) Initial Recognition

a) Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation of convention in the market place (regular way purchases) are recognized on the settlement date, i.e., the date that the companies commit to purchase or sell the assets.

b) Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not classified as fair value through profit or loss, the fair value is added/deducted with directly attributable transaction costs to the issuance of financial assets or liabilities.

Bank, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:

- *The application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or*
- *The financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *The financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but unable to measure the embedded derivative separately.*

iii) Subsequent Measurement

a) Available-for-sale financial assets and financial assets and liabilities measured at fair value through profit or loss are subsequently carried at fair value.
b) Loans and receivables and held-to-maturity investments and financial liabilities measured at amortized cost using the effective interest method.

iv) Derecognition

a) Financial assets are derecognized when:

- *The rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a pass through arrangement; and*

Either (a) the Bank has transferred substantially all the risk and reward of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

When the Bank has transferred the rights to receive cash flows from an asset or has entered into a pass through arrangement, and has neither transferred nor retained substantially all risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank's continuing involvement in the asset.

Loans are written off when there is no realistic prospect of collection in the near future or the normal relationship between the Bank and the borrowers have ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses.

b) Financial liabilities are derecognized when they are extinguished, i.e. liabilities stated in the contract are released or cancelled or have expired.

Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the term of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the profit or loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (Lanjutan)

v) Pengakuan Pendapatan dan Beban

a) Pendapatan dan beban bunga atas aset tersedia untuk dijual serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

b) Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diakui pada laporan laba rugi.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual diakui secara langsung dalam laporan laba rugi komprehensif (merupakan bagian dari ekuitas) sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam pendapatan komprehensif lain harus diakui pada laporan laba rugi.

vi) Reklasifikasi Aset Keuangan

Bank tidak diperkenankan untuk mereklasfikasikan setiap instrumen keuangan dari atau ke klasifikasi yang diukur pada "Nilai Wajar melalui Laporan Laba Rugi", jika pada pengakuan awal instrumen keuangan tersebut ditetapkan sebagai diukur pada nilai wajar melalui laporan laba rugi.

Bank tidak boleh mengklasifikasikan aset keuangan sebagai investasi dimiliki hingga jatuh tempo, jika dalam periode berjalan atau dalam kurun waktu 2 (dua) tahun sebelumnya, telah menjual atau mereklasifikasi investasi dimiliki hingga jatuh tempo dalam jumlah yang lebih dari jumlah yang tidak signifikan sebelum jatuh tempo (lebih dari jumlah yang tidak signifikan dibandingkan dengan jumlah nilai investasi dimiliki hingga jatuh tempo), kecuali penjualan atau reklasifikasi tersebut dimana:

a Dilakukan ketika aset keuangan sudah mendekati jatuh tempo atau tanggal pembelian kembali dimana perubahan suku bunga tidak akan berpengaruh secara signifikan terhadap nilai wajar aset keuangan tersebut;
b Terjadi setelah Bank telah memperoleh secara substansial seluruh jumlah pokok aset keuangan tersebut sesuai jadwal pembayaran atau Bank telah memperoleh pelunasan dipercepat; atau
c Terkait dengan kejadian tertentu yang berada di luar kendali Bank, tidak berulang, dan tidak dapat diantisipasi secara wajar oleh Bank.

Reklasifikasi aset keuangan dari kelompok dimiliki hingga jatuh tempo ke kelompok tersedia untuk dijual dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen pendapatan komprehensif lain sampai aset keuangan tersebut dihentikan pengakuannya, dan pada saat itu keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui sebagai laba/rugi tahun berjalan.

Reklasifikasi aset keuangan dari kelompok tersedia untuk dijual ke kelompok dimiliki hingga jatuh tempo dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi harus diamortisasi menggunakan suku bunga efektif sampai dengan tanggal jatuh tempo instrumen tersebut.

vii) Saling Hapus

Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan jika, dan hanya jika Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara bersamaan.

Hal yang berkekuatan hukum harus tidak kontinjen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable before January 1, 2020 (Continued)

v) Income and expense recognition

a) Interest income and expense on available-for-sale assets and financial assets and liabilities measured at amortized cost, are recognized in the profit or loss using the effective interest rate method.

b) Gains and losses arising from changes in the fair value of the financial assets and liabilities measured at fair value through profit or loss are included in the statement of income.

Gains and losses arising from changes in the fair value of available for-sale financial assets other than foreign exchange gains or losses on debt instrument are recognized directly in other comprehensive income (as part of equity), until the financial asset is derecognized or impaired, except gain or loss arising from changes in exchange rate for debt instrument.

At the time the financial asset is derecognized or impaired, the cumulative gain or loss previously recognized in other comprehensive income is recognized in the statement of income.

vi) Reclassification of financial assets

Bank is not allowed to reclassify any financial instrument out of or into the "Fair Value through Profit and Loss", if the initial recognition of financial instrument is determined as measured at fair value through profit and loss.

The Bank can not classify financial assets as held to maturity investment, if in the current period or in the 2 (two) preceding years, held-to-maturity investments have been sold or reclassified in more than an insignificant amount before due date (more than an insignificant amount if compared to the amount of held-to-maturity investment), other than sales or reclassification that:

a Conducted when the financial assets are close to maturity date or repurchase date where the change of interest rate will not affect significantly its financial assets fair value;
b Occurs after the Bank has obtained substantially all the principal amount of financial assets in accordance with the payment schedule or the Bank has obtained early payment; or
c Related to specific events that occurred out of control of the Bank, non recurring, and cannot be reasonably anticipated fairly by the Bank.

Reclassification of financial assets from held-to-maturity to available-for-sale category are recorded at fair value. Unrealized gains or losses are reported in other comprehensive income up to derecognition of such financial assets at which time the accumulative gain or loss previously recognized as current year profit/loss.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (Lanjutan)

viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

ix) Pengukuran Nilai Wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam suatu transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Jika tersedia, Bank mengukur nilai wajar dari suatu instrumen dengan menggunakan harga kuotasi di pasar aktif untuk instrumen terkait. Suatu pasar dianggap aktif bila harga yang dikuotasikan tersedia sewaktu-waktu dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service or regulatory agency*), dan merupakan transaksi pasar aktual dan teratur terjadi yang dilakukan secara wajar. Nilai wajar dapat diperoleh dari *Interdealer Market Association* (IDMA) atau harga pasar atau harga yang diberikan oleh broker (*quoted price*) dari Bloomberg atau Reuters pada tanggal pengukuran.

Jika pasar untuk instrumen keuangan tidak aktif, bank menetapkan nilai wajar dengan menggunakan teknik penilaian.

Bank menggunakan beberapa teknik penilaian yang digunakan secara umum untuk menentukan nilai wajar dari instrumen keuangan dengan tingkat kompleksitas yang rendah, seperti opsi nilai tukar dan swap mata uang. Input yang digunakan dalam teknik penilaian untuk instrumen keuangan diatas adalah data pasar yang diobservasi.

Untuk instrumen yang lebih kompleks, bank menggunakan model penilaian internal, yang pada umumnnya berdasarkan teknik dan metode penilaian yang umum diakui sebagai standar industri. Model penilaian terutama digunakan untuk menilai kontrak derivatif yang ditransaksikan melalui pasar *over-the-counter*, *unlisted debt securities* (termasuk surat utang dengan derivatif melekat) dan instrumen utang lainnya yang pasarnya tidak aktif.

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset neto efek-efek tersebut.

Hasil dari suatu teknik penilaian merupakan sebuah estimasi atau perkiraan dari suatu nilai yang tidak dapat ditentukan dengan pasti, dan teknik penilaian yang digunakan mungkin tidak dapat menggambarkan seluruh faktor yang relevan atas posisi yang dimiliki Bank. Dengan demikian, penilaian disesuaikan dengan faktor tambahan seperti *model risk*, risiko likuiditas dan risiko kredit *counterparty*. Berdasarkan kebijakan teknik penilaian nilai wajar, pengendalian dan prosedur yang diterapkan, manajemen berkeyakinan bahwa penyesuaian atas penilaian tersebut di atas diperlukan dan dianggap tepat untuk menyajikan secara wajar nilai dari instrumen keuangan yang diukur berdasarkan nilai wajar dalam laporan posisi keuangan. Data harga dan parameter yang digunakan didalam prosedur pengukuran pada umumnya telah direview dan disesuaikan jika diperlukan, khususnya untuk perkembangan atas pasar terkini.

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan handal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi dengan penurunan nilai. Nilai wajar atas pinjaman yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas dan biaya.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan sebagai berikut:

- Tingkat 1: Harga kuotasian (tidak disesuaikan) dari pasar aktif untuk aset atau liabilitas yang identik;
- Tingkat 2: Input selain harga yang dikutip dari pasar yang disertakan pada tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai suatu harga) atau secara tidak langsung (sebagai turunan dari harga);
- Tingkat 3: Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable before January 1, 2020 (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.

Fore more complex intruments, the bank uses internally developed models, which are usually based on valuation methods and techniques generally recognized as standard within the industry. Valuation models are used primarily to value derivatives transacted in the over the counter market, unlisted debt securities (including those weith embedded derivatives) and other debt instruments for which markets were become illiquid.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the fair value of another instrument which substantially has the same characteristics or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.

The output of a valuation technique is an estimation or approximation of a value that cannot be determined with certainty,and the valuation technique employed may not fully reflect all factors relevant to the positions that the Bank holds. Valuations are therefore adjusted, with additional factors such as model risk,liquidity risk and counterparty credit risk. Based on the established fair value valuation technique policy, related controls and procedures applied, management believes that these valuation adjustments are necessary and considered appropriate to fairly state the parameters used in the measurement procedures applied are generally reviewed and adjusted, if necessary, particularly in view of the current market developments.

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment value. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

All assets and liabilities which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on following:

- *Level 1: Quoted prices in active market for the identical financial asset or liability;*
- *Level 2: Inputs other than quoted market prices included in Level 1 that are observable for the financial asset or liability, either directly (as a price) or indirectly (as derived from price);*
- *Level 3: Inputs for the financial assets or liability that are not based on observable market data (unobservable information).*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan

Pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan yang tidak dicatat pada nilai wajar melalui laporan laba rugi telah mengalami penurunan nilai. Aset keuangan mengalami penurunan nilai jika bukti obyektif menunjukkan bahwa peristiwa yang merugikan telah terjadi setelah pengakuan awal aset keuangan, dan peristiwa tersebut berdampak pada arus kas masa datang atas aset keuangan yang dapat diestimasi secara handal.

Kriteria yang digunakan oleh Bank untuk menentukan bukti obyektif dari penurunan nilai adalah sebagai berikut:

a. Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
b. Pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;
c. Pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
d. Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan 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.

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 direstrukturisasi yang secara individual memiliki nilai signifikan.

Berdasarkan kriteria di atas, Bank melakukan penilaian secara individual untuk: (a) Pinjaman yang diberikan dalam segmen pasar korporasi dan usaha menengah dengan kolektibilitas kurang lancar, diragukan dan macet; atau (b) Pinjaman yang diberikan dalam segmen pasar korporasi dan usaha menengah yang direstrukturisasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable before January 1, 2020 (Continued)

x) Allowance for Impairment Losses on Financial Assets

At each statement of financial position date, the Bank assesses whether there is objective evidence that financial assets not carried at fair value through profit and loss are impaired. Financial assets are impaired when objective evidence demonstrates that loss event has occurred after the initial recognition of the asset, and that the loss event has an impact on the future cash flow on the asset that can be estimated reliably.

The criteria used by the Bank to determine objective evidence from the impairment are as follows:

a. Significant financial difficulties by the issuer or debtor;
b. Breach of contract, like defaults or deferred principal payment or interest;
c. The lender, for economic or legal reasons in connection with the financial difficulties experienced by the borrower, provides relief (concessions) to the borrower which is not possible if the borrower does not experience such difficulties;
d. It becomes probable that the borrower will enter into bankruptcy or other financial reorganisation;
e. The disappearance of an active market for that financial asset because of financial difficulties; or
f. Observable data indicates a decrease that can be measured over the estimation of future cash flows come from the group of financial assets since the initial recognition of the asset, even though the decline has not been identified with financial assets individually in the group of assets, including:

1) Adverse changes in the payment status of borrowers in the portfolio; and
2) National or local conditions that correlate with defaults on the assets in the portfolio.

The estimated period between the occurrence of the event and identification of loss is determined by management for each identified portfolio. In general, the periods used vary between 3 months to 12 months, in exceptional cases, longer periods 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.

Based on the above criteria, the Bank performs individual assessment for: (a) Corporate and middle loans which collectibility are classified as substandard, doubtful and loss; or (b) Restructured corporate and middle loans.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

A) Aset Keuangan Yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (Lanjutan)

Perhitungan Penurunan Nilai Secara Individual (Lanjutan)

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable before January 1, 2020 (Continued)

x) Allowance for Impairment Losses on Financial Assets (Continued)

A) Financial Assets Carried at Amortized Cost (Continued)

Individual Impairment Calculation (Continued)

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 collectibility are classified as current and special mention, and have never been restructured; or (b) Retail and consumer loans.

Calculation of allowance for impairment losses on loans are collectively evaluated on the basis of historical loss experience. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions affecting the Bank and to remove the effects of conditions in the historical period that do not currently exist. Financial assets are grouped on the basis of similar credit risk characteristics by considering the segmentation and past due status of the debtors, among others.

The Bank applies roll rate method for credit card loans using 3 years historical data to compute the Probability of Default (PD) and Loss Given Default (LGD). For loans other than credit card loans, the Bank applies migration analysis method using 3 years historical data to compute the PD and LGD.

The Bank uses the fair value of collateral as the basis for future cash flow if one of the following conditions is met:

1. *Loans are collateral dependent, i.e. if the source of loans repayment is only from the collateral; or*
2. *Foreclosure of collateral is most likely to occur and supported by legally binding collateral agreement.*

As a practical guideline, the Group may measure impairment on the basis of an instrument's fair value using an observable market price. Losses are recognized in the profit or loss and reflected in an allowance for impairment losses account against financial assets carried at amortised cost. Interest income on the impaired financial assets continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

Perhitungan Penurunan Nilai Secara Kolektif (Lanjutan)

Ketika peristiwa yang terjadi setelah penurunan nilai menyebabkan jumlah kerugian penurunan nilai berkurang, kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dan pemulihan tersebut diakui pada laporan laba rugi.

B) Aset Keuangan yang Tersedia Untuk Dijual

Untuk aset keuangan yang tersedia untuk dijual, pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai.

Dalam hal instrumen ekuitas yang diklasifikasikan sebagai aset keuangan yang tersedia untuk dijual, penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar investasi, di bawah biaya perolehannya merupakan bukti obyektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Kerugian penurunan nilai atas efek-efek yang tersedia untuk dijual diakui dengan mengeluarkan kerugian kumulatif yang telah diakui secara langsung dalam ekuitas ke dalam laporan laba rugi dan penghasilan komprehensif lain.

Jika pada periode berikutnya, nilai wajar instrumen utang yang diklasifikasikan dalam kelompok tersedia untuk dijual meningkat dan peningkatan tersebut dapat secara obyektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian nilai pada laporan laba rugi dan penghasilan komprehensif lain, 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.

Kebijakan berlaku mulai 1 Januari 2020

i) Klasifikasi
Sesuai dengan PSAK 71, terdapat tiga klasifikasi pengukuran aset keuangan:
- Biaya perolehan diamortisasi;
- Diukur pada nilai wajar melalui laba rugi (FVTPL);
- Diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI).

Aset keuangan diklasifikasikan menjadi kategori tersebut di atas berdasarkan model bisnis dimana aset keuangan tersebut dimiliki dan karakteristik arus kas kontraktualnya. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Aset keuangan dapat diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan untuk tujuan mendapatkan arus kas kontraktual (*held to collect*); dan
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata (SPPI) dari jumlah pokok terutang.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable before January 1, 2020 (Continued)

x) Allowance for Impairment Losses on Financial Assets (Continued)

Collective Impairment Calculation (Continued)

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 statement of financial position date whether there is an objective evidence that a financial asset or a group of financial assets is impaired.

In the case of equity instruments classified as available-for-sale financial assets, a significant or prolonged decline in the fair value of the investment below its cost is an objective evidence of impairment resulting in the recognition of an impairment loss. Impairment losses on available-for-sale marketable securities are recognized by transferring the cumulative loss that has been recognized directly in equity to the statement of profit or loss and other comprehensive income.

If in a subsequent period, the fair value of debt instrument classified as available-for-sale securities increases and the increase can be objectively related to an event occurring after the impairment loss was recognized in the statement of profit or loss and other comprehensive income, the impairment loss is reversed and recognized in the period it occurred.

Impairment losses recognised in profit or loss for an investment in an equity instrument classified as available - for - sale shall not be reversed through profit or loss.

C) Recoveries of Written-Off Financial Assets

When a loan is uncollectible, i t is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

Policy applicable from January 1, 2020

i) Classification
In accordance with PSAK 71, there are three measurement classifications for financial assets:
- *Amortised cost;*
- *Fair value through profit or loss (FVTPL);*
- *Fair value through other comprehensive income (FVOCI).*

Financial assets are classified into these categories based on the business model within which they are held and their contractual cash flow characteristics. The business model reflects how groups of financial assets are managed to achieve a particular business objective.

A financial asset is measured at amortised cost only if it meets both of the following conditions and it is not designated as at FVTPL:

- *The financial assets is held within a business model whose objective is to hold the asset to collect contractual cash flows (held to collect); and*
- *Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020 (Lanjutan)

i) Klasifikasi (Lanjutan)

Suatu instrumen utang diukur pada FVOCI, hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

- Aset keuangan dikelola dalam model bisnis yang tujuan tercapai dengan mendapatkan arus kas kontraktual dan menjual aset keuangan (*held to collect and sell*) ;
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata dari jumlah pokok terutang.

Seluruh aset keuangan yang tidak diklasifikasikan sebagai diukur dengan biaya perolehan diamortisasi atau FVOCI sebagaimana ketentuan di atas diukur dengan FVTPL.

Aset dapat dijual dari portofolio *hold to collect* ketika terdapat peningkatan risiko kredit. Penghentian untuk alasan lain diperbolehkan namun jumlah penjualan tersebut harus tidak signifikan jumlahnya atau tidak sering.

Laba rugi yang belum direalisasi atas aset keuangan yang diklasifikasikan sebagai FVOCI ditangguhkan di pendapatan komprehensif lain sampai aset tersebut dihentikan.

Aset keuangan dapat ditetapkan sebagai FVTPL hanya jika ini dapat mengeliminasi atau mengurangi *accounting missmatch* .

Penilaian apakah arus kas kontraktual hanya merupakan pembayaran pokok dan bunga semata

Untuk tujuan penilaian ini, 'pokok' didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal. 'Bunga' didefinisikan sebagai imbalan untuk nilai waktu atas uang dan untuk risiko kredit yang terkait dengan jumlah pokok yang terutang selama periode waktu tertentu dan untuk risiko dan biaya pinjaman dasar lainnya (misalnya risiko likuiditas dan biaya administrasi), serta marjin keuntungan.

Dalam menilai apakah arus kas kontraktual adalah SPPI, Bank mempertimbangkan ketentuan kontraktual instrumen tersebut. Hal ini termasuk menilai apakah aset keuangan mengandung ketentuan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual sehingga tidak memenuhi kondisi ini. Dalam melakukan penilaian, Bank mempertimbangkan:

- Kejadian kontinjensi yang akan mengubah jumlah dan waktu arus kas;
- Fitur *leverege* ;
- Persyaratan pelunasan dipercepat dan perpanjangan fasilitas;
- Ketentuan yang membatasi klaim Bank atas arus kas dari aset tertentu (seperti pinjaman *non-recourse*); dan
- Fitur yang memodifikasi imbalan dari nilai waktu atas uang (seperti penetapan ulang suku bunga berkala).

Penilaian model bisnis

Model bisnis mengacu pada bagaimana aset keuangan dikelola bersama untuk menghasilkan arus kas untuk Bank. Arus kas mungkin dihasilkan dengan menerima arus kas kontraktual, menjual aset keuangan atau keduanya. Model bisnis ditentukan pada tingkat agregasi di mana kelompok aset dikelola bersama untuk mencapai tujuan tertentu dan tidak bergantung pada niat manajemen pada instrumen individual.

Bank menilai model bisnis pada aset keuangan setidaknya pada tingkat lini bisnis atau pada di mana terdapat variasi mandat/tujuan dalam lini bisnis, pada lini bisnis produk atau pada tingkat desk yang lebih granular (misalnya sub-portofolio atau sub-lini bisnis).

Penentuan model bisnis dilakukan dengan mempertimbangkan semua bukti relevan yang tersedia pada tanggal penilaian. Ini termasuk, tetapi tidak terbatas pada:

- bagaimana kinerja bisnis dan aset keuangan yang ada di dalam unit bisnis itu dievaluasi dan dilaporkan kepada manajemen. Tingkat pemisahan yang diidentifikasi untuk klasifikasi PSAK 71 harus konsisten dengan bagaimana portofolio aset dipisahkan dan dilaporkan kepada manajemen;
- risiko yang mempengaruhi kinerja unit bisnis dan aset keuangan yang dimiliki dalam unit bisnis itu dan khususnya bagaimana risiko itu dikelola; dan
- bagaimana manajer unit bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang dikumpulkan).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable from January 1, 2020 (Continued)

i) Classification (Continued)

A debt instruments measured at FVOCI only if it meets both of the following conditions and is not designated as at FVTPL:

- *The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial asset (held to collect and sell);*
- *Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.*

All financial assets not classified as measured at amortized cost or FVOCI as described above are measured at FVTPL.

Assets may be sold out of hold to collect portfolios where there is an increase in credit risk. Disposals for other reasons are permitted but such sales should be insignificant in value or infrequent in nature.

Unrealized gains or losses of financial assets held at FVOCI deferred in other comprehensive income until the asset is derecognised.

Financial assets may be designated at FVTPL only if doing so eliminates or reduces accounting missmatch.

Assessment of whether contractual cash flows are solely payments of principal and interest

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as profit margin.

In assessing whether the contractual cash flows are SPPI, the 'Bank considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a 'contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making the assessment, the Bank considers:

- *Contingent events that would change the amount and timing of cash flows;*
- *Leverage features;*
- *Prepayment and extention terms;*
- *Terms that limit the Bank's claim to cash flows from specified assets (e.g. non-recourse loans); and*
- *Features that modify consideration of the time value of money (e.g. periodical reset of interest rates).*

Business model assessment

Business model refers to how financial assets are managed together to generate cash flows for the Bank. This may be collecting contractual cash flows, selling financial assets or both. Business models are determined at a level of aggregation where groups of assets are managed together to achieve a particular objective and do not depend on management's intentions for individual instruments.

The Bank assesses the business model of financial assets at least at business line level or where there are varying mandates or objectives within a business line, at a more granular product business line or desk level (i.e. subportfolios or sub-business lines).

Business model determinations are made considering all relevant evidence that is available at the date of the assessment. This includes, but is not limited to:

- *how the performance of the business and the financial assets held within that business unit are evaluated and reported to management. The level of segregation identified for SFAS 71 classification should be consistent with how asset portfolios are segregated and reported to senior management;*
- *the risks that affect the performance of the business unit and the financial assets held within that business unit and in particular the way those risks are managed; and*
- *how managers of the business unit are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020 (Lanjutan)

i) Klasifikasi (Lanjutan)

Penilaian model bisnis (Lanjutan)

Penentuan model bisnis dilakukan berdasarkan skenario yang diperkirakan akan terjadi oleh Bank dan tidak dalam kondisi sangat tertekan atau 'kondisi terburuk'. Jika aset dijual dalam kondisi yang tidak diharapkan oleh Bank untuk berlaku ketika aset diakui, klasifikasi aset keuangan yang ada dalam portofolio tidak disajikan secara tidak akurat, tetapi kondisi tersebut harus dipertimbangkan untuk aset yang diperoleh di masa mendatang.

Pemilihan model operasi dalam PSAK 71 dirancang sedemikian rupa sehingga akuntansi untuk instrumen di FVTPL adalah pilihan yang tepat/*conscious* .

Perubahan pada model bisnis atau pengenalan model bisnis baru ditentukan melalui proses persetujuan unit bisnis baru.

Bank dapat mereklasifikasi seluruh aset keuangan yang terpengaruh jika dan hanya jika, model bisnis untukpengelolaan aset keuangan berubah.

ii) Pengakuan awal

Bank pada awalnya mengakui Pinjaman yang diberikan dan simpanan pada tanggal perolehan.

Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Bank menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut.

Pada saat pengakuan awal, aset keuangan atau liabilitas keuangan diukur pada nilai wajar ditambah/dikurangi (untuk item yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan 'secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi pada awalnya dicatat sebesar nilai wajar dan biaya transaksinya dibebankan pada laporan laba rugi. Aset keuangan tersedia untuk dijual, FVOCI dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi selanjutnya dicatat sebagai nilai wajar. Pinjaman yang diberikan dan piutang dan aset keuangan dimiliki hingga jatuh tempo dicatat sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari beban bunga.

iii) Pengukuran biaya perolehan amortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal, dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya dan dikurangi cadangan kerugian penurunan nilai.

Kerugian penurunan nilai pada laporan keuangan dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok biaya perolehan diamortisasi, dan diakui di dalam laporan laba rugi sebagai kerugian penurunan nilai aset keuangan.

Tingkat suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi arus 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 pada saat pengakuan awal. Pada saat menghitung tingkat suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa mendatang.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable from January 1, 2020 (Continued)

i) Classification (Continued)

Business model assessment (Continued)

Business model determinations are made on the basis of scenarios that the Bank reasonably expects to occur and not under highly stressed or 'worst case' conditions. Where assets are disposed of under conditions that the Bank did not reasonably expect to prevail when the assets were recognised, the classification of existing financial assets in the portfolio are not rendered inaccurate but the conditions in question should be considered for any assets acquired going forward.

The Targeting Operating Model for SFAS 71 is designed such that accounting for instruments at FVTPL is a conscious choice.

Changes to business models or the introduction of new business models are determined through the new business unit approval process.

The Bank can reclassify all of its financial assets when and only, its business model for managing those financial assets changes.

ii) Initial recognition

The Bank initially recognises loans and deposits on the date of origination.

All other financial assets and liabilities are initially recognised on the trade date at which the Bank becomes a party to the contractual provisions of the instruments.

Regular way purchases and sales of financial assets are recognised on the trade date at which the Bank commits to purchase or sell those assets.

A financial asset or financial liability is initially measured at fair value plus/less (for an item not subsequently measured at fair value through profit or loss) transaction costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability. The subsequent measurement of financial assets and financial liabilities depends on their classification.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued.

Financial assets carried at fair value through profit or loss are initially recognised at fair value and transaction costs are expensed in the profit or loss. Available-for-sale financial assets, FVOCI and financial assets at fair value through profit or loss are subsequently carried at fair value. Loans and receivables and financial asset held to maturity are carried at amortised cost using the effective interest rate method.

For financial liabilities, transaction costs are deducted from the amount of debt initially recognised. Such transactions costs are amortised over the terms of the instruments based on the effective interest rate method and are recorded as part of interest expense.

iii) Amortised cost measurement

The amortised cost of a financial asset or financial liability is the amount at which the financial asset or liability is measured at initial recognition, less principal repayments, plus or less the cumulative amortisation using the effective interest method of any difference between the initial amount recognised and the maturity amount and minus any allowance for impairment losses.

The impairment losses on financial assets is reported as a deduction from the carrying value of the financial assets classified as amortised cost and recognised in the statement of profit or loss as impairment losses on financial assets.

The effective interest rate is the rate that exactly discounts the estimated future cash flows through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the net carrying amount at initial recognition. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument, but does not consider any future credit losses.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020 (Lanjutan)

iii) Pengukuran biaya perolehan amortisasi (Lanjutan)

Perhitungan suku bunga efektif mencakup biaya transaksi dan seluruh imbalan/provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

iv) Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kadaluwarsa, atau Bank mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Bank secara substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan yang ditransfer. Setiap hak atau liabilitas atas aset keuangan yang ditransfer yang timbul atau yang masih dimiliki oleh Bank diakui sebagai aset atau liabilitas secara terpisah.

Dalam transaksi dimana Bank secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Bank menghentikan pengakuan aset tersebut jika Bank tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Bank tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat keberlanjutan Bank dalam aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

Bank menghapusbukukan aset keuangan dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa aset keuangan tersebut tidak dapat ditagih seluruhnya. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit aset keuangan sehingga debitur/penerbit aset keuangan tidak lagi dapat melunasi kewajibannya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur Pinjaman yang diberikan.

v) Saling hapus

Aset keuangan dan liabilitas keuangan disalinghapuskan dan jumlah netonya dilaporkan pada laporan posisi keuangan ketika terdapat hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya niat untuk menyelesaikan liabilitas secara bersamaan. Hak saling hapus tidak kontinjen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, atau peristiwa kepailitan atau kebangkrutan Bank atau pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

vi) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur (*orderly transaction*) antara pelaku pasar (*market participants*) pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Bank memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Bank mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

Jika harga kuotasian tidak tersedia di pasar aktif, Bank menggunakan teknik penilaian dengan memaksimalkan penggunaan input yang dapat diobservasi dan relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebihlambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable from January 1, 2020 (Continued)

iii) Amortised cost measurement (Continued)

The calculation of the effective interest rate includes transaction costs and all fees and provisions paid or received that are an integral part of the effective interest rate.

iv) Derecognition

The Bank derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or when it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Bank is recognised as a separate asset or liability.

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognises the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognised separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognise the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

The Bank writes off a financial asset and any related allowance for impairment losses, when the Bank determines that the financial asset is completely uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the financial position of borrower/financial asset's issuer such that the borrower/financial asset's issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

v) Offsetting

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise 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 in solvency or bankcruptcy or the Bank or the counterparty.

Income and expenses are presented on a net basis only when permitted by accounting standards.

vi) 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 the measurement date in the principal market or, in its absence, the most advantageous market to which the Bank has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Bank measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Bank uses valuation techniques that maximize the use of relevant observable inputs and minimisze the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognised in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020 (Lanjutan)

vi) Pengukuran nilai wajar (Lanjutan)

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi long berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

Kelompok aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar, yang terekspos risiko pasar dan risiko kredit yang dikelola oleh Bank berdasarkan eksposur netonya baik terhadap risiko pasar ataupun risiko kredit, diukur berdasarkan harga yang akan diterima untuk menjual posisi net long (atau dibayar untuk mengalihkan posisi *net short*) untuk eksposur risiko tertentu. Penyesuaian pada level kelompok tersebut dialokasikan pada aset dan liabilitas individual berdasarkan penyesuaian risiko relatif dari masing-masing instrumen individual di dalam kelompok.

vii) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan

PSAK 71 mengharuskan cadangan kerugian diakui sebesar kerugian kredit ekspektasian 12 bulan (*12-month ECL*) atau kerugian kredit ekspektasian sepanjang umur aset keuangan (*lifetime ECL*) . *Lifetime ECL* adalah kerugian kredit ekspektasian yang berasal dari semua kemungkinan kejadian gagal bayar sepanjang umur ekspektasian suatu instrumen keuangan, sedangkan ECL 12 bulan adalah porsi dari kerugian kredit ekspektasian yang berasal dari kemungkinan kejadian gagal bayar dalam 12 bulan setelah tanggal pelaporan.

Kerugian kredit ekspektasian atau *Expected Credit Losses* (ECL) diakui untuk seluruh instrumen utang keuangan, komitmen pinjaman dan jaminan keuangan yang diklasifikasikan sebagai *hold to collect/ hold to collect and sell* dan memiliki arus kas SPPI. Kerugian kredit ekspektasian tidak diakui untuk instrumen ekuitas yang ditetapkan sebagai FVOCI.

Bank menggunakan model yang kompleks yang menggunakan matriks *probability of default* (PD), *loss given default* (LGD) dan *exposure at default* (EAD), yang didiskontokan menggunakan suku bunga efektif.

- *Probability of Default (PD)*
  Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage 1*) atau sepanjang umur *(Stage* 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada point in time dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

- *Loss Given Default (LGD)*
  Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

- *Exposure at Default (EAD)*
  Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang committed pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

Kerugian kredit ekspektasian 12 bulan (*Stage 1*)

ECL diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. ECL terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka ECL dihitung kembali berdasarkan basis dua belas bulan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable from January 1, 2020 (Continued)

vi) Fair value measurement (Continued)

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

Portfolios of financial assets and financial liabilities measured at fair value, that are exposed to market risk and credit risk that are managed by the Bank on the basis of the net exposure to either market or credit risk, are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

vii) Allowance for Impairment Losses on Financial Assets

SFAS 71 requires a loss allowance to be recognised at an amount equal to either 12-month expected credit losses (ECL) or lifetime ECLs. Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument, whereas 12- month ECLs are the portion of ECLs that result from default events that are possible within the 12 months after reporting date.

Expected Credit Losses (ECL) are recognized for all financial debt instruments, loan commitments and financial guarantees that are classified as hold to collect/hold to collect and sell and have cash flows that are solely payments of principal and interest. Expected credit losses are not recognized for equity instruments designated at FVOCI.

The Bank primarily uses sophisticated models that utilize the probability of default (PD), loss given default (LGD) and exposureat default (EAD) metrics, discounted using the effective interest rate.

- *Probability of Default (PD)*
  The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic

- *Loss Given Default (LGD)*
  The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.

- *Exposure at Default (EAD)*
  The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortization and prepayments, together with the impact of forward looking economic assumptions where relevant.

12-month expected credit losses (Stage 1)

ECL are recognised at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to twelve months into the future from the reporting date. ECL continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL will revert to being determined on a twelve month basis.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020 (Lanjutan)

vii) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

Peningkatan risiko kredit yang signifikan (*Stage 2*)

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan (SICR) sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam ECL. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan faktor kuantitatif. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Khusus untuk debitur yang terkena dampak COVID-19 dan dalam program restrukturisasi COVID-19, maka untuk perhitungan ECL tidak secara otomatis memicu peningkatan risiko kredit yang signifikan.

Bank menggunakan berbagai pengukuran kualitatif dan kuantitatif dalam menilai SICR seperti berikut:

Wholesale Banking

a. Kriteria kuantitatif
Eksposur dinilai berdasarkan perubahan dari pengakuan awal sampai dengan tanggal pelaporan.

b. Kriteria kualitatif
Seluruh aset dari debitur yang termasuk dalam *Early Alert* Risiko Tinggi dianggap memiliki kenaikan signifikan atas kredit risiko. Akun termasuk dalam *Early Alert* Risiko Tinggi jika menunjukkan risiko atau potensi kelemahan material yang membutuhkan pemantauan, pengawasan atau perhatian lebih dari manajemen. Aset termasuk dalam peringkat kredit CG 12 dianggap telah mengalami kenaikan signifikan atas risiko kredit. Akun-akun dengan peringkat CG 12 dikelola oleh unit khusus pemulihan kredit, *Special Assets Management* (SAM).

Retail Banking

a. Kriteria kuantitatif
Akun-akun dengan 30 hari tunggakan peningkatan risiko kredit yang signifikan.

b. Kriteria kualitatif
Portofolio ritel yang di restrukturisasi atau debitur yang termasuk dalam *Early Alert* Risiko Tinggi pada portofolio SME *Business Banking* dianggap memiliki kenaikan signifikan atas kredit risiko.

Efek-efek

a. Kriteria kuantitatif
Bank menggunakan kriteria kuantitatif yang sama dengan segmen *Wholesale Banking*, yaitu berdasarkan perubahan absolut dan relatif atas PD dari pengakuan awal sampai dengan tanggal pelaporan.

b. Kriteria kualitatif
Efek menggunakan kriteria kualitatif yang sama dengan segmen *Wholesale Banking*, termasuk penempatan pada *Early Alert* atau diklasifikasikan sebagai peringkat kredit CG 12.

Aset hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi. Faktor-faktor yang diobservasi ini serupa dengan indikator bukti objektif penurunan nilai pada PSAK 55, termasuk antara lain aset gagal bayar atau mengalami kesulitan keuangan yang signifikan atau mengalami *forbearance* atas kredit yang mengalami penurunan nilai (disebut sebagai aset Stage 3) ekspektasian di seluruh tahapan aset diperlukan untuk mencerminkan jumlah yang tidak bias dan rata-rata probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian kemungkinan yang dapat terjadi menggunakan informasi yang wajar dan dapat didukung dengan peristiwa di masa lampau, kondisi saat ini dan proyeksi terkait dengan kondisi ekonomis di masa depan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable from January 1, 2020 (Continued)

vii) Allowance for Impairment Losses on Financial Assets (Continued)

Significant increase in credit risk (Stage 2)

If a financial asset experiences a significant increase in credit risk (SICR) since initial recognition, an expected credit loss provision is recognised for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of default is significant or not is assessed using quantitative factors. Financial assets that are 30 or more days past due and not credit impaired will always be considered to have experienced a significant increase in credit risk.

