BANK BPD BALI

2021

LAPORAN TAHUNAN
Annual Report

Pertumbuhan Berkelanjutan di Era Baru

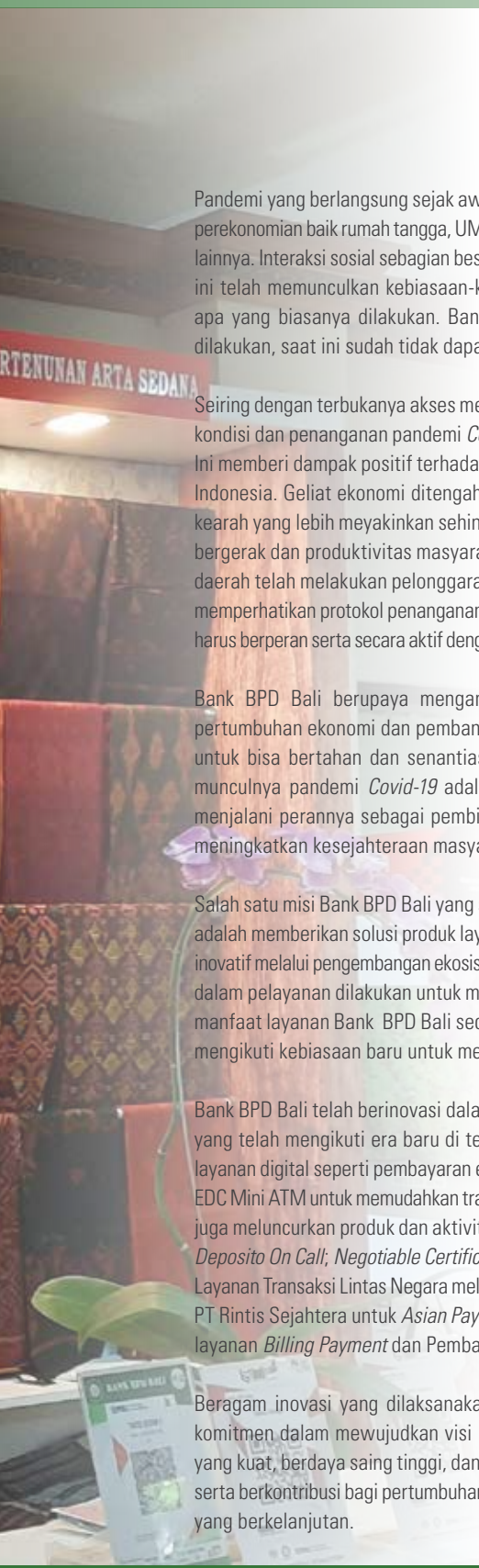
Sustainable Growth In the New Era

PT Bank Pembangunan Daerah Bali

Pertumbuhan Berkelanjutan di Era Baru

Sustainable Growth In the New Era

PENJELASAN TEMA
Explanation of the Theme



Pandemi yang berlangsung sejak awal tahun 2020 berdampak terhadap perekonomian baik rumah tangga, UMKM, korporasi, serta pelaku ekonomi lainnya. Interaksi sosial sebagian besar dilakukan secara virtual. Pandemi ini telah memunculkan kebiasaan-kebiasaan baru yang bergeser dari apa yang biasanya dilakukan. Banyak hal yang dulu dengan leluasa dilakukan, saat ini sudah tidak dapat lagi dilakukan.

Seiring dengan terbukanya akses mendapatkan vaksinasi di tahun 2021, kondisi dan penanganan pandemi *Covid-19*. di tanah air terus membaik. Ini memberi dampak positif terhadap pertumbuhan ekonomi global dan Indonesia. Geliat ekonomi ditengah tantangan pandemi mulai menuju kearah yang lebih meyakinkan sehingga perekonomian Indonesia dapat bergerak dan produktivitas masyarakat dapat pulih kembali. Beberapa daerah telah melakukan pelonggaran pembatasan sosial dengan tetap memperhatikan protokol penanganan *Covid-19*. Dalam hal ini, masyarakat harus berperan serta secara aktif dengan perilaku yang bertanggung jawab.

Bank BPD Bali berupaya mengambil peranan dalam terwujudnya pertumbuhan ekonomi dan pembangunan daerah. Upaya yang dijalani untuk bisa bertahan dan senantiasa bertumbuh di era baru setelah munculnya pandemi *Covid-19* adalah dengan tetap konsisten dalam menjalani perannya sebagai pembiayaan pembangunan yang mampu meningkatkan kesejahteraan masyarakat.

Salah satu misi Bank BPD Bali yang sangat signifikan dengan kondisi ini adalah memberikan solusi produk layanan, dan/atau jasa keuangan yang inovatif melalui pengembangan ekosistem digital. Di era baru ini, digitalisasi dalam pelayanan dilakukan untuk memudahkan nasabah mendapatkan manfaat layanan Bank BPD Bali secara maksimal namun tetap dengan mengikuti kebiasaan baru untuk mematuhi protokol kesehatan.

Bank BPD Bali telah berinovasi dalam mewujudkan layanan perbankan yang telah mengikuti era baru di tengah pandemi. Fokus pada produk layanan digital seperti pembayaran elektronik, QRIS, serta menyediakan EDC Mini ATM untuk memudahkan transaksi dan pelayanan. Bank BPD Bali juga meluncurkan produk dan aktivitas layanan baru antara lain seperti *Deposito On Call*; *Negotiable Certificate of Deposit* (NCD); *EDC Merchant*, Layanan Transaksi Lintas Negara melalui keanggotaan lembaga *switching* PT Rintis Sejahtera untuk *Asian Payment Network* (APN) dan *UnionPay*, layanan *Billing Payment* dan Pembayaran *Online* Lainnya; *E-Link* BPR.

Beragam inovasi yang dilaksanakan oleh Bank BPD Bali merupakan komitmen dalam mewujudkan visi Bank BPD Bali untuk menjadi bank yang kuat, berdaya saing tinggi, dan terkemuka dalam melayani UMKM serta berkontribusi bagi pertumbuhan ekonomi dan pembangunan daerah yang berkelanjutan.

The pandemic that has been going on since the beginning of 2020 has had an impact on the economy of both households, MSMEs, corporations, and other economic actors. Social interaction is mostly done virtually. This pandemic has given rise to new habits that have shifted from what is usually done. Many things that used to be done freely, now can no longer be done.

Along with access to comprehensive vaccinations in 2021, the conditions and handling of the Covid-19 pandemic in the country continues to improve. This has a positive impact on global and Indonesian economic growth. The economic movements in the midst of the challenges of the pandemic are starting to move towards a more convincing direction so that the Indonesian economy can grow and people's productivity can recover. Several regions have relaxed social restrictions while still observing the protocols for handling Covid-19. In this case, the community must participate actively with responsible behavior.

Bank BPD Bali seeks to take a role in the realization of economic growth and regional development. The efforts undertaken to survive and grow in the new era after the Covid-19 pandemic is to remain consistent in carrying out its role as financing for development that is able to improve the welfare of the community.

Bank BPD Bali, one of its missions which is very significant in this condition, is to provide innovative product solutions, services and/or financial services through the development of a digital ecosystem. In this new era, digitalization in services make it easier for customers to get the maximum benefits of Bank BPD Bali services but still following new habits to comply with health protocols.

Bank BPD Bali has innovated in realizing banking services that follow a new era in the midst of a pandemic. Focus on digital service products such as electronic payments, QRIS, as well as providing EDC Mini ATMs to facilitate easy access to transactions and services. Bank BPD Bali launched new products and service activities, including Deposit On Call; Negotiable Certificate of Deposit (NCD); EDC Merchant, Cross Country Transaction Service through membership of PT Rintis Sejahtera switching institution for Asian Payment Network (APN) and UnionPay, Billing Payment and Other Online Payment services; BPR E-Link.

The innovations implemented by Bank BPD Bali is a commitment to realizing the vision of Bank BPD Bali to be a Solid, Highly Competitive Bank that Leads in MSME Services and Contributes to Sustainable Growth of Development and Economic in the Region.

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KILAS KINERJA 2021
2021 Performance Highlights

Realisasi Rencana Bisnis Bank (RBB) tahun 2021 memberi keyakinan bahwa penerapan kebijakan serta langkah strategis yang dilaksanakan Direksi memungkinkan Bank BPD Bali untuk tetap mempertahankan kinerja yang positif, beradaptasi terhadap perubahan ekonomi, serta menjaga kesinambungan usaha Bank.

The realization of the Bank's Business Plan (RBB) in 2021 provides confidence that the implementation of policies and strategic steps that carried out by the Board of Directors will enable Bank BPD Bali to maintain positive performance, adapt to economic changes, and maintain the Bank's business continuity.

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IKHTISAR KEUANGAN
Financial Highlight

TABEL IKHTISAR KEUANGAN
Table of Financial Highlight

(dalam miliar rupiah / in billion rupiah)

KETERANGAN	2021	2020	2019	2018	2017	REMARK
Neraca						Balance Sheet
Total Aset	28.910,973	26.109,365	24.655,732	22.454,491	22.150,905	Total Assets
Giro & Penempatan pada BI	1.507,606	794,701	1.648,867	2.329,174	2.301,158	Current Accounts & Placement with BI
Giro & Penempatan pada Bank Lain	856,687	1.507,830	1.431,595	398,035	616,676	Current Accounts & Placement with Other Banks
Efek-Efek dan *Reserve* Repo	6.115,112	4.699,408	2.680,619	2.712,956	2.394,725	Marketable Securities Including Reserve Repo
Repo	248,761	-	-	-	-	Repo
Kredit yang Diberikan	19.800,470	19.123,169	18.405,121	16.445,521	16.239,126	Loans
Penyertaan	0,500	0,500	0,500	0,500	0,635	Equity Investments
Simpanan dari Nasabah	23.377,092	21.451,014	20.063,851	18.010,945	17.498,502	Deposits from Customers
Simpanan dari Bank Lain	1.293,107	834,599	479,317	461,461	798,166	Deposits from Other Banks
Pinjaman Diterima	37,529	38,222	39,026	84,920	86,092	Borrowings
Total Kewajiban	25.591,631	22.904,658	21.154,012	19.060,034	18.881,996	Total Liabilities
Ekuitas	3.319,342	3.204,707	3.501,720	3.394,457	3.268,909	Equity
Laba Rugi						Profit and Loss
Pendapatan Bunga Bersih	1.553,802	1.624,142	1.624,946	1.545,100	1.523,871	Net Interest Income
Pendapatan Operasional Lainnya	116,836	93,260	94,569	71,845	71,693	Other Operating Income
Pendapatan Operasional	1.670,638	1.717,402	1.719,515	1.616,945	1.595,564	Operating Income
Beban Operasional Lainnya	796,883	796,355	741,492	711,366	682,001	Other Operating Expenses
Penyisihan/(Pemulihan) CKPN Aset Keuangan, Non Keuangan dan Transaksi Rekening Administrasi	133,725	214,841	204,227	167,163	201,149	Allowance for Impairmennts of Financial Assets and Administrative Account Transaction
Laba Operasional	740,029	706,206	773,795	738,415	712,414	Operating Income
Pendapatan Non Operasional Bersih	(18,995)	(8,644)	(2,568)	(5,263)	(6,596)	Non Operating Income Net
Laba Sebelum Pajak	721,035	697,561	771,227	733,152	705,818	Income Before Tax
Beban Pajak Penghasilan	171,882	175,740	201,368	196,125	181,310	Income Tax Expenses
Laba Setelah Tahun Pajak Berjalan	549,153	521,821	569,858	537,027	524,508	Net Income
Laba Komprehensif	546,324	518,099	564,780	547,605	507,055	Comprehensive Profit
Rasio Keuangan (%)						Financial Ratio (%)
CAR (Risiko Rasio Kredit, Pasar dan Operasional)	20,28	20,56	22,48	23,47	19,28	Credit, Market and Operational Ratio Risk
Imbal Hasil Aset (ROA)	2,62	2,70	3,08	3,17	3,16	Return on Asset
Imbal Hasil Ekuitas (ROE)	17,78	16,95	18,18	19,16	19,85	Return on Equity
Margin Bunga Bersih	5,78	6,41	6,88	7,10	7,28	Net Interest Margin

TABEL RASIO KEUANGAN
Table of Financial Ratio

KETERANGAN	2021	2020	2019	2018	2017	REMARK
Beban Operasional (BOPO)	71,34	73,14	70,87	70,08	71,01	Operating Expenses to Operating Income
Kredit/Dana Pihak Ketiga (LDR)	84,69	89,11	91,72	91,22	92,57	Loan to Deposit Ratio
Kredit Bermasalah (NPL-Gross)	2,42	2,61	2,61	3,17	3,10	Non Performing Loan Gross
NPL-CKPN/T.Kredit (NPL-Netto)	0,13	0,06	0,30	1,06	1,65	Non Performing Loan Net

TABEL SUMBER DAYA PERUSAHAAN
Table of Company's Resources

KETERANGAN	2021	2020	2019	2018	2017	REMARK
Jumlah Karyawan - Orang	1.276	1.327	1.375	1.415	1.456	Total Employees – Person
Jumlah Kantor – Unit	156	152	152	152	148	Total offices – Unit
Jumlah ATM - Unit	206	200	204	189	186	Total Automated Teller Machine – Unit
Jumlah CDM - Unit	0	0	5	5	1	Total Cash Deposit Machine – Unit
Jumlah CRM- Unit	24	12	0	0	0	Total Cash Recycle Machine – Unit
Jumlah EDC - Unit	173	123	123	104	90	Total Electronic Data Capture – Unit
Jumlah Kas Mobil - Unit	7	7	7	7	7	Total Mobile Cash – Unit

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KOMPOSISI KEPEMILIKAN SAHAM POSISI 31 DESEMBER 2021
Composition of Share Ownership Position, December 31, 2021

KOTA/ KABUPATEN CITY/REGENCY	JUMLAH LEMBAR SAHAM Total Share	KEPEMILIKAN(%) Ownership (%)
Pemerintah Kabupaten Badung / Badung Regency Administration	800.617	43,02
Pemerintah Provinsi Bali / The Governance of Bali	644.912	34,65
Pemerintah Kota Denpasar / Denpasar Administration	174.476	9,37
Pemerintah Kabupaten Buleleng /Buleleng Regency Administration	59.443	3,19
Pemerintah Kabupaten Karangasem / Karangasem Regency Administration	40.300	2,17
Pemerintah Kabupaten Jembrana / Jembrana Regency Administration	37.092	1,99
Pemerintah Kabupaten Klungkung / Klungkung Regency Administration	31.423	1,69
Pemerintah Kabupaten Tabanan / Tabanan Regency Administration	30.806	1,66
Pemerintah Kabupaten Gianyar / Gianyar Regency Administration	28.604	1,54
Pemerintah Kabupaten Bangli / Bangli Regency Administration	13.577	0,73
Total **1 Lembar Saham /** 1 Share **= Rp1.000.000,00**	**1.861.250**	**100%**

PERKEMBANGAN MODAL DISETOR DALAM 5 TAHUN TERAKHIR

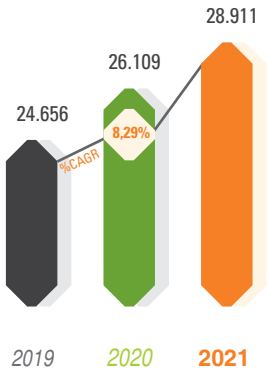
Development of Paid in Capital in the Last 5 Years

(dalam rupiah / in rupiah)

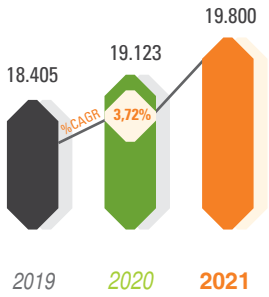
Kepemilikan Saham / Share Ownership	**Modal Sebelumnya /** The Previous Year's Capital	**Setoran Modal yang Disahamkan /** Deposit of Capital	**Jumlah Modal /** Total Capital
2017			
Pemerintah Provinsi / Provincial Government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten /Kota Regency Administration	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**
2021			
Pemerintah Provinsi / Provincial Government	614.912.000.000	30.000.000.000	644.912.000.000
Pemerintah Kabupaten/Kota Regency Administration	1.208.388.000.000	7.950.000.000	1.216.338.000.000
Total	**1.823.300.000.000**	**37.950.000.000**	**1.861.250.000.000**

Perbandingan Ikhtisar Kinerja Bank BPD Bali/
Comparison of Performance Overview of Bank BPD Bali

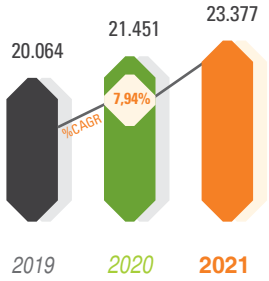
Total Aset
(Rp-Million)



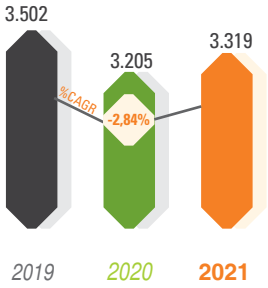
Total Kredit
(Rp-Million)



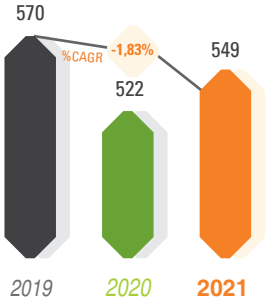
Total DPK
(Rp-Million)



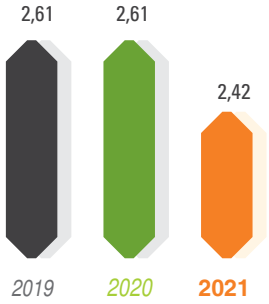
Total Ekuitas
(Rp-Million)



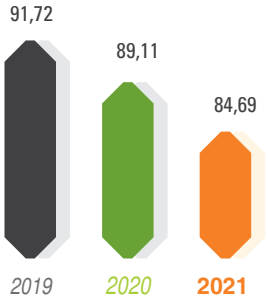
Laba Bersih
(Rp-Million)



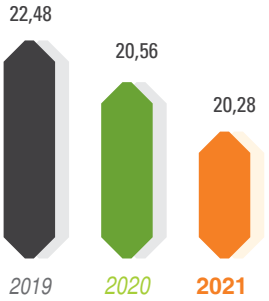
Rasio NPL Gross (%)
(Rp-Million)



Rasio LDR (%)
(Rp-Million)



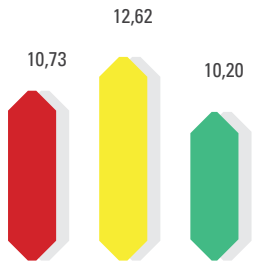
Rasio CAR (%)
(Rp-Million)



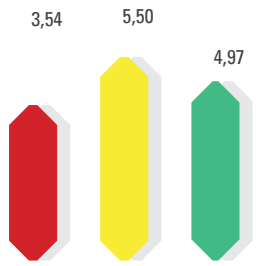
Perbandingan Kinerja Bank BPD Bali Terhadap Industri Perbankan Nasional Posisi Desember 2021

Comparison of Performance of Bank BPD Bali to the National Banking Industry Position December 2021

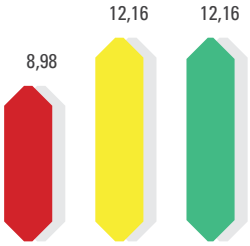
Pertumbuhan Aset (%)



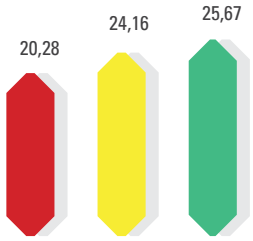
Pertumbuhan Kredit (%)



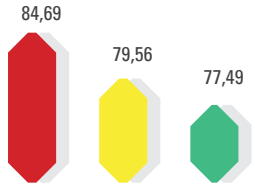
Pertumbuhan DPK (%)



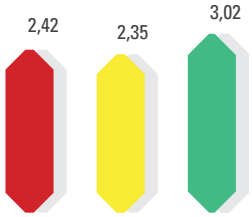
CAR (%)



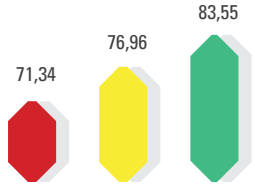
LDR (%)



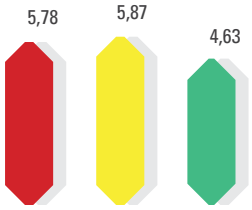
NPL Gross (%)



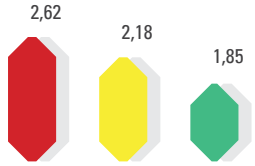
BOPO (%)



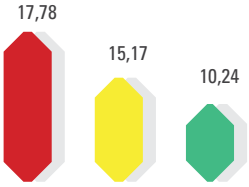
NIM (%)



ROA (%)



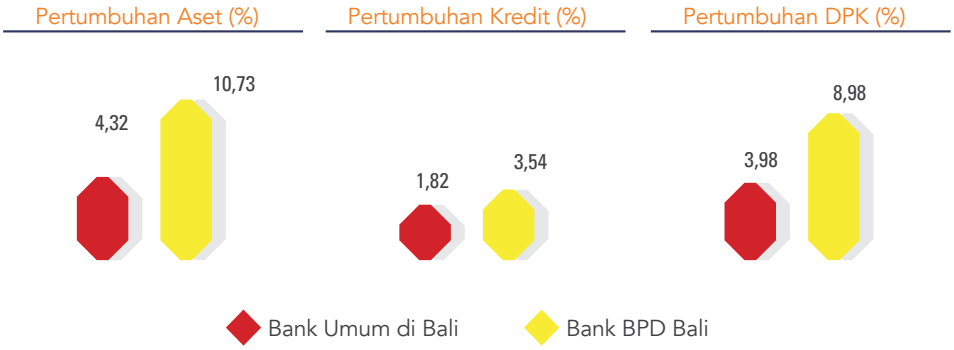
ROE (%)



Bank BPD BALI | BPD Konvensional | Industri Perbankan Nasional

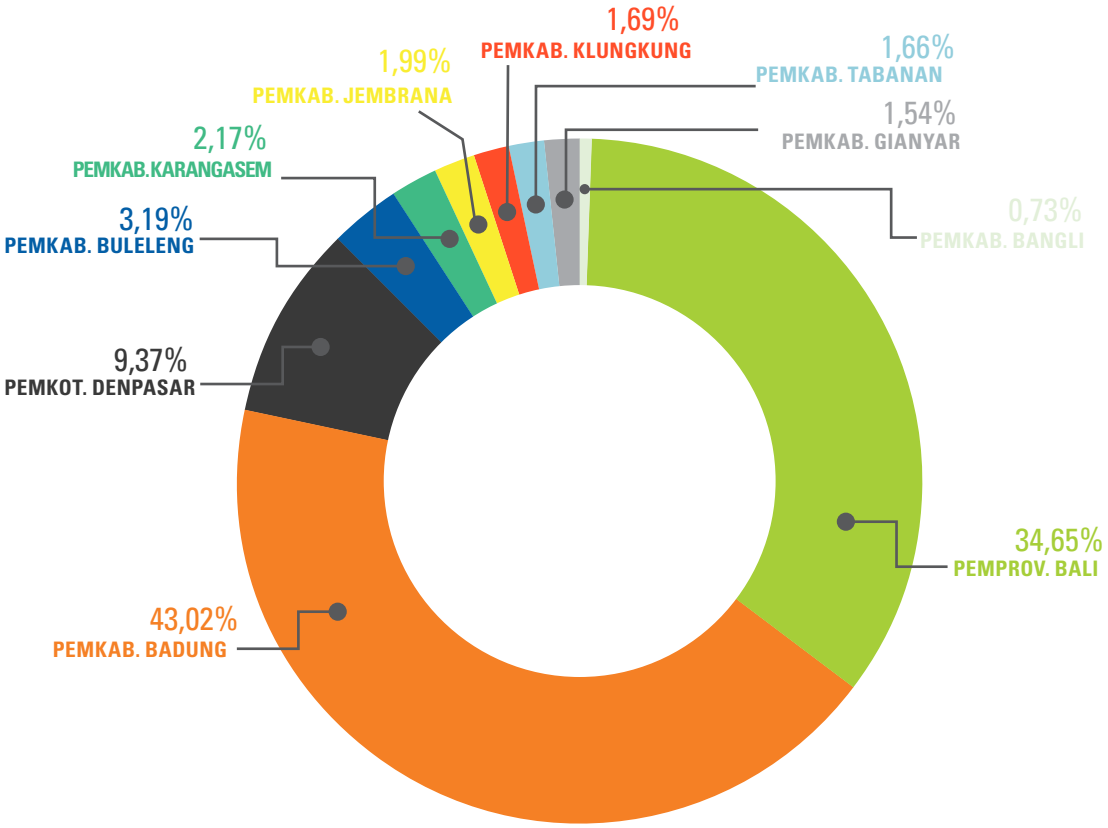
Perbandingan Kinerja Bank BPD Bali Terhadap Industri Perbankan Bali Posisi Desember 2021

Comparison of Performance of Bank Bpd Bali to the Bali Banking Industry Position December 2021



Komposisi Kepemilikan Saham Posisi 31 Desember 2021

Composition of Share Ownership Position December 31, 2021



PEMPROV. BALI	: 644.912 lembar Saham	PEMKAB. JEMBRANA	: 37.092 lembar Saham
PEMKAB. BADUNG	: 800.617 lembar Saham	PEMKAB. KLUNGKUNG	: 31.423 lembar Saham
PEMKOT. DENPASAR	: 174.476 lembar Saham	PEMKAB. TABANAN	: 30.806 lembar Saham
PEMKAB. BULELENG	: 59.443 lembar Saham	PEMKAB. GIANYAR	: 28.604 lembar Saham
PEMKAB. KARANGASEM	: 40.300 lembar Saham	PEMKAB. BANGLI	: 13.577 lembar Saham

Setoran Modal Dalam Tahun 2021
Deposit of Capital in 2021

(dalam rupiah / in rupiah)

Pemegang Saham Shareholders	Modal Tahun 2020 Capital in 2020		Setoran Modal yang Disahamkan Tahun 2021 Deposit of Capital in 2021		Modal Tahun 2021 Capital in 2021	
	Jumlah Nominal Nominal Amount	%	Jumlah Nominal Nominal Amount	Dasar Hukum Legal Base	Jumlah Nominal Nominal Amount	%
Pemerintah Kabupaten Badung / Badung Regency Administration	800.617.000.000	43,91	-		800.617.000.000	43,02
Pemerintah Provinsi Bali / The Governance of Bali	614.912.000.000	33,73	30.000.000.000		644.912.000.000	34,65
Pemerintah Kota Denpasar / Denpasar Administration	174.476.000.000	9,57	-		174.476.000.000	9,37
Pemerintah Kabupaten Buleleng / Buleleng Regency Administration	52.243.000.000	2,87	7.200.000.000		59.443.000.000	3,19
Pemerintah Kabupaten Karangasem / Karangasem Regency Administration	39.550.000.000	2,17	750.000.000		40.300.000.000	2,17
Pemerintah Kabupaten Jembrana / Jembrana Regency Administration	37.092.000.000	2,03	-		37.092.000.000	1,99
Pemerintah Kabupaten Klungkung Klungkung Regency Administration	31.423.000.000	1,72	-		31.423.000.000	1,69
Pemerintah Kabupaten Tabanan / Tabanan Regency Administration	30.806.000.000	1,69	-		30.806.000.000	1,66
Pemerintah Kabupaten Gianyar / Gianyar Regency Administration	28.604.000.000	1,57	-		28.604.000.000	1,54
Pemerintah Kabupaten Bangli / Bangli Regency Administration	13.577.000.000	0,74	-		13.577.000.000	0,73
Total	**1.823.300.000.000**	**100,00**	**37.950.000.000**		**1.861.250.000.000**	**100,00**

PENGHARGAAN
Awards

Penghargaan 2021
Awards In 2021

NO.	PENGHARGAAN Awards	TANGGAL Date	DIBERIKAN OLEH Awarded By
1.	Bank Penyalur KUR Terbaik III di Provinsi Bali Tahun 2020	Januari 2021	DJPb (Direktorat Jenderal Perbendaharaan) Provinsi Bali
2.	*The Best Public Relations in Company Management on Institutionalizing and Acculturating Digital Banking System*	26 Januari 2021	Warta Ekonomi
3.	*The Big 8 Indonesia GCG Award VI 2021 Category* BPD – BUKU II	5 Februari 2021	Economic Review
4.	*The Best Digital Workplace in Banking Industries 2021*	31 Maret 2021	Itech – Digitech Award 2021
5.	*Predikat Excellent untuk The Financial Performance periode 2019-2020*	31 Maret 2021	Infobank
6.	Terpopuler di Media Cetak 2020 Sub Kategori BUMD dan Perusahaan Daerah	31 Maret 2021	PR Indonesia
7.	*1st The Best Indonesia Enterprise Risk Management Award IV-2021*	9 April 2021	Economic Review
8.	Kategori Khusus Program CSR Pengembangan Ekonomi Daerah	22 April 2021	Top Business
9.	Top CSR Awards 2021 #Star 4	22 April 2021	Top Business
10.	BUMD *Marketeers Award* 2021 kategori Perusahaan BUMD "The Most Promising Company in Marketing 3.0"	9 Juni 2021	Markplus
11.	BUMD *Marketeers Award* 2021 kategori Perusahaan BUMD "*The Most Promising Company in Enterpreneurial SOEs*"	9 Juni 2021	Markplus
12.	*1st The Best Informative Website 2021 Category* BPD BUKU II	11 Juni 2021	Economic Review
13.	*1st The Best Indonesia Secretary & Corporate Communication Award –IV-2021 Category* : BPD Buku II	11 Juni 2021	Economic Review
14.	*The Best Organization Structure 2021 – The Most Resilience Excellence Company 2021*	7 Juli 2021	Human Capital on Resilience Excellence Award 2021
15.	*Corporate Brand* dan Kinerja Keuangan 2020	15 Juli 2021	Majalah Suara Pemerintah
16.	*The Best GRC for Corporate Marketing 2021 (Local Banking)*	5 Agustus 2021	Business News
17.	*The Best CSR Award in 2021 - In Recognition for Achevement in Performing Social Responsibility Activities*	19 Agustus 2021	Infobrand
18.	Debitur Terbaik Kategori Debitur Perbankan	6 September 2021	Direktorat Jenderal Perbendaharaan
19.	Bank dengan Kinerja Sangat Bagus 20 Tahun berturut-turut (Diamond Trophy)	7 September 2021	Infobank
20.	Modal Inti 1-5 Triliun (Buku 2) – Aset 25 T ke atas dengan kategori Sangat Bagus	7 September 2021	Infobank
21.	TOP BUMD Awards 2021 #BPDBintang4	10 September 2021	Top Business
22.	Indonesia Top Bank Awards 2021	14 September 2021	The Iconomics
23.	*Bali Marketing Champion 2021 Sector Commercial Banking*	16 September 2021	Markplus Institute
24.	*The Best Indonesia Human Capital 2021*	17 September 2021	Economic Review

Penghargaan 2021
Awards In 2021

NO.	PENGHARGAAN Awards	TANGGAL Date	DIBERIKAN OLEH Awarded By
25	Prestasi Membangun Digital *Corporate Brand*	29 September 2021	Majalah Suara Pemerintah
26	*The High Performing Board of Commisioners on GRC 2021*	7 Oktober 2021	Top Business
27	Top GRC Awards 2020 Star 4	7 Oktober 2021	Top Business
28	Peringkat Pertama Penghargaan Lelang dalam kategori Mitra Kolaborasi Terbaik	12 November 2021	KPKNL
29	Indonesia *Finance Award Gold* 2021	19 November 2021	Economic Review
30	*Excellent Financial Performance and Indonesia Best BPD Awards 2021*	24 November 2021	Warta Ekonomi
31	Mitra Kerja Terbaik Kategori PJP QRIS	24 November 2021	Bank Indonesia
32	Bank Pendukung UMKM Terbaik Bank BUKU 1 dan BUKU 2	24 November 2021	Bank Indonesia
33	Bank Peserta SKNBI dan KPDHN Terbaik BUKU 1 dan BUKU 2	24 November 2021	Bank Indonesia
34	Best BUMD	17 Desember 2021	Majalah Men's Obsesion
35	Top Digital Implementation 2021 #Level Stars 4	21 Desember 2021	Majalah IT Works
36	*The Best Reward and Recognition Strategy 2021 (Banking Industries) dalam Human Capital Performance Award 2021*	22 Desember 2021	Business News

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PERISTIWA PENTING 2021
2021 Significant Events

Januari/*January*

14 Januari 2021/ *January 14, 2021*

Penyerahan bantuan buku untuk perpustakaan Undiknas University.

Submission of book donation for Undiknas University Library.

15 Januari 2021/ *January 15, 2021*

Penyerahan bantuan CSR untuk pembangunan senderan kantor BKS LPD Kabupaten Karangasem.

Submission of CSR assistance for the development of BKS LPD Office of Karangasem Government

Februari/*February*

Januari 2021/ *January, 2021*

Perjanjian Kerjasama Pelayanan Perbankan Digital dan Penguatan Kelembagaan UMKM PT Coco Grosir Gemilang dengan PT Bank Pembangunan Daerah Bali .

Cooperation Agreement for Digital Banking Services and Institutional Strengthening of MSMEs of PT Coco Grosir Gemilang with PT Bank Pembangunan Daerah Bali.

Februari 2021/ *February, 2021*

Penyerahan bantuan CSR berupa bibit cabai dalam pot (*polybag*) Kepada Pemkab Badung.

Submission of CSR assistance in the form of chili seeds in pots (polybags) to the Badung Regency Government.

5 Februari 2021/ *February 5, 2021*

Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021.

Annual General Meeting of Shareholders of 2021 Fiscal Year.

23 Februari 2021/ *February 23, 2021*

Bank BPD Bali mendukung program pemerintah Bangga Buatan Indonesia, Bangga Menggunakan Produk Krama Bali, Ngiring Ngangge Endek Bali.

Bank BPD Bali supports government programs Bangga Buatan Indonesia, Bangga Menggunakan Produk Krama Bali, Ngiring Ngangge Endek Bali.

Februari/*February*

Februari 2021/ *February 2021*

Peresmian Anjungan Betutu Gilimanuk binaan Bank BPD Bali oleh Bapak Bupati Jembrana

Inauguration of Anjungan Betutu Gilimanuk under the guidance of Bank BPD Bali by the Regent of Jembrana

5 Maret 2021/ *March 5, 2021*

Penyerahan bantuan CSR berupa 1 unit mobil ambulans untuk RSUD Negara diterima oleh Bapak Bupati Jembrana

Submission of CSR assistance of 1 ambulance for the Negara Hospital was received by the Jembrana Regent

9 Maret 2021/ *March 9, 2021*

Apresiasi atlit pemenang Olimpiade Tokyo 2020

Tribute to the winning athletes of the 2020 Tokyo Olympics

Maret/*March*

2 Maret 2021/ *March 2, 2021*

Penyerahan bantuan CSR 1 unit mobil ambulans untuk RSUD Bangli diterima oleh Bapak Bupati Bangli

Submission of CSR assistance of 1 ambulance for the Bangli Hospital was received by the Bangli Regent

5 Maret 2021/ *March 5, 2021*

Edukasi IKM Bali Bangkit dan IKM Kabupaten atau Kota se-Bali di Art Centre Taman Budaya Provinsi Bali

Education for IKM Bali Bangkit and IKM Regency or City in Bali at the Art Center of the Bali Province Cultural Park

9 Maret 2021/ *March 9, 2021*

PKS tentang peningkatan kapasitas penyaluran pembiayaan pembangunan rumah antara PT Sarana Multi Griya Financial (Persero) dan PT Bank Pembangunan Daerah Bali

Cooperation agreement on increasing the capacity for distribution of housing construction financing between PT Sarana Multi Griya Financial (Persero) and PT Bank Pembangunan Daerah Bali

Maret/*March*

19 Maret 2021/ *March 19, 2021*

Penyerahan bantuan CSR 1 unit mobil ambulans untuk RSUD Sanjiwani, Gianyar

The submission of CSR assistance for 1 ambulance for the Sanjiwani Hospital, Gianyar

20 Maret 2021/ *March 20, 2021*

Bank Indonesia dan Perbankan Bali dukung Vaksinasi Covid-19 tahap ke-1 dan ke-2

Bank Indonesia and Bali Banking Support the 1st and 2nd Phases of Covid-19 Vaccination

22 Maret 2021/ *March 22, 2021*

Penerimaan penghargaan CSR Award tahun 2021, *Top Leader on* CSR komitmen 2021 dan kategori khusus program CSR pengembangan ekonomi daerah

The Admission of 2021 CSR Award, 2021 Top Leader on CSR commitment and a special category of CSR program for regional economic development

24 Maret 2021/ *March 24, 2021*

Penandatanganan MOU antara Gojek dengan Bank BPD Bali

Signing of MOU between Gojek and Bank BPD Bali

25 Maret 2021/ *March 25, 2021*

Dalam rangka HUT Bank BPD Bali ke-59 menyerahkan Dana Punia untuk Pura Besakih, Pura Batur, Pura Dalam Sidakarya dan Pura Mandara Giri Semeru Agung

In the context of the 59th Anniversary of Bank BPD Bali, they handed over the Punia Fund for Pura Besakih, Pura Batur, Pura Dalam Sidakarya and Pura Mandara Giri Semeru Agung

27 Maret 2021/ *March 27, 2021*

Penandatanganan perjanjian kerjasama antara PT Pembangunan Daerah Bali dengan PT Alto Hasil Digital Indonesia tantang akuisisi *Merchant*

The signing of a cooperation agreement between PT Pembangunan Daerah Bali and PT Alto Hasil Digital Indonesia regarding the acquisition of Merchant

Maret/*March*

31 Maret 2021/ *March 31, 2021*

Peresmian kantor pelayanan kas Pasar Banyuasri sekaligus digitalisasi transaksi di Pasar Banyuasri Buleleng

Inauguration of the cash service office at Banyuasri Market as well as digitizing transactions at the Banyuasri Market in Buleleng

31 Maret 2021/ *March 31, 2021*

Menerima penghargaan *The Best Digital Work Place in Banking Indrusties*

Received "The Best Digital Workplace in Banking Industries" award

April/*April*

3 April 2021/ *April 3, 2021*

Penandatanganan nota kesepahaman antara Bank BPD Bali dengan pengurus daerah HIPMI Provinsi Bali tentang pengembangan dan pemberdayaan UMKM di Provinsi Bali

The signing of a memorandum of understanding between Bank BPD Bali and the regional management of HIPMI Bali Province regarding the development and empowerment of MSMEs in the Bali Province

5 April 2021/ *April 5, 2021*

Seminar motivasi budaya kerja CINTA bangkit bersama Bank BPD Bali

Seminar of the motivation of CINTA Corporate Culture rise with Bank BPD Bali

6 April 2021/ *April 6, 2021*

Penyerahan bantuan CSR berupa box vaksin

Submission of CSR assistance in the form of a vaccine box

6 April 2021/ *April 6, 2021*

Literasi keuangan Bank BPD Bali untuk pelaku UMKM di Kabupaten Jembrana makin cerdas memanfaatkan produk dan layanan jasa keuangan di era digital

Bank BPD Bali financial literacy for MSME entrepreneurs in Jembrana Regency, intelligently utilizing financial products and services in the digital era"

April/*April*

7 April 2021/ *April 7, 2021*

Penyerahan 2000 bibit bambu pelestarian hutan (Wana Kerthi) serangkaian HUT Bank BPD Bali ke-59

Handing over 2000 bamboo seedlings for forest conservation (Wana Kerthi) in order of the 59th anniversary of Bank BPD Bali

9 April 2021/ *April 9, 2021*

Penyerahan bantuan CSR untuk mengelola sampah berbasis sumber di desa atau kelurahan dan desa adat di Provinsi Bali

Submission of CSR assistance to manage source-based waste in villages or sub-districts and traditional villages in the Province of Bali

12 April 2021/ *April 12, 2021*

Penandatanganan nota kesepakatan dan PKS antara PT Bank Pembangunan Daerah Bali, BKS Provinsi Bali, PT USSI tentang penguatan dan sinergi layanan keuangan digital LPD Bank BPD Bali

Working Agreement signing of PT Bank Pembangunan Daerah Bali, BKS Provinsi Bali, PT USSI about the streghtening of LPD Bank BPD Bali's Digital Financial service synergy

22 April 2021/ *April 22, 2021*

Launching e-retribusi pasar di Kabupaten Tabanan

Launcing of Market e-retribution at Tabanan Goverment

Mei/*May*

30 April 2021/ *April 30, 2021*

Peresmian Rumah Kreatif Bank BPD Bali bekerjasama dengan Tabanan HUB sekaligus memperkenalkan transaksi non-tunai QRIS BPD Bali *Mobile*

Inauguration of Rumah Kreatif Bank BPD Bali in collaboration with Tabanan HUB as well as introducing non-cash transactions QRIS BPD Bali Mobile

25 Mei 2021/ *May 25, 2021*

Digitalisasi transaksi layanan RSUP Sanglah dengan virtual account dan QRIS Bank BPD Bali

Digitization of Sanglah Hospital service transactions with virtual accounts and QRIS Bank BPD Bali

5 Juni 2021/ *June 5, 2021*

Puncak perayaan HUT ke-59 Bank BPD Bali dengan tema Bangkit bersama Bank BPD Bali

The highlight of the celebration of the 59th Anniversary of Bank BPD Bali with the theme Rise with Bank BPD Bali

Juni/*June*

14 Juni 2021/ *June 14, 2021*

Penyerahan Bantuan CSR berupa kursi roda, bibit tanaman dalam polybag dan paket sembako untuk masyarakat Kabupaten Gianyar

Distribution of CSR assistance in the form of wheelchairs, plant seeds in polybags and food packages for the people of Gianyar Regency

September/*September*

29 dan 30 September 2021/ *September 29 and 30, 2021*

Pertemuan Tahunan Forum Komunikasi Dewan Komisaris Bank Pembangunan Daerah seluruh Indonesia Wilayah Timur

Annual Meeting of the communication forum of the Board of Commissioners of Regional Development Banks throughout Eastern Indonesia

Oktober/*October*

13 Oktober 2021/ *October 13, 2021*

Pemberian beasiswa bagi siswa berprestasi jenjang SD/Mi, SMP/Mts dan SMA/SMK/TLB/MA Negeri dan swasta se-Bali

Providing scholarships for outstanding students at the Elementary School/Mi, Junior Highschool/MTs and Highschool/ Vocational high School /TLB/MA, both public and private school in Bali

22 Oktober 2021/ *October 22, 2021*

Pengundian Gong Bali Dwipa 2021

Gong Bali Dwipa Lucky Draw of 2021

Desember/*December*

3 Desember 2021/ *December 3, 2021*

Technical assistance APEX BPR Bank BPD Bali bersinergi dengan Perbarindo

Technical assistance APEX BPR Bank BPD Bali synergizes with Perbarindo

Desember/*December*

10 Desember 2021/ *December 10, 2021*

Penyerahan simbolis klaim dan kartu peserta 17.078 nelayan perlindungan jaminan kecelakaan kerja dan jaminan kematian BPJS ketenagakerjaan program GNL BPD Bali

Symbolic submission of claims and participant cards for 17,078 fishermen, work accident insurance and death insurance for BPJS Ketenagakerjaan, of GNL BPD Bali's program

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PROFIL PERUSAHAAN
Company Profile

02

Di Tahun 2021, Bank BPD Bali meluncurkan beberapa produk dan aktivitas layanan baru guna meningkatkan pelayanan dan mempermudah nasabah dalam menjangkau produk unggulan Bank BPD Bali.

In 2021, Bank BPD Bali has launched several new products and service activities to improve services and make it easier for customers to reach Bank BPD Bali's superior products.

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). 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).

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 22Juni 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.

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.

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.

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

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 PT Bank Pembangunan Daerah Bali, the transfer of business license of Bank BPD Bali from Locally Owned Pembangunan Daerah Bali to PT Bank Pembangunan Daerah Bali, was agreed.

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 basedon Law No. 40 of 2007 about the Limited Liability Company. The changes has been approved by the Minister ofJustice and Human Rights of Republic of Indonesia through the Decision Letter No. AHU-63398. AH.01.02.of 2008 dated August 8, 2008.

On November 11, 2004, Bank BPD Bali officially obtained operating license as Foreign Exchange Bank pursuant to Decision Letter of Senior Deputy Governor of Bank of Indonesia 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.

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

Pada tahun 2019, Bank BPD Bali lebih fokus lagi kepada layanan digital dengan 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.

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.

Bidang Usaha

Berdasarkan Pasal 3 Anggaran Dasar Perseroan, maksud dan tujuan pendirian usaha Bank adalah berusaha dibidang 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;

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 relaunched banking services called "BPD Bali Internet Banking"and Individual ATM Giro Card.

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

In 2019, Bank BPD Bali is more 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.

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' through out 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.

Scope of Business

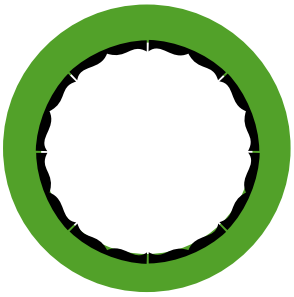
Referring to Article 3 of Articles of Association of the Company, the goals and objectives of the Bank are to run a banking business. To realize the business goals and objectives, Bank BPD Bali runs the following businesses:

- 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;

- 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.

- 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.

Lingkaran Berwarna Hijau

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

BPD

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

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

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.

The Green Circle

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

BPD

Written in yellow gold color represents the integrity of all employees of Bank BPD Bali in carrying outtheir 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.

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REKAM JEJAK
Track Record

1962 — BANK BPD BALI

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

1965 — BANK BPD BALI

- Melalui Surat Nomor 6/DPRD-GR/65 tanggal 9 Pebruari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan Nomor Des.9/21/28-128 tanggal 14 Juli 1965, Pemerintah Provinsi Bali menetapkan perubahan status hukum Bank dari Perseroan Terbatas menjadi Perusahaan Daerah.
- Through the a Letter number 6/DPRDGR/ 65 dated February 9, 1965 and legalized by Minister of Internal Affairs through a Decree number Des.9/21/28- 128 dated July 14, 1965, the Balinese Government determined the change of status of the bank from Limited Liability Company into Regionally Owned Enterprise.

2004 — BANK BPD BALI

- Pada tanggal 21 Mei 2004 Bank BPD Bali kembali mengubah bentuk badan hukum dari Perusahaan Daerah menjadi Perseroan Terbatas.
- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp250 miliar menjadi Rp1 triliun.
- Pada tanggal 11 November 2004, Bank BPD Bali meningkatkan aktivitas Perseroan menjadi Bank Umum Devisa.
- On May 21, 2004, Bank BPD Bali changed its legal status from Regionally Owned Enterprise into Limited Liability Company.
- Bank BPD Bali increased Bank's Authorized Capital from Rp250 billion to Rp1 trillion.
- On November 11, 2004, Bank BOD Bali increased its activity to be general bank.

2008

BANK BPD BALI

- Anggaran Dasar Bank BPD Bali telah beberapa kali mengalami perubahan, antara lain dengan akta No.25 tanggal 8 Agustus 2008 yang dibuat dihadapan I Made Widiada, S.H., mengenai penyesuaian dan perubahan Anggaran Dasar berdasarkan Undang-Undang No.40 Tahun 2007 tentang Perseroan Terbatas.

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

2014

BANK BPD BALI

- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp1 triliun menjadi Rp2 triliun.
- Bank BPD Bali meluncurkan layanan *e-Money* dengan pola *Co-Branding* dengan Bank Mandiri.

- Bank BPD Bali increased Bank's Authorized Capital from Rp1 trillion to Rp2 trillion.
- Bank BPD Bali launched e-Money under Co-Branding framework with Bank Mandiri.

2015

BANK BPD BALI

- 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 Bank's Authorized Capital from Rp2 trillion to Rp4 trillion.
- Bank BPD Bali inaugurated Mataram Branch Office in West nusa Tenggara Province on Jl. Raya Pejanggik, Mataram.
- Bank BPD Bali launched e-banking service called "BPD Bali Mobile Banking".
- Bank BPD Bali improved services to the customers.

2016

BANK BPD BALI

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

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

2017

BANK BPD BALI

- 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 bekerjasama dengan Kepolisian RI, Kementerian Dalam Negeri, Jasa Raharja, dan Bapenda se-Jawa Bali meluncurkan layanan *e-samsat* Bali dan *e-samsat* Nasional.

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

2018

BANK BPD BALI

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

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

2019

BANK BPD BALI

- Bank BPD Bali sebagai Penerbit Kartu Debit Bank BPD Bali.
- Bank BPD Bali meluncurkan layanan uang elektronik *Co - Branding* dengan BRI.
- Bank BPD Bali mengembangkan APEX BPR.
- Bank BPD Bali meluncurkan Layanan *QRIS*.
- Bank BPD Bali meluncurkan Layanan *E-link* LPD.

- Bank BPD Bali as Bank BPD Bali Debit Card Issuer.
- Bank BPD Bali launched Co-Branding electronic money service with BRI.
- Bank BPD Bali develops APEX BPR.
- Bank BPD Bali launches QRIS Services.
- Bank BPD Bali launches LPD E-link Service.

2020

BANK BPD BALI

- 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 Bankfor the Bali Province PwBI Office in the Most Active PJSP Category in QRIS Implementation.
  2. Bank BPD Bali received an award as theBest Supporting Bank for MSMEs for Business Group Commercial Bank 1 & Business Group Commercial Bank 2.
  3. Bank BPD Bali as a participant in the BestBI-RTGS and BI-SSSS Systems of Business Group Commercial Bank 1and Business Group Commercial Bank 2.

2021

BANK BPD BALI

- Bank BPD Bali menerbitkan sertifikat deposito sebanyak Rp300.000.000.000,00 (tiga ratus milliar rupiah).
- Bank BPD Bali meluncurkan produk / aktivitas layanan baru antara lain : *Deposito On Call*; *Negotiable Certificate of Deposit* (NCD);EDC *Merchant*, layanan transaksi lintas Negara melalui keanggotaan lembaga *switching* PT Rintis Sejahtera untuk *Asian Payment Network* (APN) dan *UnionPay*; layanan *Billing Payment* dan Pembayaran *Online* Lainnya; *E-Link* BPR
- Bank BPD Bali menerima 36 Penghargaan diantaranya :
  1. Bank Penyalur KUR Terbaik III di Provinsi Bali dari DJPB Provinsi Bali.
  2. Bank Pendukung UMKM Terbaik Bank BUKU 1 & 2 dari Bank Indonesia.
  3. Bank Peserta SKNBI dan KPDHN Terbaik Bank Buku 1 & 2 dari Bank Indonesia.
  4. Mitra Kerja Terbaik Kategori PJP QRIS.
  5. Peringkat Pertama Penghargaan lelang dalam kategori Mitra Kolaborasi Terbaik dari KPKNL.

- Bank BPD Bali published negotiate certificate of deposit total Rp300.000.000.000,00 (three hundred billion rupiah)
- Bank BPD Bali launched new product/service activities, including: On Call Deposits; Negotiable Certificate of Deposit (NCD); EDC Merchant, a cross-border transaction service through membership of the switching agency PT Rintis Sejahtera for the Asian Payment Network (APN) and UnionPay; Billing Payment and Other Online Payment services; PR E-Link BPR
- Bank BPD Bali received 36 awards including:
  1. The Third Best KUR Channeling Bank in Bali Province from DJPB of Bali Province.
  2. The Best MSME Supporting Bank Business Group Commercial Bank 1 & Business Group Commercial Bank 2 from Bank Indonesia.
  3. The Best SKNBI and KPDHN Participating Banks Business Group Commercial Bank 1 & Business Group Commercial Bank 2 from Bank Indonesia.
  4. Best Partners in the PJP QRIS Category.
  5. First Place Award in the Best Collaboration Partner category from KPKNL.

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, 5th 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	:	KBMI I / Bank Group based on Core Capital I
Ranking Result	:	Peringkat Nasional Jangka Panjang di A (idn)'; Outlook Stabil / 'A (idn)' Stable Outlook
Kode Pos / Post Code	:	80235
Telepon / Telephone	:	(0361) 223301 – 5 Ext
Faximile / Fax	:	(0361) 237691
Call Center	:	1500 844
Website	:	www.bpdbali.co.id
SWIFT Code	:	ABALIDBS
Modal Dasar / Authorized Capital	:	Rp4.000.000.000.000,00
Modal Disetor / Paid in Capital	:	Rp1.861.250.000.000,00
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, 148 Kantor Cabang Pembantu/ 1 Head Office, 14 Branch Office, 148 Supporting Branch Office.
Jaringan / Network	:	Terminal ATM Bank BPD Bali 206 Unit, Terminal/CRM Bank BPD Bali 24 Unit, terminal EDC Bank BPD Bali 173 Unit, serta terhubung dengan jaringan BPDNET *Online*, BI-RTGS, SKNBI, WESTERN UNION dan SWIFT / Bank BPD ATM Terminal Bali 206 Unit, Bank BPD Bali CRM terminal 24 Unit, Bank BPD Bali EDC terminal 173 Unit, also connect with BPDNET Online network, BI-RTGS, SKNBI, WESTERN UNION and SWIFT

VISI & MISI
Vision & Mission

VISI
VISION

Menjadi Bank yang Kuat, Berdaya Saing Tinggi, dan Terkemuka dalam Melayani UMKM serta Berkontribusi bagi Pertumbuhan Ekonomi dan Pembangunan Daerah yang Berkelanjutan.

To be a Solid, Highly Competitive Bank that Leads in MSME Services and Contributes to Sustainable Growth of Development and Economic in the Region.

MISI
MISSION

- Memberikan solusi produk, layanan, dan/atau jasa keuangan yang inovatif melalui pengembangan ekosistem digital;
- Memberdayakan sektor UMKM dalam rangka menggerakkan pembangunan daerah;
- Meningkatkan kualitas SDM, teknologi dan informasi serta budaya perusahaan;
- Meningkatkan penerapan tata kelola yang baik, manajemen risiko, dan pengendalian dalam operasional organisasi;
- Meningkatkan kepedulian sosial bagi komunitas dan lingkungan.

- Providing innovative product, service, and/or financial service solutions through the development of a digital ecosystem;
- Empowering the MSME sector in order to promote regional development;
- To improve the quality of human resources, technology and information as well as corporate culture;
- Enhance the implementation of good corporate governance, risk management, and control in the organization's operations;
- Enhance social awareness for the community and the environment.

BUDAYA PERUSAHAAN "CINTA"
Corporate Culture"Cinta"

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

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

Kompetensi
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 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.

Integritas
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 reason.
2. To be honest and not giving, accepting or giving ways to bribery potential or demanding service related tothe positions.
3. To develop work ethics with religion as the basis and perceive working as praying to God and have good moral.

Kerja Sama Tim
Teamwork

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

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

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

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

Kesadaran Terhadap Nasabah
Customer Awareness

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

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

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

1. To actively seek information with the customers or build their understanding about the issues and capability to resolve them.
2. To actively seek information to understand the situation, and customer's expectation to be further followed up within the scope of the authorizations.
3. To maintain good relation with customers, to actquickly 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.

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.

Not only does Bank BPD Bali ensure the adequate financial access for the people, but also presents varied and innovative products and services to fulfill 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.

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 roleplay for frontliners on a regular basis in order to improveservice 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 simpanan yang dimiliki oleh Pemerintah Daerah Provinsi, Kabupaten/Kota dalam mata uang Rupiah yang penyetorannya menggunakan Surat Tanda Setoran (STS) dan penarikannya menggunakan Surat Perintah Pencairan Dana (SP2D), warkat, atau media penarikan lainnya yang merujuk pada ketentuan Pemerintah tentang Pengelolaan Kas Daerah.

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

Saving Products

Current Account

Regional Cash Current Account is Rupiah denominated saving owned by the Provincial, Regency/City Administration whose fund can be deposited use a Deposit Certificate (STS) and withdrawn use a Fund Disbursement Order (SP2D), scripts, or other withdrawal media that refer to the Government's provisions on Regional Treasury Management.

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 accountof Government institutions

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.

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 Bali Dwipa yang pengundiannya dilaksanakan 1 (satu) kali dalam setahun.

Simpanan Lembaga Perkreditan Desa (LPD) adalah simpanan dalam rupiah yang diperuntukkan bagi Lembaga Perkreditan Desa (LPD) di mana 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.

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.

Simpanan Pelajar (SimPel) tabungan untuk siswa yang diterbitkan secara nasional oleh bank-bank di Indonesia, dengan persyaratan mudah

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 anytime during working hours by account transfer.

Saving

Simpanan Bali Dwipa (SIBAPA) is a rupiah-denominated saving product whose account opening and fund depositor withdrawal can be done at all branches of Bank BPD Bali. The savers will receive a list of facilities,including Mobile Banking, Internet Banking Bisnis, and Automatic Teller Machine (ATM) card for online realtime transactions. SIBAPA customers are also entitled to participate in Gong Bali Dwipa Lucky Draw which is drawn once in a year.

Simpanan Bali Dwipa (SIMPEDA) is a rupiah-denominated saving product whose account opening and fund depositor withdrawal can be done at allbranches of Bank BPD Bali. The savers will receive a listof facilities, including Mobile Banking, Business Internet Banking, 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) is a rupiah-denominated saving product for Rural Credit Institution whose account opening and fund depositor withdrawal can be done at all branches of Bank BPD Bali. The savers are facilitated through Business Internet Banking service, E-Link LPD.

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.

Student Savings (SimPel) savings for students issued nationally by banks in Indonesia, with easy requirements and simple and attractive

dan sederhana serta fitur yang menarik untuk mendorong budaya menabung sejak dini, dalam rangka peningkatan literasi dan inklusi keuangan.

Tabungan Hari Tua (THT) Bali Dwipa adalah produk simpanan berjangka dalam mata uang rupiah yang memiliki fasilitas bunga setara 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.

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.

Deposito

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

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

***Deposito On Call* (DOC)** simpanan Nasabah non perorangan dan korporasi dalam mata uang Rupiah yang penarikannya dengan pemberitahuan terlebih dahulu pada jangka waktu tertentu atau berakhir sesuai perjanjian 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 kerjasama 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.

features to encourage a culture of saving from an early age, in order to increase financial literacy and inclusion.

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) 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) is a savings product made on account of individual customers, or business entities inforeign exchange, whose funds can be withdrawn at anytime during working hours and/or by account transfer.

Deposits

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) 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.

Deposits On Call (DOC) Rupiah denominated deposits of non-individual and corporate customers , which the withdrawal with notification in advance for a certain period of time or end according to the agreement and certain 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 merupakan kode yang digunakan antar lembaga keuangan untuk melakukan transaksi pengiriman uang. Sehingga memungkinkan bagi nasabah Bank BPD Bali untuk melakukan transaksi pengiriman uang ke lembaga keuangan lainnya yang berada di luar negeri. *Swift Code* Bank BPD Bali: ABALIDBSXXX, *Swiftcode Intermediary* Bank: BNINUS33XXX dan BMRIIDJAXXX

Swift Code is code used among financial institutions infund 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 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*.

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 the Mobile Banking Bank BPD Bali from Playstore, and 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.

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.

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

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

***Safe Deposit 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.

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 adalah layanan pembayaran gaji di mana pembayaran dilaksanakan secara pemindahbukuan dari rekening pemberi gaji ke rekening penerima gaji. *Payroll Package* dapat dilayani di seluruh kantor cabang Bank BPD Bali.

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

Inkaso 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.

Inkaso facilitates collection of bank drafts in domestic or beyond. Serving customers and non customers, the drafts can be cheque, current account, bank draft and other drafts.

Kartu ATM/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 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*.

Bank BPD Bali ATM/Debet Card is an electronic payment service that serves as a substitute for cash payments and refers to savings and current account balances. ATM/Debet 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 ATM/Debet 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/Debet 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 indomestic 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 officesof Bank BPD Bali. The transfer is processed on a realtime basis and features an extensive network consistingof 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.

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

Mailaku Bank BPD Bali adalah layanan keuangan dari Bank BPD Bali yang dapat dilakukan tanpa melalui jaringan kantor Bank BPD

Bank BPD Bali Mailaku is financial transaction services from Bank BPD Bali, yet it is done beyond Bank BPD Bali office network. Customers

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).

BPD Bali Poin adalah program yang diberikan oleh Bank BPD Bali sebagai bentuk apresiasi kepada nasabah dimana nasabah akan mendapatkan *benefit* atas transaksi yang dilakukan.

Produk Kredit

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

Kredit Langsung

Kredit Produktif

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

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 customersto 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.

BPD Bali Poin is a program provided by Bank BPD Bali as a form of appreciation to customers, where customers will get benefits for transactions that have been made.

Loan Product

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

Direct Loans

Productive Loans

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

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.

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.

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

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

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

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.

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).

Bali Dwipa Loan for Financial Institutions is a loan facility given to and or through Financial Institution tobe 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.

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.

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.

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

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

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.

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.

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 merupakan fasilitas kredit yang diberikan dengan agunan tunai *(cash collateral)* berupa tabungan, giro, deposito/ sertifikat deposito.

Cash Collateral Credit is a loan facility in the form of cash collateral, namely saving, current account, term deposit/term deposit certificate.

Kredit Program

Program Loan

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.

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.

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.

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

Consumer Loan

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.

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.

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.

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 orbusiness income.

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.

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.

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.

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.

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).

Loan Facility for House of Representatives/Houseof Regional Representatives is given to the members of House of Regional Representatives of Bali Provinceas 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 incomeas approved in a letter that authorizes the in come deduction.

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

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

Kredit Tidak Langsung

Garansi Bank

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

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

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

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

Indirect Loan

Bank Guarantee

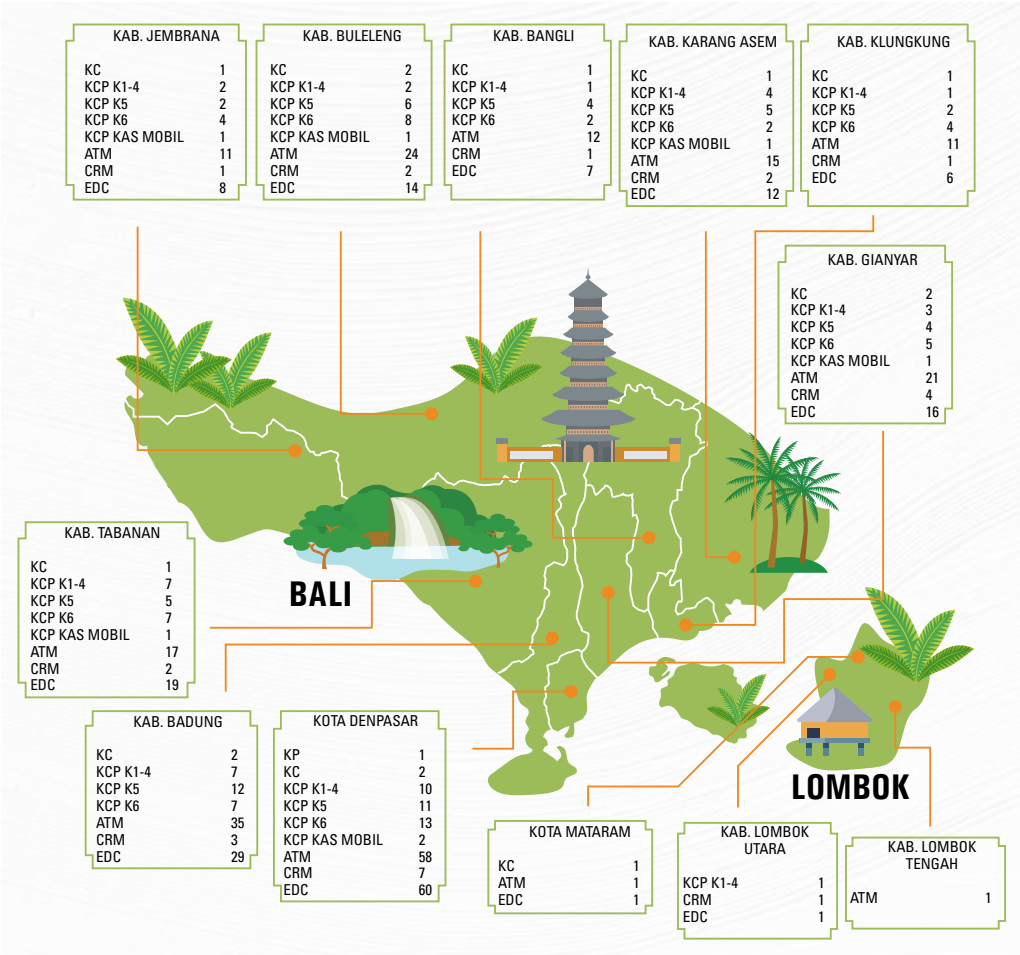
Bid Bond is a guarantee provided by the Bank for the debtors who bid for a project; and therefore, it is given to the project auction team.