Specifically for debtors impacted by COVID-19 and under COVID-19 restructuring program, in term of the ECL calculation, it may not automatically trigger a significant increase in credit risk.

The Bank uses a number of qualitative and quantitative measures in assessing SICR as follows:

Wholesale Banking

a. Quantitative criteria
Exposures are assessed based on movement in from origination to the reporting date.

b. Qualitative criteria
All assets of debtors that have been placed on High Risk Early Alert are deemed to have experienced a significant increase in credit risk. An account is placed on High Risk Early Alert if it exhibits risk or potential weaknesses of material nature requiring closer monitoring, supervision or attention by management. All assets that have been assigned in CG 12 are deemed to have experienced a significant increase in credit risk. Accounts rated CG 12 are managed by the recovery specialist unit, Special Assets Management (SAM).

Retail Banking

a. Quantitative criteria
Accounts that are 30 days past due (DPD) are considered to have experienced a significant increase in credit risk.

b. Qualitative criteria
The restructured retail portfolio or debtor included in the High Risk Early Alert in SME Business Banking portfolio is considered to have a significant increase in credit risk.

Securities

a. Quantitative criteria
The Bank is utilizing the same quantitative criteria as the Wholesale Banking segments, which are based on absolute and relative changes in PD from initial recognition up to the reporting date.

b. Qualitative criteria
Securities utilise the same qualitative criteria as the Wholesale Banking segment, including being placed on Early Alert or being classified as credit grade CG 12.

An asset is only considered credit impaired and lifetime expected credit losses recognised, if there is observed objective evidence of impairment. These factors are similar to the indicators of objective evidence of impairment under SFAS 55, this includes, amongst other factors, assets in default or experiencing significant financial difficulty, or experiencing forbearance on impaired credit (mentioned as Stage 3 assets) . The measurement of expected credit losses across all stages is required to reflect an unbiased and probability weighted amount that is determined by evaluating a range of reasonably possible outcomes using reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020 (Lanjutan)

vii) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (Stage 3)

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan. ECL akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal, dan nilai tercatat bruto instrumen sebelum penurunan nilai kredit.

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode yang lebih pendek antara umur ekspektasian dan periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk *portofolio revolving* tertentu, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik), bukan sepanjang periode kontrak.

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di neraca mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVOCI, saldo di neraca mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan terpisah sebagai cadangan pada pendapatan komprehensif lain.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif. Dasar input, asumsi dan teknik estimasi diungkapkan dalam Catatan 3.

Ketika ada sejumlah kewajiban debitur yang dianggap tidak bisa diselesaikan, maka cadangan kerugian penurunan nilai kredit Stage 3 akan dibuat. Cadangan kerugian penurunan nilai Stage 3 ini adalah selisih antara jumlah pinjaman yang tercatat dan probabilitas tertimbang nilai sekarang dari estimasi arus kas masa depan yang telah dihitung menggunakan tiga skenario (antara lain dari hasil penyelesaian terbaik, terburuk atau yang paling mungkin) dimana Bank akan memberikan bobot probabilitas individu untuk setiap skenario pemulihan yang diidentifikasi berdasarkan rencana *workout* untuk masing-masing debitur individu.

Proyeksi arus kas juga mencakup jaminan yang dapat direalisasi, nilai-nilai yang digunakan akan memperhitungkan dampak dari informasi ekonomi di masa mendatang (*forward looking*) . Keadaan dari masing-masing debitur secara individu dipertimbangkan ketika memperkirakan arus kas masa depan dan kapan penyelesaian kewajiban diterima dengan memasukan unsur pertimbangan yang signifikan.

Kerugian kredit ekspektasian atas komitmen Pinjaman yang diberikan dan jaminan keuangan diakui pada liabilitas lain-lain. Jika instrumen keuangan mencakup komponen aset keuangan dan komitmen yang belum ditarik dan tidak dapat dipisahkan atas kerugian kredit ekspektasian pada komponen ini, jumlah kerugian kredit atas komitmen tersebut diakui bersamaan dengan kerugian kredit atas aset keuangan. Dalam kondisi jumlah kerugian kredit ekspektasian gabungan melebihi jumlah tercatat bruto dari aset keuangan, maka kerugian kredit ekspektasian diakui sebagai liabilitas lain-lain.

e. Transaksi dalam Mata Uang Asing dan Penjabaran

Mata Uang Pelaporan

Bank Pembangunan Daerah Bali menyelenggarakan pembukuannya dalam mata uang Rupiah (Rp). Transaksi dalam mata uang selain Rupiah yang terjadi di sepanjang tahun dicatat dengan nilai kurs yang berlaku pada saat terjadinya transaksi yang bersangkutan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

Policy applicable from January 1, 2020 (Continued)

vii) Allowance for Impairment Losses on Financial Assets (Continued)

Credit impaired (or defaulted) exposures (Stage 3)

Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate. The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, discounted at the instrument's original effective interest rate, and the gross carrying value of the instrument prior to any credit impairment.

The period considered when measuring expected credit loss is the shorter of the expected life and the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, including credit cards, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn) rather than the contractual term.

For assets measured at amortised cost, the balance sheet amount reflects the gross asset less the expected credit losses. For debt instruments held at FVOCI, the balance sheet amount reflects the instrument's fair value, with the expected credit loss allowance held as a separate reserve within other comprehensive income.

To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.The basis of inputs, assumptions and estimation technique are disclosed in Note 3.

Where any amount is considered irrecoverable, a Stage 3 credit impairment provision is raised. This Stage 3 provision is the difference between the loan carrying amount and the probability weighted present value of estimated future cash flows, reflecting minimum 3 scenarios (among others typically the best, worst or most likely recovery outcomes) where the Bank assigns individual probability weighting for each recovery scenario that has been identified based on the workout plan for each individual debtors.

The cash flows projection include realisable collateral, the values used will incorporate the impact of forward looking economic information. The individual circumstances of each debtor are considered when estimates future cash flows and timing of future recoveries which involve significant judgment.

Expected credit loss on loan commitments and financial guarantees is recognised as other liabilities. Where a financial instrument includes both financial asset and an undrawn commitment and it is not possible to separately identify the expected credit loss on these components, expected credit loss amounts on the loan commitment are recognised together with expected credit loss amounts on the financial asset. To the extent the combined expected credit loss exceeds the gross carrying amount of the financial asset, the expected credit loss is recognised as other liabilities.

e. Foreign Currency Transaction and Translations

Reporting Currency

Bank Pembangunan Daerah Bali maintain their accounting records in Indonesian Rupiah (Rp). Transactions during the year involving currencies other than Rupiah are recorded at the rates of exchange prevailing at the time the transactions were made.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

e. Transaksi dalam Mata Uang Asing dan Penjabaran (Lanjutan)

Transaksi dan Saldo

Transaksi dalam mata uang asing dijabarkan ke Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada setiap tanggal pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah menggunakan kurs penutup. Kurs yang digunakan sebagai acuan adalah kurs yang dikeluarkan oleh Bank Indonesia. Keuntungan dan kerugian selisih kurs yang timbul dari penyelesaian transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui didalam laporan laba rugi, kecuali jika ditangguhkan di dalam ekuitas sebagai lindung nilai arus kas dan lindung nilai invetasi bersih yang memenuhi syarat.

Keuntungan dan kerugian selisih kurs yang berhubungan dengan pinjaman, serta kas dan setara kas disajikan pada laporan laba rugi sebagai " penghasilan atau biaya keuangan". Keuntungan atau kerugian neto selisih kurs lainnya disajikan pada laporan laba rugi sebagai "kerugian/(keuntungan) lain-lain-neto".

Perubahan nilai wajar efek moneter yang didenominasikan dalam mata uang asing yang diklasfikasikan sebagai tersedia untuk dijual dianalisa antara selisih pejabaran yang timbul dari perubahan niai tercatat efek lainnya. Selisih penjabaran terkait dengan perubahan biaya perolehan diamortisasi diakui di dalam laporan laba rugi, dan perubahan nilai tercatat lainnya diakui pada laba komprehensif lainnya.

Selisih penjabaran aset dan liabilitas keuangan non-meneter yang dicatat pada nilai wajar diakui sebagai bagian keuntungan atau kerugian perubahan nilai wajar. Sebagai contoh, selisih pejabaran aset dan liabilitas keuangan non-meneter seperti ekuitas yang dimiliki dan dicatat pada nilai wajar melaui laporan laba-rugi sebagai bagian keuntungan atau kerugian nilai wajar dan selisih pejabarannya pada aset non-moneter seperti tersedia ekuitas yang diklasifkasikan sebagai tersedia untuk dijual diakui dalam pendapatan komprehensif lainnya.

Pada tanggal 31 Desember 2020 dan 2019 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:

	2020	2019	
Dolar Amerika Serikat	14.050	13.882	*United States Dollar (USD)*

f. Giro pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan bank lain dicatat pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), Surat berharga pemerintah, *call money* dan deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

h. Efek-efek

Kebijakan berlaku sebelum 1 Januari 2020

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

e. Foreign Currency Transaction and Translations (continued)

Transactions and balances

Foreign currency transactions are translated into Rupiah using the exchange rates prevailing at the dates of the transactions. At each reporting date, monetary assets and liabilities denominated inforeign currency are translated into Rupiah using the closing exchange rate. Exchange rate used as benchmark is the rate which is issued by Bank Indonesia. Foreign exchange gains and losses resulting fromt he settlement of such transactions and from the translationat period-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the profit or loss, except when deferred in equity as qualifying cash flow hedges and qualifying net investment hedges.

Foreign exchange gains and losses that relate to borrowings and cash and cash equivalents are presented in the profit or loss within"finance income or costs". All other net foreign exchange gains and losses are presented inthe profit or loss within "other (losses)/gains - net".

Changes in the fair value of monetary securities denominated inforeigncurrency classified as available-for-sale are analysed between translationdifferences resulting fromchanges in the amortised cost of the security and other changes in the carrying amount of the security.Translation differences related to changes inamortised cost are recognised inprofit or loss,and other changes in carrying amount are recognised in other comprehensive income.

Translation differences on non-monetary financial assets and liabilities carried at fair value are reported as part of the fair value gain or loss. For example, translation differences on non-monetary financial assets and liabilities such as equities held at fair value through profit or loss are recognised in profit or loss as part of the fair value gainor loss and translation differences on non-monetary assets such as equities classified as available-for-sale financial assets are recognised in other comprehensive income.

As of December 31, 2020 and 2019, 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 :

f. Current accounts with Bank Indonesia and Other Banks

Current account with Bank Indonesia and Other Bank are stated at amortized cost using the effective interest rate method less allowance for impairment losses.

g. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks consists of Bank Indonesia Deposit, marketable securities, call money and time deposit.

Placements with Bank Indonesia and other banks are initially measured at fair value plus incremental direct transaction costs, and subsequently measured at their amortized cost using the effective interest rate method less allowance for impairment losses.

Refer to note 2d for the accounting policies of financial assets and liabilities.

h. Securities

Policy applicable before January 1, 2020

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

h. Efek-efek (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020 (Lanjutan)

Cadangan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2.d.

Untuk efek-efek yang diperdagangkan secara aktif di pasar keuangan yang terorganisasi, nilai wajar tersebut umumnya ditentukan dengan mengacu pada harga penawaran pasar yang terjadi di bursa efek pada tanggal yang terdekat dengan tanggal laporan posisi keuangan, kemudian disesuaikan dengan biaya-biaya yang akan dikeluarkan untuk memperoleh aset tersebut. Untuk efek-efek yang tidak mempunyai harga penawaran pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya adalah sama atau dihitung berdasarkan arus kas yang diharapan terhadap aset bersih efek-efek tersebut.

Bank menggunakan harga penawaran pasar yang terjadi di bursa efek pada tanggal yang terdekat dengan tanggal laporan posisi keuangan sebagai nilai wajar.

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.

Kebijakan berlaku mulai 1 Januari 2020
Setelah pengakuan awal, efek-efek untuk tujuan investasi diukur sesuai dengan klasifikasinya masing-masing, sebagai diukur pada biaya perolehan diamortisasi atau diukur pada nilai wajar melalui pendapatan komprehensif lain (FVOCI).

- Diukur pada biaya perolehan diamortisasi
  Setelah pengakuan awal, investasi diukur pada biasa perolehan diamortisasi dengan menggunakan metode suku bunga efektif.
- Diukur pada FVOCI
  Setelah pengakuan awal, diukur pada nilai wajar dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar akan diakui sebagai penghasilan komprehensif lain. Perubahan pada kerugian kredit ekspektasian diakui laba rugi dan diakumulasi pada ekuitas. Pada saat penghentian pengakuan, akumulasi keuntungan atau kerugian nilai wajar bersih, setelah akumulasi cadangan kerugian penurunan nilai, ditransfer ke laba rugi.

i. Efek-efek Yang Dibeli Dengan Janji Dijual Kembali

Efek-efek yang dibeli dengan janji dijual kembali adalah transaksi dimana Bank membeli aset keuangan secara bersamaan membuat perjanjian untuk menjual kembali aset (atau aset yang secara substansial serupa) dengan harga tetap pada tanggal yang akan datang. Aset yang mendasari tidak diakui dalam laporan keuangan Bank. Setelah inisial pengakuan, sekuritas yang dibeli untuk dijual kembali perjanjian diukur pada biaya perolehan diamortisasi. Selisih antara harga beli dan harga jual kembali diakui sebagai pendapatan bunga dengan menggunakan metode suku bunga efektif.

j. Pinjaman yang Diberikan

Kebijakan berlaku sebelum 1 Januari 2020

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

h. Securities (Continued)

Policy applicable before January 1, 2020 (Continued)

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 hold-to-maturity category to held-for-trading category, unrealized gains or losses on the date of the reclassification are recorded as income or expense.

The reclassification of marketable securities from held for trading category to held to maturity category is recorded at fair value at the reclassification date, which becomes the new amortized cost.

Refer to note 2d for the accounting policies of financial assets and liabilities.

Policy applicable from January 1, 2020
Subsequently accounted for, depending on their respective classifications, as either measured at amortised cost or measured at fair value through other comprehensive income (FVOCI).

- *Measured at amortised cost*
  Subsequently, investment measured at amortised cost using effective interest rate method.
- *Measured at FVOCI*
  Subsequently, investment carried at fair value with all unrealized gains and losses arising from changes in fair value recognised in other comprehensive income. Changes in expected credit losses are recognised in profit or loss and are accumulated in equity. On derecognition, the cumulative fair value gains or losses, net of cumulative allowance for impairment losses, are transferred to the profit or loss.

i. Securities Purchased Under Resale Agreements

Securities purchased under resale agreements are transactions in which the Bank purchases a financial asset and simultaneously enters into an agreement to resell the asset (or substantially similar asset) at a fixed price on a future date. The underlying asset is not recognized in the Bank's financial statements. Subsequent to initial recognition, securities purchased under resale agreements are measured at amortised cost. The difference between purchase and resale price is recognised as interest income using the effective interest method.

j. Loans

Policy applicable before January 1, 2020

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

j. Pinjaman yang Diberikan (Lanjutan)

Kebijakan berlaku sebelum 1 Januari 2020

Restrukturisasi pinjaman yang diberikan

Restrukturisasi pinjaman yang diberikan meliputi modifikasi persyaratan pinjaman yang diberikan, konversi pinjaman yang diberikan menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Saat persyaratan kredit telah dinegosiasi ulang atau dimodifikasi (kredit restrukturisasi), penurunan nilai yang ada diukur dengan menggunakan suku bunga efektif awal yang digunakan sebelum persyaratan diubah dan tidak lagi diperhitungkan sebagai kredit menunggak.

Manajemen secara berkelanjutan meriviu kredit yang dinegosiasi ulang untuk meyakinkan terpenuhinya seluruh kriteria dan pembayaran di masa depan. Kredit terus menjadi subjek penilaian penurunan nilai individual atau kolektif, dihitung dengan menggunakan suku bunga efektif awal.

Kerugian yang timbul dari restrukturisasi pinjaman yang diberikan yang berkaitan dengan modifikasi persyaratan pinjaman yang diberikan hanya diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan pinjaman yang diberikan yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai pinjaman yang diberikan yang tercatat sebelum restrukturisasi.

Untuk restrukturisasi pinjaman yang diberikan bermasalah dengan cara konversi pinjaman yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi pinjaman yang diberikan diakui hanya apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya, adalah kurang dari nilai tercatat pinjaman yang diberikan.

Kriteria yang digunakan oleh Bank untuk menentukan bukti obyektif dari penurunan nilai adalah sebagai berikut:

a. Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
b. Pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau marjin;
c. Pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
d. Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
e. Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
f. Data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk:
   1) Memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan
   2) Kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian ditentukan oleh manajemen untuk setiap portofolio yang diidentifikasi. Pada umumnya, periode tersebut bervariasi antara 3 sampai 12 bulan, untuk kasus tertentu diperlukan periode yang lebih lama.

Tunggakan bunga yang dikapitalisasi menjadi pokok pinjaman yang diberikan yang baru dalam rangka restrukturisasi pinjaman yang diberikan dicatat sebagai pendapatan bunga ditangguhkan dan akan diakui sebagai pendapatan dengan cara amortisasi secara proporsional berdasarkan persentase tagihan bunga *non-performing* yang dikapitalisasi terhadap pokok pinjaman yang diberikan baru dikalikan dengan angsuran pokok yang diterima.

Biaya-biaya yang dikeluarkan oleh Bank dalam restrukturisasi pinjaman yang diberikan bermasalah dicatat sebagai biaya pada saat terjadinya.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan antara Bank dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Penerimaan kembali atas kredit yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas pinjaman yang diberikan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional lainnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

j. Loans (Continued)

Policy applicable before January 1, 2020 (Continued)

Loan restructuring

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and / or a combination of both.

When the loan terms have been renegotiated or modified (restructured loans), any impairment is measured using the original effective interest rate as calculated before the modification of terms and the loan is no longer considered past due.

Management continuously reviews renegotiated loans to ensure that all criteria are met and the future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan original effective interest rate.

Losses occured due to loan restructuring in respect of the modification of the terms of the loans are recognized only if the present value of total future cash flows which have been specified in the new terms of the loans, including both cash flow designated as interest and as loan principal, are less than the recorded amounts of loans before restructuring.

For loan restructuring experiencing problems by way of converting loans given into equity or other financial instruments, a loss on loan restructuring is recognized only if the fair value of the equity or other financial instruments received, deducted by estimated expenses to sell the equity or other financial instruments, is less than the recorded value of the loan.

The criteria used by the Bank to determine that there is objective evidence of impairment include:

a. Significant financial difficulty of the issuer or obligor;
b. A breach of contract, such as a default or delinquency in principal or margin payments;
c. The lender, for economic or legal reasons in connection with the financial difficulties experienced by the borrower, provides relief (concessions) to the borrower which is not possible if the borrower does not experience such difficulties;
d. It becomes probable that the borrower will enter into bankruptcy or other financial reorganisation;
e. The disappearance of an active market for that financial asset because of financial difficulties; or
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.

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 trouble 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

j. Pinjaman yang Diberikan (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020

Setelah pengakuan awal, Pinjaman yang diberikan diukur pada biaya perolehan diamortisasi atau nilai wajar sesuai dengan klasifikasinya masing-masing. Untuk Pinjaman yang diberikan yang diklasifikasikan sebagai biaya perolehan diamortisasi, setelah pengakuan awal diukur menggunakan suku bunga efektif. Sedangkan untuk Pinjaman yang diberikan yang diklasifikasikan sebagai FVTPL, setelah pengakuan awal diukur pada nilai wajar dimana keuntungan atau kerugian atas perubahan nilai wajar dicatat pada pendapatan transaksi perdagangan-bersih.

Bank mencatat restrukturisasi kredit bermasalah berdasarkan jenis restrukturisasi.

Dalam restrukturisasi kredit bermasalah yang dilakukan dengan penerimaan aset (termasuk kepentingan ekuitas debitur), Bank mencatat aset tersebut (termasuk kepentingan ekuitas) sebesar nilai wajarnya pada saat restrukturisasi. Kelebihan nilai tercatat Pinjaman yang diberikan di atas nilai wajar aset yang diterima setelah dikurangi estimasi biaya untuk menjual aset tersebut, diakui sebagai kerugian dalam laba rugi tahun berjalan.

Hanya dalam restrukturisasi kredit yang bermasalah melibatkan modifikasi persyaratan kredit, akun bank untuk efek restrukturisasi prospektif dan tidak mengubah nilai buku kredit pada saat restrukturisasi, kecuali jumlahnya melebihi nilai sekarang dari total penerimaan kas masa depan yang ditentukan dalam kebijakan baru.

Jika nilai sekarang dari total penerimaan kas masa depan yang ditentukan dalam persyaratan baru lebih rendah dari nilai tercatat pinjaman sebelum restrukturisasi, Bank mengurangi saldo pinjaman dengan jumlah yang sama dengan nilai sekarang dari total penerimaan kas masa depan. Jumlah pengurangan tersebut diakui sebagai cadangan kerugian penurunan nilai.

Saat arus kas kontraktual atas aset keuangan direnegosiasi atau dimodifikasi dan renegosiasi atau modifikasi tersebut tidak menghasilkan penghentian pengakuan aset keuangan, Bank menghitung ulang jumlah tercatat bruto aset keuangan dan mengakui keuntungan atau kerugian yang timbul dari modifikasi dalam laporan laba rugi. Jumlah tercatat bruto aset keuangan dihitung ulang sebagai nilai kini dari arus kas kontraktual yang telah direnegosiasi atau dimodifikasi yang didiskontokan dengan suku bunga efektif awal aset keuangan. Biaya atau pendapatan jasa yang terjadi mengubah jumlah tercatat aset keuangan yang telah dimodifikasi dan diamortisasi selama sisa jangka waktu aset keuangan modifikasian tersebut.

k. Transaksi dengan Pihak Berelasi

Dalam menjalankan usahanya, Bank melakukan transaksi dengan pihak - pihak berelasi seperti yang didefinisikan dalam PSAK 7 tentang "Pengungkapan Pihak-pihak Berelasi", antara lain:

1. perusahaan di bawah pengendalian Bank;
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 poin 3 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.

l. Penyertaan Saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Kebijakan berlaku sebelum 1 Januari 2020

Investasi dalam saham diklasifikasikan sebagai aset keuangan tersedia untuk dijual dicatat sebesar biaya perolehan setelah pengakuan awalnya karena terdiri dari efek ekuitas tanpa harga kuotasi yang nilai wajarnya tidak dapat diukur secara andal, kecuali untuk investasi dalam saham tertentu yang memiliki harga kuotasi dicatat sebesar nilai wajar pengakuan awalnya.

Investasi dimana PT Bank Pembangunan Daerah Bali mempunyai presentase kepemilikan 20% sampai dengan 50% atau di perusahaan asosiasi dimana Bank mempunyai pengaruh signifikan dicatat dengan metode ekuitas. Dengan metode ekuitas, investasi dicatat sebesar biaya perolehan dan disesuaikan dengan bagian BPD Bali atas laba atau rugi neto perusahaan asosisasi sesuai dengan jumlah persentase kepemilikan dan dikurangi dengan penerimaan dividen sejak tanggal perolehan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

j. Loans (Continued)

Policy applicable from January 1, 2020

Subsequent to initial recognition, loans are measured at amortised cost or fair value depending on the respective classification. For loan which classified as amortised cost is subsequently measured using the effective interest method. While for loans which classified as fair value through profit or loss are subsequently carried at fair value, with gains or losses arising from changes in fair value are recorded in net trading income.

The Bank accounts for troubled debt restructuring in accordance with the type of restructuring.

In troubled debt restructuring which involves a repossesion of assets (including an equity interest of the debtor), the Bank records those assets (including an equity interest) at their fair values at the time of restructuring. The excess of the carrying amount of the loans over the fair value of assets received less estimated costs to sell, is recognised as a loss in the current year profit or loss.

In troubled debt restructuring which only involves modification of the credit terms, the Bank accounts for the restructuring effect prospectively and does not change the carrying amount of the loans at the time of restructuring, unless the amount exceeds the present value of the total future cash receipts specified in the new terms.

If the present value of the total future cash receipts specified in the new terms is lower than the carrying amount of the loans prior to restructuring, the Bank reduces the loans balance to the amount equal to the present value of the total future cash receipts. The amount of the reduction is recognised as allowance for impairment losses.

When the contractual cash flows of a financial asset are renegotiated or otherwise modified and the renegotiation or modification does not result in the derecognition of that financial asset, the Bank shall recalculate the gross carrying amount of the financial asset and shall recognise a modification gain or loss in profit or loss. The gross carrying amount of the financial asset shall be recalculated as the present value of the renegotiated or modified contractual cash flows that are discounted at the financial asset's original effective interest rate. Any costs or fees incurred adjust the carrying amount of the modified financial asset and are amortised over the remaining term of the modified financial asset.

k. Transaction with Related Parties

In carrying out its business, the Bank conducts transactions with related parties as defined in PSAK 7 concerning "Related Party Disclosures", among others:

1. *entities under the control of the Bank's;*
2. *asociated companies;*
3. *investors with voting rights that gives them significant influence;*
4. *entities controlled by investors under point of 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 financial statements.

l. Investment In Shares

Investments in shares represent investments in non publicly listed companies engaged in the financial services industry held for long term purposes.

Policy applicable before January 1, 2020

Investments in shares classified as available-for-sale financial assets is carried at cost after it's initial recognition as it consist of unquoted equity securities whose fair value cannot be reliably measured, except for certain investment in shares that has qouted price which is accounted for at fair value after initial recognition.

Investment in which PT 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

l. Penyertaan Saham (Lanjutan)

Kebijakan berlaku mulai 1 Januari 2020

Investasi dengan persentase kepemilikan dibawah 20% dan tidak memiliki pengaruh yang signifikan dicatat dengan nilai wajar dikurangi dengan cadangan kerugian penurunan nilai.

Investasi saham ini diklasifikasikan sebagai Nilai Wajar melalui Penghasilan Komprehensif Lain dengan pemilihan yang tidak dapat dibatalkan jika tidak diperdagangkan di bursa efek.

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 Bank memiliki pengaruh signifikan terhadap *investees* dan nilai wajar apabila Bank Bali tidak memiliki pengaruh signifikan terhadap *investees.* Kerugian penurunan nilai diakui apabila terdapat penurunan permanen atas penyertaan sementara dengan menggunakan metode *individual assessment.*

Penyertaan sementara dihapusbuku dari laporan posisi keuangan apabila telah melampaui jangka waktu 5 tahun sesuai dengan Peraturan Bank Indonesia No. 7/2/PBI/2005 tanggal 20 Januari 2005 tentang "Penilaian Kualitas Aktiva Bank Umum", sebagaimana telah diubah dengan PBI No. 11/2/2009 tanggal 29 Januari 2009. Sejak 24 Oktober 2012, Bank mengikuti PBI No. 14/15/PBI/2012 tanggal 24 Oktober 2012 tentang "Penilaian Kualitas Aset Bank Umum" dan Surat Edaran Bank Indonesia (SEBI) No. 15/28/DPNP tanggal 31 Juli 2013 tentang Penilaian Kualitas Aset Bank Umum.

m. Aset Tetap

1) Kepemilikan Langsung

Aset tetap disusutkan, kecuali tanah, dicatat sebesar harga perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai (jika ada).

Aset tetap, kecuali tanah dan bangunan, disusutkan dengan menggunakan metode saldo menurun ganda (*double-declining balance method*). Bangunan disusutkan dengan menggunakan metode garis lurus (*straight-line method*). Aset tetap, kecuali tanah, disusutkan dengan mengalokasikan harga perolehan sepanjang estimasi masa manfaatnya sebagai berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

l. Investment In Shares (Continued)

Policy applicable from January 1, 2020

Investment with an ownership interest below 20% and have no significant influence are carried at fair value reduced by an allowance for impairment losses.

These investment in shares are classified as Fair Value through OCI by irrevocable election if they are not trade in the stock exchange.

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 Bank has significant influence over the investees or at fair value if Bank 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.

m. Fixed Assets

1) *Direct Ownership*

Fixed assets depreciation, except land, are recorded at cost less accumulated depreciation and impairment loss (if any).

Fixed assets, except land and building, is calculated using the double declining balance method. The building is calculated using the straight line method. Fixed assets, except land, depreciation over their estimated useful lives as follows:

	Metode / *Method*	**Tarif / *Rate***	**Tahun / *Years***	
Bangunan				*Buildings*
Permanen	Garis Lurus/	5%	20	*Permanent*
Bukan Permanen	*Straight Line*	10%	10	*Non Permanent*
Bukan Bangunan				*Non Buildings*
Kelompok 1		50%	4	*Cluster 1*
Kelompok 2	Saldo Menurun Berganda /	25%	8	*Cluster 2*
Kelompok 3	*Double Declining*	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 pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) dimasukkan dalam laporan laba rugi pada tahun aset tersebut dihentikan pengakuannya.

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.

Land is 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 ISFAS 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

m. Aset Tetap (Lanjutan)

ISAK No.25 juga menyatakan bahwa hak atas tanah tidak disusutkan kecuali terdapat bukti sebaliknya yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah kemungkinan besar atau pasti tidak diperoleh. Penerapan interpretasi ini tidak memiliki dampak signifikan terhadap Bank.

PSAK No.48 tentang "Penurunan Nilai Aset" mensyaratkan bahwa nilai tercatat aset tetap dikaji ulang setiap tanggal laporan posisi keuangan untuk menilai apakah aset tetap tersebut nilai tercatatnya lebih tinggi dari jumlah yang dapat diperoleh kembali (*recoverable amount*) dari aset tetap tersebut. Jika nilai tercatat aset melebihi taksiran jumlah yang dapat diperoleh kembali dari aset tetap tersebut.

Maka nilai tercatat aset tetap harus diturunkan menjadi nilai yang dapat diperoleh kembali dari aset tetap tersebut, yang ditentukan sebagai nilai tertinggi antara harga jual bersih dan nilai pakai.

Kebijakan berlaku mulai 1 Januari 2020

Dengan berlakunya PSAK 73 Sewa, ISFAS 25 Hak atas tanah telah ditarik dan dicabut.

Klasifikasi Hak Guna Bangunan (HGB) tergantung pada substansi transaksi, dan bukan pada bentuk hukumnya. Akibatnya, jika suatu kontrak memberikan sesuatu yang secara substansi merupakan pembelian aset tetap, maka hak tersebut memenuhi definisi aset tetap dan dicatat sesuai dengan PSAK 16 Aset Tetap.

Oleh karena itu, pengalihan pengendalian atas aset yang mendasarinya menjadi pertimbangan utama dalam menentukan apakah transaksi tersebut merupakan pembelian aset tetap berdasarkan PSAK 16, atau transaksi sewa sesuai PSAK 73.

Bank menyimpulkan bahwa hak guna bangunan yang dimilikinya diklasifikasikan sebagai aset tetap berdasarkan PSAK 16 karena Bank memperoleh kendali atas hak guna tanah setelah memperoleh hak guna bangunan (HGB) sebagaimana didefinisikan dalam PSAK 72 Pendapatan dari kontrak dengan pelanggan.

n. Aset Tidak Berwujud

Piranti lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai (jika ada).

Piranti lunak komputer yang diperoleh dikapitalisasi sebesar biaya yang dikeluarkan untuk memperoleh dan membuat piranti lunak tersebut siap untuk digunakan. Piranti lunak komputer diamortisasi dengan menggunakan metode saldo menurun ganda (*double-declining balance method*) selama 4 tahun.

Biaya yang berhubungan dengan pengembangan atau pemeliharaan program piranti lunak komputer diakui sebagai beban pada periode terjadinya.

o. Penurunan Nilai Aset Non - Keuangan

Bank menerapkan PSAK 48 (revisi 2014), "Penurunan Nilai Aset". Penerapan PSAK ini tidak menimbulkan perubahan yang besar terhadap laporan keuangan.

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut, maka Bank akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Nilai tercatat aset non-keuangan ditelaah untuk penurunan nilai apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat suatu aset tidak dapat dipulihkan. Jika ada indikasi seperti itu dan nilai tercatat suatu aset melebihi taksiran jumlah terpulihkan, aset atau unit penghasil kas diturunkan nilainya ke jumlah terpulihkan. Taksiran jumlah terpulihkan aset adalah yang lebih tinggi dari nilai wajar aset dan nilai pakai.

Nilai wajar adalah nilai yang diperoleh dari penjualan aset dalam transaksi yang wajar dikurangi biaya penjualan sedangkan nilai pakai adalah nilai kini dari estimasi arus kas masa mendatang yang diharapkan muncul dari penggunaan aset secara terus menerus dan dari penjualannya pada akhir masa pakainya. Untuk aset yang tidak menghasilkan arus kas masuk independen yang besar, jumlah terpulihkan ditentukan untuk unit penghasil kas terkait aset tersebut. Rugi penurunan nilai diakui dalam laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

m. Fixed Assets (Continued)

ISFAS 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.

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.

The carrying amount had to decrease into recoverable amount from its, determined using more than amount between the net sold pricing and used value.

Policy applicable from January 1, 2020

Upon effectivity of SFAS 73 Leases, ISFAS 25 Landrights has been withdrawn and revoked.

Classifying land use rights (HGB) depends on the substance of the transaction, and not on its legal form. Consequently, if a contract provides something that in substance represents the purchase of fixed assets, then the rights meet the definition of fixed assets and are recorded in accordance with SFAS 16 Property, Plant and Equipment.

Accordingly, the transfer of control over underlying assets becomes the main consideration in determining whether the transaction is a purchase of fixed assets under SFAS 16, or a lease transaction under SFAS 73.

The Bank has concluded that the land use rights it holds are classified as fixed assets under SFAS 16 as it obtains control of the land use rights as it obtains control of the land use rights (HGB) as defined under SFAS 72 Revenue from contracts with customers.

n. Intangible Assets

Software acquired by Bank is stated at cost less accumulated amortization and accumulated impairment losses (if any).

Acquisition of the software in capitalized as at cost incurred to acquired and make the software ready for use. The software is amortized using the double declining balance method over 4 (four) years.

Cost of development and maintenance program software is recognized as at the transaction date.

o. Impairment of Non - Financial Assets

Bank implemented PSAK 48 (revised 2014), "Impairment of Assets". The adoption of the PSAK has no significant impact on the financial reporting and disclosures in the financial statements.

The Bank assesses at each annual reporting period whether there is an indication that an asset may impaired. If any such indication exists, Bank makes an estimate of the asset's recoverable amount.

The carrying values of non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. If such indication exists and where the carrying amount of an asset exceeds the estimated recoverable amount, the assets or cash-generating units are written down to their recoverable amount. The estimated recoverable amount of an asset is the higher of an asset's fair value and value-in-use.

The fair value is the amount obtainable from the sale of an asset in an arm's length transaction less costs of disposal while value-in-use is the present value of estimated future cash flows expected to arise from the continuing use of an asset and from its disposal at the end of its useful life. For an asset that does not generate largely independent cash inflows, the recoverable amount is determined for the cash-generating unit to which the asset belongs. Impairment losses are recognised in profit or loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

o. Penurunan Nilai Aset Keuangan (Lanjutan)

Dalam membuat taksiran nilai pakai, estimasi arus kas masa mendatang didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini dari nilai waktu dari uang dan risiko spesifik untuk aset.

Untuk aset non-keuangan tidak termasuk aset takberwujud dengan masa manfaat tidak terbatas, penilaian dilakukan pada setiap tanggal pelaporan, apakah ada indikasi bahwa kerugian penurunan nilai yang sebelumnya diakui mungkin tidak lagi ada atau mungkin telah menurun. Jika indikasi tersebut terjadi, jumlah terpulihkan diperkirakan. Rugi penurunan nilai yang diakui sebelumnya dibalik hanya jika telah terjadi perubahan dalam estimasi yang digunakan untuk menentukan jumlah terpulihkan aset sejak rugi penurunan nilai terakhir diakui. Jika ini kasusnya, jumlah tercatat aset meningkat menjadi jumlah terpulihkan tersebut. Jumlah peningkatan tersebut tidak dapat melebihi nilai tercatat yang telah ditentukan, setelah dikurangi penyusutan atau amortisasi, sehingga seolah-olah kerugian penurunan nilai yang diakui untuk aset tahun-tahun sebelumnya tidak pernah terjadi.