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

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

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

JARINGAN KANTOR BANK
Office Networks



Perkembangan Jaringan Kantor & Terminal Perbankan Elektronik Bank BPD Bali Tahun 2017-2021

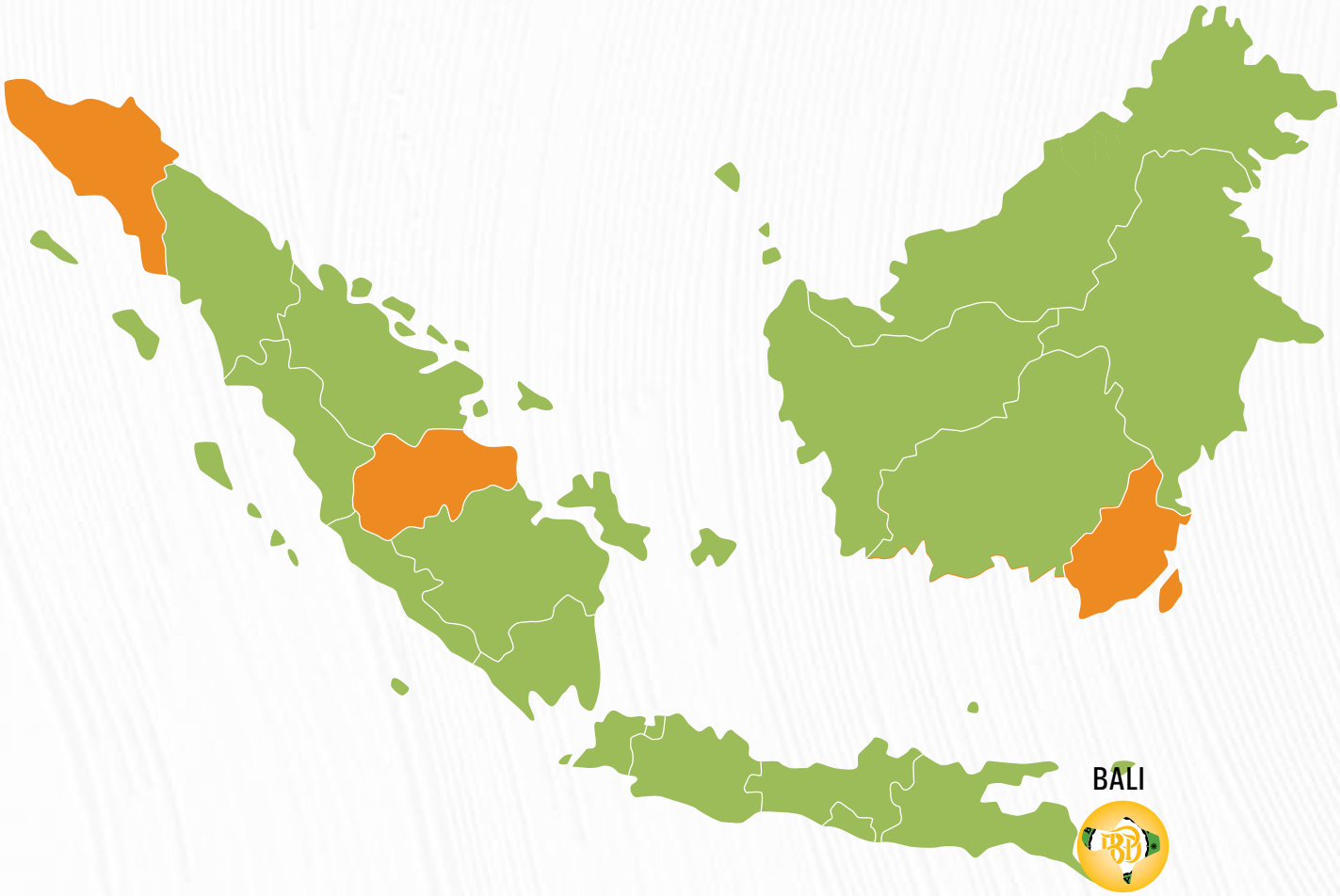
Development of Office Network & Electronic Banking Terminals of Bank BPD Bali 2017-2021

Jaringan Kantor & Terminal Perbankan Elektronik Office Network & Electronic Banking Terminal	2017	2018	2019	2020	2021
Jaringan Kantor / Office Network					
Kantor Pusat KP/ Head Office	1	1	1	1	1
Kantor Cabang KC/ Branch Office	14	14	14	14	14
Kantor Cabang Pembantu (KCP) Kelas 1-4/ Sub Branch Office Level 1-4	38	38	38	38	38
Kantor Cabang Pembantu (KCP) Kelas 5*/ Sub Branch Office Level 5*	51	52	52	51	51
Kantor Cabang Pembantu (KCP) Kelas 6**/ Sub Branch Office Level 6**	44	47	47	48	52
Kantor Cabang Pembantu Kas Mobil / Sub Branch Office of Cash Mobile	7	7	7	7	7
Terminal Perbankan Elektronik / Electronic Banking Terminal					
Terminal ATM (Anjungan Tunai Mandiri) / ATM (Automatic Teller Machine) Terminal	186	189	204	200	206
Terminal CDM (*Cash Deposit Machine*)/ CDM (Cash Deposit Machine) Terminal	1	5	5	0	0
Terminal CRM (*Cash Recycling Machine*)/ CRM (Cash Recycling Machine) Terminal	0	0	0	12	24
Terminal EDC (*Electronic Data Capture*) / EDC (Electronic Data Capture) Terminal	90	104	123	123	173
Total Jaringan Kantor dan Terminal Perbankan Elektronik / Office Network and Electronic Banking Terminal	**432**	**457**	**491**	**494**	**566**

*Kantor Cabang Pembantu (KCP) Kelas 5 sebelumnya bernama Kantor Kas / Sub Branch Office Level 5 formerly known as Cash Office

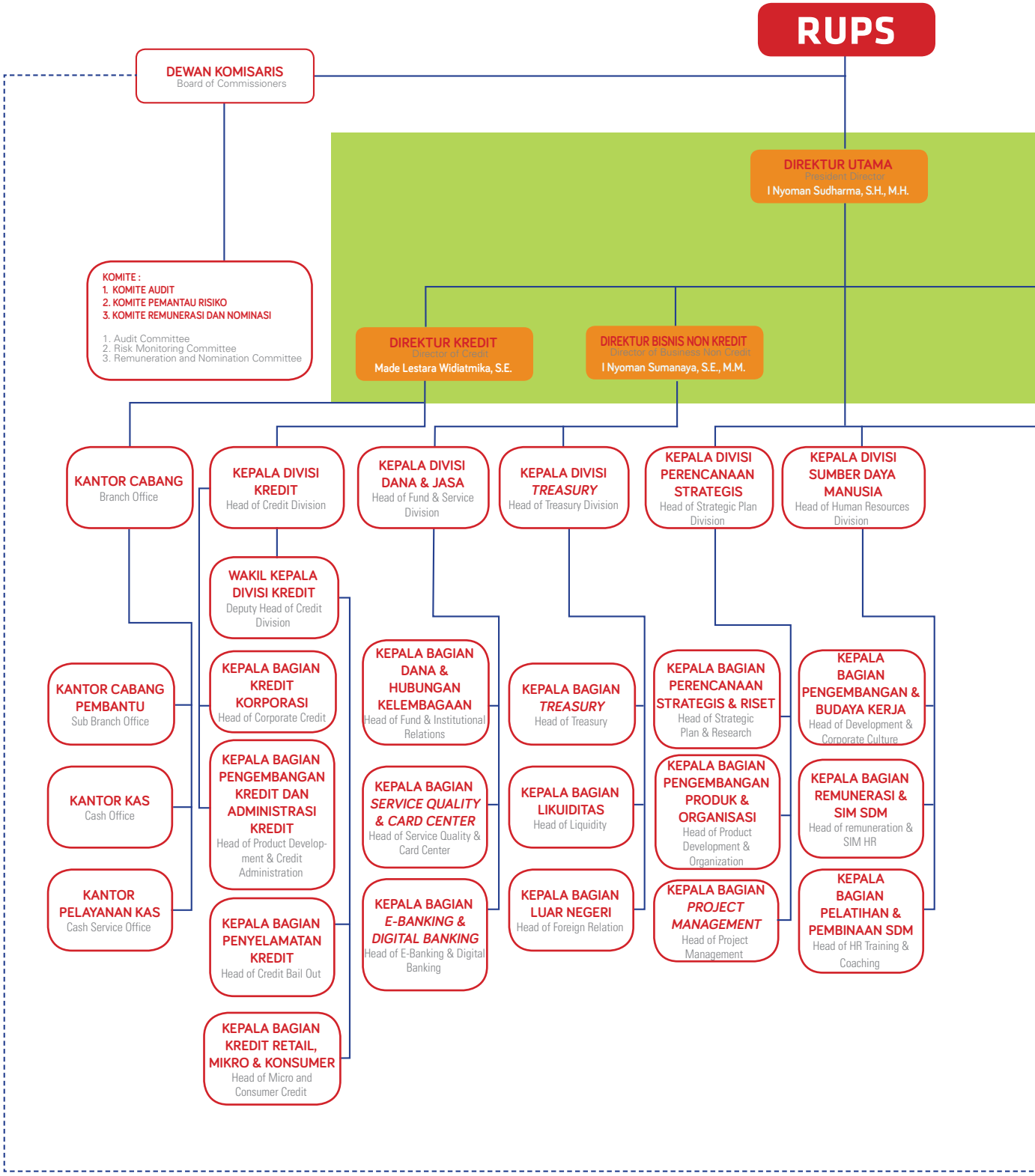
**Kantor Cabang Pembantu (KCP) Kelas 6 sebelumnya bernama Kegiatan Pelayanan Kas / Sub-Branch Office (KCP) Level 6 formerly known as Cash Service Activities

WILAYAH OPERASIONAL
Operation Area



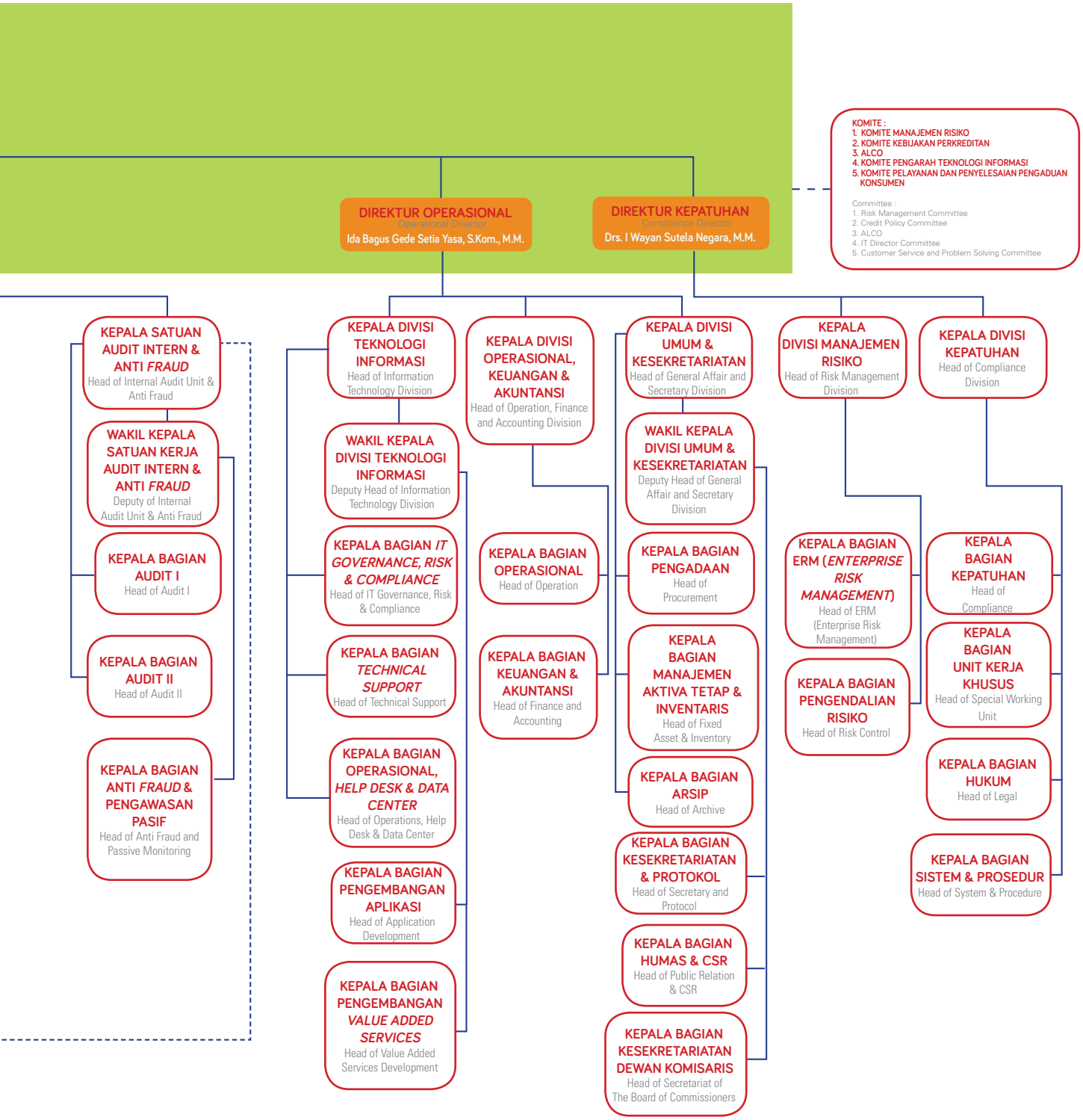
NTB

STRUKTUR ORGANISASI / Organisational Structure



Garis Supervisi/ Supervision Line

Garis Koordinasi/ Coordination Line


DIREKTUR OPERASIONAL
Operational Director
Ida Bagus Gede Setia Yasa, S.Kom., M.M.
DIREKTUR KEPATUHAN
Compliance Director
Drs. I Wayan Sutela Negara, M.M.
KOMITE :
1. KOMITE MANAJEMEN RISIKO
2. KOMITE KEBIJAKAN PERKREDITAN
3. ALCO
4. KOMITE PENGARAH TEKNOLOGI INFORMASI
5. KOMITE PELAYANAN DAN PENYELESAIAN PENGADUAN KONSUMEN
Committee :
1. Risk Management Committee
2. Credit Policy Committee
3. ALCO
4. IT Director Committee
5. Customer Service and Problem Solving Committee
KEPALA SATUAN AUDIT INTERN & ANTI FRAUD
Head of Internal Audit Unit & Anti Fraud
WAKIL KEPALA SATUAN KERJA AUDIT INTERN & ANTI FRAUD
Deputy of Internal Audit Unit & Anti Fraud
KEPALA BAGIAN AUDIT I
Head of Audit I
KEPALA BAGIAN AUDIT II
Head of Audit II
KEPALA BAGIAN ANTI FRAUD & PENGAWASAN PASIF
Head of Anti Fraud and Passive Monitoring
KEPALA DIVISI TEKNOLOGI INFORMASI
Head of Information Technology Division
WAKIL KEPALA DIVISI TEKNOLOGI INFORMASI
Deputy Head of Information Technology Division
KEPALA BAGIAN IT GOVERNANCE, RISK & COMPLIANCE
Head of IT Governance, Risk & Compliance
KEPALA BAGIAN TECHNICAL SUPPORT
Head of Technical Support
KEPALA BAGIAN OPERASIONAL, HELP DESK & DATA CENTER
Head of Operations, Help Desk & Data Center
KEPALA BAGIAN PENGEMBANGAN APLIKASI
Head of Application Development
KEPALA BAGIAN PENGEMBANGAN VALUE ADDED SERVICES
Head of Value Added Services Development
KEPALA DIVISI OPERASIONAL, KEUANGAN & AKUNTANSI
Head of Operation, Finance and Accounting Division
KEPALA BAGIAN OPERASIONAL
Head of Operation
KEPALA BAGIAN KEUANGAN & AKUNTANSI
Head of Finance and Accounting
KEPALA DIVISI UMUM & KESEKRETARIATAN
Head of General Affair and Secretary Division
WAKIL KEPALA DIVISI UMUM & KESEKRETARIATAN
Deputy Head of General Affair and Secretary Division
KEPALA BAGIAN PENGADAAN
Head of Procurement
KEPALA BAGIAN MANAJEMEN AKTIVA TETAP & INVENTARIS
Head of Fixed Asset & Inventory
KEPALA BAGIAN ARSIP
Head of Archive
KEPALA BAGIAN KESEKRETARIATAN & PROTOKOL
Head of Secretary and Protocol
KEPALA BAGIAN HUMAS & CSR
Head of Public Relation & CSR
KEPALA BAGIAN KESEKRETARIATAN DEWAN KOMISARIS
Head of Secretariat of The Board of Commissioners
KEPALA DIVISI MANAJEMEN RISIKO
Head of Risk Management Division
KEPALA BAGIAN ERM (ENTERPRISE RISK MANAGEMENT)
Head of ERM (Enterprise Risk Management)
KEPALA BAGIAN PENGENDALIAN RISIKO
Head of Risk Control
KEPALA DIVISI KEPATUHAN
Head of Compliance Division
KEPALA BAGIAN KEPATUHAN
Head of Compliance
KEPALA BAGIAN UNIT KERJA KHUSUS
Head of Special Working Unit
KEPALA BAGIAN HUKUM
Head of Legal
KEPALA BAGIAN SISTEM & PROSEDUR
Head of System & Procedure

KOMPOSISI PEMEGANG SAHAM
Share Ownership Composition

KOTA/ KABUPATEN CITY/REGENCY	JUMLAH LEMBAR SAHAM Total Share	KEPEMILIKAN(%) Ownership (%)
Pemerintah Kabupaten Badung / Badung Regency Administration	800.617	43,02%
Pemerintah Provinsi Bali / The Governence of Bali	644.912	34,65%
Pemerintah Kota Denpasar / Denpasar Administration	174.476	9,37%
Pemerintah Kabupaten Buleleng / Buleleng Regency Administration	59.443	3,19%
Pemerintah Kabupaten Karangasem / Karangasem Regency Administration	40.300	2,17%
Pemerintah Kabupaten Jembrana / Jembrana Regency Administration	37.092	1,99%
Pemerintah Kabupaten Klungkung / Klungkung Regency Administration	31.423	1,69%
Pemerintah Kabupaten Tabanan / Tabanan Regency Administration	30.806	1,66%
Pemerintah Kabupaten Gianyar / Gianyar Regency Administration	28.604	1,54%
Pemerintah Kabupaten Bangli / Bangli Regency Administration	13.577	0,73%
Total		
1 Lembar Saham/ 1 Share = Rp1.000.000,00	**1.861.250**	**100%**

INFORMASI LEMBAGA ATAU PROFESI PENUNJANG
SUPPORTING INSTITUTIONS AND PROFESSIONALS INFORMATION

Nama dan Alamat Name and Address		Jenis dan Bentuk Jasa Type of Service	Periode Penugasan Assignment Period
Kantor Akuntan Publik/ Public Accounting Firm	KAP Hendrawinata Hanny Erwin & Sumargo Hendrawinata Hanny Erwin & Sumargo Public Accounting Office	Audit Eksternal Laporan Keuangan Perusahaan Tahun Buku 2020 dan 2021 Eksternal Audit for Company's Financial Report of 2020 and 2021 Fiscal Year	1. 27 Oktober 2020 - 14 Januari 2021 untuk Audit Tahun Buku 2020 2. 23 Oktober 2021 - 10 Januari 2022 untuk Audit Tahun Buku 2021 1. October 27, 2020 - January 14, 2021 for the 2020 Fiscal Year 2. October 23, 2021 - January 10, 2022 for 2021 Fiscal Year
Kantor Notaris/ Notary Office	I Made Widiada, S.H.	Notaris /PPAT Notary / Land Deed Official	2004 - Sekarang 2004 - Present
Konsultan Hukum/ Law Firm	1. Suryatin Lijaya, S.H. 2. BAS Law Office Budi Adnyana, Kadek Sumadi & Associates, Advocates & Legal Consultant 3. Kantor Hukum Pohan & Partners 1. Suryatin Lijaya, S.H. 2. BAS Law Office Budi Adnyana, Kadek Sumadi & Associates, Advocates & Legal Consultant 3. Kantor Hukum Pohan & Partners	1. Konsultasi dan Pelayanan Hukum di Bidang Perdata 2. Konsultasi Hukum 3. Konsultasi Hukum dan Pelayanan Hukum di Bidang Kepailitan 1. Legal Consultation and Services in the Civil Sector 2. Legal Consultation 3. Legal Consulting and Legal Services in the Bankruptcy Sector	1. 11 Juni 2021-11 Juni 2022 2. 9 Juli 2021-9 Juli 2022 3. 24 Pebruari 2021 - 24 Pebruari 2022 1. June 11, 2021- June 11, 2022 2. July 9, 2021-July 9, 2022 3. February 24, 2021 - February 24, 2022

Keanggotaan pada Asosiasi

Perseroan berkomitmen menjadi perusahaan yang senantiasa memperhatikan faktor ESG dalam bisnis. Sejak 25 Maret 1999 Perseroan berkomitmen menjadi bagian dari ASBANDA dan sejak 27 September 2007, Perseroan telah menjadi bagian dari PERBANAS.

Association Membership

The Company is devoted to becoming an entity that envisages environmental, social, and governance (ESG) aspects in business. Since March 25, 1999 the Company dedicated to being part of ASBANDA and since September 27, 2007, the Company has become part of PERBANAS.

PROFIL DEWAN KOMISARIS
Profile of The Board of Commissioners

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

Jabatan/ Position	**Komisaris Utama Independen/** Independent President Commissioner
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Gianyar, 28 Januari 1963** Gianyar, January 28, 1963
Usia/ Age	**58 Tahun/** 58 Years of Age
Domisili/ Domicile	**Denpasar, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, S.H. sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali** Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** Postgraduate of Universitas Udayana Bali
Pengalaman Kerja Working Experiences	• **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 *"GCG Zoominar & Award"* Indonesia *GCG-Award*-VI-2021 yang diselenggarakan oleh *Economic Review* tanggal 5 Februari 2021.**
  Participated in the "GCG Zoominar Award" Indonesia GCG-Award-VI-2021 organized by the Economic Review on February 5, 2021
- **Mengikuti Seminar Nasional FKDK BPDSI dengan tema "*Digital Banking* di Era Pandemi" yang diselenggarakan oleh FKDK BPDSI tanggal 31 Maret 2021.**
  Participated in the FKDK BPDSI National Seminar with the theme "Digital Banking in the Pandemic Era" organized by FKDK BPDSI on March 31, 2021
- **Mengikuti Zoominar "*Indonesia Enterprises Risk Management Award-IV*-2021 yang diselenggarakan oleh Indonesia *Risk Management*" tanggal 9 April 2021.**
  Participated in the Zoominar "Indonesia Enterprises Risk Management Award-IV-2021 organized by Indonesia Risk Management" on April 9, 2021.
- **Mengikuti Webinar Peranan Bank Pembangunan Daerah (BPD) Dalam Pembiayaan Infrastruktur Daerah (Pembiayaan Pembangunan Jalan Tol) yang diselenggarakan oleh FKDK BPD SI tanggal 4 Mei 2021.**
  Participated in the Webinar on the Role of Regional Development Banks (BPD) in Financing Regional Infrastructure (Toll Road Development Financing) organized by FKDK BPD SI on May 4, 2021.
- **Mengikuti *Workshop* Penyusunan Laporan Pengawasan Dewan Komisaris 6 Analisa Rencana Bisnis Bank Berdasarkan Arah dan Kebijakan Pemerintah di Tengah Pemulihan Ekonomi Nasional dan Percepatan Transformasi Digital Teknologi yang diselenggarakan oleh Sinergi Indonesia Pintar tanggal 9 -11 Juni 2021.**
  Participated in the Workshop on the Preparation of the Supervisory Report of the Board of Commissioners 6 Analysis of Bank Business Plans Based on Government Directions and Policies in the Middle of National Economic Recovery and Acceleration of Digital Technology Transformation organized by Sinergi Indonesia Pintar on June 9-11, 2021.
- **Mengikuti *Workshop "Human Is The Centre of Digital Transformation"* yang diselenggarakan oleh Sinergi Indonesia Pintar tanggal 21-22 Juni 2021.**
  Participated in the "Human Is The Center of Digital Transformation" Workshop organized by Sinergi Indonesia Pintar on June 21-22, 2021.
- **Mengikuti Webinar Kewajiban Bank Umum Dalam Pemenuhan Modal Inti Minimum Sesuai Dengan POJK Nomor 12/ POJK.03/2020 Tentang Konsolidasi Bank Umum yang diselenggarakan oleh FKDK BPD SI tanggal 1 Juli 2021.**
  Participate in the Webinar on the Obligations of Commercial Banks in Fulfilling Minimum Core Capital in accordance with POJK Number 12/ POJK.03/2020 concerning Commercial Bank Consolidation organized by FKDK BPD SI on July 1, 2021.

- **Mengikuti Sosialisasi tentang Tanggung Jawab Pelaku Usaha Jasa Keuangan (PUJK) terhadap Tindakan *Fraud* Pegawai PUJK yang diselenggarakan oleh OJK tanggal 12 Agustus 2021.**
  Participate in the Socialization on the Responsibilities of Financial Services Providers (PUJK) for Fraud Acts of PUJK Employees organized by OJK on August 12, 2021.
- **Mengikuti Sosialisasi Anti *Fraud* dengan tema Mitigasi Kejadian *Fraud* Melalui Penguatan Tata Kelola Bank tanggal 20 Agustus 2021.**
  Participated in Anti-Fraud Socialization with the theme Mitigation of Fraud through Strengthening Bank Governance on August 20, 2021.
- **Mengikuti *Workshop* dengan topik Peranan Bank Pembangunan Daerah Mengembangkan Jiwa *Entrepreneurship* Ekonomi Kreatif di Era Industri yang diselenggarakan oleh *Synergy Partner* Prima tanggal 14 September 2021.**
  Participated in a Workshop on the topic of the Role of Regional Development Banks in Developing Creative Economy Entrepreneurship in the Industrial Age, organized by Synergy Partner Prima on September 14, 2021.
- **Mengikuti webinar Tanggung Jawab Komite Audit Saat Perseroan Tersangkut Masalah Hukum Terkait Laporan Keuangan yang diselenggarakan oleh Ikatan Komite Audit Indonesia (IKAI) tanggal 23 September 2021.**
  Participated in the webinar on Responsibilities of the Audit Committee When the Company Is Involved in Legal Issues Related to Financial Statements organized by the Indonesian Audit Committee Association (IKAI) on September 23, 2021.
- **Mengikuti seminar tentang Tindak Pidana Perbankan: Tantangan dan Strategi Pencegahannya yang diselenggarakan oleh FKDK BPDSI tanggal 28 September 2021.**
  Participated in a seminar on Criminal Act of Banking: Challenges and Prevention Strategie,s organized by FKDK BPDSI on September 28, 2021
- **Mengikuti *workshop* yang diselenggarakan oleh FKDK BPD SI Wilayah Timur tanggal 29-30 September 2021 dengan materi:**
  1) Manajemen Stratejik dalam Pelaksanaan Fungsi Pengawasan Dewan Komisaris.
  2) Penguatan Tugas dan Tanggung Jawab Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.
  3) Antisipasi Perbankan Menghadapi Peningkatan Permohonan Pailit/Penundaan Kewajiban Pembayaran Utang (PKPU) Dampak *Covid-19* dan Dampak Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN).
  4) Penyusunan Laporan Pengawasan Dewan Komisaris dan Analisa Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB).
  Participate in a workshop organized by FKDK BPD SI Eastern Region on September 29-30, 2021 with the following materials:
  1) Strategic Management in the Implementation of the Supervisory Function of the Board of Commissioners.
  2) Strengthening the Duties and Responsibilities of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.
  3) Anticipation of Banking Facing Increased Applications for Bankruptcy/Posponement of Debt Payment Obligation (PKPU) Impact of Covid-19 and Impact of Establishment of Allowance for Impairment Losses (CKPN).
  4) Preparation of the Supervisory Report of the Board of Commissioners and Analysis of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RAKB)
- **Mengikuti seminar Optimalisasi Pengawasan Aktif Dewan Komisaris Dalam Kerangka GCG dan UU PT yang diselenggarakan oleh FKDK BPDSI tanggal 7 Oktober 2021.**
  Participated in the seminar on Optimizing Active Supervision of the Board of Commissioners in the Framework of GCG and the Company Law held by FKDK BPDSI on October 7, 2021.
- **Mengikuti Motivasi Budaya Kerja yang diselenggarakan oleh Bank BPD Bali tanggal 26 Oktober 2021.**
  Participate in Motivation on Corporate Culture organized by Bank BPD Bali on October 26 , 2021.
- **Mengikuti Seminar Nasional dengan Tema Penguatan Pengawasan Aktif Dewan Komisaris dalam rangka mendorong Bank Pembangunan Daerah lebih Berdaya Saing, Adaptif dan Kontributif bagi Perekonomian Nasional yang diselenggarakan oleh FKDK BPDSI Wilayah tengah Tanggal 29 Oktober 2021.**
  Participated in a National Seminar with the theme of Enhancing the Supervision of the Board of Commissioners in order to encourage Regional Development Banks to be more Competitive, Adaptive and Contributive to the National Economy organized by FKDK BPDSI Central Region on October 29, 2021.
- **Mengikuti *Workshop Developing Indonesia Furture Leaders* yang diselenggarakan oleh Indonesia *Human Capital Summit* 2021 tanggal 16-17 Nopember 2021.**
  Participate in the Developing Indonesian Future Leaders Workshop held by the Indonesia Human Capital Summit 2021 on November 16-17, 2021.
- **Mengikuti Seminar Nasional Internal Audit (SNIA) 2021 dengan tema Mengakrabi Gelombang Perubahan Digital yang diselenggarakan oleh YPIA tanggal 1-2 Desember 2021.**
  Participate in the 2021 Internal Audit National Seminar (SNIA) with the theme Get Familiar with the Wave of Change in Digitalization organized by YPIA on 1-2 December 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI tentang Peran Bank Pembangunan Daerah Bali Seluruh Indonesia (BPDSI) Dalam Pemberdayaan UMKM yang diselenggarakan oleh FKDK BPDSI tanggal 1 Desember 2021.**
  Participated in the FKDK BPDSI National Seminar on the Role of the All- Bali Regional Development Bank (BPDSI) in Indonesia, in the Empowerment of MSMEs organized by FKDK BPDSI on December 1, 2021.
- **Mengikuti Webinar Arah Pengembangan Perbankan Indonesia Tahun 2022 ditengah Upaya Menuju Digitalisasi Perbankan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Seluruh Indonesia tanggal 8 Desember 2021.**
  Participated in a Webinar on the Direction of Indonesia's Banking Development in 2022 in an Attempt Towards Digitalization of Banking organized by the Communication Forum for Compliance Director throughout Indonesia on December 8, 2021.
- **Mengikuti *Workshop 4 Discipline of Execution* yang diselenggarakan oleh Bank BPD Bali tanggal 11 Desember 2021.**
  Participated in the 4 Discipline of Execution Workshop held by Bank BPD Bali on December 11, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI dengan tema Kewajiban Bank Untuk *Spin Off* (pemisahan) Unit Usaha Syariah (UUS) tanggal 16 Desember 2021.**
  Participated in the National Seminar on FKDK BPDSI with the theme Bank Obligations for Spin Off (separation) of Sharia Business Units (UUS) on December 16, 2021.

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	**62 Tahun/** 62 Years of Age
Domisili/ Domicile	**Badung, Bali**
Dasar Hukum Pengangkatan/ Legality of Appointment	**Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, SH sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali** Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** 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 DepartemenPerdagangan 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 Sesi Motivasi dalam rangka *refreshment* Budaya Kerja CINTA dengan tema "Bangkit Bersama Bank BPD Bali" yang diselenggarakan oleh Bank BPD Bali tanggal 5 April 2021.**
  Participated in a Motivation Session in order to refresh the CINTA Corporate Culture with the theme "Rising Together with Bank BPD Bali" organized by Bank BPD Bali on April 5, 2021.
- **Mengikuti *Refreshment* Program Rencana Aksi Keuangan Berkelanjutan yang diselenggarakan oleh Bank BPD Bali tanggal 11 Juni 2021.**
  Participate in the Refreshment of the Sustainable Finance Action Plan Program organized by Bank BPD Bali on June 11, 2021.
- **Mengikuti *Workshop Human Is The Centre Of Digital Transformation* yang diselenggarakan oleh Sinergi Indonesia Pintar tanggal 21-22 Juni 2021.**
  Participate in the Human Is The Center of Digital Transformation Workshop organized by Sinergi Indonesia Pintar on June 21-22, 2021.
- **Mengikuti Webinar Kewajiban Bank Umum Dalam Pemenuhan Modal Inti Minimum Sesuai Dengan POJK Nomor 12/POJK.03/2020 Tentang Konsolidasi Bank Umum yang diselenggarakan oleh FKDK BPD SI tanggal 1 Juli 2021.**
  Participate in the Webinar on the Obligations of Commercial Banks in Fulfilling Minimum Core Capital in accordance with POJK Number 12/POJK.03/2020 concerning Commercial Bank Consolidation organized by FKDK BPD SI on July 1, 2021.
- **Mengikuti Sosialisasi Anti *Fraud* dengan tema Mitigasi Kejadian *Fraud* Melalui Penguatan Tata Kelola Bank tanggal 20 Agustus 2021.**
  Participated in Anti-Fraud Socialization with the theme Mitigation of Fraud through Strengthening Bank Governance on August 20 , 2021.
- **Mengikuti seminar tentang Tindak Pidana Perbankan: Tantangan dan Strategi Pencegahannya yang diselenggarakan oleh FKDK BPDSI tanggal 28 September 2021.**
  Participated in a seminar on Criminal Act of Banking: Challenges and Prevention Strategies organized by FKDK BPDSI on 28 September 2021.

- **Mengikuti *workshop* yang diselenggarakan oleh FKDK BPD SI Wilayah Timur tanggal 29-30 September 2021 dengan materi:**
  1) **Manajemen Stratejik dalam Pelaksanaan Fungsi Pengawasan Dewan Komisaris.**
  2) **Penguatan Tugas dan Tanggung Jawab Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.**
  3) **Antisipasi Perbankan Menghadapi Peningkatan Permohonan Pailit/Penundaan Kewajiban Pembayaran Utang (PKPU) Dampak *Covid-19* dan Dampak Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN).**
  4) **Penyusunan Laporan Pengawasan Dewan Komisaris dan Analisa Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB).**

  Participate in a workshop organized by FKDK BPD SI Eastern Region on September 29-30, 2021 with the following materials:
  1) Strategic Management in the Implementation of the Supervisory Function of the Board of Commissioners.
  2) Strengthening the Duties and Responsibilities of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.
  3) Anticipation of Banking Facing Increased Applications for Bankruptcy/Posponement of Debt Payment Obligation (PKPU) Impact of Covid-19 and Impact of Establishment of Allowance for Impairment Losses (CKPN).
  4) Preparation of the Board of Commissioners' Supervisory Report and Analysis of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RAKB).
- **Mengikuti seminar Optimalisasi Pengawasan Aktif Dewan Komisaris Dalam Kerangka GCG dan UU PT yang diselenggarakan oleh FKDK BPDSI tanggal 7 Oktober 2021.**

  Participate in the seminar on Optimizing Active Supervision of the Board of Commissioners in the Framework of GCG and the Company Law organized by FKDK BPDSI on October 7, 2021.
- **Mengikuti Motivasi Budaya Kerja yang diselenggarakan oleh Bank BPD Bali tanggal 26 Oktober 2021.**

  participated in Corporate Culture Motivation organized by Bank BPD Bali on October 26, 2021
- **Mengikuti Seminar Nasional dengan Tema Penguatan Pengawasan Aktif Dewan Komisaris dalam rangka mendorong Bank Pembangunan Daerah lebih Berdaya Saing, Adaftif dan Kontributif bagi Perekonomian Nasional yang diselenggarakan oleh FKDK BPDSI Wilayah tengah Tanggal 29 Oktober 2021.**

  Participate in a National Seminar with the theme of Strengthening the Supervision of the Board of Commissioners in order to encourage Regional Development Banks to be more Competitive, Adaptive and Contributive to the National Economy organized by FKDK BPDSI Central Region On October 29, 2021
- **Mengikuti *Workshop Developing Indonesia Future Leaders* yang diselenggarakan oleh Indonesia *Human Capital Summit* 2021 tanggal 16-17 Nopember 2021.**

  Participate in the Workshop on Developing Indonesian Future Leaders organized by the Indonesia Human Capital Summit 2021 on November 16-17, 2021.
- **Mengikuti Seminar Nasional Internal Audit (SNIA) 2021 dengan tema Mengakrabi Gelombang Perubahan Digital yang diselenggarakan oleh YPIA tanggal 1-2 Desember 2021.**

  Participate in the 2021 National Internal Audit Seminar (SNIA) with the theme Get Familiar with the Wave of change in Digitalization organized by YPIA on December 1-2, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI tentang Peran Bank Pembangunan Daerah Bali Seluruh Indonesia (BPDSI) Dalam Pemberdayaan UMKM yang diselenggarakan oleh FKDK BPDSI tanggal 1 Desember 2021.**

  Participated in the National Seminar on FKDK BPDSI on the Role of the All- Bali Regional Development Bank (BPDSI)in Indonesia, in the Empowerment of MSMEs organized by FKDK BPDSI on December 1, 2021.
- **Mengikuti Webinar Arah Pengembangan Perbankan Indonesia Tahun 2022 ditengah Upaya Menuju Digitalisasi Perbankan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Seluruh Indonesia tanggal 8 Desember 2021.**

  Participated in a Webinar on the Direction of Indonesia's Banking Development in 2022 in an Attempt Towards Digitalization of Banking organized by the Communication Forum for Compliance Director throughout Indonesia on December 8, 2021.
- **Mengikuti *Workshop 4 Discipline of Execution* yang diselenggarakan oleh Bank BPD Bali tanggal 11 Desember 2021.**

  Participate in the "4 Discipline of Execution" Workshop organized by Bank BPD Bali on December 11, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI dengan tema Kewajiban Bank Untuk *Spin Off* (pemisahan) Unit Usaha Syariah (UUS) tanggal 16 Desember 2021**

  Participated in the National Seminar on FKDK BPDSI with the theme Bank Obligations for Spin Off (separation) of Sharia Business Units (UUS) on December 16, 2021.

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

Jabatan/ Position	**Komisaris Non Independen/** Non Independend Commissioner
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, SH sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali** Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** Postgraduate at Udayana University of 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 theRegional 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 BadungDistrict 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 *Refreshment* Program Rencana Aksi Keuangan Berkelanjutan yang diselenggarakan oleh Bank BPD Bali tanggal 11 Juni 2021.**
  Participated in the Refreshment of the Sustainable Finance Action Plan Program organized by Bank BPD Bali on June 11, 2021.
- **Mengikuti Sosialisasi Anti *Fraud* dengan tema Mitigasi Kejadian *Fraud* Melalui Penguatan Tata Kelola Bank tanggal 20 Agustus 2021.**
  Participated in Anti-Fraud Socialization with theme : Mitigation of Fraud Events through Strengthening Bank Governance on August 20, 2021
- **Mengikuti seminar tentang Tindak Pidana Perbankan: Tantangan dan Strategi Pencegahannya yang diselenggarakan oleh FKDK BPDSI tanggal 28 September 2021.**
  Participated in seminar on Criminal Act of Banking: Challenges and Prevention Strategies organized by FKDK BPDSI on September 28, 2021.
- **Mengikuti *workshop* yang diselenggarakan oleh FKDK BPD SI Wilayah Timur tanggal 29-30 September 2021 dengan materi:**
  - **Manajemen Stratejik dalam Pelaksanaan Fungsi Pengawasan Dewan Komisaris.**
  - **Penguatan Tugas dan Tanggung Jawab Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.**
  - **Antisipasi Perbankan Menghadapi Peningkatan Permohonan Pailit/Penundaan Kewajiban Pembayaran Utang (PKPU) Dampak *Covid-19* dan Dampak Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN).**
  - **Penyusunan Laporan Pengawasan Dewan Komisaris dan Analisa Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB).**
  - **Mengikuti Motivasi Budaya Kerja yang diselenggarakan oleh Bank BPD Bali tanggal 26 Oktober 2021.**

  Participated in workshop which organized by FKDK BPD SI Eastern Region on September 29-30, 2021 with the following materials:
  - Strategic Management in the Implementation of the Supervisory Function of the Board of Commissioners.
  - Strengthening the Duties and Responsibilities of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.
  - Banking Anticipation on Handle Increment in Applications for Bankruptcy / Postponement of Obligation for Payment of Debt (PKPU) as the Impact of Covid-19 and the Impact of the Establishment of Allowance for Impairment Losses (CKPN).
  - Preparation of the Supervisory Report of the Board of Commissioners and Analysis of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RAKB).
  - Participate in Corporate Culture Motivation organized by Bank BPD Bali on October 26, 2021
- **Mengikuti Seminar Nasional dengan Tema Penguatan Pengawasan Aktif Dewan Komisaris dalam rangka mendorong Bank Pembangunan Daerah lebih Berdaya Saing, Adaftif dan Kontributif bagi Perekonomian Nasional yang diselenggarakan oleh FKDK BPDSI Wilayah tengah Tanggal 29 Oktober 2021.**
  Participated a National Seminar with the theme of Strengthening Active Supervision of the Board of Commissioners in order to encourage Regional Development Banks to be more Competitive, Adaptive and Contributive to the National Economy organized by FKDK BPDSI Central Region on October 29, 2021
- **Mengikuti *Workshop Developing Indonesia Future Leaders* yang diselenggarakan oleh Indonesia *Human Capital Summit* 2021 tanggal 16-17 Nopember 2021.**
  Participated in the Workshop on Developing Indonesia Future Leaders held by the Indonesia Human Capital Summit 2021 on November 16-17, 2021.
- **Mengikuti Seminar Nasional Internal Audit (SNIA) 2021 dengan tema Mengakrabi Gelombang Perubahan Digital yang diselenggarakan oleh YPIA tanggal 1-2 Desember 2021.**
  Participated in the 2021 National Internal Audit Seminar (SNIA) with the theme Get Familiar With the Wave of the Digital Change organized by YPIA on December 1-2, 2021.
- **Mengikuti Webinar Arah Pengembangan Perbankan Indonesia Tahun 2022 ditengah Upaya Menuju Digitalisasi Perbankan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Seluruh Indonesia tanggal 8 Desember 2021.**
  Participated in a Webinar on the Direction of Indonesia's Banking Development in 2022 in the midst of Efforts towards Digitalization of Banking, which was held by the Communication Forum for Compliance Director throughout Indonesia on December 8, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI dengan tema Kewajiban Bank Untuk *Spin Off* (pemisahan) Unit Usaha Syariah (UUS) tanggal 16 Desember 2021.**
  Participated in the National Seminar on FKDK BPDSI with the theme Bank Obligations for Spin Off (separation) of Sharia Business Units (UUS) on December 16, 2021

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	**38 Tahun/** 38 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 AdiraDinamika, Jakarta** Management Trainee-Assistant Finance Manager at PT Asuransi AdiraDinamika, Jakarta
Rangkap Jabatan Concurrent Position	**Tidak ada rangkap jabatan** No concurrent position
Hubungan Afiliasi Affiliated Relations	**Tidak memiliki afiliasi dengan anggota dewan komisaris, direksi, dan memiliki afiliasi dengan pemegang saham** Does not have affiliated relation with the Board of Commissioners, the Board of Directors and affiliated with Shareholders

Pendidikan/Pelatihan
Education/Training

- **Mengikuti *GCG Zoominar & Award"* Indonesia *GCG-Award*-VI-2021 yang diselenggarakan oleh *Ekonomic Review* tanggal 5 Februari 2021.**
  Participated in the GCG Zoominar & Award "Indonesia GCG-Award-VI-2021 which was held by the Economic Review on February 5 , 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI dengan tema "*Digital Banking* di Era Pandemi" yang diselenggarakan oleh FKDK BPDSI tanggal 31 Maret 2021.**
  Participated in the FKDK BPDSI National Seminar with the theme "Digital Banking in the Pandemic Era" organized by FKDK BPDSI on March 31, 2021.
- **Mengikuti Sesi Motivasi dalam rangka *refreshment* Budaya Kerja CINTA dengan tema "Bangkit Bersama Bank BPD Bali" yang diselenggarakan oleh Bank BPD Bali tanggal 5 April 2021.**
  Participated in a Motivation Session in order to refresh the CINTA Work Culture with the theme "Rising Together with Bank BPD Bali" which held by Bank BPD Bali on April 5, 2021.
- **Mengikuti Zoominar "*Indonesia Enterprises Risk Management Award*-IV-2021 yang diselenggarakan oleh Indonesia *Risk Management*" tanggal 9 April 2021.**
  Participated in the Zoominar "Indonesia Enterprises Risk Management Award-IV-2021 organized by Indonesia Risk Management" on April 9, 2021.
- **Mengikuti Webinar Peranan Bank Pembangunan Daerah (BPD) Dalam Pembiayaan Infrastruktur Daerah (Pembiayaan Pembangunan Jalan Tol) yang diselenggarakan oleh FKDK BPD SI tanggal 4 Mei 2021.**
  Participated in the Webinar on the Role of Regional Development Banks (BPD) in Financing Regional Infrastructure (Toll Road Development Financing) organized by FKDK BPD SI on May 4, 2021.
- **Mengikuti Workshop Penyusunan Laporan Pengawasan Dewan Komisaris 6 Analisa Rencana Bisnis Bank Berdasarkan Arah dan Kebijakan Pemerintah di Tengah Pemulihan Ekonomi Nasional dan Percepatan Transformasi Digital Teknologi yang diselenggarakan oleh Sinergi Indonesia Pintar tanggal 9 -11 Juni 2021.**
  Participated in the Workshop on Compilation of the Supervisory Report of the Board of Commissioners 6 Analysis of Bank Business Plans Based on Government Directions and Policies Amid National Economic Recovery and Acceleration of Digital Technology Transformation organized by Sinergi Indonesia Pintar on June 9 -11, 2021.
- **Mengikuti *Workshop Human Is The Centre of Digital Transformation* yang diselenggarakan oleh Sinergi Indonesia Pintar tanggal 21-22 Juni 2021.**
  Participate in workshop re Human Is The Center f Digital Transformation, which organized by Sinergi Indonesia Pintar on June 21-22, 2021.
- **Mengikuti Webinar Kewajiban Bank Umum Dalam Pemenuhan Modal Inti Minimum Sesuai Dengan POJK Nomor 12/POJK.03/2020 Tentang Konsolidasi Bank Umum yang diselenggarakan oleh FKDK BPD SI tanggal 1 Juli 2021.**
  Participated in the Webinar on the Obligations of Commercial Banks in Fulfilling Minimum Core Capital in accordance with POJK Number 12/POJK.03/2020 regarding Commercial Bank Consolidation organized by FKDK BPD SI on July 1, 2021.
- **Mengikuti Sosialisasi Anti *Fraud* dengan tema Mitigasi Kejadian *Fraud* Melalui Penguatan Tata Kelola Bank tanggal 20 Agustus 2021.**
  Participated in Anti-Fraud Socialization with the theme Mitigation of Fraud Events through Strengthening Bank Governance on August 20, 2021.

- **Mengikuti *Workshop* dengan topik Peranan Bank Pembangunan Daerah Mengembangkan Jiwa *Entrepreneurship* Ekonomi Kreatif di Era Industri yang diselenggarakan oleh *Synergy Partner* Prima tanggal 14 September 2021.**
  Participated in a Workshop on the topic of the Role of Regional Development Banks in Developing Creative Economy Entrepreneurship in the Industrial Age, which held by Synergy Partner Prima on September 14, 2021.
- **Mengikuti webinar Tanggung Jawab Komite Audit Saat Perseroan Tersangkut Masalah Hukum Terkait Laporan Keuangan yang diselenggarakan oleh Ikatan Komite Audit Indonesia (IKAI) tanggal 23 September 2021.**
  Participated in the webinar on Responsibilities of the Audit Committee When the Company Is Involved in Legal Issues Related to Financial Statements, which organized by the Indonesian Audit Committee Association (IKAI) on September 23, 2021.
- **Mengikuti seminar tentang Tindak Pidana Perbankan: Tantangan dan Strategi Pencegahannya yang diselenggarakan oleh FKDK BPDSI tanggal 28 September 2021.**
  Participated in a seminar on Banking Crime: Challenges and Prevention Strategies organized by FKDK BPDSI on September 28, 2021.
- **Mengikuti workshop yang diselenggarakan oleh FKDK BPD SI Wilayah Timur tanggal 29-30 September 2021 dengan materi:**
  1) **Manajemen Stratejik dalam Pelaksanaan Fungsi Pengawasan Dewan Komisaris.**
  2) **Penguatan Tugas dan Tanggung Jawab Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.**
  3) **Antisipasi Perbankan Menghadapi Peningkatan Permohonan Pailit/Penundaan Kewajiban Pembayaran Utang (PKPU) Dampak *Covid-19* dan Dampak Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN).**
  4) **Penyusunan Laporan Pengawasan Dewan Komisaris dan Analisa Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB).**

  Participated in a workshop organized by FKDK BPD SI Eastern Region on September 29-30, 2021 with the following materials:
  1) Strategic Management in the Implementation of the Supervisory Function of the Board of Commissioners.
  2) Strengthening the Duties and Responsibilities of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.
  3) Banking Anticipation in handling increment of Applications for Bankruptcy / Postponement of Obligation for Payment of Debt (PKPU) the Impact of Covid-19 and the Impact of the Establishment of Allowance for Impairment Losses (CKPN).
  4) Preparation of the Supervisory Report of the Board of Commissioners and Analysis of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RAKB).
- **Mengikuti seminar Optimalisasi Pengawasan Aktif Dewan Komisaris Dalam Kerangka GCG dan UU PT yang diselenggarakan oleh FKDK BPDSI tanggal 7 Oktober 2021.**
  Participated in the seminar on Optimizing Active Supervision of the Board of Commissioners in the Framework of GCG and the Company Law held by FKDK BPDSI on October 7, 2021.
- **Mengikuti Motivasi Budaya Kerja yang diselenggarakan oleh Bank BPD Bali tanggal 26 Oktober 2021.**
  Participated in the Work Culture Motivation organized by Bank BPD Bali on October 26, 2021.
- **Mengikuti Seminar Nasional dengan Tema Penguatan Pengawasan Aktif Dewan Komisaris dalam rangka mendorong Bank Pembangunan Daerah lebih Berdaya Saing, Adaftif dan Kontributif bagi Perekonomian Nasional yang diselenggarakan oleh FKDK BPDSI Wilayah tengah Tanggal 29 Oktober 2021.**
  Participated in a National Seminar with the theme of Strengthening Active Supervision of the Board of Commissioners in order to encourage Regional Development Banks to be more Competitive, Adaptive and Contributive to the National Economy organized by FKDK BPDSI Central Region on October 29, 2021.
- **Mengikuti *Workshop Developing Indonesia Future Leaders* yang diselenggarakan oleh Indonesia Human Capital Summit 2021 tanggal 16-17 Nopember 2021.**
  Participated in the Developing Indonesia Future Leaders Workshop held by the Indonesia Human Capital Summit 2021 on November 16-17, 2021.
- **Mengikuti Seminar Nasional Internal Audit (SNIA) 2021 dengan tema Mengakrabi Gelombang Perubahan Digital yang diselenggarakan oleh YPIA tanggal 1-2 Desember 2021.**
  Participated in the 2021 Internal Audit National Seminar (SNIA) with the theme Get Familiar with the Digital Change Wave organized by YPIA on December 1-2, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI tentang Peran Bank Pembangunan Daerah Bali Seluruh Indonesia (BPDSI) Dalam Pemberdayaan UMKM yang diselenggarakan oleh FKDK BPDSI tanggal 1 Desember 2021.**
  Participated in the FKDK BPDSI National Seminar on the Role of the All-Indonesian Bali Regional Development Bank (BPDSI) in Empowering MSMEs organized by FKDK BPDSI on December 1, 2021.
- **Mengikuti Webinar Arah Pengembangan Perbankan Indonesia Tahun 2022 ditengah Upaya Menuju Digitalisasi Perbankan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Seluruh Indonesia tanggal 8 Desember 2021.**
  Participated in a Webinar on the Direction of Indonesia's Banking Development in 2022 in the midst of Efforts Towards Digitalization of Banking organized by the Communication Forum for Compliance Director throughout Indonesia on December 8, 2021.
- **Mengikuti *Workshop 4 Discipline of Execution* yang diselenggarakan oleh Bank BPD Bali tanggal 11 Desember 2021.**
  Participated in the 4 Discipline of Execution Workshop held by Bank BPD Bali on December 11, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI dengan tema Kewajiban Bank Untuk Spin Off (pemisahan) Unit Usaha Syariah (UUS) tanggal 16 Desember 2021.**
  Participated in the National Seminar on FKDK BPDSI with the theme Bank Obligations for Spin Off (separation) of Sharia Business Units (UUS) on December 16, 2021.

Ida Bagus Wibawa, S.E

Jabatan/ Position	**Komisaris Independen/** Independent Commissioner
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Jogjakarta, 7 Maret 1972** Denpasar, March 7, 1972
Usia/ Age	**49 Tahun/** 49 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, 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	**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 Advertising Outdoor • **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 Sesi Motivasi dalam rangka *refreshment* Budaya Kerja CINTA dengan tema "Bangkit Bersama Bank BPD Bali" yang diselenggarakan oleh Bank BPD Bali tanggal 5 April 2021.**
  Participated in a Motivation Session in order to refresh the CINTA Work Culture with the theme "Rising Together with Bank BPD Bali" which was held by Bank BPD Bali on April 5, 2021.
- **Mengikuti Zoominar "*Indonesia Enterprises Risk Management Award-IV*-2021 yang diselenggarakan oleh *Indonesia Risk Management*" tanggal 9 April 2021.**
  Participated in the Zoominar "Indonesia Enterprises Risk Management Award-IV-2021 organized by Indonesia Risk Management" on April 9, 2021.
- **Mengikuti Webinar Peranan Bank Pembangunan Daerah (BPD) Dalam Pembiayaan Infrastruktur Daerah (Pembiayaan Pembangunan Jalan Tol) yang diselenggarakan oleh FKDK BPD SI tanggal 4 Mei 2021.**
  Participated in Webinar on the Role of Regional Development Banks (BPD) in Financing Regional Infrastructure (Toll Road Development Financing) organized by FKDK BPD SI on May 4, 2021.
- **Mengikuti Workshop Penyusunan Laporan Pengawasan Dewan Komisaris 6 Analisa Rencana Bisnis Bank Berdasarkan Arah dan Kebijakan Pemerintah di Tengah Pemulihan Ekonomi Nasional dan Percepatan Transformasi Digital Teknologi yang diselenggarakan oleh Sinergi Indonesia Pintar tanggal 9 -11 Juni 2021.**
  Participated in the Workshop on Compilation of the Supervisory Report of the Board of Commissioners 6 Analysis of Bank Business Plans Pursuant to Government Directions and Policies in the Middle of National Economic Recovery and Acceleration of Digital Technology Transformation organized by Sinergi Indonesia Pintar on June 9 -11, 2021.
- **Mengikuti *Workshop Human Is The Centre Of Digital Transformation* yang diselenggarakan oleh Sinergi Indonesia Pintar tanggal 21-22 Juni 2021.**
  Participated in Workshop on Human Is The Center Of Digital Transformation organized by Sinergi Indonesia Pintar on June 21-22, 2021.
- **Mengikuti Webinar Kewajiban Bank Umum Dalam Pemenuhan Modal Inti Minimum Sesuai Dengan POJK Nomor 12/POJK.03/2020 Tentang Konsolidasi Bank Umum yang diselenggarakan oleh FKDK BPD SI tanggal 1 Juli 2021.**
  Participated in the Webinar on the Obligations of Commercial Banks in Fulfilling Minimum Core Capital in accordance with POJK Number 12/POJK.03/2020 regarding Commercial Bank Consolidation organized by FKDK BPD SI on July 1, 2021.
- **Mengikuti Sosialisasi Anti *Fraud* dengan tema Mitigasi Kejadian *Fraud* Melalui Penguatan Tata Kelola Bank tanggal 20 Agustus 2021.**
  Participated in Anti-Fraud Socialization with the theme Mitigation of Fraud Events through Strengthening Bank Governance on August 20, 2021.

- **Mengikuti *Workshop* dengan topik Peranan Bank Pembangunan Daerah Mengembangkan Jiwa *Entrepreneurship* Ekonomi Kreatif di Era Industri yang diselenggarakan oleh *Synergy Partner* Prima tanggal 14 September 2021.**
  Participated in a Workshop on the topic of the Role of Regional Development Banks in Developing Creative Economy Entrepreneurship in the Industrial Age, which was held by Synergy Partner Prima on September 14, 2021.
- **Mengikuti webinar Tanggung Jawab Komite Audit Saat Perseroan Tersangkut Masalah Hukum Terkait Laporan Keuangan yang diselenggarakan oleh Ikatan Komite Audit Indonesia (IKAI) tanggal 23 September 2021.**
  Participated in the webinar on Responsibilities of the Audit Committee When the Company Is Involved in Legal Issues Related to Financial Statements organized by the Indonesian Audit Committee Association (IKAI) on September 23, 2021.
- **Mengikuti seminar tentang Tindak Pidana Perbankan: Tantangan dan Strategi Pencegahannya yang diselenggarakan oleh FKDK BPDSI tanggal 28 September 2021.**
  Participated in a seminar on Banking Crime: Challenges and Prevention Strategies organized by FKDK BPDSI on September 28, 2021.
- **Mengikuti seminar Optimalisasi Pengawasan Aktif Dewan Komisaris Dalam Kerangka GCG dan UU PT yang diselenggarakan oleh FKDK BPDSI tanggal 7 Oktober 2021.**
  Participated in the seminar on Optimizing Active Supervision of the Board of Commissioners in the Framework of GCG and Company Law which was held by FKDK BPDSI on October 7, 2021
- **Mengikuti Motivasi Budaya Kerja yang diselenggarakan oleh Bank BPD Bali tanggal 26 Oktober 2021.**
  Participated in the Work Culture Motivation organized by Bank BPD Bali on October 26, 2021.
- **Mengikuti Seminar Nasional dengan Tema Penguatan Pengawasan Aktif Dewan Komisaris dalam rangka mendorong Bank Pembangunan Daerah lebih Berdaya Saing, Adaftif dan Kontributif bagi Perekonomian Nasional yang diselenggarakan oleh FKDK BPDSI Wilayah tengah Tanggal 29 Oktober 2021.**
  Participate in a National Seminar with the theme of Strengthening Active Supervision of the Board of Commissioners in order to encourage Regional Development Banks to be more Competitive, Adaptive and Contributive to the National Economy organized by FKDK BPDSI Central Region on October 29, 2021.
- **Mengikuti *Workshop Developing Indonesia Future Leaders* yang diselenggarakan oleh Indonesia *Human Capital Summit* 2021 tanggal 16-17 Nopember 2021.**
  Participated in the Workshop on Developing Indonesia Future Leaders organized by the Indonesia Human Capital Summit 2021 on November 16-17, 2021.
- **Mengikuti Seminar Nasional Internal Audit (SNIA) 2021 dengan tema Mengakrabi Gelombang Perubahan Digital yang diselenggarakan oleh YPIA tanggal 1-2 Desember 2021.**
  Participated in the 2021 National Internal Audit Seminar (SNIA) with the theme Familiarizing with the Digital Change Wave organized by YPIA on December 1-2, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI tentang Peran Bank Pembangunan Daerah Bali Seluruh Indonesia (BPDSI) Dalam Pemberdayaan UMKM yang diselenggarakan oleh FKDK BPDSI tanggal 1 Desember 2021.**
  Participated in the FKDK BPDSI National Seminar on the Role of the All-Indonesian Bali Regional Development Bank (BPDSI) in Empowering MSMEs organized by FKDK BPDSI on December 1, 2021.
- **Mengikuti Webinar Arah Pengembangan Perbankan Indonesia Tahun 2022 ditengah Upaya Menuju Digitalisasi Perbankan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Seluruh Indonesia tanggal 8 Desember 2021.**
  Participated in a Webinar on the Direction of Indonesia's Banking Development in 2022 in the midst of Efforts Towards Digitalization of Banking organized by the Communication Forum for Compliance Director throughout Indonesia on December 8, 2021.
- **Mengikuti *Workshop 4 Discipline of Execution* yang diselenggarakan oleh Bank BPD Bali tanggal 11 Desember 2021.**
  Participated in Workshop on the 4 Discipline of Execution held by Bank BPD Bali on December 11, 2021.
- **Mengikuti Seminar Nasional FKDK BPDSI dengan tema Kewajiban Bank Untuk *Spin Off* (pemisahan) Unit Usaha Syariah (UUS) tanggal 16 Desember 2021.**
  Participated in the National Seminar on FKDK BPDSI with the theme Bank Obligations for Spin Off (separation) of Sharia Business Units (UUS) on December 16, 2021.

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	**49 Tahun/** 49 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 Bali
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** Postgraduated at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Pelaksana Tugas 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 • **Kepala Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat** Head of Human Resources Division of Bank BPD Bali Head Office • **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 Credit 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 Manajemen Resiko Bank BPD Bali Kantor Pusat** Head of Compliance of Risk Management Division of Bank BPD Bali Head Office • **Kepala Bagian Kepatuhan & Hukum Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat** Head of Compliance & Legal of Risk Management Division of Bank BPD Bali Head Office • **Kepala Cabang Pembantu Ngurah Rai Bank BPD Bali Kantor Cabang Kuta** Head of Bank BPD Bali Ngurah Rai Sub Branch Office of Kuta Branch Office • **Kepala Cabang Pembantu Nusa Dua Bank BPD Bali Kantor Cabang Kuta** Head of Bank BPD Bali Nusa Dua Sub Branch Office of Kuta Branch Office • **Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Credit Marketing Section of Bank BPD Bali Denpasar Branch Office • **Kepala Seksi Pemasaran Kredit Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Renon** Head of Credit Marketing Section of Bank BPD Bali Sanur Sub Branch Office of 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

- ***Refreshment* SMR: Implementasi GCG dan Pemenuhan Regulasi *Self-Assessment Good Corporate Governance* dalam Mencapai Peringkat 1 diselenggarakan oleh *Learning Media* Indonesia tanggal 22 Januari 2021**
- **Zoominar GCG *Standardization of the Implementation of Sustainable* GCG *after* the Pandemix *Covid-19* diselenggarakan oleh Indonesia Asia Instintute tanggal 5 Februari 2021**
- ***Overview* dan Prospek Ekonomi Global dan Indonesia serta Tantangan dan Strategi Kedepan Bagi Bank BPD Bali diselenggarakan oleh Dr. Avilliani tanggal 23 Februari 2021**
- ***Preparing for the New Era World Without* LIBOR diselenggarakan oleh ACI FMA tanggal 26 Februari 2021**
- ***Refreshment* RAKB Pejabat Eksekutif diselenggarakan oleh PT Azecotama tanggal 11 Juni 2021**
- **Sosialisasi Anti *Fraud* (Eksekutif) diselenggarakan oleh Asia Anti *Fraud* (AAF) tanggal 20 Agustus 2021**
- ***Refreshment Treasury Dealer Level Advance* diselenggarakan oleh Efektif Pro tanggal 14 Desember 2021**

- SMR Refreshment: Implementation of GCG and Fulfillment of Good Corporate Governance Self-Assessment Regulations in Achieving Rank 1 organized by Learning Media Indonesia on January 22, 2021
- Zoominar of GCG Standardization of the Implementation of Sustainable GCG after the Pandemix Covid-19 organized by Indonesia Asia Institute on February 5, 2021
- Overview and Prospects of the Global and Indonesian Economics as well as Challenges and Future Strategies for Bank BPD Bali organized by Dr. Avilliani on February 23, 2021
- Preparing for the New Era World Without LIBOR organized by ACI FMA on February 26, 2021
- Executive Officer Refreshment of Sustainable Finance Action Plan organized by PT Azecotama on June 11, 2021
- Anti Fraud Socialization (Executive) organized by Asia Anti Fraud (AAF) on August 20, 2021
- Refreshment Treasury Dealer Level Advance organized by Efektif Pro on December 14, 2021

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

Jabatan/ Position	**Direktur Bisnis Non Kredit/** Director of Business Non Credit
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 23 Nopember 1973** Denpasar, November 23,1973
Usia/ Age	**48 Tahun/** 48 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 Bali
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** Postgraduated at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Kepala Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Head of Compliance Division of Bank BPD Bali Head Office • **Kepala Bank BPD Bali Kantor Cabang Utama Denpasar** 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 Cabang Tabanan** 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 Cabang Pembantu Mengwi Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Marketing Section of Mengwi Sub Branch Office of Bank BPD Bali Denpasar Main Branch Office • **Kepala Seksi Pemasaran Cabang Pembantu Teuku Umar Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Marketing Section of Teuku Umar Sub Branch Office of Bank BPD Bali Denpasar Main Branch Office
kap Jabatan urrent 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	

- **Peran Teknologi Digital dalam Mendukung Keuangan Inklusif dan Pemberdayaan UMKM diselenggarakan oleh Infobank tanggal 22 Januari 2021**
- **Seminar Arah Kebijakan Moneter, *Marco-Prudential* dan Sistem Pembayaran untuk Mengoptimalkan PEN diselenggarakan oleh Infobank tanggal 22 Januari 2021**
- **Zoominar GCG *Standardization of the Implementation of Sustainable* GCG *after* the *Pandemix Covid-19* diselenggarakan oleh Indonesia Asia Instintute tanggal 5 Februari 2021**
- ***Preparing for the New Era World Without* LIBOR diselenggarakan oleh ACI-FMA tanggal 26 Februari 2021**
- **Virtual Seminar Penguatan Tata Kelola di Pasar Modal diselenggarakan oleh LPPI tanggal 18 Maret 2021**
- **ASPI *Virtual Member* Forum 2021 diselenggarakan oleh ASPI tanggal 24 Maret 2021**
- ***Refreshment* RAKB Pejabat Eksekutif diselenggarakan oleh PT Azecotama tanggal 11 Juni 2021**
- **Webinar Peran ETP *Multimatching System* dalam Pengembangan Pasar Uang di Indonesia diselenggarakan oleh Bank Indonesia tanggal 21 Juni 2021**
- **Sosialisasi Anti Fraud *Fraud* (Eksekutif) diselenggarakan oleh Asia Anti *Fraud* (AAF) tanggal 20 Agustus 2021**
- **Webinar dan Arahan DKB4 diselenggarakan oleh ASBANDA & OJK tanggal 7 September 2021**
- **Inisiatif Strategis Rencana Bisnis Bank di Masa Pandemi dengan 4 *Discipline of Executio* diselenggarakan oleh PT Azecotama tanggal 11 Desember 2021**

- The Role of Digital Technology in Supporting Inclusive Finance and Empowering MSMEs organized by Infobank on January 22, 2021
- Seminar on Monetary Policy Direction, Marco-Prudential and Payment System to Optimize PEN organized by Infobank on January 22, 2021
- Zoominar of GCG Standardization of the Implementation of Sustainable GCG after the Pandemix Covid-19 organized by Indonesia Asia Institute on February 5, 2021
- Preparing for the New Era World Without LIBOR organized by ACI-FMA on February 26, 2021
- Virtual Seminar on Strengthening Governance in the Capital Market organized by LPPI on March 18, 2021
- ASPI Virtual Member Forum 2021 organized by ASPI on March 24, 2021
- Executive Officer Refreshment of Sustainable Finance Action Plan organized by PT Azecotama on June 11, 2021
- Webinar on the Role of the ETP Multimatching System in the Development of the Money Market in Indonesia organized by Bank Indonesia on June 21, 2021
- Anti Fraud Socialization (Executive) organized by Asia Anti Fraud (AAF) on August 20, 2021
- DKB4 Webinar and Directions organized by ASBANDA & OJK on September 7, 2021
- Strategic Initiatives for Bank Business Plans during the Pandemic Period with 4 Disciplines of Executio organized by PT Azecotama on December 11, 2021

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

Jabatan/ Position	**Direktur Operasional/** Director of Operation
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Karangasem, 13 Agustus 1970** Karangasem, August 13, 1970
Usia/ Age	**51 Tahun/** 51 Years of Age
Domisili/ Domicile	**Denpasar, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Akta Nomor 28 tanggal 14 Februari 2018 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 Bali
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Direktur Operasional dan Pelaksana Tugas Direktur Kredit PT Bank Pembangunan Daerah Bali** Operation Director and Acting Credit Director of PT Bank Pembangunan Daerah Bali • **Kepala Divisi Teknologi & Akuntansi Bank BPD Bali Kantor Pusat** Head of Technology & Accounting Division of Bank BPD Bali Head Office • **Kepala Divisi Teknologi Informasi Bank BPD Bali Kantor Pusat** Head of Information Technology Division of Bank BPD Bali Head Office • **Kepala Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat** Head of Strategyc Plan Division of Bank BPD Bali Head Office • **Kepala Bank BPD Bali Kantor Cabang Bangli** Head of Bank BPD Bali Bangli Branch Office • **Senior Officer Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat** Senior Officer of Internal Control Unit (SPI) & QA of Bank BPD Bali Head Office • **Yunior 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 • **Assisten Officer Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat** Assisten Officer 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

- **ASPI *Virtual Member* Forum 2021 diselenggarakan oleh ASPI tanggal 24 Maret 2021**
- ***Refreshment* RAKB Pejabat Eksekutif diselenggarakan oleh PT Azecotama tanggal 11 Juni 2021**
- **Webinar OJK *Networking Event* Transformasi Digital Perbankan diselenggarakan oleh OJK tanggal 15 Juli 2021**
- **IT *Platform for Digital Transformation* diselenggarakan oleh ASBANDA tanggal 10 Agustus 2021**
- **Sosialisasi Anti *Fraud* (Eksekutif) diselenggarakan oleh Asia Anti *Fraud* (AAF) tanggal 20 Agustus 2021**
- **Webinar dan Arahan DKB4 diselenggarakan oleh ASBANDA & OJK tanggal 7 September 2021**
- **Inisiatif Strategis Rencana Bisnis Bank di Masa Pandemi dengan 4 *Discipline of Execution* diselenggarakan oleh PT Azecotama tangal 11 Desember 2021**

- ASPI Virtual Member Forum 2021 organized by ASPI on March 24, 2021
- Executive Officer Refreshment of Sustainable Finance Action Plan organized by PT Azecotama on June 11, 2021
- OJK Webinar of Networking Event for Digital Banking Transformation organized by OJK on July 15, 2021
- IT Platform for Digital Transformation organized by ASBANDA on August 10, 2021
- Anti Fraud Socialization (Executive) organized by Asia Anti Fraud (AAF) on August 20, 2021
- DKB4 Webinar and Directions organized by ASBANDA & OJK on September 7, 2021
- Strategic Initiatives for Bank Business Plans during the Pandemic Period with 4 Disciplines of Executio organized by PT Azecotama on December 11, 2021

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	**58 Tahun/** 58 Years of Age
Domisili/ Domicile	**Denpasar, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Akta Nomor 28 tanggal 14 Februari 2018 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 preparedby 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 Bali
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** Postgraduated at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Kepala Satuan Kerja Audit Intern & Anti Fraud Bank BPD Bali Kantor Pusat** Head of Intern Audit Work Unit & Anti Fraud of Bank BPD Bali Head Office • **Kepala Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat** Head of Risk Management Division of Bank BPD Bali Head Office • **Wakil Kepala Satuan Kerja Audit Intern & Anti Fraud Bank BPD Bali Kantor Pusat** Deputy Head of Intern 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 Bank BPD Bali Mangupura Branch Office • **Kepala Bagian Luar Negeri Divisi Treasury Bank BPD Bali Kantor Pusat** Head of Foreign Relation of Treasury Division of Bank BPD Bali Head Office • **Kepala Bank BPD Bali Kantor Cabang Negara** Head of Bank BPD Bali Negara Branch Office • **Kepala Bagian Perencanaan Strategis & Riset Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat** Head of Strategyc Plan & Research of Strategyc Plan Division of Bank BPD Bali Head Office • **Yunior Officer Biro Manajemen Risiko Bank BPD Bali Kantor Pusat** Junior Officer Risk Management Bureau of Bank BPD Bali Head Office • **Yunior Officer Biro Kesekretariatan & Umum Bank BPD Bali Kantor Pusat** Junior Officer of Secretary & General Bureau of Bank BPD Bali Head Office • **Yunior Officer Biro TRP Bank BPD Bali Kantor Pusat** Junior Officer of TRP Bureau of Bank BPD Bali Head Office • **Kepala Seksi Biro TRP Bank BPD Bali Kantor Pusat** Head of TRP Bureau 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	

- ***Refreshment* SMR: Implementasi GCG dan Pemenuhan Regulasi *Self-Assessment Good Corporate Governance* dalam Mencapai Peringkat 1 diselenggarakan oleh *Learning Media* Indonesia tanggal 22 Januari 2021**
- **Virtual Seminar Penguatan Tata Kelola di Pasar Modal diselenggarakan oleh LPPI tanggal 18 Maret 2021**
- **Efektifitas Pengawasan Dewan Komisaris Menjaga Kepatuhan diselenggarakan oleh FKDKP tanggal 25 Maret 2021**
- **Webinar Penerapan Investasi Pemerintah dalam Pelaksanaan Program Pemulihan Ekonomi Nasional serta Pemeriksaan Atas Kinerja diselenggarakan olehLembaga Berantas Korupsi Indonesia tanggal 30 Maret 2021**
- **Webinar Nasional Dunia Usaha Berintegritas diselenggarakan oleh KPK RI tanggal 28 April 2021**
- ***Refreshment* RAKB Pejabat Eksekutif diselenggarakan PT Azecotama tanggal 11 Juni 2021**
- **Webinar Peran ETP *Multimatching System* dalam Pengembangan Pasar Uang di Indonesia diselenggarakan oleh Bank Indonesia tanggal 21 Juni 2021**
- ***Sharing Session Urgensi* Penerapan ISO 37001 Sistem Manajemen Anti Penyuapan diselenggarakan oleh ASBANDA tanggal 27 Juli 2021**
- **ATMR *Operasional* dan Budaya Manajemen Risiko diselenggarakan oleh LPPI tanggal 9 Agustus 2021**
- **Sosialisasi Tanggung Jawab Pelaku Usaha Jasa Keuangan (PUJK) diselenggarakan oleh OJK tanggal 12 Agustus 2021**
- **Penanganan TPPU oleh PPNS sebagai Penyidik Baru TPPU diselenggarakan oleh PPATK Direktorat Hukum tanggal 16 Agustus 2021**
- **Sosialisasi Anti *Fraud* (Eksekutif) diselenggarakan oleh Asia Anti *Fraud* (AAF) tanggal 20 Agustus 2021**
- **Inisiatif Strategis Rencana Bisnis Bank di Masa Pandemi dengan 4 *Discipline of Execution* diselenggarakan oleh PT Azecotama tangal 11 Desember 2021**
- SMR Refreshment: Implementation of GCG and Fulfillment of Good Corporate Governance Self-Assessment Regulations in Achieving Rank 1 organized by Learning Media Indonesia on January 22, 2021
- Virtual Seminar on Strengthening Governance in the Capital Market organized by LPPI on March 18, 2021
- Effectiveness of Supervision of the Board of Commissioners in Maintaining Compliance organized by FKDKP on March 25, 2021
- Webinar on the Application of Government Investment in the Implementation of the National Economic Recovery Program and Performance Examination organized by Lembaga Berantas Korupsi Indonesia on March 30, 2021
- National Webinar for Business with Integrity organized by the Indonesian Corruption Eradication Commission (KPK) on April 28, 2021
- Executive Officer refreshment of Sustainable Finance Action Plan organized by PT Azecotama on June 11, 2021
- Webinar on the Role of the ETP Multimatching System in Money Market Development in Indonesia organized by Bank Indonesia on June 21, 2021
- Sharing Session on the Urgency of the Implementation of ISO 37001 Anti-Bribery Management System held by ASBANDA on 27 July 2021
- Operational of Risk-Weighted Assets and Risk Management Culture organized by LPPI on August 9, 2021
- Socialization of the Responsibilities of Financial Services Businesses (PUJK) organized by OJK on August 12, 2021
- Handling of money laundering offenses by PPNS as New Investigators of Money Laundering Offenses organized by PPATK of the Legal Directorate on August 16, 2021
- Anti Fraud Socialization (Executive) organized by Asia Anti Fraud (AAF) on August 20, 2021
- Strategic Initiatives for Bank Business Plans during the Pandemic Period with 4 Disciplines of Execution organized by PT Azecotama on December 11, 2021

Made Lestara Widiatmika, S.E.

Jabatan/ Position	**Direktur Kredit**/ Credit Director
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 13 April 1964** Denpasar, April 13,1964
Usia/ Age	**57 Tahun/** 57 Years of Age
Domisili/ Domicile	**Buleleng, 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 preparedby 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 Bali
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 • **Yunior Officer Kredit Retail, Mikro & Konsumer Divisi Kredit Bank BPD Bali Kantor Pusat** Junior Officer of Retail, Micro & Consumer Credit of 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 Credit Bailout Section of Bank BPD Bali Singaraja Branch Office • **Kepala Kantor Kas Lovina Bank BPD Bali Kantor Cabang Singaraja** Head of Lovina Cash Office of Bank BPD Bali Singaraja Branch Office • **Kepala Seksi Pemasaran Kredit Kantor Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Credit Marketing Section of Sanur 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

- **Seminar Arah Kebijakan Moneter, *Marco-Prudential* dan Sistem Pembayaran untuk Mengoptimalkan PEN diselenggarakan oleh Infobank tangal 22 Januari 2021**
- **Peran Teknologi Digital dalam Mendukung Keuangan Inklusif dan Pemberdayaan UMKM diselenggarakan oleh Infobank tanggal 22 Januari 2021**
- ***Refreshment* RAKB Pejabat Eksekutif diselenggarakan oleh PT Azecotama tanggal 11 Juni 2021**
- **Sosialisasi Anti *Fraud* (Eksekutif) diselenggarakan oleh Asia Anti *Fraud* (AAF) tanggal 20 Agustus 2021**
- **Inisiatif Strategis Rencana Bisnis Bank di Masa Pandemi dengan 4 *Discipline of Execution* diselenggarakan oleh PT Azecotama tangal 11 Desember 2021**

- Seminar on Monetary Policy Direction, Marco-Prudential and Payment System to Optimize PEN organized by Infobank on January 22 2021
- The Role of Digital Technology in Supporting Inclusive Finance and Empowering MSMEs organized by Infobank on January 22, 2021
- Executive Officer refreshment of Sustainable Finance Action Plan organized by PT Azecotama on June 11, 2021
- Anti Fraud Socialization (Executive) organized by Asia Anti Fraud (AAF) on August 20, 2021
- Strategic Initiatives for Bank Business Plans during the Pandemic Period with 4 Disciplines of Execution organized by PT Azecotama on December 11, 2021

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, August 3, 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 Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Kepala Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Bank BPD Bali Denpasar Head Office • **Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat** Deputy of Loan Division at Bank BPD Bali Head Office • **Pejabat Sementara Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat** Acting Deputy of Loan Division at Bank BPD Bali Head Office • **Kepala Bank BPD Bali Kantor Cabang Ubud** Head of Bank BPD Bali Ubud Branch Office • **Kepala Bagian Kredit Mikro & Kecil Divisi Kredit Bank BPD Bali Kantor Pusat** Head of Micro & Small Credit of 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 BankBPD Bali Head Office • **Kepala Bidang Kredit Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Credit Division at Bank BPD Bali Denpasar Branch Office • **Assisten Officer Biro Kredit Bank BPD Bali Kantor Pusat** Assisten Officer Biro Kredit Bank BPD Bali Kantor Pusat
Rangkap Jabatan Concurrent Position	**Tidak ada rangkap jabatan** No concurrent position
Hubungan Afiliasi Affiliated Relations	**Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham** Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Ida Bagus 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	**50 Tahun/** 50 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	**Pasca Sarjana Universitas Udayana Bali** Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Pejabat Sementara Kepala Divisi Dana & Jasa Bank BPD Bali Kantor Pusat** Acting Head of Fund and Service Division at Denpasar 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 • **Yunior Officer Biro Treasuri Bank BPD Bali Kantor Pusat** Junior Officer of Treasury Bureau of Bank BPD Bali Head Office • **Assisten Officer Biro Treasuri Bank BPD Bali Kantor Pusat** Assisten Officer of Treasury Bureau 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

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	**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 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	• **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
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

A.A. Indraprasta Yasa, S.Kom., M.M.

Jabatan/ Position	**Kepala Divisi Teknologi Informasi /** Head of Information Technology Division
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 26 Januari 1972** Denpasar, January 26, 1972
Usia/ Age	**49 Tahun/** 49 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	**Pasca Sarjana Universitas Pendidikan Nasional** Postgraduate at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	• **Kepala Divisi Teknologi & Akuntansi Bank BPD Bali Kantor Pusat** Head of Technology & Accounting Division at Bank BPD Bali Head Office • **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 Teknologi & Akuntansi Bank BPD Bali Kantor Pusat** Acting Deputy Head of Technology & Accounting Division of Bank BPD Bali Head Office • **Kepala Bagian Pengembangan Aplikasi Biro TSI Bank BPD Bali Kantor Pusat** Head of Aplication Development of TSI Bureau of Bank BPD Bali Head Office • **Yunior Officer Biro TSI Bank BPD Bali Kantor Pusat** Junior Officer of TSI Bureau of Bank BPD Bali Head Office • **Assisten Officer Biro TSI Bank BPD Bali Kantor Pusat** Assisten Officer of TSI Bureau 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

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, Januari 29, 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 No. 0338 / KEP / DIR / SDM / 2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	**Pasca Sarjana Universitas Udayana Bali** Postgraduate at Udayana University of 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 • **Kepala Bagian Sekretariat & Rumah Tangga Divisi Sekretaris Perusahaan Bank BPD Bali Kantor Pusat** Head of Secretary & Household of Corporate Secretary Division of Bank BPD Bali Head Office • **Kepala Bagian Kesekretariatan, Humas & Protokol Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat** Head of Secretary, Public Relation & Protocol of Secretary & General Division of Bank BPD Bali Head Office • **Yunior Officer Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat** Junior Officer of Secretary & General Division of Bank BPD Bali Head Office • **Assisten Officer Sekretaris Direksi Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat** Assisten Officer of Secretary of the Board Directors of Secretary & General of Bank BPD Bali Head Office • **Assisten Officer Biro Treasury & Luar Negeri Bank BPD Bali Kantor Pusat** Assisten Officer of Treasury & Foreign Bureau 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

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	**48 Tahun/** 48 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	**Pasca Sarjana Universitas Udayana Bali** Postgraduate at Udayana University of 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 of 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 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

I Made Artawa, S.E.

Jabatan/ Position	**Kepala Divisi Kepatuhan/** Head of Compliance Division
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Tabanan, 19 Agustus 1968** Tabanan, August 19, 1968
Usia/ Age	**51 Tahun/** 51 Years of Age
Domisili/ Domicile	**Denpasar, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**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 Maha Saraswati University
Pengalaman Kerja Working Experiences	• **Pejabat Sementara Kepala Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Acting Head of Compliance Division of 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 Sumber Daya Manusia Bank BPD Bali Kantor Pusat** Head of Education & Training Section of Human Resource Division at Bank BPD Bali Head Office • **Kepala Bagian Pengembangan Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat** Head of Development Section of Human Resource Division at Bank BPD Bali Head Office • **Yunior Officer Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat** Junior Officer of Human Resource Division of Bank BPD Bali Head Office • **Assisten Officer Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat** Assisten Officer of Human Resource of Bank BPD Bali Head Office • **Assisten Officer Biro Sekretariatan & Umum Bank BPD Bali Kantor Pusat** Assisten Officer of Secretary & General Bureau 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

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	**50 Tahun/** 50 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	**Pasca Sarjana Universitas Udayana** Postgraduate at Udayana University
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 • **KSI Pemasaran Bank BPD Bali Kantor Cabang Gianyar** 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

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	**53 Tahun/** 53 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	• **Kepala Satuan Kerja Audit Intern dan Anti *Fraud* Bank BPD Bali Kantor Pusat** 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 KantorPusat** Head of General Administration Section at Bank BPD Bali Head Office • **Wakil Kepala Bank BPD Bali KantorCabang Tabanan** Deputy of Bank BPD Bali Tabanan Branch Office • **Kepala Seksi Pemasaran Kredit BankBPD Bali Kantor Cabang Singaraja** Head of Credit Marketing Section at Bank BPD BaliSingaraja 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 Gede Sukanada, S.E.

Jabatan/ Position	**Kepala SKAI & Anti Fraud/** Head of Internal Audit & Anti Fraud
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 4 Mei 1973** Denpasar, May 4,1973
Usia/ Age	**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	**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 • **Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Singaraja** 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

I Nyoman Astawa, S.H

Jabatan/ Position	**Kepala Divisi Operasional, Keuangan dan Akuntansi/** Head of Operation, Finance and Accounting Division
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Tabanan, 15 Juli 1968** Tabanan, July 15, 1968
Usia/ Age	**53 Tahun/** 53 Years of Age
Domisili/ Domicile	**Denpasar, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0002/KEP/DIR/SDM/2021 tanggal 4 Januari 2021** Directors' Decision Number 0002/KEP/DIR/SDM/2021 dated January 4, 2021
Latar Belakang Pendidikan Education Background	**Sarjana Hukum Universitas Mahendradata** Bachelor of Law at Mahendradata University
Pengalaman Kerja Working Experiences	• **Kepala Divisi Kredit Bank BPD Bali Kantor Pusat** Head of Credit Division of Bank BPD Bali Head Office • **Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat** Deputy Head of Credit Division of Bank BPD Bali Head Office • **Pejabat Sementara Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat** Acting Deputy Head of Credit Division of Bank BPD Bali Head Office • **Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat** Head of Corporate Credit of Credit Division of Bank BPD Bali Head Office • **Pejabat Sementara Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat** Acting Head of Corporate Credit of Credit Division of Bank BPD Bali Head Office • **Wakil Kepala Bank BPD Bali Kantor Cabang Negara** Deputy Head of Bank BPD Bali Negara Branch Office • **Kepala Cabang Pembantu Pekutatan Bank BPD Bali Kantor Cabang Negara** Head of Bank BPD Bali Pekutatan Sub Branch Office of Negara Branch Office • **Kepala Seksi Kredit Bank BPD Bali Kantor Cabang Tabanan** Head of Credit Section of Bank BPD Bali Tabanan Branch Office • **Kepala Seksi Kredit Cabang Pembantu Pekutatan Bank BPD Bali Kantor Cabang Negara** Head of Credit Section of Bank BPD Bali Pekutatan Sub Branch Office of 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

PROFIL KEPALA CABANG
Profile of Branch Head

Putu Dharmapatni,S.E., M.M.

Jabatan/ Position	**Kepala Cabang Denpasar/** Head of Denpasar Branch Office
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 20 Juli 1971** Denpasar, July 20, 1971
Usia/ Age	**50 Tahun/** 50 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 • **Kepala Bagian Humas & 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 Dana & Jasa Bank BPD Bali Kantor Cabang Badung** Head of Fund Marketing Section at Bank BPD Bali Badung Branch Office • **Assisten Officer Divisi Kredit Bank BPD Bali Kantor Pusat** Assisten Officer of Credit Division of Bank BPD Bali Head Office • **Head Teller Divisi Treasuri & Luar Negeri Bank BPD Bali Kantor Pusat** Head Teller of Treasury Division & Foreign Relation of Bank BPD Bali Head Office • **Kepala Seksi Pelayanan Tunai & Non Tunai Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Cash & Non Cash Service Section of Bank BPD Bali Denpasar Branch Office • **Kepala Seksi Pemasaran Kredit Cabang Pembantu Simpang Siur Bank BPD Bali Kantor Cabang Kuta** Head of Marketing Section of Bank BPD Bali Simpang Siur Supporting Branch, Kuta Branch Office • **Kepala Seksi Pemasaran Kredit Cabang Pembantu Nusa Dua Bank BPD Bali Kantor Cabang Kuta** 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

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	**54 Tahun/** 54 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** Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Renon** Acting Head of Bank BPD Bali Renon Branch Office • **Kepala Bagian Jasa & Pelayanan Divisi Dana & Jasa Bank BPD Bali Kantor Pusat** Head of Service & Treatment of Fund & Service Division of Bank BPD Bali Head Office • **Kepala Bank BPD Bali Kantor Cabang Klungkung** Head of Bank BPD Bali Klungkung Branch Office • **Wakil Kepala Cabang Bisnis Bank BPD Bali Kantor Cabang Tabanan** Deputy Head of Busines Branch of Bank BPD Bali Tabanan 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 Sub Branch of Bank BPD Bali Denpasar Branch Office • **Kepala Kantor Kas Warmadewa Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Warmadewa Cash 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

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 Pebruari 1969** Badung, February 24,1969
Usia/ Age	**52 Tahun/** 52 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** Postgraduate at Udayana University of 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 Kredit Bank BPD Bali Kantor Cabang Kuta** Head of Marketing Section of Bank BPD Bali Kuta Branch Office • **Kepala Seksi Pelayanan dan 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	**50 Tahun/** 50 Years of Age
Domisili/ Domicile	**Singaraja, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0436/KEP/DIR/SDM/2019 tanggal 06 Agustus 2019** Directors Decision No. 0436 / KEP / DIR / SDM / 2019 dated August 6, 2019
Latar Belakang Pendidikan Education Background	**Pascasarjana Universitas Udayana Bali** Postgraduate at Udayana University of Bali
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

Ida Bagus Made Surawan, S.Pi.

Jabatan/ Position	**Kepala Cabang Negara/** Head of Negara Branch Office
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 23 Desember 1972** Denpasar, December 23,1972
Usia/ Age	**49 Tahun/** 49 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 Warmadewa University
Pengalaman Kerja Working Experiences	• **Kepala Bagian Pengembangan Produk & Organisasi Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat** Head of Product Development & Organization of Strategyc Plan Division of 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 Sub Branch of Bank BPD Bali Badung Branch Office • **Kepala Cabang Pembantu Bajera Bank BPD Bali Kantor Cabang Tabanan** Head of Bajera Sub Branch of Bank BPD Bali Tabanan Branch Office • **Assisten Officer Divisi Kredit Bank BPD Bali Kantor Pusat** Assisten Officer of Credit Division of Bank BPD Bali Head Office • **Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Negara** Head of Credit 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 Nopember 1974** Denpasar, November 26,1974
Usia/ Age	**47 Tahun/** 47 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 Universitas Udayana Bali** Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Kepala Bidang Hukum & Administrasi Kredit Bank BPD Bali Kantor Cabang Tabanan** Head of Legal & Credit Administration of Bank BPD Bali Tabanan Branch Office • **Yunior Officer Administrasi & Laporan Divisi Kredit Bank BPD Bali Kantor Pusat** Junior Officer of Administration & Report of Credit Division of Bank BPD Bali Head Office • **Yunior Officer Relationship Manager Divisi Kredit Bank BPD Bali Kantor Pusat** Junior Officer of Relationship Manager of Credit Division of Bank BPD Bali Head Office • **Pejabat Sementara Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat** Acting Head of Corporate Credit of Credit Division of Bank BPD Bali Head Office • **Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat** Head of Corporate Credit of Credit Division of Bank BPD Bali Head Office • **Kepala Bank BPD Bali Kantor Cabang Klungkung** Head of Bank BPD Bali Klungkung 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

Ayun Marheny, S.E

Jabatan/ Position	**Kepala Cabang Mangupura/** Head of Mangupura Branch Office
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 13 Desember 1973** Denpasar, December 13,1973
Usia/ Age	**48 Tahun/** 48 Years of Age
Domisili/ Domicile	**Denpasar, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0654/KEP/DIR/SDM/2021 tanggal 10 Desember 2021** Directors Decision Number 0654/KEP/DIR/SDM/2021 dated December 10, 2021
Latar Belakang Pendidikan Education Background	**Sarjana Ekonomi Universitas Brawijaya** Bachelor of Economic at Brawijaya University
Pengalaman Kerja Working Experiences	• **Kepala Bagian Luar Negeri Divisi Treasury Bank BPD Bali Kantor Pusat** Head of Foreign Relation of Treasury Division of Bank BPD Bali Head Office • **Kepala Bank BPD Bali Kantor Cabang Badung** Head of Bank BPD Bali Badung Branch Office • **Wakil Kepala Bank BPD Bali Kantor Cabang Badung** Deputy Head of Bank BPD Bali Badung Branch 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 Seksi Kredit Cabang Pembantu Nusa Dua Bank BPD Bali Kantor Cabang Kuta** Head of Credit Section of Nusa Dua Sub Branch of Bank BPD Bali 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

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	**41 Tahun/** 41 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 08, 2020
Latar Belakang Pendidikan Education Background	**Pascasarjana** Postgraduate
Pengalaman Kerja Working Experiences	• **Kepala Bagian Dana & Hubungan Kelembagaan Divisi Dana & Jasa Bank BPD Bali Kantor Pusat** Head of Fund & Corporate Relation of Fund & Service Division of Bank BPD Bali Head Office • **Kepala Bagian Dana & Pengembangan Produk Divisi Dana & Jasa Bank BPD Bali Kantor Pusat** Head of Fund & Product Development of Fund & Service Division of Bank BPD Bali Head Office • **Pejabat Sementara Kepala Bagian Dana & Pengembangan Produk Divisi Dana & Jasa Bank BPD Bali Kantor Pusat** Acting Head of Fund & Product Development of Fund & Service Division of Bank BPD Bali Head Office • **Kepala Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Renon** Head of Sanur Sub Branch of Bank BPD Bali Renon Branch Office • **Assisten Officer Pengendalian Risiko Operasional dan Risiko Lainnya Divisi MRO Bank BPD Bali Kantor Pusat** Assisten Officer of Operation Risk and Other Risk Controling of MRO Division of Bank BPD Bali Head Office • **Kepala Seksi Unit Kontrol Internal Bank BPD Bali Kantor Cabang Singaraja** Head internal Unit Control Section 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

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	**44 Tahun/** 44 Years of Age
Domisili/ Domicile	**Karangasem, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0355/KEP/DIR/SDM/2019 tanggal 03 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 & 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 & Prosedur Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Acting Head of System and Procedure Division of Compliance Division at Bank BPD Bali Head Office • **Yunior Officer Kebijakan & Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Junior Officer of Policy & Operational & Non Operational Procedure of Compliance Division of Bank BPD Bali Head Office • **Yunior Officer Monitoring & Pelaporan Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Junior Officer of Monitoring & Reporting of Compliance Division of Bank BPD Bali Head Office • **Assisten Officer Unit Kerja Khusus Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Assisten Officer of Special Working Unit of Compliance Division of Bank BPD Bali Head Office • **Kepala Seksi Unit Kontrol Internal Bank BPD Bali Kantor Cabang Utama Denpasar** Head of Internal Unit Control 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 Bangli/** Head of Bangli Branch Office
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Badung,19 Maret 1969** Badung, March 19,1969
Usia/ Age	**52 Tahun/** 52 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 Warmadewa University
Pengalaman Kerja Working Experiences	• **Kepala Bank BPD Bali Kantor Cabang Badung** Head of Bank BPD Bali Badung Branch Office • **Wakil Kepala Cabang Bisnis Bank BPD Bali Kantor Cabang Tabanan** Deputy of Business Section of Bank BPD Bali Tabanan Branch Office • **Kepala Bagian Pengadaan Divisi Administrasi Umum Bank BPD Bali Kantor Pusat** Head of Procurement of General Administration Division of Bank BPD Bali Head Office • **Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat** Head of Corporate Credit of Credit Division of Bank BPD Bali Head Office • **Yunior Officer Wholesale Divisi Kredit Bank BPD Bali Kantor Pusat** Junior Officer of Wholesale of Credit Division of Bank BPD Bali Head Office • **Yunior Officer Divisi Kredit Bank BPD Bali Kantor Pusat** Junior Officer of Credit Division of Bank BPD Bali Head Office • **Assisten Officer Divisi Kredit Bank BPD Bali Kantor Pusat** Assisten Officer of Credit Division of Bank BPD Bali Head Office • **Assisten Officer Biro Sekretariat & Umum Bank BPD Bali Kantor Pusat** Assisten Officer of Secretary & General Bureau 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

I Gede Mulyawan, S.E

Jabatan/ Position	**Kepala Cabang Mataram/** Head of Mataram Branch Office
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Klungkung, 19 Februari 1977** Klungkung, February 19, 1977
Usia/ Age	**44 Tahun/** 44 Years of Age
Domisili/ Domicile	**Mataram, Nusa Tenggara Barat**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0479/KEP/DIR/SDM/2021 tanggal 08 September 2021** Directors Decision No. 0479/KEP/DIR/SDM/2021 dated September 08, 2021
Latar Belakang Pendidikan Education Background	**Sarjana Ekonomi Universitas Merdeka** Bachelor of Economic at Merdeka University
Pengalaman Kerja Working Experiences	• **Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Mataram** Acting Head of Bank BPD Bali Mataram Branch Office • **Wakil Kepala Bank BPD Bali Kantor Cabang Gianyar** Deputy Head at Bank BPD Bali Gianyar Branch Office • **Kepala Cabang Pembantu Selat Bank BPD Bali Kantor Cabang Karangasem** Head of Selat Sub Branch of Bank BPD Bali Karangasem Branch Office • **Kepala Bidang Penyelamatan Kredit Bank BPD Bali Kantor Cabang Tabanan** Head of Credit Bailout of Credit Division of Bank BPD Bali Tabanan Branch Office • **Pejabat Sementara Kepala Bidang Penyelamatan Kredit Bank BPD Bali Kantor Cabang Tabanan** Acting Head of Credit Bailout of Credit Division of Bank BPD Bali Tabanan Branch Office • **Kepala Seksi Hukum & Administrasi Kredit Bank BPD Bali Kantor Cabang Klungkung** Head of Legal & Credit Administration Section of Bank BPD Bali Klungkung Branch Office
Rangkap Jabatan Concurrent Position	**Tidak ada rangkap jabatan** No concurrent position
Hubungan Afiliasi Affiliated Relations	**Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham** Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

I Made Indra Taurisiana, S.T.

Jabatan/ Position	**Kepala Cabang Ubud/** Head Of Ubud Branch Office
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 20 Mei 1978** Denpasar, May 20, 1978
Usia/ Age	**43 Tahun/** 43 Years of Age
Domisili/ Domicile	**Mataram, Nusa Tenggara Barat**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0355/KEP/DIR/SDM/2019 tanggal 03 Juli 2019** Directors Decision No. 0355 / KEP / DIR / SDM / 2019 dated July 03, 2019
Latar Belakang Pendidikan Education Background	**Sarjana Teknik** Bachelor of Engineer
Pengalaman Kerja Working Experiences	• **Kepala Bank BPD Bali Kantor Cabang Mataram** Head of Bank BPD Bali Mataram Branch Office • **Kepala Bagian Treasury Divisi Treasury Bank BPD Bali Kantor Pusat** Head of Treasury Section at Bank BPD Bali Head Office • **Pejabat Sementara Kepala Bagian Treasury Divisi Treasury Bank BPD Bali Kantor Pusat** Acting Head of Treasury Section at Bank BPD Bali Head Office • **Kepala Cabang Pembantu Kintamani Bank BPD Bali Kantor Cabang Bangli** Head of Bank BPD Bali Kintamani Supporting Branch of Bangli Branch Office • **Assisten Officer Money Changer Divisi Treasury Bank BPD Bali Kantor Pusat** Assisten Officer of Money Changer of Treasury Division 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

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	**42 Tahun/** 42 Years of Age
Domisili/ Domicile	**Seririt, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0436/KEP/DIR/SDM/2019 tanggal 06 Agustus 2019** Directors Decision No. 0436 / KEP / DIR / SDM / 2019 dated August 06, 2019
Latar Belakang Pendidikan Education Background	**Pascasarjana Universitas Udayana** Postgraduate at Udayana University
Pengalaman Kerja Working Experiences	• **Kepala Bagian Kajian & Laporan Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat** Head of Study & Report of Risk Management Division of Bank BPD Bali Head Office • **Pejabat Sementara Kepala Bagian Kajian & Laporan Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat** Acting Head of Study & Report of Risk Management Division of Bank BPD Bali Head Office • **Assisten Yunior Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Junior Assisten of Policy & Procedure of Operational & Non Operational of Compliace Division of Bank BPD Bali Head Office • **Assisten Officer Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat** Assisten Officer of Policy & Procedure of Operational & Non Operational of Compliace Division of Bank BPD Bali Head Office • **Kepala Seksi Hukum & Administrasi Kredit Bank BPD Bali Kantor Cabang Ubud** Head of Legal & Credit Administration Section of Credit Division of Bank BPD Bali Ubud Branch Office • **Assisten Officer Divisi Sekretaris Perusahaan Bank BPD Bali Kantor Pusat** Assisten Officer of Corporate Secretary of Bank BPD Bali Head Office • **Assisten Officer Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat** Assisten Officer of Secretary & General Division 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

Ni Ketut Lestari,S.TP.

Jabatan/ Position	**Kepala Cabang Badung/** Head of Badung Branch Office
Kewarganegaraan/ Citizenship	**Indonesia**
Tempat & Tanggal Lahir Place & Date of Birth	**Denpasar, 10 Desember 1973** Denpasar, December 10, 1973
Usia/ Age	**48 Tahun/** 48 Years of Age
Domisili/ Domicile	**Bangli, Bali**
Dasar Hukum Pengangkatan Legality of Appointment	**Keputusan Direksi Nomor 0356/KEP/DIR/SDM/2019 tanggal 03 Juli 2019** Directors Decision No. 0356 / KEP / DIR / HR / 2019 dated July 03, 2019
Latar Belakang Pendidikan Education Background	**Sarjana Teknik Universitas Udayana Bali** Bachelor of Engineer at Udayana University of Bali
Pengalaman Kerja Working Experiences	• **Kepala Bank BPD Bali Kantor Cabang Bangli** Head of Bank BPD Bali Bangli Branch Office • **Wakil Kepala Cabang Bisnis Bank BPD Bali Kantor Cabang Renon** Deputy Head of Business Branch of Bank BPD Bali Renon Branch Office • **Kepala Bagian Kredit Retail, Mikro & Konsumer Divisi Kredit Bank BPD Bali Kantor Pusat** Head of Retail, Micro & Consumer Credit of Credit Division of Bank BPD Bali Head Office • **Pejabat Sementara Kepala Bagian Kredit Retail, Mikro & Konsumer Divisi Kredit Bank BPD Bali Kantor Pusat** Acting Head of Retail, Micro & Consumer Credit of Credit Division of 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 Payangan Sub Branch of Bank BPD Bali Ubud Branch Office • **Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Gianyar** Head of Credit Marketing Section of Bank BPD Bali Gianyar Branch Office
Rangkap Jabatan Concurrent Position	**Tidak ada rangkap jabatan** No concurrent position
Hubungan Afiliasi Affiliated Relations	**Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham** Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

LAPORAN MANAJEMEN 2021

2021 Management Report

03

Pandemi *Covid-19* berdampak luas hampir di seluruh sektor, termasuk sektor perbankan yang mempengaruhi Visi, Misi dan Strategi Bank BPD Bali kedepannya.

The Covid-19 pandemic has a wide impact on almost all sectors, including the banking sector which affects the Vision, Mission and Strategy of Bank BPD Bali in the future.

LAPORAN DEWAN KOMISARIS
Board of Commissioner Report

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

Om Swastyastu,

Om Swastyastu,

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dear Valued Shareholders and Stakeholders,

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 2021.

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, 2021.

Kondisi Makro Ekonomi dan Industri Perbankan

Macroeconomic Condition and Banking Industry

Perekonomian Global 2021 Berangsur Pulih di tengah Meningkatnya Kasus *Covid- 19*

The Global Economy in 2021 Gradually Recovers amidst the Increasing Cases of Covid-19

Pemulihan ekonomi global diperkirakan berlanjut di tengah kenaikan kasus *Covid-19* varian *Omicron*, tekanan inflasi yang tinggi, dan percepatan normalisasi kebijakan moneter di beberapa bank sentral. Pemulihan tersebut diprakirakan akan berlangsung lebih seimbang, tidak hanya bertumpu pada Amerika Serikat (AS) dan Tiongkok, namun juga disertai dengan perbaikan ekonomi Eropa, Jepang, dan India. Perbaikan yang terus berlangsung dikonfirmasi oleh kinerja sejumlah indikator pada Desember 2021 antara lain *Purchasing Managers' Index* (PMI), keyakinan konsumen, dan penjualan ritel yang tetap kuat. Dengan perkembangan tersebut, Bank Indonesia memprakirakan pertumbuhan ekonomi global tetap berlanjut hingga mencapai 4,4% pada 2022. Volume perdagangan dan harga komoditas dunia masih meningkat, sehingga menopang prospek ekspor negara berkembang. Ketidakpastian pasar keuangan global masih berlanjut sejalan dengan percepatan kebijakan normalisasi *the Fed* sebagai respons tekanan inflasi di AS yang meningkat sejalan dengan gangguan rantai pasok dan kenaikan permintaan, serta tingginya penyebaran *Covid-19* varian *Omicron*. Hal tersebut mengakibatkan terbatasnya aliran modal dan tekanan nilai tukar negara berkembang, termasuk Indonesia.

The global economic recovery is predicted to continue amid the increase in cases of the Omicron variant of the Covid-19 virus, high inflationary pressures, and accelerated normalization of monetary policy at several central banks. The recovery is predicted to be more balanced, not only relying on the United States (US) and China, but also accompanied by economic recovery in Europe, Japan and India. The ongoing improvement can be seen from the performance of indicators in December 2021, including the Purchasing Managers' Index (PMI), consumer confidence, and retail sales which remain strong. With these developments, Bank Indonesia predicts global economic growth will continue to reach 4.4% in 2022. The volume of trade and world commodity prices are still increasing, thus supporting the export prospects of developing countries. The uncertainty in global financial markets continues in line with the acceleration of the Fed's normalization policy in response to rising inflationary pressures in the US in line with supply chain disruptions and rising demand, as well as the high spread of the Omicron variant of the Covid-19 virus. This resulted in limited capital flows and pressure on the exchange rate of developing countries, including Indonesia.

Kondisi Perekonomian Domestik 2021 Mengindikasikan Akselerasi Proses Pemulihan

Perkembangan indikator ekonomi pada Desember 2021 mengindikasikan akselerasi proses pemulihan, antara lain mobilitas masyarakat, penjualan eceran, dan keyakinan konsumen. Perekonomian Indonesia 2021 yang diukur berdasarkan Produk Domestik Bruto (PDB) atas dasar harga berlaku mencapai Rp16.970,8 triliun dan PDB per kapita mencapai Rp62,2 juta atau US$4.349,5. Ekonomi Indonesia tahun 2021 tumbuh sebesar 3,69%, lebih tinggi dibanding capaian tahun 2020 yang mengalami kontraksi pertumbuhan sebesar 2,07%. Dari sisi produksi, pertumbuhan tertinggi terjadi pada Lapangan Usaha Jasa Kesehatan dan Kegiatan Sosial sebesar 10,46%. Sedangkan pertumbuhan tertinggi yang dicapai adalah pada Komponen Barang dan Jasa yaitu sebesar 20,04%. Ekonomi Indonesia triwulan IV-2021 terhadap triwulan IV-2020 mengalami pertumbuhan sebesar 5,02 persen (yoy). Dari sisi produksi, Lapangan Usaha Jasa Kesehatan dan Kegiatan Sosial mengalami pertumbuhan tertinggi sebesar 12,16 persen. Sementara dari sisi pengeluaran, Komponen Ekspor Barang dan Jasa mengalami pertumbuhan tertinggi sebesar 29,83 persen. Struktur ekonomi Indonesia secara spasial tahun 2021 didominasi oleh kelompok provinsi di Pulau Jawa yang memberikan kontribusi ekonomi sebesar 57,89 persen dan kinerja ekonomi yang mengalami pertumbuhan sebesar 3,66 persen.

Domestic Economy in 2021 Indicates Acceleration of the Recovery Process

The development of economic indicators in December 2021 indicated an acceleration of the recovery process, including community mobility, retail sales, and consumer confidence. The Indonesia's Economic in 2021 as measured by Gross Domestic Product (GDP) at current prices reaches Rp16,970.8 trillion and GDP per capita reaches Rp62.2 million or US$ 4,349.5. Indonesia's economy in 2021 grew by 3.69 percent, higher than in 2020 which grew by 2.07 percent. In terms of production, the highest growth occurred in the Health Services and Social Activities Business Field of 10.46 percent. Meanwhile, in terms of expenditure, the highest growth was achieved by the Export Component of Goods and Services at 20,04% percent The Indonesian economy in the fourth quarter of 2021 compared to the fourth quarter of 2020 grew by 5.02 percent (y-on-y). In terms of production, the Health Services and Social Activities Business Field experienced the highest growth of 12.16 percent. Meanwhile, in terms of expenditure, the Export Component of Goods and Services experienced the highest growth of 29.83 percent. Indonesia's economic structure in 2021 is spatially dominated by the group of provinces on the island of Java which contributed 57.89 percent to the economy and economic performance which grew by 3.66 percent.

Dampak Pandemi *Covid-19* pada Pertumbuhan Ekonomi Bank

Persaingan perbankan yang semakin kompetitif pasca pandemi *Covid-19* telah mengubah tatanan kehidupan dan perilaku masyarakat. Pandemi *Covid-19* berdampak luas hampir di seluruh sektor, termasuk sektor perbankan yang mempengaruhi visi, misi dan strategi Bank BPD Bali kedepannya. Di tahun 2021 pemulihan ekonomi global terjadi yang ditandai dengan pelonggaran restriksi yang terjadi di berbagai negara, namun munculnya varian *delta* pada pertengahan tahun 2021 menahan perbaikan ekonomi, sehingga menjadi faktor utama risiko yang harus terus diantisipasi. Meskipun kinerja Bank selama tahun 2021 masih dibayangi dampak pandemi *Covid-19*, namun Bank masih mampu meningkatkan kinerja (pertumbuhan aset, kredit, dana pihak ketiga).

Bank BPD Bali berhasil mencetak pertumbuhan laba 5,24% (*yoy*), lebih tinggi dari pertumbuhan laba tahun 2020 sebesar -8,43% (*yoy*). Aset Bank BPD Bali tumbuh 10,73% (*yoy*), didukung pertumbuhan kredit dan DPK yang masing-masing tumbuh sebesar 3,54% (*yoy*) dan 8,98% (*yoy*). Jika dibandingkan dengan pertumbuhan tahun 2020, pertumbuhan DPK lebih tinggi dari 6,91% (*yoy*) pada tahun 2020 menjadi 8,98% (*yoy*) di tahun 2021.

The Impact of Covid-19 Pandemic on the Bank's Economic Growth

The increasing competition in banking after the Covid-19 pandemic has changed the life and behavior of the people. The Covid-19 pandemic has a wide impact on almost all sectors, including the banking sector which affects the Vision, Mission and Strategy of Bank BPD Bali going forward. In 2021, global economic recovery occurred, which was marked by the easing of restrictions that occurred in various countries, but the emergence of the delta variant in mid-2021 held back economic recovery, thus becoming the main risk factor that must be anticipated. Although the Bank's performance during 2021 is still overshadowed by the impact of the Covid-19 pandemic, the Bank is still able to improve performance (asset growth, loan, third party funds).

Bank BPD Bali managed to record profit growth of 5.24% (yoy), higher than the profit growth in 2020 of -8.43% (yoy). Bank BPD Bali's assets grew by 10.73% (yoy), supported by growth in loans and deposits which grew by 3.54% (yoy) and 8.98% (yoy). When compared to growth in 2020, growth in deposits was higher from 6.91% (yoy) in 2020 to 8.98% (yoy) in 2021.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2021 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 2021 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 May 13, 2019 and the Financial Service Authority letter Number: S-193 / KR.0811 / 2019 dated May 29, 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

Performance and Good Company Governance

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 2021 yang disampaikan oleh Direksi dan disetujui oleh Dewan Komisaris serta respon terhadap kondisi bisnis dan ekonomi yang dinamis.

Kinerja Direksi dalam mengelola perusahaan secara umum baik, tercermin dari Penerapan Tata Kelola Bank berada peringkat komposit "2" (Baik), namun masih terdapat beberapa kelemahan yang perlu mendapat perhatian untuk diselesaikan oleh manajemen pada pengelolaan *Governance*, *Risk Management and Compliance*.

Realisasi Rencana Bisnis Bank (RBB) tahun 2021 memberi keyakinan bahwa penerapan kebijakan serta langkah strategis yang dilaksanakan Direksi memungkin Bank BPD Bali untuk tetap mempertahankan kinerja yang positif, beradaptasi terhadap perubahan ekonomi, serta menjaga kesinambungan usaha Bank. Kondisi ini tercemin dari *indicator* kinerja keuangan Bank BPD Bali dan tingkat kesehatan Bank tetap terjaga dalam predikat sehat. Tingkat pencapaian pelaksanaan RBB dari aspek kuantitatif maupun kualitatif secara umum baik, namun masih perlu dioptimalkan, dalam rangka untuk memperluas pelayanan nasabah dan penetrasi pasar untuk mendorong diversifikasi DPK *non core deposit*,

Performance Assessment of The Board of Directors

The Board of Directors has shown excellent performance in managing the Company. The basis for assessing the performance of the Board of Directors refers to the Bank's Business Plan (RBB) of 2021 submitted by the Board of Directors and approved by the Board of Commissioners as well as the response to dynamic business and economic conditions.

The performance of the Board of Directors in managing the company is generally good, as reflected in the implementation of the Bank's Governance which is at a composite rating of "2" (Good), but there are still some weaknesses that need attention to be addressed by Governance, Risk Management, and Compliance.

The realization of the Bank's Business Plan (RBB) in 2021 provides confidence that the implementation of policies and strategic steps that carried out by the Board of Directors will enable Bank BPD Bali to maintain positive performance, adapt to economic changes, and maintain the Bank's business continuity. This condition is reflected in the financial performance indicators of Bank BPD Bali and the soundness of the Bank is maintained in a healthy predicate. The level of achievement of RBB implementation from both quantitative and qualitative aspects is generally good, however it is still needs to be optimized, in order to expand

memperkuat *corporate image* dan *brand exposure* serta meningkatkan *fee based income*.

Kinerja keuangan tahun 2021 menunjukkan hasil yang positif. Hal ini tercermin dari total aset tahun 2021 tumbuh sebesar 10,73% dari tahun 2020 sebesar Rp26.109 miliar menjadi Rp28.911 miliar. Penyaluran kredit tahun 2021 megalami peningkatan sebesar 3,54% dari tahun 2020 sebesar Rp19.123 miliar menjadi Rp19.800 miliar, dengan diikuti peningkatan dana pihak ketiga tahun 2021 sebesar 8,98% dari tahun 2020 sebesar Rp21.451 miliar menjadi sebesar Rp23.377 miliar dan laba tahun 2021 mengalami peningkatan sebesar 5,24% dari tahun 2020 sebesar Rp521,82 miliar menjadi Rp549,15 miliar.

Sedangkan dari aspek non keuangan, pencapaian yang sudah didapatkan, diantaranya adalah pengembangan produk *deposito On Call, Negotiable Certificate of Deposit* (NCD), layanan transaksi tanpa kartu (*Cardless*), EDC (*Acquier*) kerjasama dengan PT Artajasa pembayaran elektronik, layanan transaksi lintas negara melalui keanggotaan lembaga *switching* PT Rintis Sejahtera, *Biller Aggregator, E-Link* LPD, Koperasi BUMDes dan BPR, pengelolaan elektronifikasi retribusi daerah, implementasi PHR *online*, *renewal point* transaksi, pengadaan 48 unit ATM tahun 2020, pengadaan 12 unit mesin CRM, pengadaan dan pendistribusian kartu instan *outsource* ATM sebanyak 100.000, integrasi layanan perbankan dengan Rumah Sakit dan Kampus, optimalisasi pajak dan retribusi daerah, BUMD, layanan *E-Samsat* Bali dan nasional, pengembangan integrasi pengelolaan Dana BOS Provinsi Bali dengan sistem SIPD Kemendagri, integrasi dengan *E-Commerce* untuk kebutuhan transaksi Pemerintah Daerah, *fraud detection system*, dan mempercepat proses layanan dan keputusan kredit dengan mengembangkan aplikasi berbasis digital melalui *channel web* dan *mobile app* (LOS).

Atas pencapaian tersebut, Dewan Komisaris memberikan apresiasi dan penghargaan atas kebijakan dan langkah strategis yang diterapkan Direksi tahun 2021. Namun masih terdapat aspek kualitatif yang belum berjalan optimal, tercermin dari rencana 46 (empat puluh enam) proyek/program strategis, terealisasi sebanyak 22 (dua puluh dua) proyek/program strategis atau tercapai 47,83%, dalam proses sebanyak 20 (dua puluh) proyek/program strategis atau 43,48%, dan belum ada kelanjutan 4 (empat) proyek/program strategis atau 8,70%.

Secara umum kinerja Direksi dalam mengelola perusahaan sudah baik, namun kedepan beberapa hal yang menjadi perhatian Direksi antara lain:

a. Melakukan optimalisasi penyelesaian kredit bermasalah atas 2 debitur (PT KCPP, dan PT Duta Karya Perkasa) dan melakukan pemantauan dan *profiling* kepada debitur yang telah mendapatkan restrukturisasi karena dampak *covid-19* sebagai antisipasi adanya gagal bayar atas kredit debitur, dikaitkan dengan kecukupan dan kewajaran perhitungan CKPN;

customer service and market penetration to encourage diversification of non-core deposits, strengthen corporate image and brand exposure and increase fee-based income.

Financial performance in 2021 shows positive results. This is reflected in the total assets in 2021 growing up by 10.73% from 2020 of Rp26,109 billion to Rp28,911 billion. Credit disbursement in 2021 has increased by 3.54% from 2020 of Rp19,123 billion to Rp19,800 billion, followed by increase in third party funds in 2021 by 8.98% from 2020 of Rp21,451 billion to Rp23,377 billion and profit in 2021 has increased of 5.24% from 2020 of Rp521.82 billion to Rp549.15 billion.

Meanwhile, from the non-financial aspect, the achievements that have been obtained, among others are, the development of On Call deposit products, Negotiable Certificate of Deposit (NCD), cardless transaction services (Cardless), EDC (Acquier) in collaboration with PT Artajasa electronic payments, cross-border transaction services. through membership of switching institutions PT Rintis Sejahtera, Biller Aggregator, E-Link LPD, BUMDes and BPR Cooperatives, management of regional retribution electronification, online PHR implementation, transaction point renewal, procurement of 48 ATM units in 2020, procurement of 12 CRM machines, procurement and distribution 100,000 instant outsourced ATM cards, integration of banking services with hospitals and campuses, optimization of regional taxes and levies, BUMD, Bali and national E-Samsat services, development of integration of Bali Province BOS Fund management with the SIPD system of the Ministry of Home Affairs, integration with E-Commerce for local government transaction needs, fraud detection system, and accelerating p service processes and credit decisions by developing digital-based applications through web and mobile app (LOS) channels.

For the achievement, the Board of Commissioners gives appreciations for the policies and strategic steps that have been implemented by the Board of Directors in 2021. However, there are still qualitative aspects that have not been running optimally, as reflected in the 46 (forty six) strategic projects/programs, which were realized as many as 22 (twenty two) strategic projects/programs or 47.83%, were still in the process of 20 (twenty) strategic projects/programs or 43.48%, and have not been process of 4 (four) strategic projects/programs or 8.70%.

In general, the performances of the Board of Directors in managing the company has been good, however, there are several things in the future that will become attention of the Board of Directors, as follow:

a. Optimizing for 2 debtors (PT KCPP, and PT Duta Karya Perkasa) and monitoring and profiling debtors who have received restructuring due to the impact of Covid-19 in anticipation of default on debtor credit, related to the adequacy and fairness of the calculation of CKPN;

b. Pemantauan secara berkelanjutan terhadap capaian kinerja yang masih di bawah target dan/atau yang mengalami penurunan pertumbuhan secara (*yoy*), melalui percepatan penyelesaian kegiatan aktivitas baru dan program strategis sehingga dapat diselesaikan sesuai target waktu (tidak terdapat *carry over*);

c. Peningkatan percepatan proses pengembangan *career path management sytem* dan kebijakan *Job Grading*, dengan penyusunan SOP sebagai petunjuk/pedoman-pedoman pelaksanaan khususnya kebijakan tentang *Grading (Job Grade, Person Grade, Job Person Match,* Perubahan *Grade*) maupun kebijakan tentang Remunerasi yang didasarkan pada kinerja dan risiko;

d. Agar terus dilakukan komunikasi secara berkesinambungan dengan Pemegang Saham, sebagai antisipasi atas implemetasi POJK Nomor 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum, yang antara lain mengatur perihal kewajiban Bank Umum untuk memenuhi Modal Inti Minimum paling sedikit Rp3 triliun paling lambat 31 Desember 2024;

e. Setiap melakukan mutasi, rotasi dan promosi, diberikan *onboarding* (proses penyesuaian diri dengan peran baru di perusahaan dengan cepat dan berjalan lancar) melalui pelatihan khusus sesuai dengan bidang tugasnya, dan setiap terjadi peralihan tugas dan wewenang telah dibuatkan bukti berita acara serah terima tugas dan kewenangan yang berfungsi sebagai pelepasan dan penerimaan tanggung jawab selanjutnya;

f. Melakukan mitigasi risiko atas potensi risiko kepatuhan yang diperkirakan akan dihadapi ke depan yaitu:
   1) Kesalahan dalam Pelaporan LBU dan SLIK yang berpotensi menimbulkan sanksi/denda;
   2) Kelemahan administrasi kredit restrukturisasi dan pemantauan atas pelaksanaan strategi restrukturisasi *Covid-19,* yang berpotensi meningkatnya rasio NPL;
   3) Ketidaksesuaian penginputan nilai taksasi agunan pada sistim PAPI dengan paripasu 0% terkait kredit PEN, sehingga berdampak pada ketidaksesuaian pada perhitungan ATMR dan KPMM (CAR);

g. Menginstruksikan kepada seluruh unit operasional agar lebih meningkatkan fungsi kontrol (*maker, cheker* dan *approval*) sebagai upaya meningkatkan budaya mitigasi risiko guna mencegah terjadinya *fraud*;

h. Melakukan upaya perbaikan *exposure* risiko pada Kantor Cabang dengan terus melakukan pembinaan dan pemantauan terhadap Kantor Cabang yang *exposure* risiko masih berada pada peringkat Moderate ke atas;

i. Dalam upaya meminimalisir terjadinya *Fraud* Eksternal *(skimming)*, agar dioptimalkan Pelaksanaan Operasional Layanan Transaksi Tanpa Kartu *(Cardless)*, dengan memperluas jaringan layanan pada Agen dan Toko Berjaringan;

b. Continuous monitoring of performance achievements that are still below the target and/or those experiencing a decline in growth (yoy), through accelerating the completion of new activities and strategic programs so that they can be completed according to the target time (no carry over);

c. Increasing the acceleration of the career path management system development process and Job Grading policy, with the preparation of SOPs as implementation guidelines/guidelines, especially policies on Grading (Job Grade, Person Grade, Job Person Match, Grade Change) as well as policies regarding Remuneration based on performance and risk;

d. to continue to communicate continuously with Shareholders, in anticipation of the implementation of POJK Number 12/POJK.03/2020 dated March 16, 2020 regarding Consolidation of Commercial Banks, which among other things regulates the obligations of Commercial Banks to meet Minimum Core Capital of at least Rp3 trillion no later than December 31, 2024;

e. every time there is a transfer, rotation and promotion, will be given on boarding (the process of self adjusting to a new role in the company for quickly and smoothly adjustment) through special training in accordance with the field of duty, and every time there is a transfer of duties and authority, will be prepared with proof of the handover of assignments and authority that aim as the release and acceptance of further responsibilities

f. Perform risk mitigation on potential compliance risks that are expected to be faced in the future, as follow:
   1) Errors in LBU and SLIK Reporting that have the potential to cause sanctions/fines;
   2) Weaknesses in the administration of restructuring loans and monitoring of the implementation of the Covid-19 restructuring strategy, which has the potential to increase the NPL ratio;
   3) Inconsistency on inputting the estimated value of collateral in the PAPI system with a 0% paripasu related to the PEN credit, which result in discrepancies in the calculation of ATMR and KPMM (CAR).

g. Instruct all operational units to further improve control functions (maker, checker and approval) as an effort to improve the risk mitigation culture to prevent fraud.

h. Strive to improve risk exposure at Branch Offices by continuing to provide guidance and monitoring to Branch Offices whose risk exposure is still at Moderate rating and above;

i. In order to minimize the occurrence of External Fraud (skimming), optimize the Operational Implementation of Cardless Transaction Services, by expanding the service network at Agents and Networked Stores;

j. Melakukan penguatan SKAI dan Anti *Fraud*;
k. Optimalisasi penerapan strategi Anti *Fraud* dan optimalisasi Program APU& PPT;
l. Meningkatkan pendapatan dari bisnis *treasury*;
m. Meningkatkan percepatan realisasi penyaluran CSR dan mengurangi beban kerja dalam penanganan CSR dengan melimpahkan pelaksanaan pengadaan barang / jasa atas bantuan kepada penerima bantuan CSR;
n. Perlu pengawasan dan pengawalan secara khusus terkait pengembangan dan penyempurnaan kebijakan bidang SDM agar kebijakan strategi sini sesuai dengan rencana pengembangan (*blueprint*) SDM Bank BPD Bali yang konsisten dan berkesinambungan;
o. Agar menjadi perhatian Direksi terkait adanya kewajiban perpajakan yang masih dalam proses keberatan atas hasil audit pajak tahun fiskal 2016;
p. Untuk rencana "*Rebranding* Bank BPD Bali" agar dimasukan dalam penyesuaian/perubahan RBB tahun 2022.

Pandangan Atas Penerapan *Good Corporate Governance*

Salah satu tugas Dewan Komisaris adalah untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola perusahaan yang baik yaitu transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran dalam setiap kegiatan usaha Bank BPD Bali di seluruh tingkatan jenjang organisasi. Bahwa bisnis perbankan merupakan bisnis yang berdasarkan kepercayaan nasabah, sehingga penerapan tata kelola yang baik menjadi faktor penting untuk menjaga dan/atau memelihara kepercayaan nasabah, pemegang saham serta pemangku kepentingan.

Berdasarkan surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor S-28/KR.081/2021 tanggal 14 Juni 2021 perihal Realisasi Rencana Bisnis Triwulan I Tahun 2021 dan Penetapan Tingkat Kesehatan Bank BPD Bali, disampaikan hasil penilaian tingkat kesehatan Bank posisi 31 Desember 2020 dikategorikan peringkat komposit 2 (PK-2) dengan rincian komposit Profil Risiko *Inherent Risk* dinilai 3 (*moderate*) dan Kualitas Penerapan Manajemen Risiko dinilai 2 (*satisfactory*) yang mencerminkan kondisi Bank secara umum sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan *factor* eksternal lainnya. Namun demikian berdasarkan hasil *self assessment* terhadap Tingkat Kesehatan Bank posisi Desember 2021 secara komposit berada pada peringkat 2 (Baik) dengan penilaian Profil Risiko berada pada peringkat 2 (*LowMod*), Tata Kelola dalam peringkat 2 (Baik), *Earning* dalam peringkat 2 (Memadai), dan Permodalan dalam peringkat 2 (Memadai).

Dalam rangka meningkatkan penerapan tata kelola, Dewan Komisaris telah melakukan pengawasan melalui pemantauan, evaluasi, dan rapat koordinasi dengan Direksi serta Satuan Unit Kerja terkait. Saran dan nasehat Dewan Komisaris tersebut telah ditindaklanjuti oleh Direksi. Hal tersebut tercermin dari hasil penilaian sendiri (*self assessment*)

j. Strengthening SKAI and Anti Fraud;
k. Optimizing the implementation of the Anti Fraud strategy as well as AML & CFT Program;
l. Increase revenue from the treasury business;
m. Enhance the acceleration of the realization of CSR distribution and reduce the workload in handling CSR by delegating the implementation of the procurement of goods / services for domnation to recipients of CSR;
n. specifically to supervise and oversee the development and improvement of HR policies so that this strategic policy is in accordance with the consistent and sustainable HR development plan (blueprint) of Bank BPD Bali;
o. The Board of Directors to be aware of the existence of tax obligations that are still in the process of being objected to the results of the 2016 fiscal year tax audit;
p. For the plan of "Rebranding Bank BPD Bali" to be included in the adjustment/change of the Bamk's Business Plan in 2022.

Perspective on Good Corporate Governance Implementation

One of the duties of the Board of Commissioners is to ensure the implementation of the principles of good corporate governance, namely transparency, accountability, responsibility, independency and fairness in every business activity of Bank BPD Bali at all levels of its organization. Whereas the banking business is a business based on customer trust, so that the implementation of good governance is an important factor to maintain and/or maintain the trust of customers, shareholders and stakeholders.

Based on the letter from the Financial Services Authority (OJK) Regional 8 Bali and Nusa Tenggara Number S-28/KR.081/2021 dated June 14, 2021 regarding the Business Plan Realization of the First Quarter of 2021 and determination of the Soundness Level of Bank BPD Bali, the results of the assessment of the Bank's soundness level were submitted. the position of December 31, 2020 is categorized as a composite rating of 2 (PK-2) with composite details of the Inherent Risk Risk Profile rated 3 (moderate) and the Quality of Risk Management Implementation rated 2 (satisfactory) which reflects the condition of the Bank in general healthy and is considered capable of handle significant negative impacts from changes in business conditions and other external factors. However, based on the results of the self-assessment of the Bank Soundness Level, the composite position in December 2021 was ranked 2 (Good) with an assessment of the Risk Profile being ranked 2 (LowMod), Governance was ranked 2 (Good), Earning was ranked 2 (Adequate), and Capital in rank 2 (Adequate).

In order to improve the implementation of governance, the Board of Commissioners has carried out supervision through monitoring, evaluation, and coordination meetings with the Board of Directors and the related work units. The Board of Commissioners' suggestions and advice have been followed up by the Board of Directors. This is reflected in the

penerapan tata kelola periode Desember 2021 berada pada peringkat komposit 2 (Baik).
Walaupun demikian, masih ada hal yang perlu ditingkatkan yaitu :

1. Pada Struktur Tata Kelola;
   Kompetensi sumber daya manusia masih perlu terus ditingkatkan secara berkesinambungan untuk memahami seluruh aktivitas operasional Bank dan ketentuan yang berlaku.
2. Pada Proses Tata Kelola:
   a. Area/ ruang lingkup pemeriksaan SKAI dan Anti *Fraud* masih terbatas, belum untuk keseluruhan area strategis bank;
   b. Dalam prakteknya di unit operasional belum sepenuhnya sesuai kebijakan, sistem dan prosedur tertulis bank, sehingga masih dapat ditemukan kelemahan-kelemahan oleh audit internal maupun audit eksternal.
3. Pada Hasil Tata Kelola;
   Temuan audit berulang dari temuan audit sebelumnya masih terdapat di beberapa unit kerja operasional.

results of the self-assessment of the implementation of governance for the December 2021 period which is at a composite rating of 2 (Good).
However, there are still things that need to be improved, namely:

1. On the governance structure;
   Human resource competence still needs to be continuously improved to understand all the Bank's operational activities and applicable regulations.
2. In the governance process:
   a. The area/scope of SKAI and Anti-Fraud examination is still limited, not for all strategic areas of the bank;
   b. In practice, the operational units have not fully complied with the bank's written policies, systems and procedures, so that internal and external audits can still find weaknesses.
3. On governance results:
   Repeated audit findings from previous audit findings are still present in several operational work units.

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 2021, 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 2021 kepada Dewan Komisaris. Dalam pelaksanaan tugasnya, Komite Audit telah mengadakan rapat sebanyak 11 (sebelas) kali.

Komite Pemantau Risiko telah menjalankan tugasnya antara lain mengevaluasi kebijakan manajemen risiko dan efektivitas pelaksanaannya (identifikasi, pengukuran, *monitoring*, dan pengendalian risiko). Selama tahun 2021, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 8 (delapan) kali.

Sementara Komite Remunerasi dan Nominasi telah menjalankan tugasnya dalam memberikan rekomendasi kepada Dewan Komisaris terkait dengan remunerasi dan nominasi Perusahaan, dan menyelenggarakan rapat sebanyak 9 (sembilan) 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.

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 2021, the Audit Committee has carried out its duties, including evaluating the effectiveness of the Internal Audit Work Unit (SKAI), monitoring the follow-up to audit findings, both internal and external, ensuring the implementation of good internal control and recommending the use of Public Accountants and Public Accounting Firms (AP and KAP) to audit the financial statements for the 2021 financial year to the Board of Commissioners. In carrying out its duties, the Audit Committee has held 11 (eleven) meetings.

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 2021, the Risk Monitoring Committee held 8 (eight) meetings.

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 9 (nine) 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 2022 dan menilai prospek usaha tahun 2022 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 menyusun kebijakan dan langkah-langkah strategis yang optimal, melakukan inovasi dan terobosan-terobosan melalui peningkatan kualitas layanan, pemasaran dan pengembangan atas produk dan jasa yang dimiliki, guna memantapkan posisi dan daya saing dalam rangka pencapaian program transformasi Bank BPD Bali, untuk menjadikan Bank BPD Bali sebagai *market leader*.

Direksi telah menetapkan sasaran strategis dan nilai perusahaan yang dijabarkan lebih lanjut dalam Rencana Bisnis Bank tersusun secara matang dan realistis dengan cakupan yang komprehensif didasarkan pada visi, misi dan Program Transformasi Bank BPD Bali yang menjadikan Bank yang kuat, berdaya saing tinggi, dan terkemuka dalam melayani UMKM serta berkontribusi bagi pertumbuhan perekonomian daerah yang berkelanjutan, didasarkan pada kondisi ekonomi makro, mikro, dan kondisi internal di tengah pandemi *Coronavirus Disease 2019 (Covid -19).*

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 2022 and assessed that the business prospects for 2022 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 to the Board of Directors of the Company to compose optimal policies and strategic steps, to innovate and make a break throughs through the improvement of service quality, marketing and the development of company's products and services, in order to strengthen the position and competitiveness to achieve the Bank BPD Bali transformation program, to make Bank BPD Bali a market leader.

The Board of Directors has determined strategic targets and corporate values which are further elaborated in the Bank's Business Plan which is carefully and realistically structured with comprehensive coverage based on the vision, mission and Transformation Program of Bank BPD Bali which makes a strong, highly competitive, and leading Bank. in serving MSMEs and contributing to sustainable regional economic growth, based on macro, micro, and internal conditions in the midst of the Coronavirus Disease 2019 (Covid -19) pandemic.

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 mitra bisnis Perusahaan serta Direksi dan seluruh karyawan yang telah bekerja optimal untuk mencapai target dan menghadapi tantangan di tahun 2021.

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 2022 dengan tetap memerhatikan prinsip *good corporate governance* dan *prudential banking*.

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 partners and Directors and all employees who have worked optimal for achieving targets and facing hindrances in 2021.

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 2022 target while still following the principles of good corporate governance and 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*.