Pembalikan tersebut diakui dalam laporan laba rugi kecuali aset dicatat pada nilai revaluasi, yang mana pembalikan diperlakukan sebagai peningkatan revaluasi. Setelah pembalikan itu, beban penyusutan atau amortisasi disesuaikan dalam tahun-tahun mendatang untuk mengalokasikan jumlah revisi nilai tercatat aset, dikurangi nilai sisa, secara sistematis atas sisa manfaatnya.

Aset takberwujud dengan masa manfaat tidak terbatas diuji untuk penurunan nilai setiap tahun baik secara individu maupun di tingkat unit penghasil kas mana yang sesuai dan ketika keadaan mengindikasikan bahwa nilai tercatat mungkin mengalami penurunan nilai.

p. Aset Lain-lain

Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan, pajak dibayar dimuka, biaya dibayar dimuka, agunan yang diambil alih, properti terbengkalai dan beban yang ditangguhkan.

Biaya dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank. AYDA merupakan jaminan Pinjaman yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian Pinjaman yang diberikan dan disajikan pada “Aset lain-lain“.

AYDA disajikan sebesar nilai bersih yang dapat direalisasi (*net realizable value*). Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual AYDA tersebut.

Kelebihan saldo Pinjaman yang diberikan yang belum dilunasi oleh peminjam di atas nilai dari AYDA, dibebankan terhadap cadangan kerugian penurunan nilai Pinjaman yang diberikan. Selisih antara nilai bersih yang dapat direalisasi dengan hasil penjualan AYDA diakui sebagai keuntungan atau kerugian tahun berjalan pada saat dijual.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dibebankan ke laporan laba rugi tahun berjalan pada saat terjadinya.

Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laporan laba rugi tahun berjalan.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

o. Impairment of Non - Financial Assets (Continued)

In assessing value-in-use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

For non-financial assets excluding intangible assets with indefinite useful life, an assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation or amortisation, had no impairment loss been recognised for the asset in prior years.

Such reversal is recognised in profit or loss unless the asset is carried at revalued amount, in which case the reversal is treated as a revaluation increase. After such a reversal, the depreciation or amortisation expense is adjusted in future years to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level as appropriate and when circumstances indicate that the carrying value may be impaired.

p. Other Assets

Other assets include interests receivable, receivables, prepaid tax, prepaid expenses, foreclosed asset, abandoned properties and deferred expense.

Prepaid expenses are amortized during the useful life of each cost using the straight line method.

Foreclosed assets is the Bank's assets acquired, either through auction or outside the auction based on voluntary submission by the owner or on the power scheme to sell outside the auction of the scheme owner in the event the debtor does not fulfill its obligations to the Bank. Foreclosed assets is given credit guarantees have been taken over as part of the solution given and presented in "Other Assets".

Foreclosed assets are stated at net realizable value. Net realizable value is the fair value of foreclosed asset reduced by the estimated costs to sell these foreclosed asset.

Excess balances of loans that have not been repaid by the borrower on the value of foreclosed asset, charged against loss reserves decline in the value of loans. The difference between the net realizable value with foreclosed asset proceeds is recognized as a gain or loss on current year at the time of sale.

Expenses related to foreclosed asset maintenance are charged to current year income statement as incurred.

In the event of permanent impairment, the carrying value is reduced to recognize the decline and losses charged to current year income statement.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

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 diklasfikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

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.

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. Namun, liabilitas pajak penghasilan tangguhan tidak diakui jika berasal dari pengakuan awal goodwill atau pada saat pengakuan awal aset dan liabilitas yang timbul dari transaksi selain kombinasi bisnis yang pada saat transaksi tersebut tidak mempengaruhi laba rugi akuntansi dan laba rugi kena pajak. Pajak penghasilan tangguhan ditentukan dengan menggunakan tarif pajak yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan dan diharapkan diterapkan ketika aset pajak penghasilan tangguhan direalisasi atau liabilitas pajak penghasilan tangguhan diselesaikan.

Aset pajak penghasilan tangguhan diakui hanya jika besar kemungkinan jumlah penghasilan kena pajak dimasa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

r. 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 is 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.

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 financial statements. However, deferred tax liabilities are not recognised if they arise from the initial recognition of goodwill and deferred income tax is not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss. Deferred income tax is determined using tax rates that have been enacted or substantially enacted as at reporting period and is expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

u. Perpajakan (Lanjutan)

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakanyang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Koreksi terhadap kewajiban perpajakan diakui saat surat ketetapan pajak diterima atau jika mengajukan keberatan, pada saat keputusan atas keberatan tersebut telah ditetapkan.

v. Pendapatan dan Beban Bunga

Kebijakan berlaku sebelum 1 Januari 2020
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.

Metode suku bunga efektif adalah metode dalam menghitung biaya perolehan diamortisasi atas aset keuangan atau liabilitas keuangan dan alokasi atas pendapatan bunga atau beban bunga pada periode yang relevan. Suku bunga efektif adalah tingkat bunga yang mendiskontokan estimasi pembayaran atau penerimaan kas masa depan sepanjang umur yang diekspektaksi atas instrumen keuangan, atau periode yang lebih pendek, atas nilai tercatat bruto dari aset keuangan (ketika aset tidak mengalami penurunan nilai) atau pada biaya perolehan diamortisasi atas liabilitas keuangan. Saat menghitung suku bunga efektif, Bank melakukan estimasi arus kas dengan mempertimbangkan seluruh perjanjian kontraktual atas instrumen keuangan (antara lain opsi pelunasan dipercepat) tetapi tidak pertimbangkan kerugian kredit di masa depan. Perhitungan ini termasuk seluruh provisi yang dibayar atau diterima atas kontrak yang merupakan bagian kesatuan dengan suku bunga efektif, biaya transaksi dan seluruh premi atau diskonto.

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.

Kebijakan berlaku mulai 1 Januari 2020
Pendapatan bunga atas aset keuangan baik yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi dan beban bunga atas seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diakui pada laba rugi berdasarkan suku bunga efektif.

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya diamortisasi yang mengalami penurunan nilai setelah pengakuan awal (*Stage* 3) diakui berdasarkan suku bunga efektif kredit yang disesuaikan. Tingkat bunga ini dihitung dengan cara yang sama dalam perhitungan suku bunga efektif kecuali bahwa cadangan kerugian kredit ekspektasian dimasukkan dalam arus kas ekspektasian. Oleh karenanya, pendapatan bunga diakui atas aset keuangan dalam klasifikasi biaya perolehan diamortisasi termasuk kerugian kredit ekspektasian. Dalam kondisi risiko kredit atas aset keuangan *Stage* 3 mengalami perbaikan sehingga aset keuangan tidak lagi dipertimbangkan mengalami penurunan nilai, pengakuan pendapatan bunga dihitung berdasarkan nilai tercatat bruto aset keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

u. Taxation (Continued)

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on

Corrections to taxation liabilities are recorded when an assessment is received or, if appealed against, when the appeal has been decided.

v. Interest Income and Expense

Policy applicable before January 1, 2020
Interest income and expenses are recognized in the statement of income using the effective interest method. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or financial liability.

The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period,to the gross carrying amount of the financial asset (when the asset is not credit impaired) or to the amortised cost of the financial liability. When calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument (for example prepayment options) but does not consider future credit losses. This calculation includes all fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

Interest income and expenses presented in the statements of income include:

- *Interest on financial assets and financial liabilities at amortized cost calculated on an effective interest basis;*
- *Interest on available for sale financial assets calculated on an effective interest basis;*

If financial assets or similar financial asset groups have been impaired as a consequence of loss on impairment, then the interest income subsequently acquired is recognized based on interest rate used for discounting future cash flows in calculating the loss on impairment.

Loans where the principal or interest has been past due for 90 days or more, or where reasonable doubt exist as to the timely collection, are generally classified as impaired loans. Interest accrued but not yet collected is cancelled when a loan is classified as impaired.

Policy applicable from January 1, 2020
Interest income for financial assets held at either fair value through other comprehensive income or amortised cost and interest expense on all financial liabilities held at amortised cost are recognised in profit or loss using the effective interest method.

Interest income for financial assets that are either held at fair value through other comprehensive income or amortised cost that have become credit impaired subsequent to initial recognition (Stage 3) is recognised using the credit adjusted effective interest rate. This rate is calculated in the same manner as the effective interest rate except that expected credit losses are included in the expected cash flows. Interest income is therefore recognised on the amortised cost of the financial asset including expected credit losses. Should the credit risk on a Stage 3 financial asset improve such that the financial asset is no longer considered credit impaired, interest income recognition reverts to a computation based on the rehabilitated the carrying value of the financial asset gross.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

w. 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. Transaksi Sewa

Kebijakan berlaku sebelum 1 Januari 2020
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.

Kebijakan berlaku mulai 1 Januari 2020
Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:
- Sewa jangka-pendek; dan
- Sewa yang aset pendasarnya bernilai rendah

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:
- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Bank memiliki hak untuk mengarahkan penggunaan aset identifikasian. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:
  1. Bank memiliki hak untuk mengoperasikan aset;
  2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan dan estimasi biaya yang akan dikeluarkan untuk membongkar dan memindahkan aset pendasar atau untuk merestorasi aset pendasar ke kondisi yang disyaratkan dan ketentuan sewa, dikurangi dengan insentif sewa yang diterima dan didiskontokan menggunakan suku bunga awal.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Bank menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Modifikasi sewa

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:
- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan - harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

w. Fees and Commission

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. Leases Transaction

Policy applicable before January 1, 2020
Leases which do not transer substantiall all the risk and rewards of ownership are retained by the lessor and classified as operating leases. Payments made under operating leases are charged to the statements of income on a straight line method over the period of the lease.

Policy applicable from January 1, 2020
At the inception of a contract, the Bank assesses whether the contract is or contains a leases. A contract is or contains a leases if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- *Short term lease; and*
- *Low value asset*

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:
- *The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*
- *The Bank has the right to direct the use of the asset. The Bank has described when it has a decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:*
  1. *The Bank has the right to operate the asset;*
  2. *The Bank has designed the asset in a way that predetermine how and for what purpose it will be used.*

The Bank recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any leases payment made at or before the commencement date, plus any initial direct cost incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset to the condition required by the terms and conditions of the leases, less any leases incentives received and discounted using emental borrowing rate at the date of initial application.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate.

Each lease's payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the lease's period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

If the leases transfers ownership of the underlying asset to the Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

Leases modification

The Bank accounts for a leases modification as a separate leases if both:
- *the modification increases the scope of the leases by adding the right to use one or more underlying assets;*
- *the consideration for the leases increases by an amount commensurate with the standalone price for the increase in scope and any appropriate adjustments to that standalone price to reflect the circumstances of the particular contract.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

y. Imbalan Kerja

Bank menerapkan PSAK 24 (Revisi 2015), "Imbalan Kerja"

Imbalan Kerja Jangka Pendek

Imbalan kerja jangka pendek diakui pada saat terhutang kepada karyawan berdasarkan metode akrual.

Imbalan kerja jangka pendek seperti gaji, tunjangan, insentif dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek diukur sebesar jumlah yang tidak didiskontokan.

Program Pensiun Iuran Pasti

Iuran kepada dana pensiun lembaga keuangan (DPLK) sebesar presentase tertentu gaji pegawai yang menjadi peserta program iuran pasti Bank, dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut. Pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Program Imbalan Pasti dan Imbalan Kerja Jangka Panjang Lainnya

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank dan entitas anak. Imbalan kerja ditentukan berdasarkan peraturan Bank dan entitas anak dan persyaratan minimum Undang-undang Tenaga Kerja No. 13/2003, mana yang lebih tinggi.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit.*

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 direklasifikasikan ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Program Imbalan Pasca Kerja Lainnya

Diluar program pensiun imbalan pasti, Bank juga memberikan imbalan pasca kerja lainnya, yaitu meliputi uang penggantian hak, uang pisah, sumbangan kematian, penghargaan masa bhakti proporsional, dan penghargaan dalam rangka pensiun.

Sama seperti imbalan pensiun, liabilitas dan beban pendanaan penghargaan masa bakti, penghargaan masa bhakti proporsional, cuti besar dan uang duka dihitung oleh aktuaris independen dengan menggunakan metode *projected unit credit*.

Dana Pensiun Lembaga Keuangan (DPLK)

Program memberikan manfaat sekaligus (*lumpsum*) yang didefinisikan berdasarkan gaji dan periode kepesertaan yang terkait dengan masa kerja. Namun, akumulasi saldo program iuran pasti (DPLK) akan mengurangi kewajiban Bank. Laporan ini menghitung pembayaran yang harus dilakukan Bank (apabila ada) jika manfaat pasti yang dijanjikan perusahaan melebihi akumulasi saldo DPLK. Kontribusi perusahaan ke DPLK dicatat secara terpisah dan tidak disajikan dalam laporan ini.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

y. Employee Benefits

Bank apply SFAS 24 (Revised 2015), "Employee Benefits".

Short-term Employee Benefit

Short term employee benefits are recognized when payable to the employee based on accrual basis.

Short term employee benefits such as wages, benefit, incentive and other non monetary benefits are recognized during the period when services have beeen rendered. Short term employee benefits are measured using undiscounted amount.

Defined Contribution Plan

Contribution payable to a financial institution pension fund (DPLK) equivalent to a certainly percentage of salaries for qualified employees under the Bank's defined contribution plan is accured and recognized as expense when service have been rendered by qualified employees. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

Defined Benefit Plan and Other Long-term Employee Benefits

The post-employment benefits are accured and recognized as expense when service have been rendered by qualified Bank and susidiaries employees. The benefits are determined based on the Bank and subsidiaries regulations and the minimum requirements of Labor Law No. 13/2003 whichever is higher.

The post-employments benefits and other long-term employee benefits are actuarially determined using Projected Unit Credit Method.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:
- *Actuarial gains and losses.*
- *Return on plan assets, excluding amounts that included in net interest on liabilities (assets).*
- *The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).*

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immadiately in the current statement of profit or loss and other comprehensive income.

All past service costs are recognised at the earlier of when the amendement or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deffered and recognised over the future verting period.

Other Long-term Post-Employment Benefit

Other than pension benefits, the Bank also provides other long-term post-employment benefits, such as compensation pay, separation pay, death allowance, proportional service award for pension, and award for pension.

Similar to pension benefits, service reward benefits, service reward benefits proportional, long service leave and death allowance liabilities and expenses are calculated by independent actuaries using the projected unit credit method.

Defined Contribution (DC) Plan

The Bank provides a defined benefit lump sum benefit pension which is defined by salary and period of membership. However, the Bank's obligation is reduced by the proceeds of a separate defined contribution plan (DPLK). These disclosures measure the Bank's additional payment required (if any) if the defined benefit exceeds the proceeds of that defined contribution plan. The Bank expenses the contribution it pays into the defined contribution on cash basis, and separately to the amount shown in these disclosures.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

y. Imbalan Kerja (Lanjutan)

Dana Pensiun Lembaga Keuangan (DPLK) (Lanjutan)

Berdasarkan skema program, risiko yang mempengaruhi hasil perhitungan dalam laporan keuangan 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. Laba bersih per saham

Sesuai dengan PSAK 56, laba bersih per saham dasar dihitung dengan membagi laba bersih tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang ditempatkan dan disetor penuh selama tahun yang bersangkutan.

aa. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan pada tanggal dividen tersebut disetujui oleh para pemegang saham.

ab. Liabilitas dan aset kontijensi

Liabilitas kontinjensi tidak diakui dalam laporan keuangan tetapi diungkapkan kecuali jika kemungkinan terjadi kecil. Aset kontinjensi tidak diakui namun diungkapkan dalam laporan keuangan ketika adanya kemungkinan untuk mendapatkan manfaat ekonomi.

ac. Segmen operasi

Segmen operasi adalah komponen dari Bank yang terlibat dalam aktivitas bisnis yang menghasilkan pendapatan dan menimbulkan beban, termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain Bank, dimana hasil operasinya dikaji ulang secara berkala oleh Direksi Bank untuk membuat keputusan mengenai sumber daya yang akan dialokasikan pada segmen tersebut dan menilai kinerjanya, serta tersedia informasi keuangan yang dapat dipisahkan. Hasil segmen yang dilaporkan kepada Direksi Bank meliputi komponen-komponen yang dapat diatribusikan secara langsung kepada suatu segmen dan komponen-komponen yang dapat dialokasikan dengan dasar yang wajar. Komponen yang tidak dapat dialokasikan terutama terdiri dari aset dan liabilitas pajak penghasilan, termasuk pajak kini dan pajak tangguhan serta aset tetap.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) berdasarkan segmen geografis.

Segmen geografis meliputi penyediaan jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

y. Employee Benefit (Continued)

Defined Contribution (DC) Plan (Continued)

The plan design means that the risk most commonly affecting the 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 significanly as fewer employees reach retirement age.*

Bonus and Tantiem

Banks also provide bonus to the employees and tantiem to the Board of Commissioners and Directors. Estimated the amount of the reserve is determined based on the experiences of the previous year, taking into account the financial ability of the Bank, and then requested approval of the General Meeting of Shareholders. If there is a difference between the amount of bonus and tantiem that are reserved to the realization, then the excess is charged to the profit and loss for the year.

Service awards benefit for the Board of Directors and Commissioners

The Bank provides services awards benefit to the Bank's Board of Directors and Commissioners at each end of his tenure. The amount of services awards benefit of the Board of Directors simultaneously set 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. Earnings per Share

In accordance with SFAS 56, basic earnings per share is computed by dividing net income for the current year attributable to equity holders of the parent entity with the weighted average number of outstanding issued and fully paid-up ordinary shares during the year.

aa. Dividend

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.

ab. Contingent liabilities and assets

Contingent liabilities are not recognised in the financial statements but are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognised but are disclosed in the financial statement when an inflow of economic benefits are probable.

ac. Operating segments

An operating segment is a component of the Company that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that related to transactions with any of the Banks other components, whose operating results are reviewed regulary by the Bank Board of Directors to make decisions about resources allocated to the segment and assess its performance and for which discrete financial information is available. Segment results that are reported to the Bank's Board Direcotor include items directly attributable to a segment, as well as those that can be allocated on a reasonable basis. Unallocated items mainly comprise of income tax assets and liabilities, including current and deferred taxes and fixed assets.

The Bank has identified and disclosed financial information by major business activities (business segment) based on geographical segments.

A geographical segment includes the provision of services within a particular economic environment that is subject to risks and returns that are different from other operating segments that are in other economic environments.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan 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.

Informasi mengenai asumsi dan ketidakpastian estimasi dijelaskan dibawah ini dan pada catatan Catatan 22 - pengukuran liabilitas imbalan pascakerja: asumsi-asumsi aktuarial.

a. Penentuan nilai wajar

Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi, Bank harus menggunakan teknik penilaian seperti dijelaskan pada Catatan 2d.

Informasi mengenai penentuan nilai wajar dari instrumen keuangan diungkapkan pada Catatan 38.

Dalam mengukur nilai wajar atas aset dan liabilitas nonkeuangan, Perseroan menggunakan data pasar yang dapat diobservasi jika memungkinkan.

Informasi mengenai penentuan nilai wajar dari aset non keuangan yaitu tanah dan bangunan pada aset tetap diungkapkan pada Catatan 12.

b. Pengakuan aset pajak tangguhan

Aset pajak tangguhan diakui untuk semua penghasilan kena pajak yang dapat diperoleh kembali di masa depan yang timbul dari perbedaan temporer, termasuk ketersediaan penghasilan kena pajak masa depan yang memungkinkan Perseroan untuk mengakui aset pajak tangguhan atas kerugian fiskal. Manajemen menyusun estimasi yang signifikan untuk menentukan besarnya aset pajak tangguhan yang dapat diakui, estimasi tersebut berdasarkan pada jangka waktu dan ketersediaan penghasilan kena pajak di masa mendatang yang digabungkan dengan strategi perencanaan pajak di masa mendatang (lihat Catatan 20).

c. Dampak atas hasil pemeriksaan pajak

Penilaian yang signifikan diperlukan dalam menentukan dampak dari hasil pemeriksaan pajak yang sedang berlangsung. Bank mempertimbangkan risiko ini berdasarkan perkiraan apakah terdapat pajak tambahan yang akan ditagihkan.

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.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

Certain estimates and assumptions are made in the preparation of the 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.

Information about the assumptions and estimation uncertainties is set out below and in the following Note 22 - measurement of obligation for postemployment benefits: actuarial assumptions.

a. Determining fair values

The determination of fair value for financial assets and financial liabilities for which there is no observable market price requires the use of valuation techniques as described in Note 2d.

Information about the determination of fair value of financial instruments is disclosed in Note 38.

When measuring the fair value for nonfinancial assets and liabilities, the Company uses observable market data to the possible extent.

Information about the determination of fair value of non-financial assets, i.e. land and buildings class of fixed assets is disclosed in Note 12.

b. Recognition of deferred tax assets

Deferred tax assets are recognised for all future recoverable taxable income arising from temporary differences, including the availability of future taxable income to enable the Company to recognise deferred tax assets for tax loss carry forwards. Significant estimates are prepared by management to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and the availability of future taxable income together with future tax planning strategies (see Note 20).

c. Impact on tax assessment

Significant judgment is required in determining the impact of the ongoing tax assessment. The Bank considers this risk based on estimates whether the additional taxes will be due.

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.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

Aset keuangan tanpa harga kuotasi dalam pasar aktif

Bank mengklasifikasikan aset keuangan dengan mengevaluasi, yaitu antara lain, apakah aset memiliki harga kuotasi atau tidak dalam pasar aktif. Termasuk dalam evaluasi apakah aset keuangan memiliki kuotasi pasar dalam pasar aktif adalah penentuan apakah harga yang dikuotasikan tersedia sewaktu-waktu dan apakah harga tersebut merepresentasikan transaksi pasar aktual dan teratur terjadi yang dilakukan secara wajar.

Cadangan kerugian penurunan nilai aset keuangan

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

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 ekonomi 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 - efek

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
- Trend negatif industri dan ekonomi yang signifikan.

Pengakuan pajak tangguhan

Aset pajak tangguhan diakui untuk seluruh saldo rugi fiskal dan perbedaan temporer sampai pada batas adanya kemungkinan bahwa keuntungan yang dikenai pajak akan tersedia dimana kerugian dapat dimanfaatkan.

Pertimbangan manajemen yang signifikan juga diperlukan untuk menentukan jumlah dari aset pajak tangguhan yang dapat diakui, berdasarkan waktu yang mungkin terjadi dan tingkatan dari keuntungan yang dikenakan pajak di masa yang akan datang bersama dengan strategi perencanaan pajak di masa yang akan datang.

Nilai sekarang dari kewajiban pensiun

Biaya untuk program pensiun manfaat pasti dan imbalan pasca kerja ditentukan menggunakan penilaian aktuaria. Penilaian aktuarial melibatkan pembuatan asumsi mengenai tingkat diskonto, tingkat pengembalian dari aset yang diharapkan, peningkatan gaji di masa depan, tingkat kematian dan peningkatan jumlah pensiun di masa depan. Karena sifat jangka panjang rencana-rencana ini, estimasi memiliki ketidakpastian yang signifikan.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)

Financial assets not quoted in an active market

Bank classifies financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determinatin on whether quoted prices are readily and regularly available and whether those prices represent actual and regularly occurring market transaction in arm's length basis.

Allowance for impairment losses of financial assets

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experiences and current economic conditions. The accuracy of the allowances depends on how well are the estimated future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

Impairment of held to maturity - marketable securities

Bank review marketable securities classified as held to maturity at each financial position date to assess whether there is an impairment in value. The impairment of these marketable securities is assessed whether there is significant or prolonged decline in the fair value below its cost or where other objective evidence of impairment exists.

The determination of what is "significant" or "prolonged" requires judgment from the Bank. In making this judgment, Bank evaluates, among other factors, historical market price movements and duration and the extent to which the fair value of the investment is less than the cost.

Bank assesses impairment on non productive assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

- *Significant underperformance relative to expected historical or projected future operating results.*
- *Significant changes in the manner of use of the acquired assets or the strategy for overal business, and*
- *Significant negative industry or economic trends.*

Recognition of deferred taxes

Deferred tax assets are recognized for all unused tax losses and temporary differences to the extent that it is probable that taxable profit will be available against which the losses can be utilized.

Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future tax planning strategies.

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.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

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 datang;
- Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- Industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat atas aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)

Employee Benefits

The present value of the employee benefits obligation depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

Assumptions used in determining the cost or income for employee benefits include the discount rate. The bank determines the appropriate discount rate at the end of each year. This is the interest rate used to determine the present value of estimated future cash flows that will be used to pay employee benefits. In determining the appropriate discount rate, the Bank considers the interest rates on Government Bonds that have a maturity that resembles the period of employee employee benefits.

Other key assumptions for pension obligations are partly based on current market conditions.

Employee Benefits

The Bank evaluates the decline in asset value if there are events or changes in circumstances that indicate that the carrying value of an asset cannot be recovered. Important factors that can cause a review of impairment are as follows:

- *Performance that is not achieved significantly against historical expectations or projections of future operating results;*
- *Significant changes in the way the asset is used or the overall business strategy; and*
- *Industry or economic trends that are significantly negative.*

The Bank recognizes an impairment loss if the carrying amount of the asset exceeds the recoverable value. The recoverable amount is a higher value between fair value less costs to sell and the value of use of the asset (or cash-generating unit). The recoverable amount is estimated for individual assets or, if not possible, for the cash generating unit for which the asset is part of the unit.

4. KAS / ***4. CASH***

	31 Desember 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Rupiah			***Rupiah***
Kas	467.740.382.770	568.281.285.100	*Cash*
Kas ATM	77.125.678.545	102.890.482.025	*Cash In ATM*
Sub Jumlah	**544.866.061.315**	**671.171.767.125**	***Sub Total***
Dolar Amerika Serikat			***US Dollar***
Kas	233.201.900	843.167.520	*Cash*
Sub Jumlah	**233.201.900**	**843.167.520**	***Sub Total***
Jumlah	**545.099.263.215**	**672.014.934.645**	***Total***

Saldo kas pada tanggal 31 Desember 2020 dan 2019 dimiliki oleh Bank.

The Cash as of December 31, 2020 and 2019 is owned by the Bank.

5. GIRO PADA BANK INDONESIA / ***5. CURRENT ACCOUNTS WITH BANK INDONESIA***

	31 Desember 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Rupiah	647.014.361.746	1.446.787.361.855	*Rupiah*
Dolar Amerika Serikat	723.575.000	2.103.198.750	*United States Dollar*
Jumlah	**647.737.936.746**	**1.448.890.560.605**	***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.

Pada 31 Desember 2020 dan 2019, 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, PBI No. 22/4/PBI/2020 tanggal 15 April 2020 tentang Insentif bagi Bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu guna mendukung penanganan dampak perekonomian akibat wabah virus corona.

The Bank is required to maintain statutory reserves (GWM) in Rupiah for conventional banking and statutory reserves in foreign currencies for foreign exchange transactions. The statutory reserves are maintained in the form of current accounts with Bank Indonesia.

As of December 31, 2020 and 2019, 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, PBI No. 22/PBI/2020 regarding Incentives for Banks that Providing of Funds for Specific Economic Activities to Support Economic Impacts Due to Corona Virus Outbreak.

5. GIRO PADA BANK INDONESIA (LANJUTAN)

Rasio Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia pada tanggal 31 Desember 2020 dan 2019 adalah sebagai berikut:

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	3,00%	6,00%	*GWM Rupiah*
Harian	0,00%	3,00%	*Daily*
Rata-rata	3,00%	3,00%	*Average*
PLM	6,00%	4,00%	*PLM*
GWM Valas	4,00%	8,00%	*GWM Foreign Exchange*
Harian	2,00%	6,00%	*Daily*
Rata-rata	2,00%	2,00%	*Average*

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 2020 dan 2019 adalah sebagai berikut:

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	3,12%	6,25%	*GWM Rupiah*
Harian	0,00%	3,00%	*Daily*
Rata-rata	3,12%	3,25%	*Average*
PLM	20,68%	4,19%	*MLB*
GWM Valas	21,14%	56,33%	*GWM Foreign Exchange*
Harian	2,00%	6,00%	*Daily*
Rata-rata	19,14%	50,33%	*Average*

Bank telah memenuhi Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia

5. CURRENT ACCOUNTS WITH BANK INDONESIA (CONTINUED)

The Minimum Statutory Reserve Ratios as of December 31, 2020 and 2019 required under Bank Indonesia regulations are as follows:

Minimum Statutory Reserves, hereinafter abbreviated as GWM, is the minimum amount of funds that must be maintained by BUK or BUS and UUS, the amount of which is determined by Bank Indonesia in the amount of a certain percentage of DPK BUK or DPK BUS and UUS.

Macroprudential Liquidity Buffer, hereinafter abbreviated as MLB is a minimum liquidity reserve in rupiahs that must be maintained by BUK in the form of securities that meet certain requirements, the amount of which is determined by Bank Indonesia at a certain percentage of BUK Deposits in rupiah.

The Statutory Reserves Ratios as of December 31, 2020 and 2019 are as follows:

The Bank has met the Statutory Reserve Requirement required by Bank of Indonesia.

6. GIRO PADA BANK LAIN

a. Berdasarkan Mata Uang

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rupiah	28.435.230.929	15.702.092.049	*Rupiah*
Dolar Amerika Serikat	17.269.504.110	10.868.071.164	*United States Dollar*
Jumlah	45.704.735.039	26.570.163.213	*Total*
Cadangan Kerugian Penurunan Nilai	(13.939.757)	--	*Allowance for Impairment Losses*
Jumlah bersih	**45.690.795.282**	**26.570.163.213**	***Net***

b. Berdasarkan Hubungan

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pihak Ketiga			***Third Parties***
Rupiah	28.435.230.929	15.702.092.049	*Rupiah*
Dolar Amerika Serikat	17.269.504.110	10.868.071.164	*United States Dollar*
Jumlah	45.704.735.039	26.570.163.213	*Total*
Cadangan Kerugian Penurunan Nilai	(13.939.757)	--	*Allowance for Impairment Losses*
Jumlah bersih	**45.690.795.282**	**26.570.163.213**	***Net***

6. CURRENT ACCOUNTS WITH OTHER BANKS

a. By Currency

b. By Relationship

6. GIRO PADA BANK LAIN (LANJUTAN) / ***6. CURRENT ACCOUNTS WITH OTHER BANKS (CONTINUED)***

c. Berdasarkan Bank / ***c. By Bank***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rupiah			***Rupiah***
Bank Pemerintah Daerah			***Local Government Bank***
PT BPD Lampung	82.024.546	82.384.546	*PT BPD Lampung*
PT Bank DKI	10.611.142	10.851.142	*PT Bank DKI*
PT BPD Sulawesi Selatan dan Barat	9.837.847	10.077.847	*PT BPD Sulawesi Selatan and Barat*
	102.473.535	103.313.535	
Bank Umum			***Commercial Bank***
PT Bank Central Asia, Tbk	25.685.195.396	9.923.381.601	*PT Bank Central Asia, Tbk*
PT Bank Mandiri (Persero), Tbk	2.393.085.123	5.579.482.058	*PT Bank Mandiri (Persero), Tbk*
PT Bank Negara Indonesia (Persero), Tbk	89.390.946	89.193.505	*PT Bank Negara Indonesia (Persero), Tbk*
PT Bank Rakyat Indonesia (Persero), Tbk	165.085.929	6.721.350	*PT Bank Rakyat Indonesia (Persero), Tbk*
	28.332.757.394	15.598.778.514	
Sub - Jumlah	28.435.230.929	15.702.092.049	*Sub - Total*
Dolar Amerika Serikat			***United States Dollar***
PT Bank Negara Indonesia (Persero), Tbk	13.335.899.618	10.581.757.374	*PT Bank Negara Indonesia (Persero), Tbk*
PT Bank Mandiri (Persero), Tbk	3.933.604.492	286.313.790	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	17.269.504.110	10.868.071.164	*Sub - Total*
Jumlah	45.704.735.039	26.570.163.213	*Sub - Total*
Cadangan Kerugian Penurunan Nilai	(13.939.757)	--	*Allowance for Impairment Losses*
Jumlah bersih	**45.690.795.282**	**26.570.163.213**	***Net***

d. Tingkat Suku Bunga Rata-rata per Tahun / ***d. Average Interest Rate per Annum***

	Tahun yang Berakhir Pada Tanggal		
	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rupiah	0,00%	0,00% - 1,00%	*Rupiah*
Dolar Amerika Serikat	0,00% - 2,00%	0,00%	*United States Dollar*

e. Perubahan Cadangan Kerugian Penurunan Nilai / ***e. Movements in the Allowance for Impairment Losses***

	31 Desember 2020/*December 31, 2020*				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	Stage 2	Stage 3	Jumlah/*Amount*	
Saldo awal tahun	--	--	--	--	*Balance, beginning of year*
Dampak penerapan awal PSAK 71 (Catatan 49)	258.250	--	--	258.250	*Effect on initial implementation SFAS 71 (Note 49)*
Saldo, awal PSAK 71	258.250	--	--	258.250	*Balance, beginning SFAS 71*
Perubahan selama periode berjalan	(272.189)	--	--	(272.189)	*Movement during current period*
Saldo, akhir periode	(13.939)	--	--	(13.939)	*Balance, end of period*

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 pada Giro pada Bank Lain secara individual dengan adanya bukti objektif penurunan nilai.

The Bank assessed impairment in Current Accounts with Other Bank individually based on whether an objective evidence of impairment exist.

Seluruh Giro pada Bank Lain pada tanggal-tanggal 31 Desember 2020 dan 2019 diklasifikasikan lancar.

All Current Accounts with Other Banks as of December 31, 2020 and 2019 were classified as current.

Kolektibilitas giro pada bank lain adalah sebagai berikut :

The collectibility of current account with other banks are as follows :

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Lancar	45.704.735.039	26.570.163.213	*Current*
Macet	--	--	*Loss*
Jumlah	45.704.735.039	26.570.163.213	*Total*
Cadangan Kerugian Penurunan Nilai	(13.939.757)	--	*Allowance for Impairment Losses*
Jumlah bersih	**45.690.795.282**	**26.570.163.213**	***Net***

Pada tanggal 31 Desember 2020 dan 2019, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2020 and 2019, there are no current account with other banks which are used as collateral.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *7. PLACEMENT WITH BANK INDONESIA AND OTHER BANKS*

a. Berdasarkan Jenis dan Hubungan / *a. By Type and Relationship*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pihak Ketiga			***Third Parties***
Deposito Berjangka			***Term Deposit***
Bank Indonesia	--	--	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	--	--	*Unamortized Discount*
Sub - Jumlah	--	--	*Sub - Total*
Fasilitas Penyimpanan			***Saving Facility***
Bank Indonesia	147.000.000.000	200.000.000.000	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	(36.734.694)	(23.605.538)	*Unamortized Discount*
Sub - Jumlah	146.963.265.306	199.976.394.462	*Sub - Total*
Interbank Call Money			***Interbank Call Money***
Bank Pemerintah Daerah			***Local Goverment Bank***
PT BPD Jatim	250.000.000.000	--	*PT BPD Jatim*
PT BPD Sumsel Babel	200.000.000.000	--	*PT BPD Sumsel Babel*
PT BPD Riau Kepri	200.000.000.000	--	*PT BPD Riau Kepri*
PT BPD Maluku Malut	100.000.000.000	--	*PT BPD Maluku Malut*
PT BPD NTT	70.000.000.000	150.000.000.000	*PT BPD NTT*
PT BPD DKI	--	155.000.000.000	*PT BPD DKI*
PT BPD Sumatera Utara	--	50.000.000.000	*PT BPD Sumatera Utara*
PT BPD Lampung	--	50.000.000.000	*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*
Sub - Jumlah	820.000.000.000	455.000.000.000	*Sub - Total*
Tabungan			***Saving Account***
PT Bank Mandiri (Persero), Tbk	25.364.438	25.317.363	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	25.364.438	25.317.363	*Sub - Total*
Deposito			***Deposit***
PBL-Deposit On Call	640.000.000.000	500.000.000.000	*PBL-Deposit On Call*
PBL-Deposit Berjangka	2.100.000.000	450.000.000.000	*PBL-Deposit Berjangka*
Sub - Jumlah	642.100.000.000	950.000.000.000	*Sub - Jumlah*
Jumlah	**1.609.088.629.744**	**1.605.001.711.825**	***Total***
Cadangan Kerugian Penurunan Nilai	(1.401.250.000)	--	*Allowance for Impairment Losses*
Jumlah bersih	**1.607.687.379.744**	**1.605.001.711.825**	***Net***

b. Tingkat Suku Bunga Rata-rata per Tahun / *b. Average Interest Rate per Annum*

	Tahun yang Berakhir Pada Tanggal		
	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rupiah	3,00% - 7,00%	0,00% - 6,00%	*Rupiah*

c. Perubahan Cadangan Kerugian Penurunan Nilai / *c. Movements in the Allowance for Impairment Losses*

	31 Desember 2020/*December 31, 2020*				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	Stage 2	Stage 3	Jumlah/*Amount*	
Saldo awal tahun	--	--	--	--	*Balance, beginning of year*
Dampak penerapan awal PSAK 71 (Catatan 49)	7.401.616	--	--	7.401.616	*Effect on initial implementation SFAS 71 (Note 49)*
Saldo, awal PSAK 71	7.401.616	--	--	7.401.616	*Balance, beginning SFAS 71*
Perubahan selama periode berjalan	(6.000.366)	--	--	(6.000.366)	*Movement during current period*
Saldo, akhir periode	1.401.250	--	--	1.401.250	*Balance, end of period*

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 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Lancar	1.609.088.629.744	1.605.001.711.825	*Current*
Macet	--	--	*Loss*
Jumlah	1.609.088.629.744	1.605.001.711.825	*Total*
Cadangan Kerugian Penurunan Nilai	(1.401.250.000)	--	*Allowance for Impairment Losses*
Jumlah bersih	**1.607.687.379.744**	**1.605.001.711.825**	***Net***

Pada tanggal 31 Desember 2020 dan 2019, tidak terdapat saldo penempatan pada Bank Indonesia dan Bank Lain yang digunakan sebagai agunan.