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

Om Shanti, Shanti, Shanti Om

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

LAPORAN DIREKSI
Board of Director Report

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 2021 dengan berbagai tantangan dan peluang. Bank BPD Bali pada tahun 2021 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 2021

Kondisi Makro Ekonomi

Perkembangan indikator ekonomi pada Desember 2021 mengindikasikan akselerasi proses pemulihan, antara lain mobilitas masyarakat, penjualan eceran, dan keyakinan konsumen. Secara keseluruhan, pertumbuhan ekonomi 2021 tercatat sebesar 3,2-4,0%. Pertumbuhan ekonomi diprediksikan meningkat ke kisaran 4,7-5,5% pada 2022, sejalan dengan akselerasi konsumsi swasta dan investasi, di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor, meski risiko kenaikan kasus *Covid-19* perlu terus diwaspadai. Prakiraan tersebut didukung oleh mobilitas yang terus meningkat sejalan dengan akselerasi vaksinasi, pembukaan ekonomi yang semakin luas, dan stimulus kebijakan yang berlanjut. Kinerja lapangan usaha (LU) Utama, seperti industri pengolahan, perdagangan, konstruksi, dan pertanian tumbuh meningkat. Secara spasial, perbaikan ekonomi diprakirakan terjadi di seluruh wilayah terutama Jawa, Sumatra, Kalimantan, dan Balinusra seiring dengan tetap kuatnya kinerja ekspor, perbaikan permintaan domestik, dan kinerja LU Utama.

Kondisi perekonomian di Bali triwulan IV-2021 tercatat tumbuh 4,52 persen jika dibandingkan dengan capaian triwulan III-2021 *(q-to-q)*. Dari sisi produksi, pertumbuhan tertinggi tercatat pada lapangan usaha Kategori C (Industri Pengolahan) sebesar 17,71 persen. Sementara dari sisi pengeluaran, pertumbuhan tertinggi tercatat pada Komponen Ekspor Luar Negeri sebesar 27,72 persen.

Sedangkan jika dibandingkan dengan periode yang sama tahun sebelumnya (*yoy*), ekonomi Bali triwulan IV-2021 tercatat tumbuh sebesar 0,51 persen. Dari sisi produksi, pertumbuhan tertinggi tercatat pada lapangan usaha Kategori D (Pengadaan Listrik dan Gas) sebesar 10,62 persen. Sementara dari sisi pengeluaran, pertumbuhan tertinggi tercatat pada Komponen Ekspor Luar Negeri sebesar 20,48 persen.

Jika diakumulasikan pertumbuhan triwulan I-2021 sampai dengan triwulan

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 2021 with multiple hurdles and moments. Bank BPD Bali in 2021 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 2021 fiscal year.

Macroeconomic Conditions

Developments in economic indicators on December 2021 indicate an acceleration of the recovery process, including community mobility, retail sales, and consumer confidence. Overall, economic growth in 2021 is recorded in the range of 3.2-4.0%. Economic growth is forecasted to increase to the range of 4.7-5.5% in 2022, in line with the acceleration of private consumption and investment, while the Government's fiscal spending and exports are maintained, although the risk of an increase in Covid-19 cases requires continued vigilance. This forecast is supported by increased mobility in line with accelerated vaccinations, wider economic openings, and continued policy stimulus. The performance of the main business sector (LU), such as the manufacturing industry, trade, construction, and agriculture grew steadily. Spatially, economic recovery is predicted in all regions, especially Java, Sumatra, Kalimantan and Balinusra in line with continued strong export performance, improvement in domestic demand, and performance of the business sector.

The economic condition in Bali in the fourth quarter of 2021 recorded a growth of 4.52 percent compared to the results of the third quarter of 2021 (q-to-q). In terms of production, the highest growth was recorded in Category C (Processing Industry) at 17.71 percent. Meanwhile, in terms of expenditure, the highest growth was recorded in the Foreign Export Component of 27.72 percent.

Meanwhile, when compared to the same period the previous year (yoy), Bali's economy in the fourth quarter of 2021 recorded a growth of 0.51 percent. In terms of production, the highest growth was recorded in Category D (Electricity and Gas Procurement) business fields of 10.62 percent. Meanwhile, in terms of expenditure, the highest growth was recorded in the Foreign Export Component of 20.48 percent.

If the accumulated growth in the first quarter of 2021 to the fourth

IV-2021, maka ekonomi Bali pada tahun 2021 masih tercatat tumbuh negatif atau terkontraksi sedalam 2,47 persen (c-to-c).

Struktur ekonomi Bali dari sisi produksi, pada tahun 2021 masih didominasi oleh Kategori I (Penyediaan Akomodasi dan Makan Minum) yang tercatat berkontribusi sebesar 16,66 %. Sementara dari sisi pengeluaran, kontribusi terbesar tercatat pada Komponen Konsumsi Rumah Tangga yaitu 55,55 %.

quarter of 2021 is accumulated, the Bali economy in 2021 will still grow negatively or contract as much as 2.47 percent (c-to-c).

The economic structure of Bali in terms of production, in 2021 it will still be dominated by Category I (Provision of Accommodation and Food and Drink) which recorded a contribution of 16.66%. Meanwhile, in terms of expenditure, the largest contribution was recorded in the Household Consumption Component, which was 55.55%.

Kinerja Bank BPD Bali Tahun 2021

Bank BPD Bali berhasil mencetak pertumbuhan laba 5,24% (*yoy*), lebih tinggi dari pertumbuhan laba tahun 2020 sebesar -8,43% (*yoy*). Aset Bank BPD Bali tumbuh 10,73% (*yoy*), didukung pertumbuhan kredit dan DPK yang masing-masing tumbuh sebesar 3,54% (*yoy*) dan 8,98% (*yoy*). Jika dibandingkan dengan pertumbuhan tahun 2020, pertumbuhan DPK lebih tinggi dari 6,91% (yoy) pada tahun 2020 menjadi 8,98% (yoy) di tahun 2021. Pertumbuhan dana pihak ketiga terutama didorong oleh pertumbuhan giro sebesar 51,08% (*yoy*). Pertumbuhan kredit mengalami perlambatan dari posisi tahun lalu sebesar 3,90% (yoy) menjadi 3,54% (*yoy*) di tahun 2021, namun jika dibandingkan dengan pertumbuhan kredit perbankan Bali (Bank Umum dan Bank Perkreditan Rakyat) yakni sebesar 1,39% *(yoy)*, pertumbuhan kredit Bank BPD Bali masih berada di atasnya. Pertumbuhan kredit kepada UMKM mengalami peningkatan sebesar 17,74% (*yoy*), lebih tinggi dibandingkan pertumbuhan tahun 2020 sebesar 8,82% (*yoy*). Rasio Kredit Bermasalah (NPL) Bank BPD Bali mengalami penurunan dari 2,61% pada tahun 2020 menjadi 2,42% pada tahun 2021.

Bank BPD Bali's Performance in 2021

Bank BPD Bali managed to record 5.24% (yoy) profit growth, higher than the 2020 profit growth of -8.43% (yoy). Bank BPD Bali's assets grew by 10.73% (yoy), supported by growth in loans and deposits which grew by 3.54% (yoy) and 8.98% (yoy). When compared to growth in 2020, growth in deposits was higher from 6.91% (yoy) in 2020 to 8.98% (yoy) in 2021. Growth in third party funds was mainly driven by growth in demand deposits of 51.08% (yoy). Credit growth slowed from last year's position of 3.90% (yoy) to 3.54% (yoy) in 2021, however, when compared to Bali's credit (General Bank and Rural Bank) of 1.39% (yoy), Bank BPD Bali's credit growth still on it. Credit growth to UMKM increased by 17.74% (yoy), higher than the growth in 2020 of 8.82% (yoy). The NPL ratio of Bank BPD Bali has decreased from 2.61% in 2020 to 2.42% in 2021.

Jumlah jaringan kantor dan terminal perbankan elektronik tahun 2021 mencakup 163 kantor bank (*KP, KC dan KCP*) dan 403 terminal perbankan elektronik (terminal ATM, terminal CRM dan terminal EDC). Pada tahun 2021 Bank BPD Bali telah melakukan pembukaan 4 Kantor Cabang Pembantu, 17 terminal ATM,1 terminal CRM dan 50 terminal EDC. Bank BPD Bali juga melakukan pemindahan alamat 3 Kantor Cabang Pembantu,10 terminal ATM, dan 5 terminal EDC.

The number of office networks and electronic banking terminals in 2021 includes 163 bank offices (Headquarter, Branch Office and Sub Branch Office) and 403 electronic banking terminals (ATM terminals, CRM terminals and EDC terminals). In 2021 Bank BPD Bali has opened 4 Sub-Branch Offices, 17 ATM terminals, 1 CRM terminal and 50 EDC terminals. Bank BPD Bali also changed the address of 3 Sub-Branch Offices, 10 ATM terminals, and 5 EDC terminals.

Sesuai dengan Visi dan Misi Bank BPD Bali secara terus menerus melakukan inovasi atas produk dan layanan. Pada tahun 2021, Bank BPD Bali Meluncurkan Produk/Aktivitas Layanan Baru, antara lain: *Deposito On Call; Negotiable Certificate Of Deposit* (NCD) ; EDC *Merchant*; Layanan Transaksi Lintas Negara melalui keanggotaan lembaga *switching* PT Rintis Sejahtera untuk *Asian Payment Network* (APN) dan *Union Pay*; Layanan *Billing Payment* dan Pembayaran *Online* Lainnya ;dan *E-Link* BPR.

In accordance with the Vision and Mission, Bank BPD Bali continuously innovates on products and services. In 2021, Bank BPD Bali Launches New Products/Service Activities, including: On Call Deposits; Negotiable Certificate Of Deposit (NCD); EDC Merchant; Cross-border transaction services through membership of the switching agency PT Rintis Sejahtera for the Asian Payment Network (APN) and Union Pay; Billing Payment Services and Other Online Payments; and E-Link BPR.

Pencapaian Target

Pencapaian Kinerja Bank BPD Bali pada tahun 2021 dibandingkan dengan tahun 2020 memperlihatkan peningkatan di beberapa kinerja kunci.

Target Achievements

The achievement of Bank BPD Bali's performance in 2021 compared to 2020 shows improvements in several key performances.

(dalam miliar rupiah / in billion rupiah)

Uraian Description	**Target** Target	**Realisasi** Realization	**Pencapaian** Achievement
Total Aset / Total Assets	28.471	28.911	101,54%
Dana Pihak Ketiga-R/ Third Party Fund	23.383	23.377	99,98%
Giro / Giro	2.858	3.201	111,99%
Tabungan / Saving	10.133	9.539	94,14%
Deposito / Deposits	10.392	10.637	102,36%
Kredit / Loan	20.462	19.800	96,77%
Kredit Modal Kerja / Capital Working Loan	2.915	2.509	86,09%
Kredit Investasi / Investment Loan	6.596	7.646	115,92%
Kredit Konsumsi / Consumption Loan	10.951	9.645	88,08%
Kredit Kepada UMKM// Loan to UMKM	8.338	8.919	106,97%
Laba Sebelum Pajak / (Profit Before Tax)	706	721	102,13%
Laba Setelah Pajak / (Profit After Tax)	544	549	101,02%
Rasio Keuangan -% Key Financial Ratio			Deviasi
CAR	20,40%	20,28%	(0,12%)
ROA	2,63%	2,62%	(0,01%)
ROE	17,80%	17,78%	(0,02%)
NIM	6,55%	5,78%	(0,77%)
BOPO*)	75,65%	71,34%	(4,31%)
LDR	87,47%	84,69%	(2,78%)
NPL-Gross**)	3,00%	2,42%	(0,58%)

Keterangan / Description :
*) Terdapat efisiensi BOPO sebesar 4,31% / BOPO efficiency is 4.31%
**) perbaikan NPL sebesar 0,58% / Adjustment in NPL by 0.58%

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 2021 telah dilakukan restrukturisasi kepada 11.589 debitur dengan *outstanding* Rp3.135.588 juta atau 15.84% dari total penyaluran kredit sebesar Rp19.800.470 juta kepada 128.633 debitur.

Bali's economic growth due to the Covid-19 pandemic which has decreased, especially sectors directly related to tourism, such as food and beverage, trade, transportation and services, has resulted in a decline in market demand for credit, narrowing potential debtors that are feasible to finance, decreasing ability pay existing debtors so that the Bank must optimize existing resources in order to save credit. As of December 31, 2021, 11,589 debtors have been restructured with an outstanding of Rp3,135,588 million or 15.84% of the total loan disbursement of Rp19,800,470 million to 128,633 debtors.

Sejak *outbreak* pandemi *Covid-19* di China pada awal tahun 2020 dan pengumuman kasus pasien *Covid-19* pertama di Indonesia oleh

Since the outbreak of the Covid-19 pandemic in China in early 2020 and the announcement of the first Covid-19 patient case in Indonesia by the

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 yang sudah beberapa kali mengalami perubahan, dengan perubahan terakhir dengan POJK No.17/POJK.03/2020 Tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak penyebaran *Covid-19* tanggal 10 September 2021 dan Permenko Bidang Perekonomian No. 6 tahun 2020 tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi *Covid-19* tanggal 14 April 2020 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir No. 3 tahun 2021 tentang Perubahan Keempat Atas Perubahan Menteri Koordinator Bidang Perekonomian Nomor 6 tahun 2020 Tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi *Covid-19* tanggal 17 Mei 2021.

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) melalui Keputusan Direksi Bank BPD Bali No. 0132/KEP/DIR/KRD/2020 tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran *Coronavirus Disease* 2019 *(Covid-19)* tanggal 27 Maret 2020 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir No. 0691/KEP/DIR/KRD/2021 tentang Perubahan Kelima Atas Keputusan Direksi Nomor 0132/ KEP/DIR/KRD/2020 tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran *Coronavirus Disease* 2019 (*Covid*-19 tanggal 20 Desember 2021.

Bank BPD Bali telah melakukan restrukturisasi kepada debitur yang mengalami penurunan kemampuan bayar akibat terdampak *Covid-19*. Sampai dengan posisi 31 Desember 2021 telah dilakukan restrukturisasi kepada 11.589 debitur dengan *outstanding* Rp 3.135.588 juta atau 15.84% dari total penyaluran kredit sebesar Rp19.800.470 juta kepada 128.633 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 15.30% adalah Kredit Usaha Rakyat (KUR) sebanyak 3.287 debitur dengan *outstanding* Rp479.626 juta. 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 2021 sehingga pendapatan bunga kredit mengalami penurunan.

Dalam rangka mendorong optimalisasi Program Pemulihan Ekonomi Nasional, Pemerintah telah menempatkan sejumlah dana pada Perbankan termasuk Bank BPD Bali dengan jumlah sebesar Rp500 miliar yang kemudian wajib disalurkan berupa fasilitas kredit kepada debitur dalam rangka mendukung dan mengembangkan ekosistem UMKM

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 Policy for the Impact of the Spread of Covid-19 dated March 13, 2020 which has been amended several times, and the latest amendment is POJK No.17/POJK.03/2020 Concerning National Economic Stimulus as a Countercyclical Policy The impact of the spread of Covid-19 dated September 10, 2021 and Coordinating Minister for Economic Affairs No. 6 of 2020 concerning Special Treatment for People's Business Credit Recipients Affected by the Covid-19 Pandemic dated April 14, 2020 which has been amended several times with the latest amendment No. 3 of 2021 concerning the Fourth Amendment to the Amendment of the Coordinating Minister for Economic Affairs Number 6 of 2020 concerning Special Treatment for People's Business Credit Recipients Affected by the Covid-19 Pandemic dated May 17, 2021.

Bank BPD Bali has made various breakthroughs to ensure that debtors whose sources of credit payments are affected by Covid-19 can be handled as soon as possible and do not cause a decline in the Bank's performance both in terms of quality and the formation of allowance for impairment losses (CKPN) through the Decree of the Board of Directors of Bank BPD. Bali Number 0132/KEP/DIR/KRD/2020 concerning Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (Covid-19) dated March 27, 2020 which has been amended several times with the latest amendment Number 0691/KEP/DIR/KRD/2021 concerning the Fifth Amendment to the Decision of the Board of Directors Number 0132/KEP/DIR/KRD/2020 concerning Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (Covid-19) dated December 20, 2021.

Bank BPD Bali has restructured debtors who have decreased their ability to pay due to the impact of Covid-19. As of December 31, 2021, 11,589 debtors have been restructured with outstanding amount of Rp3,135,588 million or 15.84% of the total loan disbursement of Rp19,800,470 million to 128,633 debtors. The three sectors most affected are sectors directly related to tourism, namely food and beverage, trade, and credit to hotel employees. Of the affected debtors, 15.30% were People's Business Credit (KUR) as many as 3,287 debtors with an outstanding of Rp479,626 million. The existence of credit restructuring caused a change in the recognition of credit interest income from an accrual basis to a cash basis on loan interest income that was restructured due to the Covid-19 pandemic which was included in the high risk criteria in line with the direction of the results of the 2021 KAP examination so that loan interest income decreased.

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 in the amount of Rp500 billion which must then be distributed in the form of credit facilities to debtors in order to support and develop the UMKM ecosystem in accordance with the Cooperation Agreement

sesuai dengan Perjanjian Kerjasama yang telah ditandatangani Bank. BPD Bali dengan Kementerian Keuangan Nomor: PRJ-245/PB/2020 - 0651/SPK/DIR/TRS/2020 pada tanggal 11 Agustus 2020 untuk tahap I periode 1, Perjanjian Kerjasama Nomor : PRJ-49/PB/2021 – 0070/SPK/DIR/TRS/2021 tanggal 4 Pebruari 2021 untuk tahap I periode 2 dan Perjanjian Kerjasama Nomor : PRJ-306/PB/2021 – 0648/SPK/DIR/TRS/2021 tanggal 5 Agustus 2021 untuk tahap I periode 3. 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 atau tambahan kredit investasi untuk memperluas dan mengembangkan usaha UMKM. Kinerja penyaluran dana Program PEN Tahap I periode 3 sampai dengan 10 Desember 2021, Bank BPD Bali telah menyalurkan kredit sebesar Rp1.739,08 M atau setara *leverage* sebesar 3.48 kali.

signed by the Bank. BPD Bali with the Ministry of Finance Number: PRJ-245/PB/2020 - 0651/SPK/DIR/TRS/2020 on August 11, 2020 for phase I period 1, Cooperation Agreement Number: PRJ-49/PB/2021 – 0070/SPK /DIR/TRS/2021 dated February 4, 2021 for phase I period 2 and Cooperation Agreement Number: PRJ-306/PB/2021 – 0648/SPK/DIR/TRS/2021 dated August 5, 2021 for phase I period 3. Credit distribution is focused on UMKM and other productive sectors through various credit products of Bank BPD Bali including KUR to new debtors and existing debtors who require additional working capital or additional investment credit to support expand and develop MSME businesses. The performance of the distribution of PEN Program Phase I funds for the period December 3 to 10, 2021, Bank BPD Bali has disbursed loans of Rp1,739.08 M or the equivalent leverage of 3.48 times.

Dari sisi total penyaluran kredit Bank, menurunnya pertumbuhan ekonomi Bali terutama pada sektor pariwisata yang berimbas pada hampir seluruh sektor perekonomian di luar sektor pariwisata di Bali, sangat mempengaruhi pertumbuhan kredit Bank BPD Bali, namun di tahun 2021 mulai mengalami peningkatan dibandingkan dengan pertumbuhan kredit Perbankan Bali.

In terms of total bank lending, the decline in Bali's economic growth, especially in the tourism sector which affected almost all economic sectors outside the tourism sector in Bali, greatly affected the credit growth of Bank BPD Bali, but in 2021 it began to increase compared to the growth of Bali banking credit.

Sampai dengan 10 Desember 2021 Bank BPD Bali telah menyalurkan kredit sebesar Rp19.79 dengan pertumbuhan sebesar 4.07% (yoy) 3.53% (yod).

As of December 10, 2021, Bank BPD Bali has disbursed credit of Rp19.79 with a growth of 4.07% (yoy) 3.53% (yod).

Tahun 2021 Bank BPD Bali berhasil mencatat pertumbuhan Kredit yang Diberikan-neto sebesar 3,54% menjadi Rp19.800 miliar, dari tahun sebelumnya sebesar Rp19.123 miliar.

In 2021 Bank BPD Bali managed to record a loan growth of 3.54%-net to Rp19,800 billion, from the previous year of Rp19,123 billion.

Prospek Usaha

Business Prospect

Proyeksi pertumbuhan ekonomi global tahun 2022 diperkirakan sebesar 4,9% (*yoy*). Pertumbuhan ekonomi global akan sangat dipengaruhi oleh beberapa faktor yakni pengendalian pandemik, vaksinasi serta dukungan stimulus.

The projection of global economic growth in 2022 is estimated at 4.9% (yoy). Global economic growth will be greatly influenced by several factors, namely pandemic control, vaccination and stimulus support.

Tahun 2022, perekonomian Indonesia melanjutkan arah pemulihan seiring pandemic *Covid-19* yang sudah lebih terkendali dengan berbagai langkah penanganan sistematis serta program vaksinasi yang telah menjangkau populasi di seluruh wilayah Indonesia. Perekonomian nasional diperkirakan sudah mampu keluar dari bayang-bayang krisis dan menjalankan proses normalisasi secara bertahap. Meski demikian, pandemi *Covid-19* dan munculnya varian baru tetap menjadi *factor* utama yang harus diwaspadai. Secara keseluruhan, perekonomian Indonesia tahun 2022 diproyeksi mampu tumbuh pada kisaran 5,00% - 5,5%.

In 2022, the Indonesian economy will continue its recovery direction as the Covid-19 pandemic is now more controlled with various systematic handling measures and vaccination programs that have reached populations throughout Indonesia. It is estimated that the national economy will be able to emerge from the shadow of the crisis and carry out the normalization process in stages. However, the Covid-19 pandemic and the emergence of new variants remain the main factors that must be watched out for. Overall, the Indonesian economy in 2022 is projected to grow in the range of 5.00% - 5.5%.

Pertemuan Tahunan Bank Indonesia 2021 tanggal 24 Nopember 2021, Bank Indonesia memperkirakan pertumbuhan ekonomi Indonesia pada tahun 2022 akan mencapai 4,7% - 5,5% dari 3,2% - 4% tahun 2021, didorong oleh berlanjutnya perbaikan ekonomi domestik dari kenaikan konsumsi dan investasi. Berdasarkan indikator-indikator tersebut Direksi akan menyusun

Bank Indonesia 2021 annual meeting on November 24, 2021, Bank Indonesia estimates that Indonesia's economic growth in 2022 will reach 4.7% - 5.5% from 3.2% - 4% in 2021, driven by continued improvement in the domestic economy from the increase of consumption and investment. Based on these indicators, the Board of Directors will formulate optimal

kebijakan dan langkah strategis yang optimal, melakukan inovasi dan terobosan-terobosan melalui peningkatan kualitas layanan, pemasaran dan pengembangan atas produk dan jasa yang sudah ada sehingga mampu bersaing dan mewujudkan pencapaian program transformasi Bank BPD Bali yang mengantarkan Bank sebagai *market leader*.

policies and strategic steps, carry out innovations and breakthroughs through improving service quality, marketing and developing existing products and services so that they are able to compete and realize the achievement of the Bank BPD Bali transformation program that has led the Bank to as a market leader.

Tata Kelola Perusahaan

Dalam rangka menerapkan tata kelola perusahaan yang baik (*good corporate governance*), Perusahaan berkomitmen untuk menerapkan prinsip tata kelola 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.

Berdasarkan hasil *self assessment* Bank semester II 2021, *factor* penerapan tata kelola Bank mendapat peringkat komposit "2" (dua) artinya Manajemen Bank telah melakukan penerapan tata kelola secara "Baik". Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Di sisi lain, terdapat kelemahan dalam penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang *significant* dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

Corporate Governance

In order to implement good corporate governance, the Company is committed to implement good governance principles in all of the Company's activities. For this reason, Bank BPD Bali will continue to improve corporate governance in order to achieve performance while still paying attention to the principle of prudence and consistently managing the risk management system by referring to the applicable laws and regulations.

Pursuant to the results of the Bank's self-assessment in semester II 2021, the Bank's governance implementation factor received a composite rating of "2" (two), meaning that the Bank Management has implemented "Good" governance. This is reflected in adequate compliance with governance principles. On the other hand, there are weaknesses in the application of governance principles, in general these weaknesses are less significant and can be resolved by normal actions by the Bank's management.

Perubahan Komposisi Direksi

Pada kesempatan ini, kami ingin menyampaikan bahwa di tahun 2021 tidak terdapat perubahan pada komposisi Direksi. Hingga 31 Desember 2021, 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
- Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional
- I Nyoman Sumanaya, S.E., M.M. sebagai Direktur Bisnis Non Kredit

Changes in Board of Directors Composition

On this occasion, we would like to convey that in 2021 there are no changes in the composition of the Board of Directors. As of December 31, 2021, the composition of the Company's Board of Directors is as follows:

- I Nyoman Sudharma, S.H., M.H. as President Director
- Made Lestara Widiatmika, S.E. as Director of Credit
- Drs. I Wayan Sutela Negara, M.M. as Compliance Director
- Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operations Director
- I Nyoman Sumanaya, S.E., M.M. as Director of Business Non Credit

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

Appreciation of the Board of Directors

On behalf of the Board of Directors, allow us to express our gratitude to the Shareholders of PT Bank Pembangunan Daerah Bali as well as the stakeholders, and the Company's business partners spread throughout Indonesia. We also extend our respect to the Board of Commissioners for the advice and direction given to support the implementation of better corporate governance for the better development of the Company's business in the future. In addition, we would like to thank the relevant committees and all employees at all levels that have contributed to improving the Company's performance. We continue to hope for the participation and synergy that is well established from all shareholders

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.

and stakeholders to advance the Company. The Company will continue to be committed to realizing better performance, sustainable business growth and providing benefits to the entire community.

Om Shanti, Shanti, Shanti Om

Om Shanti, Shanti, Shanti Om

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

ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion and Analysis

04

Bank BPD Bali berhasil mencetak pertumbuhan laba 5,24% (yoy). Aset Bank BPD Bali tumbuh 10,73% (yoy), didukung pertumbuhan kredit dan DPK yang masing-masing tumbuh sebesar 3,54% (yoy) dan 8,98% (yoy).

Bank BPD Bali managed to record profit growth of 5.24% (yoy). Bank BPD Bali's assets grew by 10.73% (yoy), supported by growth in loans and Third Party Fund which grew by 3.54% (yoy) and 8.98% (yoy).

TINJAUAN INDUSTRI
Industrial Review

Analisis Perekonomian Global

Tinjauan Perekonomian Global

Memasuki tahun kedua pandemi *Covid-19* ini, perekomomian global mulai menunjukkan pemulihan. Walaupun pemulihan tersebut tidak merata di semua negara, karena akselerasi vaksin *Covid-19* untuk semua penduduk dunia masih jadi faktor penentu dalam pemulihan ekonomi global. Hingga Triwulan IV 2021, pemulihan ekonomi global diprakirakan berlanjut di tengah kenaikan kasus *Covid-19* varian *Omicron*, tekanan inflasi yang tinggi, dan percepatan normalisasi kebijakan moneter di beberapa bank sentral. Pemulihan tersebut diprakirakan akan berlangsung lebih seimbang, tidak hanya bertumpu pada Amerika Serikat (AS) dan Tiongkok, namun juga disertai dengan perbaikan ekonomi Eropa, Jepang, dan India.

Di sejumlah negara, tren kenaikan inflasi disebabkan oleh lonjakan harga komoditas serta disrupsi *supply* termasuk kelangkaan bahan baku, lamanya waktu pengiriman barang, dan kelangkaan tenaga kerja. Di beberapa negara maju seperti AS dan kawasan Eropa, kenaikan inflasi yang terjadi merupakan tertinggi dalam beberapa puluh tahun terakhir. Hal tersebut memberikan risiko terhadap keberlangsungan pemulihan serta mendorong kemungkinan percepatan penyesuaian kebijakan moneter. Perlu juga digarisbawahi bahwa tekanan inflasi di tingkat produsen secara umum lebih tinggi, yang menggambarkan masih adanya potensi kenaikan inflasi konsumen dalam beberapa waktu ke depan.

Pemulihan ekonomi global terus berlanjut, bahkan ketika pandemi muncul kembali. Ekonomi global diproyeksikan tumbuh 5,9 persen pada 2021 dan 4,9 persen pada 2022 (0,1 *percentage point* lebih rendah untuk 2021 dibandingkan dengan Pembaruan *World Economic Outlook* (WEO) Juli 2021). Revisi penurunan untuk tahun 2021 mencerminkan penurunan peringkat untuk ekonomi maju sebagian karena gangguan pasokan dan untuk negara berkembang berpenghasilan rendah, sebagian besar karena memburuknya dinamika pandemi. Hal ini sebagian diimbangi oleh prospek jangka pendek yang lebih kuat di antara beberapa pasar negara berkembang pengekspor komoditas dan ekonomi berkembang. Ketenagakerjaan umumnya diperkirakan akan terus tertinggal dalam pemulihan *output*.

Perbaikan yang terus berlangsung dikonfirmasi oleh kinerja sejumlah indikator pada Desember 2021 antara lain *Purchasing Managers' Index* (PMI), keyakinan konsumen, dan penjualan ritel yang tetap kuat. Dengan perkembangan tersebut, Bank Indonesia memperkirakan pertumbuhan ekonomi global tetap berlanjut hingga mencapai 4,4% pada 2022. Volume perdagangan dan harga komoditas dunia masih meningkat, sehingga menopang prospek ekspor negara berkembang. Ketidakpastian pasar keuangan global masih berlanjut sejalan dengan percepatan kebijakan normalisasi *the Fed* sebagai respons tekanan inflasi di AS yang meningkat sejalan dengan gangguan rantai pasok dan kenaikan permintaan, serta

Global Economic Analysis

Global Economic Review

Entering the second year of the Covid-19 pandemic, the global economy is starting to show a recovery. Although the recovery is uneven in all countries, the acceleration of the Covid-19 vaccine for all the world's population is still a determining factor in global economic recovery. Until the fourth quarter of 2021, global economic recovery is predicted to continue amid the increase in cases of the Omicron variant of the Covid-19, high inflationary pressures, and accelerated normalization of monetary policy at several central banks. The recovery is predicted to be more balanced, not only relying on the United States (US) and China, but also accompanied by economic recovery in Europe, Japan and India.

In several countries, the upward trend in inflation was caused by surging commodity prices and supply disruptions including raw material scarcity, long delivery times, and labor shortages. In several developed countries such as the US and the European region, the increase in inflation that occurred was the highest in the last several decades. This poses risks to the sustainability of the recovery and encourages the possibility of accelerating monetary policy adjustments. It should also be underlined that inflationary pressures at the producer level are generally higher, reflecting the potential for higher consumer inflation in the near future.

The global economic recovery is continuing, even as the pandemic resurges. The global economy is projected to grow 5.9 percent in 2021 and 4.9 percent in 2022 (0.1 percentage point lower for 2021 than in the July 2021 World Economic Outlook (WEO) Update). The downward revision for 2021 reflects a downgrade for advanced economies in part due to supply disruptions and for low-income developing countries, largely due to worsening pandemic dynamics. This is partially offset by stronger nearterm prospects among some commodity-exporting emerging market and developing economies. Employment is generally expected to continue lagging the recovery in output.

The ongoing improvement can be seen from the performance of a number of indicators in December 2021, including the Purchasing Managers' Index (PMI), consumer confidence, and retail sales which remain strong. With these developments, Bank Indonesia estimates that global economic growth will continue to reach 4.4% in 2022. The volume of trade and world commodity prices will continue to increase, thus supporting the export prospects of developing countries. Global financial market uncertainty continues in line with the acceleration of the Fed's normalization policy in response to rising inflationary pressures in the US in line with supply chain disruptions and rising demand, as well

tingginya penyebaran *Covid-19* varian *Omicron*. Hal tersebut mengakibatkan terbatasnya aliran modal dan tekanan nilai tukar negara berkembang, termasuk Indonesia.

as the high spread of the Omicron variant of the Covid-19 virus. This resulted in limited capital flows and pressure on the exchange rate of developing countries, including Indonesia.

Analisis Industri Perbankan Nasional

National Banking Industry Analysis

Pertumbuhan ekonomi diprakirakan meningkat ke kisaran 4,7-5,5% pada 2022, sejalan dengan akselerasi konsumsi swasta dan investasi, di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor, meski risiko kenaikan kasus *Covid-19* perlu terus diwaspadai.

Economic growth is forecasted to increase to the range of 4.7-5.5% in 2022, in line with the acceleration of private consumption and investment, while the Government's fiscal spending and exports are maintained, although the risk of an increase in Covid-19 cases requires continued vigilance.

Perekonomian Indonesia 2021 yang diukur berdasarkan Produk Domestik Bruto (PDB) atas dasar harga berlaku mencapai Rp16.970,8 triliun dan PDB per kapita mencapai Rp62,2 juta atau US$4.349,5.

Indonesia's economy in 2021 as measured by Gross Domestic Product (GDP) at current prices reaches Rp16,970.8 trillion and GDP per capita reaches Rp62.2 million or US$ 4,349.5.

Ekonomi Indonesia tahun 2021 tumbuh sebesar 3,69 persen, lebih tinggi dibanding capaian tahun 2020 yang mengalami kontraksi pertumbuhan sebesar 2,07 persen. Dari sisi produksi, pertumbuhan tertinggi terjadi pada Lapangan Usaha Jasa Kesehatan dan Kegiatan Sosial sebesar 10,46 persen. Sementara dari sisi pengeluaran pertumbuhan tertinggi dicapai oleh Komponen Ekspor Barang dan Jasa sebesar 24,04 persen.

The Indonesian economy in 2021 grew by 3.69 percent, higher than the achievement in 2020 which experienced a growth contraction of 2.07 percent. In terms of production, the highest growth occurred in the Health Services and Social Activities Business Field of 10.46 percent. Meanwhile, in terms of expenditure, the highest growth was achieved by the Export Component of Goods and Services at 24.04 percent.

Ekonomi Indonesia triwulan IV-2021 terhadap triwulan IV-2020 mengalami pertumbuhan sebesar 5,02 persen (*y-on-y*). Dari sisi produksi, Lapangan Usaha Jasa Kesehatan dan Kegiatan Sosial mengalami pertumbuhan tertinggi sebesar 12,16 persen. Sementara dari sisi pengeluaran, Komponen Ekspor Barang dan Jasa mengalami pertumbuhan tertinggi sebesar 29,83 persen.

The Indonesian economy in the fourth quarter of 2021 compared to the fourth quarter of 2020 grew by 5.02 percent (*y-on-y*). In terms of production, the Health Services and Social Activities Business Field experienced the highest growth of 12.16 percent. Meanwhile, in terms of expenditure, the Export Component of Goods and Services experienced the highest growth of 29.83 percent.

Struktur ekonomi Indonesia secara spasial tahun 2021 didominasi oleh kelompok provinsi di Pulau Jawa yang memberikan kontribusi ekonomi sebesar 57,89 persen dan kinerja ekonomi yang mengalami pertumbuhan sebesar 3,66 persen.

The spatial structure of Indonesia's economy in 2021 is dominated by a group of provinces on the island of Java, which contributed 57.89 percent to the economy and economic performance which grew by 3.66 percent.

Ekonomi domestik diperkirakan terus menguat namun perlu mewaspadai risiko ketidakpastian akibat pergerakan *Covid-19* dan berbagai dinamika ekonomi global. Saat ini Indonesia telah melewati gelombang kedua *Covid-19* yang disebabkan oleh varian *Delta* dan berhasil menurunkan kasus harian secara signifikan. Hal ini mendorong aktivitas ekonomi masyarakat kembali meningkat tercermin dari berbagai perkembangan indikator ekonomi terkini, seperti indeks mobilitas dan belanja masyarakat, indeks penjualan riil, dan PMI Manufaktur. Meski kasus *Covid-19* di dalam negeri relatif terkendali, Pemerintah Indonesia tetap memberlakukan langkah antisipatif pengendalian pandemi. Meski demikian, berbagai risiko ketidakpastian masih perlu diantisipasi terutama yang bersumber dari dinamika ekonomi global seperti isu *rebalancing* ekonomi Tiongkok, potensi *tapering-off* negara maju, dan disrupsi rantai *supply* global. Selain

The domestic economy is expected to continue to strengthen but it is necessary to be aware of the risk of uncertainty due to the Covid-19 and various global economic dynamics. Currently, Indonesia has passed the second wave of Covid-19 caused by the Delta variant and has managed to significantly reduce daily cases. This has pushed the community's economic activity back up, reflected in the latest developments in economic indicators, such as the mobility and public spending indicator, the real sales indicator, and the Manufacturing of PMI. Although the domestic Covid-19 case is relatively under control, the Indonesian government continues to implement anticipatory measures to control the pandemic. Nevertheless, various risks of uncertainty still need to be anticipated, especially those originating from global economic dynamics such as the issue of China's economic rebalancing, potential tapering-off in

itu, potensi risiko penyebaran virus *Covid-19* juga masih tinggi terutama akibat munculnya varian *Omicron*. Pemerintah akan terus menerapkan langkah-langkah antisipatif dan responsif dalam mengendalikan pandemi *Covid-19*. Selain itu, sinergi kebijakan baik fiskal, sektor keuangan dan moneter juga akan semakin diperkuat guna mengantisipasi dampak negatif pandemi *Covid-19* dan eskalasi risiko perekonomian global.

developed countries, and disruption of global supply chains. In addition, the potential risk of spreading the Covid-19 virus is still high, especially due to the emergence of the Omicron variant. The government will continue to implement anticipatory and responsive measures in controlling the Covid-19 pandemic. In addition, policy synergies in the fiscal, financial and monetary sectors will also be strengthened to anticipate the negative impact of the Covid-19 pandemic and the escalation of global economic risks.

Analisis Posisi Bank BPD Bali di Industri Perbankan

Tahun 2021 Bank BPD Bali berhasil mencetak pertumbuhan laba 5,24% (yoy), lebih tinggi dari pertumbuhan laba tahun 2020 sebesar -8,43% (*yoy*). Aset Bank BPD Bali tumbuh 10,73% (*yoy*), didukung pertumbuhan kredit dan DPK yang masing-masing tumbuh sebesar 3,54% (*yoy*) dan 8,98% (*yoy*). Jika dibandingkan dengan pertumbuhan tahun 2020, pertumbuhan DPK lebih tinggi dari 6,91% (*yoy*) pada tahun 2020 menjadi 8,98% (*yoy*) di tahun 2021. Pertumbuhan dana pihak ketiga terutama didorong oleh pertumbuhan giro sebesar 51,08% (*yoy*). Pertumbuhan kredit mengalami perlambatan dari posisi tahun lalu sebesar 3,90% (*yoy*) menjadi 3,54% (yoy) di tahun 2021, namun jika dibandingkan dengan pertumbuhan kredit Bali yang mencapai 1,82% (*yoy*), pertumbuhan kredit Bank BPD Bali masih berada di atasnya. Pertumbuhan kredit kepada UMKM mengalami peningkatan sebesar 17,74% (*yoy*), lebih tinggi dibandingkan pertumbuhan tahun 2020 sebesar 8,82% (*yoy*). Rasio Kredit Bermasalah (NPL) Bank BPD Bali mengalami penurunan dari 2,61% pada tahun 2020 menjadi 2,42% pada tahun 2021.

Analysis on Bank BPD Bali Position in Banking Industry

In 2021, Bank BPD Bali managed to record 5.24% (yoy) profit growth, higher than 2020 profit growth of -8.43% (yoy). Bank BPD Bali's assets grew by 10.73% (yoy), supported by growth in loans and deposits which increase by 3.54% (yoy) and 8.98% (yoy) respectively. When compared to 2020, growth in third party funds was higher from 6.91% (yoy) in 2020 to 8.98% (yoy) in 2021. Growth in third party funds was mainly driven by growth in demand deposits of 51.08% (yoy). Credit growth experienced a slowdown from last year's position of 3.90% (yoy) to 3.54% (yoy) in 2021, but when compared to Bali's credit growth of 1.82% (yoy), Bank BPD Bali's Bank BPD Bali's position is still higher. MSME credit growth increased by 17.74% (yoy), higher than the growth in 2020 of 8.82% (yoy). The NPL ratio of Bank BPD Bali has decreased from 2.61% in 2020 to 2.42% in 2021.

Kinerja	Tahun 2021		
	Bank BPD Bali	BPD Konvensional	Industri Perbankan Nasional
Pertumbuhan Aset *Asset Growth*	10,73%	12,62%	10,20%
Pertumbuhan Kredit *Credit Growth*	3,54%	5,50%	4,97%
Pertumbuhan DPK *Third Party Fund Growth*	8,98%	12,16%	12,16%
NIM	5,78%	5,87%	4,63%
ROA	2,62%	2,18%	1,85%
ROE	17,78%	15,17%	10,24%
CAR	20,28%	24,16%	25,67%
BOPO	71,34%	76,96%	83,55%
NPL Gross	2,42%	2,35%	3,02%
LDR	84,69%	79,56%	77,49%

TINJAUAN OPERASIONAL
Operational Review

Strategi Bank BPD Bali 2021

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:
      1) Mempertahankan Tingkat Kesehatan Bank pada peringkat 2 dengan meningkatkan kualitas pengelolaan Tata Kelola/GCG, Profil Risiko, *Earning* dan *Capital*
      2) Meningkatkan sistem pengendalian intern serta pemenuhan struktur organisasi.
      3) Meningkatkan kualitas standarisasi dan pengelolaan BPP/SOP yang terintegrasi dengan aspek risiko dan *compliance*.
      4) Meningkatkan penerapan budaya anti *fraud* sebagai upaya pencegahan terjadinya *fraud* dan pemberlakuan sanksi yang tegas atas pelaku *fraud (zero tolerance)*.
      5) Meningkatkan peran audit internal dan *whistleblowing system*.
      6) Meningkatkan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT)
      7) Meningkatkan penerapan program Kode Etik dan Budaya Kepatuhan, dan Budaya Risiko
   b. Mendorong penguatan permodalan, dengan:
      1) Penambahan modal disetor dari pemegang saham.
      2) Meningkatkan pemupukan modal dari penyisihan laba yang ditempatkan dalam cadangan umum.
      3) Melakukan *review* kecukupan modal terhadap perkembangan usaha bank.
   c. Pengendalian *Non Performing Loan* (NPL) *Gross* maksimal 3%, dengan:
      1) Menerapkan prinsip kehati-hatian dalam penyaluran kredit di tengah pandemi *Covid-19* serta mentaati peraturan yang berlaku di bidang perkreditan.
      2) Meningkatkan dan menjaga penyaluran kredit *low risk*.
      3) Meningkatkan pemantauan terhadap kredit yang memiliki potensi bermasalah.
      4) Mempercepat penanganan dan penyelesaian kredit

Bank BPD Bali Strategies in 2021

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:
      1) Maintaining the Bank's Soundness at Level 2 by improving the quality of governance / GCG management and risk profile, earning and capital.
      2) Improve internal control systems and organizational structures fulfillment.
      3) Improve the quality of BPP / SOP standardization and management integrated with aspects of risk and compliance.
      4) Improve the implementation of anti-fraud culture in order to do prevention of fraud and imposition of strict sanctions on perpetrators of fraud (zero tolerance).
      5) Enhancing the role of internal audit and the whistleblowing system.
      6) Enhancing the Anti-Money Laundering and Counter Terrorism Financing (AML-CFT) programs
      7) Enhancing the implementation of Code of Conduct , and Compliance Culture and Risk Culture.
   b. Encourage strengthening of capital, with :
      1) Additional paid-in capital from shareholders.
      2) Increase the accumulation of capital from the allowance for profits on general reserves.
      3) Conducting a review of capital dequacy on the development of bank business.
   c. Control the Non Performing Loan (NPL) of amaximum Gross of 3%, by :
      1) Applying the principle of prudence in lending in the midst of the Covid-19 pandemic and complying with applicable regulations in the credit sector;
      2) Increase and maintain low risk credit distribution.
      3) Improve monitoring of potentially Non Performing Loan.
      4) Expedite the handling and settlement of non performing

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

d. Menjaga rentabilitas Bank dengan menetapkan ROA minimal 2,50%, ROE minimal 17%, BOPO maksimal 76%, NIM minimal 6% dengan:
1) Meningkatkan *fee based income* minimal 30%.
2) Meningkatkan penerimaan kredit hapus buku.
3) Menjaga kecukupan pembentukan cadangan kerugian penurunan nilai (CKPN) aset keuangan.
4) Optimalisasi pengelolan kas, peningkatan aktivitas *treasury* dan aktivitas devisa.
5) Meningkatkan efisiensi usaha.
6) Meningkatkan produktivitas karyawan.

2. Peningkatan Kemampuan sebagai *Agent of Regional Development*

a. Meningkatkan pertumbuhan dana pihak ketiga sebesar 9%, dengan komposisi giro 12%, tabungan sebesar 44% dan deposito sebesar 44%, dengan :
1) Meningkatkan pertumbuhan rekening dana pihak ketiga.
2) Mendorong pertumbuhan CASA.
3) Meningkatkan *cross selling* dalam pemasaran dana.
4) Mendorong diversifikasi DPK *non core deposit*.
5) Meningkatkan kegiatan promosi dan aktivitas pemasaran.
6) Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dana pihak ketiga dan *fee based income*

b. Meningkatkan pertumbuhan kredit sebesar 7%, dengan komposisi kredit produktif 47,25% dan kredit konsumtif 52,75%, dengan:
1) Meningkatkan dan mempertahankan penyaluran kredit yang telah menjadi *captive market*.
2) Meningkatkan penyaluran kredit produktif dan kredit KPR.
3) Meningkatkan promosi dan aktivitas pemasaran kredit.
4) Membangun kemitraan strategis untuk memperluas jaringan.
5) Meningkatkan kompetensi dan pemenuhan SDM di bidang perkreditan.
6) Me-*review* ketentuan dan produk perkreditan sesuai dengan perkembangan kebijakan *regulator* dan persaingan pasar.
7) Meningkatkan *internal business process* di bidang perkreditan berbasis aplikasi.
8) Melakukan kerja sama dengan agen Bank dan pihak ketiga lainnya dalam memperluas layanan perkreditan.
9) Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dan memperbaiki kualitas kredit.

loans to corporate borrowers and other non performing loans.
5) Performed credit restructuring of debtors affected by Covid-19.
6) Improving the quality and fulfillment of human resources competency of credit sector.

d. Maintain Bank's profitability, by Increase bank's profitability by setting a minimum ROA of 2,50%, a minimum ROE of 17%, a maximum BOPO of 76%, a minimum NIM of 6% with:
1) Increase *fee based income* with minimum of 30%
2) Increase the loan write-off
3) Maintain adequate provisioning for impairment losses (CKPN) financial assets.
4) Optimizing cash management, increasing treasury activities as well as foreign exchange activities.
5) Improve business efficiency
6) Improve the employees' productivity.

2. The Improvement of the Ability as an Agent of Regional Development

a. Increase the growth of third party funds by 9%, with a composition of current accounts of 12%, savings by 44% and deposits by 44%, by :
1) Enhance the growth of third party funds account.
2) Encourage CASA growth.
3) Improving cross selling in marketing funds.
4) Encourage diversification of non core Third Party Fund.
5) Increase promotion and marketing activities.
6) Hold a competition between work units to accelerate the growth of third party funds and *fee based income*.

b. Increase credit growth by 7%, with a composition of productive loans 47,25% and consumer loans 52,75%, by :
1) Increase and maintain credit distribution, which has become a captive market.
2) Increase the distribution of productive loan and Home Ownership Credit.
3) Increase promotion and credit marketing activities.
4) Develop a strategic partnership to expand the network.
5) Improve the competence and fulfillment of human resources in credit sector.
6) Review credit regulations and products in accordance with regulatory policy developments and market competition.
7) Improving the *internal business process* in application-based credit.
8) Cooperating with Bank agents and other third parties in expanding credit services.
9) Hold a competition between work units to accelerate growth and improve credit quality.

c. Meningkatkan pembiayaan kredit UMKM sebesar 40,75% dari total kredit, dengan :
   1) Meningkatkan penyaluran kredit yang menjadi program prioritas pemerintah
   2) Meningkatkan penyaluran KUR.
   3) Meningkatkan kualitas dan pemenuhan analis kredit mikro kecil.
   4) Melakukan skema kerja sama melalui klaster.
   5) Meningkatkan *internal business process* layanan kredit UMKM berbasis aplikasi.
   6) Melakukan kerja sama dengan agen Bank dan pihak ketiga lainnya dalam memperluas layanan kredit UMKM.

3. Peningkatan Daya Saing
   a. Mengembangkan layanan dan produk, dengan:
      1) Meningkatkan fitur produk dan layanan terintegrasi berbasis digital.
      2) Mempermudah akses masyarakat untuk mendapatkan layanan.
      3) Membangun *value added* layanan untuk peningkatan loyalitas nasabah.
   b. Memperluas jangkauan layanan, dengan:
      1) Mendorong perluasan jaringan untuk meningkatkan akses layanan kepada masyarakat.
      2) Mengembangkan ekosistem digital
   c. Meningkatkan loyalitas pelanggan, dengan:
      1) Meningkatkan program pemasaran dan retensi nasabah.
      2) Meningkatkan kualitas layanan.
      3) Melakukan survei layanan.
   d. Meningkatkan aliansi strategis, dengan :
      1) Mengoptimalkan pemanfaatan *delivery channel* yang telah dimiliki Bank.
      2) Meningkatkan sinergi dan kerja sama dengan Pemerintah Daerah, lembaga keuangan baik bank maupun non bank, lembaga pendidikan, serta lembaga/instansi lainnya.
      3) Meningkatkan interkoneksi sistem pembayaran dengan lembaga keuangan.
      4) Meningkatkan kemampuan sebagai *financial consultant* bagi Pemda dan nasabah.
   e. Meningkatkan *Corporate Brand,* dengan :
      1) Meningkatkan program promosi
      2) Melakukan redesain *corporate identity*
      3) Melakukan kegiatan literasi dan inklusi keuangan.
   f. Penguatan Organisasi dan Sumber Daya Manusia, dengan :
      1) Melakukan pengembangan organisasi
      2) Penguatan internalisasi budaya kerja
      3) Memenuhi kebutuhan dan kompetensi SDM
      4) Menyempurnakan kebijakan di bidang *Human Capital*.
      5) Meningkatkan hubungan industrial
      6) Melakukan pengaturan dan penyelamatan SDM sesuai

c. Increase MSME credit financing by 40,75% of total credit, by :
   1) Increasing lending, which became the government's priority programs.
   2) Increase KUR distribution
   3) Improve quality and fulfillment of small micro credit analysis
   4) Conducting cooperation schemes through clusters.
   5) Improving the *internal business process* of application-based MSME credit services.
   6) Cooperating with Bank agents and other third parties in expanding MSME credit services.

3. The Improvement of Competitiveness
   a. Improve services and products, by :
      1) Develop product and digital-based integrated service features.
      2) facilitate access for people to get credit services.
      3) Develop value added services to increase customer loyalty.
   b. Extending the range of services, by:
      1) Encouraging network expansion to increase service access to the public.
      2) Developing a digital ecosystem.
   c. Increase customer loyality, by :
      1) Improve marketing and customer retention programs.
      2) Improve service quality.
      3) Conduct service surveys.
   d. Improve strategic alliance, by :
      1) Optimizing the utilization of the Bank's existing delivery channels.
      2) Enhancing the synergy and cooperation with regional governments, financial institutions both banks and non-banks, educational institutions, and other institutions / agencies.
      3) Increasing the interconnection of payment systems with financial institutions.
      4) Improve the ability as a financial consultant for regional governments and customers.
   e. Improve Corporate Brand, by :
      1) Enhancing the promotion programm.
      2) Performing redesign of corporate identity.
      3) Conducting financial literacy and inclusion activities.
   f. Strengthening Organization and Human Resources, by :
      1) Performing organizational development.
      2) Strenghtening the appreciation of corporate culture.
      3) Fulfill the needs and the competencies of HR.
      4) Perfecting the Human Capital Policy
      5) Enhancing the Industrial Relation
      6) Performs Control and Protection to HR in accordance

dengan protokol kesehatan *Covid-19*.

g. Penguatan Teknologi Informasi, dengan :
   1) Meningkatkan *risk awareness* dan penguatan tata kelola teknologi informasi yang profesional.
   2) Menyediakan teknologi informasi yang sesuai dengan kebutuhan Bank dalam meningkatkan kapabilitas produk dan layanan Bank.
   3) Meningkatkan kualitas sumber daya teknologi informasi yang dapat diandalkan dan terpercaya bagi *stakeholders*.
   4) Penguatan kemitraan yang produktif antara pengelola teknologi informasi dengan bisnis dalam mencapai strategi dan tujuan bisnis Bank untuk meningkatkan peranan *IT Solution* dan *IT Supporting* yang *Interoperability*.

h. Penguatan Infrastruktur, dengan :
   1) Meningkatkan pemenuhan infrastruktur yang menunjang aktivitas operasional Bank dan mendukung penerapan keuangan berkelanjutan.
   2) Meningkatkan infrastruktur terhadap pemenuhan protokol kesehatan *Covid-19* dalam operasional bisnis Bank.

i. Meningkatkan kepedulian sosial dan lingkungan, dengan:
   1) Mengoptimalkan pemanfaatan dana Tanggung Jawab Sosial dan Lingkungan (TJSL) untuk mendukung penerapan keuangan berkelanjutan.
   2) Mengembangkan Tanggung Jawab Sosial dan Lingkungan (TJSL) berbasis komunitas yang memberikan *feedback* kepada perusahaan.
   3) Membangun kemitraan dengan UMKM pemula melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL).

with Covid 19 Health Protocols.

g. Strengthening Information Technology, by :
   1) Enhancing risk awareness and strengthen the professionalism information technology governance.
   2) Provide information technology in accordance with the needs of the Bank in increasing the capability of the Bank's products and services.
   3) Improving the quality of reliable and trustworthy information technology resources for stakeholders.
   4) Strengthening productive relation between information technology managers and businesses in achieving the Bank's business strategies and objectives to increase the role of IT Solutions and IT Supporting Interoperability

h. Strengthening Infrastructure, by :
   1) Enhancing the fulfillment of infrastructure that supports the Bank's operational activities and supports the implementation of sustainable finance.
   2) Improving infrastructure for compliance with Covid-19 health protocols in the Bank's business operations.

i. Enhance social and environmental responsibilities,by :
   1) Optimizing the use of Social and Environmental Responsibility (TJSL) funds to support the implementation of sustainable finance.
   2) Developing community-based Social and Environmental Responsibility (TJSL) that provides feedback to the company.
   3) Build partnerships with start-up MSMEs through the Social and Environmental Responsibility (TJSL) program.

Aspek Pemasaran

Kegiatan Program Pemasaran Tahun 2021

Perseroan memiliki wilayah operasional seluruh Indonesia yang terdapat di 2 kota besar Indonesia dan 8 Kabupaten di Bali. Kegiatan pemasaran dilakukan secara menyeluruh, melalui program pemasaran yang di inisiasi di Kantor Pusat dan diimplementasikan di Kantor Cabang. Secara garis besar kegiatan program pemasaran tahun 2021 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:

1. Meningkatkan *cross selling* dalam pemasaran dana melalui:
   a. Akuisisi pedagang yang masuk dalam ekosistem transaksi *E-Retribusi* pasar dan *E-Ticketing* menjadi nasabah DPK, Mitra *QRIS* BPD Bali dan/atau APMK BPD Bali atau aktivasi *Mobile Banking/Mobile* Lakupandai
   b. Memanfaatkan wajib pajak PHR yang menerima bantuan

Marketing Aspect

Marketing Programs in 2021

The Company has operational areas throughout Indonesia which are located in 2 major cities and 8 Regencies in Bali. Marketing activities are carried out as a whole, through marketing programs that are initiated at the Head Office and implemented at the Branch Offices. Broadly speaking the activities of the marketing program in 2021 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 :

1. Increase cross selling in fund marketing through:
   a. Acquisition of merchant who are included in the market E-Retribution and E-Ticketing transaction community to become customers of Third Party Funds, QRIS Partners of BPD Bali and/or APMK BPD Bali or activation of Mobile Banking/Mobile Lakupandai
   b. Take advantage of hotel and restaurant taxpayers who receive

implementasi alat *monitoring online* untuk implementasi rekening, *merchant QRIS* dan aktivasi *E-Channel*

c. Melaksanakan *SimPel Day* untuk mendorong pertumbuhan rekening *Simpel regulator*.

2. Mendorong diversifikasi DPK *Non Core Deposit* melalui:
   a. Menambah kerja sama dengan institusi pendidikan
   b. Implementasi PHR *online*
3. Meningkatkan Kegiatan Promosi dan aktivitas pemasaran melalui:
   a. Undian Gratis Berhadiah Gong Bali Dwipa dan BPD Bali *Mobile*
   b. Undian Simpeda Nasional
   c. Pemberian *reward* bagi tenaga pemasar eksternal yang telah bekerja sama dengan Bank BPD Bali
   d. Melakukan promosi melalui pencetakan brosur, *banner*, kerja sama dengan TV dan radio , penyedia layanan SMS promosi dan *videotron*
   e. Melakukan penyiaran iklan melalui kerja sama dengan media cetak, radio, media *online* , serta pembuatan materi iklan dan promosi
   f. Pemberitaan/*advertorial*
   g. Pengembangan dan Pemeliharaan *Website Corporate* dan Media Sosial *Corporate (Facebook, Instagram, Youtube*)
   h. Kerja sama penempatan *branding placement* untuk mempromosikan produk dan layanan Bank BPD Bali

assistance in implementing online monitoring *tools* for account implementation, QRIS merchants and E-Channel activation

c. Implement SimPel Day to encourage growth of Simpel regulator accounts.

2. Encouraging diversification of Non-Core Deposit Third Party Funds through:
   a. Increase collaboration with educational institutions
   b. Implementation of online hotel and restaurant taxes
3. Increasing Promotional Activities and marketing activities through:
   a. Gong Bali Dwipa Lucky Draw and BPD Bali Mobile
   b. Simpeda Nasional Lucky Draw
   c. Provide rewards for external marketers who have collaborated with Bak BPD Bali
   d. Carry out promotions through printing brochures, banners, collaboration with TV and radio, promotional SMS service providers and videotron
   e. Broadcasting advertisements through collaboration with print media, radio, online media, as well as making advertising and promotional materials
   f. News /Advedtorial
   g. Development and Maintenance of Corporate Websites and Corporate Social Media (Facebook, Instagram, Youtube)
   h. Cooperation in placing branding placements to promote Bank BPD Bali's products and services

TINJAUAN PER SEGMEN USAHA
Review Per Bussiness 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 didistribusikan 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 fund raising and lending as well as increasing banking service providers through customer-oriented product and service development. In the banking service industry, production is the result of marketing products and services produced. Below will be explained the production performance of the Bank as the main entity.

Segmen Kredit

Segmen kredit Bank BPD Bali dibagi menjadi dua, yaitu Kredit Langsung dan Kredit Tidak Langsung 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 & Pengadaan Barang/Jasa Bali Dwipa, Kredit *Supply Chain Financing* (SCF), Kredit Kepada Lembaga Keuangan Bali Dwipa (KKLK - Bali Dwipa), Kredit Pasar Bali Dwipa, Kredit Usaha Persiapan Pensiun (KUPP), Kredit Usaha Pensiunan (KUP), Kredit Usaha Pensiunan (KUP) dan *Cash Collateral Credit*.

Loan Segment

Bank BPD Bali's loan segment is divided into two segments, Direct Credit and Non Direct Credit. 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), Syndicated Loans, Construction Loans and 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. Kredit Program yaitu Kredit Usaha Rakyat (KUR) dan Kredit Modal Kerja Pemulihan Ekonomi Nasional (KMK PEN).
c. Kredit Konsumsi antara lain KPR Bali Dwipa, Kredit Aneka Guna (KAG), Kredit Multi Guna (KMG), Kredit Pensiunan Bali Dwipa, Kredit Kepada Anggota DPR/DPRD dan KPP-LPD.
d. Garansi Bank yang terdiri dari Garansi Bank Penawaran, Garansi Bank Uang Muka, Garansi Bank Pelaksanaan Pekerjaan dan Garansi Bank Pemeliharaan Pekerjaan.

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 2021 telah dilakukan restrukturisasi kepada 11.589 debitur dengan *outstanding* Rp3.135.588 juta atau 15.84% dari total penyaluran kredit sebesar Rp19.800.470 juta kepada 128.633 debitur.

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 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir dengan POJK No.17/POJK.03/2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Covid-19* tanggal 10 September 2021 dan Permenko Bidang Perekonomian No. 6 tahun 2020 tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi *Covid-19* tanggal 14 April 2020 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir No. 3 tahun 2021 tentang Perubahan Keempat Atas Peraturan Menteri Koordinator Bidang Perekonomian Nomor 6 Tahun 2020 Tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi *Covid-19* tanggal 17 Mei 2021. 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) melalui Keputusan Direksi Bank BPD Bali No. 0132/KEP/DIR/KRD/2020 tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran *Coronavirus Disease* 2019 (*Covid-19*) tanggal 27 Maret 2020 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir No. 0691/KEP/DIR/KRD/2021 tentang Perubahan Kelima Atas Keputusan Direksi Nomor 0132/KEP/DIR/KRD/2020 tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran *Coronavirus Disease 2019 (Covid-19*) tanggal 20 Desember 2021.

b. Program Loan is the People's Business Loan (KUR) and National Economic Recovery Working Capital Credit (KMK PEN).
c. Consumption Loan including Bali Dwipa Mortgage, Multi-Purpose Loan (KAG), Multi-Use Loan (KMG), Retirement Loan, Loan to Members of DPR/DPRD and KPP-LPD.
d. Bank Guarantee which consists of Bank Guarantee for Offers, Bank Guarantee for Down Payment, Bank Guarantee for Work Performance and Bank Guarantee for Job Maintenance.

Bali's economic growth due to the Covid-19 pandemic experience decreased, especially sectors related to tourism, such as culinary, trade, transportation and services, there is a decline in credit demand, narrowing potential debtors that are feasible to finance, decreasing ability to pay debtors existing so that the Bank must optimize the existing resources in order to save credit. As of December 31, 2021, 11,589 debtors have been restructured with an outstanding of IDR3,135,588 million or 15.84% of the total loan disbursement of IDR19,800,470 million to 128,633 debtors.

Since the outbreak of the Covid-19 pandemic 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 Policy for the Impact of the Spread of Covid-19 dated March 13, 2020 which has been amended several times with the latest amendment with POJK No.17/POJK.03/2021 concerning the Second Amendment to the Regulation of the Financial Service Authority No. 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy for the Impact of the Spread of Covid-19 dated September 10, 2021 and Coordinating Minister for Economic Affairs No. 6 of 2020 concerning Special Treatment for People's Business Credit Recipients Affected by the Covid-19 Pandemic dated April 14, 2020 which has been amended several times with the latest amendment No. 3 of 2021 concerning the Fourth Amendment to the Regulation of the Coordinating Minister for the Economy Number 6 of 2020 concerning Special Treatment for People's Business Credit Recipients Affected by the Covid-19 Pandemic dated May 17, 2021. Bank BPD Bali has made various breakthroughs to ensure that debtors whose sources of credit returns are affected by Covid-19 can be handled as soon as possible and do not cause a decline in the Bank's performance both in terms of quality and the formation of allowance for impairment losses (CKPN) through the Decree of the Board of Directors of Bank BPD. Bali No. 0132/KEP/ DIR/KRD/2020 concerning Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (Covid-19) dated March 27, 2020 which has been amended several times with the latest amendment No. 0691/KEP/DIR/KRD/2021 concerning the Fifth Amendment to the Decision of the Board of Directors Number 0132/KEP/DIR/KRD/2020 concerning Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (Covid-19) dated December 20, 2021.

Dalam rangka mendorong optimalisasi Program Pemulihan Ekonomi Nasional, Pemerintah telah menempatkan sejumlah dana pada Perbankan termasuk Bank BPD Bali dengan jumlah sebesar Rp500 miliar - Rp700 miliar yang kemudian wajib disalurkan berupa fasilitas kredit kepada debitur dalam rangka mendukung dan mengembangkan ekosistem UMKM sesuai dengan Perjanjian Kerja sama yang telah ditandatangani Bank BPD Bali dengan Kementerian Keuangan Nomor: PRJ-245/PB/2020 - 0651/SPK/DIR/TRS/2020 pada tanggal 11 Agustus 2020 untuk tahap I periode 1, sebesar Rp700 miliar Perjanjian Kerjasama Nomor : PRJ-49/PB/2021 – 0070/SPK/DIR/TRS/2021 tanggal 4 Pebruari 2021 untuk tahap I periode 2 dan Perjanjian Kerjasama Nomor : PRJ-306/PB/2021 – 0648/SPK/DIR/TRS/2021 tanggal 5 Agustus 2021 untuk tahap I periode 3. 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 atau tambahan kredit investasi untuk memperluas dan mengembangkan usaha UMKM. Kinerja penyaluran dana Program PEN Tahap I periode 3 sampai dengan 10 Desember 2021, Bank BPD Bali telah menyalurkan kredit sebesar Rp1.739,08 miliar atau setara leverage sebesar 3.48 kali.

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 in the amount of Rp500 - 700 billion which must then be distributed in the form of credit facilities to debtors in order to support and develop the MSME ecosystem in accordance with the Cooperation Agreement signed by the Bank. BPD Bali with the Ministry of Finance Number: PRJ-245/PB/2020 - 0651/SPK/DIR/TRS/2020 on August 11, 2020 for phase I period 1 amounting R700 billion, Cooperation Agreement Number: PRJ-49/PB/2021 – 0070/SPK /DIR/TRS/2021 dated February 4, 2021 for phase I period 2 and Cooperation Agreement Number: PRJ-306/PB/2021 – 0648/SPK/DIR/TRS/2021 dated August 5, 2021 for phase I period 3. Credit disbursement is focused on MSMEs and other productive sectors through various credit products of Bank BPD Bali including KUR to new debtors and existing debtors who require additional working capital or additional investment credit to expand and develop MSME businesses. The performance of the distribution of National Economic Recovery Program Phase I funds for the period 3 to December 10, 2021, Bank BPD Bali has disbursed loans of Rp1,739.08 billion or the equivalent leverage of 3.48 times.

Dari sisi total penyaluran kredit bank, menurunnya pertumbuhan ekonomi Bali terutama pada sektor pariwisata yang berimbas pada hampir seluruh sektor perekonomian di luar sektor pariwisata di Bali, dan ini sangat mempengaruhi perkembangan Bank BPD Bali, namun demikian di tahun 2021 mulai mengalami peningkatan dibandingkan dengan pertumbuhan kredit Perbankan Bali.

In terms of total bank lending, the decline in Bali's economic growth, especially in the tourism sector which affected almost all economic sectors outside the tourism sector in Bali, greatly affected the credit growth of Bank BPD Bali, but in 2021 it began to increase compared to the growth of Bali banking credit.

Sampai dengan 10 Desember 2021 Sesuai konfirmasi persetujuan antara pihak Kementerian Keuangan Republik Indonesia Direktorat Jenderal Perbendaharaan Direktorat Pengelolaan Kas Negara dan Bank BPD Bali melalui RMDS (reuters) tanggal 10 Agustus 2021, Bank BPD Bali telah menyalurkan kredit sebesar Rp19.79 triliun dengan pertumbuhan sebesar 4.07% (*yoy*) 3.53% (*yod*).

As of December 10, 2021 in accordance with the deal confirmation between the Ministry of Finance of the Republic of Indonesia, the Directorate General of Treasury, the Directorate of State Treasury Management and Bank BPD Bali through RMDS (reuters) on August 10, 2021, Bank BPD Bali has disbursed loans of Rp19.79 trillion with a growth of 4.07% (yoy) 3.53% (yod).

Dari sisi total penyaluran kredit Bank, menurunnya pertumbuhan ekonomi Bali terutama pada sektor pariwisata yang berimbas pada hampir seluruh sektor perekonomian di luar sektor pariwisata di Bali, sangat mempengaruhi pertumbuhan kredit Bank BPD Bali, namun di tahun 2021 mulai mengalami peningkatan dibandingkan dengan pertumbuhan kredit Perbankan Bali.

In terms of total bank lending, the decline in Bali's economic growth, especially in the tourism sector which affected almost all economic sectors outside the tourism sector in Bali, greatly affected the credit growth of Bank BPD Bali, but in 2021 it began to increase compared to the growth of Bali banking credit.

Penyaluran Kredit atas penempatan uang negara tahap I periode 3 sampai dengan 10 Desember 2021 sebesar Rp1.739,08 miliar kepada 9.917 debitur, dengan porsi penyaluran kepada Korporasi sebesar 1.55%, kepada pelaku UMKM (KUR dan Non KUR) sebesar 62.75% dan sisanya ke sektor konsumer sebesar 35.70%. Penyaluran kredit Produktif sebanyak 64.30%, dimana porsi penyaluran kepada UMKM sebanyak 97.59% dan sisanya sebesar 2.41% pada sektor produktif Non UMKM.

Credit disbursement for the placement of state money stage I for the period 3 as of December 10, 2021 is Rp1,739.08 billion to 9,917 debtors, with a portion of distribution, 1.55% to corporations, 62.75% to MSMEs (KUR and Non KUR) and the remaining 35.70% to the consumer sector. Productive credit distribution is 64.30%, with the portion of distribution to MSMEs is 97.59% and the remaining 2.41% is in the Non MSME productive sector.

Penyaluran kredit yang didominasi pada Segmen UMKM Non KUR yaitu sebesar 48.51% sisanya pada Kredit Konsumer sebesar 35.70%, KUR sebesar 14.24% dan Korporasi sebesar 1.55%. Memperhatikan besarnya

Credit disbursement which was dominated by the Non-KUR MSME Segment was 48.51%, the rest was Consumer Credit at 35.70%, KUR at 14.24% and Corporate at 1.55%. Given the large influence of the

pengaruh sektor pariwisata terhadap perekonomian Bali, maka ekspansi masih dilakukan dengan sangat selektif dan difokuskan pada kredit berisiko rendah. Dari penyaluran kredit tersebut, 67.26% tersalur pada debitur existing sedangkan 32.74% tersalur kepada debitur baru.
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 yang disalurkan pada sektor jasa yang tergolong bisnis pariwisata dan pendukungnya yaitu hotel bintang, hotel melati, jasa akomodasi lainnya, penyediaan makan minum, *restaurant*/rumah makan, jasa perjalanan wisata dan transportasi, dengan jumlah penyaluran sampai dengan 10 Desember 2021 sebesar Rp113.19 Miliar.

Tahun 2021 Bank BPD Bali berhasil mencatat pertumbuhan Kredit yang Diberikan-neto sebesar 3,54% menjadi Rp19.800 miliar, dari tahun sebelumnya sebesar Rp19.123 miliar

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah (*Non-Performing Loan*-NPL). Pada 31 Desember 2021 dan 31 Desember 2020, Rasio kredit bermasalah (*Non-Performing Loan*-NPL) Bruto tetap, yaitu sebesar 2,42% dan 2,61% . Sedangkan Rasio NPL *netto* masing-masing sebesar 0,13% dan 0,06% pada tanggal 31 Desember 2021 dan 2020. Bank telah melakukan pemantauan secara aktif terhadap perkembangan kualitas piutang, khususnya kredit yang telah disalurkan.

Bank telah memiliki pedoman untuk penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*) sebagaimana diatur dalam Keputusan Direksi Nomor: 0506/KEP/DIR/KRD/2019 tanggal 2 September 2019 tentang Perubahan atas Keputusan Direksi Nomor: 0229/KEP/DIR/KRD/2014 tanggal 19 Maret 2014 tentang Buku Pedoman Perusahaan (BPP) Perkreditan.

Bank telah menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan penyediaan dana, khususnya penyediaan dana kepada pihak terkait (*related party*) dan atau penyediaan dana besar (*large exposures*) sesuai dengan ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) dan independen tanpa ada intervensi dari pihak terkait atau pihak lainnya. Pelaksanaan penyediaan dana tersebut berpedoman pada kebijakan dan prosedur tentang Penyediaan Dana kepada Pihak Terkait dan/atau Penyediaan Dana Besar yang diatur dalam BPP Perkreditan. PT Bank Pembangunan Daerah Bali telah menyampaikan Laporan Penyediaan Dana dimaksud kepada Otoritas Jasa Keuangan secara berkala, tepat waktu dan sesuai dengan ketentuan yang berlaku selama Tahun 2021.

tourism sector on the Balinese economy, expansion is still carried out very selectively and focused on low-risk loans. 67.26% of the credit disbursement was channeled to existing debtors while 32.74% was channeled to new debtors.
Credit disbursement from the placement of state money is channeled to the productive sector and other sectors including the consumption sector as a source of local community spending to help drive the local economy of Bali.

The placement of state money funds obtained by Bank BPD Bali are channeled to the service sector classified as the tourism business and its supporters, namely star hotels, budget hotels, other accommodation services, food and beverage, restaurants, travel and transportation services, with a total distribution as of December 10, 2021 amounting to Rp113.19 Billion

In 2021 Bank BPD Bali managed to record the growth of net credit disbursement of 3.54% to Rp19,800 billion, from the previous year of Rp19,123 billion

The collectibility of bank loans is seen from the total non-performing loans (NPL). As of December 31, 2021 and December 31, 2020, the Gross Non-Performing Loan (NPL) ratio remained at 2.42% and 2.61%, respectively. Meanwhile, the net NPL ratio was 0.13% and 0.06% as of December 31, 2021 and 2020. The Bank has been actively monitoring the development of the quality of receivables, especially loans that have been disbursed.

The Bank has guidelines for providing funds to related parties and providing large exposures as stipulated in the Decree of the Board of Directors Number: 0506/KEP/DIR/KRD/2019 dated September 2, 2019 concerning Amendments to the Decision of the Board of Directors Number: 0229/ KEP/DIR/KRD/2014 dated March 19, 2014 concerning Company Guideline Book of Credit.

The Bank has implemented prudential principles and risk management in providing provision of funds, in particular the provision of funds to related parties and/or large exposures in accordance with Bank Indonesia regulations concerning the Maximum Credit Celling (BMPK) and independently without any intervention from related parties or other parties. The implementation of the provision of funds is guided by the policies and procedures regarding Provision of Funds to Related Parties and/or Provision of Large Funds as regulated in the Company Guideline Book of Credit. PT Bank Pembangunan Daerah Bali has submitted the Report on Provision of Funds to the Financial Services Authority on a regular basis, on time and in accordance with the provisions in force during 2021.

Segmen Simpanan

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

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 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 terdaftar, rekap ketetapan pajak *self assessment,* dan rekap realisasi pembayaran pajak PHR) ke dalam 1 (satu) penampungan dan menampilkan info dari data yang telah dikumpulkan tersebut kepada Pemerintah Provinsi Bali.
   b. *E-Ticketing*. Aplikasi *E-Ticketing* digunakan untuk mengelola data pemesanan tiket masuk suatu lokasi wisata, transaksi pembelian tiket wisata, hingga proses penggunaan dan pengakhiran dari tiket wisata, secara praktis serta mendukung transparansi pengelolaan pendapatan tiket.
   c. *E-Retribusi*. *E-Retribusi* memungkinkan untuk otomasi sistem

Deposit Segment

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

Government Savings are savings funds originating from central and local governments. While the Non Government Deposits funding comes from LPD and other 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 destination, travel ticket purchase transactions, to 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

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:
      1) 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.
      2) Aplikasi *Safe Deposit Box* (SDB). 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.
      3) 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.

collection system on the market and facilitate administration by market officers, and supports the transparency of the management of market charges.

d. POS Hotel and Restaurant Tax Mobile, POS Hotel and Restaurant Tax 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 Hotel and Restaurant Tax taxes for local government.

e. E-Link LPD. 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 process*es*:
      1) 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.
      2) Safe Deposit Box (SDB) Aplication. Safe Deposit Box (SDB) Aplication 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.
      3) Antasena Reporting to Bank Indonesia. Antasena Reporting is a combination of 6 reports, namely Commercial Bank Monthly Report (LBU),Monthly Financial System and Monetary Stability Report for Islamic Commercial Banks (LBUS/LSMK), Commercial Bank Periodic Reports (LBBU), Sharia Commercial Bank Periodic Report (LBBUS), Commercial Bank Daily Report (LHBU), Commercial Bank Financial Report (LKPBU), which aim to increase efficiency, flexibility, collaboration, and consistency in reporting by bank.

KEPEMILIKAN	2021	2020	PERTUMBUHAN	%
Pemerintah				
Giro	2,302,934,402,863	1,354,971,569,517	947,962,833,346	69.96%
Tabungan	170,331,850,245	171,336,121,643	(1,004,271,398)	(0.59%)
Deposito	3,946,623,338,382	4,566,573,338,382	(619,950,000,000)	(13.58%)
Total Pemerintah	6,419,889,591,490	6,092,881,029,542	327,008,561,948	5.37%
Non Pemerintah				
Giro	897,832,385,223	763,648,511,931	134,183,873,292	17.57%
Tabungan	9,368,845,636,294	9,125,848,460,462	242,997,175,832	2.66%
Deposito	6,690,524,123,916	5,468,636,234,259	1,221,887,889,657	22.34%
Total Non Pemerintah	16,957,202,145,433	15,358,133,206,652	1,599,068,938,781	10.41%

TINJAUAN KEUANGAN
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2021 dan 2020 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Publik Hendrawinata Hanny Erwin & Sumargo dan mendapat opini wajar dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali tanggal 31 Desember 2021, serta kinerja keuangan dan arus kas Bank untuk periode yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial reviews described below refer to the Financial Statements for the years ended December 31, 2021 and 2020 which are presented in this Annual Report. The Financial Statements have been audited by the Public 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, 2021, 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 miliar rupiah / in billion rupiah)

Uraian Description	2021	2020	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Kas/ *Cash*	945	545	400	73,35
Giro pada Bank Indonesia/ *Current Accounts with Bank Indonesia*	1.008	648	360	55,57
Giro pada bank lain/ *Current Accounts with Other Banks*	42	46	(4)	(8,09)
Penempatan pada Bank Indonesia dan bank lain/ *Placement at Other Banks and Bank Indonesia*	1.315	1.609	(294)	(18,30)
Efek-efek / *Securities*	1.773	1.684	89	5,27
Efek-efek yang dibeli dengan janji dijual kembali/ *Securities Purchased Under Agreement to Resell*	4.342	3.015	1.327	44,01
Efek-efek yang dijual dengan janji dibeli kembali/ *Securities Sold Under Repurchase Agreement*	249	-	249	100,00
Kredit yang diberikan - neto/ *Loans Provided - Net*	19.800	19.123	677	3,54
Penyertaan saham/ *Investment in Shares of Stocks*	1	1	0	0,00
CKPN Aset Keuangan / *Allowance for Impairment Loss*	(1.001)	(939)	(62)	(6,60)
Aset tetap - neto/ *Fixed Assets - Net*	289	285	4	1,33
Aset Sewa Guna/ *Right-of-Use Assets*	63	53	9	17,45
Aset pajak tangguhan/ *Deferred Tax*	92	76	16	21,40
Aset Tak Berwujud/ *Intangible Assets*	37	35	2	5,361
Aset lain-lain/ *Other Assets*	219	168	51	29,99
Total Aset/ *Total Assets*	**28.911**	**26.109**	**2.802**	**10,73**

Total Aset

Total Aset Bank BPD Bali per 31 Desember 2021 sebesar Rp28.911 miliar, meningkat 10,73% dibandingkan tahun sebelumnya sebesar Rp26.109 miliar. Peningkatan tersebut utamanya disebabkan oleh adanya peningkatan pada kas, giro pada Bank Indonesia, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, serta aset sewa guna, aset pajak tangguhan, aset lain-lain .

Total Assets

Bank BPD Bali's total assets as of December 31, 2021 amounted to Rp28.911 billion, an increase 10,73% compared to the previous year of Rp26.109 billion. The increase was mainly due to an increase in cash, current accounts with Bank Indonesia, securities, securities purchased under agreements to resell, right of use asset, deferred asset, and other assets.

Kas

Jumlah Kas Bank pada 31 Desember 2021 mencapai Rp945 miliar, naik 73,35% dibandingkan tahun sebelumnya sebesar Rp545 miliar.

Cash

The amount of Bank Cash as at December 31, 202 reached Rp945 billion, increased 73,35% compared to the previous year of Rp545 billion.

Efek-Efek

Jumlah Efek-Efek yang dikuasai Bank pada 31 Desember 2021 adalah sebesar Rp1.773 miliar, naik 5,27% dibandingkan tahun sebelumnya sebesar Rp1.684 miliar.

Securities

The number of Securities controlled by the Bank as at December 31, 2021 was Rp1.773 billion, higher 5,27% compared to the previous year of Rp1.684 billion.

Kredit Yang Diberikan

Tahun 2021 Bank BPD Bali berhasil mencatat pertumbuhan Kredit Yang Diberikan - neto sebesar 3,54% menjadi Rp19.800 miliar, dari tahun sebelumnya sebesar Rp19.123 miliar

Credit Disbursement

In 2021 Bank BPD Bali managed to record the growth of Credit Disbursement - net by 3,54% to Rp19.800 billion, from the previous year of Rp Rp19.123 billion.

(dalam miliar rupiah / in billion rupiah)

Segmen Skala Usaha Business Segment	2021	2020	Pertumbuhan Growth	%
Konsumer *Consumer*	9.645	10.458	(813)	(7,77)
Ritel *Retail*	7.518	6.161	1.357	22.03
Menengah *Medium*	1.401	1.415	(14)	(0,99)
Non- UMKM *Non- MSME*	1.236	1.089	147	13.50
CKPN *Impairment Loses*	(1.001)	(939)	(62)	(6,60)
Total Kredit yang diberikan *Total Credit Disbursement*	19.800	19.123	677	3,54

Berdasarkan tabel di atas, segmen *consumer* menjadi kontributor utama bagi Kredit yang diberikan Bank BPD Bali tahun 2021

Based on the table above, consumer segment still the largest contributor to the credit disbursement by Bank BPD Bali in 2021.

Liabilitas
Liabilities

(dalam miliar rupiah / in billion rupiah)

Uraian Description	2021	2020	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Liabilitas segera *Current liabilities*	150	142	8	5,42
Simpanan nasabah *Customers Saving*	23.377	21.451	1.926	8,98
Simpanan dari bank lain *Deposits from other Banks*	1.293	835	459	51,08
Pinjaman yang Diterima *Fund Borowwing*	37	38	(0,7)	(1,81)
Utang pajak *Tax Debt*	45	22	22	99,19
Liabilitas lain-lain *Other Liabilities*	448	416	32	7,62
Total Liabilitas *Total Liabilities*	**25.592**	**22.905**	**2.687**	**11,73**

Total Liabilitas Bank pada 31 Desember 2021 adalah sebesar Rp25.592 miliar, meningkat 11,73% dibandingkan tahun sebelumnya sebesar Rp22.905 miliar. Peningkatan Total Liabilitas tersebut utamanya disebabkan terjadinya peningkatan terhadap simpanan nasabah sebesar 8,98% dari Rp21.451 miliar tahun 2020 menjadi Rp23.377 miliar di tahun 2021.

Liabilitas Segera

Jumlah Liabilitas Segera Bank BPD Bali pada akhir tahun 2021 mencapai Rp150 miliar, meningkat 5,24% dibandingkan tahun sebelumnya sebesar Rp142 miliar.

Simpanan Nasabah

Jumlah Simpanan Nasabah yang berhasil dihimpun Bank BPD Bali tahun 2021 mencapai Rp23.377 miliar, naik 8,98% dibandingkan tahun sebelumnya sebesar Rp21.451 miliar. Peningkatan ini terutama disebabkan oleh peningkatan pada deposito berjangka yang meningkat Rp602 miliar atau 6% dari tahun sebelumnya dan Giro yang meningkat dari Rp2.119 miliar di tahun 2020 menjadi Rp3.201 miliar atau sebesar 51,08% di tahun 2021. Serta terdapat penambahan *Negotiable Certificate of Deposit* (NCD) sebesar 2 miliar atau 0,27% di tahun 2021.

The Bank's Total Liabilities as at December 31, 2020 amounted to Rp25.592 billion, an increase 11,73% compared to the previous year of Rp22.905 billion. The increase in total liabilities was mainly due to an increase in customer deposits by 8,98% from Rp21.451 billion in 2020 to Rp23.377 billion in 2021.

Current Liabilities

The amount of Bank BPD Bali's Immediate Liabilities at the end of 2021 reached Rp150 billion, increase 5,24% compared to the previous year of Rp142 billion.

Customer Saving

The amount of customer deposits successfully collected by Bank BPD Bali in 2021 reached Rp23.377 billion, up 9,98% compared to the previous year of Rp21.451 billion. This increase was mainly due to an increase in time deposits which increased by Rp602 billion or 6% from the previous year and Current Accounts which increased from Rp2,119 billion in 2020 to Rp3,201 billion or by 51.08% in 2021. In addition, there is a Negotiable Certificate of Deposit (NCD) of 2 billion or 0.27% in 2021.

Tabel Simpanan Nasabah
Customer Saving Tabel

(dalam miliar rupiah / in billion rupiah)

Simpanan Nasabah Customer Saving	2021	2020	Pertumbuhan Growth	%
Giro Giro	3.201	2.119	1.082	51,08
Tabungan Saving	9.539	9.297	242	2,60
Deposito Berjangka Time Deposits	10.637	10.035	602	6,00
Total *Total*	23.377	21.451	1.926	8,98

Ekuitas
Equity

(dalam miliar rupiah / in billion rupiah)

Uraian Description	2021	2020	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Modal saham *Share Capital*	1.861	1.823	38	2,08
Tambahan modal disetor *Additional Paid-in Capital*	0	0	0	0,00
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*	973	921	52	5,67
Cadangan umum *General Reserves*	-	-	-	-
Belum ditentukan penggunaannya *Unappropriated*	549	522	27	5,24
Total Ekuitas *Total Equity*	**3.319**	**3.205**	**115**	**3,58**

Jumlah Ekuitas Bank BPD Bali per 31 Desember 2021 adalah sebesar Rp3.319 miliar naik 3,58% dibandingkan tahun sebelumnya sebesar Rp3.205 miliar sebagai akibat peningkatan saldo laba yang telah ditentukan penggunaannya sebesar Rp52 miliar atau 5,67% (*yoy*).

Bank BPD Bali's Equity as of December 31, 2020 was Rp3.319 billion, an increase 3,58% compared to the previous year amounted Rp3.205 billion, as a result of an increase in retained earnings appropriated amounted to Rp52 billion or 5,67% (yoy).

Laporan Laba Rugi dan Penghasilan Komprehensif Lainnya

Statement of Profit or Loss and Other Comprehensive Income

(dalam miliar rupiah / in billion rupiah)

Uraian Description	2021	2020	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Pendapatan bunga *Interest Income*	2.466	2.539	(72)	(2,84)
Beban bunga *Interest Expense*	(913)	(915)	(2)	(0,20)
Pendapatan Bersih *Net Income*	1.554	1.624	(70)	(4,33)
Pendapatan Operasional *Operating Income*	110	86	24	21,81
Provisi dan Komisi *Provision and Commision*	6	7	(1)	(14,81)
Pendapatan Lainnya *Other Income*	1	1	0	0
Pendapatan operasional lainnya *Other Operating Income*	117	94	24	20,51
Aset keuangan *Financial Assets*	(133)	(216)	83	38,42
Transaksi Rekening Administratif *Transaction of Administrative Accounts*	(0,5)	1	(0,5)	(130)
Jumlah Pembentukan Cadangan Total Kerugian Penurunan Nilai *Total Allowance for Impairment Losses*	(134)	(215)	(81)	(37,76)
Gaji dan Tunjangan Karyawan *Salaries and Employee Benefits*	(526)	(534)	(8)	(1,50)
Umum dan Administrasi *General and Administrative*	(263)	(237)	26	10,97
Beban Modifikasi *Modification Expenses*	(7)	(25)	18	68,49
Jumlah Beban Operasional Lainnya *Total Other Operating Expenses*	(797)	(796)	1	0,07
Laba operasional *Operating Income*	740	706	34	4,60
Pendapatan non operasional – neto *Non-operating Income—Net*	3	4	1	21,44
Beban Non Operasional *Non Operating Expenses*	(22)	(13)	(9)	42,13
Jumlah Beban Non Operasional ***Total Non Operating Income***	**(19)**	**(9)**	**(10)**	**54,49**
Laba Sebelum Beban Pajak *Income Before Tax*	721	698	23	3,37

(dalam miliar rupiah / in billion rupiah)

Uraian Description	2021	2020	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Kini *Current Tax*	(187)	(164)	23	12,30
Tangguhan *Deffered Tax*	15	(12)	27	178,23
Jumlah Beban Pajak ***Total Tax Expense***	**172**	**176**	**(4)**	**(2,20)**
Laba tahun berjalan *Income for the year*	549	522	27	5,24
Liabilitas Imbalan Pasca Kerja / *Employment Benefit Obligation*	(3)	(2)	(1)	36,45
Penyesuaian Tarif Pajak / *Effect of Change in tax rate*	-	(2)	0	0
Pajak Penghasilan Terkait / *Related Income Tax*	0	0	0	36,511
Jumlah Pendapatan (Beban) Komprehensif Lain *Total Other Comprehensive Income (Expense)*	(3)	(4)	1	(23,99)
Jumlah Laba Komprehensif Tahun Berjalan ***Total Comprehensive Income For The Year***	**546**	**518**	**28**	**5,45**

Pendapatan Bunga

Tahun 2021, Bank membukukan Pendapatan Bunga sebesar Rp2.466 miliar, menurun 2,84% dibandingkan Pendapatan Bunga tahun sebelumnya sebesar Rp2.539 miliar. Penurunan pendapatan bunga tersebut disebabkan oleh pendapatan bunga atas pinjaman yang diberikan mengalami penurunan sebesar Rp72 miliar atau 3,24% dan pendapatan bunga atas penempatan pada bank lain mengalami penurunan sebesar Rp52 miliar atau 75,11%.

Interest Income

In 2021, the Bank recorded Interest Income of Rp2,466 billion, a decrease of 2.84% compared to Interest Income of the previous year of Rp2,539 billion. The decrease in interest income was due to a decrease in interest income on loans by Rp72 billion or 3.24% and interest income on placements with other banks which decreased by Rp52 billion or 75.11%.

(dalam miliar rupiah / in billion rupiah)

Pendapatan Bunga Interest income	2021		2020		Pertumbuhan Growth	
	Rp Miliar IDR Billion	%	Rp Miliar IDR Billion	%	Rp Miliar IDR Billion	%
Kredit yang diberikan/ *Credit Disbursement*	2.158	87,50	2.230	87,86	20	(3,24)
Efek-efek/ *Securities*	284	11,52	236	9,30	(31)	20,29
Penempatan pada Bank Lain/ *Placement with Other Bank*	17	0,70	70	2,75	(15)	(75,11)
Penempatan pada Bank Indonesia *Placement with Bank Indonesia*	7	0,28	2	0,09	2	185,16
Total Pendapatan Bunga ***Total Interest Income***	**2.466**	**100**	**2.539**	**100**	**(72)**	**(2,84)**

Beban Bunga

Jumlah Beban Bunga Bank BPD Bali per 31 Desember 2021 mencapai Rp913 miliar, menurun 0,20% dibandingkan tahun sebelumnya Rp915 miliar. Penurunan tersebut disebabkan oleh beban bunga Simpanan Nasabah mengalami penurunan sebesar Rp18 miliar atau 2,26% dari sebesar Rp807 miliar pada tahun 2020 menjadi Rp789 miliar pada tahun 2021 yang mana penurunan tersebut disebabkan oleh penurunan tingkat suku bunga dana pihak ketiga.

Interest Expense

Bank BPD Bali's Interest Expense as of December 31, 2021 reached Rp913 billion, an decrease 0,20% compared to the previous year of Rp915 billion. The decrease was due to the decrease in interest expense for Customer Deposits by Rp18 billion or 2,26% from Rp807 billion in 2020 to Rp789 billion in 2020 which was caused by a decrease in interest rate of third party funds.

(dalam miliar rupiah / in billion rupiah)

Beban Bunga Interest Expense	2021		2020		Pertumbuhan Growth	
	Rp miliar IDR billion	%	Rp miliar IDR billion	%	Rp miliar IDR billion	%
Simpanan Nasabah/ *Customer Saving*	789	86,46	807	8,28	(18)	(2,26)
- Deposito Berjangka/ *Time Deposits*	579	63,40	568	62,10	11	1,89
- Tabungan/ *Saving*	161	17,62	184	20,07	(23)	(12,36)
- Giro/ *Giro*	47	5,12	60	6,39	(9)	(15,56)
Sertifikat Deposit yang dapat Dinegosiasikan *Negotioable Certificate of Deposit*	2	0,27	-	-	2	100,00
Premium penjamin simpanan *Deposit insurance premium*	47	5,18	43	4,87	3	6,07
Penjaminan *Guarantee*	41	4,49	33	3,66	8	22,56
Simpanan Bank Lain *Deposits from Another Bank*	26	2,80	21	2,34	4	19,45
Pinjaman yang Diterima *Borrowings*	2	0,26	3	0,29	(0)	(8,11)
Pinjaman yang Diberikan *Loans*	0,74	0,08	0,95	0,10	(0)	(21,30)
Sertifikat Deposit yang Dapat Dinegosiasikan *Call Money and Repo*	5	0,52	2	0,26	2	96,33
Beban Bunga SGU *Interest Expense SGU*	1,82	0,20	1,77	0,19	0	3,06
Total Beban Bunga *Total Interest Expense*	913	100	**915**	**100**	**(2)**	**(0,20)**

Pendapatan Operasional Lainnya

Tahun 2021, Pendapatan Operasional Lainnya mencapai Rp 17 miliar,mengalami peningkatan sebesar Rp24 miliar atau 25,28% dibandingkan tahun 2020 sebesar Rp93 miliar. Peningkatan tersebut terutama bersumber dari pertumbuhan pendapatan administrasi sebesar Rp10 miliar atau 23,73% dari Rp41 miliar pada tahun 2020 menjadi Rp51 miliar pada tahun 2021. Pertumbuhan juga terjadi pada penerimaan kembali kredit hapus buku sebesar Rp9 miliar atau 71,18% dari Rp13 miliar pada tahun 2020 menjadi Rp23 miliar pada tahun 2021. Pendapatan Denda Kredit juga mengalami

Other Operating Income

In 2021, Other Operating Income reached Rp117 billion, an increase of Rp24 billion or 25.28% compared to 2020 of Rp93 billion. The increase was mainly due to the growth in administration income of Rp10 billion or 23.73% from Rp41 billion in 2020 to Rp51 billion in 2021. Growth also occurred in the Recovery of Account Written-off amounting Rp9 billion or 71.18% from Rp13 billion in 2020 to Rp23 billion in 2021. Loan Penalty Income also grew by Rp3 billion or 49.96% from Rp6 billion in 2020 to Rp9 billion in 2021, followed by growth in others

pertumbuhan sebesar Rp3 miliar atau 49,96% dari Rp6 miliar pada tahun 2020 menjadi Rp9 miliar di tahun 2021, diikuti dengan pertumbuhan pendapatan operasional lain-lain sebesar Rp2 miliar atau 37,76% dari Rp5 miliar pada tahun 2020 menjadi Rp7 miliar pada tahun 2021.

operating income by Rp2 billion or 37.76% from Rp5 billion in 2020 to Rp7 billion in 2021.

(dalam miliar rupiah / in billion rupiah)

Pendapatan Operasional Lainnya Other Operating Income	**2021** **Rp Miliar** IDR Billion	**2020** **Rp Miliar** IDR Billion	**Pertumbuhan** Growth **Rp Miliar** IDR Billion	**%**
Provisi/komisi selain kredit *Provition / commissions other than credit*	6	7	(1)	(14,81)
Administrasi/ *Administration*	51	41	10	23,73
Penerimaan kembali kredit hapus buku/ *Recovery of Account Hapus Buku Written-off*	23	13	9	71,18
Denda kredit/ *Loan Penalties*	9	6	3	49,96
Fee	22	21	1	2,65
Lain-lain/ *Other*	7	5	2	37,76
Total	**117**	**93**	**24**	**25,28**

Penyisihan Kerugian Penurunan Nilai

Beban cadangan Kerugian Penurunan Nilai Bank BPD Bali tahun 2021 mencapai Rp134 miliar. Dibandingkan tahun sebelumnya mengalami penurunan sebesar Rp 81 miliar atau 37,76%. Bank terkait pembentukan pencadangan PSAK 71 selama pandemi *Covid 19* telah menganut prinsip konservatif sesuai dengan arahan dari OJK yang dituangkan melalui Keputusan Direksi Nomor 0205A/KEP/DIR/TIA/2020 tanggal 29 Mei 2020 dan keputusan Rapat Komite Kebijakan Perkreditan tanggal 25 September 2020 tentang penyesuaian Cadangan Kerugian Kredit Epektasian (CKKE). Bank pada tahun 2020 telah melakukan pembentukan cadangan kerugian penurunan nilai aset keuangan secara konservatif. Selanjutnya Bank pada tahun 2021 telah melakukan pengukuran terkait potensi penurunan kualitas kredit atas kegagalan restrukturisasi yang telah dilakukan sehingga dampak yang dilakukan sehingga dampak yang diakibatkan tetap dapat terukur melalui Stress Testing Likuiditas dan Ketahanan Permodalan, sehingga pembentukan di tahun 2021 tidak terlalu signifikan.

Impairment Losses

The amount of Allowance for Impairment Loss of Bank BPD Bali in 2021 reaches Rp134 billion. Compared to the previous year a decrease of Rp81 billion or 37,76%. Regarding the establishment of PSAK 71 reserves during the Covid-19 pandemic, the Bank has adhered to conservative principles in accordance with the directives of the Financial Service Authority as outlined in the Board of Directors Decree Number 0205A/KEP/DIR/TIA/2020 dated May 29, 2020 and the decision of the Credit Policy Committee Meeting dated 25 September 2020 concerning adjustment of the Allowance Credit Loss Expected (CKKE). The Bank in 2020 has established a conservative reserve for impairment losses on financial assets. Furthermore, the Bank in 2021 has taken measurements related to the potential decline in credit quality due to the failure of the restructuring that has been carried out so that the resulting impact can still be measured through Stress Testing for Liquidity and Capital Resilience, so that the formation in 2021 is not too significant.

Beban Operasional Lainnya

Beban operasional lainnya terdiri dari beban tenaga kerja, beban umum dan administrasi dan beban modifikasi. Selama tahun 2021, beban operasional lainnya mencapai Rp797 miliar meningkat Rp1 miliar atau 0,07% dibandingkan tahun 2020 sebesar Rp796 miliar. Peningkatan tersebut disebabkan peningkatan beban umum dan administrasi sebesar 10,95%

Other Operating Expenses

Other operating expenses consist of manpower expenses, general and administrative expenses and modification expenses. During 2021, other operating expenses reached Rp797 billion, increase by Rp1 billion or 0,07% compared to 2020 which amounted to Rp. 796 billion. This increase was due to an increase in general and administrative expenses

(*yoy*), beban tenaga kerja sebesar 1,50% (*yoy*), dan beban modifikasi 68,57%. Beban modifikasi adalah beban yang terjadi sehubungan dengan modifikasi (restrukturisasi) atas aset kredit, dimana pada tahun 2021 telah terealisasi sebesar Rp8 Miliar.

by 10,95% (yoy), manpower expenses by 1,50% (yoy), and modification expenses by 68,57%. Modification expenses are expenses incurred in connection with modification (restructuring) of credit assets, which in 2021 amounted to Rp8 billion.

Laba Operasional

Jumlah Laba Operasional Bank BPD Bali tahun 2021 tercatat sebesar Rp740 miliar, mengalami penurunan dibandingkan Laba Operasional tahun sebelumnya sebesar Rp706 miliar.

Operating Income

Bank BPD Bali's Operating Income in 2021 was recorded at Rp740 billion, an increased compared to the previous year's Operating Income of Rp706 billion.

Laba Sebelum Pajak

Tahun 2021, jumlah Laba Sebelum Pajak Bank terkoreksi dari Rp698 miliar menjadi Rp721. miliar.

Profit Before Tax

In 2020, the amount of the Bank's Profit Before Tax was corrected from Rp698 billion to Rp721 billion.

Beban Pajak

Beban Pajak di tahun 2021 mengalami penurunan sebesar Rp4 miliar atau sebesar 2,20% dibandingkan tahun 2020.

Tax Expense

Tax Expenses in 2021 decreased by Rp4 billion or by 2,20% compared to 2020.

Penghasilan Komprehensif Lainnya

Pada tahun 2021 Bank mencatat kerugian komprehensif lain sebesar Rp2.828 juta, turun sebesar Rp893 juta atau sebesar 23,99% dari tahun 2020.

Other Comprehensive Income

In 2021 the Bank recorded other comprehensive loss of Rp2.828 million, a decrease of Rp893 million or 23,99% from 2020.

Arus Kas
Cash Flow

(dalam miliar rupiah / in billion rupiah)

Uraian Description	2021	2020	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Arus kas dari aktivitas operasi/ *Cash flows from operating activities*	966	130	836	643
Arus kas dari aktivitas investasi/*Cash flows from investing activities*	(132)	(522)	390	74,71
Arus kas dari aktivitas pendanaan/ *Cash flows from financing activities*	(432)	(513)	81	15,79
Kenaikan (penurunan) neto kas dan setara kas / *net increase (decrease) in cash and cash equivalents*	402	(905)	1307	325,12
Kas dan setara kas awal tahun/ *Cash and cash equivalents at beginning of year*	2.848	3.752	(904)	(24,09)
Kas dan setara kas akhir tahun/*Cash and cash equivalents at end of year*	3.249	2.848	401	(14,08)

Jumlah Kas Bank pada akhir tahun 2021 tercatat sebesar Rp3.249 juta, mengalami kenaikan sebesar Rp401 juta dibandingkan jumlah Kas pada awal tahun sebesar Rp2.848 juta.

The amount of Bank Cash at the end of 2021 was recorded at Rp3,249 million, an increase of Rp401 million compared to the amount of Cash at the beginning of the year amounted to Rp2.848 million.

RASIO KEUANGAN PENTING
Key Financial Ratios

Pada tahun 2021, Indikator Rasio Penting Bank BPD Bali menunjukkan penurunan/peningkatan, hal tersebut dapat dilihat sebagai berikut.

In 2021, Bank BPD Bali's Important Ratio Indicator shows a decrease/increase, this can be seen as follows.

Rasio Utama Key Ratios	2021	2020
CAR	20,28	20,56
NIM	5,78	6,41
ROA	2,62	2,70
ROE	17,78	16,95
NPL (gross)	2,42	2,61
NPL (nett)	0,13	0,06
LDR	84,69	89,11
BOPO	71,34	73,14

KOMITMEN DAN KONTINJENSI
Commitment and Contingency

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

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 miliar rupiah / in billion rupiah)

Uraian Description	2021	2020
Fasilitas Kredit Kepada Debitur yang belum Digunakan *Credit Facilities to Debitors that Have not been Used*	417	697
Jumlah Liabilitas Komitment - Bersih *Total Commitments Liablity - Net*	417	697
Kontinjensi *Contingencies*		
Pendapatan Bunga Dalam Penyelesaian *Interest Income in Settlement*	491	190
Tagihan Kontinjensi Bank garansi yang Diterima *Contingencies Receivable Bank Guarantee Received*	0	0
Sub Total	421	190
Liabilitas Kontinjensi *Contingencies Liabilities*		
Bak Garansi yang diterbitkan *Bank Guarantee Issued*	(337)	(246)
Sub Total	(337)	(246)
Jumlah Liabilitas Kontinjensi Bersih *Total Contigencies Liabilities Net*	154	(56)

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;
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).

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

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

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

Prime Lending Rate 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 Housing Loan and Non Housing Loan).

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. 3Micro credit is guided by the definition of micro business as referred to in the Law on Micro, Small and Medium Enterprises;
4. 4Mortgage and non-mortgage (Auto Loan) consumption credit, not including distribution of funds through credit cards and credit without collateral (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 Bungan Dasar Kredit Prime Lending Rate			Kredit Konsumsi Consumtive Loan	
	Korporasi Corporate	Ritel Retail	Mikro Micro	KPR Mortage	Non- KPR Non- Mortage
2020	8,44%	9,76%	9,78%	9,46%	11,46%
2021	7,27%	10,01%	7,05%	6,22%	9%

DAMPAK PERUBAHAN TINGKAT SUKU BUNGA TERHADAP KINERJA BANK

Impact of Interest Rate Changes Towards Bank Performance

Hingga akhir tahun 2021, Bank Indonesia (BI) tercatat mempertahankan suku bunga acuan BI 7 *Days Reverse Repo Rate* sebesar 3,5%.

Ketetapan suku bunga yang dilakukan BI ini, memberikan dampak pada kinerja Bank BPD Bali seperti pencapaian pendapatan bunga kredit dan biaya bunga simpanan

Until the end of 2021, Bank Indonesia (BI) was recorded to maintain the BI 7 Days Reverse Repo Rate benchmark interest rate of 3.5%.

The determination of interest rates by BI, has an impact on the performance of Bank BPD Bali such as achievement of interest income for loan and interest expense for saving.

KEMAMPUAN MEMBAYAR UTANG

Ability to Pay Debt

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 pada Lembaga Penjaminan Simpanan. Rincian penjelasan tentang kemampuan membayar utang dijelaskan sebagai berikut.

Kemampuan Membayar Utang Jangka Pendek

Kemampuan Bank dalam membayar utang jangka pendek dapat dilihat dari rasio likuiditas. Rasio likuiditas Bank dapat diukur melalui rasio kredit terhadap dana pihak ketiga (LDR). Tahun 2021, LDR Bank BPD Bali mengalami penurunan sebesar 4,42% dari 89,11% di tahun 2021 menjadi 84,69% di tahun 2021. LDR Bank BPD Bali yang mencapai 84,69% masih berada dikisaran 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.

Kemampuan Membayar Utang Jangka Panjang

Bank mengukur solvabilitas melalui rasio permodalan bank. Bank BPD Bali memastikan kecukupan modal Bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio* (CAR)). CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk-Weighted Assets* (RWA)). Pada tahun 2021, Rasio Kecukupan Modal Bank mencapai 20,28%, mengalami penurunan sebesar 0,28% jika dibandingkan dengan Rasio Kecukupan Modal tahun 2020 sebesar 20,56%.

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 be measured through a ratio of credit to third party funds (LDR). In 2021, Bank BPD Bali LDR decreased by 4,42% from 89,11% in 2020 to 84,69% in 2021. Bank BPD Bali LDR which reached 84,69% 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.

Ability to Pay Long-Term Debt

Banks measure solvency through bank capital ratios. Bank BPD Bali ensures the Bank's capital adequacy to meet credit risk, market risk and operational risk which is reflected in the Capital Adequacy Ratio (CAR). CAR is the ratio of capital to risk-weighted assets (RWA). In 2021, the Bank's Capital Adequacy Ratio will reach 20,28% a decrease of 0,28% compared to the Capital Adequacy Ratio in 2020 of 20,56%.

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 20,28%, struktur permodalan Bank memiliki kapabilitas untuk mengimbangi risiko pasar, risiko kredit dan risiko operasional dimana rasio tersebut lebih tinggi dari rasio kecukupan minimum OJK dan struktur modal Bank sudah memenuhi Peraturan OJK. Hal ini berarti bahwa Perseroan telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

Selain kewajiban penyediaan modal minimum sesuai profil risiko, sebagaimana disyaratkan oleh *regulator*, Bank wajib membentuk tambahan modal sebagai penyangga (buffer) sesuai profil risiko. Tambahan modal tersebut dapat berupa:

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

Kemampuan Membayar Utang dari *NCD-Negotiable Certificate of Deposit* yang Diterbitkan

Kemampuan membayar utang tercermin berdasarkan peringkat dari instrumen yang diterbitkan Bank BPD Bali yaitu NCD-*Negotiate Certificate of Deposit*. Sertifikat Deposito yang diterbitkan merupakan yang pertama kali diterbitkan dan telah mendapatkan persetujuan dari OJK dan BI dengan peringkat mengacu ke peringkat Bank BPD Bali. Kualitas sertifikat deposito sangat ditentukan oleh kemampuan Bank dalam membayar kupon pada saat jatuh tempo. NCD-*Negotiate Certificate of Deposit* Bank BPD Bali telah didaftarkan di KSEI (Kustodian Sentral Efek Indonesia) dan menggunakan Pefindo sebagai lembaga pemeringkat Bank.

In accordance with Regulation of the Financial Services Authority 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 20,28%, 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 FSA Regulations. This means that the Company has managed the Bank's capital well and has sufficient capital to protect against the risk of solvency.

In addition to the minimum capital requirement according to the risk profile, as required by the regulator, the Bank is required to form additional capital as a buffer according to the risk profile. The additional capital can be:

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

Ability to Pay Debt from Issued of NCD-Negotiable Certificate of Deposit

The ability to pay debts is reflected in the rating of the instrument issued by Bank BPD Bali, namely the NCD-Negotiate Certificate of Deposit. The Certificate of Deposit issued is the first to be issued and has received approval from FSA and BI with a rating referring to the rating of Bank BPD Bali. The quality of the certificate of deposit is largely determined by the Bank's ability to pay coupons at maturity. The NCD-Negotiate Certificate of Deposit of Bank BPD Bali has been registered at KSEI (Indonesian Central Securities Depository) and uses Pefindo as the Bank's rating agency.

KOLEKTIBILITAS PIUTANG
Receivables Collectibility

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah (Non-Performing Loan - NPL). Pada 31 Desember 2021 dan 2020, Rasio kredit bermasalah (Non-Performing Loan - NPL) Bruto turun sebesar 0,19% dari 2,61% tahun 2020 menjadi 2,42% tahun 2021. Sedangkan Rasio NPL *netto* masing-masing sebesar 0,13% dan 0,06% pada tanggal 31 Desember 2021 dan 2020. Bank telah melakukan pemantauan secara aktif terhadap perkembangan kualitas piutang, khususnya kredit yang telah disalurkan.

The collectibility of bank loans can be seen from the total non-performing loans (NPLs). As of December 31, 2021, The Gross Non-Performing Loan (NPL) ratio decreased by 0.19% from 2.61% in 2020 to 2.42% in 2021. Meanwhile, the net NPL ratio was 0.13% and 0.06% respectively on December 31, 2021 and 2020. The Bank has been actively monitoring the development of the quality of receivables, especially loans that have been disbursed.

(dalam jutaan rupiah / in million rupiah)

Uraian Description	2021	2020
Total Kredit Bermasalah (Rp juta) *Total Non-Performing Loans (Rp million)*	479	500
Total Kredit Yang Diberikan (gross) (Rp juta) *Total Loans (gross) (Rp million)*	19.800	19.123.
% kredit bermasalah (NPL-bruto) *% Non-Performing Loans (NPL – gross)*	2,42	2,61
% kredit bermasalah (NPL-neto) *% Non-Performing Loans (NPL – net*	0,13	0,06

STRUKTUR MODAL
Capital Structure

Kebijakan Manajemen Atas Struktur Modal dan Dasar Pemilihannya

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

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

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data analisis. Permodalan disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Dewan

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

Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal.

Rincian Struktur Modal

Sesuai dengan Peraturan Otoritas Jasa Keuangan 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*, dan (iii) *Capital Surcharge* untuk *Domestic Systemically Important Bank* (D-SIB).

Pada tahun 2021, tambahan modal penyangga yang berlaku bagi Bank adalah Capital Conservation Buffer sebesar 0%, Countercyclical Buffer sebesar 0% dan Capital Surcharge untuk D-SIB sebesar 0%. Persyaratan Capital Conservation Buffer akan terus ditingkatkan setiap tahunnya hingga mencapai ketentuan minimum sebesar 2,5%, sedangkan persyaratan Countercyclical buffer dan Capital Surcharge untuk D-SIB akan direview oleh *regulator* sebanyak dua kali setiap tahunnya. Seluruh kewajiban modal penyangga harus dipenuhi dengan Common Equity Tier 1 (CET 1).

Per posisi 31 Desember 2021, posisi *Capital Adequacy Ratio* (CAR) untuk bank saja berada pada tingkat 20,28%, 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 8,00% 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.

Board of Commissioners. This plan is expected to ensure the availability of sufficient capital and the creation of an optimal capital structure.

Details of Capital Structure

In accordance with Financial Services Authority Regulation No. 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks and Financial Services Authority 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 (iii) Capital Surcharge for Domestic Systemically Important Banks (D-SIB).

In 2021, 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, 2021, the position of the Capital Adequacy Ratio (CAR) for banks is at the level of 20,58% above the minimum capital requirement, including additional capital buffer obligations. In addition, Tier 1 ratio (currently equal to CET 1 ratio) of 8,00% 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

Information and Material Facts Happening After the Date of Accountant Reports

Tidak ada kejadian penting yang mempunyai dampak material terhadap posisi keuangan dan kinerja keuangan serta arus kas konsolidasi Perusahaan yang terjadi setelah tanggal laporan keuangan konsolidasi Perusahaan tanggal 31 Desember 2021 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.

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 December 31, 2021 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 a One-Year Projection Ahead

Perbandingan Target dan Realisasi

Pada awal tahun buku 2021, Bank telah menetapkan sejumlah target yang hendak dicapai yang dituangkan dalam Rencana Bisnis Bank (RBB) 2021. Perbandingan pencapaian beberapa target yang ditetapkan dengan realisasi tahun buku 2021 adalah sebagai berikut:

Comparison of Target and Realisation

At the beginning of the 2021 financial year, the Bank has set a number of targets to be achieved which are contained in the 2021 Bank Business Plan (RBB). Comparison of the achievement of several targets set with the realization of the 2021 fiscal year is as follows:

(dalam miliar rupiah / in billion rupiah)

Uraian Description	RBB 2021 2021 Bank Business Plan	Realisasi 2021 2021 Realization	Pencapaian Achievement
Kredit yang Diberikan *Credit Disbursement*	20.462	19.800	96,77%
Total Aset *Total Assets*	28.471	28.911	101,54%
Dana Pihak Ketiga *Third Fund Party*	23.383	23.377	99,98%
Laba Bersih *Net Income*	544	549	101,02%

Proyeksi Satu Tahun ke Depan

Memasuki tahun 2022, Bank telah menetapkan sejumlah target yang dituangkan dalam RBB 2022, antara lain:

One-Year Projection in the Future

Entering 2022, the Bank has set a number of targets as outlined in the 2022 Bank Business Plan, including:

(dalam miliar rupiah / in billion rupiah)

Uraian Description	RBB 2022 2022 Bank Business Plan
Total Aset *Total Assets*	30.074
Dana Pihak Ketiga *Third Fund Party*	24.154
Pendapatan Bunga *Interest Income*	2.353
Kredit yang Diberikan *Credit Disbursement*	21.458

KEBIJAKAN DAN PEMBAGIAN DIVIDEN
Policy and Dividend Distribution

Kebijakan Dividen

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

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 tahun buku terakhir adalah sebagai berikut:

Chronology of Dividend Distribution

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

(dalam jutaan rupiah / in million rupiah)

Uraian Description	Tahun Buku 2021 Fiscal Year 2021	Tahun Buku 2020 Fiscal Year 2020
Laba Bersih (Rp) *Net Income (Rp)*	549	522
Jumlah Dividen (Rp) *Total Dividend (Rp)*	412	470
Dividen per Saham (Rp) *Dividend per Share (Rp)*	298	286
Payout Ratio (%)	75%	90%
Tanggal Pengumuman *Date of Announcement*	18 Februari 2022/ February 18, 2022	5 Februari 2021/ February 5, 2021
Tanggal Pembayaran *Date of Payment*	1 Maret 2022/ March 1, 2022	8 Februari 2021/ February 8, 2021

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

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

Total nilai dividen yang diterima oleh setiap pemegang saham merupakan penjumlahan dari dividen yang diterima setiap periode perhitungan. Pembayaran dividen dilakukan dengan menerbitkan Berita Acara yang

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

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

Total dividend amount received by the shareholders are calculated basen on the accumulation of dividend received by shareholders at every calculation period. Board of Directors then will issue a news

dilampiri Jurnal Transaksi dari Direksi kepada Divisi Teknologi & Akuntansi tentang pelimpahan/pendistribusian dividen kepada setiap pemegang saham.

Untuk Tahun Buku 2021, RUPS Tahunan Bank BPD Bali yang diadakan tanggal 18 Februari 2022 menyetujui pembayaran dividen sebesar Rp411.864.799.720,50 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 2021.

and Transaction Journal prepared by Board of Directors to Division of Technology & Accounting to execute the delegation/ distribution of dividend to every shareholder.

For the Fiscal Year of 2021, Bank BPD Bali's AGMS which was held on February 18, 2022 agreed to pay cash dividend of Rp411.864.799.720,50 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 2021.

Perkembangan Dividen dalam 5 Tahun Terakhir

The progress of Dividend within the Last 5 Years

(dalam jutaan rupiah / in million rupiah)

TAHUN Year	DASAR HUKUM Legal base	DIVIDEN Dividend	RINCIAN DIVIDEN Dividend Details	PEMEGANG SAHAM Shareholders
2016	RUPS Tahunan Tanggal 16 Mei 2017 *Annual GMS dated May 16, 2017*	519.660	184.914	Pemerintah Provinsi
			334.746	Pemerintah Kabupaten/kota
2017	RUPS Tahunan Tanggal 20 April 2018 *Annual GMS dated April 20, 2018*	472.057	167.273	Pemerintah Provinsi
			304.784	Pemerintah Kabupaten/kota
2018	RUPS Tahunan Tanggal 27 Maret 2019 *Annual GMS dated March 27, 2019*	483.325	168.927	Pemerintah Provinsi
			314.398	Pemerintah Kabupaten/kota
2019	RUPS Tahunan Tanggal 11 Maret 2020 *Annual GMS dated March 11, 2020*	512.872	175.504	Pemerintah Provinsi
			337.368	Pemerintah Kabupaten/kota
2020	RUPS Tahunan Tanggal 5 Februari 2021 *Annual GMS dated February 5, 2021*	469.639	158.437	Pemerintah Provinsi
			311.202	Pemerintah Kabupaten/kota
2021	RUPS Tahunan Tanggal 18 Februari 2022 *Annual GMS dated February 18, 2022*	411.864	141.503	Pemerintah Provinsi
			270.361	Pemerintah Kabupaten/kota

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 2021 adalah sebesar Rp187 miliar, atau meningkat sebesar 14,02% dibandingkan dengan tahun 2020 yang tercatat sebesar Rp164 miliar.

Bank BPD Bali has a contribution to the country which is realized through fulfilling corporate obligations as a taxpayer and as a tax cut / collector. As a taxpayer, the Company's biggest contribution is fulfilling the Corporate Income Tax obligations. Corporate income tax paid for 2021 is Rp187 billion, an increase of 14,02% compared to 2020 which was Rp164 billion.

PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ATAU MANAJEMEN (ESOP/MSOP)
Share Ownership Program by Employees and/or Management (ESOP/MSOP)

Hingga tahun 2021, Perusahaan belum pernah menjalankan program *Employee Stock Ownership Program* (ESOP) dan *Management Stock Ownership Program* (MSOP).

Until 2021, 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

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

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 2021 tidak terdapat Transaksi Material maupun Transaksi Afiliasi yang mengandung benturan kepentingan sebagaimana dimaksud dalam Surat Edaran OJK Nomor 30/SEOJK/04/2016 tanggal 3 Agustus 2016 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

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 2021 financial year there were no Material Transactions or Affiliated Transactions which contained conflicts of interest as referred to in FSA Circular Mail Number 30/ SEOJK/04/2016 dated August 3, 2016 concerning the Form and Contents of the Annual Report of Issuers or Public Companies.

Informasi Transaksi Material Yang Mengandung Benturan Kepentingan dan/atau Transaksi Dengan Pihak Afiliasi

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

Nama Hubungan Berelasi

Names of Related parties

Ikhtisar pihak-pihak yang berelasi dengan Perseroan adalah sebagai berikut

Overview of related parties to the Company are as follows.

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 2021, tidak terdapat hal yang berpotensi signifikan terhadap kelangsungan usaha Bank. Secara umum, kondisi internal dan eksternal Bank tahun 2021 cukup baik. Kendati melambat, namun ekonomi Indonesia masih tetap tumbuh, demikian juga dengan kredit perbankan yang masih mengalami pertumbuhan positif di tahun 2021.

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 2021, there was no significant potential for the Bank's business continuity. In general, the Bank's internal and external conditions in 2021 are quite good. Despite the slowdown, Indonesia's economy is still growing, and so is bank credit which is experiencing positive growth in 2021.

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

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

Assessment Yang Dilakukan Manajemen Terhadap Kelangsungan Usaha Bank

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang.

Bank secara berkala setiap semester melakukan pengukuran terhadap Tingkat Kesehatan Bank merujuk pada Peraturan Otoritas Jasa Keuangan 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 *self assesment* Tingkat Kesehatan Bank tahun 2021, 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 (Memadai).
4. Peringkat permodalan Bank berada pada peringkat 2 (Memadai).

Management Conducted Assessment on Bank Business Continuity

The Bank's management has assessed the Bank's ability to continue as a going concern and believes that the Bank has the resources to continue in the future.

The Bank regularly measures the Soundness of the Bank every semester by referring to the Financial Services Authority Regulation 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 2021, it can be concluded that 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 (satisfy).
4. The Bank's capital rating is ranked 2 (satisfy).

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.

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.

PROSPEK USAHA
Business Prospect

Kinerja perekonomian domestik di tahun 2022 diperkirakan mengalami pemulihan seiring meredanya pandemi *Covid-19* yang terkendali karena lagkah penanganan dan program vaksinasi yang sudah menjangkau masyarakat Indonesia secara menyeluruh. Perekonomian nasional diperkirakan sudah mampu keluar dari bayang-bayang krisis serta menjalankan normalisasi secara bertahap. Meskipun demikian, potensi munculnya virus baru tetap harus diwaspadai. Kemampuan adaptasi masyarakat untuk terus menerapkan protokol kesehatan sangat penting dalam penanggulangan kejadian ini.

Secara keseluruhan, perekonomian Indonesia di tahun 2022 diproyeksi mampu tumbuh pada kisaran 5,0%-5,5% berdasarkan buku II Nota Keuangan Beserta APBN Tahun Anggaran 2022.

Mempertimbangkan kondisi ekonomi makro dan kondisi internal Bank, maka dilakukan kajian *SWOT*, yaitu: analisa 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 diposisi A(idn) *outlook stable* dari lembaga pemeringkat (*Fitch Rating*) menunjukkan ekspektasi risiko *default* rendah;

The performance of the domestic economy in 2022 is estimated to recover as the Covid-19 pandemic subsides which is under control due to the handling and vaccination program that has reached the Indonesian people as a whole. It is estimated that the national economy will be able to emerge from the shadow of the crisis and carry out normalization in stages. Nevertheless, the potential for the emergence of new viruses must still be watched out for. The adaptability of the community to continue to apply health protocols is very important in dealing with this incident.

Overall, the Indonesian economy in 2022 is projected to be able to grow in the range of 5.0%-5.5% based on BUKU II of the Goverment's Statement of Account along with the State Revenues and Expenditures Budget for the 2022 Fiscal Year.

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 Regional, Provincial, and Regency / Cash in Bali
   b. As the only Balinese public-owned commercial bank headquartered in Bali;
   c. The Bank's Soundness Level is ranked 2 and this can support future operations;
   d. The Bank's rating is positioned A(idn) with stable outlook from the rating agency (Fitch Rating) indicating a low default risk expectation;

e. Sebagai Bank Daerah mempunyai *captive market* Aparatur Sipil Negara dan sebagai Bank persepsi Taspen;
f. Memiliki aneka skim kredit untuk pembiayaan sektor produktif dan konsumtif 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 dan retribusi daerah seluruh Pemerintah Kabupaten, Kota, dan Provinsi;
i. Memiliki hubungan kemitraan dengan Lembaga Perkreditan Desa (LPD) dan sebagai APEX Bank Perkreditan Rakyat (BPR);
j. Proporsi SDM dengan pendidikan sarjana (D4,S-1, dan S-2) relatif besar;
k. Memiliki jaringan kantor dan layanan yang tersebar di setiap kecamatan dengan *online realtime*, termasuk jaringan *downline* di seluruh Bali dan juga terdapat jaringan kantor di Lombok;
l. Bank mampu bersaing di kancah perbankan nasional, tercermin dari penghargaan yang diterima dari pemerintah, lembaga negara, dan lembaga riset yang kredibel.

2. Kelemahan
a. Implementasi standar layanan belum optimal;
b. Pengembangan produk dan layanan berbasis digital masih terbatas;
c. Proses bisnis internal berbasis teknologi masih terbatas;
d. Kompetensi SDM dan implementasi remunerasi berbasis kinerja dan risiko masih belum optimal;
e. Kapabilitas pengelolaan *talent* belum optimal;
f. *Mismatch maturity* antara sumber dana dan penggunaan dana serta ketergantungan terhadap deposan inti yang masih tinggi.
g. Sumber pendapatan Bank masih mengandalkan dari bunga kredit, dan kontribusi pendapatan dari jasa perbankan lainnya (*fee based income*) masih rendah;
h. Sumber permodalan Bank masih mengandalkan penyisihan laba yang ditempatkan pada cadangan umum yang persentase penyisihannya masih rendah;
i. *Marketing communication* dan promosi atas produk dan layanan Bank belum optimal sehingga target pasar belum mendapatkan informasi mengenai adanya produk dan layanan Bank yang beragam berikut berbagai *benefit*-nya.

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. Semakin terbukanya kerja sama kemitraan strategis dengan penyedia layanan *e-commerce*, *market place*, dan fintech sehingga

e. As a Regional Bank, it has a captive market for the State Civil Apparatus and as a Taspen Perception Bank;
f. Having various credit schemes for financing the productive and consumptive sectors with competitive interest rates and appointed by the government as a Credit for People channeling Bank and as a Partner Commercial Bank in the context of implementing the National Economic Recovery Program (PEN);
g. Owned e-Banking services, thereby strengthening customer retention and improving customer experience as an effective marketing tool
h. As a bank that manages the regional tax and levy payment system for all Regency, City, and Provincial Governments;
i. Have a partnership relationship with the Village Credit Institution (LPD) and as an APEX of the Rural Bank (BPR);
j. The proportion of human resources with undergraduate education (diploma, bachelor's and master's degree) is relatively large;
k. Has office network and services spread across every sub-district with real-time online, including a down line network throughout Bali and also an office network in Lombok;
l. Banks are able to compete in the national banking arena, as reflected in the awards received from the government, state institutions, and credible research institutions.

2. Weakness
a. The implementation of service standards is not optimal;
b. The development of digital-based products and services is still limited;
c. Technology-based internal business processes are still limited;
d. HR competence and implementation of risk and performance-based remuneration is still not optimal;
e. Talent management capability is not optimal;
f. Maturity mismatch between the source of funds and the use of funds and dependence on core depositors is still high,
g. The Bank's source of income still relies on loan interest, and the contribution of income from other banking services (fee based income) is still low;
h. The Bank's source of capital still relies on the profit allowance placed in general reserves, the percentage of which is still low;
i. Marketing communication and promotion of the Bank's products and services have not been optimal, so that the target market has not received information regarding the various Bank products and services and their various benefits.

3. Opportunity
a. Increasing utilization of non-cash transaction services by customers, thereby increasing the potential for increased customer base and feebased 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. The opening of the cooperation partnership strategisdengan *e-commerce* service providers, market place, and fintech so as

dapat memperluas jaringan dan memberikan kemudahan akses bagi nasabah;

d. Semakin tingginya pemanfaatan jasa lembaga keuangan baik Bank maupun non Bank oleh masyarakat terutama generasi milenial seiring dengan peningkatan penduduk kelas menengah;
e. Aktivitas pariwisata merupakan pendorong utama perekonomian Bali dan Bali sebagai salah satu destinasi wisata dunia;
f. Perkembangan ekonomi *digital* melalui *digital platform* untuk layanan transaksi semakin terbuka;
g. Adanya proyek infrastruktur di Bali dalam skala besar termasuk proyek infrastruktur dalam rangka Pemulihan Ekonomi Nasional (PEN);
h. Indeks Pembangunan Manusia (IPM) di Provinsi Bali berada pada kategori tinggi yang mencerminkan ketersediaan SDM berkualitas.

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. Pengendapan dana Pemerintah Daerah cenderung mengalami penurunan dengan adanya kebijakan *refocusing* dan realokasi anggaran daerah untuk penanganan pandemi *Covid-19*;
   e. Protokol kesehatan *Covid-19* wajib dilaksanakan oleh instansi pemerintahan, perusahaan swasta, Badan Usaha Milik Negara (BUMN) termasuk perbankan;
   f. Menurunnya kondisi usaha debitur terdampak pandemi *Covid-19*, mempengaruhi kemampuan membayar yang berpotensi meningkatan NPL Bank;
   g. Adanya pandemi *Covid-19* serta semakin pesatnya perkembangan teknologi berpengaruh terhadap meningkatnya risiko operasional seperti kejahatan siber (*cyber crime*);
   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 *market place*;
   k. Perubahan regulasi dari *regulator* dan kebijakan pemerintah yang berpengaruh terhadap perbankan.

to expand the network and provide easy access for customers;

d. The increasing use of financial institution services, both Bank and non-Bank by the public, especially the millennial generation, in line with the increase in the middle class population;
e. Tourism activity is the main driver of the economy of Bali and Bali as one of the world's tourist destinations;
f. The development of the digital economy through digital platforms for transaction services is increasingly open;
g. The existence of infrastructure projects in Bali on a large scale including infrastructure projects in the context of National Economic Recovery (PEN);
h. The Human Development Index (HDI) in Bali Province is in the high category which reflects the availability of quality human resources.e

4. Challenge
   a. The Covid-19 pandemic has affected the global economy, including Bali's economic growth which experienced negative growth and was below the national economic growth;
   b. Tourism activities, which are the main drivers of Bali's economy, have been directly affected by Covid-19;
   c. The economic slowdown in the midst of the Covid-19 pandemic led to a slowdown in credit expansion and tightening of liquidity which had an impact on the Bank's profitability;
   d. d. The deposition of regional government funds tends to decrease with the policy of refocusing and reallocating regional budgets for handling the Covid-19 pandemic;
   e. The Covid-19 health protocol is mandatory for government agencies, private companies, State-Owned Enterprises (BUMN) including banks;
   f. The decline in the business conditions of debtors affected by the Covid-19 pandemic, affecting the ability to pay which has the potential to increase the Bank's NPL;
   g. The Covid-19 pandemic and the rapid development of technology have an impact on increasing operational risks such as cyber crime;
   h. The innovation and development of IT-based services is accelerating;
   i. The increasing penetration of internet users and digital disruption have an impact on the increasingly diverse choices 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 requires effective synergy and collaboration with digital services through *e-commerce* and market places;
   k. Changes in regulations from regulators and government policies that affect banking.

TATA KELOLA PERUSAHAAN
Good Corporate Governance

05

Bank BPD Bali meyakini penerapan tata kelola perusahaan yang konsisten dan berkelanjutan merupakan salah satu aspek untuk meningkatkan kinerja bank, melindungi kepentingan masyarakat maupun *stakeholders*.

Bank BPD Bali believes that the implementation of consistent and sustainable corporate governance is an aspect to improve bank performance, protect the interests of the community and stakeholders.

KOMITMEN TATA KELOLA
Governance Commitment

Komitmen Tata Kelola

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

Bank BPD 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 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, Bank BPD Bali berkomitmen melaksanakan pelaksanaan tata kelola dengan sebaik-baiknya yang dibuktikan dengan Bank telah mempunyai:

Visi dan Misi

Visi

"Menjadi Bank yang Kuat, Berdaya Saing Tinggi, dan Terkemuka dalam Melayani UMKM serta Berkontribusi bagi Pertumbuhan Ekonomi dan Pembangunan Daerah yang Berkelanjutan"

Misi

a. Memberikan solusi produk, layanan, dan/atau jasa keuangan yang inovatif melalui pengembangan ekosistem digital;
b. Memberdayakan sektor UMKM dalam rangka menggerakkan pembangunan daerah;
c. Meningkatkan kualitas SDM, teknologi dan informasi serta budaya perusahaan;
d. Meningkatkan penerapan tata kelola yang baik, manajemen risiko, dan pengendalian dalam operasional organisasi;
e. Meningkatkan kepedulian sosial bagi komunitas dan lingkungan.

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 Bank BPD Bali which will ultimately optimize the trust of the public and shareholders in the long term without neglecting the interests of other stakeholders.

Bank BPD 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, Bank BPD Bali is committed to implementing good governance as evidenced by the fact that the Bank has:

Vision and Mission

Vision

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

Mission

a. Providing innovative product, service, and/or financial service solutions through the development of a digital ecosystem;
b. Empowering the MSME sector in order to promote regional development;
c. To improve the quality of human resources, technology and information as well as corporate culture;
d. Enhance the implementation of good corporate governance, risk management, and control in the organization's operations;
e. Enhance social awareness for the community and the environment.