As of 31 Desember 2020 dan 2019, there are no placement with Bank and Other Banks which are used as collateral.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (LANJUTAN)

e. Berdasarkan Sisa Umur sampai dengan saat Jatuh Tempo

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:

7. PLACEMENT WITH BANK INDONESIA AND OTHER BANKS (CONTINUED)

e. By Remaining Period to Maturity Date

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 2020 / *December 31, 2020*		**31 Desember 2019 / *December 31, 2019***		
	Jangka Waktu / Period	**Jumlah / Total**	**Jangka Waktu / Period**	**Jumlah / Total**	
Deposito	< 1 tahun	642.100.000.000	< 1 tahun	950.000.000.000	*Deposits*
Interbank Call Money	> 1 bulan	820.000.000.000	> 1 bulan	455.000.000.000	*Interbank Call Money*
Fasilitas Penyimpanan	< 1 bulan	146.963.265.306	< 1 bulan	199.976.394.462	*Saving Facility*
Tabungan	> 1 bulan	25.364.438	> 1 bulan	25.317.363	*Saving*
Deposit Berjangka	< 1 bulan	--	< 1 bulan	--	*Term Deposit*
		1.609.088.629.744		**1.605.001.711.825**	

8. EFEK - EFEK

a. Berdasarkan Jenis dan Hubungan

8. SECURITIES

a. By Type and Relationship

	31 Desember 2020 / *Desember 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Biaya Perolehan diamortisasi			***Amortized Cost***
Pihak Ketiga			***Third Parties***
Sertifikat Bank Indonesia	--	789.422.677.357	*Bank Indonesia Certificate*
Negotiable Certificate of Deposit	94.731.924.890	169.286.852.611	*Negotiable Certificate of Deposit*
Surat Utang Negara (SUN) (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2020 dan 2019 sebesar Rp6.734.879.215 dan Rp2.754.835.737	1.339.242.879.215	102.245.164.263	*Government Bonds (net of unamortized discount or premium of the year 2020 and 2019 of Rp6,734,879,215 and RpRp2,754,835,737*
Medium term Note	--	25.000.000.000	
Sub - Jumlah	1.433.974.804.105	1.085.954.694.231	*Sub - Total*
Obligasi Bank	250.000.000.000	120.000.000.000	*Bank Bonds*
Sub - Jumlah	250.000.000.000	120.000.000.000	*Sub - Total*
Jumlah	**1.683.974.804.105**	**1.205.954.694.231**	***Total***
Cadangan Kerugian Penurunan Nilai	(753.788.140)	--	*Allowance for Impairment Losses*
Jumlah Bersih	**1.683.221.015.965**	**1.205.954.694.231**	***Net***

b. Berdasarkan Penerbit

b. By Issuer

	31 Desember 2020 / *Desember 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Bank Indonesia			***Bank Indonesia***
Sertifikat Bank Indonesia	--	789.422.677.357	*Bank Indonesia Certificate*
Sertifikat Deposito Bank Indonesia (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2020 dan 2019 sebesar Rp Nihil			*Certificates Deposits Bank Indonesia (net of unamortized discount or premium of the year 2020 and 2019 of Rp Nil*
Medium term Note	--	25.000.000.000	*Medium term Note*
Sub - Jumlah	--	814.422.677.357	*Sub - Total*
Pemerintah			***Government***
SUN Seri FR 0081	800.000.000.000	--	*SUN Seri FR 0081*
SUN Seri VR0033	214.698.000.000	--	*SUN Seri VR0033*
SUN Seri FR 0084	212.810.000.000	--	*SUN Seri FR 0084*
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*
Premium (Diskonto) yang belum Diamortisasi	6.734.879.215	(2.754.835.737)	*Unamortized premium (discount)*
Sub - Jumlah	1.339.242.879.215	102.245.164.263	*Sub - Total*
Bank			***Bank***
PT BPD Sulawesi Selatan dan Sulawesi Barat	50.000.000.000	50.000.000.000	*PT BPD Sulawesi Selatan and Sulawesi Barat*
PT BPD Sulawesi Selatan dan Sulawesi Barat	50.000.000.000	--	*PT BPD Sulawesi Selatan and 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	15.000.000.000	*PT Bank Mantap*
PT Bank Mandiri, Tbk	15.000.000.000	--	*PT Bank Mandiri, Tbk*
PT Bank Tabungan Negara,Tbk	65.000.000.000	--	*PT Bank Tabungan Negara,Tbk*
Negotiable Certificate of Deposit	94.731.924.890	169.286.852.611	*Negotiable Certificate of Deposit*
Sub - Jumlah	344.731.924.890	289.286.852.611	*Sub - Total*
Jumlah	**1.683.974.804.105**	**1.205.954.694.231**	***Total***
Cadangan Kerugian Penurunan Nilai	(753.788.140)	--	*Allowance for Impairment Losses*
Jumlah Bersih	**1.683.221.015.965**	**1.205.954.694.231**	***Net***

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 2020 dan 2019 adalah sebagai berikut:

c. By Rating

The bond ratings classified by PT Pemeringkat Efek Indonesia (Pefindo) as of December 31, 2020 dan 2019 were as follows:

	31 Desember 2020 / *December 31, 2020*			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai Wajar / *Fair Value***	
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	50.000.000.000	*PT BPD Sulawesi Selatan and Barat*
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	50.000.000.000	*PT BPD Sulawesi Selatan and Barat*
PT BPD Nusa Tenggara Timur	Pefindo	A-	30.000.000.000	PT BPD Nusa *Tenggara Timur*
PT BPD Jabar dan Banten, Tbk	Fitch	A+	25.000.000.000	PT BPD Jabar dan *Banten, Tbk*
PT Bank Mantap	Fitch	AA	15.000.000.000	PT Bank Mantap
PT Bank Mandiri, Tbk	Fitch	AA+	15.000.000.000	PT Bank Mandiri, Tbk
PT Bank Tabungan Negara, Tbk	Fitch	AA	65.000.000.000	PT Bank Tabungan *Negara,Tbk*
PT BPD Nusa Tenggara Timur	Pefindo	A-	94.731.924.890	PT BPD Nusa *Tenggara Timur*
Pemerintah				***Government***
SUN Seri FR 0081	--	--	800.000.000.000	*SUN Seri FR 0081*
SUN Seri VR 0033	--	--	214.698.000.000	*SUN Seri VR 0033*
SUN Seri FR 0084	--	--	212.810.000.000	*SUN Seri FR 0084*
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*
Premium (Diskonto) yang belum diamortisasi	--	--	6.734.879.215	*Unamortized Premium (Discount)*
Jumlah			1.683.974.804.105	*Total*
Cadangan Kerugian Penurunan Nilai			(753.788.140)	*Allowance for Impairment Losses*
Jumlah Bersih			**1.683.221.015.965**	***Net***

	31 Desember 2019 / *December 31, 2019*			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai Wajar / *Fair Value***	
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	50.000.000.000	*PT BPD Sulawesi Selatan and Barat*
PT BPD Nusa Tenggara Timur	Pefindo	A	30.000.000.000	*PT BPD Nusa Tenggara Timur*
PT BPD Jabar dan Banten, Tbk	Pefindo	AA-	25.000.000.000	*PT BPD Jabar dan Banten, Tbk*
PT Bank Mantap	Fitch	AA	15.000.000.000	PT Bank Mantap
PT Bank Danamon Indonesia	Pefindo	AAA	25.000.000.000	PT Bank Danamon *Indonesia*
PT BPD Jawa Tengah	Pefindo	AA-	94.266.586.885	PT BPD Jawa Tengah
PT BPD DKI	Pefindo	AA-	46.914.947.882	PT BPD DKI
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	28.105.317.844	PT BPD Sulawesi *Selatan and Barat*
Bank Indonesia				***Bank Indonesia***
Sertifikat Bank Indonesia	--	--	789.422.677.357	*Bank Indonesia Certificate*
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	--	--	(2.754.835.737)	*Unamortized Discount*
Jumlah			1.205.954.694.231	*Total*
Cadangan Kerugian Penurunan Nilai			--	*Allowance for Impairment Losses*
Jumlah Bersih			**1.205.954.694.231**	***Net***

d. Berdasarkan Jangka Waktu

d. By Period

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Kurang dari 1 tahun	--	--	*Less than 1 year*
1 sampai dengan 5 tahun	1.368.850.338.409	1.103.709.529.968	*1 to 5 year*
Lebih dari 5 tahun	314.370.677.556	102.245.164.263	*More than 5 year*
Jumlah	**1.683.221.015.965**	**1.205.954.694.231**	***Total***

8. EFEK - EFEK (LANJUTAN) / ***8. SECURITIES (CONTINUED)***

e. Berdasarkan Sisa Umur Jatuh Tempo / ***e. By Maturity***

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Kurang dari 1 tahun	199.474.448.850	983.709.529.968	*Less than 1 year*
1 sampai dengan 5 tahun	1.223.623.785.909	173.951.090.440	*1 to 5 year*
Lebih dari 5 tahun	260.122.781.206	48.294.073.823	*More than 5 year*
Jumlah	**1.683.221.015.965**	**1.205.954.694.231**	***Total***

f. Tingkat Suku Bunga Rata-rata per Tahun / ***f. Average Interest Rate per Annum***

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Efek - efek	4,04% - 10,50%	6,00% - 10,50%	*Marketable Securities*

g. Perubahan Cadangan Kerugian Penurunan Nilai / ***g. Movements in the Allowance for Impairment Losses***

	31 Desember 2020/*December 31, 2020*				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	**Stage 2**	**Stage 3**	**Jumlah/*Amount***	
Saldo awal tahun	--	--	--	--	*Balance, beginning of year*
Dampak penerapan awal PSAK 71 (Catatan 49)	1.517.071	--	--	1.517.071	*Effect on initial implementation SFAS 71 (Note 49)*
Saldo, awal PSAK 71	1.517.071	--	--	1.517.071	*Balance, beginning SFAS 71*
Perubahan selama periode berjalan	(763.283)	--	--	(763.283)	*Movement during current period*
Saldo, akhir periode	753.788	--	--	753.788	*Balance, end of period*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses is adequate.

h. Berdasarkan Kolektibilitas / ***h. By Collectibility***

Kolektibilitas Efek-efek adalah sebagai berikut :

The collectibility of Marketable Securities are as follows :

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Lancar	1.683.974.804.105	1.205.954.694.231	*Current*
Macet	--	--	*Loss*
Jumlah	1.683.974.804.105	1.205.954.694.231	*Total*
Cadangan Kerugian Penurunan Nilai	(753.788.140)	--	*Allowance for Impairment Losses*
Jumlah bersih	**1.683.221.015.965**	**1.205.954.694.231**	***Net***

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI / ***9. MARKETABLE SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL***

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2020 dan 2019 adalah sebagai berikut :

Marketable securities purchased underagreements to resell as of 31 Desember 2020 dan 2019 are as follows :

a. Berdasarkan Penerbit / ***a. By Issuer***

31 Desember 2020 / *December 31, 2020*

Pihak Penerbit / *Counterparties*	**Jangka Waktu Hari / *Tenor Days***	**Tanggal Jual Kembali / *Resell Date***	**Nilai Nominal / *Nominal Amount***	**Nilai Jual Kembali / *Resell Amount***	**Pendapatan yang Belum Realisasi / *Unrealiazed Revenues***	**Nilai Tercatat / *Carrying Value***
Bank Indonesia						
FR0080	91	6-Jan-21	100.000.000.000	99.081.057.754	52.710.674	99.028.347.080
VR0058	7	4-Jan-21	1.000.000.000.000	954.264.310.729	298.052.372	953.966.258.357
FR0037	14	11-Jan-21	400.000.000.000	382.535.252.420	373.596.145	382.161.656.275
FR0071	28	25-Jan-21	400.000.000.000	465.107.479.701	1.094.854.657	464.012.625.044
FR0042	7	5-Jan-21	675.000.000.000	641.011.621.240	266.935.252	640.744.685.988
FR0062	7	6-Jan-21	500.000.000.000	475.767.060.708	247.640.574	475.519.420.134
Jumlah / *Total*			**3.075.000.000.000**	**3.017.766.782.552**	**2.333.789.674**	**3.015.432.992.878**

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (LANJUTAN)

9. MARKETABLE SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL (CONTINUED)

a. Berdasarkan Penerbit (Lanjutan)

a. By Issuer (Continued)

31 Desember 2019 / *December 31, 2019*

Pihak Penerbit / *Counterparties*	Jangka Waktu Hari / *Tenor Days*	Tanggal Jual Kembali / *Resell Date*	Nilai Nominal / *Nominal Amount*	Nilai Jual Kembali / *Resell Amount*	Pendapatan yang Belum Realisasi / *Unrealiazed Revenues*	Nilai Tercatat / *Carrying Value*
Bank Indonesia						
FR0061	28	15-Jan-20	300.000.000.000	292.266.009.216	571.162.707	291.694.846.509
FR0077	28	20-Jan-20	200.000.000.000	204.085.290.528	541.087.068	203.544.203.460
FR0078	28	1-Jun-20	150.000.000.000	155.486.627.640	108.589.931	155.378.037.709
FR0065	272	30-Apr-20	100.000.000.000	90.757.147.028	1.738.080.443	89.019.066.585
FR0065	272	30-Apr-20	100.000.000.000	90.770.273.324	1.744.012.162	89.026.261.162
FR0068	364	10-Feb-20	100.000.000.000	106.824.888.733	4.279.687.446	102.545.201.287
FR0065	28	1-Feb-20	100.000.000.000	87.770.717.760	12.263.022	87.758.454.738
FR0061 & FR0065	28	1-Aug-20	100.000.000.000	93.703.166.153	91.604.781	93.611.561.372
FR0063	14	1-Mar-20	100.000.000.000	93.310.708.308	25.994.330	93.284.713.978
FR0061	14	1-Jun-20	100.000.000.000	97.602.971.431	67.960.950	97.535.010.481
FR0063 & FR0074	28	1-Jul-20	75.000.000.000	70.257.974.865	58.876.644	70.199.098.221
FR0068	182	24-Apr-20	50.000.000.000	53.114.242.223	841.820.277	52.272.421.946
FR0063	29	1-Feb-20	50.000.000.000	46.697.625.728	6.523.976	46.691.101.752
FR0068	364	13-Nov-20	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**

Tidak terdapat efek-efek yang dibeli dengan janji dijual kembali (*reserve repo*) dengan pihak berelasi.

There were no marketable securities purchased under resale agreement with related parties.

Seluruh efek-efek yang dibeli dengan janji dijual kembali dalam mata uang Rupiah.

All marketable securities purchased under resale agreement are stated in Rupiah.

Pada tanggal 31 Desember 2020 dan 2019 lokasi penyimpanan efek-efek jaminan tanpa warkat (*scriptless*) dicatat pada sistem BI - SSSS Bank Indonesia.

As of 31 Desember 2020 dan 2019, the scriptless collateral securites were custodied in BI- SSSS system of Bank Indonesia.

b. Tingkat Suku Bunga Rata-rata per Tahun

b. Average Interest Rate per Annum

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Efek - efek yang Dibeli dengan Janji Dijual Kembali	3,52% - 3,85%	5,02% - 5,95%	*Marketable Securities Purchased under Agreements to Resell*

c. Berdasarkan Kolektibilitas

c. By Collectibility

Kolektibilitas Efek-efek yang Dibeli dengan Janji Dijual Kembali adalah sebagai berikut :

The collectibility of Marketable Securities Purchased under Agreements to Resell are as follows :

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Lancar	3.015.432.992.878	1.474.664.102.809	*Current*
Macet	--	--	*Loss*
Jumlah	3.015.432.992.878	1.474.664.102.809	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Jumlah bersih	**3.015.432.992.878**	**1.474.664.102.809**	***Net***

Manajemen berpendapat bahwa tidak perlu cadangan kerugian penurunan nilai pada efek-efek yang dibeli dengan janji dijual kembali pada 31 Desember 2020 dan 2019

Management believes that there were no allowance for impairment losses on securities purchased under resell agreements to be recognized as of December 31, 2020 and 2019.

10. PINJAMAN YANG DIBERIKAN

10. LOANS

a. Berdasarkan Jenis dan Hubungan

a. By Type and Relationship

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pihak Berelasi			***Related Parties***
Konsumsi	26.622.453.822	27.620.508.630	*Consumer*
Investasi	4.805.607.798	3.873.149.824	*Investment*
Modal kerja	2.940.459.125	3.631.064.629	*Working Capital*
Sub - Jumlah	34.368.520.745	35.124.723.083	*Sub - Total*
Pihak Ketiga			***Third Parties***
Konsumsi	10.431.654.972.207	10.405.231.023.400	*Consumer*
Investasi	5.702.676.489.359	4.964.631.500.339	*Investment*
Modal kerja	2.513.720.034.660	2.634.536.076.881	*Working Capital*
Sindikasi	440.749.432.205	365.597.550.431	*Syndication*
Sub - Jumlah	19.088.800.928.431	18.369.996.151.051	*Sub - Total*
Total	19.123.169.449.176	18.405.120.874.134	*Total*
Cadangan Kerugian Penurunan Nilai	(936.621.477.743)	(554.768.886.521)	*Allowance for Impairment Losses*
Jumlah bersih	**18.186.547.971.433**	**17.850.351.987.613**	***Net***

10. PINJAMAN YANG DIBERIKAN (LANJUTAN) / ***10. LOANS (CONTINUED)***

a. Berdasarkan Jenis dan Hubungan (Lanjutan) / ***a. By Type and Relationship (Continued)***

Rincian Pinjaman yang diberikan berdasarkan kolektibilitas adalah sebagai berikut:

Loans based on collectibility are as follows :

	31 Desember 2020 / *'December 31, 2020*			
		Portofolio Pinjaman yang diberikan/ Loans Portfolio	Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment Losses*	
	%	Jumlah Pinjaman yang diberikan / Total Loans	Jumlah / *Total*	
Lancar	96,89%	18.528.249.284.034	418.200.917.548	*Current*
Dalam Perhatian Khusus	0,50%	94.941.392.625	29.997.803.432	*Special Mention*
Kurang Lancar	0,08%	15.398.235.433	9.723.028.344	*Substandard*
Diragukan	0,06%	11.367.623.010	8.466.473.408	*Doubtful*
Macet	2,47%	473.212.914.074	470.233.255.011	*Loss*
Jumlah	**100,00%**	**19.123.169.449.176**	**936.621.477.743**	***Total***

	31 Desember 2019 / *December 31, 2019*			
		Portofolio Pinjaman yang diberikan/ Loans Portfolio	Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment Losses*	
	%	Jumlah Pinjaman yang diberikan / Total Loans	Jumlah / *Total*	
Lancar	92,54%	17.695.931.357.468	88.725.581.237	*Current*
Dalam Perhatian Khusus	1,20%	228.763.801.720	40.453.762.526	*Special Mention*
Kurang Lancar	0,12%	23.359.880.870	7.441.184.816	*Substandard*
Diragukan	0,23%	43.642.021.413	33.699.993.636	*Doubtful*
Macet	2,16%	413.423.812.663	384.448.364.310	*Loss*
Jumlah	**96,25%**	**18.405.120.874.134**	**554.768.886.525**	***Total***

b. Berdasarkan Sektor Ekonomi / ***b. By Economic Sector***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rumah Tangga	10.458.277.426.030	10.432.851.532.030	*Household*
Perdagangan Besar dan Eceran	4.358.941.677.829	4.129.085.042.039	*Wholesale and Retail Trade*
Penyediaan Akomodasi dan Penyediaan Makan Minum	961.395.337.715	849.067.369.161	*Acomodation and culinary supplying*
Pertanian, Perburuan dan Kehutanan	952.282.971.636	843.881.524.355	*Agriculture, hunting and Forestry*
Konstruksi	577.643.573.842	614.381.249.431	*Construction*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	527.027.903.873	449.868.356.341	*Social service, social culture Entertaiment and others*
Jasa Kesehatan dan Kegiatan Sosial	389.537.995.580	345.123.613.431	*Health and Social Activities*
Real Estate, Usaha Persewaan dan Jasa Perusahaan	204.251.032.575	211.586.672.011	*Real Estate, Rental Business and Business Services*
Industri Pengolahan	254.147.271.122	196.677.671.196	*Processing Industry*
Perantara Keuangan	98.551.314.429	90.010.565.176	*Monetary Broker*
Listrik, Gas dan Air	68.036.433.522	82.954.525.162	*Electricity, gas and water*
Transportasi, Pergudangan dan Komunikasi	131.030.940.007	78.061.197.834	*Transportation, werehousing and communication*
Jasa Pendidikan	32.233.273.252	30.640.834.844	*Education*
Jasa Perorangan Yang Melayani Rumah Tangga	16.794.501.405	21.702.398.955	*Persoal services serving household*
Perikanan	29.482.075.476	21.494.571.102	*Fishery*
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial	62.913.390.049	7.363.915.251	*Government administration defense and social wefare*
Pertambangan dan Penggalian	622.330.834	369.835.815	*Mining and Excavation*
Jumlah	**19.123.169.449.176**	**18.405.120.874.134**	***Total***
Cadangan Kerugian Penurunan Nilai	(936.621.477.743)	(554.768.886.521)	*Allowance for Impairment Losses*
Jumlah bersih	**18.186.547.971.433**	**17.850.351.987.613**	***Total - net***

10. PINJAMAN YANG DIBERIKAN (LANJUTAN) / ***10. LOANS (CONTINUED)***

c. Berdasarkan Periode Sisa Jatuh Tempo / ***c. By Remaining Period to Maturity***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Kurang dari atau sama dengan 1 tahun	2.331.456.927.487	2.357.680.798.987	*Less or equal to 1 year*
Lebih dari 1 tahun sampai 2 tahun	1.432.887.607.032	1.171.481.176.749	*More than 1 year to 2 year*
Lebih dari 2 tahun sampai 5 tahun	4.073.327.931.327	4.541.950.491.612	*More than 2 year to 5 year*
Lebih dari 5 tahun	11.285.496.983.330	10.334.008.406.786	*More than 5 year*
Jumlah	19.123.169.449.176	18.405.120.874.134	*Total*
Cadangan Kerugian Penurunan Nilai	(936.621.477.743)	(554.768.886.521)	*Allowance for Impairment Losses*
Jumlah bersih	**18.186.547.971.433**	**17.850.351.987.613**	***Net***

d. Berdasarkan Jangka Waktu Perjanjian Kredit / ***d. By Loan Period based on Credit Agreements***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Lebih dari 5 tahun	13.531.043.772.041	13.097.986.617.111	*More than 5 year*
Lebih dari 2 tahun sampai 5 tahun	3.747.273.904.495	3.548.308.228.168	*More than 2 year to 5 year*
Lebih dari 1 tahun sampai 2 tahun	360.637.220.566	117.262.229.195	*More than 1 year to 2 year*
Kurang dari atau sama dengan 1 tahun	1.484.214.552.074	1.641.563.799.660	*Less or equal to 1 year*
Jumlah	**19.123.169.449.176**	**18.405.120.874.134**	***Total***
Cadangan Kerugian Penurunan Nilai	(936.621.477.743)	(554.768.886.521)	*Allowance for Impairment Losses*
Jumlah bersih	**18.186.547.971.433**	**17.850.351.987.613**	***Net***

e. Berdasarkan Pihak Berelasi / ***e. By Related Parties***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Keluarga Direksi dan Karyawan kunci	30.074.547.723	30.341.751.628	*Director's family and Key Employees*
Komisaris	2.490.893.549	3.572.330.111	*Commisioners*
Lainnya	1.803.079.473	1.210.641.344	*Others*
Jumlah	**34.368.520.745**	**35.124.723.083**	***Total***

f. Berdasarkan *Stage* / ***f. By Stage***

	31 Desember 2020 / *December 31, 2020* (Dalam Ribuan Rupiah/ *In Thousand of Rupiah*)				
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo awal	17.460.428.013	19.358.883	834.990.675	18.314.777.571	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(20.624.175)	28.487.541	(7.863.366)	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(568.288.179)	(2.761.340)	571.049.518	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	160.953.860	(7.785.940)	(153.167.920)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	879.942.594	(8.986.255)	(62.564.460)	808.391.878	*Net change in exposure and remeasurement*
Saldo akhir	17.912.412.113	28.312.889	1.182.444.447	19.123.169.449	***Ending balance***

g. Tingkat Suku Bunga per Tahun / ***g. Annual Interest Rates***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pinjaman yang diberikan	2,00% - 15,50%	2,00% - 15,50%	*Loans*

h. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi / ***h. Non-performing loans by economic sector***

	31 Desember 2020 / *December 31,2020*		
	Kredit bermasalah/ *Non Performing Loan*	Cadangan Kerugian/ *Allowance for Impairment Losses*	
Perdagangan Besar dan Eceran	187.150.794.490	184.259.291.669	*Large Trade and Retail*
Penyediaan Akomodasi dan Penyediaan Makan Minum	168.313.756.938	167.860.206.135	*Provision of Accommodation and Supply of Food and Drink*
Pertanian, Perburuan dan kehutanan	47.523.123.935	46.995.906.197	*Agriculture, hunting and forestry*
Rumah tangga	39.122.737.166	32.346.877.572	*Household*
Konstruksi	36.202.932.986	36.202.932.986	*Construction*
Industri Pengolahan	11.647.788.368	10.835.260.106	*Manufacturing*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.142.236.690	5.142.236.690	*Real Estate, Rental Business, and Company Services*
Jasa kemasyarakatan, Sosial Budaya Hiburan dan perorangan lainnya	1.657.892.079	1.562.535.543	*Social Service, Cultural, Entertainment and Other Individuals*
Jasa Kesehatan dan Keg. Sosial	1.222.077.014	1.222.077.014	*Health Services and Social Activities*
Perantara Keuangan	1.030.573.370	1.030.573.370	*Financial Intermediary*
Transportasi, Pergudangan dan Komunikasi	481.622.535	481.622.535	*Transportation, Warehousing and Communication*
Perikanan	182.800.000	182.800.000	*Fishery*
Pertambangan dan Penggalian	76.889.421	76.889.421	*Mining and Excavation*
Jasa perorangan melayani Rumah Tangga	223.547.525	223.547.525	*Idividual Services Serve Households*
Jumlah	**499.978.772.517**	**488.422.756.763**	***Total***

10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

10. LOANS (CONTINUED)

h. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi (Lanjutan)

h. Non-performing loans by economic sector (Continued)

	31 Desember 2019 / *December 31, 2019*		
	Kredit bermasalah/ *Non Performing Loan*	**Cadangan Kerugian/ *Allowance for Impairment Losses***	
Perdagangan Besar dan Eceran	174.505.901.055	140.844.061.333	*Large Trade and Retail*
Penyediaan Akomodasi dan Penyediaan Makan Minum	167.902.183.795	167.031.635.705	*Provision of Accommodation and Supply of Food and Drink*
Pertanian, Perburuan dan kehutanan	52.046.238.601	42.773.655.478	*Agriculture, hunting and forestry*
Konstruksi	36.911.826.287	36.540.338.976	*Construction*
Rumah tangga	30.315.852.697	23.391.869.047	*Household*
Industri Pengolahan	9.164.505.550	6.682.466.325	*Manufacturing*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.273.163.648	2.170.612.247	*Real Estate, Rental Business, and Company Services*
Jasa kemasyarakatan, Sosial Budaya Hiburan dan perorangan lainnya	2.215.295.551	1.940.349.411	*Social Service, Cultural, Entertainment and Other Individuals*
Jasa Kesehatan dan Keg. Sosial	1.515.544.705	1.484.701.250	*Health Services and Social Activities*
Perantara Keuangan	1.263.428.769	1.215.480.070	*Financial Intermediary*
Transaportasi, Pergudangan dan Komunikasi	232.232.909	183.458.895	*Transportation, Warehousing and Communication*
Pertambangan dan Penggalian	75.535.257	69.137.420	*Mining and Excavation*
Perikanan	3.155.129	2.886.680	*Fishery*
Jasa perorangan melayani rumah tangga	850.993	850.993	*Idividual Services Serve Households*
Jumlah	**480.425.714.946**	**424.331.503.830**	***Total***

Rasio kredit bermasalah - kotor terhadap jumlah kredit adalah 2,61% dan 2,61% masing-masing untuk tanggal 31 Desember 2020 dan 2019.

Non performing loan ratio - gross to total loan was 2.61% and 2.61% as of December 31, 2020 and 2019, respectively.

Rasio kredit bermasalah - bersih terhadap jumlah kredit adalah 0,06% dan 0,30% masing-masing untuk tanggal 31 Desember 2020 dan 2019.

Non performing loan ratio - net to total loan was 0.06% and 0.30% as of December 31, 2020 and 2019, respectively.

i. Kredit Sindikasi

i. Syndicated Loans

Kredit sindikasi merupakan Pinjaman yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama (sindikasi) dengan bank-bank lain. Jumlah kredit sindikasi sebesar Rp440.749.432.205 dan Rp365.597.550.431 masing-masing untuk tanggal 31 Desember 2020 dan 31 Desember 2019.

Syndicated loans represent loans provided to debtors under syndication agreements with other banks.Total syndicated loans amounted to Rp440,749,432,205 dan Rp365,597,550,431 as of December 31, 2020 and December 31, 2019, respectively.

Keikutsertaan Bank dalam kredit sindikasi sebagai anggota sebesar 0,69% - 33,33% pada 31 Desember 2020 dan 31 Desember 2019 dari masing - masing fasilitas pinjaman.

The participation of the Bank as a member of syndications is between 0.69% - 33.33% at December 31, 2020 and December 31, 2019 of each syndicated loan facility.

j. Perubahan cadangan kerugian penurunan nilai

j. Movements in the allowance for impairment losses

Perubahan dalam penyisihan kerugian Pinjaman yang diberikan adalah sebagai berikut:

The movement of Allowance for impairment losses is as follows:

	31 Desember 2020 / *December 31, 2020* (Dalam Ribuan Rupiah/ *In Thousand of Rupiah*)				
	Stage 1	**Stage 2**	**Stage 3**	**Jumlah/Total**	
Saldo, awal tahun				554.768.887	*Balance, beginning of year*
Dampak penerapan awal PSAK 71				195.980.742	*Effect on Initial implementation SFAS 71*
Saldo, awal PSAK 71	89.774.968	8.454.733	652.519.927	750.749.628	*Balance, beginning of SFAS 71*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(286.524)	5.749.757	(5.463.232)	--	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(3.377.846)	(3.309.381)	6.687.227	--	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	116.116.582	(3.581.868)	(112.534.714)	--	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	(42.947.258)	4.438.967	261.756.832	223.248.541	*Net change in exposure and remeasurement*
Penghapusan	(182.271)	(346.941)	(36.847.480)	(37.376.692)	*Written-off*
Saldo, akhir tahun	**159.097.650**	**11.405.267**	**766.118.560**	**936.621.477**	***Balance, end of year***

	31 Desember 2019 / *December 31, 2019*	
Saldo Awal	413.736.679.462	*Beginning Balance*
Penyisihan Selama Tahun Berjalan	204.226.986.860	*Provision During the Year*
Penghapusbukuan Kredit Selama Tahun Berjalan	(63.194.779.801)	*Write off loan during the current year*
Saldo Akhir	554.768.886.521	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses is adequate.

10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

k. Informasi pokok lainnya sehubungan dengan Pinjaman yang diberikan

1) Pinjaman 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 Pinjaman 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) 31 Desember 2020 dan 2019, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit (BMPK) kepada pihak ketiga dan pihak berelasi serta sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.
6) Saldo kredit yang di hapus buku selama periode tahun 2020 dan 2019 adalah sebesar Rp37.378.442.199 dan Rp63.194.614.801. Penghapusbukuan kredit ini bukan merupakan hapus tagih, sehingga upaya penagihan tetap dilakukan.
7) Simpanan dari nasabah yang diblokir dan dijadikan jaminan atas Pinjaman yang diberikan pada tanggal 31 Desember 2020 dan 2019 masing - masing sebesar Rp129.272.734.160 dan Rp124.224.484.160 adalah sebagai berikut:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Deposito berjangka	129.272.734.160	124.224.484.160	*Time Deposit*
Jumlah	**129.272.734.160**	**124.224.484.160**	***Total***

8) Tagihan/ piutang yang ada saat ini dan / atau akan melekat dikemudian hari, termasuk hak agunan yang melekat padanya dijadikan jaminan atas pinjaman yang diterima dari PT Sarana Multigriya Finansial (Persero).

10. LOANS (CONTINUED)

k. 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 vechicles, houses or other items. The interest rate of 8% - 9.5% per annum. And the maturity term of 1 to 15 years. The principal loans and interest payments are collected through monthly payroll deduction.
5) As of December 31, 2020 and 2019, 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 2020 and 2019 amounted to Rp37,378,442,199 and Rp.63,194,614,801. Write-off credit is not a write-off, so that the billing attempt is still being done.
7) Deposits from customer which are blocked and pleged as loan collateral as of December 31, 2020 and 2019, amounting to Rp129,272,734,160 and Rp124,224,484,160 respectively, are follows:

8) Mortgage bills / debts that are present and / or will be attached later, including the right collateral attached to it are pledged as loan collateral from PT Sarana Multigriya Finansial (Persero).

l. Kredit yang Direstrukturisasi

Berikut ini adalah jenis dan jumlah Pinjaman yang diberikan yang telah direstrukturisasi per 31 Desember 2020 dan 2019:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Perpanjangan Jangka waktu Kredit dan Skema Lain	2.676.828.673.795	243.538.009.564	*Extension of Loan Period and Other Schemes*
Perpanjangan Jangka waktu Kredit	329.284.579.588	165.061.348.454	*Extension of Loan Period*
Perpanjangan Waktu dengan Penyesuaian Suku Bunga	44.348.472.515	13.300.959.946	*Extension of Loan Period and Interest Rate Adjusment*
Jumlah	**3.050.461.725.898**	**421.900.317.964**	***Total***

Kredit yang direstrukturisasi berdasarkan kolektibilitas adalah sebagai berikut:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Lancar	2.947.126.959.687	292.580.643.757	*Current*
Dalam Perhatian Khusus	26.004.869.525	57.668.194.963	*Special Mention*
Kurang Lancar	10.540.105.276	7.409.000.442	*Substandard*
Diragukan	2.507.589.560	22.268.340.831	*Doubtful*
Macet	64.282.201.850	41.974.127.971	*Loss*
Jumlah	**3.050.461.725.898**	**421.900.307.964**	***Total***

l. Restructured Loans

Below is the type and amount of restructured loans as of December 31, 2020 and 2019:

Restructured loans by collectibility are as follows:

11. PENYERTAAN SAHAM

a. Penyertaan saham merupakan penyertaan pada PT Sarana Bali Ventura

	31 Desember 2020 / *December 31, 2020*		**31 Desember 2019 / *December 31, 2019***		
	Jumlah / *Total*	**Persentase Kepemilikan / *Percentage Ownership***	**Jumlah / *Total***	**Persentase Kepemilikan / *Percentage Ownership***	
PT Sarana Bali Ventura	500.000.000	6,36%	500.000.000	6,36%	*PT Sarana Bali Ventura*
Cadangan Kerugian Penurunan Nilai	(75.000.000)		--		*Allowance for Impairment Losses*
Jumlah bersih	425.000.000		500.000.000		***Net***

11. INVESMENT IN SHARES

a. Invesment in shares represent shares PT Sarana Bali Ventura

11. PENYERTAAN SAHAM (LANJUTAN) / *11. INVESMENT IN SHARES (CONTINUED)*

b. Berdasarkan Kolektibilitas / ***b. By Collectibility***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Lancar	500.000.000	500.000.000	*Current*
Macet	--	--	*Loss*
Jumlah	500.000.000	500.000.000	*Total*
Cadangan Kerugian Penurunan Nilai	(75.000.000)	--	*Allowance for Impairment Losses*
Jumlah bersih	**425.000.000**	**500.000.000**	***Net***

c. Perubahan Cadangan Kerugian Penurunan Nilai / ***c. Movements in the Allowance for Impairment Losses***

	Tahun yang Berakhir Pada Tanggal		
	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Saldo Awal	--	--	*Beginning Balance*
Dampak penerapan awal PSAK 71	(75.000.000)	--	*Effect on Initial implementation SFAS 71*
Penyisihan Selama Tahun Berjalan	--	--	*Provision During the Year*
Saldo Akhir	(75.000.000)	--	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas adalah cukup untuk menutup kerugian yang mungkin timbul atas penyertaan saham.