Budaya Kerja

Bank BPD Bali telah memiliki budaya kerja **CINTA** yang terdiri dari 4 (empat) nilai yaitu ***C****ompetent* (Kompetensi), ***I****ntegrity* (Integritas), ***T****eamwork* (Kerjasama), *Customer* ***A****wareness* (Orientasi Pelanggan), memuat nilai-nilai perilaku sangat mendasar yang menjadi landasan dan pemandu arah bagi karyawan Bank BPD Bali di segala lini dan aspek. Budaya kerja CINTA, wajib menjiwai dan dilaksanakan secara konsisten dan dengan kesungguhan hati oleh setiap insan di Bank BPD Bali. Dengan budaya kerja CINTA, diharapkan mampu menciptakan iklim kerja yang kondusif, mendorong produktivitas serta mengoptimalkan kinerja sehingga mampu mencapai visi dan misi Bank.

Working Culture

Bank BPD Bali has a work culture of **CINTA** which consists of 4 (four) values, namely Competent, Integrity, Teamwork , Customer Awareness, contains very basic behavioral values that become the basis and guide direction for Bank BPD Bali employees in all areas. lines and aspects. The CINTA corporate culture must be inspired and implemented consistently and with sincerity by every person at Bank BPD Bali. With the CINTA corporate culture, it is hoped that a conducive work climate will be created, encouraging productivity and optimizing performance so that the Bank is able to achieve its vision and mission.

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 Bank BPD Bali berpedoman pada Keputusan Direksi Nomor 0222/KEP/DIR/KPN/2015 tanggal 28 Mei 2015 tentang Kode Etik Bank BPD Bali.

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 Bank BPD Bali based on the Decree of the Board of Directors Number 0222 / KEP / DIR / KPN / 2015 dated May 28, 2015 concerning the Code of Conducts for Bank BPD Bali.

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/2020 tanggal 22 Desember 2020 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2021 tanggal 27 Desember 2021 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 Bank BPD Bali.

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/2020 tanggal December 22, 2020 as amended by the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2021 dated December 27, 2021 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 Bank BPD Bali.

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

Dalam melaksanakan program CSR, Bank BPD 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.*

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

In carry out CSR program, Bank BPD 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.

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

Keputusan Direksi Nomor 0726/KEP/DIR/SDM/2021 tanggal 30 Desember 2021 tentang Perubahan ketiga 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.

Sistem Pelaporan Pelanggaran

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

Company's Guidebook Regarding of Human Resources which regulates, the Rights and Obligations of Employees as Well as The Protection of Employee Safety

Decree of the Board of Directors Number 0726/KEP/DIR/SDM/2021 dated December 30, 2021 regarding the third amendment 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.

Whistleblowing System

In order to improve the quality of the implementation of the Anti Fraud strategy, the Bank has compiled and regularly updated the guidelines and work systems and procedures in accordance with the applicable laws and regulations. The latest update on the Anti Fraud strategy includes: The implementation of the whistleblowing system refers to the Decree of the Board of Directors Number: 0135/KEP/DIR/SAF/2020 dated March 27, 2020 regarding the Amendment to the Decree of the Board of Directors Number: 0747/KEP/DIR/SAF/2019 concerning the Company's Guidebook of Anti-Fraud Strategy, and the Decree of the Board of Directors Number: 0846 /KEP/DIR/SAF/2019 dated December 31, 2019 concerning Standard Operating Procedures for Anti-Fraud Strategy.

DASAR PENERAPAN TATA KELOLA PERUSAHAAN

Basic of Application of Corporate Governance

Prinsip Tata Kelola Perusahaan

Transparansi

1. Prinsip transparansi yaitu keterbukaan dalam melaksanakan proses pengambilan keputusan dan keterbukaan dalam mengemukakan informasi material dan relevan mengenai Perusahaan.
2. Perusahaan akan mematuhi peraturan perundang-undangan yang mengatur masalah keterbukaan informasi yang berlaku bagi Perusahaan. Transparansi juga mencakup hal-hal yang relevan dengan informasi yang dibutuhkan oleh publik berkaitan dengan produk dan aktivitas operasional Perusahaan yang secara potensial dapat mempengaruhi perilaku pemangku kepentingan.

Akuntabilitas

1. Prinsip akuntabilitas yaitu kejelasan fungsi, pelaksanaan dan pertanggungjawaban Organ Perusahaan sehingga pengelolaan Perusahaan terlaksana secara efektif.
2. Akuntabilitas berkaitan dengan pelaksanaan tugas dan wewenang yang dimiliki seseorang atau satuan kerja dalam melaksanakan tanggung jawab yang dibebankan Perusahaan. Akuntabilitas ini meliputi penjelasan atas pelaksanaan tugas dan wewenang, pelaporan atas pelaksanaan tugas dan wewenang, serta pertanggungjawaban atas aktivitas dalam melaksanakan tugas dan wewenang tersebut.

Pertanggungjawaban

Prinsip pertanggungjawaban yaitu kesesuaian di dalam pengelolaan Perusahaan terhadap peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat.

Kemandirian

Prinsip kemandirian yaitu keadaan di mana Perusahaan dikelola secara profesional tanpa benturan kepentingan dan pengaruh/tekanan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat.

Kewajaran

Prinsip kewajaran yaitu keadilan dan kesetaraan di dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.

Good Corporate Governance Principles

Transparency

1. The principle of transparency is openness in carrying out the decision-making process and openness in presenting material and relevant information about the Company.
2. The company will comply with laws and regulations that regulate the issue of information disclosure that applies to the Company. Transparency also covers matters that are relevant to information needed by the public relating to the Company's products and operational activities that can potentially affect stakeholder behavior.

Accountability

1. The principle of accountability is the clarity of functions, implementation and accountability of Company Organ so that the Company's management is carried out effectively.
2. Accountability relates to the implementation of duties and authority possessed by a person or work unit in carrying out the responsibilities charged by the Company. This accountability includes an explanation of the implementation of duties and authority, reporting on the implementation of duties and authority, and accountability for activities in carrying out these duties and authorities

Responsibility

The principle of accountability is the suitability in the management of the Company towards applicable laws and regulations and sound corporate principles

Independency

The principle of independence is a condition in which the Company is managed professionally without conflict of interest and influence / pressure from any party that is not in accordance with the prevailing laws and regulations and sound corporate principles.

Fairness

The principle of fairness is justice and equity in fulfilling the rights of stakeholders arising under the applicable laws and regulations.

Proses Tata Kelola

Agar penerapan tata kelola di Bank BPD Bali berjalan sesuai dengan peraturan perundang-undangan dan *best practice*, Bank BPD Bali telah memberlakukan beberapa kebijakan yang berkaitan dengan penerapan tata kelola perusahaan, yaitu :

1. Pedoman Tata Kelola Perusahaan
2. *Board Manual*
3. Piagam Internal Audit
4. Kode Etik

Governance Process

In order for the implementation of good corporate governance in Bank BPD Bali to run in accordance with the laws and best practices, Bank BPD Bali has implemented several policies relating to the implementation of good corporate governance, namely:

1. Good Corporate Governance Manual
2. Board Manual
3. Internal Audit Charter
4. Code of Conduct

Mekanisme Tata Kelola Perusahaan

Perseroan terus berupaya untuk memaksimalkan lima prinsip dasar tata kelola perusahaan yaitu keterbukaan, akuntabilitas, tanggung jawab, kemandirian, dan kewajaran sebagai landasan dari operasional Bank BPD Bali sehari-hari.

Hal tersebut dilandasi atas kesadaran Bank BPD Bali akan pentingnya penerapan prinsip tata kelola perusahaan dalam upaya pencapaian visi dan misi Perseroan. Dalam menjalankan hubungan tata kelola masing-masing Organ Perusahaan selalu menghormati dan bertindak sesuai fungsi dan peranan sesuai jabatannya, atas dasar prinsip kesetaraan dan saling menghargai tugas dan tanggung jawab masing-masing. Kebijakan tata kelola yang dimiliki Bank BPD Bali menjadi aturan main bagi setiap organ dalam menjalankan fungsi, tugas dan tanggungjawabnya.

Dewan Komisaris melakukan fungsi pengawasannya dengan dibantu oleh Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, sedangkan Direksi dalam melakukan fungsi pengelolaannya dibantu oleh Komite di Bawah Direksi, Satuan Kerja Audit *Intern*, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko.

Corporate Governance Mechanism

The Company continues to strive to maximize the five basic principles of good corporate governance, namely openness, accountability, responsibility, independence, and fairness as the foundation of the Bank BPD Bali daily operations.

This is based on the Bank BPD Bali awareness of the importance of implementing good corporate governance principles in an effort to achieve the Company's vision and mission. In carrying out the governance relationship of each Company Organ, it always respects and acts according to its function and role according to its position, on the basis of the principle of equality and mutual respect for the duties and responsibilities of each. The good corporate governance policy owned by Bank BPD Bali is a rule of thumb for every organ in carrying out its functions, duties and responsibilities.

The Board of Commissioners carries out its supervisory function with the assistance of the Audit Committee, Remuneration and Nomination Committee and Risk Monitoring Committee, while the Board of Directors in carrying out its management functions is assisted by a Committee Under the Board of Directors, Internal Audit Unit, Compliance Unit and Risk Management Work Unit.

Pelaksanaan Tata Kelola Perusahaan

Pelaksanaan tata kelola perusahaan 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 internal;

Implementation of Good Corporate Governance

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. Penerapan fungsi audit eksternal;
h. Penerapan manajemen risiko termasuk sistem pengendalian internal;
i. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana berskala besar (*large exposures*);
j. Transparansi kondisi keuangan dan non keuangan Bank, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal;
k. Rencana Strategis Bank.

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 Bank BPD Bali Sebagai Berikut:

Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Januari 2021 sampai dengan Juni 2021adalah peringkat 2 dengan Predikat Komposit "**Baik**" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0312/DIR/MRO/2021 tanggal 28 Juli 2021 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK.

Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2021 sampai dengan Desember 2021 adalah peringkat 2 dengan Predikat Komposit "**Baik**"yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0030/DIR/MRO/2022 tanggal 19 Januari 2022 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, Bank BPD 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.

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 nonfinancial conditions, Governance Implementation Report and Internal Reporting;
k. Bank's Strategic Plan.

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 Bank BPD Bali Governance is as Follows:

Self-Assessment of Governance Implementation for the position of January 2021 to June 2021 is ranked 2 with a "**Good**" Composite Predicate which is submitted along with the Bank Soundness Level Report in accordance with the Board of Directors' letter Number B-0312/DIR/MRO/2021 dated July 28, 2021 concerning Report Submission of Bank Soundness Level to FSA.

Self-Assessment of Governance Implementation position July 2021 to December 2021 is rank 2 with a Composite Predicate of "**Good**" which is submitted along with the Bank Soundness Level Report in accordance with the Board of Directors' letter Number B-0030/DIR/MRO/2022 dated January 19, 2022 concerning Report Submission Bank Soundness Level to FSA.

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, Bank BPD Bali has undertaken infrastructure strengthening, internal restructuring leading to best practices, adjustment and updating of systems and procedures needed to support effective governance implementation.

Struktur Tata Kelola Perusahaan

Berdasarkan UU Nomor 40 Tahun 2007 tentang Perseroan Terbatas, Organ Perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Kepengurusan Bank BPD 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

Corporate Gorvenance 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 Bank BPD 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

panjang. Oleh karena itu, Dewan Komisaris dan Direksi harus memiliki kesamaan persepsi terhadap visi, misi, program, dan strategi untuk mengembangkan perusahaan.

Dalam melaksanakan kepengurusan Bank BPD 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.

business in the long term. Therefore, the Board of Commissioners and the Board of Directors must have the same perception of the vision, mission, programs and strategies for developing the company.

In carrying out the management of Bank BPD 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.

Rapat Umum Pemegang Saham (RUPS)

RUPS sebagai organ Perseroan 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 Bank BPD 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 Bank BPD Bali.

Pada Tahun 2021 PT Bank Pembangunan Daerah Bali telah melaksanakan 5 (lima) kali RUPS yaitu 1 (satu) kali RUPS Tahunan yang dilaksanakan pada tanggal 5 Pebruari 2021 untuk Tahun Buku 2020, 1 (satu) kali RUPS Luar Biasa yang dilaksanakan tanggal 8 Oktober 2021, dan 3 (tiga) kali RUPS Luar Biasa dilaksanakan secara sirkuler yaitu pada tanggal 28 Mei 2021, 30 Agustus 2021 dan 27 Desember 2021. sebagaimana tersaji dalam tabel sebagai berikut:

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 Bank BPD 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 Bank BPD Bali.

In 2021 PT Bank Pembangunan Daerah Bali has held 5 (five) GMS, namely 1 (one) Annual GMS which was held on February 5, 2021 for the 2020 Financial Year, 1 (one) Extraordinary GMS which was held on October 8, 2021. , and 3 (three) Extraordinary GMS held in a circular manner, namely on May 28, 2021, August 30, 2021 and 27 December 2021. as presented in the following table:

Tabel RUPS Bank BPD Bali
Table of GMS of Bank BPD Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara dan Hasil Keputusan / Schedule and Decision
12	05 Pebruari 2021	Tahunan	Susunan Acara RUPS : 1. Pembukaan; 2. Menyanyikan Lagu Indonesia Raya; 3. Doa; 4. Pengarahan Bapak Gubernur Bali; 5. Laporan: a. Laporan Tahunan Perseroan Tahun Buku 2020 dan Informasi Rencana Bisnis Bank Tahun 2021 serta Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2020; b. Tanya Jawab dan Arahan dari Pemegang Saham. c. Pengesahan Laporan Tahunan, Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2020. 6. Persetujuan: a. Pembagian Laba Tahun Buku 2020. b. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank. c. Remunerasi Pengurus Bank. 7. Persetujuan Perubahan Anggaran Dasar Tentang Maksud dan Tujuan serta Kegiatan Usaha; 8. Kesimpulan; 9. Penutup. Hasil Keputusan: 1. Menerima dan mengesahkan Laporan Tahunan, Laporan keuangan perseroan dan laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2020, serta selanjutnya memberikan pembebasan sepenuhnya (*Acquit Et Decharge*) kepada Direksi dan Dewan Komisaris Perseroan untuk laporan pertanggungjawaban Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk laporan Tahun Buku 2020. 2. Memberikan Persetujuan: a. Pembagian laba Bersih untuk Tahun Buku 2020 sebesar Rp521.820.974.361.00 (lima ratus dua puluh satu miliar delapan ratus dua puluh juta sembilan ratus tujuh puluh empat ribu tiga ratus enam puluh satu rupiah) dengan perincian sebagai berikut: 1) Deviden sebesar 90% (sembilan puluh persen) atau sebesar Rp469.638.876.924,90 (empat ratus enam puluh sembilan miliar enam ratus tiga puluh delapan juta delapan ratus tujuh puluh enam ribu sembilan ratus dua puluh empat rupiah koma sembilan puluh sen) 2) Cadangan umum sebesar 10% (sepuluh persen) atau sebesar Rp52.182.097.436,10 (lima puluh dua miliar seratus delapan puluh dua juta sembilan puluh tujuh ribu empat ratus tiga puluh enam rupiah koma sepuluh sen). untuk pembagian Laba Bersih Tahun Buku 2020 saat ini ditetapkan sebesar 90% (sembilan puluh persen) untuk Dividen dan 10% (sepuluh persen) untuk Cadangan Umum, sedangkan untuk tahun buku 2021 sebesar 85% (delapan puluh lima persen) untuk Dividen dan sebesar 15% (lima belas persen) untuk Cadangan Umum. 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: 1) Sebesar 2,50% (dua koma lima puluh persen) untuk Direksi, dan 2) 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 Perseroan setelah mendapat persetujuan Dewan Komisaris. 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;

Tabel RUPS Bank BPD Bali

Table of GMS of Bank BPD Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara dan Hasil Keputusan / Schedule and Decision
			d. Menyetujui perubahan maksud dan tujuan perseroan untuk disesuaikan dengan ketentuan yang berlaku dan selanjutnya mengubah pasal 3 ayat 2 anggaran dasar sehingga untuk selanjutnya menjadi berbunyi sebagai berikut; 1) Menyetujui penggunaan Laba ditahan Untuk mencapai maksud dan tujuan tersebut di atas Perseroan dapat melaksanakan kegiatan usaha Bank Umum Pemerintah Daerah Devisa (kelompok ini mencakup kegiatan bank yang seluruh atau sebagian besar modalnya dimiliki oleh Pemerintah Daerah sebagaimana tercantum dalam peraturan perundang-undangan yang berlaku dan memperoleh surat penunjukan Bank Indonesia untuk dapat melakukan kegiatan usaha perbankan dalam valuta asing dan atau melakukan transaksi perbankan dengan pihak luar negeri), yang kegiatan usaha utamanya adalah sebagai berikut: a) Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu. b) Memberikan kredit. c) Menerbitkan surat pengakuan hutang. d) Membeli, menjual atau menjamin atas risiko maupun kepentingan dan atas perintah nasabahnya yaitu berupa: 1) Surat-surat wesel termasuk yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud. 2) Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud. 3) Kertas Perbendaharaan Negara dan Surat Jaminan Pemerintah. 4) Sertifikat Bank Indonesia (SBI). 5) Obligasi. 6) Surat dagang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku. 7) Surat berharga lainnya sesuai dengan peraturan perundang-undangan yang berlaku. a) Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah. b) 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. c) Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan/atau antar pihak ketiga. d) Menyediakan tempat untuk penyimpanan barang dan surat berharga. e) Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. f) Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tercatat di bursa efek. g) Membeli agunan, baik sebagian maupun seluruhnya melalui pelelangan atau dengan cara lain dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. h) Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat. i) Melakukan kegiatan dalam perdagangan Valuta Asing dan/atau sebagai Bank Devisa dengan memenuhi ketentuan peraturan perundang-undangan yang berlaku. j) Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain dibidang keuangan seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan dengan memenuhi ketentuan yang berlaku. k) Bertindak sebagai pendiri dan pengurus Dana Pensiun sesuai dengan peraturan perundang-undangan yang berlaku. l) Melakukan kegiatan lain yang lazim dilakukan oleh bank umum sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku. 9. Penutup.

Tabel RUPS Bank BPD Bali
Table of GMS of Bank BPD Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara dan Hasil Keputusan / Schedule and Decision
			GMS Agenda: 1. Opening; 2. Singing the National Anthem of Indonesia Raya; 3. Prayer; 4. Briefing from the Governor of Bali; 5. Reports: a. The Company's Annual Report for 2020 Fiscal Year and Information on the Bank's Business Plan for 2021 as well as Report on the Supervisory Duties of the Board of Commissioners for 2020 Fiscal Year; b. Questions and Answers and Directions from Shareholders. c. Ratification of the Company's Annual Report, Financial Statements and Report on the Supervisory Duties of the Board of Commissioners for 2020 Fiscal Year. 6. Consent: a. Distribution of Profit for 2020 Fiscal Year. b. Bonus Distribution to Employees and Tantiem to Bank Management. c. Remuneration for Bank Management. 7. Approval of Amendment to the Articles of Association concerning the Purpose and Objectives and Business Activities 8. Conclusion; 9. Closing Decision: 1. Receive and ratify the Annual Report, the company's financial statements and the report on the Supervisory Duties of the Board of Commissioners for 2020 Fiscal Year, and subsequently grant full release (Acquit Et Decharge) to the Board of Directors and the Board of Commissioners of the Company for the Board of Directors' accountability reports and the Company's Board of Commissioners' Supervisory Duties Report for reports 2020 Fiscal Year. 2. Giving Consent: a. The distribution of Net profit for the 2020 Fiscal Year is Rp521,820,974,361.00 (five hundred twenty one billion eight hundred twenty million nine hundred seventy four thousand three hundred and sixty one rupiah) with the following details: 1) Dividend of 90% (ninety percent) or Rp469,638,876,924.90 (four hundred and sixty-nine billion six hundred thirty-eight million eight hundred and seventy-six thousand nine hundred twenty-four rupiah point ninety cents) 2) General reserve of 10% (ten percent) or Rp52,182,097,436.10 (fifty-two billion one hundred eighty-two million ninety-seven thousand four hundred thirty-six rupiah point ten cents). as the distribution of Net Profit for 2020 Fiscal Year is currently set at 90% (ninety percent) for Dividends and 10% (ten percent) for General Reserves, while for 2021 fiscal year it is 85% (eighty five percent) for Dividends and 15 % (fifteen percent) for General Reserves. b. Bonus distribution to Employees and Tantiem to Bank Management with a composition of 17% (seventeen percent) for employees and 3.75% (three point seventy five percent) for Bank Management consisting of: 1) 2.50% (two point fifty percent) for the Board of Directors, and 2) 1.25% (one point twenty five percent) for the Board of Commissioners.The distribution of bonuses for the Board of Directors is regulated based on the proportion of salaries for the Board of Directors, while the distribution of bonuses for the Board of Commissioners is divided equally among members of the Board of Commissioners; The distribution of tantiem for the Management is further regulated in the Company Regulations after obtaining approval from the Board of Commissioners c. Provision of remuneration for Bank Management is determined to be the same as in accordance with deed Number 93, dated 27-03-2019 (the twenty-seventh of March two thousand and nineteen) drawn up before a Notary;

Tabel RUPS Bank BPD Bali
Table of GMS of Bank BPD Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara dan Hasil Keputusan / Schedule and Decision
			d. Approved the change in the company's purpose and objectives to be adjusted to the applicable provisions and subsequently amended article 3 paragraph 2 of the articles of association so that it reads as follows; 1) Approving the use of retained earnings to achieve the abovementioned purposes and objectives. The Company may carry out the business activities of a Regional Government Commercial Bank Foreign Exchange (this group includes bank activities whose capital is wholly or most of the capital owned by the Regional Government as stated in the applicable laws and regulations and obtain a letter of appointment from Bank Indonesia to be able to conduct banking business activities in foreign currencies and or conduct banking transactions with foreign parties), whose main business activities are as follows: a) Collecting funds from the public in the form of deposits of demand deposits, time deposits, certificates of deposit, savings and/or other equivalent forms. b) Providing Loan. c) Issuing a debt acknowledgment letter. d) Buying, selling or guaranteeing at the risk or interest and at the customer's orders, namely in the form of: 1) Money orders include those accepted by banks whose validity period is not longer than the custom in trading the said documents. 2) Debt acknowledgment letters and other commercial papers whose validity period is not longer than the custom in trading the said documents 3) State Treasury Security and Government Guarantee Letter. 4) Bank Indonesia Certificate (SBI). 5) Bonds 6) A trade letter with a period of time in accordance with the applicable laws and regulations. 7) Other securities in accordance with the prevailing laws and regulations. a) Transferring money either for its own interest or for the benefit of customers. b) Fund palcements, borrowing funds from/or lending funds to other banks, either by using letters, telecommunication facilities or by money orders, checks or other means. c) Receive payments from claims on securities and perform calculations with/or between third parties. d) Provide a place for the storage of goods and securities. e) Conducting custody activities for the benefit of other parties based on a contract. f) IPlace funds from customers to other customers in the form of securities listed on the stock exchange. g) Purchase collateral, either partially or entirely through auction or in other ways if the debtor does not fulfill their obligations to the bank, provided that the purchased collateral must be disbursed as soon as possible in accordance with the provisions of the applicable laws and regulations. h) Conducting factoring, credit card business and trustee activities. i) Conducting activities in Foreign Exchange trading and/or as a Foreign Exchange Bank by complying with the provisions of the applicable laws and regulations. j) Conducting equity participation in banks or other companies in the financial sector, such as leasing, venture capital, securities companies, insurance, and clearing, settlement and depository institutions by complying with applicable regulations. k) Act as the founder and administrator of the Pension Fund in accordance with the prevailing laws and regulations. l) Carry out other activities normally do by commercial banks as long as they do not conflict with the prevailing laws and regulations. 9. Closing.

Tabel RUPS Bank BPD Bali
Table of GMS of Bank BPD Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara dan Hasil Keputusan / Schedule and Decision
63	28 Mei 2021	Luar Biasa secara sirkuler	Hasil Keputusan : Menyetujui Penambahan modal di setor oleh pemegang saham Perseroan yaitu oleh Pemerintah Provinsi Bali sebanyak 30.000 (tiga puluh ribu) lembar saham atau bernilai nominal sebesar Rp30.000.000.000,00 (Tiga Puluh Miliar Rupiah) sehingga sekarang menjadi sebanyak 644.912 (Enam Ratus Empat Puluh Empat Ribu Sembilan Ratus Duabelas) lembar saham atau bernilai nominal seluruhnya sebesar Rp644.912.000.000,00 (Enam Ratus Empat Puluh Empat Miliar Sembilan Ratus Dua Belas Juta Rupiah). Decision : Approved the addition of paid-up capital by the shareholders of the Company, namely by the Provincial Government of Bali as many as 30,000 (thirty thousand) shares or a nominal value of Rp30,000,000,000.00 (Thirty Billion Rupiah) so that now it becomes 644,912 (Six Hundred Forty Four Thousand Nine Hundred Twelve) shares or a total nominal value of Rp644,912,000,000.00 (Six Hundred Forty Four Billion Nine Hundred Twelve Million Rupiah).
26	30 Agustus 2021	Luar Biasa secara sirkuler	Hasil Keputusan : Menyetujui Penambahan modal disetor oleh pemegang saham perseroan yaitu oleh Pemerintah Kabupaten Karangasem sebanyak 750 (tujuh ratus lima puluh) lembar saham atau bernilai nominal sebesar Rp750.000.000,00 (tujuh ratus lima puluh juta rupiah) sehingga sekarang menjadi sebanyak 40.300 (empat puluh ribu tiga ratus) lembar saham atau bernilai nominal seluruhnya sebesar Rp40.300.000.000,00 (empat puluh miliar tiga ratus juta rupiah). Decision : Approved the addition of paid-in capital by the shareholders of the company, namely by the Karangasem Regency Government as much as 750 (seven hundred and fifty) shares or a nominal value of Rp750,000,000.00 (seven hundred and fifty million rupiah) so that now it becomes 40,300 (forty thousand three hundred) shares or a total nominal value of Rp40,300,000,000.00 (forty billion three hundred million rupiah).

Tabel RUPS Bank BPD Bali
Table of GMS of Bank BPD Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara dan Hasil Keputusan / Schedule and Decision
7	8 Oktober 2021	Luar Biasa	Pembukaan. 1. Menyanyikan Lagu Indonesia Raya. 2. Doa. 3. Pengarahan Bapak Gubernur Bali. 4. Agenda. a. Penguatan Modal. b. lain-lain. 5.Simpulan. 6.Penutup Setelah diadakan pembahasan-pembahasan seperlunya, rapat dengan suara bulat menerima serta menyetujui agenda rapat dan untuk selanjutnya memutuskan : I. Berdasarkan POJK 12/POJK.03/2020 Tentang Konsolidasi Bank Umum dan POJK No : 12/POJK.03/2021 Tentang Bank Umum, Rapat Umum Pemegang Saham menyetujui penguatan modal PT Bank Pembangunan Daerah Bali dalam rangka pemberdayaan PT Bank Pembangunan Daerah Bali agar bisa lebih berdaya saing dengan memberikan dukungan penguatan modal (modal inti). 1. Menyetujui perubahan pembagian Deviden perseroan sehinggga untuk selanjutnya menjadi 75 % (tujuh puluh lima persen) untuk Deviden dan 25 % (dua puluh lima persen) untuk cadangan 2. Setelah kondisi perekonomian Bali membaik, Pemegang Saham sepakat manambah modal disetor sehingga modal inti Bank BPD Bali bisa mengarah ke kelompok Bank Berdasarkan Modal Inti (KBMI) 2. Selanjutnya dalam agenda lain-lain, pemegang saham menyetujui dan memutuskan : 1. Menyetujui perubahan batasan usia bagi Direksi dan Komisaris perseroan untuk dapat menjabat pertama kali yaitu maksimal berumur 58 tahun bagi Direksi dan 63 tahun bagi Komisaris, dengan ketentuan setelah berakhirnya masa jabatan yang bersangkutan dapat dipilih kembali sepanjang kesehatan dan kualitasnya masih memungkinkan dan secara manajemen dapat memberikan dan meningkatkan kemajuan PT Bank Pembangunan Daerah Bali untuk dapat bersaing dengan baik. 2. Meminta kepada Dewan Komisaris perseroan untuk melakukan kajian terkait dengan Remunerasi Direksi dan Komisaris perseroan agar menyesuaikan dengan per group dan disampaikan pada RUPS Tahunan Tahun Buku 2021. 3. Sehubungan dengan tender pengadaan barang dan jasa yang dilaksanakan oleh masing-masing pemerintah Kabupaten/Kota, agar pemenang tender disarankan membuka rekening di PT Bank Pembangunan Daerah Bali, termasuk juga investor yang melakukan investasi di Kabupaten/Kota diharapkan juga membuka rekening di PT Bank Pembangunan Daerah Bali. 4. Proses pemilihan Dewan Komisaris diharapkan sudah dimulai setelah Triwulan II tahun 2022, mengingat adanya proses *Fit and Proper Test* di Otoritas Jasa Kuangan (OJK). Opening. 1. Singing Indonesia Raya. 2. Prayer. 3. Briefing Mr. Governor of Bali. 4. Agenda. a. Capital Strengthening. b. others. 5. Conclusion. 6. Closing After the discussions, the meeting unanimously accepted and approved the agenda of the meeting and subsequently decided: I. Based on POJK 12/POJK.03/2020 concerning Consolidation of Commercial Banks and POJK No. 12/POJK.03/2021 concerning Commercial Banks, the General Meeting of Shareholders approved the strengthening of the capital of PT Bank Pembangunan Daerah Bali in order to empower PT Bank Pembangunan Daerah Bali to be more competitive by providing support for strengthening capital (core capital).

Tabel RUPS Bank BPD Bali
Table of GMS of Bank BPD Bali

Akta Nomor / Deed Number	Tanggal / Date	Jenis RUPS / Type of GMS	Susunan Acara dan Hasil Keputusan / Schedule and Decision
			1. Approve changes in the dividend distribution of the company so that it becomes 75% (seventy five percent) for dividends and 25% (twenty five percent) for reserves 2. After Bali's economic conditions improve, the Shareholders agree to increase the paid-up capital so that the core capital of Bank BPD Bali can lead to the Bank Group Based on Core Capital (KBMI) 2. Furthermore, in the other agenda, the shareholders agree and decide: 1. Approved the change in the age limit for the Company's Directors and Commissioners to be able to serve for the first time, namely a maximum age of 58 years for Directors and 63 years for Commissioners, provided that after the end of the term of office, the person concerned can be re-elected as long as his health and quality is still possible and management wise can provide and improve the progress of PT Bank Pembangunan Daerah Bali to be able to compete well. 2. Requesting the company's Board of Commissioners to conduct a study related to the remuneration of the company's Directors and Commissioners in order to adjust it to the peer group and submit it at the 2021 Fiscal Year Annual GMS. 3. In connection with the tender for the procurement of goods and services, which are carried out by each district/city government, it is recommended that the winner of the tender open an account at PT Bank Pembangunan Daerah Bali, including investors who invest in the district/city are also expected to open an account at PT Bali Regional Development Bank. 4. The selection process for the Board of Commissioners is expected to have started after the second quarter of 2022, considering the Fit and Proper Test process at the Financial Services Authority (OJK).
54	27 Desember 2021	Luar Biasa secara sirkuler	Hasil Keputusan: Menyetujui penambahan modal disetor oleh pemegang saham Perseroan yaitu oleh Pemerintah Kabupaten Buleleng sebanyak 7.200 (tujuh ribu dua ratus) lembar saham atau bernilai nominal sebesar Rp7.200.000.000.00 (tujuh milyar dua ratus juta rupiah) sehingga sekarang menjadi sebanyak 59.443 (lima puluh sembilan ribu empat ratus empat puluh tiga) lembar saham atau bernilai nominal seluruhnya sebesar Rp59.443.000.000,00 (lima puluh sembilan milyar empat ratus empat puluh tiga juta rupiah). Decision: Approved the addition of paid-up capital by the shareholders of the Company, namely by the Government of Buleleng Regency as many as 7,200 (seven thousand two hundred) shares or a nominal value of Rp7,200,000,000.00 (seven billion two hundred million rupiah) so that now it becomes 59,443 (fifty nine thousand four hundred forty three) shares or a total nominal value of Rp59,443,000,000.00 (fifty-nine billion four hundred forty-three million rupiah).

DIREKSI
The Board of Directors

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

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.

Jumlah, Komposisi, dan Kriteria Direksi

Jumlah dan Komposisi Direksi Bank BPD Bali Tahun 2021 berdasarkan Akta sebagai berikut:

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

Number, Composition and Criteria Forthe Board Of Directors

The number and composition of the Board of Directors of Bank BPD Bali in 2021 based on the Deed as follows:

1. Deed Number 36 dated 22 June 2018 Approving and Designating 3 (three) Directors of Bank BPD 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 Bank BPD 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, S.E sebagai Direktur Kredit dengan masa jabatan 5 (lima) tahun sehingga berakhir pada tanggal 14 Februari 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, S.E. 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.

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 Credit of Bank BPD Bali, to fill the position of President Director and Director of Credit appointed I Nyoman Sudharma, S.H., M.H. as Acting President Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. Director of Credit.

2. Deed Number 28 dated February 14, 2019 Decides:
   a. To honorably dismiss I Nyoman Sudharma, S.H., M.H. as Director of Business Non Credit and Ida Bagus Gede Setia Yasa, S.Kom., M.M. Director of Credit;
   b. To appoint I Nyoman Sudharma S.H., M.H. as the President Director; and Made Lestara Widiatmika, S.E as Director of Credit with a term of 5 (five) years ending on February 14, 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 Business Non Credit;
      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, S.E as Director of Credit 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 Business Non Credit, to subsequently take a fit and proper test at the authorized institution.

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:
4.

3. Deed Number 37 dated May 20, 2019 Decides and Designates I Nyoman Sumanaya, S.E., M.M. as Non Credit Business Director, so that the position of the Board of Directors is as follows:
4.

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 Credit
I Nyoman Sumanaya, S.E., M.M.	Direktur Bisnis Non Kredit / Director of Business Non Credit

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.

Hubungan keluarga dan keuangan Direksi dapat dilihat pada tabel berikut:

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.

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 FINANCIAL RELATED WITH					
	DIREKSI BOARD OF DIRECTORS		DEWAN KOMISARIS BOARD OF COMMISSIONERS		PEMEGANG SAHAM PENGENDALI SHAREHOLDERS	
	YA YES	TIDAK NO	YA YES	YA YES	TIDAK NO	YA YES
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 Bank BPD 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 Bank BPD Bali.

All members of the Board of Directors of Bank BPD 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) nonbank subsidiary controlled by Bank BPD Bali.

Tabel Rangkap Jabatan Direksi

Table of Concurrent Position of The Board of Directors

NAMA NAME	JABATAN POSITION	JABATAN PADA PERUSAHAAN / INSTANSI LAIN POSITION IN OTHER COMPANIES / INSTITUTIONS	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 Credit	-	-
I Nyoman Sumanaya, SE., M.M	Direktur Bisnis Non Kredit Director of Business Non Credit	-	-

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 Bank BPD Bali, serta Keputusan Direksi Nomor 0222/KEP/DIR/KPN/2015 tanggal 28 Mei 2015 tentang Kode Etik Bank BPD Bali.

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 Bank BPD 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 Bank BPD Bali.

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.

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.

Sertifikasi *Treasury* Direksi

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

Board of Directors Treasury Certification

The President Director and the Non Credit Director have participated in the Executive Treasury Certification program held by a Certification Body and already have a Treasury Advance Certification.

Rapat Direksi

Secara garis besar, rapat Direksi dapat dibagi menjadi 6 (enam) jenis yang meliputi Rapat Direksi dengan Pemegang Saham (RUPS), Rapat Direksi dengan Dewan Komisaris, Rapat Koordinasi antar Direksi, Rapat Direksi dengan Satuan dan / atau Unit Kerja, Rapat Direksi dengan Komite Direksi, Rapat Direksi dengan Pihak Eksternal, sesuai tabel berikut:

Board of Directors Meetings board of Directors Meetings

Broadly speaking, the Board of Directors meetings can be divided into 6 (six) types which include The Board of Directors Meeting with Shareholders (GMS),The Board of Directors Meeting with The Board of Commissioners, Coordination Meeting between Directors, The Board of Directors Meeting with Units and/or Work Units, The Board of Directors Meeting with Committee of Board of Directors, Board of Directors Meeting with External Parties, can be seen at the following table:

TABEL JENIS / NAMA RAPAT DIREKTUR TAHUN 2021
TABLE OF THE TYPE / TITLE OF 2021 MEETINGS

NO.	RAPAT / MEETING	FREKUENSI / FREQUENCY
1.	Rapat Umum Pemengang Saham /General Meeting of Shareholders	5
2.	Rapat Direksi dengan Komisaris/ The Board of Directors Meeting with The Board of Commissioners	7
3.	Rapat Koordinasi antar Direksi / Coordination Meeting between Directors	20
4.	Rapat Direksi dengan Satuan dan/ atau Unit Kerja / The Board of Directors Meeting with Units and/or Working Unit	75
5.	Rapat Direksi dengan Komite Direksi / The Board of Director Meeting with Committees of Board Directors	39
6.	Rapat dengan Pihak Eksternal / Meeting with Eksternal Party	14
JUMLAH / TOTAL		**160**

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 Bank BPD Bali dan Keputusan Direksi Nomor 0556/KEP/DIR/SDM/2019 tentang Remunerasi Pengurus Bank dengan jumlah remunerasi dan fasilitas lain sebagai berikut:

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 Bank BPD 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 Dierctors' 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 Allowances, Bonuses, and Other Facilities in The Form of Non Natura)	5	25.399
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	256
TOTAL		25.655

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
Diatas Rp2 miliar/ Above Rp 2 billion	5
Diatas Rp1 miliar s.d Rp2 miliar/ Above Rp 1 billion up to Rp 2 billion	-
Diatas Rp500 juta s.d Rp1 miliar/ Above Rp 500 million up to Rp 1 billion	-
Rp500 juta ke bawah/ Under Rp 500 million	-

Kepemilikan Saham Direksi

Bank BPD Bali mewajibkan seluruh Direksi untuk mengungkapkan kepemilikan sahamnya, baik pada Bank BPD Bali maupun pada Bank dan perusahaan lain, yang berkedudukan di dalam dan diluar negeri dalam suatu laporan yang harus diperbaharui setiap tahunnya.

Terkait dengan Kepemilikan Saham Direksi pada Bank, Lembaga Keuangan non Bank dan Perusahaan Lain menurut ketentuan Bank Indonesia, Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain.

Share Ownership of The Board of Directors

Bank BPD Bali requires all Directors to disclose its ownership, both at Bank BPD 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' Shareholdinds

NAMA NAME	BANK BPD BALI BANK BPD 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, SE., M.M.	-	-	-	-

Pelatihan Direksi Tahun 2021

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

Board of Directors Training in 2021

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

mengikuti *workshop*, seminar dan penyegaran (*refreshment*) yang diselenggarakan Lembaga Sertifikasi dan telah memiliki Sertifikasi Manajemen Risiko Tingkat 5 (lima).

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.	22 Januari 2021 January 22, 2021	*Refreshment* SMR: Implementasi GCG dan Pemenuhan Regulasi *Self-Assessment Good Corporate Governance* dalam Mencapai Peringkat 1 atau 2 Pada Era Transformasi Digital/ SMR Refreshment: Implementation of GCG and Fulfillment of Good Corporate Governance Self-Assessment Regulations in Achieving Rank 1 or 2 in the Digital Transformation Era
2.	22 Januari 2021 January 22, 2021	Peran Teknologi Digital dalam Mendukung Keuangan Inklusif dan Pemberdayaan UMKM/ The Role of Digital Technology in Supporting Inclusive Finance and Empowering MSMEs
3.	22 Januari 2021 January 22, 2021	Seminar Arah Kebijakan Moneter, *Macro-Prudential* dan Sistem Pembayaran untuk Mengoptimalkan PEN/ Seminar on Monetary Policy Direction, Macroprudential and Payment System to Optimize PEN
4.	5 Februari 2021 February 5, 2021	*Zoominar GCG Standardization of the Implementation of Sustainable GCG after the Pandemic Covid-19*/ Zoominar GCG Standardization of the Implementation of Sustainable GCG after the Pandemic Covid-19
5.	26 Februari 2021 February 26, 2021	*Preparing for the New Era World Without LIBOR*/ Preparing for the New Era World Without LIBOR
6.	18 Maret 2021 March 18, 2021	*Virtual* Seminar Penguatan Tata Kelola di Pasar Modal/ Virtual Seminar on Strengthening Governance in the Capital Market
7.	24 Maret 2021 March 24, 2021	ASPI *Virtual Member Forum* 2021/ ASPI Virtual Forum Member of 2021
8.	25 Maret 2021 March 25, 2021	Efektifitas Pengawasan Dewan Komisaris Menjaga Kepatuhan/ Effectiveness of Supervisory Board of Commissioners Maintaining Compliance
9.	30 sd.31 Maret 2021 30-31 March 2021	*Webinar* Penerapan Investasi Pemerintah dalam Pelaksanaan Program Pemulihan Ekonomi Nasional serta Pemeriksaan Atas Kinerja di Lingkup Perusahaan BUMN/BUMD dan Perhitungan Atas Kerugian Negara/ Webinar of the Implementation of Investment in the Implementation of the National Economic Recovery Program as well as Examination of Performance in the scope of BUMN/BUMD and Calculation of State losses
10.	28 April 2021 April 28, 2021	*Webinar* Nasional Dunia Usaha Berintegritas/ National Webinar for Business with Integrity
11.	11 Juni 2021 June 11, 2021	*Refreshment* RAKB Pejabat Eksekutif/ Refreshment of RKAB executive officer
12.	21 Juni 2021 June 21, 2021	*Webinar* Peran ETP *Multimatching System* dalam Pengembangan Pasar Uang di Indonesia/ Webinar of The Role of the ETP Multimatching System in the Development of the Money Market in Indonesia
13.	15 Juli 2021 July 15, 2021	*Webinar* OJK *Networking Event* Transformasi Digital Perbankan/ Webinar OJK of Networking Event Digital Transformation of Banking
14.	27 Juli 2021 July 27, 2021	*Sharing Session* Urgensi Penerapan ISO 37001 Sistem Manajemen Anti Penyuapan/ Sharing Session of the Urgency to Implement ISO 37001 Anti-Bribery Management System
15.	9 Agustus 2021 August 9, 2021	ATMR Operasional dan Budaya Manajemen Risiko/ Operational RWA and Risk Management Culture
16.	10 Agustus 2021 August 10,2021	*IT Platform for Digital Transformation*/ IT Platform for Digital Transformation

Tabel Pelatihan Direksi
Table of Board of Directors Training

NO.	TANGGAL DATE	MATERI PELATIHAN TRAINING MATERIAL
17.	12 Agustus 2021 August 12, 2021	Sosialisasi Tanggung Jawab Pelaku Usaha Jasa Keuangan (PUJK)/ Socialization of the Responsibilities of Financial Services Businesses (PUJK)
18.	16 Agustus 2021 August 16, 2021	*Webinar* Optimalisasi Penanganan TPPU oleh PPNS Sebagai Penyidik Baru TPPU/ Webinars on Optimizing Money Laundering Handling by PPNS as New Investigators of Money Laundering
19.	20 Agustus 2021 August 20, 2021	Sosialisasi Anti *Fraud* (Eksekutif)/ Anti Fraud Socialization (Executive)
20.	26 sd.27 Agustus 2021 August 26-27, 2021	Seminar dan *Workshop* GRC Summit/ Seminar and Workshop of GRC Summit
21.	7 September 2021 September 7, 2021	*Webinar* dan Arahan DKB4/ Webinar dan Arahan DKB4
22.	11 Desember 2021 December 11, 2021	Inisiatif Strategis Rencana Bisnis Bank di Masa Pandemi/ Strategic Initiatives for Bank Business Plans during the Pandemic
23.	14 Desember 2021 December 14, 2021	*Refreshment Treasury Dealer Level Advance*/ Refreshment Treasury Dealer Level Advance

Tugas dan Tanggung Jawab Direksi

Sesuai Anggaran Dasar Perseroan dan Peraturan Perundang-Undangan yang berlaku, pelaksanaan tugas dan tanggung jawab Direksi telah ditetapkan dan tertuang di dalam Keputusan Direksi Nomor 0307/KEP/DIR/UMS/2016 tentang Pedoman dan Tata Tertib Kerja Direksi Bank BPD Bali, yang telah diubah dan diperbaharui dengan Keputusan Direksi Nomor 0750/KEP/DIR/UMS/2019 tentang Pedoman dan Tata Tertib Kerja Direksi Bank BPD Bali, Tugas dan Tanggung Jawab Direksi adalah sebagai berikut:

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 Bank BPD 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 Bank BPD Bali, Duties and Responsibilities of the Board of Directors are as follows:

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 mempengaruhi kegiatan Bank sesuai wewenang

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

yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada satuan kerja/ divisi di bawah supervisinya.

Direktur Operasional

Direktur Operasional mempunyai tugas dan tanggung jawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis dan/atau non-bisnis dibidang Teknologi & Akuntansi serta Umum dan Kesekretariatan yang mencakup:

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 mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas pada Divisi di bawah supervisinya;
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.

Direktur Bisnis Non Kredit

Direktur Bisnis Non Kredit mempunyai tugas dan tanggung jawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis 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 mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada Divisi di bawah supervisinya;
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.

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.

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 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.

Director of Business Non Credit

The Director of Business Non Credit 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.

Direktur Kredit

Direktur Kredit mempunyai tugas dan tanggung jawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis dibidang Perkreditan yang mencakup:

a. Melakukan supervisi terhadap pelaksanaan tugas pada Divisi Kredit;
b. Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada Divisi di bawah supervisinya;
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.

Director of Credit

The Director of Credit 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.

Direktur Kepatuhan

Direktur Kepatuhan mempunyai tugas dan tanggungjawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas dibidang Kepatuhan dan Penerapan Manajemen Risiko yang mencakup:

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 mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada Divisi di bawah koordinasinya; dan
c. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

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.

Keputusan Direksi

Buku Pedoman Perusahaan (BPP) dan Standar Operasional Prosedur (SOP) yang berlaku sampai dengan Tahun 2021 sebanyak 154 (seratus lima puluh empat) diantaranya adalah BPP sebanyak 29 (Dua puluh sembilan) dan SOP sebanyak 125 (seratus dua puluh lima). Selama Tahun 2021 Direksi telah menetapkan 710 (tujuh ratus sepuluh) Keputusan Direksi yang terdiri dari 2 (dua) Perubahan BPP, 10 (sepuluh) perubahan SOP, 3 (tiga) BPP baru, 12 (dua belas) SOP baru dan 683 (enam ratus delapan puluh tiga) Keputusan Direksi lainnya. Adapun Keputusan Direksi Tentang BPP baru dan BPP perubahan serta SOP baru dan SOP perubahan selama periode Tahun 2021 adalah sebagai berikut:

Decree of the Board of Directors

The Company Guidebook (BPP) and Standard Operating Procedures (SOP) valid until 2021 totaling 154 (one hundred and fifty four) including 29 (twenty nine) BPPs and 125 (one hundred twenty five) SOP. During 2021, the Board of Directors has stipulated 710 (seven hundred and ten) Decrees consisting of 2 (two) BPP changes, 10 (ten) SOP changes, 3 (three) new Company's Guidebook, 12 (twelve) new SOP, and 683 (six hundres and eighty three) Other Decrees. The Decree of the Board of Directors regarding the new BPP and Company's Guidebook changes as well as the new SOP and SOP changes during the 2021 period are as follows:

Tabel Keputusan Direksi terkait BPP dan SOP Periode Tahun 2021

Table of Decree of the Board of Directors Regarding BPP and SOP in 2021

No.	Nomor Keputusan / Decree Number	Tanggal / Date	Tentang / About
1.	0045/KEP/DIR/DJA/2021	01-02-2021	Perubahan Kedua Atas Kep Dir Nomor 0409/KEP/DIR/DJA/2019 tentang SOP Anjungan Tunai Mandiri dan Alat Pembayaran Menggunakan Kartu Second Amendment to Decree of the Board of Directors Number 0409/KEP/DIR/DJA/2019 concerning SOPs for Automated Teller Machines and Card-Based Payment Instruments
2.	0071/KEP/DIR/DJA/2021	16-02-2021	Perubahan Atas Keputusan Direksi Nomor 0418/KEP/DIR/DJA/2020 tentang Standar Operasional Prosedur THT Bali Dwipa Amendment to the Decree of the Board of Directors Number 0418/KEP/DIR/DJA/2020 concerning Standard Operating Procedures for Bali Dwipa ENT Procedures
3.	0079/KEP/DIR/UMS/2021	18-02-2021	Buku Pedoman Perusahaan Pengadaan Barang / Jasa Goods / Services Procurement Company Manual
4.	0121/KEP/DIR/TRS/2021	08-03-2021	SOP *Credit Line Bank* SOP of Credit Line Bank
5.	0166/KEP/DIR/KPN/2021	05-04-2021	Perubahan Atas Keputusan Direksi Nomor 1810/KEP/DIR/KPN/20216 tentang Standar Operasional Prosedur Bantuan Hukum Amendment to the Decree of the Board of Directors Number 1810/KEP/DIR/KPN/20216 concerning Standard Operating Procedures for Legal Aid
6.	0199/KEP/DIR/KRD/2021	23-04-2021	SOP *Mobile Collection* SOP of Mobile Collection
7.	0253/KEP/DIR/DJA/2021	27-05-2021	SOP Kasir Alih Daya *Payment Point Samsat Online* SOP for Outsourcing Cashier for Payment Point Samsat Online
8.	0285/KEP/DIR/DJA/2021	10-06-2021	Perubahan Ketiga Atas Kep Dir Nomor 0409/KEP/DIR/DJA/2019 tentang SOP Anjungan Tunai Mandiri dan Alat Pembayaran Menggunakan Kartu Third Amendment to Decree of the Board of Directors Number 0409/KEP/DIR/DJA/2019 concerning SOPs for Automated Teller Machines and Card-Based Payment Instruments
9.	0286/KEP/DIR/TRS/2021	11-06-2021	SOP APEX BPR SOP APEX BPR
10.	0297/KEP/DIR/SDM/2021	21-06-2021	Perubahan Kedelapan Atas Kep Dir Nomor 0351/KEP/DIR/SDM/2014 tentang SOP Fasilitas Karyawan The Eighth Amendment to the Decree of the Board of Directors Number 0351/KEP/DIR/SDM/2014 concerning SOPs for Employee Facilities
11.	0302/KEP/DIR/SDM/2021	22-06-2021	Perubahan Keempat Atas Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tentang SOP Disiplin Karyawan Fourth Amendment to the Decree of the Board of Directors Number 0349/KEP/DIR/SDM/2014 concerning SOP for Employee Discipline
12.	0310/KEP/DIR/DJA/2021	24-06-2021	SOP Deposito Deposit SOP
13.	0323/KEP/DIR/KRD/2021	28-06-2021	Perubahan Kedelapan Atas Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Rakyat Eighth Amendment to the Decree of the Board of Directors Number 0259/KEP/DIR/KRD/2016 concerning SOP for People's Business Credit
14.	0349/KEP/DIR/TRS/2021	05-07-2021	SOP Bali Dwipa Remmitance SOP of Bali Dwipa Remmitance
15.	0404/KEP/DIR/SDM/2021	02-08-2021	Perubahan Keempat Atas Kep Dir Nomor 0292/KEP/DIR/SDM/2017 tentang SOP Gaji dan Tunjangan Karyawan Fourth Amendment to Decree of the Director Number 0292/KEP/DIR/SDM/2017 concerning SOP for Salaries and Employee Benefits

Tabel Keputusan Direksi terkait BPP dan SOP Periode Tahun 2021
Table of Decree of the Board of Directors Regarding BPP and SOP in 2021

No.	Nomor Keputusan / Decree Number	Tanggal / Date	Tentang / About
16.	0521/KEP/DIR/ DJA/2021	30/09/2021	SOP Giro SOP of Giro
17.	0523/KEP/DIR/ DJA/2021	30-09-2021	Perubahan Keempat Atas Keputusan Direksi Nomor 0670/KEP/DIR/DJA/2017 tentang SOP Mailaku Bank BPD Bali Fourth Amendment to the Decision of the Board of Directors Number 0670/KEP/DIR/ DJA/2017 concerning SOP for Mailaku Bank BPD Bali
18.	0527/KEP/DIR/ SDM/2021	01-10-2021	SOP Pemutusan Hubungan Kerja SOP for Termination of Employment
19.	0545/KEP/DIR/ OKA/2021	13-10-2021	BPP Penatausahaan Daftar Hitam Nasional Penarik Cek dan/atau BG Kosong Company Guidebook on Administration of the National Black List of Blank Check and/ or BG Drawers
20.	0562/KEP/DIR/ TRS/2021	19-10-2021	SOP Penerbitan Sertifikat Deposito (*NEGOTIABLE CERTIFICATE OF DEPOSIT*) SOP for Issuance of a Certificate of Deposit (NEGOTIABLE CERTIFICATE OF DEPOSIT)
21.	0563/KEP/DIR/ SDM/2021	21/10/2021	Perubahan Kedua Atas Kep Dir Nomor 0308/KEP/DIR/SDM/2016 tentang Buku Pedoman Perusahaan Sumber Daya Manusia Second Amendment to Decree of the Board of Directors Number 0308/KEP/DIR/ SDM/2016 concerning Human Resources Company Manual
22.	0652/KEP/DIR/ KPN/2021	08-12-2021	BPP Pelaksanaan Fungsi Kepatuhan Company Guidebook on the Implementation of the Compliance Function
23.	0653/KEP/DIR/ KPN/2021	08-12-2021	SOP Pelaksanaan Fungsi Kepatuhan SOP for the Implementation of the Compliance Function
24.	0667/KEP/DIR/ TIF/2021	08/12/2021	Perubahan Atas Keputusan Direksi Nomor 0520/KEP/DIR/TIA/2017 tentang SOP Pengelolaan User Amendment to the Decree of the Board of Directors Number 0520/KEP/DIR/TIA/2017 concerning SOP for User Management
25.	0686/KEP/DIR/ MRO/2021	16-12-2021	SOP Pemenuhan Rasio Pengungkit SOP for Fulfillment of Leverage Ratio
26.	0689/KEP/DIR/ DJA/2021	17-12-2021	SOP Tabungan SOP of Saving
27.	0726/KEP/DIR/ SDM/2021	30/12/2021	Perubahan Ketiga Atas Keputusan Direksi Nomor 0308/KEP/DIR/SDM/2016 tentang BPP Sumber Daya Manusia Third Amendment to the Decision of the Board of Directors Number 0308/KEP/DIR/ SDM/2016 concerning BPP Human Resources

Penghargaan yang Diterima Bank BPD Bali Selama Tahun 2021

Selama Tahun 2021, Bank BPD Bali telah meraih penghargaan atas prestasi-prestasi di berbagai kategori, yaitu sesuai tabel berikut:

Awards Received by Bank BPD Bali in 2021

During 2021 Bank BPD Bali has won awards for achievements in various categories, according to the following table:

Penghargaan yang Diterima Bank BPD Bali Selama Tahun 2021

Awards Received by Bank BPD Bali during 2021

NO.	PENGHARGAAN Awards	TANGGAL Date	DIBERIKAN OLEH Awarded By
1.	Bank Penyalur KUR Terbaik III di Provinsi Bali Tahun 2020	Januari 2021/ January, 2021	DJPb (Direktorat Jenderal Perbendaharaan) Provinsi Bali
2.	*The Best Public Relations in Company Management on Institutionalizing and Acculturating Digital Banking System*	26 Januari 2021/ January 26, 2021	Warta Ekonomi
3.	*The Big 8 Indonesia GCG Award VI 2021 Category BPD – BUKU II*	5 Februari 2021/ February 5, 2021	Economic Review
4.	*The Best Digital Workplace in Banking Industries 2021*	31 Maret 2021/ March 31, 2021	Itech – Digitech Award 2021
5.	Predikat *Excellent* untuk *The Financial Performance* periode 2019-2020	31 Maret 2021/ March 31, 2021	Infobank
6.	Terpopuler di Media Cetak 2020 Sub Kategori BUMD dan Perusahaan Daerah	31 Maret 2021/ March 31, 2021	PR Indonesia
7.	*1st The Best Indonesia Enterprise Risk Management Award IV-2021*	9 April 2021/ April 9, 2021	Economic Review
8.	Kategori Khusus Program CSR Pengembangan Ekonomi Daerah	22 April 2021/ April 22, 2021	Top Business
9.	*Top CSR Awards 2021* *#Star 4*	22 April 2021/ April 22, 2021	Top Business
10.	BUMD Marketeers Award 2021 kategori Perusahaan BUMD "*The Most Promising Company in Marketing 3.0*"	9 Juni 2021/ June 9, 2021	Markplus
11.	BUMD Marketeers Award 2021 kategori Perusahaan BUMD "The Most Promising Company in Enterpreneurial SOEs"	9 Juni 2021/ June 9, 2021	Markplus
12.	*1st The Best Informative Website 2021 Category* BPD BUKU II	11 Juni 2021/ June 11, 2021	Economic Review
13.	*1st The Best Indonesia Secretary & Corporate Communication Award –IV-2021 Category* : BPD Buku II	11 Juni 2021/ June 11, 2021	Economic Review
14.	*The Best Organization Structure 2021 – The Most Resilience Excellence Company 2021*	7 Juli 2021/ July 7, 2021	Human Capital on Resilience Excellence Award 2021
15.	Corporate Brand dan Kinerja Keuangan 2020	15 Juli 2021/ July 15, 2021	Majalah Suara Pemerintah
16.	*The Best GRC for Corporate Marketing 2021 (Local Banking)*	5 Agustus 2021/ August 5, 2021	Business News
17.	*The Best CSR Award in 2021 - In Recognition for Achevement in Performing Social Responsibility Activities*	19 Agustus 2021/ August 19, 2021	Infobrand
18.	Debitur Terbaik Kategori Debitur Perbankan	6 September 2021/ September 6, 2021	Direktorat Jenderal Perbendaharaan
19.	Bank dengan Kinerja Sangat Bagus 20 Tahun berturut-turut (Diamond Trophy)	7 September 2021/ September 7, 2021	Infobank
20.	Modal Inti 1-5 Triliun (Buku 2) – Aset 25 T ke atas dengan kategori Sangat Bagus	7 September 2021/ September 7,2021	Infobank
21.	*TOP BUMD Awards 2021* #BPDBintang4	10 September 2021/ September 10, 2021	Top Business
22.	*Indonesia Top Bank Awards 2021*	14 September 2021/ September 14, 2021	The Iconomics
23.	*Bali Marketing Champion 2021 Sector Commercial Banking*	16 September 2021/ September 16, 2021	Markplus Institute
24.	*The Best Indonesia Human Capital 2021*	17 September 2021/ September 17, 2021	Economic Review

Penghargaan yang Diterima Bank BPD Bali Selama Tahun 2021

Awards Received by Bank BPD Bali during 2021

NO.	PENGHARGAAN Awards	TANGGAL Date	DIBERIKAN OLEH Awarded By
25.	Prestasi Membangun Digital Corporate Brand	29 September 2021/ September 29, 2021	Majalah Suara Pemerintah
26.	*The High Performing Board of Commisioners on GRC 2021*	7 Oktober 2021/ October 7, 2021	Top Business
27.	*Top GRC Awards 2020 Star 4*	7 Oktober 2021/ October 7, 2021	Top Business
28.	Peringkat Pertama Penghargaan Lelang dalam kategori Mitra Kolaborasi Terbaik	12 November 2021/ November 12, 2021	KPKNL
29.	*Indonesia Finance Award Gold 2021*	19 November 2021/ November 19, 2021	Economic Review
30.	*Excellent Financial Performance and Indonesia Best BPD Awards 2021*	24 November 2021/ November 24, 2021	Warta Ekonomi
31.	Mitra Kerja Terbaik Kategori PJP QRIS	24 November 2021/ November 24, 2021	Bank Indonesia
32.	Bank Pendukung UMKM Terbaik Bank BUKU 1 dan BUKU 2	24 November 2021/ November 24, 2021	Bank Indonesia
33.	Bank Peserta SKNBI dan KPDHN Terbaik BUKU 1 dan BUKU 2	24 November 2021/ November 24, 2021	Bank Indonesia
34.	Best BUMD	17 Desember 2021/ December 17, 2021	Majalah Men's Obsesion
35.	*Top Digital Implementation 2021 #Level Stars 4*	21 Desember 2021/ December 17, 2021	Majalah IT Works
36.	*The Best Reward and Recognition Strategy 2021 (Banking Industries) dalam Human Capital Performance Award 2021*	22 Desember 2021/ December 22, 2021	Business News

DEWAN KOMISARIS
The 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.

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.

Jumlah, Komposisi, dan Kriteria Dewan Komisaris

Jumlah dan Komposisi Dewan Komisaris Bank BPD Bali sesuai dengan Akta Nomor 21 tanggal 13 Mei 2019 menetapkan Dewan Komisaris Bank BPD Bali Periode 13 Mei 2019–13 Mei 2023 dengan susunan Dewan Komisaris sebagai berikut:

Number, Composition, and Criteria for the Board of Commissioners

The number and composition of the Board of Commissioners of Bank BPD Bali according to Deed Number 21 dated May 13, 2019 stipulates the Board of Commissioners of Bank BPD Bali for the period of May 13, 2019–May 13, 2023 with the following composition of the Board of Commissioners:

Tabel Susunan Dewan Komisaris Bank BPD Bali
Table of Composition of the Board of Commissioners of Bank BPD 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 Commissioners
Ni Made Dewi Suryani, S.E., AK, M.Ak.,CA	Komisaris Non Independen Non-Independent Commissioners
Ida Bagus Wibawa, S.E	Komisaris Independen Independent Commissioner
Drs I Made Sukada, M.M.	Komisaris Independen Independent Commissioner

Anggota Dewan Komisaris Bank BPD 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 Bank BPD Bali have met the number, composition, criteria and independence according to the Finansial Service Authority Regulation Number 55/POJK.03/2016 concerning the Implementation of Bank Governance for Commercial Banks.

Independensi Dewan Komisaris

Dewan Komisaris Bank BPD 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:

Independence of the Board of Commissioners

The Board of Commissioners of Bank BPD 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 DIRECTORS		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 Independen/ Independent Commissioner)	-	✓	-	✓	-	✓
Wisnu Bawa Temaja, S.H., M.H. (Komisaris Non Independen/ Non-Independent Commissioner)	-	✓	-	✓	-	✓
Ni Made Dewi Suryani, S.E., AK, M.Ak., CA (Komisaris Non Independen/ Non-Independent Commissioner)	-	✓	-	✓	✓	-
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 FINANCIAL RELATION 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
Ida Bagus Putu Anom Redhi, S.H., M.M (Komisaris Independen / Independent Commissioner)	-	✓	-	✓	-	✓
Wisnu Bawa Temaja, S.H., M.H. (Komisaris Non Independen / Non Independent Commissioner)	-	✓	-	✓	-	✓

Tabel Hubungan Keuangan Dewan Komisaris
Table of Financial Relation of The Board of Commissioners

NAMA NAME	HUBUNGAN KEUANGAN DENGAN FINANCIAL RELATION 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
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 Bank BPD 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 Bank BPD Bali.

All members of the Board of Commissioners of Bank BPD 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 Bank BPD 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 Commissioner	Tidak Ada/None	Tidak Ada/None
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Independen Independent Commissioner	Tidak Ada/None	Tidak Ada/None
Ni Made Dewi Suryani, S.E., Ak, M.Ak., CA	Komisaris Independen Independent Commissioner	Tidak Ada/None	Tidak Ada/None
Ida Bagus Wibawa, S.E	Komisaris Non Independen Non -Independent Commissioner	Tidak Ada/None	Tidak Ada/None
Drs I Made Sukada, M.M.	Komisaris Non Independen Non-Independent Commissioner	Tidak Ada/None	Tidak Ada/None

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris dalam melaksanakan tugasnya berpedoman pada Keputusan Dewan Komisaris Nomor003/KEP/DK/BPD/2020 tanggal 22 Desember 2020 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

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/2020 dated December 22, 2020 as amended by the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2021 dated December 27, 2021 concerning Guidelines and Work Procedures of the Board of Commissioners.

Sertifikasi Manajemen Risiko Dewan Komisaris

Seluruh anggota Dewan Komisaris Bank telah lulus dalam mengikuti program Eksekutif Sertifikasi Manajemen Risiko yang diadakan oleh Badan Sertifikasi Manajemen Risiko dan telah pula mengikuti Program Pemeliharaan sesuai ketentuan yang berlaku.

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.

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 2021 sebanyak 60 kali dengan rincian sebagai berikut:

Pelaksanaan Rapat Dewan Komisaris sebanyak 60 (enam puluh) kali yang terdiri:

1. Rapat Internal Dewan Komisaris sebanyak 23 (dua puluh tiga) kali;
2. Rapat Dewan Komisaris dengan Direksi sebanyak 9 (sembilan) kali;
3. Rapat Dewan Komisaris dengan Komite sebanyak 28 (dua puluh delapan) kali yang terdiri dari;
   a. Rapat Dewan Komisaris dengan Komite Audit sebanyak 11 (sebelas) kali;
   b. Rapat Dewan Komisaris dengan Komite Pemantau Risiko sebanyak 8 (delapan) kali;
   c. Rapat Dewan Komisaris dengan Komite Remunerasi dan Nominasi sebanyak 9 (sembilan) kali;

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 2021 were 60 times with the following details:

Meeting of the Board of Commissioners are 60 (sixty) times consisting of:

1. Internal Meetings of the Board of Commissioners 23 (twenty three) times;
2. Meetings of the Board of Commissioners and the Board of Directors for 9 (nine) times;
3. Meetings of the Board of Commissioners with the Committee for 28 (twenty eight) times consisting of;
   a. Meetings of the Board of Commissioners with the Audit Committee for 11 (eleven) times;
   b. 8 (eight) meetings between the Board of Commissioners and the Risk Monitoring Committee;
   c. Meetings of the Board of Commissioners with the Remuneration and Nomination Committee 9 (nine) times;

Struktur Remunerasi Dewan Komisaris

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

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 Bank BPD 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	12.713
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang : a. dapat dimiliki b. tidak dapat dimiliki Other facilities in the form of in-kind (transportation, health insurance) which: a. can be owned b. cannot be owned	5	113
TOTAL		**12.826**

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

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

Tabel Remunerasi Dewan Komisaris
Table of The Board of Commissioners' Remuneration

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

Kepemilikan Saham Dewan Komisaris

Bank BPD Bali mewajibkan anggota Dewan Komisaris untuk mengungkapkan kepemilikan sahamnya, baik pada Bank BPD Bali maupun pada Bank dan/atau perusahaan lain, yang berkedudukan di dalam dan diluar negeri dalam suatu laporan yang harus diperbaharui setiap tahunnya.

Share Ownership of the Board of Commissioners

Bank BPD Bali requires members of the Board of Commissioners to disclose their share ownership, both in Bank BPD Bali and in other banks and/or companies domiciled within or outside the country in a report that must be updated annually.

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.

Regarding to the Board of Commissioners' Shares Ownership in banks, non-bank financial institutions and other companies according to the provisions of the Financial Service Authority, 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	Bank BPD 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.	-	-	-	-

Pelatihan Dewan Komisaris Tahun 2021

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.

Board of Commissioners Training in 2021

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.

No.	Tanggal / Date	Materi Pelatihan / Training Material
1	5 Februari 2021. February 5, 2021	GCG *Zoominar* & *Award* " Indonesia GCG-*Award*-VI-2021 yang diselenggarakan oleh Ekonomic Review GCG Zoominar Award" Indonesia GCG-Award-VI-2021 organized by the Economic Review on
2	31 Maret 2021. March 31, 2021	Seminar Nasional FKDK BPDSI dengan tema "*Digital Banking* di Era Pandemi" yang diselenggarakan oleh FKDK BPDSI FKDK BPDSI National Seminar with the theme "Digital Banking in the Pandemic Era" organized by FKDK BPDSI
3	5 April 2021 April 5, 2021	Mengikuti Sesi Motivasi dalam rangka *refreshment* Budaya Kerja CINTA dengan tema "Bangkit Bersama Bank BPD Bali" yang diselenggarakan oleh Bank BPD Bali. Participated in a Motivation Session to refresh the CINTA Corporate Culture with the theme "Rising Together with Bank BPD Bali" organized by Bank BPD Bali.
4	9 April 2021 April 9, 2021	Zoominar Indonesia *Enterprises Risk Management Award*-IV-2021 yang diselenggarakan oleh Indonesia *Risk Management* Zoominar "Indonesia Enterprises Risk Management Award-IV-2021 organized by Indonesia Risk Management"
5	4 Mei 2021. May 4, 2021	*Webinar* Peranan Bank Pembangunan Daerah (BPD) Dalam Pembiayaan Infrastruktur Daerah (Pembiayaan Pembangunan Jalan Tol) yang diselenggarakan oleh FKDK BPD SI Participated in the Webinar on the Role of Regional Development Banks (BPD) in Financing Regional Infrastructure (Toll Road Development Financing) organized by FKDK BPD SI

No.	Tanggal / Date	Materi Pelatihan / Training Material
6	9 -11 Juni 2021 June 9-11, 2021	*Workshop* Penyusunan Laporan Pengawasan Dewan Komisaris & Analisa Rencana Bisnis Bank Berdasarkan Arah dan Kebijakan Pemerintah di Tengah Pemulihan Ekonomi Nasional dan Percepatan Transformasi Digital Teknologi yang diselenggarakan oleh Sinergi Indonesia Pintar Workshop on the Preparation of the Supervisory Report of the Board of Commissioners & Analysis of Bank Business Plans Based on Government Directions and Policies in the Middle of National Economic Recovery and Acceleration of Digital Technology Transformation organized by Sinergi Indonesia Pintar
7	11 Juni 2021 June 11, 2021	Mengikuti *Refresment* Program Rencana Aksi Keuangan Berkelanjutan yang diselenggarakan oleh Bank BPD Bali. Participated in a Motivation Session to refresh the CINTA Corporate Culture with the theme "Rising Together with Bank BPD Bali" organized by Bank BPD Bali.
8	21-22 Juni 2021 June 21-22, 2021	*Workshop "Human Is The Centre Of Digital Transformation"* yang diselenggarakan oleh Sinergi Indonesia Pintar Workshop "Human Is The Center Of Digital Transformation" Workshop organized by Sinergi Indonesia Pintar
9	1 Juli 2021. July 1, 2021	*Webinar* Kewajiban Bank Umum Dalam Pemenuhan Modal Inti Minimum Sesuai Dengan POJK Nomor 12/POJK.03/2020 Tentang Konsolidasi Bank Umum yang diselenggarakan oleh FKDK BPD SI Webinar on the Obligations of Commercial Banks in Fulfilling Minimum Core Capital in accordance with POJK Number 12/POJK.03/2020 concerning Commercial Bank Consolidation organized by FKDK BPD SI
10	12 Agustus 2021 August 12, 2021	Sosialisasi tentang Tanggung Jawab Pelaku Usaha Jasa Keuangan (PUJK) terhadap Tindakan *Fraud* Pegawai PUJK yang diselenggarakan oleh OJK tanggal 12 Agustus 2021 Socialization on the Responsibilities of Financial Services Providers (PUJK) for Fraud Acts of PUJK Employees organized by OJK
11	20 Agustus 2021. August 20, 2021	Sosialisasi Anti *Fraud* dengan tema Mitigasi Kejadian *Fraud* Melalui Penguatan Tata Kelola Bank Anti-Fraud Socialization with the theme Mitigation of Fraud through Strengthening Bank Governance
12	14 September 2021. September 14, 2021	*Workshop* dengan topik Peranan Bank Pembangunan Daerah Mengembangkan Jiwa *Entrepreneurship* Ekonomi Kreatif di Era Industri yang diselenggarakan oleh Synergy Partner Prima Workshop on the topic of the Role of Regional Development Banks in Developing Creative Economy Entrepreneurship in the Industrial Age, organized by Synergy Partner Prima
13	23 September 2021. September 23, 2021	*Webinar* Tanggung Jawab Komite Audit Saat Perseroan Tersangkut Masalah Hukum Terkait Laporan Keuangan yang diselenggarakan oleh Ikatan Komite Audit Indonesia (IKAI) webinar on Responsibilities of the Audit Committee When the Company Is Involved in Legal Issues Related to Financial Statements organized by the Indonesian Audit Committee Association (IKAI)
14	28 September 2021. September 28, 2021	Seminar tentang Tindak Pidana Perbankan: Tantangan dan Strategi Pencegahannya yang diselenggarakan oleh FKDK BPDSI Seminar on Criminal Act of Banking: Challenges and Prevention Strategie,s organized by FKDK BPDSI

No.	Tanggal / Date	Materi Pelatihan / Training Material
15	29-30 September 2021 September 29-30, 2021	*Workshop* yang diselenggarakan oleh FKDK BPD SI Wilayah Timur dengan materi: 1) Manajemen Stratejik dalam Pelaksanaan Fungsi Pengawasan Dewan Komisaris. 2) Penguatan Tugas dan Tanggung Jawab Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. 3) Antisipasi Perbankan Menghadapi Peningkatan Permohonan Pailit/Penundaan Kewajiban Pembayaran Utang (PKPU) Dampak Covid-19 dan Dampak Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN). 4) Penyusunan Laporan Pengawasan Dewan Komisaris dan Analisa Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB). Workshop organized by FKDK BPD SI Eastern Region with the following materials: 1) Strategic Management in the Implementation of the Supervisory Function of the Board of Commissioners. 2) Strengthening the Duties and Responsibilities of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. 3) Anticipation of Banking Facing Increased Applications for Bankruptcy/Posponement of Debt Payment Obligation (PKPU) Impact of Covid-19 and Impact of Establishment of Allowance for Impairment Losses (CKPN). 4) Preparation of the Supervisory Report of the Board of Commissioners and Analysis of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RAKB)
16	7 Oktober 2021 October 7, 2021	Seminar Optimalisasi Pengawasan Aktif Dewan Komisaris Dalam Kerangka GCG dan UU PT yang diselenggarakan oleh FKDK BPDSI seminar on Optimizing Active Supervision of the Board of Commissioners in the Framework of GCG and the PT Law held by FKDK BPDSI
17	26 Oktober 2021 October 26, 2021	Mengikuti Motivasi Budaya Kerja yang diselenggarakan oleh Bank BPD Bali. Participate in Corporate Culture Motivation organized by Bank BPD Bali
18	29 Oktober 2021 October 29, 2021	Seminar Nasional dengan Tema Penguatan Pengawasan Aktif Dewan Komisaris dalam rangka mendorong Bank Pembangunan Daerah lebih Berdaya Saing, Adaftif dan Kontributif bagi Perekonomian Nasional yang diselenggarakan oleh FKDK BPDSI Wilayah tengah National Seminar with the theme of Enhancing the Supervision of the Board of Commissioners in order to encourage Regional Development Banks to be more Competitive, Adaptive and Contributive to the National Economy organized by FKDK BPDSI Central Region
19	16-17 November 2021 November 16-17, 2021	*Workshop Developing* Indonesia *Furture Leaders* yang diselenggarakan oleh Indonesia *Human Capital Summit* 2021 Workshop of Developing Indonesian Future Leaders held by the Indonesia Human Capital Summit 2021
20	1-2 Desember 2021 December 1-2 2021	Seminar Nasional Internal Audit (SNIA) 2021 dengan tema Mengakrabi Gelombang Perubahan Digital yang diselenggarakan oleh YPIA 2021 Internal Audit National Seminar (SNIA) with the theme Get Familiar with the Wave of Change in Digitalization organized by YPIA
21	1 Desember 2021 December 1, 2021	Seminar Nasional FKDK BPDSI tentang Peran Bank Pembangunan Daerah Bali Seluruh Indonesia (BPDSI) Dalam Pemberdayaan UMKM yang diselenggarakan oleh FKDK BPDSI FKDK BPDSI National Seminar on the Role of the All- Bali Regional Development Bank (BPDSI) in Indonesia, in the Empowerment of MSMEs organized by FKDK BPDSI
22	8 Desember 2021 December 8, 2021	*Webinar* Arah Pengembangan Perbankan Indonesia Tahun 2022 ditengah Upaya Menuju Digitalisasi Perbankan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Seluruh Indonesia Webinar on the Direction of Indonesia's Banking Development in 2022 in an Attempt Towards Digitalization of Banking organized by the Communication Forum for Compliance Director throughout Indonesia
23	11 Desember 2021 December 11, 2021	Mengikuti *Workshop 4 Discipline of Execution* yang diselenggarakan oleh Bank BPD Bali. Participate in Workshop of 4 Discipline of Execution organizec by Bank BPD Bali
24	16 Desember 2021 December 16, 2021	Seminar Nasional FKDK BPDSI dengan tema Kewajiban Bank Untuk *Spin Off* (pemisahan) Unit Usaha Syariah (UUS) National Seminar on FKDK BPDSI with the theme Bank Obligations for Spin Off (separation) of Sharia Business Units (UUS)

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris Bank BPD Bali telah melakukan pengawasan tahun 2021 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 2021, 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 2021 dirangkum dalam Laporan Tugas Pengawasan Dewan Komisaris Tahun 2021.

Berdasarkan kegiatan pengawasan tahun 2021, 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.

Selama Tahun 2021 Dewan Komisaris melaksanakan kegiatan pengawasan yang meliputi:

1. Pengawasan RBB

   Secara umum realisasi Rencana Bisnis Bank tahun 2021 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 2021. Namun masih terdapat aspek kualitatif belum berjalan optimal, tercermin dari rencana 46 (empat puluh enam) proyek/program strategis, terealisasi sebanyak 22 (dua puluh dua) proyek/ program strategis atau tercapai 47,83%, dalam proses sebanyak 20 (dua puluh) proyek/program strategis atau 43,48%, dan belum ada kelanjutan 4 (empat) proyek/program strategis atau 8,70%.

   Segenap jajaran Direksi telah berusaha secara maksimal menindaklanjuti saran/nasihat Dewan Komisaris dalam upaya mempertahankan dan meningkatkan kinerja Bank tahun 2021 secara optimal, meskipun

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners of Bank BPD Bali has supervised the implementation of the duties and responsibilities of the Board of Directors in 2021 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 2021, 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 2021 business results is summarized in the Board of Commissioners' 2020 Supervisory Task Report.

Based on monitoring activities in 2021, 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.

During 2021 the Board of Commissioners implement supervisory activities which included:

1. Supervision of the Bank Business Plan

   In general, the realization of the Bank's 2021 Business Plan ensures that the policies and strategic steps implemented by the Board of Directors will lead Bank BPD Bali to maintain positive performance, adapt to changing economic conditions, and maintain the Bank's business continuity. 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 penghargaan kepada Direksi atas kebijakan dan langkah strategis yang diterapkan pada tahun 2021. However, there are still qualitative aspects that did not perform optimally, as reflected by around 46 (forty six) strategic projects/programs, there is 22 (twenty two) or 47.83% of strategic projects/programs were achieved, in the process 20 (twenty)) or 43.48% of strategic projects/programs, and there are 4 (four) or 8.70% of strategic projects/programs that did not continue.

   The entire Board of Directors has worked maximally to follow up on the advice/advice of the Board of Commissioners in order to maintain and improve the Bank's performance in 2021 optimally, despite

terkendala perlambatan ekonomi sebagai dampak *Covid-19* yang mulai mempengaruhi Indonesia dan Bali khususnya sejak Maret 2020.

2. Pengawasan Pelaksanaan Tata Kelola
Salah satu tugas Dewan Komisaris adalah untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola perusahaan yang baik yaitu transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran dalam setiap kegiatan usaha Bank BPD Bali.

Berdasarkan surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor S-28/KR.081/2021 tanggal 14 Juni 2021 perihal Realisasi Rencana Bisnis Triwulan I Tahun 2021 dan Penetapan Tingkat Kesehatan Bank BPD Bali, disampaikan hasil penilaian Tingkat Kesehatan Bank posisi 31 Desember 2020 dikategorikan Peringkat Komposit 2 (PK-2) dengan rincian komposit profil risiko *inherent risk* dinilai 3 (*Moderate*) dan Kualitas Penerapan Manajemen Risiko dinilai 2 (*Satisfactory*) yang mencerminkan kondisi Bank secara umum sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.

Sesuai surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor SR-43/KR.081/2021 tanggal 17 Desember 2021 perihal Laporan Hasil Pemeriksaan Umum PT BPD Bali Tahun 2021, disampaikan pada Semester I Tahun 2021 Profil Risiko dinilai 2 (dua) atau *low to moderate* dengan rincian *inherent* risk dinilai 3 (tiga) atau *moderate* dan Kualitas Penerapan Manajemen Risiko dinilai 2 (dua) atau *satisfactory* dimana penilaian tersebut masih sama dengan periode sebelumnya (Semester II Tahun 2020) dan penetapan *Good Corporate Governance* (GCG) dinilai 2 (dua) atau Baik.

Berdasarkan hasil *Self Assessment* terhadap Tingkat Kesehatan Bank posisi Desember 2021 secara komposit berada pada peringkat 2, dengan penilaian sebagai berikut: Profil Risiko berada pada peringkat 2 (*LowMod*), Tata Kelola dalam peringkat 2 (Baik), *Earning* dalam peringkat 2 (Memadai), dan Permodalan dalam peringkat 2 (Memadai).

Dalam rangka meningkatkan penerapan Tata Kelola, Dewan Komisaris telah melakukan pengawasan melalui pemantauan, evaluasi, dan rapat koordinasi dengan Direksi serta Satuan/Unit Kerja terkait.

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.

the economic slowdown as a result of the Covid-19 impact, 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, namely transparency, accountability, responsibility, independency and fairness in every business activity of Bank BPD Bali

Based on the letter from the Financial Services Authority (OJK) Regional 8 Bali and Nusa Tenggara Number S-28/KR.081/2021 dated June 14, 2021 regarding the Realization of the First Quarter Business Plan of 2021 and the Determination of the Health Level of Bank BPD Bali, the results of the Bank Soundness Level assessment were submitted. the position of December 31, 2020 is categorized as Composite Rating 2 (PK-2) with details of the composite risk profile of inherent risk rated 3 (Moderate) and Quality of Risk Management Implementation rated 2 (Satisfactory) which reflects the condition of the Bank in general healthy and is considered capable of facing significant negative impacts. from changes in business conditions and other external factors.

In accordance with the letter of the Regional 8 Bali and Nusa Tenggara Financial Services Authority (OJK) Number SR-43/KR.081/2021 dated 17 December 2021 regarding the 2021 PT BPD Bali General Examination Report, submitted in the First Semester of 2021, the Risk Profile is assessed as 2 (two) or low to moderate with details of inherent risk rated 3 (three) or moderate and the Quality of Risk Management Implementation is rated 2 (two) or satisfactory where the assessment is still the same as the previous period (Semester II of 2020) and the determination of Good Corporate Governance (GCG)) is rated 2 (two) or Good.

Based on the results of the Self Assessment of the Bank Soundness Level, the composite position in December 2021 is ranked 2, with the following assessment: Risk Profile is ranked 2 (LowMod), Governance is ranked 2 (Good), Earning is ranked 2 (Adequate), and Capital in rank 2 (Adequate).

In order to improve the implementation of Good Corporate Governance, the Board of Commissioners has carried out supervision through monitoring, evaluation, and coordination meetings with the Board of Directors and related work units.

The results of the Board of Commissioners meeting are stated in the minutes of the 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 references for the Board of Directors in carrying out their duties and responsibilities .

Saran dan nasehat Dewan Komisaris tersebut telah ditindaklanjuti oleh Direksi. Hal tersebut tercermin dari hasil penilaian sendiri (*Self Assessment*) penerapan tata kelola periode Desember 2021 berada pada peringkat komposit 2 (baik).

Walaupun demikian, masih ada hal yang perlu ditingkatkan yaitu :

a. Pada struktur tata kelola ;
   Kompetensi sumber daya manusia masih perlu terus ditingkatkan secara berkesinambungan untuk memahami seluruh aktivitas operasional Bank dan ketentuan yang berlaku.
b. Pada proses tata kelola :
   1) Area/ ruang lingkup pemeriksaan SKAI dan Anti *Fraud* masih terbatas, belum untuk keseluruhan area strategis bank;
   2) Dalam prakteknya di unit operasional belum sepenuhnya sesuai kebijakan, sistem dan prosedur tertulis bank, sehingga masih dapat ditemukan kelemahan-kelemahan oleh audit internal maupun audit eksternal.
c. Pada hasil tata kelola ;
   Temuan audit berulang dari temuan audit sebelumnya masih terdapat di beberapa unit kerja operasional.

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.

Berdasarkan hasil penilaian sendiri Profil Risiko posisi Desember 2021 secara komposit berada pada peringkat 2 (dua) "*LowMod*" dengan risiko *inherent* Bank dengan peringkat "*Moderate (Judgement)*" dan Kualitas Penerapan Manajemen Risiko (KPMR) berada pada peringkat "*Satisfactory*". Penilaian ini sama dengan penilaian OJK untuk posisi sebelumnya yaitu pada Semester I Tahun 2021 dimana Profil Risiko dinilai 2 (dua) atau "*LowMod*" dengan risiko inheren dinilai 3 (tiga) atau " *Moderate*" dan Kualitas Penerapan Manajemen Risiko (KPMR) dinilai 2 (dua) atau "*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.

4. Sistem Pengendalian Internal
   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

The Board of Commissioners' suggestions and advice have been followed up by the Board of Directors. This is reflected in the results of the self-assessment of the implementation of governance for the December 2021 period, which is at a composite rating of 2 (good). However, there are still things that need to be improved, namely:

a. On the governance structure;
   Human resource competence still needs to be continuously improved to understand all the Bank's operational activities and applicable regulations.
b. In the governance process:
   1) The area/scope of SKAI and Anti-Fraud examination is still limited, not for all strategic areas of the bank;
   2) In practice, the operational units have not fully complied with the bank's written policies, systems and procedures, so that internal and external audits can still find weaknesses.
c. On governance results:
   Repeated audit findings from previous audit findings are still present in several operational work units.

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.

Based on the results of the self-assessment of the Risk Profile, the composite position in December 2021 was ranked 2 (two) "LowMod" with the Bank's inherent risk with a rating of "Moderate" and the Quality of Risk Management Implementation (KPMR) was ranked "Satisfactory". This assessment is the same as the Financial Services Authority's assessment for the previous position, in Semester I of 2021, the Risk Profile of 2 (two) or "LowMod" with an inherent risk of 3 (three) or "Moderate" and the Quality of Risk Management Implementation (KPMR) is rated 2 (two) or "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

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

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 2021. Dari hasil evaluasi tersebut Dewan Komisaris merekomendasikan kepada Direktur Kepatuhan agar:

1) Divisi Kepatuhan melakukan koordinasi secara intensif dengan SKAI dan AF dan unit untuk memastikan terhadap tindak lanjut hasil temuan pemeriksaan (internal/eksternal) yang masih belum tuntas agar dapat diselesaikan sesuai komitmen;

2) Divisi Kepatuhan melakukan koordinasi dengan Divisi dan Unit Operasional terkait untuk melakukan mitigasi risiko atas potensi risiko kepatuhan yang diperkirakan akan dihadapi ke depan yaitu terkait dengan :
   a) Kesalahan dalam pelaporan LBU dan SLIK yang berpotensi menimbulkan sanksi/denda;
   b) Kelemahan administrasi kredit restrukturisasi dan pemantauan atas pelaksanaan strategi restrukturisasi Covid-19, yang potensi meningkatnya rasio NPL;
   c) Ketidaksesuaian penginputan nilai transaksi agunan pada sistem PAPI dengan paripasu 0% perhitungan ATMR dan KPMM (CAR)

3) Divisi Kredit lebih intensif melakukan pemantauan terhadap pelaksanaan restrukturisasi kredit dampak pandeni *Covid-19* maupun non *Covid-19*, agar sesuai dengan ketentuan yang berlaku, sekaligus sebagai salah satu upaya untuk mengantisipasi meningkatnya rasio NPL yang akan berdampak pada pencapaian laba 2021.

Saran dan nasihat tersebut telah ditindaklanjuti oleh Direktur Kepatuhan sesuai surat kepada Dewan komisaris Nomor B-0052/DIR/KPN/2022 tanggal 10 Januari 2022 perihal tanggapan atas Surat Dewan Komisaris terhadap Hasil Evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III tahun 2021.

b. Fungsi Audit Internal

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

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 July 12, 2017 and related laws and regulations. The Board of Commissioners through the Risk Monitoring Committee has evaluated the Compliance Director's Report onthe Implementation of the Duties & Responsibilities of the Third Quarter of 2021. From the results of the evaluation, the Board of Commissioners recommends that the Compliance Director:

1) The Compliance Division coordinates intensively with Interan Audit Work Unit and Anti Fraud and related units to ensure the follow-up to the results of the audit findings (internal/external) that have not been completed so that they can be completed according to commitments;

2) The Compliance Division coordinates with the relevant Divisions and Operational Units to mitigate the risk of potential compliance risks that are expected to be faced in the future, which are related to:
   a) Errors in reporting Commercial Bank Monthly Report and Financial Information System that have the potential to cause sanctions/fines
   b) Weaknesses in the administration of restructuring loans and monitoring of the implementation of the Covid-19 restructuring strategy, which has the potential to increase the NPL ratio;
   c) ncompatibility of inputting the value of collateral transactions in the PAPI system with 0% paripasu calculation of RWA and CAR (CAR)

3) Credit Division to be more intensive in monitoring the implementation of credit restructuring due to the impact of Covid-19 and non-Covid-19 pandemics, to comply with applicable regulations, as well as one of the efforts to anticipate the increase in the NPL ratio which will have an impact on achieving profit in 2021.

These suggestions and advice have been followed up by the Director of Compliance in accordance with the letter to the Board of Commissioners Number B-0052/DIR/KPN/2022 dated January 10, 2022 regarding the response to the Letter of the Board of Commissioners on the Evaluation Results of the Report Implementation of Duties and Responsibilities of the Director of Compliance in Quarter III 2021.

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) Melakukan evaluasi terhadap usulan PKAT
Memberikan saran/ masukan atas Program Kerja Audit tahunan (PKAT) Satuan Kerja Audit Internal (SKAI) dan Anti *Fraud*, sesuai dengan surat Dewan Komisars Nomor 212/DK/BPD/2021 tanggal 15 Desember 2021.
Selanjutnya agar PKAT tersebut ditaati, dijadikan pedoman dan pelaksanaannya dilakukan secara profesional serta independen sehingga tujuan audit dapat tercapai secara maksimal.

2) Penguatan SKAI & Anti *Fraud*
Dalam rangka pelaksanaan tugas SKAI & AF yang dilaporkan setiap semester yaitu periode Juni dan Desember kepada OJK sebagaimana tercermin dalam Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Internal SKAI & AF dan dalam upaya meningkatkan penguatan dan kualitas pelaksanaan dan tanggung jawab SKAI dan AF, Dewan Komisaris telah melakukan evaluasi atas laporan hasil audit dan laporan pelaksanaan tugas pokok dan fungsi SKAI dan AF, pemantauan, dan rapat koordinasi guna memberikan arahan dan saran perbaikan kepada SKAI dan AF 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 komperhensif;
d) Melaksanakan pemantauan tindak lanjut hasil audit dengan lebih optimal;
e) Pemenuhan kebutuhan SDM sesuai dengan PKAT;
f) Pengelolaan hasil audit berbasis *system*;
g) Target *leveling* SKAI dan AF;
h) *Fraud Detection System* Diimplementasikan;
i) Melaksanakan program diklat dan sertifikasi sesuai PKAT;
j) Selain pelaksanaan audit, SKAI dan AF melaksanakan fungsi konsultatif.

Saran / nasihat tercermin dari 43 (empat puluh tiga) surat-surat Dewan Komisaris dalam kegiatannya melalui Komite Audit yang telah dijabarkan di atas, namun saran/nasihat tersebut belum seluruhnya ditindaklanjuti

c. Rekomendasi Audit Eksternal
Sesuai Akta Nomor 85 tanggal 25 Mei 2010, Rapat Umum Pemegang Saham (RUPS) menyetujui memberikan kewenangan penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) kepada pengurus Bank sesuai dengan ketentuan Undang-undang. Dalam rangka penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan Audit Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Bank BPD Bali Tahun 2021, Dewan Komisaris sesuai dengan suratnya Nomor 123/DK/BPD/2021

1) Evaluate the Annual Audit Work Program proposal
Provide advice/input on the Annual Audit Work Program (PKAT) of the Internal Audit Unit (SKAI) and Anti-Fraud, in accordance with the letter of the Board of Commissioners Number 212/DK/BPD/2021 dated December 15, 2021.
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 achieved optimally.

2) Strenghtening the Internal Audit Work Unit & Anti-Fraud
In order to carry out the duties of the the Internal Audit Work Unit & Anti Fraud, which are reported every semester for the period of June and December to the FSA as reflected in the Implementation Report & Principal Results of the the Internal Audit Work Unit & Anti Fraud In an effort to improve the strengthening and quality of the implementation and responsibilities of the Internal Audit Work Unit & Anti Fraud, the Board of Commissioners has evaluated the audit report and reports on the implementation of the main tasks and functions of the the Internal Audit Work Unit & Anti Fraud, monitoring, and coordination meetings to provide direction and suggestions for improvement to the the Internal Audit Work Unit & Anti Fraud. through the Board of Directors, among others:
a) Review gradually to be more optimal;
b) Disclosure of findings attributes (conditions, criteria, causes, effects and recommendations) to be further refined;
c) Summarizing a condition/problem to be more comprehensive;
d) Carry out more optimal follow-up monitoring of audit results;
e) Fulfillment of HR needs in accordance with Annual Audit Work Program;
f) Management of system-based audit results;
g) Internal Audit Work Unit & Anti Fraud leveling targets;
h) Fraud detection system
i) Implement training and certification programs according to Annual Audit Work Program;
j) Apart from conducting audits Internal Audit Work Unit & Anti Fraud perform consultative functions.

Suggestions / advice from 43 (forty three) letters of the Board of Commissioners in their activities through the Audit Committee as described above, but these suggestions / advice have not been fully followed up

c. External Audit Recommendation
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. 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 Bank BPD Bali in 2021, the Board of Commissioners in accordance with letter

tanggal 23 Juli 2021 perihal Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk melakukan Pemeriksaan Umum (General Audit) atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Bank BPD Bali Tahun Buku 2021. Komisaris (sebagaimana direkomendasikan oleh Komite Audit) merekomendasikan Kantor Akuntan Publik Hendrawinata Hanny Erwin & Sumargo berdasarkan Surat Perjanjian/Kontrak Nomor 0961/SPK/DIR/UMS/2021 (PPP) dan 691/GN/WEL/HHES/X/21 (Penyedia) tanggal 12 Oktober 2021.

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 strategy 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.
3) SKAI & Anti *Fraud* bersama dengan unit kerja terkait senantiasa melakukan sosialisasi program anti *fraud*.

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 Bank telah memiliki Ketentuan Pelaksanaan *Customer Identification File* (CIF) sebagaimana tertuang pada Keputusan Direksi Nomor 0300/KEP/DIR/DJA/2020 tanggal 27 Juli 2020 tentang Ketentuan Pelaksanaan *Customer Identification File* (CIF), Namun demikian dalam pelaksanaannya perlu dioptimalkan.

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

Number 123/DK/BPD/2021 dated July 23, 2021 regarding the Procurement of Public Accountant Services and a Public Accounting Firm to conduct a General Audit of the Annual Financial Report and Performance Evaluation of Bank BPD Bali for the 2021 Fiscal Year. The Commissioner (as recommended by the Audit Committee) recommends Public Accounting Firm of Hendrawinata Hanny Erwin & Sumargo based on the Letter of Agreement/Contract Number 0961/SPK/DIR/UMS/2021 (PPP) and 691/GN/WEL/HHES/X/21 (Provider) on October 12, 2021.

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.
3) SKAI & Anti Fraud along with related work units continuously disseminate anti-fraud programs.

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, Company has Provisions for the Implementation of the Customer Identification File (CIF) as stated in the Decree of the Board of Directors Number 0300/KEP/DIR/DJA/2020 dated July 27, 2020 concerning Provisions for the Implementation of the Customer Identification File (CIF), however, in its implementation it needs to be optimized.

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

dan memastikan pihak yang di Audit (*Auditee*) telah mengambil langkah-langkah konkret atas temuan Audit. Sampai dengan tanggal 31 Desember 2021, Bank telah menyelesaikan 99,17% atau 1.560 temuan dari total temuan sebanyak 1.573 dan belum tuntas sebanyak 13.

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 2021, Komite Dewan Komisaris telah melaksanakan kegiatan sesuai rencana kerja Komite dan hasilnya telah dilaporkan kepada Dewan Komisaris setiap triwulan.

Dalam pelaksanaan tugasnya di tahun 2021, Komite Audit telah mengadakan rapat sebanyak 11 (sebelas) 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.

Komite Pemantau Risiko tahun 2021 telah mengadakan rapat sebanyak 8 (delapan) kali, melakukan pertemuan dengan Divisi MRO sebanyak 4 (empat) kali, dan melakukan kajian lebih dari 58 (lima puluh delapan) laporan terkait dengan manajemen risiko.

Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 9 (sembilan) kali dalam kapasitasnya untuk mengevaluasi kebijakan remunerasi Direksi, Dewan Komisaris, Pejabat Senior, dan Karyawan Bank BPD Bali secara keseluruhan, dan melakukan kajian lebih dari 14 (empat 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 Bank BPD Bali dalam menjalankan program tanggung jawab sosial perusahaan. Melalui program tersebut Bank BPD Bali 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 2021 sebesar Rp12.153.335.766,00 atau 94,95% dari anggaran sebesar Rp12.800.000.000,00.

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;

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, 2021, the Bank has completed 99,17% or 1,560 findings from a total of 1,573 findings and 13 have not been completed.

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 2021 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 2021 the Audit Committee has held 11 (eleven) 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.

The Risk Monitoring Committee in 2021 has held 8 (eight) meetings, met with the Risk Management Division 4 (four) times, and reviewed more than 58 (fifty eight) reports related to risk management.

The Remuneration and Nomination Committee has held 9 (nine) 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 14 (fourteen) 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 Bank BPD Bali in carrying out corporate social responsibility programs. Through this program, Bank BPD Bali 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 2021 is Rp12.153.335.766,00 or 94,95% of the budget of Rp12,800,000,000.00

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;

KOMITE – KOMITE
Committees

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 Bank BPD 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/2020 tanggal 22 Desember 2020 tentang Pedoman dan Tata Tertib Kerja Komite sebagaimana telah diubah terakhir dengan Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite.

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 Bank BPD 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/2020 dated December 22, 2020 regarding Work Guidelines and Procedure of the Committee as amended in accordance with the Decree of the Board of Commissioners Number 002/KEP/DK/BPD/2021 dated December 27, 2021 concerning Work Guidelines and Procedure of the Committee

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 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 tanggal 12 September 2019 dengan susunan keanggotaan sebagai berikut:

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 Audit Committee is in accordance with the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated December 22, 2020 regarding the Second Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2019 dated September 12, 2019 with the following membership structure:

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 Komite Audit (Pihak Independen) Member of Audit Committee (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;

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. Dalam rangka melaksanakan tugas tersebut di atas Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit:
   a Pelaksanaan tugas satuan kerja audit internal;
   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. Mengevaluasi perubahan Piagam Audit Intern (*Audit Charter*);
5. Membuat laporan pelaksanaan tugasnya kepada Dewan Komisaris setiap triwulan dan setiap akhir tahun buku;
6. Menganalisis/mengevaluasi setiap surat/memo yang diterima/masuk terkait dengan bidang tugasnya baik dari internal maupun eksternal Bank dan melaporkan hasilnya kepada Dewan Komisaris;
7. Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Audit.
8. 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 eksternal, 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*;
   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*;

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 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. Evaluating the amendments to the Internal Audit Charter (Audit Charter);
5. 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;
6. 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;
7. Implementing other duties assigned by the Board of Commissioners related to the scope of duties of the Audit Committee
8. 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. 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. 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 2021, Komite Audit melakukan rapat sebanyak 11 (sebelas) kali dengan realisasi program kerja sebagai berikut:

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 2021, the Audit Committee held 11 (eleven) 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.	12 Januari 2021 January 12, 2021	Pra *Exit Meeting* Pembahasan Temuan dengan Akuntan Publik Pre Exit Meeting Discussion of Findings with Public Accountants.
2.	18 Februari 2021 February 18, 2021	Pembahasan Kejadian *Skimming* dan *Fraud* Internal. Discussion on the Incident of Skimming and Internal Fraud
3.	25 Pebruari 2021 February 25, 2021	Rapat Koordinasi dengan Direktur Kepatuhan beserta SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan IV Tahun 2020. 2. Perkembangan pendalaman debitur atas nama I Ketut Sukartono (Cabang Tabanan), audit kejadian fraud Cabang Badung belum mendapat penyelesaian yang memadai perlu dibuatkan *action plan* dari Cabang sehingga ada kepastian penyelesaian dan SKAI & AF melakukan pemantauan hasilnya dilaporkan kepada Dewan Komisaris, dan tindaklanjut atas rekomendasi audit khusus *fraud* Kantor Cabang Klungkung. 3. Peningkatan kejahatan *skimming* dan *fraud* internal. 4. Tindak lanjut hasil audit intern dan ekstern perlu mendapat perhatian terutama temuan tahun 2017 s/d tahun 2019. Coordination Meeting with Compliance Director along with SKAI & AF which discussed: 1. Report on the Progress of PKAT Implementation and Performance of SKAI & AF for the Fourth Quarter of 2020. 2. The development of the debtor assessment on behalf of I Ketut Sukartono (Tabanan Branch Office), the audit of fraud incident at the Badung Branch Office has not yet received an adequate resolution, it is necessary to make an action plan from the Branch so that there is certainty of settlement and SKAI & AF monitor the results reported to the Board of Commissioners, and follow up on special audit recommendation for the fraud of Klungkung Branch Office. 3. An increase in skimming and internal fraud. 4. Follow-up on the results of internal and external audits needs attention, especially the findings from 2017 to 2019.

Tabel Rapat Komite Audit

Table of Audit Committee Meeting

No.	Tanggal/ Date	Keterangan / Description
4.	7 Juni 2021 June 7, 2021	Rapat Koordinasi dengan Direktur Kepatuhan beserta SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan I Tahun 2021. 2. Proses penyelesaian perbuatan *fraud skimming*. 3. Penyelesaian tindak lanjut hasil audit intern dan ekstern tahun 2017 s/d 2019. Coordination Meeting with the Compliance Director along with SKAI & AF to discuss: 1. Report on the Progress of PKAT Implementation and Performance of SKAI & AF for the First Quarter of 2021. 2. The process of solving fraud skimming acts. 3. Completion of follow-up to internal and external audit results from 2017 to 2019.
5.	7 September 2021 September 7, 2021	Pembahasan Laporan Hasil *Surprise Audit* atas Pengelolaan Kas di Unit Kerja Operasional PT Bank Pembangunan Daerah Bali Tahun 2021. Discussion on the Surprise Audit Report on Cash Management in the Operational Work Unit of PT Bank Pembangunan Daerah Bali in 2021.
6.	5 Oktober 2021 October 5, 2021	Rapat Koordinasi dengan Direktur Kepatuhan beserta SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan II Tahun 2021. 2. Apa motif pelaku *fraud* internal. 3. Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan 2019 perlu didorong penyelesaian sehingga cepat tuntas. 4. Diskusi Coordination Meeting with the Compliance Director along with SKAI & AF to discuss: 1. Report on the Progress of PKAT Implementation and Performance of SKAI & AF for the Second Quarter of 2021. 2. What are the motives of the perpetrators of internal fraud. 3. Follow-up on the results of internal and external audits from 2017 to 2019 should be encouraged so that they are completed quickly. 4. Discussion
7.	12 Oktober 2021 October 12, 2021	Rapat Pembahasan Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Capem Marga dan Capem Penebel Tahun 2021. Special Audit Report Discussion Meeting on Indications of Fraud at the Marga Sub-Branch Office and Penebel Sub-Branch Office in 2021
8.	26 Oktober 2021 October 26, 2021	Entry Meeting General Audit atas Laporan Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2021. Entry Meeting General Audit on the Financial Statements of PT Bank Pembangunan Daerah Bali for the 2021 Financial Year.
9.	18 November 2021 November 18, 2021	Rapat yang membahas: 1. Laporan Hasil Audit Tematik Kredit Restrukturisasi *Covid-19* PT Bank Pembangunan Daerah Bali Tahun 2021. 2. Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Kas Legian Tahun 2021. 3. Laporan Hasil Audit Tematik *Know Your Employee* PT Bank Pembangunan Daerah Bali Tahun 2021. 4. Mohon Persetujuan Draft Piagam Audit Intern (*Internal Audit Charter*). 5. Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja SKAI & Anti *Fraud* s/d Triwulan III Tahun 2021. Meeting to discuss: 1. Report on the Thematic Audit Results of Covid-19 Restructuring Credit of PT Bank Pembangunan Daerah Bali in 2021. 2. Report on Special Audit Results on Indications of Fraud at the Legian Cash Office in 2021. 3. Report of Know Your Employee Thematic Audit PT Bank Pembangunan Daerah Bali in 2021. 4. Application for Approval of the Draft Internal Audit Charter. 5. Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and SKAI & Anti-Fraud Performance up to Quarter III of 2021.

Tabel Rapat Komite Audit
Table of Audit Committee Meeting

No.	Tanggal/ Date	Keterangan / Description
10.	9 Desember 2021 December 9, 2021	Progres Audit Bank BPD Bali 31 Desember 2021. Bank BPD Bali Audit Progress as of December 31, 2021.
11.	14 Desember 2021 December 14, 2021	Rapat Koordinasi dengan Direktur Kepatuhan beserta SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan III Tahun 2021. 2. Jenis Sanksi dan tingkat kesalahan pengenaan sanksi (perbedaan penerapan antara penundaan berkala selama 1 tahun dengan surat peringatan). 3. Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan 2019 agar segera dituntaskan. Coordination Meeting with Compliance Director along with SKAI & AF which discussed: 1. Report on the Progress of PKAT Implementation and Performance of SKAI & AF for the Third Quarter of 2021. 2. Types of sanctions and the level of error in imposing sanctions (difference in application between periodic delays for 1 year and warning letters). 3. Follow-up on the results of internal and external audits from 2017 to 2019 to be completed immediately.

Hasil rapat Komite Audit dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

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 2021 yaitu:
   a. Untuk perencanaan audit SKAI & AF Tahun 2021, Komite Audit telah melakukan evaluasi *Draft* Program Kerja Audit Tahunan (PKAT) SKAI & Anti *Fraud* Tahun 2021 tanggal 26 Nopember 2020 dan telah ditindaklanjuti dengan surat Nomor 219/DK/BPD/2020 tanggal 30 Nopember 2020 perihal *Draft* Program Kerja Audit Tahunan (PKAT) Tahun 2021.
   b. Untuk perencanaan audit SKAI & AF Tahun 2022, Komite Audit telah melakukan evaluasi *Draft* Program Kerja Audit Tahunan (PKAT) SKAI & Anti *Fraud* Tahun 2022 tanggal 30 Nopember 2021 dan telah ditindaklanjuti dengan surat Nomor 212/DK/BPD/2021 tanggal 15 Desember 2021 perihal Persetujuan *Draft* Program Kerja Audit Tahunan (PKAT) Tahun 2022.
2. Komite Audit telah melakukan kaji ulang (*review*) terhadap evaluasi hasil audit SKAI & Anti *Fraud* antara lain:
   a. Tanggal 4 Januari 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Pusat Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 010/DK/BPD/2021 tanggal 20 Januari 2021 perihal Laporan Hasil Audit Umum Bank BPD Bali Kantor Pusat Tahun 2020
   b. Tanggal 4 Pebruari 2021 melakukan evaluasi Laporan Hasil

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. 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 2021, namely :
   a. For the 2021 SKAI & AF audit planning, the Audit Committee has evaluated the 2021 SKAI & Anti-Fraud Annual Audit Work Program (PKAT) Draft dated November 26, 2020 and has followed up with letter Number 219/DK/BPD/2020 dated November 30, 2020 regarding the 2021 Draft Annual Audit Work Program (PKAT).
   b. For the 2022 SKAI & AF audit planning, the Audit Committee has evaluated the SKAI & Anti Fraud Annual Audit Work Program (PKAT) Draft 2022 dated November 30, 2021 and has followed up with letter Number 212/DK/BPD/2021 dated December 15, 2021 regarding the approval of the 2022 Annual Audit Work Program Draft (PKAT).
2. The Audit Committee has conducted a review (review) of the evaluation of Internal Audit Work Unit & Anti-Fraud audit results, including:
   a. On January 4, 2021, an evaluation of the General Audit Report of PT Bank Pembangunan Daerah Bali Headquarters in 2020 has been carried out and has been followed up with letter Number 010/DK/BPD/2021 dated January 20, 2021 regarding the General Audit Report of Bank BPD Bali Headquarters for 2020 .
   b. On February 4, 2021, evaluate the Report on the Examination

Pemeriksaan Dugaan *Skimming* Nasabah & Tindak Lanjut Bank dan telah ditindaklanjuti dengan surat Nomor 025/DK/BPD/2021 tanggal 16 Pebruari 2021 perihal Laporan Hasil Pemeriksaan Dugaan *Skimming* Nasabah & Tindak Lanjut Bank.

c. Tanggal 5 Maret 2021 melakukan evaluasi Laporan Pasif *Monitoring Bank Wide* Posisi 31 Desember 2020 berbanding 31 Desember 2019 dan telah ditindaklanjuti dengan surat Nomor 052/DK/BPD/2021 tanggal 29 Maret 2021 perihal Laporan Pasif *Monitoring Bank Wide* Posisi 31 Desember 2020 Berbanding 31 Desember 2019.

d. Tanggal 18 Maret 2021 melakukan evaluasi Laporan Hasil *Surprise* Audit Terhadap Administrasi Pencatatan Asuransi (Premi dan Restitusi) Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 053/DK/BPD/2021 tanggal 29 Maret 2021 perihal Laporan Hasil Surprise Audit Terhadap Administrasi Pencatatan Asuransi (Premi dan Restitusi) Tahun 2020.

e. Tanggal 23 Maret 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Seririt Posisi 31 Desember 2020 dan telah ditindaklanjuti dengan surat Nomor 054/DK/BPD/2021 tanggal 29 Maret 2021 perihal Laporan Hasil Pemeriksaan Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Seririt Tahun 2020.

f. Tanggal 19 April 2021 melakukan evaluasi Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Cabang Pembantu Kamboja Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 062/DK/BPD/2021 tanggal 28 April 2021 perihal Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Cabang Pembantu Kamboja Tahun 2020.

g. Tanggal 28 Mei 2021 melakukan evaluasi Laporan Pengawasan pasif *Bank Wide* Pebruari 2021 dan telah ditindaklanjuti dengan surat Nomor 083/DK/BPD/2021 tanggal 2 Juni 2021 perihal Laporan Pengawasan Pasif *Bank Wide* Pebruari 2021.

h. Tanggal 7 Juni 2021 melakukan evaluasi Laporan Hasil Audit Khusus *Skimming* Kartu ATM Nasabah Kantor Cabang Utama Denpasar 2021 dan telah ditindaklanjuti dengan surat Nomor 087/DK/BPD/2021 tanggal 14 Juni 2021 perihal Laporan Hasil Audit Khusus Dugaan *Skimming* Kartu ATM Nasabah Kantor Cabang Utama Denpasar Tahun 2021.

i. Tanggal 11 Juni 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 093/DK/BPD/2021 tanggal 18 Juni 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2021.

j. Tanggal 16 Juni 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor

Result of Alleged Customer Skimming & Bank Follow-up and has followed up with letter Number 025/DK/BPD/2021 dated February 16, 2021 regarding the Report on the Examination Result of Alleged Skimming of the Customer & Follow-up of the Bank.

c. On March 5, 2021, evaluate the Passive Monitoring Report for Bank Wide Position on December 31, 2020 compared to December 31, 2019 and has followed up with letter Number 052/DK/BPD/2021 dated March 29, 2021 regarding the Passive Monitoring Report for Bank Wide Position on December 31, 2020 compared to December 31, 2019.

d. On March 18, 2021, an evaluation of the Surprise Audit Result Report on the Administration of Insurance Registration (Premiums and Restitution) in 2020 has been carried out and has been followed up with letter Number 053/DK/BPD/2021 dated March 29, 2021 regarding the Surprise Audit Result Report on the Administration of Insurance Registration (Premiums and Restitution) Year 2020.

e. On March 23, 2021, evaluate the General Audit Result Report of PT Bank Pembangunan Daerah Bali, Seririt Branch Office, Position December 31, 2020 and has followed up with letter Number 054/DK/BPD/2021 dated March 29, 2021 regarding General Audit Result Report of PT Bank Pembangunan Daerah Bali Seririt Branch Office 2020.

f. On April 19, 2021, an evaluation of the Special Audit Result Report on the Indication of Fraud at the Kamboja Sub-Branch Office 2020 was carried out and it was followed up with letter Number 062/DK/BPD/2021 dated April 28, 2021 regarding the Special Audit Result Report on the Indication of Fraud in Kamboja Sub-Branch Office 2020.

g. On May 28, 2021, evaluate the Passive Supervision Report of Bank Wide February 2021 and has followed up with letter Number 083/DK/BPD/2021 dated June 2, 2021 regarding Passive Supervision Report of Bank Wide February 2021.

h. On June 7, 2021, evaluate the Special Audit Result Report for ATM Card Skimming for Customers of the Denpasar Branch Office 2021 and have followed up with letter Number 087/DK/BPD/2021 dated June 14, 2021 regarding the Special Audit Result Report for Alleged Skimming of ATM Cards for Customers at Denpasar Branch Office Year 2021.

i. On June 11, 2021, evaluate the General Audit Report of PT Bank Pembangunan Daerah Bali, Karangasem Branch Office in 2021 and has followed up with letter Number 093/DK/BPD/2021 dated June 18, 2021 regarding General Audit Report of PT Bank Pembangunan Daerah Bali Office Karangasem Branch Office in 2021.

j. On June 16, 2021, an evaluation of the General Audit Result Report of PT Bank Pembangunan Daerah Bali Mataram

Cabang Mataram dan telah ditindaklanjuti dengan surat Nomor 120/DK/BPD/2021 tanggal 19 Juli 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Mataram Tahun 2021.

k. Tanggal 13 Juli 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Gianyar Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 122/DK/BPD/2021 tanggal 23 Juli 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Gianyar Tahun 2021.

l. Tanggal 13 Juli 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 124/DK/BPD/2021 tanggal 23 Juli 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung Tahun 2021.

m. Tanggal 13 Juli 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Negara Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 125/DK/BPD/2021 tanggal 23 Juli 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Negara Tahun 2021.

n. Tanggal 21 Juli 2021 melakukan evaluasi Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Capem Marga dan Capem Penebel Bank BPD Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 184/DK/BPD/2021 tanggal 13 Oktober 2021 perihal Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Capem Marga dan Capem Penebel Tahun 2021.

o. Tanggal 28 Juli 2021 melakukan evaluasi Laporan Hasil Audit Khusus Dugaan *Skimming* Kartu ATM Nasabah Kantor Cabang Denpasar 2021 dan telah ditindaklanjuti dengan surat Nomor 131/DK/BPD/2021 tanggal 9 Agustus 2021 perihal Laporan Hasil Pemeriksaan Dugaan *Skimming* Nasabah.

p. Tanggal 3 Agustus 2021 melakukan evaluasi Laporan Hasil Audit Khusus Dugaan *Skimming* Kartu ATM Nasabah Kantor Cabang Mangupura, Capem Unud dan Gatsu Barat 2021 dan telah ditindaklanjuti dengan surat Nomor 134/DK/BPD/2021 tanggal 19 Agustus 2021 perihal Laporan Hasil Pemeriksaan Dugaan *Skimming* Nasabah.

q. Tanggal 9 Agustus 2021 melakukan evaluasi Laporan Pengawasan Pasif Bank Wide Mei 2021 dan telah ditindaklanjuti dengan surat Nomor 133/DK/BPD/2021 tanggal 18 Agustus 2021 perihal Laporan Pengawasan Pasif Bank Wide Mei 2021.

r. Tanggal 23 Agustus 2021 melakukan evaluasi Laporan Hasil Surprise Audit atas Pengelolaan kas di Unit Kerja Operasional PT Bank Pembangunan Daerah Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 177/DK/BPD/2021 tanggal 7 Oktober 2021 perihal Laporan

Branch Office has been followed up and has been followed up with letter Number 120/DK/BPD/2021 dated July 19, 2021 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali Mataram Branch Office 2021 year.

k. On July 13, 2021, an evaluation of the General Audit Result Report of PT Bank Pembangunan Daerah Bali for the Gianyar Branch Office in 2021 has been carried out and has been followed up with letter Number 122/DK/BPD/2021 dated July 23, 2021 regarding the General Audit Report for PT Bank Pembangunan Daerah Bali Gianyar Branch Office in 2021.

l. On July 13, 2021, an evaluation of the General Audit Result Report of PT Bank Pembangunan Daerah Bali Badung Branch Office in 2021 has been carried out and has been followed up with letter Number 124/DK/BPD/2021 dated July 23, 2021 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali Badung Branch Office in 2021.

m. On July 13, 2021, an evaluation of the General Audit Result Report of PT Bank Pembangunan Daerah Bali in 2021 has been carried out and has been followed up with letter Number 125/DK/BPD/2021 dated July 23, 2021 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali Negara. Branch Office 2021.

n. On July 21, 2021, an evaluation of the Special Audit Result Report on the Indication of Fraud at Marga and Penebel Sub Branch Office Bank BPD Bali in 2021 has been followed up and has been followed up with letter Number 184/DK/BPD/2021 dated October 13, 2021 regarding the Special Audit Report. on the existence of indications of fraud at the Marga and Penebel Sub Branch office in 2021.

o. On July 28, 2021, an evaluation of the Special Audit Result Report on Alleged Skimming of ATM Card Skimming of the Denpasar Branch Office has been carried out in 2021 and has been followed up with letter Number 131/DK/BPD/2021 dated August 9, 2021 regarding the Report on the Examination Result of Alleged Skimming of the Customer.

p. On August 3, 2021, an evaluation of the Special Audit Result Report for Alleged Skimming of ATM Cards for Customers at the Mangupura, Unud and Gatsu Barat Sub Branch Offices has been evaluated and has been followed up with letter Number 134/DK/BPD/2021 dated 19 August 2021 regarding the Report on the Examination Result of Alleged Skimming Customer.

q. On August 9, 2021, evaluate the Passive Supervision Report of Bank Wide May 2021 and has followed up with letter Number 133/DK/BPD/2021 dated August 18, 2021 regarding Passive Supervision Report of Bank Wide May 2021.

r. On August 23, 2021, an evaluation of the Surprise Audit Result Report on Cash Management in the Operational Work Unit of PT Bank Pembangunan Daerah Bali in 2021 has been carried out and has been followed up with letter Number 177/DK/BPD/2021 dated October 7, 2021 regarding the Surprise

Hasil Surprise Audit atas Pengelolaan Kas di Unit Kerja Operasional PT Bank Pembangunan Daerah Bali Tahun 2021.

s. Tanggal 21 September 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Renon Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 190/DK/BPD/2021 tanggal 15 Oktober 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Renon Tahun 2021.

t. Tanggal 24 September 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Bangli Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 179/DK/BPD/2021 tanggal 11 Oktober 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Bangli Tahun 2021.

u. Tanggal 27 September 2021 melakukan evaluasi Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Kas Legian Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 189/DK/BPD/2021 tanggal 15 Oktober 2021 perihal Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Kas Legian Tahun 2021.

v. Tanggal 1 Oktober 2021 melakukan evaluasi Laporan Hasil Audit Khusus Terkait Adanya Indikasi Tindak Pidana Korupsi Penyalahgunaan Bantuan Dana Bedah Rumah di Desa Tianyar Barat Tahun 2019 dan telah ditindaklanjuti dengan surat Nomor 187/DK/BPD/2021 tanggal 14 Oktober 2021 perihal Laporan Hasil Audit Khusus Adanya Indikasi Tindak Pidana Korupsi Penyalahgunaan Bantuan Dana Bedah Rumah di Desa Tianyar Barat Tahun 2019.

w. Tanggal 21 Oktober 2021 melakukan evaluasi Laporan Hasil Audit Tematik Kredit Restrukturisasi Covid-19 PT Bank Pembangunan Daerah Bali Tahun 2021.

x. Tanggal 8 Nopember 2021 melakukan evaluasi Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* Pada Kantor Kas Legian Tahun 2021 (Perubahan) dan telah ditindaklanjuti dengan surat Nomor 221/DK/BPD/2021 tanggal 23 Desember 2021 perihal Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Kas Legian Tahun 2021.

y. Tanggal 8 Nopember 2021 melakukan evaluasi Laporan Hasil Audit Tematik atas *Know Your Employee* (KYE) PT Bank Pembangunan Daerah Bali Tahun 2021.

z. Tanggal 18 Nopember 2021 melakukan evaluasi Laporan Hasil Audit Penerbitan NCD (*Negotiable Certificate of Deposit*) PT Bank Pembangunan Daerah Bali Tahun 2021.

aa. Tanggal 23 Nopember 2021 melakukan evaluasi Laporan Hasil Audit Pengembangan Produk *E-Link* BPR PT Bank Pembangunan Daerah Bali Tahun 2021.

ab. Tanggal 25 Nopember 2021 melakukan evaluasi Laporan Hasil Audit Tematik Kredit PEN Tahap I Periode II PT Bank Pembangunan Daerah Bali Tahun 2021.

ac. Tanggal 8 Desember 2021 melakukan evaluasi Laporan

Audit Report on Management. Cash in the Operational Work Unit of PT Bank Pembangunan Daerah Bali in 2021.

s. On September 21, 2021, an evaluation of the General Audit Result Report of PT Bank Pembangunan Daerah Bali for the Renon Branch Office in 2021 has been carried out and has been followed up with letter Number 190/DK/BPD/2021 dated October 15, 2021 regarding the General Audit Report for PT Bank Pembangunan Daerah Bali. Renon Branch Office 2021.

t. On September 24, 2021, an evaluation of the General Audit Report of PT Bank Pembangunan Daerah Bali Bali Branch Office in 2021 has been followed up with letter Number 179/DK/BPD/2021 dated October 11, 2021 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali Office Bangli Branch Office in 2021.

u. On September 27, 2021 evaluate the Special Audit Result Report on the Indication of Fraud at the Legian Cash Office in 2021 and has followed up with letter Number 189/DK/BPD/2021 dated October 15, 2021 regarding the Special Audit Result Report on the Indication of Fraud in the Legian Cash Office 2021.

v. On October 1, 2021, an evaluation of the Special Audit Results Report Regarding Indications of Corruption Crimes of Misuse of Home Renovation Fund Assistance in Tianyar Barat Village in 2019 has been followed up with letter Number 187/DK/BPD/2021 dated October 14, 2021 regarding the Audit Result Report Specifically, there are indications of the crime of corruption in the misuse of house renovation funds in Tianyar Barat Village in 2019.

w. On October 21, 2021, evaluate the Thematic Audit Report on the Covid-19 Restructuring Credit of PT Bank Pembangunan Daerah Bali in 2021.

x. On November 8, 2021, evaluate the Special Audit Result Report on the Indication of Fraud at the Legian Cash Office in 2021 (Amendment) and has followed up with letter Number 221/DK/BPD/2021 dated December 23, 2021 regarding the Special Audit Result Report for Indications Fraud at Legian Cash Office 2021.

y. On November 8, 2021, an evaluation of the Thematic Audit Results Report on the Know Your Employee (KYE) of PT Bank Pembangunan Daerah Bali in 2021 will be evaluated.

z. On November 18, 2021, the Company will evaluate the NCD (Negotiable Certificate of Deposit) Issuance of Audit Report of PT Bank Pembangunan Daerah Bali in 2021.

aa. On November 23, 2021, an evaluation of the PT Bank Pembangunan Daerah Bali Bali Regional Development Bank's 2021 E-Link Product Development Audit Report will be evaluated.

ab. On November 25, 2021, evaluate the Thematic Audit Report for PEN Credit Phase I Period II of PT Bank Pembangunan Daerah Bali in 2021.

ac. On December 8, 2021, evaluate the Thematic Audit Report

Hasil Audit Tematik Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) PT Bank Pembangunan Daerah Bali Kantor Pusat Tahun 2021.

ad. Tanggal 29 Desember 2021 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Pusat Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 228/DK/BPD/2021 tanggal 31 Desember 2021 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Pusat Tahun 2021.

ae. Tanggal 31 Desember 2021 melakukan evaluasi Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* pada Kantor Kegiatan Pelayanan Kas Tahun 2021

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:
   a. Surat Dewan Komisaris yang disampaikan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara Nomor 050/DK/BPD/2021 tanggal 29 Maret 2021 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 2020.
   b. Komite Audit telah melakukan komunikasi dan diskusi dengan Kantor Akuntan Publik (KAP) HHES (Kreston) terkait pelaksanaan audit Laporan Keuangan 31 Desember 2021, standar audit yang digunakan, serta rekomendasi atas hasil audit.
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 2 Pebruari 2021 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan September sampai dengan Desember 2020 (Triwulan IV/2020).
   b. Tanggal 21 Mei 2021 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan Januari sampai dengan Maret 2021 (Triwulan I/2021) dan telah ditindaklanjuti dengan surat Nomor 077/DK/BPD/2021 tanggal 28 Mei 2021 perihal Laporan Hasil Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Januari sampai dengan Maret 2021 (Triwulan I-2021).
   c. Tanggal 19 Agustus 2021 melakukan evaluasi Perkembangan Neraca dan Laba Rugi Bulan April sampai dengan Juni 2021 (Triwulan II-2021).
   d. Tanggal 8 Nopember 2021 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan Juli sampai dengan September 2021 (Triwulan III/2021).

on Anti-Money Laundering and Combating the Financing of Terrorism (AML & CFT) of PT Bank Pembangunan Daerah Bali Head Office in 2021.

ad. On December 29, 2021, an evaluation of the General Audit Result Report of PT Bank Pembangunan Daerah Bali Headquarters in 2021 has been carried out and has been followed up with letter Number 228/DK/BPD/2021 dated December 31, 2021 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali Headquarters in 2021.

ae. On December 31, 2021, evaluate the Special Audit Results Report on the Indication of Fraud at the 2021 Cash Office Service Activities.

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:
   a. Letter of the Board of Commissioners submitted to the Regional Financial Services Authority 8 Bali and Nusa Tenggara Number 050/DK/BPD/2021 dated March 29, 2021 regarding Submission of the Audit Committee Evaluation Results on the Implementation of the General Audit of the Annual Financial Report and Evaluation of the Financial Performance of PT Bank Pembangunan Daerah Bali Fiscal Year 2020.
   b. The Audit Committee has communicated and discussed with the Public Accounting Firm (KAP) HHES (Kreston) regarding the audit of the Financial Statements of December 31, 2021, the audit standards used, as well as recommendations on the audit results.
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. On February 2, 2021, evaluate the Development of the Balance Sheet and Profit and Loss from September to December 2020 (Quarter IV/2020).
   b. On May 21, 2021, evaluate the Development of the Balance Sheet and Profit and Loss from January to March 2021 (Quarter I/2021) and has followed up with letter Number 077/DK/BPD/2021 dated May 28, 2021 regarding the Report on the Evaluation of the Development of Balance and Profit. Loss from January to March 2021 (Quarter I-2021).
   c. On August 19, 2021, evaluate the Development of the Balance Sheet and Profit and Loss from April to June 2021 (Quarter II-2021).
   d. On November 8, 2021, evaluate the Development of the Balance Sheet and Profit and Loss from July to September 2021 (Quarter III/2021).

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. Surat Nomor 020/DK/BPD/2021 tanggal 10 Februari 2021 perihal Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & Anti *Fraud* (SKAI & AF) Triwulan IV Tahun 2020, dan tanggal 25 Pebruari 2021 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & AF yang membahas:
      1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan IV Tahun 2020.
      2) Perkembangan pendalaman debitur atas nama I Ketut Sukartono (Cabang Tabanan), audit kejadian *Fraud* Cabang Badung belum mendapat penyelesaian yang memadai perlu dibuatkan *action plan* dari Cabang sehingga ada kepastian penyelesaian dan SKAI & AF melakukan pemantauan hasilnya dilaporkan kepada Dewan Komisaris, dan tindak lanjut atas rekomendasi audit khusus *Fraud* Kantor Cabang Klungkung.
      3) Terdapat peningkatan kejahatan *Skimming* dan *Fraud* internal.
      4) Tindak lanjut hasil audit intern dan ekstern perlu mendapat perhatian terutama temuan tahun 2017 s/d tahun 2019.
   b. Surat Nomor 075/DK/BPD/2021 tanggal 24 Mei 2021 perihal Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & Anti *Fraud* (SKAI & AF) s/d Triwulan I Tahun 2021, dan tanggal 7 Juni 2021 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & AF yang membahas:
      1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF periode Triwulan I Tahun 2021.
      2) Proses penyelesaian perbuatan *Fraud Skimming*.
      3) Penyelesaian tindak lanjut hasil audit intern dan ekstern tahun 2017 s/d 2019.
   c. Surat Nomor 174/DK/BPD/2021 tanggal 1 Oktober 2021 perihal Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Audit Intern & Anti Fraud (SKAI & AF) sampai dengan Triwulan II Tahun 2021, dan tanggal 5 Oktober 2021 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & AF yang membahas:
      1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan II Tahun 2021.

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 Financial Service Authority.
   In order to evaluate the follow-up implementation, the Audit Committee has carried out activities, namely:
   a. Letter Number 020/DK/BPD/2021 dated 10 February 2021 regarding the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of the Internal Audit & Anti Fraud Unit (SKAI & AF) Quarter IV of 2020, and February 25, 2021 holding a coordination meeting with the Director of Compliance, Head of SKAI & AF to discuss:
      1) Report on the Progress of PKAT Implementation and Performance of SKAI & AF for the Fourth Quarter of 2020.
      2) The development of debtor deepening on behalf of I Ketut Sukartono (Tabanan Branch), the audit of the Badung Branch fraud incident has not yet received an adequate resolution, it is necessary to make an action plan from the Branch so that there is certainty of settlement and SKAI & AF monitor the results reported to the Board of Commissioners, and follow-up actions further on the recommendation of a special audit of Klungkung Branch Office fraud.
      3) There is an increase in skimming and internal fraud.
      4) Follow-up on the results of internal and external audits needs attention, especially the findings from 2017 to 2019.
   b. Letter Number 075/DK/BPD/2021 dated May 24, 2021 regarding the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of the Internal Audit & Anti Fraud Unit (SKAI & AF) up to the first Quarter of 2021, and the date June 7, 2021 held a coordination meeting with the Director of Compliance, Head of SKAI & AF to discuss:
      1) PKAT Implementation Progress Report and SKAI & AF Performance for the First Quarter of 2021.
      2) The process of solving fraud skimming acts.
      3) Completion of follow-up to internal and external audit results from 2017 to 2019.
   c. Letter Number 174/DK/BPD/2021 dated October 1, 2021 regarding the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of the Internal Audit & Anti Fraud Unit (SKAI & AF) up to the second Quarter of 2021, and on the 5th October 2021 held a coordination meeting with the Director of Compliance, Head of SKAI & AF to discuss:
      1) Report on the Progress of PKAT Implementation and Performance of SKAI & AF for the Second Quarter of 2021.

2) Apa motif pelaku *Fraud* internal.
3) Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan 2019 perlu didorong penyelesaian sehingga cepat tuntas.

d. Surat Nomor 211/DK/BPD/2021 tanggal 13 Desember 2021 perihal Undangan Rapat, dan tanggal 14 Desember 2021 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan, Kepala SKAI & AF yang membahas:
1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan III Tahun 2021.
2) Jenis Sanksi dan tingkat kesalahan pengenaan sanksi (perbedaan penerapan antara penundaan berkala selama 1 tahun dengan surat peringatan).
3) Tindak lanjut hasil audit intern dan ekstern.
4) Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan 2019 agar segera dituntaskan.

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 Bank BPD Bali Tahun Buku 2021 telah dilakukan kegiatan, yaitu:
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 2021 tanggal 19 Juli 2021 dan telah ditindaklanjuti dengan surat Nomor 123/DK/BPD/2021 tanggal 23 Juli 2021 perihal Pengadaan Jasa Akuntan Publik dan/atau Kantor Akuntan Publik untuk Melaksanakan Pemeriksaan Umum (*General Audit*) atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2021.
7. Tugas-tugas lainnya. Tugas-tugas lainnya yang ditugaskan oleh Dewan Komisaris antara lain:
a. Tanggal 5 Januari 2021 menyusun Laporan Kegiatan Komite Audit Periode Triwulan IV Tahun 2020.
b. Tanggal 19 Januari 2021 mengikuti diskusi yang membahas Keberatan atas Kewajiban / Sengketa Pajak Tahun 2016.
c. Tanggal 26 Januari 2021 melakukan evaluasi Laporan Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester II Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 012/DK/BPD/2021 tanggal 27 Januari 2021 perihal *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester II Tahun 2020.
d. Tanggal 22 Januari 2021 melakukan evaluasi *Draft* Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Buku Pedoman Perusahaan Pengadaan Barang/Jasa dan telah

2) What is the motives of the perpetrators of internal fraud.
3) Follow-up on the results of internal and external audits from 2017 to 2019 should be encouraged so that they are completed quickly.

d. Letter Number 211/DK/BPD/2021 dated December 13, 2021 regarding Meeting Invitations, and on December 14, 2021 held a coordination meeting with the Director of Compliance, Head of SKAI & AF to discuss:
1) Report on the Progress of PKAT Implementation and Performance of SKAI & AF for the Third Quarter of 2021.
2) Type of Sanction and level of error in imposition of sanctions (difference in application between periodic delays for 1 year and warning letters).
3) Follow-up on the results of internal and external audits.
4) Follow-up on the results of internal and external audits from 2017 to 2019 to be completed immediately.