Management believes that the allowance for impairment losses mentioned above is sufficent to cover impairment losses on invesments in shares.

Penerimaan deviden dari penyertaan saham pada PT Sarana Bali Ventura untuk tahun yang berakhir pada tanggal 31 Desember 2020 adalah Rp Nihil.

Dividend income received from invesment in shares in PT Sarana Bali Ventura for the year ended December 31, 2020, is amounted to Rp Nil.

12. ASET TETAP / *12. FIXED ASSETS*

Berikut ini adalah aset tetap kepemilikan langsung yang dimiliki oleh Bank:

Following is the direct ownership of fixed assets by the Bank:

31 Desember 2020 / *December 31, 2020*

	Saldo Awal / *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo Akhir/ *Ending Balance*
Harga Perolehan/ *Acquisition Cost*					
Tanah/*Land*	13.042.730.805	--	--	--	13.042.730.805
Bangunan/*Buildings*	85.068.595.947	1.105.677.131	--	119.208.450	86.293.481.528
Inventaris kelompok I/ *Fixture Group I*	128.563.201.436	20.761.525.527	2.682.849.080	--	146.641.877.883
Inventaris kelompok II/ *Fixture Group II*	35.996.986.953	2.150.809.256	94.023.510	--	38.053.772.699
	262.671.515.141	24.018.011.914	2.776.872.590	119.208.450	284.031.862.915
Aset dalam Penyelesaian/ *Construction in Progress*	839.037.898	--	--	(119.208.450)	719.829.448
Jumlah/*Total*	263.510.553.039	24.018.011.914	2.776.872.590	--	284.751.692.363
Akumulasi Penyusutan/ *Accumulated Depreciation*					
Tanah/*Land*	40.052.602.212	3.951.657.609	--	(137.066.162)	43.867.193.659
Inventaris kelompok I/ *Fixture Group I*	110.292.852.181	13.347.425.760	2.682.849.062	(3.940.056)	120.953.488.823
Inventaris kelompok II/ *Fixture Group II*	25.788.306.049	2.941.661.208	94.023.501	141.006.218	28.776.949.974
	176.133.760.442	20.240.744.577	2.776.872.563	--	193.597.632.456
Nilai Buku Bersih/ *Net Book Value*	**87.376.792.597**				**91.154.059.907**

31 Desember 2019 / *December 31, 2019*

	Saldo Awal / *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo Akhir/ *Ending Balance*
Harga Perolehan/ *Acquisition Cost*					
Tanah/*Land*	13.042.730.805	--	--	--	13.042.730.805
Bangunan/*Buildings*	84.872.192.209	196.403.738	--	--	85.068.595.947
Inventaris kelompok I/ *Fixture Group I*	117.683.552.032	13.151.224.997	2.271.575.593	--	128.563.201.436
Inventaris kelompok II/ *Fixture Group II*	34.873.145.910	1.900.467.458	776.626.415	--	35.996.986.953
	250.471.620.956	15.248.096.193	3.048.202.008	--	262.671.515.141
Aset dalam Penyelesaian/ *Construction in Progress*	649.374.298	189.663.600	--	--	839.037.898
Jumlah/*Total*	251.120.995.254	15.437.759.793	3.048.202.008	--	263.510.553.039
Akumulasi Penyusutan/ *Accumulated Depreciation*					
Tanah/*Land*	36.098.582.417	3.954.019.795	--	--	40.052.602.212
Inventaris kelompok I/ *Fixture Group I*	100.405.305.523	12.157.739.418	2.270.192.760	--	110.292.852.181
Inventaris kelompok II/ *Fixture Group II*	23.356.863.865	3.246.455.704	815.013.520	--	25.788.306.049
	159.860.751.805	19.358.214.917	3.085.206.280	--	176.133.760.442
Nilai Buku Bersih/ *Net Book Value*	**91.260.243.449**				**87.376.792.597**

12. ASET TETAP (LANJUTAN)

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp20.240.744.577 dan Rp19.358.214.917 masing-masing pada 2020 dan 2019.

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2020 dan 2019 berkisar antara 1,05% sampai dengan 4,55%. Estimasi penyelesaian yaitu pada tahun 2021 dan 2022.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2020 dan 2019 masing-masing sebesar Rp186.822.875.997 dan Rp1.259.782.016 pada 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 2020 dan 2019.

Penjualan aset tetap adalah sebagai berikut :

12. FIXED ASSETS (CONTINUED)

Total depreciation expense charge to other operating expenses amounted to Rp20,240,744,577 and Rp19,358,214,917 in 2020 and 2019, respectively.

The percentage of completion of the assets in progress as of December 31, 2020 and 2019 is approximately 1.05% to 4.55%. The estimated completion date is in 2021 and 2022.

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 Rp186,822,875,997 and Rp1,259,782,016, recpectively, with PT Asuransi Bangun Askrida.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2020 and 2019.

Details of sale of property and equipment are as follows :

	31 Desember 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Harga Jual	13.680.000	51.772.545	*Selling Price*
Nilai Buku	--	--	*Book Value*
Laba Penjualan	**13.680.000**	**51.772.545**	***Gain on Sale***

Pada tanggal 31 Desember 2020 dan 31 Desember 2019 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.

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Tidak terdapat aset tetap yang dijaminkan oleh Bank pada tanggal 31 Desember 2020 dan 2019.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai permanen atas aset tetap yang dimiliki Bank.

Pada tanggal 31 Desember 2020 dan 2019, harga perolehan dari aset tetap yang telah disusutkan penuh dan masih digunakan adalah masing-masing sebesar Rp108.076.585.112 dan Rp98.400.705.253.

As of December 31, 2020 and December 31, 2019, 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.

Management believes that the insurance coverage is sufficient to cover possible losses on these insured fixed assets.

There are no fixed assets pledged by the Bank as of December 31, 2020 and 2019.

Management believes that there is no indication of permanent impairment losses on fixed assets.

As of December 31, 2020 and 2019, the cost of fully depreciated fixes asset that are still in use amounted to Rp108,076,585,112 and Rp98,400,705,253.

13. ASET TIDAK BERWUJUD

Rincian aset tak berwujud adalah sebagai berikut :

13. INTANGIBLE ASSETS

The details of intangible assets are as follows :

	31 Desember/ *December 31*, 2020					
	1 Januari/ ***January 1***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Reklasifikasi/** ***Reclasifi cations***	**31 Desember/** ***December 31***	
Nilai Perolehan						***Acquisition Cost***
Perangkat lunak komputer	28.174.804.510	4.043.350.000	--	2.723.600.000	34.941.754.510	*Computer Software*
Jumlah	**28.174.804.510**	**4.043.350.000**	--	**2.723.600.000**	**34.941.754.510**	***Total***
Akumulasi amortisasi						***Accumulated Amortization***
Perangkat lunak komputer	24.530.316.452	4.952.810.316	--	--	29.483.126.768	*Computer Software*
Jumlah	**24.530.316.452**	**4.952.810.316**	--	--	**29.483.126.768**	***Total***
Nilai Buku Bersih	**3.644.488.058**				**5.458.627.742**	***Net Intangible Assets***

	31 Desember/ December 31, 2019					
	1 Januari/ January 1	**Penambahan/ Additions**	**Pengurangan/ Deductions**	**Reklasifikasi/ Reclasifi cations**	**31 Desember/ December 31**	
Nilai Perolehan						***Acquisition Cost***
Perangkat lunak komputer	27.095.934.510	1.078.870.000	--	--	28.174.804.510	*Computer Software*
Jumlah	**27.095.934.510**	**1.078.870.000**	**--**	**--**	**28.174.804.510**	***Total***
Akumulasi amortisasi						***Accumulated Amortization***
Perangkat lunak komputer	21.306.555.403	3.223.761.049	--	--	24.530.316.452	*Computer Software*
Jumlah	**21.306.555.403**	**3.223.761.049**	**--**	**--**	**24.530.316.452**	***Total***
Nilai Buku Bersih	**5.789.379.107**				**3.644.488.058**	***Net book value***

14. ASET HAK GUNA / *14. RIGHT OF USE ASSET*

	31 Desember/ December 31, 2020						
	Saldo awal/ *Beginning balance*	Dampak PSAK 73/ *Impact of SFAS 73)*	Saldo awal yang disesuaikan/ *Adjusted beginning*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo akhir/ *Ending balance*	
Harga perolehan							***Acquisition cost***
Gedung	--	21.978.776.098	--	7.957.072.003	--	29.935.848.101	*Building*
Tanah	--	630.957.729	--	--	--	630.957.729	*Land*
ATM	--	6.589.526.630	--	1.784.065.019	--	8.373.591.649	*ATM*
Kendaraan	--	11.520.689.584	--	1.071.358.899	--	12.592.048.483	*Vehicle*
Hardware	--	-	--	1.859.192.045	--	1.859.192.045	*Hardware*
Total	**--**	**40.719.950.041**	**--**	**12.671.687.966**	**--**	**53.391.638.007**	***Total***
Akumulasi Penyusutan							***Accumulated depreciation***
Gedung	--	--	--	6.738.058.268	--	6.738.058.268	*Building*
Tanah	--	--	--	87.324.912	--	87.324.912	*Land*
ATM	--	--	--	3.154.713.771	--	3.154.713.771	*ATM*
Kendaraan	--	--	--	6.779.638.909	--	6.779.638.909	*Vehicle*
Hardware	--	--	--	154.932.669	--	154.932.669	*Hardware*
Total	**--**	**--**	**--**	**16.914.668.529**	**--**	**16.914.668.529**	***Total***
Nilai buku bersih	--					**36.476.969.478**	***Net book value***

15. ASET LAIN-LAIN / *15. OTHER ASSETS*

Seluruh aset lain-lain dalam mata uang Rupiah.

All other assets are stated in Rupiah.

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Bunga yang Akan Diterima	113.913.359.084	109.513.828.769	*Accrued Interest receivable*
Tagihan ATM Bersama	22.997.456.489	25.754.453.829	*ATM Bersama receivable*
Beban yang Ditangguhkan	13.821.381.506	12.541.090.975	*Deffered Costs*
Rupa-rupa Dalam Penyelesaian	9.328.558.660	13.123.578.582	*Other receivable*
Biaya Dibayar Dimuka	3.736.519.777	26.622.559.281	*Prepaid Expense*
Setoran Jaminan	2.000.000.000	2.000.000.000	*Guarantee Deposit*
Persediaan Barang Cetakan	1.500.716.131	953.992.874	*Printed Suplies*
Tagihan Kiriman Uang Western Union	647.288.500	225.992.500	*Money bills transfer Western Union*
Properti Terbengkalai	436.651.800	436.651.800	*Abandoned Property*
Lainnya	88.410.304	119.685.433	*Others*
Jumlah	**168.470.342.251**	**191.291.834.043**	***Total***

a. Bunga yang akan diterima terdiri dari: / ***a. Accrued interests receivables are as follows:***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pinjaman yang diberikan	98.015.769.552	102.935.567.425	*Loans*
Efek-efek dan Penempatan Pada Bank Lain	15.897.589.532	6.578.261.344	*Securities and Placement with other bank*
Jumlah	**113.913.359.084**	**109.513.828.769**	***Total***

b. Biaya dibayar dimuka terdiri dari: / ***b. Prepaid Expenses :***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Sewa	3.174.795.565	26.066.340.276	*Rental*
Asuransi	561.724.212	492.264.702	*Insurance*
Lain-lain	--	63.954.303	*Others*
Jumlah	**3.736.519.777**	**26.622.559.281**	***Total***

16. LIABILITAS SEGERA / *16. OBLIGATIONS DUE IMMADIATELY*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Titipan Gaji Tabungan	89.419.517.563	80.659.736.554	*Temporary salary saving account*
Titipan Kewajiban ATM Bersama	33.316.858.106	29.517.651.223	*Deposit of ATM Obligation*
Beban yang Masih Harus Dibayar	12.653.924.387	15.717.239.924	*Accrued interest payable*
Titipan Pembayaran Kredit	3.606.453.000	3.280.073.353	*Deposit of credit payment*
Rekening Titipan	732.674.600	31.804.480.282	*Temporary acoount*
Bunga Deposito Jatuh Tempo	36.888.667	11.660.000	*Interest of time deposit fall due*
Lain-lain	2.702.965.942	3.250.010.650	*Others*
Jumlah	**142.469.282.265**	**164.240.851.986**	***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.

17. SIMPANAN DARI NASABAH / *17. DEPOSITS FROM CUSTOMERS*

a. Berdasarkan Jenis, Mata Uang dan Hubungan / *a. By Type, Currency, and Relationship*

	31 Desember 2020 / *December 31, 2020*			
	Pihak Berelasi / *Related Parties*	Pihak Ketiga / *Third Parties*	Jumlah / *Total*	
Rupiah				***Rupiah***
Giro	404.675.903.984	1.712.765.434.308	2.117.441.338.292	*Current Account*
Tabungan	63.244.140.924	9.233.611.395.239	9.296.855.536.163	*Savings*
Deposito Berjangka	19.496.617.715	10.013.880.301.026	10.033.376.918.741	*Time Deposit*
Sub - Jumlah	487.416.662.623	20.960.257.130.573	21.447.673.793.196	*Sub - Total*
Dollar Amerika Serikat				***United States Dollar***
Giro	--	1.178.743.156	1.178.743.156	*Current Account*
Tabungan	--	329.045.942	329.045.942	*Savings*
Deposito Berjangka	--	1.832.653.900	1.832.653.900	*Time Deposit*
Sub - Jumlah	--	3.340.442.998	3.340.442.998	*Sub - Total*
Jumlah	**487.416.662.623**	**20.963.597.573.571**	**21.451.014.236.194**	***Total***

	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	2.837.496.665.211	*Current Account*
Tabungan	88.148.826.651	9.961.412.461.251	10.049.561.287.902	*Savings*
Deposito Berjangka	10.275.000.000	7.162.430.958.049	7.172.705.958.049	*Time Deposit*
Sub - Jumlah	1.150.481.922.295	18.909.281.988.867	20.059.763.911.162	*Sub - Total*
Dollar Amerika Serikat				***United States Dollar***
Giro	--	1.150.811.494	1.150.811.494	*Current Account*
Tabungan	--	439.273.120	439.273.120	*Savings*
Deposito Berjangka	--	2.497.461.750	2.497.461.750	*Time Deposit*
Sub - Jumlah	--	4.087.546.364	4.087.546.364	*Sub - Total*
Jumlah	**1.150.481.922.295**	**18.913.369.535.231**	**20.063.851.457.526**	***Total***

b. Deposito berjangka berdasarkan jangka waktu / *b. Time deposits based on period*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rupiah			***Rupiah***
1 bulan	2.097.090.686.076	1.529.520.458.522	*1 Month*
3 bulan	3.687.901.783.601	1.810.213.358.860	*3 Months*
6 bulan	1.318.565.931.000	2.050.385.581.000	*6 Months*
12 bulan	2.926.098.518.064	1.777.975.559.667	*12 Months*
24 bulan	3.720.000.000	4.611.000.000	*24 Months*
Sub - Jumlah	10.033.376.918.741	7.172.705.958.049	*Sub - Total*
	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Dollar Amerika Serikat			***United States Dollar***
1 bulan	106.780.000	105.507.000	*1 Month*
3 bulan	98.350.000	97.177.500	*3 Months*
12 bulan	1.627.523.900	2.294.777.250	*12 Months*
Sub - Jumlah	1.832.653.900	2.497.461.750	*Sub - Total*
Jumlah	**10.035.209.572.641**	**7.175.203.419.799**	***Total***

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo / *c. Classification time deposits based on remaining maturity*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rupiah			***Rupiah***
Kurang atau sama dengan 1 bulan	4.661.980.173.176	3.233.852.595.622	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	3.048.277.498.501	2.749.401.603.760	*More than 1 month to 3 months*
Lebih dari 6 sampai dengan 12 bulan	1.723.622.988.981	645.355.448.667	*More than 6 months to 12 months*
Lebih dari 3 sampai dengan 6 bulan	598.827.258.083	501.627.810.000	*More than 3 months to 6 months*
Lebih dari 12 bulan	669.000.000	42.468.500.000	*More than 12 months*
	10.033.376.918.741	7.172.705.958.049	
Dolar Amerika Serikat			***United States Dollar***
Kurang atau sama dengan 1 bulan	106.780.000	304.026.750	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	704.888.500	610.830.000	*More than 1 month to* 3 months
Lebih dari 3 sampai dengan 6 bulan	--	--	*More than 3 month to 6 months*
Lebih dari 6 sampai dengan 12 bulan	1.020.985.400	27.765.000	*More than 6 month to* 12 months
Lebih dari 12 bulan	--	1.554.840.000	*More than 12 months*
	1.832.653.900	**2.497.461.750**	

17. SIMPANAN DARI NASABAH (LANJUTAN) / ***17. DEPOSITS FROM CUSTOMERS (CONTINUED)***

d. Kisaran suku bunga per tahun / ***d. Interest range per annum***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Rupiah			***Rupiah***
Giro	0% - 1,90%	0% - 2,25%	*Current Account*
Tabungan	0% - 4.75%	0% - 5,50%	*Savings*
Deposito berjangka	4,25% - 5,40%	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*

e. Simpanan diblokir dan dijadikan jaminan atas Pinjaman yang diberikan: / ***e. Blocked savings account and and pledged as collateral for loans:***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Deposito berjangka	129.272.734.160	124.224.484.160	*Time Deposit*
Jumlah	**129.272.734.160**	**124.224.484.160**	***Total***

18. SIMPANAN DARI BANK LAIN / ***18. DEPOSITS FROM OTHER BANKS***

Seluruh simpanan dari bank lain dalam mata uang Rupiah.

All deposit with other banks are stated in Rupiah.

a. Berdasarkan Jenis dan Hubungan / ***a. By Type and Relationship***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pihak Ketiga			***Related parties***
Deposito berjangka	445.641.724.100	207.881.294.100	*Time deposits*
Giro	93.491.547.484	117.971.210.859	*Current account*
Tabungan	145.465.681.105	153.464.471.705	*Savings*
Interbank call money	150.000.000.000	--	*Interbank call money*
Jumlah	**834.598.952.689**	**479.316.976.664**	***Total***

b. Deposito berjangka berdasarkan jangka waktu / ***b. Time deposits based on period***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
1 bulan	103.741.724.100	80.181.294.100	*1 Month*
3 bulan	124.200.000.000	121.300.000.000	*3 Months*
6 bulan	214.600.000.000	5.500.000.000	*6 Months*
12 bulan	3.100.000.000	900.000.000	*12 Months*
Jumlah	**445.641.724.100**	**207.881.294.100**	***Total***

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo / ***c. Classification time deposits based on remaining maturity***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Kurang atau sama dengan 1 bulan	161.441.724.100	110.481.294.100	*Less or equal to 1 month*
Lebih dari 1 sampai dengan 3 bulan	267.400.000.000	93.800.000.000	*More than 1 to 3 month*
Lebih dari 3 sampai dengan 6 bulan	13.600.000.000	3.500.000.000	*More than 3 to 6 month*
Lebih dari 6 sampai dengan 12 bulan	3.200.000.000	100.000.000	*More than 6 to 12 month*
Jumlah	**445.641.724.100**	**207.881.294.100**	***Total***

d. Tingkat suku bunga per tahun / ***d. Interest rate per annum***

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Giro	0% - 1,90%	0% - 2,00%	*Current account*
Tabungan	0% - 1,85%	0% - 2,05%	*Savings*
Deposito berjangka	3.50% - 6.75%	4,00% - 4,75%	*Time deposits*
Interbank call money	3,10%	-	*Interbank call money*

e. Tidak terdapat simpanan dari bank lain yang diblokir atau dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2020 dan 2019.

e. *There are no deposits from other banks that are blocked or used as collateral for loans granted on December 31, 2020 and 2019.*

19. PINJAMAN YANG DITERIMA

Tidak terdapat pinjaman yang diterima dari pihak berelasi.

Seluruh pinjaman yang diterima dalam mata uang Rupiah.

19. BORROWINGS

There were no borrowings from related parties.

All borrowings are stated in Rupiah.

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pinjaman PT Sarana Multigriya Finansial (Persero)	32.000.000.000	32.000.000.000	*Borrowing fromPT Sarana Multigriya Finansial (Persero)*
Pinjaman KPR Sejahtera tapak	4.854.547.279	5.106.157.469	Sejahtera tapak *Borrowings from KPR*
KLBI KUT MT Tahun 1998/1999	466.213.822	466.213.822	*KLBI KUT MT Tahun 1998/1999*
Pinjaman KPR Sejahtera tapak Porsi 75	447.714.463	488.054.237	*Borrowings from KPR Sejahtera tapak Portion 75*
Pinjaman Dana Lingkungan Bergulir (IEPC - KfW)	293.252.398	805.388.420	*Industrial Efficiency and Pollution Control (IEPC - KfW)*
KLBI KUT MT Tahun 1999	160.469.329	160.469.329	*KLBI KUT MT Tahun 1999*
Jumlah	**38.222.197.291**	**39.026.283.277**	***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%.

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.

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%.

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.

Perjanjian ini mengalami beberapa kali perubahan, terakhir melalui amandemen No.AMA-321/SLA-1121/DP3/2008 tanggal 14 Februari 2008 yang mengubah jangka waktu pinjaman dan tingkat suku bunga acuan menjadi mengambang yang ditetapkan oleh Pemerintah setiap 6 (enam) bulan sekali sebesar tingkat bunga penerusan pinjaman kepada end user dikurangi 5% (lima perseratus), dengan ketentuan tingkat bunga acuan tidak lebih rendah dari 3% (tiga perseratus) serta perubahan atas tingkat bunga mengambang yang ditetapkan pemerintah 6 (enam) bulan sekali sebesar rata-rata tingkat bunga kredit investasi terendah periode 6 (enam) bulan sebelumnya dikurangi dengan 2% (dua perseratus), dengan ketentuan tingkat bunga penerusan pinjaman dimaksud tidak lebih tinggi 12% (dua belas perseratus) per tahun.

Industrial Efficiency and Pollution Control (IEPC - KfW) Loan

Industrial Efficiency and Pollution Control (IEPC) Program with total borrowing facilities DM2,200,000 (two million two hundred thousand Deutsche Mark) (full amount). This borrowing facilities has been mature on September 10, 2011, and bear interest at the annual fixed rate of 12% per annum.

This agreement has been amended several times, the latest was through amendment No.AMA-321/SLA-1121/DP3/2008 dated February 14, 2008 which changed term of the loan and the benchmark of floating rate set by the Government every 6 (six) months, amounting interest rate for loans to end users minus 5% (five percent), based on the reference interest rate no lower than 3% (three percent) and changes the floating rate set by the Government every 6 (six) months at the average interest rate of investment loan is the lowest period of 6 (six) months prior reduced 2% (two percent), and interest rate for loan to end user no higher 12% (twelve percent) per annum.

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.

KPR Sejahtera Tapak Loan

Bank BPD Bali's Prosperous Housing Loan, hereinafter referred to as KPR Sejahtera Bank BPD Bali, is a housing loan with the support of housing finance liquidity facilities which consists of :

a. KPR Sejahtera Tapak is a loan with the support of housing finance liquidity facilities for low-income people in the framework of ownership of the Prosperous House which is purchased from development actors.

b. KPR Sejahtera Susun is a loan with the support of housing finance liquidity facilities for low-income communities in the context of the ownership of the Flat Prosperous Housing Unit purchased from the developer.

The target is Low-Income Communities ("MBR") who are permanent incomes or non-permanent income.

KPR Sejahtera Bank BPD Bali funds are a combination of FLPP funds (Housing Finance Liquidity Facility) and Bank funds in proportion, namely:

1) FLPP funds amounting to 90% of the credit ceiling.
2) Bank funds amounting to 10% of the credit ceiling.

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.

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.

KPR Sejahtera Tapak Loan Portions 75

Bank BPD Bali's Prosperous Housing Loan, hereinafter referred to as KPR Sejahtera Bank BPD Bali, is a housing loan with the support of housing finance liquidity facilities which consists of :

a. KPR Sejahtera Tapak Portion 75 is a loan with the support of housing finance liquidity facilities for low-income people in the framework of ownership of the Prosperous House which is purchased from developer.

b. KPR Sejahtera Susun is a loan with the support of housing finance liquidity facilities for low-income communities in the context of the ownership of the Flat Prosperous Housing Unit purchased from the developer.

19. PINJAMAN YANG DITERIMA (LANJUTAN)

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. BORROWINGS (CONTINUED)

The target is Low-Income Communities (MBR) who are permanent incomes or non-permanent income.

KPR Sejahtera Bank BPD Bali funds are a combination of FLPP funds (Housing Finance Liquidity Facility) and Bank funds in proportion, namely:

1) FLPP funds amounting to 75% of the credit ceiling.
2) Bank funds amounting to 25% of the credit ceiling.

Bank BPD Bali KPR Sejahtera Interest Rate 5% (five percent) per year with the monthly annuity interest calculation method.

20. PERPAJAKAN

a. Utang Pajak

	31 Desember 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Pajak Penghasilan			*Income Tax*
PPN	1.029	--	*VAT*
Pasal 25	--	14.333.133.032	*Article 25*
Pasal 21	10.352.829.076	4.724.735.316	*Article 21*
Pasal 4 (2)	8.008.456.033	8.368.034.872	*Article 4 (2)*
Pasal 29	3.809.109.485	2.176.577.490	*Article 29*
Pasal 23	247.819.901	256.531.933	*Article 23*
Jumlah	**22.418.215.524**	**29.859.012.643**	***Total***

b. Manfaat (Beban) Pajak

	31 Desember 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Pajak Kini	(163.649.610.520)	(204.278.439.750)	*Current tax*
Pajak Tangguhan	(12.090.811.859)	2.910.164.765	*Deferred tax*
Jumlah	**(175.740.422.379)**	**(201.368.274.985)**	***Total***

20. TAXATION

a. Tax Payable

b. Tax Benefit (Expense)

20. PERPAJAKAN (LANJUTAN) / ***20. TAXATION (CONTINUED)***

c. Rekonsiliasi Pajak / ***c. Tax Reconciliation***

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi komprehensif adalah sebagai berikut :

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in statement of other comprehensive income the are as follows:

	31 Desember 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Laba Sebelum Beban Pajak	697.561.396.740	771.226.770.725	*Income Before Tax Expense*
Beda Waktu :			***Timing different :***
Koreksi Positif :			*Positive correction :*
Penyisihan Cadangan Bonus dan Tantiem	108.277.852.180	109.672.836.156	*Provision for bonus and Tatiem*
Pembentukan Penghargaan Direksi	2.898.073.025	--	*Director service gratuity expense*
Pembentukan Imbalan Pasca Kerja	42.193.628.230	32.844.456.526	*Post-employment benefits expense*
Pembentukan Penghargaan Dewan Komisaris	323.310.642	--	*Board of Commisioners services gratuity expense*
Sub - Jumlah	**153.692.864.077**	**142.517.292.682**	***Sub - Total***
Koreksi Negatif :			*Negative correction :*
Penyisihan Cadangan Bonus dan Tantiem	116.517.651.843	101.790.466.794	*Provision for bonus and Tatiem*
Pembayaran Manfaat Imbalan Kerja	30.346.806.051	21.815.220.017	*Post-Employment Benefits Paid*
Pembentukan Penghargaan Dewan Komisaris	--	6.712.841.340	*Bord of Commisioners services gratuity expense*
Pembentukan Penghargaan Dewan Direksi	--	473.984.971	*Bord of Director services gratuity expense*
Sub - Jumlah	**146.864.457.894**	**130.792.513.122**	***Sub - Total***
Jumlah Beda Waktu	**6.828.406.183**	**11.724.779.560**	***Total Timing different :***
Beda Tetap :			***Permanent different :***
Koreksi Positif :			*Positive correction :*
Biaya Pajak	2.644.239.171	771.517.551	*Tax expense*
Biaya Sumbangan	869.706.375	909.783.345	*Donation*
Tamu dan Souvenir	1.334.960.836	1.842.097.970	*Entertaiment and Souvenirs*
Pemantapan Pelaksanaan Ibadah	2.614.100.930	2.944.293.370	*Strengthening implementation of Worship*
Biaya Telepon,Telegram	143.278.292	133.467.530	*Cost of Telephone, Telegram*
Biaya Promosi dan Pengembangan Bisnis	6.747.490.839	7.698.323.248	*Bussiness Development Expense*
Biaya HUT Bank	823.935.203	1.296.511.205	*Bank Anniversary Cost*
Biaya Humas dan CSR	11.105.025.082	11.623.274.773	*Cost of Public Relation and CSR*
Biaya Lain-lain	13.343.531.759	7.158.087.646	*Other expense*
Sub - Jumlah	**39.626.268.488**	**34.377.356.638**	***Sub - Total***
Koreksi Negatif :			*Negative correction :*
Pendapatan Sewa Gedung/ Bangunan	154.204.833	215.147.616	*Rental income building*
Sub - Jumlah	**154.204.833**	**215.147.616**	***Sub - Total***
Jumlah Beda Tetap	**39.472.063.654**	**34.162.209.022**	***Total permanent different :***
Jumlah Koreksi Fiskal	**46.300.469.838**	**45.886.988.582**	***Total fiscal correction***
Laba Kena Pajak	**743.861.866.578**	**817.113.759.307**	***Estimated of income tax***
Pembulatan	743.861.866.000	817.113.760.000	*Rounded*
Beban Pajak Penghasilan:			*Income tax expense*
22% x 743.861.866.000	163.649.610.520	--	22% x 743.861.866.000
25% x 817.113.760.000	--	204.278.439.750	25% x 817.113.760.000
Jumlah Pajak Kini	**163.649.610.520**	**204.278.439.750**	***Total current taxes***
Dikurangi:			*Less:*
Pajak penghasilan dibayar dimuka	(159.840.501.035)	(202.101.862.260)	*Prepaid taxes*
Kurang Pajak Penghasilan Badan	**3.809.109.485**	**2.176.577.490**	***Income Tax Payable***

20. PERPAJAKAN (LANJUTAN)

20. TAXATION (CONTINUED)

d. Aset pajak tangguhan

d. Deferred tax assets

31 Desember 2020 / *December 31, 2020*

	Saldo Awal / *Beginning Balance*	Dikreditkan (Dibebankan) ke Laporan Laba Rugi/ *Charged to statements of profit or loss*	Dikreditkan (Dibebankan) ke Penghasilan Komprehensif lain/ *Charged to other comprehensive income*	Penyesuaian / *Adjustment*	Saldo Akhir / *Ending Balance*
Aset (kewajiban) Pajak Tangguhan/ Deffered Tax Assets (Liabilities):					
Kerugian penurunan nilai Pinjaman 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	29.129.412.959	(1.812.755.926)	--	(3.495.529.554)	23.821.127.479
Pembentukan Imbalan Pasca Kerja/ Post-Employee Benefit Expense	22.343.867.241	1.002.376.525	506.996.412	(6.374.016.219)	17.479.223.959
Pembentukan Imbalan Jangka Panjang/ Long term post EmployeeBenefit Expense	27.173.493.722	1.603.924.354	--	431.932.902	29.209.350.978
Pembentukan Pengabdian Direksi/ Director Service Gratuity Expense	3.855.150.270	637.576.066	--	(462.618.032)	4.030.108.304
Pembentukan Pengabdian Dewan Komisaris/ Commissioner Service Gratuity Expense	1.536.127.883	71.128.341	--	(184.335.346)	1.422.920.878
Selisih realisasi imbalan pasca kerja/ Difference in realization of employee benefit	9.451.947.608	--	--	(9.451.947.608)	--
Aset Pajak Tangguhan/ *Deffered Tax Asset*	**89.470.628.119**	**1.502.249.360**	**506.996.412**	**(15.517.142.293)**	**75.962.731.598**

31 Desember 2019 / *December 31, 2019*

	Saldo Awal/ *Beginning Balance*	Dikreditkan (Dibebankan) ke Laporan Laba Rugi/ *Charged to statements of profit or loss*	Dikreditkan (Dibebankan) ke Penghasilan Komprehensif lain/ *Charged to other comprehensive income*	Penyesuaian / *Adjustment*	Saldo Akhir / *Ending Balance*
Aset (kewajiban) Pajak Tangguhan/ *Deffered Tax Assets (Liabilities):*					
Kerugian penurunan nilai Pinjaman 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	1.206.797.825	--	--	22.343.867.241
Pembentukan Imbalan Jangka Panjang/ *Long term post EmployeeBenefit 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
Aset Pajak Tangguhan/ *Deffered Tax Asset*	**85.143.394.006**	**2.910.164.766**	**1.417.069.347**	--	**89.470.628.119**

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan dan dikompensasikan dengan laba fiskal pada masa mendatang.

Management believes that deferred tax assets can be utilized and can be compensated againts future taxable income.

e. Administrasi

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktur Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 10 (sepuluh) tahun sejak saat terhutangnya pajak, atau akhir tahun 2015, mana yang lebih awal. Ketentuan ini berlaku untuk tahun pajak sebelum 2008. Ketentuan baru yang diberlakukan terhadap tahun pajak 2008 dan tahun-tahun selanjutnya menentukan bahwa DJP dapat menetapkan atau mengubah liabilitas pajak tersebut dalam batas waktu 5 (lima) tahun sejak saat terhutangnya pajak.

e. Administration

Under the taxation laws in Indonesia, the Bank submits tax returns on the basis of self assessment. The Director General of Tax (DGT) may assess or amend taxes within 10 (ten) years of the time the tax becomes due, or until the end of 2015, whichever is earlier. This rule applicable for fiscal year prior to 2008. There are new rules applicable to fiscal year 2008 and subsequent years stipulating that the DGT may assess or amend taxes within 5 (five) years of the time the tax becomes due.

20. PERPAJAKAN (LANJUTAN)

f. Perubahan Tarif Pajak

Pada tanggal 31 Maret 2020, Pemerintah menerbitkan Peraturan Pemerintah Pengganti Undang-No. 1 Tahun 2020 yang antara lain menurunkan tarif pajak penghasilan badan dari sebelumnya sebesar 25% menjadi 22% untuk tahun fiskal 2020 dan 2021, serta menjadi 20% sejak tahun fiskal 2022. Bank telah membukukan pengaruh dari perubahan tarif pajak penghasilan badan tersebut pada laporan keuangan untuk periode yang berakhir 31 Desember 2020, berupa penurunan aset pajak tangguhan sebesar Rp10.084.566.249 dimana jumlah sebesar Rp8.160.185.176 dibebankan ke laba rugi periode berjalan dan sebesar Rp1.924.081.073 dibebankan ke pendapatan komprehensif lainnya.

g. Surat Ketetapan Pajak

Selama tahun 2020, Bank menerima beberapa Surat Ketetapan Pajak dan Surat Tagihan Pajak untuk tahun pajak 2016, yang menyatakan kurang bayar Pajak Penghasilan Badan, Pasal 21, Pasal 23, Pasal 4(2) dan Pajak Pertambahan Nilai (PPN).

Bahwa atas Surat Ketetapan Pajak Kurang bayar (SKPKB) Pajak Penghasilan serta Pajak Pertambahan Nilai Barang dan Jasa dan Surat Tagihan Pajak (STP) Pajak Pertambahan Nilai Barang dan Jasa yang telah diterbitkan maka :

a. Sebesar Rp1.826.551.341 yang sudah Bank setujui berdasarkan pembahasan akhir hasil pemeriksaan diakui sebagai beban pada tahun buku 2020; sedangkan
b. Terhadap sisanya yaitu sebesar Rp57.959.184.716, karena Bank belum menyetujui berdasarkan pembahasan akhir hasil pemeriksaan dan Bank akan melakukan upaya pengajuan keberatan (masih dalam proses penyiapan dokumen) sehingga belum dibukukan pada tahun buku 2020.

20. TAXATION (CONTINUED)

e. The Changes in Tax Rate

On 31 March 2020, the Government issued Government Regulation in Lieu of the Republic of among others reduced the corporate income tax rate from 25% to 22% for fiscal years 2020 and 2021, and to 20% since fiscal year 2022. The Bank has recorded the effect of changes in the corporate income tax rate in the financial statements for the year ended December 31, 2020, in the form of a decrease in deferred tax assets by Rp10,084,566,249 in which the amount of Rp8,160,185,176 was charged to current year's profit and loss and Rp1,924,081,073 was charged to other comprehensive income.

g. Tax Assesment

During 2020, the Bank received several Tax Assessment Letters and Tax Collection Letters for the 2016 fiscal year, which stated underpayments of Corporate Income Tax, Article 21, Article 23, Article 4 (2) and Value Added Tax (VAT).

Whereas on the Tax Underpayment Assessment Letter (SKPKB), Income Tax and Value Added Tax for Goods and Services and Tax Collection Letter (STP) Value Added Tax for Goods and Services that has been issued:

a. *In the amount of Rp1,826,551,341 which the Bank has approved based on the final discussion on the results of the examination is recognized as an expense in the 2020 financial year; while*
b. *Against the remaining amounting to Rp57,959,184,715, because the Bank has not approved based on the final discussion on the results of the examination and the Bank will make an effort to file an objection (still in the document preparation process) so that it has not been recorded in the 2020 financial year.*

21. BEBAN YANG MASIH HARUS DIBAYAR

21. ACCRUED EXPENSES

	31 Desember 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Rupiah			*Rupiah*
Biaya bunga deposito yang masih harus dibayar	31.213.544.959	19.947.441.340	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	2.737.951.132	3.367.660.848	*Accrued Saving Interest*
Biaya bunga lainnya yang masih harus dibayar	25.833.334	--	*Accrued Other Interest*
Sub - Jumlah	**33.977.329.425**	**23.315.102.188**	***Sub Total***
Mata uang asing			*Foreign Currency*
Biaya bunga deposito yang masih harus dibayar	548.091	783.251	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	14.893	20.407	*Accrued Saving Interest*
Sub - Jumlah	**562.984**	**803.658**	***Sub- Total***
Jumlah	**33.977.892.409**	**23.315.905.846**	***Total***

22. 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 2020 dan 2019 masing-masing dihitung oleh aktuaria independen PT Sentra Jasa Aktuaria (BPA) dengan menggunakan metode *projected unit credit* dari laporan aktuaria masing-masing pada tanggal 5 Januari 2021 dan 6 Januari 2020.

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 Axa Mandiri.

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.

22. 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, 2020 and 2019 is calculated by an independent actuary PT Sentra Jasa Aktuaria (BPA), using the projected unit credit method from the actuarial reports on January 5, 2021 and January 6, 2020, 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 appoinment start October 3, 2011, where by the proportion of contribution between the Bank and employees were 13.5% and 5% of basic salary. Financial institution pension funds program managed by Dana Pensiun Lembaga Keuangan PT Axa Mandiri.

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.

22. IMBALAN KERJA (LANJUTAN)

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.

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.

22. EMPLOYEE BENEFITS (CONTINUED)

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.

Severance compansation managed by the Bank and is an employee benefits program for employees who will retire.

Long service leave benefit managed by the Bank and is an employee benefits program for employees for reimbursement of leave entitlements.

Pension Funds

Defined Benefit Pension Programme

The service award benefit - proportional managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. compensation of service award proportional paid to employees who cease to receive pension rights and entering a period of duty-free with effective service in over 20 years.

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Tingkat Diskonto	6,46%	7,09%	*Discount Rate*
Tingkat Kenaikan Penghasilan dasar pensiun per tahun	3,00%	3,00%	*Salary Increase Rate Basic Pension Per Year*
Tingkat Mortalita	1=TMI'2019	1=TMI'2019	*Mortality Rate*
Tingkat Pengunduran Diri per Tahun			*Resignation Rate*
< 30 tahun	6,00%	*6,00%*	*Age <30*
54 - 56 tahun	0,00%	*0,00%*	*Age 54 - 56*
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 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Nilai Wajar Aset Program	405.760.419.039	385.707.956.827	*Fair value of asset program*
Nilai Kini Kewajiban	(358.916.847.514)	(337.552.971.566)	*Present value of benefit obligation*
Status Pendanaan	**46.843.571.525**	**48.154.985.261**	***Funded Status***

b. Rekonsiliasi nilai wajar aset program bank adalah sebagai berikut:

b. The reconciliation of the fair value of the bank's plan assets is as follows:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Saldo Awal Tahun	385.707.956.827	343.740.079.901	*Beginning Balance*
Bunga Atas Imbalan Pasti	27.330.037.926	28.633.548.656	*Interest on defined benefit*
Iuran	11.382.324.049	10.990.816.293	*Contribution*
Pembayaran Manfaat	(20.019.547.195)	(18.863.529.163)	*Benefits paid*
Laba / (Rugi) Aktuaria Pada Aset	1.359.647.432	21.207.041.140	*Gain / (Loss) on asset actuarial*
Saldo Akhir Nilai Wajar Aset Program	**405.760.419.039**	**385.707.956.827**	***Ending Balance for value of asset program***

c. Beban imbalan kerja adalah sebagai berikut:

c. Employee benefit expense are as follows :

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Biaya Jasa Kini	7.516.842.638	7.124.432.219	*Current service cost*
Biaya Bunga	8.716.996.300	9.508.876.519	*Interest Cost*
Pengakuan (Untung) Rugi Aktuaria yang di Realisasi	(305.797.824)	(96.663.459)	*Recognition (Profit) Loss Actuarial Realized*
Hasil Yang Diharapkan Dari Aset Program	--	--	*Expected return on Plan assets*
Bunga Atas Dampak Batas Atas Dari Aset	--	--	*Interest on upper limit Impact of asset*
Beban Imbalan Kerja	**15.928.041.114**	**16.536.645.279**	***Employee benefit expense***

22. IMBALAN KERJA (LANJUTAN) / ***22. EMPLOYEE BENEFITS (CONTINUED)***

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 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Saldo Awal Tahun	125.908.991.097	114.152.179.115	*Beginning Balance*
Biaya Jasa Kini	7.516.842.638	7.124.432.219	*Current Service Cost*
Iuran Peserta Program	--	--	*Contribution of Program Participants*
Biaya Bunga	8.716.996.300	9.508.876.519	*Interest Charges*
Pengakuan (Untung) Rugi Aktuaria yang di Realisasi	(305.797.824)	(96.663.459)	*Recognition (Profit) Loss Actuarial Realized*
Pembayaran Manfaat	(11.371.784.181)	(10.448.110.685)	*Payment of Benefit*
(Keuntungan) Kerugian Aktuaria	2.304.529.114	5.668.277.388	*(Profit)Loss on Actuarial*
Saldo Akhir Nilai Kini Imbalan Pasti	**132.769.777.144**	**125.908.991.097**	***Ending Balance Present Value Benefit Liability***

e. Analisa tingkat sensitivitas untuk risiko tingkat diskonto / ***e. Analyze the sensitivity level for discount rate risk***

Tabel berikut menunjukan analisa sensitivitas nilai kini kewajiban dan biaya jasa kini diasumsikan terdapat perubahan atas tingkat diskonto (tidak diaudit):

The tables below show the sensitivity analysis of the present value of employee benefit obligation and current service cost in the assumed changes in the discount rate (unaudited):

31 Desember 2020/ *December 31, 2020*

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*
6,46%	358.916.847.514	0%	10.460.869.696	0%
-1%	372.916.601.900	3,90%	11.669.210.303	11,55%
+1%	346.675.734.550	-3,41%	9.441.142.019	-9,75%

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*
7,97%	337.552.971.566	0%	9.732.347.235	0%
-1%	350.182.421.071	3,74%	10.815.143.893	11,13%
+1%	326.454.889.699	-3,29%	8.816.144.015	-9,41%

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.

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.

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.

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.

Liabilitas imbalan kerja terdiri dari: / *The liability for employee benefits consists of:*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Program Imbalan Kerja	132.769.777.174	125.908.991.097	*Employee Benefits Program*
Imbalan Jangka Panjang Lainnya	79.451.017.989	72.160.452.743	*Other Long term benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**212.220.795.162**	**198.069.443.840**	***Ending Balance of Defined benefit***

Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain berdasarkan klasifikasi akun adalah sebagai berikut:

Expenses recognized in the statements of profit or loss and other comprehensive income based on account classification are as follows :

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Biaya Karyawan	42.193.628.230	32.844.456.526	*Employee Costs*
Pengukuran Kembali Atas Liabilitas Imbalan Kerja - Kerugian (Keuntungan) Aktuaria	2.304.529.144	6.495.245.136	*Measurement of liability for Employee Benefit - Actuarial (Gain) Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**44.498.157.374**	**39.339.701.662**	***Expense Recognized in the Statement of Profit or Loss and Other Comprehensive Income***

22. IMBALAN KERJA (LANJUTAN)

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 5 Januari 2021 dan 6 Januari 2020 masing-masing untuk tahun yang berakhir pada tanggal - tanggal 31 Desember 2020 dan 2019 untuk dana pensiun:

22. EMPLOYEE BENEFITS (CONTINUED)

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 5, 2021 and January 6, 2020 respectively for the years ended December 31, 2020 and 2019 for pension funds:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Tingkat Diskonto	6,46%	7,09%	*Discount Rate*
Tingkat Kenaikan Penghasilan dasar pensiun per tahun	3,00%	3,00%	*Annual pension Based salary increase rates per year*
Tingkat Mortalita	1=TMI'2019	3=TMI'11	*Mortality Rate*
Usia Pensiun	56 tahun / 56 years	*56 tahun / 56 years*	*Retirement Age*
Tingkat Cacat	10% dari tingkat kematian / 10% from mortality rate	10% dari tingkat kematian / 10% from mortality rate	*Disability Rate*

a. Liabilitas yang diakui di laporan posisi keuangan adalah sebagai berikut:

a. The liabilities recognized in the statement of financial position are as follows:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Nilai Kini Kewajiban Imbalan Kerja	212.220.795.162	198.069.443.840	*Present Value of Benefit Obligation*
Nilai Wajar Aset Program	--	--	*Fair Value of Asset Program*
Liabilitas Yang Diakui Dalam Laporan Posisi Keuangan	**212.220.795.162**	**198.069.443.840**	***Liability Recognized in the Statement of Financial Position***

b. Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain untuk program imbalan kerja adalah sebagai berikut:

b. Expenses recognized in the statements of income and other comprehensive income for employee benefits program are as follows:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Biaya Jasa Kini	7.211.044.814	7.027.768.760	*Current Service Cost*
Biaya Jasa Lalu	--	--	*Past Service Cost*
Biaya Bunga	8.716.996.300	9.508.876.519	*Interest Cost*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**15.928.041.114**	**16.536.645.279**	***Expenses Recognized in the Income Statements and Other Income Statements***
Pengukuran Kembali Atas Liabilitas Imbalan Kerja-Neto	--	--	*Remeasurement of the net Liability for employee benefits - Net*
(Keuntungan) Kerugian Aktuaria	2.304.529.144	5.668.277.388	*Actuarial (Gain)/Loss*
Diakui Dalam Penghasilan Komprehensif Lain	**2.304.529.144**	**5.668.277.388**	***Recognized in other Comprehensive Income***

c. Perubahan penyisihan adalah sebagai berikut:

c. The allowance changes are as follows:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Saldo Awal Tahun	125.908.991.097	114.152.179.115	*Beggining Balance*
Penambahan Tahun Berjalan	15.928.041.114	16.536.645.279	*Addition during the year*
Nilai Yang Diakui Dalam Penghasilan Komprehensif Lain	2.304.529.144	5.668.277.388	*Amount recognized in other Comprehensive Income*
Pembayaran Manfaat	(11.371.784.181)	(10.448.110.685)	*Payment Benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**132.769.777.174**	**125.908.991.097**	***Ending Balance of Current cost Defined Benefits***

d. Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain untuk imbalan jangka panjang adalah sebagai berikut:

d. Expenses recognized in the statements of income and other comprehensive income for long-term benefits are as follows:

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Biaya Jasa Kini	6.440.854.287	6.016.425.650	*Current Servicxe Cost*
Biaya Bunga	4.673.790.748	5.608.860.678	*Interest Cost*
(Keuntungan) Kerugian Aktuaria atas Imbalan Kerja Jangka Panjang Lain	15.150.942.081	4.682.524.919	*Actuarial Gain/ Loss of Other Long Term Employee Benefit*
Beban Yang Diakui Dalam Laporan Laba Rugi	**26.265.587.116**	**16.307.811.247**	***Expenses recognized in the Income Statements***
(Keuntungan) Kerugian Aktuaria	--	--	*Actuarial Gain/ Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**26.265.587.116**	**16.307.811.247**	***Expenses recognized in the Income Statements and Comprehensive Income Other***

22. IMBALAN KERJA (LANJUTAN) / ***22. EMPLOYEE BENEFITS (CONTINUED)***

Program Imbalan Kerja (Lanjutan) / *Employee Benefits Program (Continued)*

e. Perubahan liabilitas yang diakui di laporan posisi keuangan adalah sebagai berikut: / ***e. Changes in the liabilities recognized in the statement of financial position are as follows:***

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Saldo Awal Tahun	72.160.452.743	67.333.261.447	*Beggining Balance*
Penambahan Tahun Berjalan	11.114.645.035	11.625.286.328	*Addition during the year*
Kerugian (Keuntungan) Aktuaria yang diakui Tahun Berjalan	15.150.942.081	4.682.524.919	*Net Acturial Losses (Gain) Recognized in Year*
Pembayaran Manfaat	(18.975.021.870)	(11.480.619.951)	*Payment Benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**79.451.017.989**	**72.160.452.743**	***Ending Balance of present value of defined benefit***

23. LIABILITAS SEWA / ***23. LEASES LIABILITIES***

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Kendaraan	7.010.575.886	--	*Vehicles*
Mesin ATM	5.552.190.650	--	*Machine ATM*
Hardware	1.200.654.185	--	*Hardware*
Bangunan	15.976.448	--	*Buildings*
Jumlah	**13.779.397.169**	**--**	***Total***

24. LIABILITAS LAIN-LAIN / ***24. OTHER LIABILITIES***

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Jasa Produksi dan Tantiem	108.277.852.179	116.517.651.841	*Production Service Bonus and Tantiem*
Penghargaan Direksi	18.263.734.103	15.420.601.083	*Service Gratuity for the Directors*
Rupa-rupa Kewajiban	8.957.623.268	13.199.469.945	*Other Liabilities*
Penghargaan Dewan Komisaris	6.522.762.179	6.144.511.532	*Service gratuity for Board of Commissioners*
Kerugian Penurunan nilai atas Transaksi Rekening Administratif	6.292.276.381	--	*Impairment losses on transactions of Administration Account*
Penangguhan Remunerasi Pengurus dan karyawan	4.113.360.819	2.542.925.044	*Suspension of Management Remuneration and employee*
Provisi Bank Garansi Diterima Di Muka	1.166.405.074	933.047.821	*Advance Bank Guarantee Fees*
Titipan Pajak Dan Retribusi Daerah	418.603.966	--	*Deposit of Local Taxes and Retribution*
Titipan Pembayaran Lainnya	591.369.627	--	*Other Payment Deposit*
Titipan Dana Pembinaan dan Pengawasan LPD	--	280.616.025	*Development and supervision of LPD funds*
Pendapatan Bunga Kredit Yang Ditangguhkan	159.836.503	301.992.841	*Deferred interest income for loans*
Lainnya	1.193.446.239	991.324.177	*Others*
Jumlah	**155.957.270.338**	**156.332.140.309**	***Total***

Lainya terdiri dari dana titipan, setoran jaminan *safe deposit box*, dan setoran jaminan bank garansi lainnya.

Others consist of deposit funds, safe deposit box guarantees, and other bank guarantees.

25. MODAL SAHAM / ***25. SHARE CAPITAL***

Pada tanggal 31 Desember 2020 dan 2019, susunan pemegang saham adalah sebagai berikut:

As of December 31, 2020 and 2019, the shareholders composition are as follow:

	31 Desember 2020 / *December 31, 2020*		
Pemegang Saham/ *Shareholder*	**Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Jumlah dalam Rupiah/ *Amount in Rupiah***	**Persentase kepemilikan/ *Ownership percentage***
Pemerintah Provinsi Bali / *Province of Bali*	614.912	614.912.000.000	33,73%
Pemerintah Kota Denpasar / *Denpasar City Government*	174.476	174.476.000.000	9,57%
Pemerintah Kabupaten / *Regencies Government*			
- Badung	800.617	800.617.000.000	43,91%
- Buleleng	52.243	52.243.000.000	2,87%
- Jembrana	37.092	37.092.000.000	2,03%
- 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	28.604	28.604.000.000	1,57%
- Bangli	13.577	13.577.000.000	0,74%
Jumlah / *Total*	**1.823.300**	**1.823.300.000.000**	**100,00%**

25. MODAL SAHAM (LANJUTAN)

25. SHARE CAPITAL (CONTINUED)

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*	Persentase kepemilikan/ *Ownership percentage*
Pemerintah Provinsi Bali / *Province of Bali*	614.912	614.912.000.000	33,74%
Pemerintah Kota Denpasar / *Denpasar City Government*	174.476	174.476.000.000	9,57%
Pemerintah Kabupaten / *Regencies Government*			
- 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%**

Peningkatan modal dasar tersebut berdasarkan akta No. 40 tanggal 28 Juli 2020 oleh Notaris I Made Widiada, SH, di Bali.

Tambahan setoran modal tersebut telah dilaporkan dan dicatat oleh Bank Indonesia.

The increase based on the deed No. 40 dated July28 , 2020 by Notary I Made Widiada, SH, in Bali.

Those additional paid-in capital have been reported for registration to and recorded by Bank Indonesia.

26. TAMBAHAN MODAL DISETOR

26. ADDITIONAL PAID-IN CAPITAL

Selama tahun 2020 dan 2019, para pemegang saham Bank melakukan penambahan setoran modal dan saldo tambahan modal disetor pada tanggal 31 Desember 2020 dan 2019 adalah sebagai berikut:

During the years 2020 and 2019, the Bank's shareholders have additional capital contributions and the balance of additional paid-in capital at December 31, 2020 and 2019 are as follows:

31 December 2020 / *December 31, 2020*

Pemegang saham/ *Shareholders*	31 Desember 2020/ *December 31, 2020*	Penambahan Modal Disetor/ *Additional Paid In Capital*	Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Capital Shares*	31 Desember 2020/ *December 31, 2020*
Pemerintah Kabupaten/ *Regencies Government*				
- Denpasar	--	--	--	--
- Karangasem	--	--	--	--
- Buleleng	312.707	--	--	312.707
- Klungkung	200.202	--	--	200.202
- Gianyar	458.456	1.000.000.000	1.000.000.000	458.456
- Jembrana	642.847	--	--	642.847
- Bangli	726.126	--	--	726.126
	2.340.338	**1.000.000.000**	**1.000.000.000**	**2.340.338**

31 Desember 2019 / *December 31, 2019*

Pemegang saham/ *Shareholders*	1 Januari 2019/ *January 1, 2019*	Penambahan Modal Disetor/ *Additional Paid In Capital*	Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Capital Shares*	31 Desember 2019/ *December 31, 2019*
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	312.707
- Klungkung	200.202	--	--	200.202
- Gianyar	458.456	2.000.000.000	2.000.000.000	458.456
- Jembrana	8.000.642.847	-	8.000.000.000	642.847
- Bangli	726.126	--	--	726.126
Jumlah / *Total*	**8.002.897.254**	**25.807.443.084**	**33.808.000.000**	**2.340.338**

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.

27. PENGGUNAAN SALDO LABA

Penggunaan laba bersih tahun 2020 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 6 tanggal 11 Maret 2020, Notaris I Made Widiada, S.H.

Penggunaan laba bersih tahun 2019 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 6 tanggal 11 Maret 2020, Notaris I Made Widiada, S.H.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2020 dan 2019 ditetapkan sebagai berikut :

27. APPROPRIATION OF RETAINED EARNINGS

Distribution of net income on 2020 determined based on on Deed of Shareholders Annual General Meeting Minutes No.6 dated March 11, 2020, Notary I Made Widiada, S.H.

Distribution of net income on 2019 determined based on on Deed of Shareholders Annual General Meeting Minutes No.6 dated March 11, 2020, Notary I Made Widiada, S.H.

Based on the above Shareholder Annual General Meeting Minutes, the distribution of income in 2020 and 2019, were are as follows :

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Dividen	512.872.646.166	483.324.576.527	*Dividends*
Cadangan Umum	56.985.849.574	53.702.730.725	*General reserve*
Jumlah	**569.858.495.740**	**537.027.307.252**	***Total***

Jumlah dividen yang diumumkan untuk masing-masing periode adalah sebagai berikut:

The amount of dividends declared for each period are as follows:

Periode	**Jumlah / *Total***	**Per Saham / *Per Share***	***Period***
Distribusi pada tahun 2020 untuk laba tahun 2019	512.872.646.166	281.288	*Distribution in 2020 for profit 2019*
Distribusi pada tahun 2019 untuk laba tahun 2018	483.324.576.527	270.241	*Distribution in 2019 for profit 2018*

Jasa produksi dan beban *corporate social responsibility* dibukukan sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Employee bonus and corporate social responsibility expenses are recorded as expense in the current year statement of profit and loss and other comprehensive income.

28. PENDAPATAN BUNGA

28. INTEREST INCOME

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Pinjaman yang diberikan	2.230.355.160.112	2.210.018.707.162	*Loans*
Efek - efek	236.165.595.278	266.789.437.166	*Marketable Securities*
Penempatan Pada Bank Lain	69.750.378.185	84.994.058.558	*Placements with Other Bank*
Penempatan Pada Bank Indonesia	2.400.126.008	--	*Placements with Bank Indonesia*
Jumlah	**2.538.671.259.583**	**2.561.802.202.886**	***Total***

29. BEBAN BUNGA

29. INTEREST EXPENSE

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Simpanan dari Nasabah			*Deposits from customers*
Deposito Berjangka	567.905.803.415	576.344.517.939	*Time deposits*
Tabungan	183.537.601.119	206.295.701.875	*Savings account*
Giro	55.929.981.017	59.823.166.900	*Current accounts*
Premi Asuransi Untuk Program Penjaminan Dana Nasabah	44.559.288.025	42.677.319.814	*Insurance Premium for Premium on deposit insurance The Customer*
Penjaminan	33.427.428.129	29.469.134.000	*Guarantee*
Simpanan Dari Bank Lain	21.423.982.445	16.905.385.430	*Deposits from another bank*
Pinjaman Yang Diterima	2.610.671.422	4.374.776.549	*Borrowings*
Call Money dan Repo	2.419.640.278	60.604.164	*Call Money and Repo*
Pinjaman yang diberikan	946.321.146	906.064.073	*Loans*
Beban Bunga SGU	1.768.175.456	--	*interest expense SGU*
Jumlah	**914.528.892.452**	**936.856.670.744**	***Total***

30. PENDAPATAN OPERASIONAL LAINNYA

30. OTHER OPERATING INCOME

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Pendapatan Operasional			***Operating Income***
Administrasi	41.275.378.754	35.272.590.807	*Administration*
Penerimaan Kembali Kredit Hapus Buku	13.176.311.593	21.049.616.803	*Recovery of Account Written-off*
Fee	20.963.661.336	14.680.199.136	*Fees*
Denda Kredit	5.823.539.364	9.738.983.238	*Loan Penalties*
Tata Usaha Kredit	2.992.480.005	3.510.964.957	*Loan Administration*
Valuta Asing	670.666.038	514.915.627	*Foreign Exchange*
Tabungan Pasif dan Tutup	543.978.605	494.019.514	*Savings Passive and Closed*
Safe Deposit Box	76.680.000	78.545.000	*Safe Deposit Box*
Sub - Jumlah	85.522.695.695	85.339.835.082	*Sub - Total*
Pendapatan Provisi dan Komisi			*Provision income and Commissions*
Jasa Bank	6.771.426.205	8.089.472.375	*Bank Services*
Lainnya	83.333.328	94.376.508	*Others*
Sub - Jumlah	6.854.759.533	8.183.848.883	*Sub - Total*
Lain-lain	882.493.020	1.045.109.803	*Others*
Jumlah	**93.259.948.248**	**94.568.793.768**	***Total***

31. PEMULIHAN (PEMBENTUKAN) CADANGAN KERUGIAN PENURUNAN NILAI / *31. RECOVERY (ALLOWANCE) FOR IMPAIRMENT LOSSES*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pinjaman yang diberikan	223.248.541.920	204.226.986.860	*Loans*
Penempatan pada bank-bank lain	(6.000.366.250)	--	*Placements with other banks*
Efek-efek	(763.283.201)	--	*Securities*
Giro pada bank lain	(272.188.550)	--	*Current accounts with other banks*
Jumlah	**216.212.703.919**	**204.226.986.860**	***Total***

32. GAJI DAN TUNJANGAN KARYAWAN / *32. SALARIES AND EMPLOYEE BENEFITS*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Gaji, Upah dan Honorarium	209.544.668.800	202.916.582.979	*Salaries, Wages and Honorarium*
Tunjangan dan Insentif	131.660.489.948	135.827.527.938	*Benefits and Incentives*
Jasa Produksi dan Tantiem	108.277.852.180	109.672.836.156	*Production Services and Tantiem*
Imbalan Pasca Kerja	42.193.628.230	32.844.456.526	*Post Employment Benefits*
Makan dan Lembur	29.025.751.049	26.380.015.698	*Meal and Overtime*
Pendidikan dan Latihan	8.902.155.029	9.885.699.126	*Education and Training*
Representasi dan Penghargaan	3.221.383.668	--	*Representation and Service Awards*
Lain-lain	1.192.563.931	1.278.303.460	*Others*
Jumlah	**534.018.492.835**	**518.805.421.883**	***Total***

Jumlah gaji kotor, tunjangan dan bonus Dewan Komisaris, Direksi, Komite Audit dan pejabat eksekutif masing-masing adalah sebesar Rp56.569.196.397 dan Rp36.323.293.717 untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2020 dan 2019, dengan rincian sebagai berikut:

For the years ended December 31, 2020 dan 2019, the amount of gross salaries, benefits and bonuses of the Board of Commissioners, Directors, Audit Committee and executive officers, amounted to Rp56,569,196,397 and Rp36,323,293,717 respectively, with details as follows:

31 Desember 2020 / *December 31, 2020*

	Jumlah Anggota/ *Total Members*	Gaji/ *Salary*	Tunjangan/ *Benefit*	Bonus dan Penghargaan/ *Bonusses and Service Guarantee*	Jumlah/ *Total*
Direksi/ *Directors*	5	5.292.000.000	7.637.420.370	13.225.020.650	26.154.441.020
Dewan Komisaris/ *Board of Commissioners*	5	2.815.200.000	2.858.623.000	5.013.858.251	10.687.681.251
Pejabat eksekutif / *Executive officers*	24	1.984.129.000	10.177.359.092	6.870.195.038	19.031.683.130
Komite Audit/ *Audit Committe*	2	276.000.000	31.675.418	109.825.000	417.500.418
Pemantau Risiko/ *Risk Monitoring*	1	161.000.000	17.481.923	52.229.167	230.711.090
Remunerasi dan Nominasi/ *Remuneration and Nomination*	1	46.000.000	1.179.488	--	47.179.488
Jumlah	**38**	**10.574.329.000**	**20.723.739.291**	**25.271.128.106**	**56.569.196.397**

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 Committe*	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	**34**	**8.208.578.333**	**13.814.134.093**	**14.300.581.291**	**36.323.293.717**

33. BEBAN UMUM DAN ADMINISTRASI / *33. GENERAL AND ADMINISTRATIVE EXPENSES*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Otomasi	35.332.872.321	32.403.604.905	*Automation*
Outsourcing	36.779.926.728	34.633.839.794	*Outsourcing*
Penyusutan Aset Tetap (Catatan 12)	20.240.744.577	19.358.214.917	*Depreciation of Fixed Assets (Note 12)*
Tamu, souvenir, sumbangan	18.744.837.412	17.328.129.503	*Entairtaiment, souvenirs,*
Amortisasi Aset SGU (Catatan 14)	16.914.668.529	--	*Amortization of Right-of-Use Assets (Note 14)*
Rumah tangga kantor dan Lainnya	12.966.628.201	12.883.576.349	*Households Office and Others*
Pemeliharaan dan perbaikan	12.829.219.300	12.350.267.941	*Maintenance and repairs*
Biaya luran OJK	12.085.637.649	10.241.134.746	*OJK Fee Expenses*
Biaya CSR	10.319.707.166	10.731.654.618	*CSR Expenses*
Listrik, air dan telepon	8.959.580.852	9.301.127.730	*Electrical, water and telephone*
Iklan dan promosi	8.615.053.192	9.990.566.712	*advertising and promotion*
Ongkos bank	8.599.684.822	5.283.630.789	*Bank Charges*
Premi asuransi	5.281.843.933	5.557.767.480	*Insurance Premium*
Amortisasi aset tak berwujud (Catatan 13)	4.952.810.316	3.223.761.049	*Amortization of intagible assets (Note 13)*
Sewa	4.798.767.998	17.353.666.810	*Rent Expenses*
Perjalanan dinas	4.635.488.059	7.651.710.427	*Official Duty*
Jasa profesional	3.056.898.447	3.807.833.600	*Profesional fee*
Rapat	2.575.310.003	3.366.605.956	*Meeting*
Keamanan	1.336.235.000	1.180.160.000	*Security*
Pajak	360.601.849	374.836.284	*Taxes*
Denda dan sanksi	791.000.000	11.500.000	*Penalty*
Lain-lain	6.777.845.415	5.653.162.811	*Others*
Jumlah	**236.955.361.768**	**222.686.752.421**	***Total***

34. PENDAPATAN (BEBAN) BUKAN OPERASIONAL / *34. NON - OPERATING INCOME (EXPENSES)*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Pendapatan Bukan - Operasional			***Non Operating Income***
Selisih Kurs	685.722.710	225.141.147	*ForeignExchange Difference*
Sewa	154.204.833	215.147.616	*Rent*
Laba Penjualan Inventaris Kantor	13.680.000	51.772.545	*Gain from Sale of Office Equipment*
Lain-lain	3.447.077.008	4.353.315.503	*Others*
Sub - Jumlah	4.300.684.551	4.845.376.811	*Sub - Total*
Beban Bukan - Operasional			***Non - operating expense***
Pemantapan Pelaksanaan Ibadah	(2.614.100.930)	(2.944.293.370)	*strengthening Implementation of Worship*
Duka	(576.121.592)	(592.947.238)	*Grief*
Lain-lain	(9.754.830.205)	(3.876.530.224)	*Others*
Sub - Jumlah	(12.945.052.727)	(7.413.770.832)	*Sub - Total*
Jumlah	**(8.644.368.176)**	**(2.568.394.021)**	***Total***

35. KOMITMEN DAN KONTINJENSI / *35. COMMITMENTS AND CONTINGENCIES*

	31 Desember 2020 / *December 31, 2020*	31 Desember 2019 / *December 31, 2019*	
Komitmen			***Commitment Liabiities***
Fasilitas Kredit Kepada Debitur yang belum Digunakan	696.803.694.415	908.988.025.307	*Credit Facilities to Debtors that have not been Used*
Jumlah Liabilitas Komitmen - Bersih	**696.803.694.415**	**908.988.025.307**	***Total Commitments Liability - Net***
Kontijensi			***Contingencies***
Pendapatan Bunga Dalam Penyelesaian	190.090.060.805	172.846.016.462	*Interest Income in Settlement*
Tagihan Kontinjensi Bank Garansi yang Diterima	69.750.000	69.750.000	*Contingencies Receivable Bank Guarantee Received*
Sub - Jumlah	**190.159.810.805**	**172.915.766.462**	***Sub - Total***
Liabilitas Kontijensi Bank Garansi yang Diterbitkan	(246.423.554.896)	(207.536.339.096)	*Contingencies Liabilities Bank Guarantee Issued*
Sub - Jumlah	**(246.423.554.896)**	**(207.536.339.096)**	***Sub - Jumlah***
Jumlah Liabilitas Kontijensi - Bersih	**(56.263.744.091)**	**(34.620.572.634)**	***Total Contigencies Liability - Net***

36. 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.

36. 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*	Pinjaman 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*	Pinjaman 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 2020 / ***December 31, 2020***	**31 Desember 2019 /** ***December 31, 2019***	
Pinjaman yang diberikan			***Loans***
Keluarga Direksi dan Karyawan Kunci	30.074.547.723	30.341.751.628	*Family Directors and Key Employees*
Komisaris	2.490.893.549	3.572.330.111	*Commissioner*
Lainnya	1.803.079.473	1.210.641.344	*Other*
Jumlah Pinjaman yang diberikan	34.368.520.745	35.124.723.083	*Total Loans*
Persentase terhadap Jumlah Aset	0,13%	0,14%	*Percentage to Total Asset*
Simpanan dari Nasabah			***Deposits from Customers***
Giro	404.675.903.984	1.052.058.095.644	*Current accounts*
Tabungan	63.244.140.924	88.148.826.651	*Savings*
Deposito	19.496.617.715	10.275.000.000	*time deposits*
Jumlah Simpanan dari Nasabah	487.416.662.623	1.150.481.922.295	*Total Deposits from Customers*
Persentase terhadap Jumlah Liabilitas	2,13%	5,44%	*Percentage to Total Liabilities*
Kompensasi Kepada Personil Manajemen Kunci			***Compensation of Key Management Personel***
Bonus dan Penghargaan	25.271.128.106	14.300.581.291	*Bonusses and service gratuity*
Tunjangan	20.723.739.291	13.814.134.093	*Benefits*
Gaji	10.574.329.000	8.208.578.333	*Salaries*
Jumlah Kompensasi Kepada Personil Manajemen Kunci	56.569.196.397	36.323.293.717	*Total Compensation of Key Management Personel*
Persentase Terhadap Kompensasi Kepada Personil Manajemen Kunci	0,11%	0,07%	*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.

37. ASET DAN LIABILITAS DALAM VALUTA ASING

37. ASSET AND LIABILITIES IN FOREIGN EXCHANGES

	31 Desember 2020 / ***December 31, 2020***		**31 Desember 2019 /** ***December 31, 2019***		
	Valuta Asing / ***Foreign Exchange***	**Ekuivalen/** ***Equivalent*** **Rupiah**	**Valuta Asing /** ***Foreign Exchange***	**Ekuivalen/** ***Equivalent*** **Rupiah**	
Aset Moneter					***Monetary Assets***
Kas					*Cash*
Kas Harian Teller	16.598	233.201.900	67.864	843.167.520	*Teller daily cash*
Giro pada Bank Indonesia	51.500	723.575.000	151.500	2.103.198.750	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain	1.229.146	17.269.504.110	960.012	10.868.071.164	*Current Accounts with Other Bank*
Liabilitas Moneter					***Monetary Liabilities***
Giro	83.896	1.178.743.156	82.893	1.150.811.494	*Current Account*
Tabungan	23.420	329.045.942	76.995	439.273.120	*Savings*
Simpanan Berjangka	130.438	1.832.653.900	139.900	2.497.461.750	*Term Deposits*
Rupa-rupa Liabilitas	8.058	113.211.107	8.028	113.964.132	*Other Liabilities*
Rekening Perantara Valuta	1.050.450	14.758.815.756	871.560	12.371.793.348	*Currency intermediary Account*

38. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

Tabel di bawah ini adalah nilai tercatat dan nilai wajar atas aset keuangan dan liabilitas keuangan dalam laporan posisi keuangan pada tanggal 31 Desember 2020 dan 31 Desember 2019 :

38. FAIR VALUE OF FINANCIAL ASSET AND LIABILITIES

The table below sets out the carrying values and fair values of financial assets and liabilities in statements of financial position as of December 31, 2020 and December 31, 2019:

	31 Deseber 2020 / *December 31, 2020*		**31 Desember 2019 / *December 31, 2019***		
	Nilai Tercatat/ *Carrying Value*	**Nilai Wajar/ *Fair Value***	**Nilai Tercatat/ *Carrying Value***	**Nilai Wajar/ *Fair Value***	
Aset Keuangan					***Financial Assets***
Biaya perolahan diamortisasi					***Measured at amortised cost***
Kas	545.099.263.215	545.099.263.215	672.014.934.645	672.014.934.645	*Cash*
Giro Pada Bank Indonesia	647.737.936.746	647.737.936.746	1.448.890.560.605	1.448.890.560.605	*Current Account with Bank Indonesia*
Giro Pada Bank Lain bersih	45.704.735.039	45.704.735.039	26.570.163.213	26.570.163.213	*Current Account with Other Bank Net*
Penempatan pada Bank Indonesia dan Bank Lain bersih	1.607.687.379.744	1.607.687.379.744	1.605.001.711.825	1.605.001.711.825	*Placement with Bank Indonesia and Other Bank net*
Penyertaan Saham bersih	425.000.000	425.000.000	500.000.000	500.000.000	*Invesment in Share Net*
Pinjaman yang diberikan-bersih	18.186.547.971.433	18.186.547.971.433	17.850.351.987.613	17.850.351.987.613	*Loans - Net*
Efek - efek yang Dibeli dengan Janji Dijual Kembali	3.015.432.992.878	3.015.432.992.878	1.474.664.102.809	1.474.664.102.809	*Marketable Securities Purchased Under Agreement to Resell*
Aset Lain-lain	168.470.342.251	168.470.342.251	191.291.834.043	191.291.834.043	*Other Assets*
Dimiliki Hingga Jatuh tempo					***Held to Maturity***
Efek - efek	1.683.221.015.965	1.683.221.015.965	1.205.954.694.231	1.205.954.694.231	*Securities*
Jumlah Aset Keuangan	**25.900.326.637.271**	**25.900.326.637.271**	**24.475.239.988.984**	**24.475.239.988.984**	***Total Financial Assets***
Liabilitas Keuangan					***Financial Liabilities***
Liabilitas Segera	142.469.282.265	142.469.282.265	164.240.851.986	164.240.851.986	*Liabilities Due Immadiately*
Simpanan dari Nasabah	21.451.014.236.194	21.451.014.236.194	20.063.851.457.526	20.063.851.457.526	*Deposit from Customers*
Simpanan dari Bank Lain	834.598.952.689	834.598.952.689	479.316.976.664	479.316.976.664	*Deposit from Other Bank*
Pinjaman yang Diterima	38.222.197.291	38.222.197.291	39.026.283.277	39.026.283.277	*Borrowings*
Jumlah Liabilitas Keuangan	**22.466.304.668.439**	**22.466.304.668.439**	**20.746.435.569.453**	**20.746.435.569.453**	***Total Financial Liabilities***

Nilai wajar aset keuangan dan liabilitas keuangan diukur dengan dasar sebagai berikut:

The fair value of financial assets and financial liabilities is measured on the following basis:

Aset Keuangan

Nilai wajar atas aset keuangan jangka pendek (umumnya kurang dari satu tahun) seperti giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan aset lainnya adalah sebesar nilai tercatat karena telah mendekati estimasi nilai wajarnya.

Nilai wajar atas efek-efek ditentukan dengan mengacu pada kuotasi harga pasar terakhir yang dipublikasikan pada tanggal 31 Desember 2020 dan 31 Desember 2019.

Estimasi nilai wajar Pinjaman 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. Pinjaman yang diberikan disajikan bersih setelah dikurangi cadangan kerugian penurunan nilai.

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 December 31, 2020 and December 31, 2019.

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.

Liabilitas Keuangan

Nilai wajar liabilitas keuangan jangka pendek (umumnya kurang dari satu tahun) seperti simpanan dari nasabah, simpanan dari bank lain dan liabilitas lainnya adalah sebesar nilai tercatat karena telah mendekati estimasi nilai wajarnya.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

Pengukuran nilai wajar yang diakui pada laporan posisi keuangan:

- Tingkat pertama pengukuran nilai wajar berasal dari kuotasi harga (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik.
- Tingkat kedua pengukuran nilai wajar berasal dari masukan lain selain dari kuotasi harga pasar yang sudah termasuk dalam tingkat pertama yang dapat diamati untuk aset maupun liabiltas, baik secara langsung (contohnya harga) atau tidak langsung (contohnya yang berasal dari harga).
- Tingkat ketiga pengukuran nilai wajar yang berasal dari teknik penilaian yang meliputi input untuk aset atau liabilitas jika tidak berdasarkan data pasar yang dapat diamati (masukan yang tidak dapat diamati).

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 position:

- *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).*

39. INFORMASI SEGMEN

Bank melaporkan segmen wilayah geografis sebagai informasi segmen utama.

39. SEGMENT INFORMATION

The Bank reported geographical segment as its primary segment information.

	31 Desember 2020/ *December 31, 2020*			
	Dalam Jutaan Rupiah/ *In Million Rupiah*			
	Bali/ *Bali*	Mataram/ *Mataram*	Jumlah *Total*	
Pendapatan bunga	2.487.724	50.947	2.538.671	*Interest income*
Beban bunga	(882.458)	(32.070)	(914.528)	*Interest expenses*
Pendapatan bunga - bersih	1.605.267	18.876	1.624.143	*Interest income - net*
Pendapatan operasional lainnya	92.186	1.073	93.259	*Other operating income*
Gaji dan tunjangan karyawan	(524.682)	(9.336)	(534.018)	*Salaries and Employee Benefits*
Umum dan administrasi	(233.435)	(3.520)	(236.955)	*General and Administrative*
Beban modifikasi	(25.381)	--	(25.381)	*Modification expense*
Pembentukan cadangan kerugian penurunan nilai	(214.859)	18	(214.841)	*Allowance for impairment losses on financial and*
Laba operasional	699.094	7.111	706.205	*Operating income*
Laba bersih	514.799	7.021	521.820	*Net profit*
Jumlah aset	25.635.299	474.066	26.109.365	*Total assets*
Jumlah liabilitas	22.784.888	119.770	22.904.658	*Total liabilities*

	31 Desember 2019/ *December 31, 2019*			
	Dalam Jutaan Rupiah/ *In Million Rupiah*			
	Bali/ *Bali*	Mataram/ *Mataram*	Jumlah *Total*	
Pendapatan bunga	2.549.646	12.156	2.561.802	*Interest income*
Beban bunga	(928.524)	(8.333)	(936.857)	*Interest expenses*
Pendapatan bunga - bersih	1.621.122	3.824	1.624.946	*Interest income - net*
Pendapatan operasional lainnya	94.420	149	94.569	*Other operating income*
Gaji dan tunjangan karyawan	(517.466)	(1.340)	(518.805)	*Salaries and Employee Benefits*
Umum dan administrasi	(221.671)	(1.016)	(222.687)	*General and Administrative*
Pembentukan cadangan kerugian penurunan nilai	(204.127)	(100)	(204.227)	*Allowance for impairment losses on financial and*
Laba operasional	772.279	1.516	773.795	*Operating income*
Laba bersih	568.355	1.503	569.858	*Net profit*
Jumlah aset	24.539.331	116.401	24.655.732	*Total assets*
Jumlah liabilitas	21.139.443	14.569	21.154.012	*Total liabilities*

40. 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 keranqka keria manajemen risiko kredit adalah:

- Penentuan cakupan dan parameter-parameter yang digunakan dalam menyusun profil risiko kredit;
- Perencanaan dan penetapan kebijakan-kebijakan yang diperlukan untuk menjaga risiko kredit sesuai dengan *Risk Appetite* Bank, antara lain pemberian wewenang kepada pejabat kredit, dan
- Membangun sistem database yang kuat.

Sesuai dengan karakteristiknya, kredit yang ada di Bank saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individul maupun secara keseluruhan.

Sistem dan prosedur kredit Bank telah dibakukan untuk menjamin diterapkannya kebijakan dan pelaksanaan pemberian pinjaman secara konsisten. Untuk kredit produktif, Bank menggunakan model *Internal Credit Risk Rating* untuk menganalisis risiko bisnis dan finansial dari debitur secara objektif dan memberikan rating kepada nasabahnya. Selain itu, Bank juga menggunakan *Credit Risk Capital Allocation and Pricing* untuk mengkuantifikasi risiko kredit dan menentukan harga yang sesuai berdasarkan risiko kredit.

Untuk kredit konsumtif dan produktif, Bank menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumer.

Dalam rangka menerapkan prinsip pemberian kredit yang sehat, Bank menerapkan prinsip *Four Eyes* (pengambilan keputusan kredit yang dilakukan oleh dua orang atau lebih) pada setiap kantor cabang dengan penggunaan *Credit scoring* dan *Credit Reviewer*.

Risiko kredit, yaitu:

a. Bidang perkreditan, meliputi Non Performing Loan (NPL), kecukupan agunan dan pertumbuhan Pinjaman yang diberikan.
b. Bidang treasury dan investasi, meliputi *Non Performing Portfolio* treasury dan investasi, konsentrasi portofolio treasury dan investasi serta kecukupan pembentukan cadangan.

40. CREDIT RISK

To manage credit risk, PT BPD Bali has had a complete framework, which includes guidelines on planning and implementation process and continously improve the System Operating Procedures (SOP) to be in line with the guidelines of Bank Indonesia, improvement focus is to conduct the separation process of decision loan for each segment. And Bank periodically review the guidelines, in order to achieve continuous improvement. Some of the key factors in credit risk management framework are:

- *Determination of the scope and parameters used in preparing the credit risk profile;*
- *The planning and setting of the policies required to safeguard credit risk in accordance with Risk Appetite Bank, among others, authorization to credit officials, and*
- *Establish strong database system.*

In accordance with the loan characterstics, the Bank's loan are classified into productive loans and consumer loans. In order to manage the risk, the Bank measure credit risk arising from the existing portofolios quantitatively and qualitatively to ensure that the potential losses from default loans are minimized, both for individual borrowers and the overall portofolio.

The Bank's credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loas, the Bank uses the Internal Credit Risk Rating model to analyze the business and financial risk of debtors objectively and to give ratings to debtors. In addition, the Bank aslo use Credit Risk Capital Allocation and Pricing in quantifying credit risk and determining the appropriate pricing.

For both consumer 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 brach office by using Credit Scoring and Credit Reviewer.

Credit risk are:

a. Lending, including Non-Performing Loans (NPL), collateral adequacy and credit growth.
b. Treasury and investment, including Non-Performing Portfolio of treasury and investment, treasury and investment portfolio concentration and the adequacy of reserves.

40. RISIKO KREDIT (LANJUTAN)

Berikut ini adalah rasio kredit bermasalah/ Non Performing Loan (NPL) dan rasio kualitas aset produktif Bank pada tanggal 31 Desember 2020 dan 2019:

40. CREDIT RISK (CONTINUED)

The following are the Non-Performing Loans (NPL) ratio and the earnings asset quality ratio of the Bank as of December 31, 2020 and 2019:

	31 December 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Ratio NPL - Bruto	2,61%	2,61%	*NPL Ratio - Gross*
Ratio NPL - Bersih	0,06%	0,30%	*NPL Ratio - Net*
Ratio Kualitas Aset Produktif	1,89%	2,11%	*Asset Quality Earning Ratio*

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai non performing dibandingkan dengan jumlah aset produktif.

Earnings asset quality ratio is the ratio of assets classified as earning assets which classified - non performing to total earning assets.

Sistem pengelolaan manajemen risiko kredit Bank telah dibakukan dalam suatu Pedoman Perusahaan (PP) dan dikaji secara periodik.

The Bank credit risk management system has been standarized in the Bank's Guidlines (PP) and reviewed periodically.

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya.

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2020 dan 2019 adalah sebagai berikut:

(i) The maximum credit risk exposure without calculating the collateral and other credit.

As of December 31, 2020 and 2019, credit risk exposure to assets in the statement of financial position, are as follows:

Keterangan	**31 December 2020 / *December 31, 2020***	**31 Desember 2019 / *December 31, 2019***	***Description***
	Eksposur maksimum / *Maximum exposure*		
Pinjaman yang Diberikan	19.123.169.449.176	18.405.120.874.134	*Loans*
Efek - efek yang Dibeli dengan Janji Dijual Kembali	3.015.432.992.878	1.474.664.102.809	*Marketable Securities Purchased Under Agreement to Resell*
Giro Pada Bank Indonesia	647.737.936.746	1.448.890.560.605	*Current Account with Bank Indonesia*
Penempatan pada Bank Indonesia dan Bank Lain	1.609.088.629.744	1.605.001.711.825	*Placement with Bank Indonesia and Other Bank*
Giro Pada Bank Lain	45.704.735.039	26.570.163.213	*Current Account with Other Bank*
Efek - efek Dimiliki Hingga Jatuh Tempo	1.683.974.804.105	1.205.954.694.231	*Marketable Securities Held to Maturity*
Penyertaan Saham	500.000.000	500.000.000	*Invesment in Shares*
Jumlah - Bruto	26.125.608.547.688	24.166.702.106.817	*Total - Gross*
Cadangan Kerugian Penurunan Nilai	(938.865.455.640)	(554.768.886.521)	*Allowance for Impairment Loss*
Jumlah - Bersih	**25.186.743.092.048**	**23.611.933.220.296**	***Total - Net***

Eksposur risiko kredit terhadap rekening administratif pada tanggal 31 Desember 2020 dan 2019 adalah sebagai berikut:

As of December 31, 2020 and 2019, credit risk exposure on the administrative accounts is as follows:

Keterangan	**31 December 2020 / *December 31, 2020***	**31 Desember 2019 / *December 31, 2019***	***Description***
	Eksposur maksimum / *Maximum exposure*		
Garansi yang Diterbitkan	246.423.554.896	207.536.339.096	*Warranty Issued*
Fasilitas Kredit Kepada Debitur yang belum Digunakan	(696.803.694.415)	(908.988.025.307)	*Credit Facilities to Debtors that have not been Used*
Jumlah - Bersih	**(450.380.139.519)**	**(701.451.686.211)**	***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, lemabga penjamin, dan lain-lain.

The Bank determined the type and value of collateral according to the loan scheme as well as estimated credit risk level from the counterparty as a determined second way out .The types of collateral are as follows :

a. Physical Collateral, such as land and buildings.
b. Financial Collateral, such as thrid party funds (savings, current accounts and time deposits), securities, etc.
c. Others, such as guarantees, guarantee institution, etc.

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.

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.

Untuk segmen kredit komersial, sesuai dengan ketentuan perkreditan wajib dijamin oleh agunan yang memadai. Agunan dapat berupa *physical collateral, financial collateral* atau lainnya berupa tagihan usaha atau garansi. Untuk seluruh agunan khususnya *physical collateral* akan dilakukan retaksasi dimana nilai likuidasi atas agunan tersebut yang akan dipergunakan dalam menentukan kecukupan nilai agunan *(coverage ratio)*.

For commercial loans segment, according to the loan policy has to be collateralized adequately. The collaterals can be physical collateral, financial collateral or others such as accounts receivable or guarantees. All collaterals particulary for physical collateral will be assessed in which the collaterl's liquidation value will be use in determining the coverage ratio.

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.

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.

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.

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.

40. RISIKO KREDIT (LANJUTAN)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya (Lanjutan)

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 Paramater model Probability of Default (PD), Loss Given Default (LGD)* dan *Exposure Al Defaul (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 oleh rekanan

Sektor Industri

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

40. CREDIT RISK (CONTINUED)

(i) The maximum credit risk exposure without calculating the collateral and other credit (Continued)

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 Al Defaul (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 by counter parties

Industry Sector

The following table describes the detail of the Bank's credit exposure at the carring amount (without calculation the collateral or other credit supprort), which are categorized by industry sector.

31 Desember 2020 / *December 31, 2020*

	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	Perorangan / *Individual*	Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions*	Bank / *Bank*	Perusahaan Lainnya / *Other companies*	Jumlah / *Total*
Giro pada Bank Indonesia/ *Current Account with Bank Indonesia*	647.737.936.746	--	--	--	--	647.737.936.746
Giro pada Bank Lain/ *Current Account with Other Bank*	--	--	--	32.485.973.882	--	32.485.973.882
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement with Bank Indonesia and Other Bank*	146.963.265.306	--	--	780.425.353.180	--	927.388.618.486
Efek - efek / *Marketable Securities*	1.339.658.086.497	--	--	378.201.712.674	--	1.717.859.799.171
Efek - efek yang Dibeli dengan Janji Dijual Kembali/ *Marketable Securities Purchased Under Agreement to Resell*	3.389.948.899.899	--	--	--	--	3.389.948.899.899
Pinjaman yang Diberikan/ *Loans*	13.950.127.480	17.231.803.176.006	256.395.492.484	5.376.137.482	1.349.859.669.258	18.857.384.602.709
Penyertaan Saham/ *Invesment in Shares*	--	--	500.000.000	--	--	500.000.000
Cadangan Kerugian Penurunan Nilai/ *Allowance for Impairment Losses*	(205.006.801)	(516.472.405.972)	(773.368.509)	(1.568.021.189)	(357.534.610.519)	(876.553.412.990)
Jumlah - Bersih/ *Total - Net*	**5.538.053.309.127**	**16.715.330.770.034**	**256.122.123.975**	**1.194.921.156.029**	**992.325.058.739**	**24.696.752.417.904**

31 Desember 2019 / *December 31, 2019*

	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	Perorangan / *Individual*	Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions*	Bank / *Bank*	Perusahaan Lainnya / *Other companies*	Jumlah / *Total*
Giro pada Bank Indonesia/ *Current Account with Bank Indonesia*	1.448.890.560.605	--	--	--	--	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/ *Invesment in Shares*	--	--	500.000.000	--	--	500.000.000
Cadangan Kerugian Penurunan Nilai/ *Allowance for Impairment Losses*	(1.956.011.532)	(266.470.752.761)	(1.819.771.946)	(3.445.476)	(284.518.904.806)	(554.768.886.521)
Jumlah - Bersih/ *Total - Net*	**4.246.056.893.624**	**16.525.839.382.354**	**87.414.670.755**	**1.748.339.941.780**	**1.004.282.331.783**	**23.611.933.220.296**

40. RISIKO KREDIT (LANJUTAN)

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

40. CREDIT RISK (CONTINUED)

(ii) Concentration of financial asset risk with credit risk exposure (Continued)

31 Desember 2020 / *December 31, 2020*

	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	Perorangan / *Individual*	Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions*	Bank / *Bank*	Perusahaan Lainnya / *Other companies*	Jumlah / *Total*
Garansi yang Diterbitkan/ *Guarantee Issued*	--	--	--	--	--	--
Fasilitas Kredit Kepada Debitur yang belum Digunakan/ *Cradit Facilities to Borrowers which Have not Used*	232.333.583.000	230.717.944.452	4.104.454.697	--	304.323.455.299	771.479.437.448
Jumlah - Bersih/ *Total - Net*	**232.333.583.000**	**230.717.944.452**	**4.104.454.697**	**--**	**304.323.455.299**	**771.479.437.448**

31 Desember 2019 / *December 31, 2019*

	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	Perorangan / *Individual*	Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions*	Bank / *Bank*	Perusahaan Lainnya / *Other companies*	Jumlah / *Total*
Garansi yang Diterbitkan/ *Guarantee Issued*	--	--	--	207.536.339.096	--	207.536.339.096
Fasilitas Kredit Kepada Debitur yang belum Digunakan/ *Cradit Facilities to Borrowers which Have not Used*	67.000.000.000	460.955.403.194	7.102.045.945	--	373.930.576.168	908.988.025.307
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**

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2020 dan 2019, tanpa memperhitungkan agunan atau pendukung kredit lainnya. Untuk aset pada laporan posisi keuangan, eksposur di atas ditentukan berdasarkan nilai tercatat bersih seperti yang diungkapkan pada laporan keuangan.

Manajemen yakin akan kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari Pinjaman 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) Efek Covid-19 pada risiko kredit

Dampak lansung dan tidak lansung atas pandemik COVID-19 mempengaruhi perekonomian global, pasar, dan pihak lawan maupun debitur dari Bank. COVID-19 diperkirakan merupakan krisis jangka pendek dan manajemen telah melakukan langkah-langkah untuk memitigasi dampak terhadap bisnis Bank sebagai berikut:

a. Mempersiapkan skema restrukturisasi/ relaksasi kredit sementara untuk debitur yang terdampak COVID-19.
b. Melakukan penyaluran kredit yang diberikan secara selektif dengan menerapkan prinsip kehati-hatian.
c. Meningkatkan upaya penagihan dan penyelesaian kredit bermasalah.
d. Melakukan efisiensi biaya operasional.
e. Menerapkan manajemen risiko likuiditas secara optimum untuk menjaga posisi likuiditas Bank.

Manajemen juga melakukan analisa berdasarkan risiko atas sektor-sektor yang paling terkena dampak penurunan akibat COVID-19, dan melakukan review kualitatif atas perhitungan ECL terhadap sektorsektor tersebut untuk meyakinkan bahwa ECL mencukupi.

Untuk debitur yang masih memiliki prospek usaha serta kemampuan membayar kewajiban, Bank dapat memberikan relaksasi kredit antara lain dalam bentuk perpanjangan tenor disesuaikan dengan siklus usaha debitur saat ini (pada umumnya untuk masa hingga 1 tahun). Sementarauntuk debitur yang membutuhkan waktu pemulihan relatif lebih lama, dapat diberikan restrukturisasi kredit, antara lain dalam bentuk pemberian masa tenggang/ penundaan pembayaran dan/atau penurunan suku bunga.

The above table shows the maximum exposure to credit risk for the Bank as of December 31, 2020 and 2019 without calculating the collateral or other credit support. For the statement of financial position of assets, the exposure is determined based on net carrying amount as disclosed in the financial statements.

Management believes on the Bank's ability to control and maintain the its credit risk exposure arising form loans based on the following:

- *The Bank has written guidelines regarding credit policies and processes that cover all aspects of loans granted. Each granting of credit should always refer to such policy.*
- *The Bank has had problems through early detection system "early warning system" and the monitoring of the discipline.*

(iii) Effecto of Covid-19 in credit risk

Direct and indirect effects of the COVID-19 outbreak are impacting the global economy, markets, and the counterparties and debtor of the Company. COVID-19 is expected to be short term crisis (V-curve crisis) and management has taking actions to mitigate the impacts on the Bank's business as follow:

a. Establish various temporary credit restructuring/relaxation scheme for customers affected by COVID-19.
b. Provide loans to customers selectively with prudent principles.
c. Increase efforts on collections and settlements of non-performing loans.
d. Manage operational expenses efficiently.
e. Implement optimum liquidity risk management to maintain the Bank's liquidity position.

Management also performs a risk-based assessment of those sectors most impacted by the COVID-19 downturn, and performs a qualitative review of the ECL calculation associated with those sectors to ensure that overall ECL is sufficient.

For debtors who still have good business prospects and the ability to pay, the Bank can provide loan relaxation, among others through tenor extension in accordance with the debtor's current business cycle cycle (generally for period up to 1 year). Meanwhile, for debtors who need relatively longer recovery time, its can be given loan restructuring, among others in the form of grace period/payment holiday and/or a reduction in interest rates.

40. RISIKO KREDIT (LANJUTAN)

(iii) Efek Covid-19 pada risiko kredit (Lanjutan)

Sehubungan dengan hal tersebut, pihak regulator juga telah mengeluarkan beberapa peraturan baru yaitu, antara lain:

1. POJK No.11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan Countercyclical Dampak Penyebaran COVID-19 yang bertujuanuntuk mendorong optimalisasi kinerja perbankan khususnya fungsi intermediasi, menjaga stabilitas sistem keuangan,dan mendukung pertumbuhan ekonomi.

2. Surat OJK No.S-12/D.03/2020 tanggal 27 Mei 2020 tetang Kebijakan Relaksasi Lanjutan Dalam Rangka Mendukung Program Pemulihan Ekonomi Nasional Sektor Perbankan.

3. Siaran pers OJK No.SP28/DHMSOJK/IV/2020 tentang Panduan Penerapan PSAK 71 dan PSAK 68 untuk Perbankan di Masa Pandemi COVID-19 tanggal 16 April 2020.

Manajemen telah melakukan evaluasi dampak pandemi COVID-19 terhadap perhitungan kerugian kredit ekspektasian, antara lain penyesuaian terhadap variable ekonomi makro yang mempengaruhi kerugian kredit ekspektasian 12 bulan (Stage 1) dan kerugian kredit ekspektasian sepanjang umur aset keuangan (Stage 2). Mengingat model perhitungan kerugian kredit ekspektasian tidak sepenuhnya dapat menghasilkan estimasi kerugian yang akurat dalam kondisi ekonomi yang abnormal, maka Manajemen juga sudah memperhitungkan beberapa faktor penyesuaian untuk memastikan nilai kerugian kredit ekspektasian yang diakui dalam laporan keuangan dinyatakan secara wajar. Dalam menilai kondisi masa depan, manajemen telah mempertimbangkan berbagai informasi relevan yang tersedia, termasuk kebijakan COVID-19 yang dikeluarkan oleh pemerintah untuk mendukung dan mengurangi dampak penyebaran COVID-19 terhadap perekonomian, dan mendorong Bank untuk menunda atau merestrukturisasi pinjaman. Dalam kondisi normal, penjadwalan ulang atau restrukturisasi pinjaman akan menunjukkan peningkatan risiko kredit yang signifikan dan pindah ke Stage 2. Namun, dalam kondisi saat ini dan sejalan dengan panduan yang dikeluarkan oleh Ikatan Akuntan Indonesia, manajemen telah mempertimbangkan bahwa restrukturisasi atau peristiwa mungkin tidak secara otomatis memicu peningkatan risiko kredit yang signifikan jika peminjam diharapkan untuk memulihkan dan memenuhi kewajiban kontraktual mereka setelah akhir periode restrukturisasi atau relaksasi.

40. CREDIT RISK (CONTINUED)

(iii) Effecto of Covid-19 in credit risk (Continued)

In relation to these, the regulators has also issued several new regulations as follows:

1. POJK No.11/POJK.03/2020 dated 16 March 2020 regarding National Economy Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy with the objective to push the optimisation of Bank's performance specifically for the intermediation function, manage the stability of the financial system, and support the economic growth.

2. OJK Letter No. S-12/D.03/2020 dated 27 May 2020 regarding Additional Relaxation Policy to Support the National Economic Recovery Program in the Banking Sector.

3. OJK press release No.SP 28/DHMSOJK/IV/2020 concerning Guidelines for the Implementation of SFAS 71 and SFAS 68 for Banking during the COVID-19 Pandemic dated 16 April 2020.

Management has evaluated the impact of the COVID-19 pandemic on calculating expected credit loss, including adjustments to macroeconomic variables that affect 12-month expected credit losses (Stage 1) and expected credit losses over the life of the financial assets (Stage 2). Considering that the expected credit loss calculation model cannot produce an accurate estimation of losses in abnormal economic conditions, Management has also taken into account several adjustment factors to ensure the expected value of the expected credit loss recognised in the financial statements is stated fairly. In assessing future conditions, management has considered various relevant information available, including COVID-19 policies issued by the government to support and mitigate the impact of the spread of COVID-19 on the economy, and encouragement for banks to defer or restructure loans. Under normal conditions, a rescheduling or restructuring of a loan would indicate a significant increase in credit risk and a move to Stage 2. However, in the current condition and in line with guidance issued by the Indonesia Institute of Accountants, management have considered that such a restructuring or event may not automatically trigger a significant increase in credit risk if the borrower would be expected to recover and fulfill their contractual obligations after the end of the restructuring or relaxation period.

40. RISIKO KREDIT (LANJUTAN) / ***40. CREDIT RISK (CONTINUED)***

(iv) Pinjaman yang diberikan / *(iv) Loans*

Ikhtisar Pinjaman yang diberikan adalah sebagai berikut: / *Summary of loans are as follows:*

	31 Desember 2020/ *December 31, 2020*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Pertanian, Perburuan dan Kehutanan	822.075.926.231	57.568.211.719	879.644.137.950	*Agriculture, Hunting and Forestry*
Jasa Pendidikan	32.434.498.731	--	32.434.498.731	*Education*
Jasa Kemasyarakatan, Sosial Budaya, dan dan Perorangan Lain	492.696.898.409	6.396.578.847	499.093.477.256	*Social Service, Social Culture and Other Individuals*
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	7.564.002.685	--	7.564.002.685	*Government administration, Defense and Compulsory Social Security*
Perantara Keuangan	101.744.189.957	1.741.707.353	103.485.897.310	*Monetary Broker*
Konstruksi	598.570.141.389	19.815.624.932	618.385.766.321	*Consturction*
Jasa Kesehatan dan Kegiatan Sosial	341.290.801.124	2.699.742.757	343.990.543.881	*Healt and Social Activities*
Pertambangan dan Penggalian	277.364.225	76.889.421	354.253.646	*Mining and Drilling*
Perdagangan Besar dan Eceran	3.913.819.225.806	259.524.706.267	4.173.343.932.073	*Large and Retail Trade*
Listrik, Gas dan Air	72.826.907.619	--	72.826.907.619	*Electricity, Gas and Water*
Transportasi, Pergudangan dan Komunikasi	94.964.972.970	768.716.885	95.733.689.855	*Transportation, Warehouse and Communication*
Rumah Tangga	10.530.822.998.186	90.048.016.749	10.620.871.014.935	*Household*
Jasa Perorangan Yang Melayani Rumah Tangga	16.257.093.038	873.608.180	17.130.701.218	*Personal Service Serving Household*
Penyedia Akomodasi dan Penyediaan Makan Minum	750.333.447.477	174.243.643.755	924.577.091.232	*Accomodation and Culinary Supplying*
Industri Pengolahan	227.649.060.794	14.854.358.533	242.503.419.327	*Manufacturing*
Real Estate, Persewaan dan Jasa Perusahaan	188.472.287.949	11.611.525.094	200.083.813.043	*Real Estate, Rent and Company Service*
Perikanan	24.750.466.747	610.988.881	25.361.455.628	*Fishery*
Jumlah	18.216.550.283.337	640.834.319.373	18.857.384.602.710	*Total*
Cadangan Kerugian Penurunan Nilai	(343.583.701.510)	(531.474.710.356)	(875.058.411.866)	*Allowance for Impaiment Losses*
Jumlah - Bersih	**17.872.966.581.827**	**109.359.609.017**	**17.982.326.190.844**	***Total - Net***

	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	*Agriculture, Hunting and Forestry*
Jasa Pendidikan	30.640.834.844	--	30.640.834.844	*Education*
Jasa Kemasyarakatan, Sosial Budaya, dan dan Perorangan Lain	442.399.057.865	7.469.298.476	449.868.356.341	*Social Service, Social Culture and Other Individuals*
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	7.363.915.251	--	7.363.915.251	*Government administration, Defense and Compulsory Social Security*
Perantara Keuangan	88.503.435.948	1.507.129.228	90.010.565.176	*Monetary Broker*
Konstruksi	576.542.912.725	37.838.336.706	614.381.249.431	*Consturction*
Jasa Kesehatan dan Kegiatan Sosial	342.173.100.690	2.950.512.741	345.123.613.431	*Healt and Social Activities*
Pertambangan dan Penggalian	294.300.558	75.535.257	369.835.815	*Mining and Drilling*
Perdagangan Besar dan Eceran	3.831.318.716.742	297.766.325.297	4.129.085.042.039	*Large and Retail Trade*
Listrik, Gas dan Air	82.954.525.162	--	82.954.525.162	*Electricity, Gas and Water*
Transportasi, Pergudangan dan Komunikasi	76.963.367.934	1.097.829.900	78.061.197.834	*Transportation, Warehouse and Communication*
Rumah Tangga	10.333.434.806.914	99.416.725.116	10.432.851.532.030	*Household*
Jasa Perorangan Yang Melayani Rumah Tangga	21.455.962.241	246.436.714	21.702.398.955	*Personal Service Serving Household*
Jumlah	16.614.027.734.642	512.266.856.022	17.126.294.590.664	*Total*

40. RISIKO KREDIT (LANJUTAN)

40. CREDIT RISK (CONTINUED)

(iv) Pinjaman yang diberikan (Lanjutan)

(iv) Loans (Continued)

	31 Desember 2019/ *December 31, 2019*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Jumlah	16.614.027.734.642	512.266.856.022	17.126.294.590.664	*Total*
Penyedia Akomodasi dan Penyediaan Makan Minum	676.048.188.560	173.019.180.601	849.067.369.161	*Accomodation and Culinary Supplying*
Industri Pengolahan	181.971.160.763	14.706.510.433	196.677.671.196	*Manufacturing*
Real Estate, Persewaan dan Jasa Perusahaan	202.547.089.948	9.039.582.063	211.586.672.011	*Real Estate, Rent and Company Service*
Bukan Lapangan Usaha Lainnya	--	--	--	*Not Other Bussiness*
Perikanan	21.337.183.555	157.387.547	21.494.571.102	*Fishery*
Jumlah	17.695.931.357.468	709.189.516.666	18.405.120.874.134	*Total*
Cadangan Kerugian Penuruanan Nilai	(88.725.581.237)	(466.043.305.284)	(554.768.886.521)	*Allowance for Impaiment Losses*
Jumlah - Bersih	**17.607.205.776.231**	**243.146.211.382**	**17.850.351.987.613**	***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).

41. RISIKO LIKUIDITAS

41. 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:

a. Bidang perkreditan meliputi kemampuan likuiditas, tenor atau jangka waktu kredit.
b. Bidang treasury dan investasi meliputi *net cash outflow* .
c. Bidang pendanaan meliputi konsentrasi jangka waktu sumber dana, konsentrasi sumber dana dan ketergantungan pada dana antar bank.

Liquidity risk consist of:

a. Lending includes the ability of liquidity, tenure or loan period.
b. Treasury and investment consist of net cash outflow.
c. Funding covers a period of funding concentration sources, the concentration of financial resources and dependence on interbank funds.

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 fundng and long-term assets. The size of the liquidity risk is determined, i,e:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort* .

a. Accurancy is cash or flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;
b. The precision in managing the fund structure, including the adequacy of funding;
c. The availablity of asset that is ready to be converted into cash;
d. Ability to create access to the interbank market or other fnding sources, including the lender of last resort facilities.

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.

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.

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.

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi memalui pengelolaan treasury.

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umunya, kondisi likuiditas bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

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.

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.

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.

42. RISIKO PASAR

Dalam rangka pengelolaan secara hati-hati atas layanan dan produk finansial yang semakin beragam sehingga profil risiko juga semakin tinggi Bank terus mengembangkan dan menyempurnakan infrastruktur sesuai dengan kerangka kerja yang telah ditetapkan. Kegiatan ini meliputi penyusunan dan perubahan kebijakan dan prosedur, penetapan limit risiko pasar yang jelas, pengembangan sumber daya manusia dan sistem informasi manajemen yang handal serta meningkatkan fungsi kontrol dan pemantauan.

Risiko pasar mencakup:

a. Eksposur kredit, treasury maupun investasi terhadap volatilitas suku bunga.
b. Volatilitas nilai tukar treasury dan investasi.
c. Posisi Devisa Neto (PDN).

Tabel di bawah ini merupakan kisaran tingkat bunga per tahun untuk aset dan liabilitas yang signifikan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2020 dan 2019:

42. MARKET RISK

In order to manage financial services and products which are increasingly diverse, its became the higher risk profile of the Bank continues to develop and improve infrastructure in accordance with a predetermined framework. These activities include preparation and changes in policies and procedures, establishing limit of market risk, human resource development and information management systems that are reliable and to improve control and monitoring functions.

Market risk consist of:

a. Credit exposure, treasury and investment to interest rate volatility.
b. Exchange rate volatility on treasury and investment.
c. Net Open Position (NOP).

The table below summarizes the range of interest rates per annum for significant assets and liabilities for the years ended December 31, 2020 and 2019:

	31 Desember 2020 / *December 31, 2020*		**31 Desember 2019 / *December 31, 2019***		
	Rupiah/ *Rupiah*	**Mata Uang Asing/ *Foreign Exchange***	**Rupiah/ *Rupiah***	**Mata Uang Asing/ *Foreign Exchange***	
Aset					***Assets***
Giro Pada Bank Lain	0%	0% - 2.00%	1,00%	--	*Current Account with Other Bank*
Penempatan Pada Bank Indonesia dan Bank Lain : Pada Bank Lain					*Placements with Bank Indonesia and Other Banks*
Deposit Facilities	3,00%	--	4,25%	--	*Deposit Facilities*
Interbank Call Money	3.76% - 3.90%	--	5.08% - 5.30%	--	*Interbank Call Money*
Deposito Berjangka	3.85% - 7.00%	--	5.50% - 6.00%	--	*Time Deposits*
Tabungan	--	--	--	--	*Savings*

	31 Desember 2020 / *December 31, 2020*		**31 Desember 2019 / *December 31, 2019***		
	Rupiah/ *Rupiah*	**Mata Uang Asing/ *Foreign Exchange***	**Rupiah/ *Rupiah***	**Mata Uang Asing/ *Foreign Exchange***	
Aset (Lanjutan)					***Assets (Continued)***
Efek - efek					*Marketable Securities*
Sertifikat Bank Indonesia					*Bank Indonesia Certificates*
SUN Seri FR 0042	10,25%	--	10,25%	--	*SUN Seri FR 0042*
SUN Seri FR 0043	10,25%	--	10,25%	--	*SUN Seri FR 0043*
SUN Seri FR 0045	9,75%	--	9,75%	--	*SUN Seri FR 0045*
SUN Seri FR 0046	9,50%	--	9,50%	--	*SUN Seri FR 0046*
SUN Seri FR 0081	6,50%				*SUN Seri FR 0081*
SUN Seri VR 0083	4,04%				*SUN Seri VR 0083*
SUN Seri FR 0084	7,25%				*SUN Seri FR 0084*
PT BPD Lampung	--	--	--	--	*PT BPD Lampung*
PT BPD Jawa Barat dan Banten	9,00%	--	9,00%	--	*PT BPD Jawa Barat dan Banten*
PT Nusa Tenggara Timur	10,50%	--	10,50%	--	*PT Nusa Tenggara Timur*
PT BPD Sulawesi Selatan dan Sulawesi Barat	8% - 10.40%	--	10,40%	--	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT Bank Mantap	7,90%				*PT Bank Mantap*
PT Bank Mandiri, Tbk	7,75%				*PT Bank Mandiri, Tbk*
PT Bank Tabungan Negara, Tbk	7,80%				*PT Bank Tabungan Negara, Tbk*
Efek-efek yang dibeli dengan janji dijual kembali	3.52% - 3.85%	--	5.02% - 5.95%	--	*Marketable securities purchased under resale agreement*
Pinjaman yang diberikan	--	--	--	--	*Loans*
Liabilitas					***Liability***
Simpanan dari Nasabah					*Deposits from Customers*
Giro	0% - 1.90%	0% - 1.90%	0% - 2.00%	0% - 1.90%	*Current Account*
Tabungan	0% - 4.75%	0% - 0.35%	0% - 5.25%	0% - 0.35%	*Savings*
Deposito Berjangka	4.25% - 5.25%	0.35% - 0.65%	4.50% - 5.50%	0.35% - 0.65%	*Time Deposit*
Simpanan dari Bank Lain:					*Deposits from Other Bank*
Giro	0% - 1,90%	--	0% - 2,00%	--	*Current Account*
Tabungan	0% - 1.85%	--	0% - 2,05%	--	*Savings*
Deposito Berjangka	3.50% - 6.75%	--	4.00% - 4.75%	--	*Time Deposit*
Pinjaman yang Diterima					*Borrowings*
Dana Lingkungan Bergulir (IEPC - KfW)	--	--	--	--	*Dana Lingkungan Bergulir (IEPC - KfW)*
Pinjaman Jamsostek	--	--	--	--	*Jamsostek Loan*

42. RISIKO PASAR (LANJUTAN)

Risiko nilai tukar timbul sebagai akibat adanya Posisi Devisa Neto (PDN) pada laporan posisi keuangan dan rekening administratif baik pada sisi aset maupun liabilitas yang berasal dari transaksi produk-produk individual dan perusahaan dan dari perdagangan mata uang asing di pasar uang antar bank.

Sesuai Peraturan Bank Indonesia No.6/20/PBI/2004 tanggal 15 Juli 2004 sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No.12/10/PBI/2010 tanggal 1 Juli 2010, Bank diwajibkan memelihara PDN setinggi-tingginya 20% atas modal tier I dan tier II. PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih tagihan dan liabilitas baik yang merupakan komitmen maupun kontinjensi dalam rekening administratif untuk setiap valuta asing.

Berikut adalah PDN pada tanggal 31 Desember 2020 dan 2019 per mata uang (dalam ekuivalen rupiah) sesuai dengan Peraturan Bank Indonesia:

42. MARKET RISK (CONTINUED)

Exchange rate risk arising as a result of the Net Open Position (NOP) on the statement of financial position and administrative account on either the assets or liabilities resulting from transactions between individual and companies products and from money market foreign currency trading among the banks.

In accordance to Bank Indonesia Regulation No.6/20/PBI/2004 dated July 15, 2004 as last amended by Bank Indonesia Regulation No.12/10/PBI/2010 dated July 1, 2010, the Bank is required to maintain NOP maximum of 20% on capital tier I and tier II. NOP as a whole is a number that is the sum of the absolute value of the net difference between assets and liabilities in the statement of financial position for each foreign currency plus the net difference between bills and liabilities which are either commitments or contingencies in the administrative account for each foreign currency.

On December 31, 2020 and 2019, the Bank's NOP (the rupiah equivalent) in accordance with Bank Indonesia Regulation:

	31 Desember 2020/ *December 31, 2020*			
	Asset/ *Assets*	**Liabilitas/ *Liability***	**Posisi Devisa Neto/ *Net Open Position***	
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)				*Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)*
Dolar Amerika Serikat	18.226	3.341	14.885	*United States Dollar*
Jumlah Modal			3.280.663	*Total Capital*
Posisi Devisa Neto (PDN)			0,45%	*Net Open Position (NOP)*

	31 Desember 2019/ *December 31, 2019*			
	Aset/ *Assets*	**Liabilitas/ *Liability***	**Posisi Devisa Neto/ *Net Open Position***	
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)				*Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)*
Dolar Amerika Serikat	13.814	4.088	9.726	*United States Dollar*
Jumlah Modal			3.438.204	*Total Capital*
Posisi Devisa Neto (PDN)			0,28%	*Net Open Position (NOP)*

43. RISIKO OPERASIONAL

Bank menaruh perhatian yang besar terhadap kegiatan di bidang manajemen risiko operasional selama tahun 2020. Keberhasilan manajemen risiko ini merupakan hal yang sangat penting dalam mendukung upaya meningkatkan kuantitas dan kualitas operasional guna mendorong pertumbuhan bisnis.

Manajemen risiko operasional mencakup bidang yang luas, yakni meliputi proses rekonsiliasi, proses pencegahan dan penanganan kejahatan Bank, penanganan keluhan nasabah, perencanaan kesinambungan bisnis, pengembangan pengetahuan karyawan dalam bidang risiko operasional serta proses evaluasi bagi produk, jenis transaksi, pengembangan produk, pola transaksi maupun sistem teknologi.

Risiko operasional mencakup:

- Sistem administrasi kredit, treasury maupun investasi,
- Kesalahan akuntansi,
- Kecurangan,
- *Force majeur,*
- Hubungan dengan debitur,
- Kegagalan sistem.

43. OPERATIONAL RISK

The Bank consider with operational risk management during 2020. The success of this risk management is a very important role in supporting efforts to improve the quantity and quality of operations to encourage business growth.

Operational risk management coverering the reconciliation process, the Bank prevention process and handling the crime, handling customer complaints, business continuity planning, developing employee knowledge in operational risk and evaluation process for the product, transaction type, product development, the transactions pattern or technology systems.

Operational risk consist of:

- *Loan administrative, treasury and investment administrative*
- *Accounting error,*
- *Fraud,*
- *Force majeur,*
- *Relationship with debtor,*
- *System failure.*

44. MANAJEMEN MODAL DAN RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* serta keamanan yang diberikan oleh posisi modal yang sehat.

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.

Pada tanggal 31 Desember 2020 dan 2019, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

44. 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 managin its capital, the Bank considers factors such as: providing optimal capital rate of return to shareholders and maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

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, policiesm and processes from the previous period.

As of December 31, 2020 and 2019, the Bank has complied with all capital requirements.

44. MANAJEMEN MODAL DAN RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM (LANJUTAN)

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 2020 dan 2019 adalah sebagai berikut (dalam jutaan rupiah):

44. CAPITAL MANAGEMENT AND MINIMUM REQUIRED CAPITAL ADEQUACY RATIO (CONTINUED)

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, 2020 and 2019 are as follows (in million of rupiah):

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Aset Tertimbang Menurut Risiko			***Risk Weight Asset***
Risiko Kredit	12.971.853	12.508.824	*Credit Risk*
Risiko Pasar	14.885	9.726	*Market Risk*
Risiko Operasional	3.156.563	3.040.888	*Operational Risk*
Modal			***Capital***
Modal Inti	3.154.330	3.339.874	*Core capital*
Modal Pelengkap	164.201	158.340	*Supplementary Capital*
Jumlah Modal	3.318.531	3.498.214	*Total Capital*

	31 Desember 2020 / *December 31, 2020*	**31 Desember 2019 / *December 31, 2019***	
Rasio Kecukupan Modal			***Capital adequacy ratio***
Dengan memperhitungkan risiko kredit tetapi tanpa memperhitungkan risiko pasar dan risiko operasional	25,58%	27,97%	*Calculating the credit risk but without market risk and operational risk*
Dengan memperhitungkan risiko kredit dan risiko pasar tetapi tanpa memperhitungkan risiko operasional	25,55%	27,94%	*Calculating the credit risk and and market risk but without operational risk*
Dengan memperhitungkan risiko kredit dan risiko operasional tetapi tanpa memperhitungkan risiko pasar	20,57%	22,50%	*Calculating the credit risk and operational risk but without market risk*
Dengan memperhitungkan risiko kredit, risiko pasar dan risiko operasional	20,56%	22,48%	*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	9,28%	10,55%	*Tier 2*

45. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Undang-Undang No.24 tanggal 22 September 2004 yang berlaku efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No.3 (Perppu No.3/2008) tanggal 13 Oktober 2008.

Lembaga Penjaminan Simpanan (LPS) dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah Republik Indonesia No.66 tahun 2008 tanggal 13 Oktober 2008 tentang Besaran Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, maka pada tanggal 31 Desember 2020 dan 2019, 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 2020 dan 2019.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perpu No.3/2008 menjadi Undang-Undang.

Pada tanggal 31 Desember 2020 dan 2019, Bank adalah peserta dari program penjaminan tersebut.

45. GOVERNMENT GUARANTEE FOR PAYMENT LIABILITY OF COMMERCIAL BANKS

Based on Law No.24 dated September 22, 2004, which was effective on September 22, 2005 and subsequently amended by the Government Regulation 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, 2020 and 2019, 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, 2020 and 2019.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perpu No.3/2008 to become a law.

As of December 31, 2020 and 2019, the Bank is member of government guarantee programs.

46. PERIKATAN-PERIKATAN YANG SIGNIFIKAN

Bank memiliki perikatan-perikatan yang signifikan dan penting pada tanggal 31 Desember 2020 dan 2019 sebagai berikut:

a. 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.

b. 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.

c. 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.

d. 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.

e. 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.

f. 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.

g. 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.

h. 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.

i. 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.

j. 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.

k. 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.

l. Pada tanggal 22 Mei 2019, Bank menandatangani perjanjian bersama dengan Dinas Penamaman 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.

m. 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.

n. 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.

o. 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.

p. 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.

46. SIGNIFICANT CONTRACTS

Bank has significant engagements as of December 31, 2020 and 2019 are as follow:

a. 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.

b. 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.

c. 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.

d. 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.

e. 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.

f. 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.

g. 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.

h. 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.

i. 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.

j. 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.

k. 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.

l. On May 22, 2019, the Bank signed a joint agreement with Dinas Penamaman 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.

m. 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.

n. 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.

o. 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.

p. 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.

46. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

q. 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.

r. 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.

s. 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.

t. 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.

u. 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.

v. 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.

w. 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.

x. 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.

y. 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.

z. 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.

aa. 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.

ab. 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.

ac. 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.

ad. 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/IX/2019.

ae. 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.

af. Pada tanggal 27 November 2019, Bank menandatangani perjanjian bersama dengan Pemkab Klungkung tentang Pemantauan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian No. 075/88/PKS/Pem dan 1090/SPK/DIR/DJA/2019.

ag. 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.

46. SIGNIFICANT CONTRACTS (CONTINUED)

q. 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.

r. 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.

s. 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.

t. 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 dan 0747 / SPK / DIR / DJA /2019.

u. 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 dan 7568/SPK/DIR/DJA/2019.

v. 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 dan 7568/SPK/DIR/DJA/2019.

w. 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.

x. 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.

y. 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.

z. 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.

aa. 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.

ab. 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.

ac. 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.

ad. 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/IX/2019.

ae. 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.

af. 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.

ag. 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.

46. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

ah. 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.

ai. 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.

aj. 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.

ak. Pada tanggal 9 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemenkeu 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.

al. Pada tanggal 9 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemenkeu 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.

am. Pada tanggal 18 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemenkeu 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.

an. Pada tanggal 18 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemenkeu 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.

ao. 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.

ap. Pada tanggal 10 Januari 2020, Bank menandatangani perjanjian bersama dengan Badan Pengelolaan Keuangan dan Aset Daerah Kabupaten Gianyar tentang Pemantauan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian 003/SPK/GNR/DJA/2020.

aq. Pada tanggal 10 Januari 2020, Bank menandatangani perjanjian bersama dengan Bupati Buleleng tentang Kerjasama Pemantauan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian 0019/SPK/DIR/DJA/2020.

ar. Pada tanggal 07 Februari 2020, Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Badung tentang Pemantauan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian 0126/SPK/DIR/DJA/2020.

as. Pada tanggal 02 Maret 2020, Bank menandatangani perjanjian bersama dengan PT Pos Indonesia tentang Pengiriman Dokumen dan Barang, dengan perjanjian 0207/SPK/DIR/DJA/2020.

at. Pada tanggal 09 Maret 2020, Bank menandatangani Kesepakatan Bersama dengan Pemerintah Kabupaten Klungkung tentang Pelayanan Jasa Perbankan dan Sistem Elekronik terhadap Retribusi (E-retribusi) pada dinas koperasi, usaha kecil dan menengah, dan perdagangan Kabupaten Klungkung, dengan perjanjian 0237/SPK/DIR/DJA/2020.

au. Pada tanggal 09 Maret 2020, Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Klungkung tentang Pelayanan Jasa Perbankan dan Sistem Elekronik terhadap Retribusi (E-retribusi) pada dinas koperasi, usaha kecil dan menengah, dan perdagangan Kabupaten Klungkung, dengan perjanjian 0238/SPK/DIR/DJA/2020.

av. Pada tanggal 20 Mei 2020, Bank menandatangani perjanjian bersama dengan Dinas Penanaman Modal dan Pelayanan Terpadu Satu Pintu Kota Denpasar tentang Penerimaan pembayaran retribusi perizinan dan non perizinan secara online, dengan perjanjian 0270/SPK/DIR/DJA/2020.

aw. Pada tanggal 29 Mei 2020, Bank menandatangani perjanjian bersama dengan LPKN *Training Center* Mataram tentang Layanan penerimaan dan pengelolaan pembayaran sumbangan pembinaan pendidikan (SPP) dan pembayaran lainnya, dengan perjanjian 0443/SPK/DIR/DJA/2020.

46. SIGNIFICANT CONTRACTS (CONTINUED)

ah. 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.

ai. 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.

aj. 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.

ak. On December 9, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorat 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.

al. On December 9, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorat 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.

am. On December 18, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorat 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.PRJ- /PB/2019.

an. On December 18, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorat 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.

ao. 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.

ap. On January 10, 2020, the Bank signed a joint agreement with the Regional Financial and Asset Management Agency of Gianyar Regency concerning Electronic Monitoring and Receipt of Regional Taxes through the Perception Bank Facility, with the agreement 003 / SPK / GNR / DJA / 2020.

aq. On January 10, 2020, the Bank signed a joint agreement with the Regent of Buleleng concerning Cooperation in Monitoring and Receiving Local Taxes Electronically through the Perception Bank Facility, with the agreement 0019 / SPK / DIR / DJA / 2020.

ar. On February 7, 2020, the Bank signed a joint agreement with the Badung Regency Government concerning Electronic Monitoring and Receipt of Regional Taxes through the Perception Bank Facility, with an agreement 0126 / SPK / DIR / DJA / 2020.

as. On March 02, 2020, the Bank signed a joint agreement with PT Pos Indonesia regarding the Delivery of Documents and Goods, with the agreement 0207 / SPK / DIR / DJA / 2020.

at. On March 9, 2020, the Bank signed a Joint Agreement with the Klungkung Regency Government regarding Banking Services and Electronic Systems for Retribution (E-retribution) at the cooperative, small and medium-sized enterprises, and trade offices of Klungkung Regency, with an agreement 0237 / SPK / DIR / DJA / 2020.

au. On March 9, 2020, the Bank signed a joint agreement with the Klungkung Regency Government regarding Banking Services and Electronic Systems for Retribution (E-retribution) for the cooperative, small and medium-sized enterprises, and trade offices of Klungkung Regency, with an agreement 0238 / SPK / DIR / DJA / 2020.

av. On May 20, 2020, the Bank signed a joint agreement with the Denpasar City Investment Service and One Stop Integrated Service regarding the acceptance of online licensing and non-licensing fees, with an agreement 0270 / SPK / DIR / DJA / 2020.

aw. On May 29, 2020, the Bank signed a joint agreement with LPKN Mataram Training Center regarding Services for receiving and managing education development donations (SPP) payments and other payments, with the agreement 0443 / SPK / DIR / DJA / 2020.

46. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

ax. Pada tanggal 02 Juni 2020, Bank menandatangani perjanjian bersama dengan Rumah Sakit Daerah Mangusada Kab Badung tentang Pelayanan Transaksi Perbankan Penerimaan Tagihan Pasien Rumah Sakit Daerah Mangusada Kabupaten Badung dengan Sistem Integrasi (Online Sistem), dengan perjanjian 0449/SPK/DIR/DJA/2020.

ay. Pada tanggal 05 Juni 2020, Bank menandatangani perjanjian bersama dengan PT Dompet anak bangsa tentang Pemanfaatan layanan Gopay melalui fitur gobills, dengan perjanjian 0471/SPK/DIR/DJA/2020.

az. Pada tanggal 17 Desember 2019 namun berlaku di tahun 2020, Bank menandatangani perjanjian bersama dengan PT Finnet Indonesia tentang Distribusi Produk Prepaid Telkomsel Secara Elektronis Dengan Sistem *Host to Host* , dengan perjanjian 1163/SPK/DIR/DJA/2020.

ba. Pada tanggal 13 Juli 2020, Bank menandatangani perjanjian bersama dengan PT.COCO Digital Bali tentang Layanan *Payment Point* Online Bank dan Akuisisi *Merchant* , dengan perjanjian 0575/SPK/DIR/DJA/2020.

bb. Pada tanggal 21 Juli 2020, Bank menandatangani perjanjian bersama dengan PT. Solusi Nusantara Terpadu tentang Kerjasama Layanan Uang Elektronik BPD Koin, dengan perjanjian 0582/SPK/DIR/DJA/2020.

bc. Pada tanggal 27 Juli 2020, Bank menandatangani perjanjian bersama dengan RS Mata Bali Mandara tentang Pelayanan Transaksi Perbankan Penerimaan Tagihan Pasien Rumah Sakit Mata Bali Mandara dengan Sistem Integrasi (Online Sistem), dengan perjanjian 0603/SPK/DIR/DJA/2020.

bd. Pada tanggal 03 Agustus 2020, Bank menandatangani perjanjian bersama dengan Pemerintah Daerah Klungkung tentang Penyimpanan dan Pengelolaan Kas Umum Daerah, dengan perjanjian 0630/SPK/DIR/DJA/2020.

be. Pada tanggal 01 September 2020, Bank menandatangani perjanjian bersama dengan COCO *Group* Pawiwahan tentang Aktivitas Promosi QRIS BPD Bali pada COCO *Group* , dengan perjanjian 0688/SPK/DIR/DJA/2020.

bf. Pada tanggal 04 September 2020, Bank menandatangani kesepakatan bersama dengan Forum Petani Muda Bali tentang Pelayanan Perbankan Digital dan Penguatan Kelembagaan Usaha Mikro, Kecil dan Menengah (UMKM) Forum Petani Muda Bali, dengan perjanjian 0722/SPK/DIR/DJA/2020.

bg. Pada tanggal 04 September 2020, Bank menandatangani perjanjian bersama dengan Forum Petani Muda Bali tentang Pelayanan Perbankan Digital dan Penguatan Kelembagaan Usaha Mikro, Kecil dan Menengah (UMKM) Forum Petani Muda Bali, dengan perjanjian 0723/SPK/DIR/DJA/2020.

46. SIGNIFICANT CONTRACTS (CONTINUED)

ax. *On June 2, 2020, the Bank signed a joint agreement with the Mangusada Regional Hospital, Badung Regency regarding Banking Transaction Services for Receiving Patient Bills at the Mangusada Regional Hospital, Badung Regency with an Integrated System (Online System), with an agreement 0449 / SPK / DIR / DJA / 2020.*

ay. *On June 5, 2020, the Bank signed a joint agreement with PT Dompet Anak Bangsa regarding the utilization of Gopay services through the gobills feature, with an agreement 0471 / SPK / DIR / DJA / 2020.*

az. *On December 17, 2019 but effective in 2020, the Bank signed a joint agreement with PT Finnet Indonesia regarding the Electronic Distribution of Telkomsel Prepaid Products with the Host to Host System, with an agreement of 1163 / SPK / DIR / DJA / 2020.*

ba. *On July 13, 2020, the Bank signed a joint agreement with PT.COCO Digital Bali regarding Online Bank Payment Point Services and Merchant Acquisition, with an agreement 0575 / SPK / DIR / DJA / 2020.*

bb. *On July 21, 2020, the Bank signed a joint agreement with PT. Solusi Nusantara Terpadu regarding BPD Coin Electronic Money Service Collaboration, with the agreement 0582 / SPK / DIR / DJA / 2020.*

bc. *On July 27, 2020, the Bank signed a joint agreement with Bali Mandara Eye Hospital regarding Banking Transaction Services for Receiving Bills for Patients at Bali Mandara Eye Hospital with an Integrated System (Online System), with an agreement of 0603 / SPK / DIR / DJA / 2020.*

bd. *On August 3, 2020, the Bank signed a joint agreement with the Klungkung Regional Government regarding the Storage and Management of Regional General Cash, with an agreement 0630 / SPK / DIR / DJA / 2020.*

be. *On September 1, 2020, the Bank signed a joint agreement with COCO Group Pawiwahan regarding QRIS BPD Bali Promotion Activities at COCO Group, with an agreement 0688 / SPK / DIR / DJA / 2020.*

bf. *On September 4, 2020, the Bank signed a joint agreement with the Bali Young Farmers Forum on Digital Banking Services and Strengthening of the Bali Young Farmers Forum for Micro, Small and Medium Enterprises (MSMEs), with an agreement 0722 / SPK / DIR / DJA / 2020.*

bg. *On September 4, 2020, the Bank signed a joint agreement with the Bali Young Farmers Forum on Digital Banking Services and Strengthening of the Bali Young Farmers Forum for Micro, Small and Medium Enterprises (UMKM), with an agreement 0723 / SPK / DIR / DJA / 2020.*

47. KONTINJENSI

Bank saat ini mempunyai aset/liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut :

Perkara perdata Nomor 222/Pdt.G/2018/PN.Dps tentang gugatan I Made Adnya Susana, SE selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait dengan gugatan perbuatan melawan hukum yang saat ini sedang dalam proses banding di Pengadilan Negeri Denpasar.

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 Bali selaku tergugat Bank dinyatakan melakukan perbuatan melawan hukum terhadap pembebanan 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.

47. CONTINGENCIES

The Bank currently has significant contingent assets/liabilities in connection with several civil cases as follows :

Civil cases Number 222 / Pdt.G / 2018 / PN.Dps concerning the lawsuit of I Made Adana Susana, SE as the plaintiff to the PT Bank Pembangunan Daerah 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 Bank Pembangunan Daerah Bali as defendants related to lawsuits. The decision of the Denpasar District Court stated that it 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 Bank Pembangunan Daerah 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 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.

47. KONTINJENSI (LANJUTAN)

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 Winata 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.

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.

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.

47. CONTINGENCIES (CONTINUED)

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 Winata 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.

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 Bank Pembangunan Daerah Bali 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's Decision States the Plaintiff's Claim as not 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 Bank Pembangunan Daerah Bali 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 Bank Pembangunan Daerah 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 Bank Pembangunan Daerah 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 Bank Pembangunan Daerah 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 Bank Pembangunan Daerah 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 Bank Pembangunan Daerah 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 19/Pdt G.S/2019/PN.Sgr about the lawsuit of Made Suarsini, SPd & Ketut Bagus Jolinda Atmaja as the plaintiff to the PT Bank Pembangunan Daerah Bali as the defendant regarding the simple lawsuit. Currently in the process of requesting a review by the plaintiff to the Singaraja District Court.

47. KONTINJENSI (LANJUTAN)

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 Duta 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.

47. CONTINGENCIES (CONTINUED)

Civil cases Number 25/Pdt G.S/2019/PN.Sgr about the lawsuit of Agung Ayu Arsani & Mulyono as the plaintiff to the PT Bank Pembangunan Daerah 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 Surabaya 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 Duta 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.

48. STARNDAR AKUNTANSI YANG DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF

Berikut ini ikhtisar PSAK yang telah disahkan oleh Dewan Standar Akuntansi Keuangan ("DSAK") di Indonesia, yang relevan bagi Bank, tetapi belum berlaku efektif untuk laporan keuangan untuk periode yang berakhir pada tanggal 31 Desember 2020:

PSAK yang berlaku sejak 1 Januari 2021 dan penerapan dini di perkenankan:

- PSAK 112 "Akuntansi Wakaf"
- Amandemen PSAK 22 "Kombinasi Bisnis"

Pada saat penerbitan laporan keuangan, Bank masih mengevaluasi dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut terhadap laporan keuangan.

48. ISSUED BUT NOT YET EFFECTIVE ACCOUNTING STANDARDS

The Following summarises the SFAS that are issued by the Indonesian Accounting Standards Board ("IASB") which are relevant to the Bank, but not yet effective for the financial statements for period ended December 31, 2020:

SFAS that will become effective in January 1, 2021 and early implementation is permitted:

- *SFAS 112 "Accounting for Endowments"*
- *Amendment to SFAS 22 "Business Combinations"*

As at the authorisation date of this financial statement, the Bank is still evaluating the potential impact of these new and revised standards to the financial statements.

49. DAMPAK PENERAPAN PSAK 71 DAN 73

Sebagaimana dijelaskan dalam catatan 2.d, Bank telah menerapkan PSAK 71 dan 73 pada tanggal 1 Januari 2020, dampak atas transisi tersebut pada laporan posisi keuangan 1 Januari 2020 adalah sebagai berikut:

49. IMPACT OF THE IMPLEMENTATION OF SFAS 71 AND 73

As described in Note 2.d, the Bank has adopted SFAS 71 and 73 as of January 1, 2020, the effect of this transition to SFAS 71 and 73 has had on these financial statements as of January 1, 2020 are as follow:

	Saldo sebelum penerapan PSAK 71 & 73/ *Balance before adoption of SFAS 71 & 73*	Kerugian kredit ekspektasian/ *Expected credit losses*	*Sewa/ Leases*	Saldo setelah penerapan PSAK 71 & 73/ *Balance after adoption of SFAS 71 & 73*	
ASET					***ASSETS***
Kas	672.014.934.645	--	--	672.014.934.645	*Cash*
Giro pada Bank Indonesia	1.448.890.560.606	--	--	1.448.890.560.606	*Current Account with Bank Indonesia*
Giro pada Bank Lain	26.570.163.213	--	--	26.570.163.213	*Current Account with Other Bank*
Dikurangi : Cadangan Kerugian Penurunan Nilai	--	(258.249.550)	--	(258.249.550)	*Decrease : Alllowance for Impairment Losses*
Penempatan pada Bank Indonesia dan Bank Lain	1.605.001.711.825	--	--	1.605.001.711.825	*Plecements with Bank Indonesia and Other Bank*
Dikurangi : Cadangan Kerugian Penurunan Nilai	--	(7.401.616.250)	--	(7.401.616.250)	*Decrease : Alllowance for Impairment Losses*
Efek - Efek	1.205.954.694.231	--	--	1.205.954.694.231	*Securities*
Dikurangi : Cadangan Kerugian Penurunan Nilai	--	(1.517.071.341)	--	(1.517.071.341)	*Decrease : Alllowance for Impairment Losses*
Efek - efek yang Dibeli dengan janji Dijual Kembali	1.474.664.102.809	--	--	1.474.664.102.809	*Securites Purchase Under Resale Agreements*
Dikurangi : Cadangan Kerugian Penurunan Nilai	--	--	--	-	*Decrease : Alllowance for Impairment Losses*
Pinjaman yang Diberikan					*Loans*
Pihak Berelasi	35.124.723.083	-	--	35.124.723.083	*Related parties*
Pihak Ketiga	18.369.996.151.051	(90.343.303.196)	--	18.279.652.847.855	*Third Parties*
Dikurangi : Cadangan Kerugian Penurunan Nilai	(554.768.886.521)	(195.980.741.502)	--	(750.749.628.023)	*Decrease : Alllowance for Impairment Losses*
Pernyataan Saham	500.000.000	(75.000.000)	--	425.000.000	*Investment in Shares*
Aset Tetap	263.510.553.039	--	--	263.510.553.039	*Fixed Assets*
Dikurangi : Akumulasi Penyusutan	(176.133.760.442)	--	--	(176.133.760.442)	*Decrease: Depreciation Accumulation*
Aset Sewa Guna Usaha	--	--	40.719.950.041	40.719.950.041	*Right of Use Assets*
Dikurangi : Akumulasi Amortisasi	--	--	--	-	*Decrease:*
Aset Tak Berwujud	28.174.804.510	--	--	28.174.804.510	*Intangible Assets*
Dikurangi : Akumulasi Amortisasi	(24.530.316.452)	--	--	(24.530.316.452)	*Decrease: Amortization Accumulation*
Aset Lain - lain	191.291.834.043	--	(24.005.968.897)	167.285.865.146	*Other Assets*
Aset Pajak Tangguhan - Bersih	89.470.628.119	--	--	89.470.628.119	*Deferred Tax Assets*
TOTAL ASET	**24.655.731.897.759**	**(295.575.981.840)**	**16.713.981.144,00**	**24.336.149.947.022**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS					***LIABILITY AND EQUITY***
LIABILITAS					***LIABILITY***
Liabilitas Segera	164.240.851.986	--	--	164.240.851.986	*Liabilities payable on demand*
Simpanan dari Nasabah					*Deposit from Customer*
- Pihak berelasi	1.150.481.922.295	--	--	1.150.481.922.295	*- Related parties*
-Pihak ketiga	18.913.369.535.231	--	--	18.913.369.535.231	*- Third Parties*
Simpanan dari Bank Lain					*Deposit from Other Bank*
- Pihak berelasi	--	--	--	-	*- Related parties*
-Pihak ketiga	479.316.976.664	--	--	479.316.976.664	*- Third Parties*
Pinjaman yang diterima	39.026.283.277	--	--	39.026.283.277	*Borrowings*
Utang Pajak	29.859.012.643	--	--	29.859.012.643	*Tax Payable*
Beban yang Masih Harus Dibayar	23.315.905.846	--	--	23.315.905.846	*Accrued Expenses*
Imbalan Kerja	198.069.443.840	--	--	198.069.443.840	*Employment Benefit Obligations*
Liabiltas sewa	--	--	16.713.981.144,00	16.713.981.144	*Leases Liabilities*
Liabilitas Lain-lain	156.332.140.309	7.663.711.019	--	163.995.851.328	*Other Liabilities*
TOTAL LIABILITAS	**21.154.012.072.091**	**7.663.711.019**	**16.713.981.144,00**	**21.178.389.764.254**	***TOTAL LIABILITY***
EKUITAS					***EQUITY***
Modal saham	1.822.300.000.000	--	--	1.822.300.000.000	*Shares Capital*
Tambahan modal disetor	2.340.338	--	--	2.340.338	*Additional Paid in Capital*
Pendapatan komprehensif lainnya	(57.245.668.512)	--	--	(57.245.668.512)	*Other Comprehensive*
Saldo laba					*Retained Earnings*
- Telah ditentukan penggunaannya	1.166.804.658.101	--	--	1.166.804.658.101	*- Appropriated*
- Belum ditentukan penggunaannya	569.858.495.740	(303.239.692.859)	--	266.618.802.881	*- Unapproprited*
TOTAL EKUITAS	**3.501.719.825.667**	**(303.239.692.859)**	--	**3.198.480.132.808**	***TOTAL LIABILITY***
TOTAL LIABILITAS DAN EKUITAS	**24.655.731.897.758**	**(295.575.981.840)**	**16.713.981.144,00**	**24.376.869.897.062**	***TOTAL LIABILITY AND EQUITY***

49. DAMPAK PENERAPAN PSAK 71 DAN 73 (LANJUTAN)

a. Dampak Penerapan PSAK 71

Penurunan Nilai Instrumen Keuangan

Berikut ini menyajikan dampak atas transisi dari "*incurred loss approach*" menjadi "kerugian kredit ekspetasian" untuk aset keuangan diukur pada biaya perolehan diamortisasi:

49. IMPACT OF THE IMPLEMENTATION OF SFAS 71 AND 73 (CONTINUED)

a. Impact on Implementation of SFAS 71

Impairment of Financial Instruments

The following summarizes the effects of transtioning from the "incurred loss approach" to the "expected credit loss" approach for financial assets measured at amortized cost:

	1 Januari 2020/ January 1, 2020								
	Dalam Ribuan Rupiah/ In Thousand of Rupiah								
	Cadangan Kerugian Penurunan Nilai menurut PSAk 55/ *Allowance for Impairment Losses per SFAS 55*			*Kerugian Penurunan Nilai Menurut PSAK 71/ Impairment losses per SFAS 71*					
	Cadangan Kerugian Penurunan Nilai Kolektif/ *Collective Impairment Provision*	Cadangan Kerugian Penurunan Nilai Individual/ *Individual Impairment Provision*	Jumlah/ *Total*	Stage 1	Stage 2	Stage 3	Jumlah/ *Total*	Kenaikan/ (Penurunan)/ *Increase/ (Decrease)*	
Giro pada Bank Lain	--	--	--	1.215	--	--	1.215	1.215	*Current Account with Other Banks*
Penempata pada BI dan Bank Lain	--	--	--	3.838.741	--	--	3.838.741	3.838.741	*Placement with Bank Indonesia and Other Banks*
Efek-efek	--	--	--	1.517.071	--	--	1.517.071	1.517.071	*Securities*
Efek-efek yang dibeli dengan Janji dijual Kembali	--	--	--	--	--	--	--		*Securites Purchase Under Resale Agreements*
Pinjaman yang diberikan	159.430.215	395.338.672	554.768.887	-	-	-	-	(554.768.887)	*Loans*
Penyertaan Saham	--	--	--	75.000	--	--	75.000	75.000	*Investment in Shares*

50. PERISTIWA SETELAH PERIODE PELAPORAN KEUANGAN

Tidak terdapat kejadian penting setelah periode pelaporan keuangan posisi 31 Desember 2020 yang mempengaruhi keputusan pengguna laporan keuangan PT Bank Pembangunan Daerah Bali.

50. EVENT AFTER THE REPORTING PERIOD

There is no significant events occurred after the date of reporting period of financial statements as of December 31, 2020 which effect the decision of users financial statements PT Bank Pembangunan Daerah Bali.

51. PENYELESAIAN LAPORAN KEUANGAN

Manajemen PT Bank Pembangunan Daerah Bali bertanggung jawab atas penyajian dan penyusunan laporan keuangan 31 Desember 2020 dan untuk tahun yang berakhir pada tanggal tersebut sebagaimana diuraikan di muka yang telah diselesaikan pada tanggal 14 Januari 2021.

51. THE COMPLETION OF THE FINANCIAL STATEMENTS

The Management of PT Bank Pembangunan Daerah Bali is responsible for the presentation an completion of the financial statements as of December 31, 2020 and the year then ended which was completed on January 14,2021.

2020 | LAPORAN TAHUNAN
Annual Report

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