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 Bank BPD Bali for the 2021 Financial Year, activities have been carried out, namely
Recommendations for Appointing a Public Accountant and/or Public Accounting Firm to Conduct General Audits of the Annual Financial Report and Evaluation of the Financial Performance of PT Bank Pembangunan Daerah Bali Year 2021 dated July 19, 2021 and has been followed up with letter Number 123/DK/BPD/2021 dated July 23, 2021 regarding the Procurement of Public Accountants and/or Public Accounting Firms to Conduct General Audits on the Annual Financial Reports and Performance Evaluation of PT Bank Pembangunan Daerah Bali for the 2021 Financial Year.
7. Other duties. Other duties assigned by the Board of Commissioners are:
a. On January 5, 2021, prepare a Report on the Activities of the Audit Committee for the Fourth Quarter of 2020.
b. On January 19, 2021, there will be a discussion discussing the Objection to the 2016 Tax Liability / Dispute.
c. On January 26, 2021, an evaluation of the Main Report of the Internal Audit Results of PT Bank Pembangunan Daerah Bali for Semester II of 2020 has been carried out and has been followed up with letter Number 012/DK/BPD/2021 dated January 27, 2021 regarding the Draft Implementation Report & Main Results Internal Audit of PT Bank Pembangunan Daerah Bali Semester II of 2020.
d. On January 22, 2021, an evaluation of the Draft Decision of the Board of Directors of PT Bank Pembangunan Daerah Bali concerning the Company's Guidebook for the Procurement

ditindaklanjuti dengan surat Nomor 014/DK/BPD/2021 tanggal 29 Januari 2021 perihal Persetujuan *Draft* Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Buku Pedoman Perusahaan Pengadaan Barang/Jasa.

e. Tanggal 22 Januari 2021 menyusun Laporan Tugas Pengawasan Dewan Komisaris Tahun 2020.
f. Tanggal 10 Maret 2021 melakukan evaluasi Laporan Realisasi Progam CSR Triwulan IV Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 051/DK/BPD/2021 tanggal 29 Maret 2021 perihal Laporan Realisasi Program CSR Triwulan IV Tahun 2020.
g. Tanggal 12 April 2021 menyusun Laporan Kegiatan Komite Audit Periode Triwulan I Tahun 2021.
h. Tanggal 5 Juli 2021 melakukan evaluasi Persetujuan Pengadaan Jasa Pelaksanaan Kontruksi untuk Pekerjaan Pembangunan Gedung Bank BPD Bali Cabang Seririt dan telah ditindaklanjuti dengan surat Nomor 114/DK/BPD/2021 tanggal 8 Juli 2021 perihal Persetujuan Pengadaan Pembangunan Gedung Bank BPD Bali Cabang Seririt.
i. Tanggal 6 Juli 2021 melakukan evaluasi Persetujuan Penghapusbukuan Barang/Inventaris dan telah ditindaklanjuti dengan Surat Nomor 118/DK/BPD/2021 tanggal 14 Juli 2021 perihal Persetujuan Penghapusbukuan Barang Inventaris.
j. Tanggal 9 Juli 2021 menyusun Laporan Kegiatan Komite Audit Periode Triwulan II Tahun 2021.
k. Tanggal 12 Juli 2021 melakukan evaluasi Persetujuan Pengadaan Pembangunan Gedung Bank BPD Bali Cabang Pembantu Nusa Penida Klungkung dan telah ditindaklanjuti dengan surat Nomor 117/DK/BPD/2021 tanggal 13 Juli 2021 perihal Persetujuan Pengadaan Pembangunan Gedung Bank BPD Bali Cabang Pembantu Nusa Penida Klungkung.
l. Tanggal 22 Juli 2021 melakukan evaluasi *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern Bank BPD Bali Semester I Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 126/DK/BPD/2021 tanggal 23 Juli 2021 perihal *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2021.
m. Tanggal 9 Agustus 2021 melakukan evaluasi Laporan Realisasi Program CSR Triwulan II Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 132/DK/BPD/2021 tanggal 16 Agustus 2021 perihal Laporan Realisasi Program CSR Triwulan II Tahun 2021.

of Goods/Services was carried out and has been followed up with letter Number 014/DK/BPD/2021 dated January 29, 2021 regarding Approval of the Draft Decision of the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Company 's Guidebook for Goods/Services Procurement.

e. On January 22, 2021, prepare the 2020 Supervisory Task Report for the Board of Commissioners.
f. On March 10, 2021, an evaluation of the Fourth Quarter 2020 CSR Program Realization Report has been carried out and has been followed up with letter Number 051/DK/BPD/2021 dated March 29, 2021 regarding the 2020 Quarter IV CSR Program Realization Report.
g. On April 12, 2021, prepare a Report on the Activities of the Audit Committee for the First Quarter of 2021.
h. On July 5, 2021, evaluate the Approval for Procurement of Construction Implementation Services for the Construction Work of Bank BPD Bali Seririt Branch Office and has followed up with letter Number 114/DK/BPD/2021 dated July 8, 2021 regarding Approval for Procurement of Building Construction for Bank BPD Bali Seririt Branch Office.
i. On July 6, 2021, evaluate the Approval for Write-Off of Goods/Inventory and have followed up with Letter Number 118/DK/BPD/2021 dated July 14, 2021 regarding Approval of Write-Off of Inventory Goods.
j. On July 9, 2021, prepare a Report on the Activities of the Audit Committee for the Second Quarter of 2021.
k. On July 12, 2021, evaluating the Procurement Approval for the Construction of the Bank BPD Bali Building for the Nusa Penida Sub-Branch of Klungkung Branch Office and has followed up with letter Number 117/DK/BPD/2021 dated July 13, 2021 regarding the Approval for the Procurement of the Construction of the Bank BPD Bali Building for the Nusa Penida Sub-branch of Klungkung Branch Office. .
l. On July 22, 2021, evaluation of the Draft Implementation Report & Main Results of Internal Audit of Bank BPD Bali Semester I of 2021 has been followed up with letter Number 126/DK/BPD/2021 dated July 23, 2021 regarding the Draft Implementation Report & Key Points Results of the Internal Audit of PT Bank Pembangunan Daerah Bali in the first semester of 2021.
m. On August 9, 2021, an evaluation of the CSR Program Realization Report for Quarter II of 2021 has been evaluated and has been followed up with letter No. 132/DK/BPD/2021 dated August 16, 2021 regarding the Report on the Realization of the CSR Program Quarter II of 2021.

n. Tanggal 28 September 2021 memberikan masukan Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2022.
o. Tanggal 19 Oktober 2021 menyusun Laporan Kegiatan Komite Audit Periode Triwulan III Tahun 2021.
p. Tanggal 16 Nopember 2021 melakukan evaluasi *Draft* Keputusan Direksi tentang Piagam Audit Intern (*Internal Audit Charter*) dan telah ditindaklanjuti dengan surat Nomor 220/DK/BPD/2021 tanggal 22 Desember 2021 perihal Persetujuan *Draft* Piagam Audit Intern (*Internal Audit Charter*).
q. Tanggal 24 Nopember 2021 memberikan masukan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024.
r. Tanggal 24 Nopember 2021 memberikan masukan Rencana Aksi Keuangan Berkelanjutan (RAKB) PT Bank Pembangunan Daerah Bali Tahun 2022-2026.
s. Tanggal 30 Nopember 2021 mengikuti exit meeting dengan OJK Regional 8 Bali dan Nusa Tenggara yang membahas pemeriksaan umum PT BPD Bali.
t. Tanggal 29 Desember 2021 melakukan evaluasi Laporan Realisasi CSR Triwulan III Tahun 2021.

n. On September 28 2021 provided input on the General Policy of the Board of Directors (KUD) of PT Bank Pembangunan Daerah Bali in 2022.
o. On October 19, 2021, prepare a Report on the Activities of the Audit Committee for the Third Quarter of 2021.
p. On November 16, 2021, evaluating the Draft Decision of the Board of Directors regarding the Internal Audit Charter and has followed up with letter Number 220/DK/BPD/2021 dated December 22, 2021 regarding Approval of the Draft Internal Audit Charter
q. On November 24, 2021, provide input on the Business Plan of the Bank PT Bank Pembangunan Daerah Bali Year 2022-2024.
r. On November 24, 2021, input for the Sustainable Finance Action Plan (RAKB) of PT Bank Pembangunan Daerah Bali for 2022-2026 is provided.
s. On November 30, 2021, attended an exit meeting with Financial Service Authority Regional 8 Bali and Nusa Tenggara to discussed the general inspection of Bank BPD Bali.
t. On December 29, 2021, they will evaluate the CSR Realization Report for the Third Quarter of 2021.

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. 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:

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. . Membership of the Risk Monitoring Committee is in accordance with the Decision of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated December 22, 2020 regarding the Second Amendment to the Decision of the Board of Commissioners Number 005/KEP/DK/BPD/2019 regarding the Committee Membership Structure, the Risk Monitoring Committee amounted to 4 (four) people 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 merangkap Anggota
Wisnu Bawa Temaja, S.H., M.H	Anggota
I Nengah Dana Wirawan, S.E	Anggota (Pihak Independen)
Nyoman Suprayatna, SE, Ak, MM, CA, CRMP	Anggota (Pihak Independen)

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.
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

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. 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

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-tugas 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 2021 Komite Pemantau Risiko melakukan rapat sebanyak 8 (delapan) kali dengan realisasi program kerja sebagai berikut:

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 Financial Serivive Authority 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 2021 the Risk Monitoring Committee held 8 (eight) 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.	19 Februari 2021 February 19, 2021	Pembahasan Draft Laporan Pengawasan Rencana Bisnis Bank Semester II Tahun 2020. Discussion of the Draft Report for Supervision of the Bank Business Plan for Semester II of 2020.
2.	2 Juni 2021 June 2, 2021	Pembahasan Hasil Evaluasi Profil Risiko Bank Posisi Maret 2021. Discussion on the results of the evaluation of the Bank's Risk Profile for the March 2021 position.
3.	3 Juni 2021 June 3, 2021	Pembahasan Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 31 Maret 2021. Discussion of the Report on the Realization of the Bank's Business Plan, the Report on the Realization of Activities in the Context of Improving Financial Literacy and Inclusion, as well as the Report on the Progress of the Implementation of the Transformation Program for the Period of March 31, 2021.
4.	3 Agustus 2021 Augustus 3, 2021	Pembahasan Laporan Profil Risiko Cabang posisi Juni 2021. Discussion of Branch Risk Profile Report position June 2021.

Tabel Rapat Komite Pemantau Risiko
Table of Risk Monitoring Committee Meeting

No.	Tanggal / Date	Keterangan / Description
5.	17 September 2021 September 17, 2021	Pembahasan Draft Keputusan Direksi tentang Buku Pedoman Perusahaan Daftar Hitam Nasional Penarik Cek Dan/Atau Bilyet Giro Kosong. Discussion on the Draft of Decree of the Board of Directors regarding the Company's Guidebook of National Black List of Blank Checks and/or Bilyet Giro Withdrawal.
6.	23 September 2021 September 23, 2021	Pembahasan Laporan Aktivitas Treasury Triwulan II Tahun 2021. Discussion on the 2021 Quarter II Treasury Activity Report.
7.	24 September 2021 September 24, 2021	Pembahasan Laporan Kewajiban Penyediaan Modal Minimum Sesuai Profil Risiko Posisi Juni 2021. Discussion of the Minimum Capital Adequacy Requirement Report in accordance with the Risk Profile Position June 2021.
8.	11 Oktober 2021 October 11, 2021	Pembahasan Draft Keputusan Direksi tentang Buku Pedoman Perusahaan Pelaksanaan Fungsi Kepatuhan. Discussion of the Draft of Decree of the Board of Directors regarding the Company's Guidebook for the Implementation of the Compliance Function.

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 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 15 Februari 2021 melakukan evaluasi Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan telah ditindaklanjuti dengan surat Nomor 024/DK/BPD/2021 tanggal 16 Februari 2021 perihal Persetujuan Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023.
   b. Tanggal 24 Juni 2021 melakukan evaluasi Mohon Persetujuan Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan telah ditindaklanjuti dengan surat Nomor 099/DK/BPD/2021 tanggal 28 Juni 2021 perihal Mohon Persetujuan Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023.
   c. Tanggal 6 September 2021 melakukan evaluasi atas *Draft Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025 dan telah ditindaklanjuti dengan surat Nomor 147/DK/BPD/2021

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 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 policies as follows:
   a. On February 15, 2021, evaluate the Bank Business Plan (Adjustments) of PT Bank Pembangunan Daerah Bali Year 2021-2023 and has followed up with letter Number 024/DK/BPD/2021 dated February 16, 2021 concerning Approval of Bank Business Plans (Adjustments) PT Bank Bali Regional Development 2021-2023.
   b. On June 24, 2021, an evaluation has been carried out, Requesting Approval of the Bank Business Plan (Amendment) of PT Bank Pembangunan Daerah Bali Year 2021-2023 and has been followed up with letter Number 099/DK/BPD/2021 dated June 28, 2021 regarding Requesting Approval of the Bank's Business Plan (Amendment)) PT Bank Pembangunan Daerah Bali in 2021-2023.
   c. On September 6, 2021, evaluate the Draft Corporate Plan of PT Bank Pembangunan Daerah Bali Year 2021-2025 and has followed up with letter Number 147/DK/BPD/2021 dated

tanggal 6 September 2021 perihal Persetujuan *Draft Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025.

d. Tanggal 28 September 2021 melakukan evaluasi Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 168/DK/BPD/2021 tanggal 29 September 2021 perihal Persetujuan Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2022.
e. Tanggal 4 Oktober 2021 melakukan evaluasi atas Permohonan Persetujuan atas *Draft* Keputusan Direksi tentang BPP Daftar Hitam Nasional Penarik Cek Dan/Atau Bilyet Giro Kosong dan telah ditindaklanjuti dengan surat Nomor 175/DK/BPD/2021 tanggal 5 Oktober 2021 perihal Persetujuan *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Daftar Hitam Nasional Penarik Cek Dan/Atau Bilyet Giro Kosong.
f. Tanggal 12 Oktober 2021 melakukan evaluasi atas Permohonan Persetujuan atas *Draft* Keputusan Direksi tentang BPP Pelaksanaan Fungsi Kepatuhan dan telah ditindaklanjuti dengan surat Nomor 200/DK/BPD/2021 tanggal 22 Nopember 2021 perihal Persetujuan atas *Draft* Keputusan Direksi tentang BPP Pelaksanaan Fungsi Kepatuhan.
g. Tanggal 26 Nopember 2021 melakukan evaluasi Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah ditindaklanjuti dengan surat Nomor 205/DK/BPD/2021 tanggal 26 Nopember 2021 perihal Persetujuan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024.
h. Tanggal 26 Nopember 2021 melakukan evaluasi RAKB PT Bank Pembangunan Daerah Bali Tahun 2022-2026 dan telah ditindaklanjuti dengan surat Nomor 206/DK/BPD/2021 tanggal 26 Nopember 2021 perihal Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) PT Bank Pembangunan Daerah Bali Tahun 2022-2026.
i. Tanggal 13 Desember 2021 melakukan evaluasi Permohonan Persetujuan atas *Draft Blue Print* Bisnis *Treasury* Bank BPD Bali dan telah ditindaklanjuti dengan surat Nomor 216/DK/BPD/2021 tanggal 21 Desember 2021 perihal Persetujuan atas *Draft Blue Print* Bisnis *Treasury* Tahun 2021-2025.

Terkait Pelaksanaan Kebijakan sebagai berikut:

a. Tanggal 22 Januari 2021 menyusun Laporan Tugas Pengawasan Dewan Komisaris Tahun 2020 untuk disampaikan kepada RUPS.
b. Tanggal 1 Pebruari 2021 melakukan evaluasi Laporan Rencana Bisnis Bank (RBB) Triwulan IV Tahun 2020 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.
c. Tanggal 17 Pebruari 2021 melakukan evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta

September 6, 2021 regarding Approval of Draft Corporate Plan of PT Bank Pembangunan Daerah Bali Year 2021- 2025.

d. On September 28, 2021, an evaluation of the General Policy of the Board of Directors (KUD) of PT Bank Pembangunan Daerah Bali in 2022 has been followed up with letter Number 168/DK/BPD/2021 dated September 29, 2021 regarding the General Policy Approval of the Board of Directors (KUD) of PT Bank Pembangunan Daerah Bali Year 2022.
e. On October 4, 2021, evaluate the Application for Approval of the Draft Decision of the Board of Directors regarding the National Black List BPP Withdrawal of Blank Checks and/or Bilyet Giro and has been followed up with letter Number 175/DK/BPD/2021 dated October 5, 2021 regarding Approval of the Draft Decision of the Board of Directors concerning the Handbook of National Black List Companies Withdrawal of Blank Checks and/or Bilyet Giro.
f. On October 12, 2021, evaluating the Application for Approval of the Draft Decision of the Board of Directors regarding the Company's Guidebook for the Implementation of the Compliance Function and has followed up with letter Number 200/DK/BPD/2021 dated November 22, 2021 regarding Approval of the Draft Decision of the Board of Directors regarding the BPP for the Implementation of the Compliance Function.
g. On November 26, 2021, an evaluation of the Bank PT Bank Pembangunan Daerah Bali Year 2022-2024 business plan has been carried out and has been followed up with letter Number 205/DK/BPD/2021 dated 26 November 2021 regarding the approval of the PT Bank Bali Regional Development Bank Business Plan for 2022- 2024.
h. On November 26, 2021, an evaluation of the RAKB of PT Bank Pembangunan Daerah Bali Year 2022-2026 has been carried out and has been followed up with letter Number 206/DK/BPD/2021 dated November 26, 2021 regarding the Approval of the Sustainable Finance Action Plan (RAKB) of PT Bank Pembangunan Daerah Bali Year 2022-2026.
i. On December 13, 2021, evaluate the Application for Approval of the Draft Blue Print for Treasury Business of Bank BPD Bali and has followed up with letter Number 216/DK/BPD/2021 dated December 21, 2021 regarding Approval of the Draft Blue Print for Treasury Business for the Year 2021-2025.

Related to the implementation of the policy as follows:

a. On January 22, 2021, prepare the 2020 Board of Commissioners' Supervisory Task Report to be submitted to the GMS.
b. On February 1, 2021, the Bank's Business Plan Report (RBB) for the fourth quarter of 2020 will be evaluated and followed up with monitoring activities on the evaluation results.
c. On February 17, 2021, evaluate the realization of the Bank's Business Plan, the Realization of Activities in the Context of Improving Financial Literacy and Inclusion and the Development

Perkembangan Pelaksanaan Program Transformasi Triwulan IV Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 038/DK/BPD/2021 tanggal 25 Pebruari 2021 perihal Hasil Evaluasi atas Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Posisi 31 Desember 2020.

d. Tanggal 9 Maret 2021 melakukan evaluasi Permohonan Persetujuan Kredit Multi Guna (KMG) atas nama Nyoman Oka Jayengrat, S.H., (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 043/DK/BPD/2021 tanggal 9 Maret 2021 perihal Persetujuan Dewan Komisaris.

e. Tanggal 5 April 2021 melakukan evaluasi atas Permohonan Persetujuan atas *Draft* Laporan Pelaksanaan Tata Kelola PT Bank Pembangunan Daerah Bali Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 055/DK/BPD/2021 tanggal 8 April 2021 perihal Persetujuan atas *Draft* Laporan Pelaksanaan Tata Kelola tahun 2020.

f. Tanggal 25 Pebruari 2021 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester II Tahun 2020 yang disampaikan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara dan dilaporkan melalui portal APOLO.

g. Tanggal 10 Maret 2021 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan IV Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 048/DK/BPD/2021 tanggal 22 Maret 2021 perihal Evaluasi Laporan Aktivitas *Treasury* Triwulan IV Tahun 2020.

h. Tanggal 9 April 2021 melakukan evaluasi Permohonan Persetujuan negosiasi suku bunga diluar ketentuan debitur I Gusti Lanang Suangsa (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 058/DK/BPD/2021 tanggal 16 April 2021 perihal Persetujuan Dewan Komisaris.

i. Tanggal 30 April 2021 melakukan evaluasi Permohonan Persetujuan Kredit Multi Guna (KMG) atas nama Ida Ayu Melina Suniari (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 063/DK/BPD/2021 tanggal 3 Mei 2021 perihal Persetujuan Dewan Komisaris.

j. Tanggal 30 April 2021 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan an. Ni Luh Gede Suryatini (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 064/DK/BPD/2021 tanggal 3 Mei 2021 perihal Permohonan Persetujuan Dewan Komisaris.

k. Tanggal 4 Mei 2021 melakukan evaluasi Permohonan Persetujuan KI-KUR an. Ni Putu Sukarini (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 065/DK/BPD/2021 tanggal 5 Mei 2021 perihal Persetujuan Dewan Komisaris.

l. Tanggal 18 Mei 2021 melakukan evaluasi Permohonan Persetujuan KI-KUR an. Ni Wayan Anggreni (sebagai Pihak Terkait) dan

of the Implementation of the Transformation Program for the Fourth Quarter of 2020 and has been followed up with letter Number 038/DK/BPD/2021 dated February 25, 2021 regarding Results Evaluation of the Report on the Realization of the Bank's Business Plan, Report on the Realization of Activities in the Context of Improving Financial Literacy and Inclusion, and Report on the Progress of the Implementation of the Transformation Program as of December 31, 2020.

d. On March 9, 2021, evaluating the Application for Multi-Use Credit Approval (KMG) on behalf of Nyoman Oka Jayengrat, S.H., (as a Related Party) and has been followed up with letter Number 043/DK/BPD/2021 dated March 9, 2021 regarding the approval of the Board of Commissioners.

e. On April 5, 2021, evaluate the Application for Approval of the Draft Report on Implementation of Governance of PT Bank Pembangunan Daerah Bali Year 2020 and has followed up with letter Number 055/DK/BPD/2021 dated April 8, 2021 regarding Approval of the Draft Report on Implementation of Governance for the year 2020.

f. On February 25, 2021, prepare a Supervision Report on the Implementation of the Second Semester Bank Business Plan 2020 which is submitted to the Regional 8 Bali and Nusa Tenggara Financial Services Authority and reported through the APOLO portal.

g. On March 10, 2021, an evaluation of the 2020 Quarter IV Treasury Activity Report has been carried out and has been followed up with letter Number 048/DK/BPD/2021 dated 22 March 2021 regarding the Evaluation of the 2020 Quarter IV Treasury Activity Report.

h. On April 9, 2021, evaluation of the Application for Approval for negotiating interest rates outside the provisions of the debtor I Gusti Lanang Suangsa (as a Related Party) has been followed up with letter Number 058/DK/BPD/2021 dated April 16, 2021 regarding the approval of the Board of Commissioners.

i. On April 30, 2021, evaluation of the Application for Multi-Use Credit Approval (KMG) on behalf of Ida Ayu Melina Suniari (as a Related Party) has been followed up with letter Number 063/DK/BPD/2021 dated May 3, 2021 regarding the approval of the Board of Commissioners.

j. On April 30, 2021, evaluate the Application for Approval of Employee Credit Facilities. Ni Luh Gede Suryatini (as a Related Party) and has been followed up with letter Number 064/DK/BPD/2021 dated May 3, 2021 regarding Application for Board of Commissioners Approval.

k. On May 4, 2021, evaluate the Application for KI-KUR approval. Ni Putu Sukarini (as a Related Party) and has been followed up with letter Number 065/DK/BPD/2021 dated May 5, 2021 regarding the approval of the Board of Commissioners.

l. On May 18, 2021 evaluate the KI-KUR Approval Application. Ni Wayan Anggreni (as a Related Party) and has been followed

telah ditindaklanjuti dengan surat Nomor 073/DK/BPD/2021 tanggal 20 Mei 2021 perihal Persetujuan Dewan Komisaris.

m. Tanggal 18 Mei 2021 melakukan evaluasi atas Permohonan Persetujuan *Draft* Laporan Tahunan PT Bank Pembangunan Daerah Bali Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 074/DK/BPD/2021 tanggal 21 Mei 2021 perihal Persetujuan *Draft* Laporan Tahunan PT Bank Pembangunan Daerah Bali Tahun 2020.

n. Tanggal 27 Mei 2021 melakukan evaluasi atas Permohonan Persetujuan *Draft* Laporan Keberlanjutan PT Bank Pembangunan Daerah Bali Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 076/DK/BPD/2021 tanggal 27 Mei 2021 perihal Persetujuan *Draft* Laporan Keberlanjutan PT Bank Pembangunan Daerah Bali Tahun 2020.

o. Tanggal 25 Mei 2021 melakukan evaluasi Permohonan Perpanjangan Jangka Waktu KMK *Revolving* Debitur I Gusti Lanang Suangsa (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 078/DK/BPD/2021 tanggal 28 Mei 2021 perihal Persetujuan Dewan Komisaris.

p. Tanggal 4 Juni 2021 melakukan evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Triwulan I Tahun 2021 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.

q. Tanggal 17 Juni 2021 melakukan evaluasi Permohonan Persetujuan Kredit Multi Guna (KMG) atas nama Ni Luh Gede Ari Aryati (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 094/DK/BPD/2021 tanggal 23 Juni 2021 perihal Permohonan Persetujuan Dewan Komisaris.

r. Tanggal 17 Juni 2021 melakukan evaluasi Kinerja Triwulan I Tahun 2021 PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Nomor 097/DK/BPD/2021 tanggal 25 Juni 2021 perihal Evaluasi Realisasi RBB Triwulan I-2021.

s. Tanggal 25 Juni 2021 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan I Tahun 2021 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.

t. Tanggal 28 Juni 2021 melakukan evaluasi permohonan Persetujuan Perpanjangan Jangka Waktu KMK *Revolving* Debitur I Wayan Ardika (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 101/DK/BPD/2021 tanggal 29 Juni 2021 perihal Persetujuan Dewan Komisaris.

u. Tanggal 28 Juni 2021 melakukan evaluasi RBB atas Target Sasaran, Strategi dan Realisasi Program Pelaksanaan Produk dan/atau Aktivitas Baru beserta Pengembangan dan/atau Perubahan Jaringan Kantor Triwulan I-2021 dan telah ditindaklanjuti dengan Nomor 103/DK/BPD/2021 tanggal 30 Juni 2021 perihal Evaluasi Target Sasaran, Strategi dan Realisasi Program Pelaksanaan Penerbitan Produk Baru dan/

up with letter Number 073/DK/BPD/2021 dated May 20, 2021 regarding the approval of the Board of Commissioners.

m. On May 18, 2021 evaluate the Application for Approval of the Draft Annual Report of PT Bank Pembangunan Daerah Bali Year 2020 and has followed up with letter Number 074/DK/BPD/2021 dated May 21, 2021 regarding Approval of the Draft Annual Report of PT Bank Pembangunan Daerah Bali Year 2020 .

n. On 27 May 2021 evaluate the Application for Approval of the Draft Sustainability Report of PT Bank Pembangunan Daerah Bali Year 2020 and has followed up with letter Number 076/DK/BPD/2021 dated May 27, 2021 regarding Approval of the Draft Sustainability Report of PT Bank Pembangunan Daerah Bali Year 2020 .

o. On May 25, 2021, an evaluation of the Application for KMK Revolving Debtor I Gusti Lanang Suangsa (as a Related Party) has been followed up and has been followed up with letter Number 078/DK/BPD/2021 dated May 28, 2021 regarding the approval of the Board of Commissioners.

p. On June 4, 2021, an evaluation of the realization of the Bank's Business Plan, the realization of activities in the context of Improving Financial Literacy and Inclusion as well as the Development of the Implementation of the Transformation Program in the First Quarter of 2021 will be followed up with monitoring activities for the evaluation results.

q. On June 17, 2021, evaluating the Application for Multi-Use Credit Approval (KMG) on behalf of Ni Luh Gede Ari Aryati (as a Related Party) and has followed up with letter Number 094/DK/BPD/2021 dated June 23, 2021 regarding Application for Approval from the Board of Commissioners .

r. On June 17, 2021, an evaluation of the First Quarter 2021 Performance of PT Bank Pembangunan Daerah Bali has been carried out and has been followed up with letter Number 097/DK/BPD/2021 dated June 25, 2021 regarding Evaluation of the Realization of the RBB for Quarter I-2021.

s. On June 25, 2021, an evaluation of the Quarter I 2021 Treasury Activity Report will be evaluated and followed up with monitoring activities on the results of the evaluation.

t. On June 28, 2021, an evaluation of the application for Approval of KMK Revolving Debtor I Wayan Ardika (as a Related Party) has been followed up and has been followed up with letter Number 101/DK/BPD/2021 dated June 29, 2021 regarding the approval of the Board of Commissioners.

u. On June 28, 2021, evaluate the RBB on the Targets, Strategies and Realization of the New Product and/or Activity Implementation Program along with the Development and/or Changes to the Quarter I-2021 Office Network and has been followed up with Number 103/DK/BPD/2021 dated 30 June 2021 regarding Evaluation of Targets, Strategies and Realization of New Product Publishing Implementation

atau Pelaksanaan Aktivitas Baru beserta Pengembangan dan/atau Perubahan Jaringan Kantor Pada RBB Tahun 2021-2023 Triwulan I-2021.

v. Tanggal 7 Juli 2021 menyusun Laporan Kegiatan Komite Pemantau Risiko Triwulan II Tahun 2021.

w. Tanggal 13 Juli 2021 melakukan evaluasi Permohonan Kredit Multi Guna (KMG) atas nama Ni Wayan Astining SSTP, M.Si (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 119/DK/BPD/2021 tanggal 15 Juli 2021 perihal Permohonan Persetujuan Dewan Komisaris.

x. Tanggal 30 Agustus 2021 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2021 dan dilaporkan melalui portal APOLO.

y. Surat Nomor 188/DK/BPD/2021 tanggal 14 Oktober 2021 perihal Tindak Lanjut atas Surat OJK Regional 8 Bali dan Nusa Tenggara Nomor S-55/KR.081/2021 tanggal 30 Agustus 2021.

z. Tanggal 6 September 2021 melakukan evaluasi Permohonan Persetujuan KUPP I (Aktif) dan KUPP II (Peralihan) atas nama Anak Agung Gede Maharta Pemayun (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 149/DK/BPD/2021 tanggal 7 September 2021 perihal Persetujuan Dewan Komisaris.

aa. Tanggal 17 September 2021 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris Debitur PT Tri Loka Bali (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 160/DK/BPD/2021 tanggal 20 September 2021 perihal Persetujuan Dewan Komisaris.

ab. Tanggal 27 September 2021 melakukan evaluasi Laporan Treasury Triwulan II Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 171/DK/BPD/2021 tanggal 29 September 2021 perihal Laporan Aktivitas Treasury Triwulan II Tahun 2021.

ac. Tanggal 28 September 2021 melakukan evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Triwulan II Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 172/DK/BPD/2021 tanggal 29 September 2021 perihal Evaluasi Realisasi RBB Triwulan II-2021.

ad. Tanggal 28 September 2021 melakukan evaluasi Permohonan Persetujuan Kredit Multi Guna (KMG) atas nama I Wayan Putra Sarjana,SE (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 176/DK/BPD/2021 tanggal 7 Oktober 2021 perihal Permohonan Persetujuan Dewan Komisaris.

ae. Tanggal 14 Oktober 2021 menyusun Laporan Kegiatan Komite Pemantau Risiko Triwulan III Tahun 2021.

af. Tanggal 16 Nopember 2021 melakukan evaluasi Kinerja Triwulan III Tahun 2021 PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Nomor 224/DK/BPD/2021 tanggal 29 Desember 2021 perihal Hasil Evaluasi atas Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka

Programs and/or Implementation of New Activities along with Office Network Development and/or Changes in RBB 2021-2023 Quarter I-2021.

v. On July 7, 2021, prepare a Report on the Activities of the Risk Monitoring Committee for the Second Quarter of 2021.

w. On July 13, 2021, evaluating the Application for Multi-Use Credit (KMG) on behalf of Ni Wayan Astining SSTP, M.Si (as a Related Party) and has followed up with letter Number 119/DK/BPD/2021 dated July 15, 2021 regarding Application for Approval Board of Commissioners.

x. On August 30, 2021, prepare a Supervision Report on the Implementation of the Bank's Business Plan for Semester I of 2021 and report it through the APOLO portal.

y. Letter Number 188/DK/BPD/2021 dated October 14, 2021 regarding Follow-up to OJK Regional 8 Bali and Nusa Tenggara Letter Number S-55/KR.081/2021 dated August 30, 2021.

z. On September 6, 2021, an evaluation of the Application for Approval of KUPP I (Active) and KUPP II (Transition) on behalf of Anak Agung Gede Maharta Pemayun (as a Related Party) has been followed up with letter Number 149/DK/BPD/2021 dated September 7, 2021 regarding the approval of the Board of Commissioners.

aa. On September 17, 2021, he evaluated the Request for Approval from the Board of Commissioners of the Debtors of PT Tri Loka Bali (as a Related Party) and has followed up with letter Number 160/DK/BPD/2021 dated September 20, 2021 regarding the Approval of the Board of Commissioners.

ab. On September 27, 2021, evaluation of the Treasury Report Quarter II of 2021 has been followed up with letter Number 171/DK/BPD/2021 dated September 29, 2021 regarding the Quarter II Treasury Activity Report of 2021.

ac. On September 28, 2021, an evaluation of the realization of the Bank's Business Plan, the realization of activities in the context of Improving Financial Literacy and Inclusion as well as the Development of the Implementation of the Transformation Program in Quarter II of 2021 has been followed up with letter Number 172/DK/BPD/2021 dated September 29, 2021 regarding Evaluation Realization of Bank's Business Plan for Quarter II-2021.

ad. On September 28, 2021, evaluate the Application for Multi-Use Credit Approval (KMG) on behalf of I Wayan Putra Sarjana, SE (as a Related Party) and has followed up with letter Number 176/DK/BPD/2021 dated October 7, 2021 regarding Application for Board Approval Commissioner.

ae. On October 14, 2021, Prepared the Risk Monitoring Committee's Activity Report for Quarter III 2021.

af. On November 16, 2021 to evaluate the Performance of Quarter III 2021 PT Bank Pembangunan Daerah Bali and this has been followed up with letter Number 224/DK/BPD/2021 dated December 29, 2021 regarding the Evaluation Results of the Bank's Business Plan Realization Report, Activity Realization Reports in the Context

Meningkatkan Literasi dan Inklusi Keuangan serta Laporan Perkembangan Pelaksanaan Program Transformasi posisi 30 September 2021 dan Penyampaian Evaluasi Rencana Bisnis Bank Triwulan III Tahun 2021.

ag. Surat Nomor 207/DK/BPD/2021 tanggal 26 Nopember 2021 perihal Mohon Keringanan Pelunasan PT. Yuda Bhakti Bhuwana.

ah. Tanggal 3 Desember 2021 melakukan evaluasi Laporan Aktivitas Treasury Triwulan III Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 217/DK/BPD/2021 tanggal 21 Desember 2021 perihal Evaluasi Laporan Aktivitas Treasury Triwulan III Tahun 2021.

ai. Tanggal 30 Nopember 2021 melakukan evaluasi Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Laporan Perkembangan Pelaksanaan Program Transformasi Triwulan III Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 224/DK/BPD/2021 tanggal 29 Desember 2021 perihal Hasil Evaluasi atas Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Laporan Perkembangan Pelaksanaan Program Transformasi posisi 30 September 2021 dan Penyampaian Evaluasi Rencana Bisnis Bank Triwulan III Tahun 2021.

aj. Tanggal 6 Desember 2021 melakukan evaluasi Realisasi Rencana Bisnis Bank untuk Produk & Layanan Triwulan III Tahun 2021 ditindaklanjuti dengan pemantauan hasil evaluasi.

ak. Tanggal 16 Desember 2021 melakukan evaluasi Permohonan Persetujuan KUP atas nama Ida Bagus Sunia (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 214/DK/BPD/2021 tanggal 21 Desember 2021 perihal Persetujuan Dewan Komisaris.

al. Tanggal 27 Desember 2021 melakukan evaluasi Permohonan Persetujuan Kredit Multi Guna (KMG) atas nama Ketut Dharmaningsih, SE (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 223/DK/BPD/2021 tanggal 29 Desember 2021 perihal Persetujuan Dewan Komisaris.

am. Tanggal 29 Desember 2021 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan an. I Made Indra Taurisiana, ST (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 226/DK/BPD/2021 tanggal 30 Desember 2021 perihal Permohonan Persetujuan Dewan Komisaris.

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

Improving Financial Literacy and Inclusion as well as Report on the Progress of Implementation of the Transformation Program position September 30, 2021 and Submission of Evaluation of the Bank's Business Plan for Quarter III of 2021.

ag. Letter Number 207/DK/BPD/2021 dated November 26, 2021 regarding Requests for Relief in Payment of PT. Yuda Bhakti Bhuwana.

ah. On December 3, 2021, an evaluation of the Quarter III Treasury Activity Report for 2021 has been carried out and has been followed up with letter Number 217/DK/BPD/2021 dated December 21, 2021 regarding the Evaluation of the Quarter III Treasury Activity Report for 2021.

ai. On November 30, 2021, an evaluation of the Bank's Business Plan Realization Report, Activity Realization Reports in the Context of Improving Financial Literacy and Inclusion as well as the Progress Report on the Implementation of the Transformation Program Quarter III 2021 has been followed up with letter Number 224/DK/BPD/2021 dated 29 December 2021 regarding the Evaluation Results of the Report on the Realization of the Bank's Business Plan, the Report on the Realization of Activities in the Context of Improving Financial Literacy and Inclusion as well as the Progress Report on the Implementation of the Transformation Program for the position of September 30, 2021 and Submission of the Evaluation of the Bank's Business Plan for Quarter III of 2021.

aj. On December 6, 2021, an evaluation of the realization of the Bank's Business Plan for Products & Services Quarter III of 2021 will be followed up by monitoring the evaluation results.

ak. On December 16, 2021, an evaluation of the KUP Approval Application on behalf of Ida Bagus Sunia (as a Related Party) has been followed up with letter Number 214/DK/BPD/2021 dated December 21, 2021 regarding the approval of the Board of Commissioners.

al. On December 27, 2021 evaluated the Application for Multi-Use Credit Approval (KMG) on behalf of Ketut Dharmaningsih, SE (as a Related Party) and has been followed up with letter Number 223/DK/BPD/2021 dated December 29, 2021 regarding the approval of the Board of Commissioners.

am. On December 29, 2021, evaluate the Application for Approval of Employee Credit Facilities. I Made Indra Taurisiana, ST (as a Related Party) and has been followed up with letter Number 226/DK/BPD/2021 dated December 30, 2021 regarding Application for Board of Commission

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

pelaksanaan tugas fungsi kepatuhan secara rutin mulai dari organisasi manajemen risiko dan Fungsi Manajemen Risiko dalam rangka efektivitas pelaksanaan proses dan system manajemen risiko yang tercermin dalam laporan profil risiko yang meliputi.

Evaluasi terkait Pelaksanaan Tugas KMR sebagai berikut:

a. Tanggal 15 Pebruari 2021 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan IV-2020 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.
b. Tanggal 25 Juni 2021 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan I Tahun 2021 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.
c. Tanggal 10 September 2021 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan II Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 159/DK/BPD/2021 tanggal 20 September 2021 perihal Hasil Evaluasi atas Laporan Kegiatan Komite Manajemen Risiko Triwulan II Tahun 2021.
d. Tanggal 3 Desember 2021 melakukan evaluasi atas Laporan Kegiatan Komite Manajemen Risiko Triwulan III Tahun 2021, ditindaklanjuti dengan pemantauan hasil evaluasi.

Evaluasi terkait Pelaksanaan Tugas SKMR sebagai berikut:

a. Tanggal 17 Pebruari 2021 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Desember 2020 dan telah ditindaklanjuti dengan surat Nomor 039/DK/BPD/2021 tanggal 4 Maret 2021 perihal Evaluasi Laporan Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko posisi Desember 2020.
b. Tanggal 25 Pebruari 2021 melakukan evaluasi Laporan Profil Risiko Cabang posisi Desember 2021 dan telah ditindaklanjuti dengan surat Nomor 040/DK/BPD/2021 tanggal 4 Maret 2021 perihal Evaluasi Laporan dan *Review* Profil Risiko Cabang posisi Desember 2020.
c. Tanggal 2 Maret 2021 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi Desember 2020 dan telah ditindaklanjuti dengan surat Nomor 047/DK/BPD/2021 tanggal 22 Maret 2021 perihal Evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi Desember 2020.
d. Tanggal 18 Maret 2021 melakukan evaluasi Laporan Tingkat Kesehatan Bank posisi Desember 2020 dan telah ditindaklanjuti dengan surat Nomor 056/DK/BPD/2021 tanggal 8 April 2021 perihal Laporan Tingkat Kesehatan Bank posisi Desember 2020.
e. Tanggal 29 Maret 2021 melakukan evaluasi Laporan *Stress*

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 February 15, 2021, an evaluation of the Activities of the Risk Management Committee for Quarter IV-2020 was carried out and followed up with monitoring activities for the results of the evaluation.
b. On June 25, 2021, conduct an evaluation of the Activities of the Risk Management Committee for the First Quarter of 2021 and follow up with monitoring activities on the results of the evaluation.
c. On September 10, 2021, an evaluation of the Activities of the Risk Management Committee for the Second Quarter of 2021 has been carried out and has been followed up with a letter Number 159/DK/BPD/2021 dated September 20, 2021, regarding the Evaluation Results of the Activity Report of the Quarter II of the Risk Management Committee in 2021.
d. On December 3, 2021, an evaluation of the Activity Report of the Risk Management Committee Quarter III of 2021 will be carried out, followed up by monitoring the results of the evaluation.

Evaluation related to the implementation of Risk Management Work Unit duties as follows:

a. On February 17, 2021 evaluating the Minimum Capital Adequacy Requirement (KPMM) for the December 2020 position and has followed up with letter Number 039/DK/BPD/2021 dated March 4, 2021 regarding Evaluation of the Minimum Capital Adequacy Requirement Report according to the Risk Profile for the December 2020 position.
b. On February 25, 2021, an evaluation of the Branch Risk Profile Report for the position of December 2021 has been followed up with letter Number 040/DK/BPD/2021 dated March 4, 2021 regarding the Evaluation of the Report and Review of the Risk Profile of the Branch for the position of December 2020.
c. On March 2, 2021, evaluate the Submission of Study Recommendations for 8 (eight) Risks for the December 2020 position and has followed up with letter Number 047/DK/BPD/2021 dated March 22, 2021 concerning Evaluation of Submission of Study Recommendations for the 8 (eight) Risks of the December 2020 position.
d. On March 18, 2021, an evaluation of the Bank Soundness Level Report for the position of December 2020 has been carried out and has been followed up with letter Number 056/DK/BPD/2021 dated April 8, 2021 regarding the Bank Soundness Level Report for the position of December 2020.
e. On March 29, 2021, an evaluation of the Capital Stress Testing

Testing Permodalan posisi Desember 2020 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.

f. Tanggal 2 Juni 2021 melakukan evaluasi Laporan Profil Risiko Posisi Maret 2021 dan telah ditindaklanjuti dengan surat Nomor 089/DK/BPD/2021 tanggal 14 Juni 2021 perihal Hasil Evaluasi atas Laporan Profil Risiko Posisi Maret 2021.
g. Tanggal 4 Juni 2021 melakukan evaluasi *Stress Testing* Permodalan Posisi Maret 2021 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.
h. Tanggal 7 Juni 2021 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (Delapan) Risiko posisi Maret 2021 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.
i. Tanggal 17 Juni 2021 melakukan evaluasi Laporan Profil Risiko Cabang posisi Maret 2021 dan telah ditindaklanjuti dengan surat Nomor 098/DK/BPD/2021 tanggal 28 Juni 2021 perihal Laporan Profil Risiko Cabang posisi Maret 2021.
j. Tanggal 28 Juni 2021 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Sesuai Profil Risiko Posisi Maret 2021 dan ditindaklanjuti dengan kegiatan pemantauan hasil evaluasi.
k. Tanggal 6 September 2021 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi Juni 2021 dan telah ditindaklanjuti dengan surat Nomor 153/DK/BPD/2021 tanggal 16 September 2021 perihal Evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi Juni 2021.
l. Tanggal 15 September 2021 melakukan evaluasi Laporan Profil Risiko Cabang posisi Juni 2021 dan telah ditindaklanjuti dengan surat Nomor 151/DK/BPD/2021 tanggal 15 September 2021 perihal Hasil Evaluasi atas Laporan Profil Risiko Cabang Posisi Juni 2021.
m. Tanggal 24 September 2021 melakukan evaluasi Laporan Tingkat Kesehatan Bank (TKB) Posisi Juni 2021 dan telah ditindaklanjuti dengan surat Nomor 169/DK/BPD/2021 tanggal 29 September 2021 perihal Hasil Evaluasi Laporan Tingkat Kesehatan Bank (TKB) Posisi Juni 2021.
n. Tanggal 24 September 2021 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Juni 2021 dan telah ditindaklanjuti dengan surat Nomor 170/DK/BPD/2021 tanggal 29 September 2021 perihal Laporan Kewajiban Pemenuhan Modal Minimum (KPMM) sesuai Profil Risiko posisi Juni 2021.
o. Tanggal 28 September 2021 melakukan evaluasi Laporan *Stress Testing* Permodalan Posisi Juni 2021, ditindaklanjuti dengan pemantauan hasil evaluasi.
p. Tanggal 4 Nopember 2021 melakukan evaluasi Laporan Profil Risiko posisi September 2021 dan telah ditindaklanjuti dengan surat Nomor 215/DK/BPD/2021 tanggal 21 Desember 2021 perihal Hasil Evaluasi atas Penyampaian Laporan Profil Risiko Bank posisi September 2021.
q. Tanggal 4 Nopember 2021 melakukan evaluasi Laporan Profil

Report for the position of December 2020 was carried out and followed up with monitoring activities for the evaluation results.

f. On June 2, 2021, an evaluation of the March 2021 Position Risk Profile Report has been followed up with letter Number 089/DK/BPD/2021 dated June 14, 2021 regarding the Evaluation Results of the March 2021 Position Risk Profile Report.
g. On June 4, 2021, an evaluation of the Capital Position Stress Testing for March 2021 was carried out and followed up with monitoring activities on the evaluation results.
h. On June 7, 2021, evaluate the Submission of Study Recommendations for 8 (Eight) Risks for the March 2021 position and follow up with monitoring activities on the results of the evaluation.
i. On June 17, 2021, evaluation of the Branch Risk Profile Report for the position of March 2021 has been followed up with letter Number 098/DK/BPD/2021 dated June 28, 2021 regarding the Branch Risk Profile Report for the position of March 2021.
j. On June 28, 2021 evaluate the Minimum Capital Adequacy Requirement (KPMM) in accordance with the March 2021 Position Risk Profile and follow up with monitoring activities on the evaluation results.
k. On September 6, 2021, evaluate the Submission of Study Recommendations for 8 (eight) Risks for the June 2021 position and has followed up with letter Number 153/DK/BPD/2021 dated September 16, 2021 regarding Evaluation of Submission of Study Recommendations for the 8 (eight) Risks of the June 2021 Position.
l. On September 15, 2021, evaluation of the Branch Risk Profile Report for the position of June 2021 has been followed up with letter Number 151/DK/BPD/2021 dated September 15, 2021, regarding the Evaluation Results of the Branch Risk Profile Report for the position of June 2021.
m. On September 24, 2021, an evaluation of the Bank Soundness Level Report (TKB) for the June 2021 position has been carried out and has been followed up with letter Number 169/DK/BPD/2021 dated September 29, 2021 regarding the Evaluation Results of the Bank Soundness Level Report (TKB) for the June 2021 position.
n. On September 24, 2021, evaluate the Minimum Capital Adequacy Requirement (KPMM) for the position of June 2021 and has followed up with letter Number 170/DK/BPD/2021 dated September 29, 2021 regarding the Minimum Capital Adequacy Requirement (KPMM) Report according to the Risk Profile for the position June 2021 .
o. On September 28, 2021, an evaluation of the June 2021 Capital Position Stress Testing Report will be carried out, followed up by monitoring the evaluation results.
p. On November 4, 2021, evaluate the Risk Profile Report for September 2021 position and has followed up with letter Number 215/DK/BPD/2021 dated December 21, 2021 regarding Evaluation Results for Submission of Bank Risk Profile Report for September 2021 position.
q. On November 4, 2021, an evaluation of the Branch Risk Profile Report

Risiko Cabang posisi September 2021 dan telah ditindaklanjuti dengan surat Nomor 227/DK/BPD/2021 tanggal 30 Desember 2021 perihal Laporan Profil Risiko Cabang posisi September 2021.

r. Tanggal 6 Desember 2021 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi September 2021 dan telah ditindaklanjuti dengan surat Nomor 218/DK/BPD/2021 tanggal 21 Desember 2021 perihal Evaluasi Kewajiban Pemenuhan Modal Minimum (KPMM) sesuai Profil Risiko posisi September 2021.

Evaluasi terkait Pelaksanaan Tugas Satker Kepatuhan dan Fungsi Kepatuhan sebagai berikut:

a. Tanggal 23 Maret 2021 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2020 dan telah ditindaklanjuti dengan surat Nomor 061/DK/BPD/2021 tanggal 26 April 2021 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2020.
b. Tanggal 8 September 2021 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 154/DK/BPD/2021 tanggal 16 September 2021 perihal Hasil Evaluasi atas Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2021.
c. Tanggal 17 Nopember 2021 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 225/DK/BPD/2021 tanggal 29 Desember 2021 perihak Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2021.

for the position of September 2021 has been followed up with letter Number 227/DK/BPD/2021 dated December 30, 2021 regarding the Branch Risk Profile Report for the position of September 2021.

r. On December 6, 2021, evaluate the Minimum Capital Adequacy Requirement (KPMM) for the September 2021 position and has followed up with letter Number 218/DK/BPD/2021 dated December 21, 2021 regarding Evaluation of the Minimum Capital Adequacy Requirement (KPMM) according to the Risk Profile for the September 2021 position. .

Evaluation regarding to the Implementation of Compliance Work Unit Duties and Functions as follows:

a. On March 23, 2021, evaluate the Report on the Implementation of Duties and Responsibilities of the Director of Compliance for Semester II of 2020 and has followed up with letter Number 061/DK/BPD/2021 dated April 26, 2021 regarding the Report on the Implementation of Duties and Responsibilities of the Director of Compliance for Semester II of 2020 .
b. On September 8, 2021, evaluation of the Report on the Implementation of Duties and Responsibilities of the Director of Compliance for Semester I of 2021 has been carried out and has been followed up with letter Number 154/DK/BPD/2021 dated September 16, 2021 regarding the Evaluation Results of the Report on the Implementation of Duties and Responsibilities of the Director of Compliance Semester. I Year 2021.
c. On November 17, 2021, an evaluation of the Report on the Implementation of Duties and Responsibilities of the of Director of Compliance in Quarter III of 2021 has been carried out and has been followed up with letter Number 225/DK/BPD/2021 dated December 29, 2021 regarding the Report on the Implementation of Duties and Responsibilities of the Director of Compliance in Quarter III of 2021.

Komite Remunerasi Dan Nominasi

A. Struktur Keanggotaan, Keahlian dan Independensi Komite Remunerasi dan Nominasi.

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:

Remuneration and Nomination Committee

A. Membership Structure, Expertise and Independence of the Remuneration and Nomination Committee.

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 December 22, 2020 regarding the Second Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2019, The structure of the Committee Membership, Remuneration and Nomination Committee is 7 (seven) people as

Tabel Struktur Komite Remunerasi dan Nominasi
Table of Remuneration and Nomination Committee Structure

Nama / Name	**Jabatan** / Position
Ida Bagus Wibawa, S.E	Ketua merangkap Anggota Chairman Councurently Member
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	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

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

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. 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.
   d. Menganalisa/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;
   e. Membuat laporan atas segala pelaksanaan tugas kepada Dewan Komisaris setiap 3 (tiga) bulan dan setiap akhir tahun buku; dan
   f. Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Remunerasi dan Nominasi.
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.

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. 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.
   d. Analyze/evaluate every letter/memo received/incoming related to the scope of duties and responsibilities, both internally and externally and report the results to the Board of Commissioners;
   e. Make a report on all the implementation of duties to the Board of Commissioners every 3 (three) months and at the end of each financial year; and
   f. Carry out other tasks assigned by the Board of Commissioners related to the scope of duties of the Remuneration and Nomination Committee.
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.

Tabel Remunerasi Komite Remunerasi dan Nominasi /
Remuneration Table of the Remuneration and Nomination Committee

JENIS REMUNERASI DAN FASILITAS LAIN Type of Remuneration and Other Facilities	JUMLAH YANG DITERIMA DALAM 1 TAHUN Amount Receive in 1 Year	
	ORANG Person	JUMLAH RUPIAH Amount Rupiah
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, honorarium, bonus, routine allowance, tantiem, and other facilities in the form of non-in kind)	1	223.417.262,00

Tabel Remunerasi Komite Remunerasi dan Nominasi /
Remuneration Table of the Remuneration and Nomination Committee

JENIS REMUNERASI DAN FASILITAS LAIN Type of Remuneration and Other Facilities	JUMLAH YANG DITERIMA DALAM 1 TAHUN Amount Receive in 1 Year	
	ORANG Person	JUMLAH RUPIAH Amount Rupiah
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang :		
a. dapat dimiliki	1	Nihil
b. tidak dapat dimiliki		Nil
Other facilities in the form of in-kind (transportation, health insurance) which:		
a. can be owned		
b. cannot be owned		
TOTAL	**2**	**223.417.262,00**

C. Frekuensi Rapat Komite Remunerasi dan Nominasi

Selama Tahun 2021 Komite Remunerasi dan Nominasi melakukan rapat sebanyak 9 kali, dengan rincian sebagai berikut:

C. Frequency of Remuneration and Nomination Committee Meetings

During 2021 the Remuneration and Nomination Committee held 9 meetings, with the following details:

Tabel Rapat Komite Remunerasi dan Nominasi
Table of Remuneration and Nomination Committee Meeting

No.	Tanggal / Date	Keterangan / Description
1.	9 Februari 2021 February 9, 2021	Pembahasan Draft Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Bali tentang Remunerasi dan Fasilitas Kepada Anggota Komite Independen. Discussion of the Draft Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Bali concerning Remuneration and Facilities for Independent Committee Members.
2.	9 Februari 2021 February 9, 2021	Pembahasan Metode Perhitungan Pemberian Tantiem Kepada Pengurus dan Bonus Kepada Karyawan Tahun Buku 2020. Discussion on the Calculation Method of Giving Tantiem to Management and Bonuses to Employees for 2020 Fiscal Year.
3.	18 Februari 2021 February 18, 2021	Pembahasan Kajian Honorarium Anggota Komite Independen 2021. Discussion of the Honorarium Review of 2021 Independent Committee Member.
4.	24 Februari 2021 February 24, 2021	Pembahasan Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus dan Karyawan Bank BPD Bali Discussion on the Provision of Religious Holiday Allowances to the Management and Employees of Bank BPD Bali.
5.	6 Mei 2021 May 6, 2021	Pembahasan Pembaharuan Perjanjian Kerja Bersama (PKB). Discussion on Renewal of Collective Labor Agreement (PKB).
6.	29 Juni 2021 June 29, 2021	Pembahasan Sistem *Grading* dan Remunerasi Karyawan. Discussion of the Grading System and Employee Remuneration.
7.	28 Juli 2021 July 28, 2021	Pembahasan Pemberian Tambahan Penghasilan. Discussion on Provision of Additional Income.
8.	2 September 2021 September 2, 2021	Pembahasan Pengaturan Remunerasi, Fasilitas dan Penghargaan Masa Kerja Anggota Komite Independen Dewan Komisaris. Discussion on Remuneration, Facilities and Awards for Members of the Independent Committee of the Board of Commissioners.

Tabel Rapat Komite Remunerasi dan Nominasi
Table of Remuneration and Nomination Committee Meeting

No.	Tanggal / Date	Keterangan / Description
9.	13 Oktober 2021 October 13, 2021	Pembahasan *Draft* Perubahan Kedua Atas Keputusan Direksi Nomor 0308/KEP/DIR/SDM/2016 tentang Buku Pedoman Perusahaan Sumber Daya Manusia. Discussion of the Second Amendment Draft on the Decree of the Board of Directors Number 0308/KEP/DIR/SDM/2016 concerning the Human Resources Company Manual.

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.

D. 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:
      Pada tahun 2021 Komite Remunerasi dan Nominasi tidak ada melakukan evaluasi kebijakan remunerasi Direksi dan Dewan Komisaris yang telah mendapat persetujuan RUPS sesuai dengan Akta Nomor 93 (sembilan puluh tiga) tanggal 27 Maret 2019

   b. Pejabat Eksekutif dan pegawai dan telah disampaikan kepada Direksi sebagai berikut
      1) Tanggal 9 Februari 2021 melakukan kajian Tantiem kepada Pengurus dan Bonus kepada Karyawan tahun buku 2020 dan telah ditindaklanjuti dengan surat Nomor 018/DK/BPD/2021 tanggal 9 Februari 2021 perihal Persetujuan Pemberian Tantiem kepada Pengurus dan Bonus kepada Karyawan Tahun Buku 2020.
      2) Tanggal 9 Februari 2021 melakukan kajian Tantiem kepada Pengurus dan Bonus kepada Karyawan tahun buku 2020 dan telah ditindaklanjuti dengan Surat Nomor 019/DK/BPD/2021 tanggal 9 Februari 2021 perihal Pemberian Bonus kepada Anggota Komite Independen Tahun Buku 2020.
      3) Surat Nomor 020a/DK/BPD/2021 tanggal 10 Februari 2021 perihal Penyampaian *Draft* Surat Keputusan tentang Remunerasi, Fasilitas dan Penghargaan Masa Kerja Anggota Komite Independen Dewan Komisaris.
      4) Tanggal 10 Februari 2021 melakukan kajian Honorarium Anggota Komite Independen 2021 dan telah ditindaklanjuti dengan surat Nomor 029/DK/BPD/2021 tanggal 18 Februari

D. 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 have obtained the approval of the GMS in accordance with Deed Number 93 (ninety three) dated March 27, 2019 as follows:
      In 2021 the Remuneration and Nomination Committee did not evaluate the remuneration policy of the Board of Directors and the Board of Commissioners which had been approved by the GMS in accordance with Deed Number 93 (ninety three) dated March 27, 2019.
   b. Executive Officers and employees and has been submitted to the Board of Directors as follows:
      1) On February 9, 2021, conducted a review of Tantiem to Management and Bonuses to Employees for the financial year 2020 and has been followed up with letter Number 018/DK/BPD/2021 dated February 9, 2021 regarding Approval for Giving Tantiem to Management and Bonuses to Employees for the Financial Year 2020.
      2) On February 9, 2021, conducted a review of Tantiem to Management and Bonuses to Employees for the financial year 2020 and has been followed up with Letter Number 019/DK/BPD/2021 dated February 9, 2021 regarding the Provision of Bonuses to Members of the Independent Committee for the Financial Year 2020.
      3) Letter Number 020a/DK/BPD/2021 dated 10 February 2021 regarding Submission of a Draft Decision Letter concerning Remuneration, Facilities and Service Period Awards for Members of the Independent Committee of the Board of Commissioners.
      4) On February 10, 2021, a review of the 2021 Independent Committee Member Honorarium has been carried out and has been followed up with letter Number 029/DK/BPD/2021

2021 perihal Penyesuaian Honorarium Anggota Komite Independen.

5) Tanggal 24 Pebruari 2021 melakukan kajian Permohonan Persetujuan Pemberian THR 2021 dan telah ditindaklanjuti dengan surat Nomor 036/DK/BPD/2021 tanggal 25 Pebruari 2021 perihal Persetujuan Pemberian THR Keagamaan Tahun 2021.
6) Surat Nomor 037DK/BPD/2021 tanggal 25 Pebruari 2021 perihal Pemberian THR Keagamaan Tahun 2021 kepada Anggota Komite Independen.
7) Tanggal 18 Pebruari 2021 melakukan kajian Laporan Tahunan Dana Pensiun Bank BPD Bali 2019 dan telah ditindaklanjuti dengan surat Nomor 044/DK/BPD/2021 tanggal 12 Maret 2021 perihal Persetujuan Perubahan Peraturan Dana Pensiun dan Penyesuaian Manfaat Pensiun Bank BPD Bali.
8) Surat Nomor 068/DK/BPD/2021 tanggal 6 Mei 2021 perihal Tanggapan atas Permohonan Pertimbangan atas Pembaharuan Perjanjian Kerja Bersama (PKB).
9) Tanggal 17 Mei 2021 melakukan kajian Sistem *Grading* dan Tunjangan Jabatan 2021 dan telah ditindaklanjuti dengan surat Nomor 100/DK/BPD/2021 tanggal 29 Juni 2021 perihal Tanggapan atas Permohonan Persetujuan Sistem *Grading* dan Remunerasi Karyawan.
10) Tanggal 27 Juli 2021 melakukan kajian Permohonan Persetujuan Pemberian Tamsil Semester I Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 128/DK/BPD/2021 tanggal 28 Juli 2021 perihal Persetujuan Pemberian Tambahan Penghasilan Karyawan Semester I Tahun 2021.
11) Surat Nomor 129/DK/BPD/2021 tanggal 28 Juli 2021 perihal Pemberian Tambahan Penghasilan Anggota Komite Independen Semester I/2021.
12) Tanggal 9 Agustus 2021 melakukan kajian Tindak Lanjut atas Kajian Kantor Pusat tentang Surat Keputusan Remunerasi Anggota Komite Independen 2021 dan telah ditindaklanjuti dengan Rekomendasi Komite Remunerasi dan Nominasi yang disampaikan kepada Dewan Komisaris tanggal 2 September 2021 perihal Penyampaian Rekomendasi *Draft* Kajian Surat Keputusan tentang Remunerasi dan Fasilitas Anggota Komite Pihak Independen Bank BPD Bali.
13) Surat Nomor 146/DK/BPD/2021 tanggal 3 September 2021 perihal Penyampaian *Draft* Kajian Surat Keputusan tentang Remunerasi dan Fasilitas Anggota Komite Pihak Independen Bank BPD Bali.
14) Tanggal 22 September 2021 melakukan kajian Perubahan BPP SDM dan telah ditindaklanjuti dengan Rekomendasi Komite Remunerasi dan Nominasi yang disampaikan kepada Dewan Komisaris tanggal 13 Oktober 2021

dated February 18, 2021 regarding the Adjustment of the Independent Committee Member Honorarium.

5) On February 24, 2021, a review of the Application for Approval for the Granting of THR 2021 has been carried out and has been followed up with letter Number 036/DK/BPD/2021 dated February 25, 2021 regarding Approval for the Granting of Religious THR in 2021.
6) Letter Number 037DK/BPD/2021 dated February 25, 2021 regarding the Granting of the 2021 Religious THR to Members of the Independent Committee.
7) On February 18, 2021, reviewed the 2019 Bank BPD Bali Pension Fund Annual Report and has followed up with letter Number 044/DK/BPD/2021 dated March 12, 2021 regarding Approval of Changes to Pension Fund Regulations and Adjustment of Pension Benefits of Bank BPD Bali.
8) Letter Number 068/DK/BPD/2021 dated May 6, 2021 regarding Responses to Requests for Consideration on Renewal of Collective Labor Agreements (PKB).
9) On May 17, 2021, conducted a review of the Grading System and Position Allowances 2021 and has followed up with letter Number 100/DK/BPD/2021 dated June 29, 2021 regarding Responses to Applications for Approval of the Grading System and Employee Remuneration.
10) On July 27, 2021, reviewed the Application for Approval for the Granting of Semester I of 2021 and has been followed up with letter Number 128/DK/BPD/2021 dated July 28, 2021 regarding Approval for the Provision of Additional Employee Income for the First Semester of 2021.
11) Letter Number 129/DK/BPD/2021 dated July 28, 2021 regarding Provision of Additional Income for Independent Committee Members for Semester I/2021.
12) On August 9, 2021 conducted a follow-up study on the Head Office Study on the 2021 Independent Committee Member Remuneration Decision Letter and was followed up with the Remuneration and Nomination Committee Recommendation which was submitted to the Board of Commissioners on September 2, 2021 regarding Submission of a Recommendation on the Review of a Decision Letter on Remuneration and Facilities for Independent Party Committee Members of Bank BPD Bali.
13) Letter Number 146/DK/BPD/2021 dated September 3, 2021 regarding Submission of the Draft Study of Decision Letters concerning Remuneration and Facilities for Members of the Independent Party Committee of Bank BPD Bali.
14) On September 22, 2021, to review the changes to the HR BPP and followed up with the Recommendation of the Remuneration and Nomination Committee which was submitted to the Board of Commissioners on October 13, 2021 regarding Submission

perihal Penyampaian Rekomendasi Perubahan Buku Pedoman Perusahaan Sumber Daya Manusia (BPP SDM) Bank BPD Bali.

15) Surat Dewan Nomor 186/DK/BPD/2021 tanggal 13 Oktober 2021 perihal Persetujuan Perubahan Buku Pedoman Perusahaan Sumber Daya Manusia (BPP SDM) Bank BPD Bali.

16) Tanggal 21 Desember 2021 melakukan kajian Perubahan Peraturan Dana Pensiun Karyawan Bank BPD Bali.

2. Terkait dengan kebijakan nominasi
   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.

3. Komite Remunerasi dan Nominasi telah memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris sebagai berikut:
   Pada tahun 2021 Komite Remunerasi dan Nominasi tidak ada memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris mengingat tidak ada pergantian anggota Komite Dewan Komisaris.

Komite-Komite di Bawah Direksi

Dalam rangka melaksanakan prinsip-prinsip pelaksanaan tata kelola yang baik, Direksi membentuk komite sebanyak 5 (lima) komite yaitu:

Komite Manajemen Risiko

Dalam rangka pelaksanaan proses dan system Manajemen Risiko yang efektif Bank BPD Bali telah membentuk Komite Manajemen Risiko sesuai dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas serta kemampuan Bank BPD Bali.

Pembentukan Komite Manajemen Risiko telah ditetapkan dalam Keputusan Direksi Nomor 0416/KEP/DIR/MRO/2016 tentang Perubahan atas Keputusan Direksi Bank BPD Bali Nomor 0123.102.110.2012.2 tentang Komite Manajemen Risiko Bank BPD Bali.

A. Struktur Komite Manajemen Risiko

Struktur Komite Manajemen Risiko Bank BPD Bali adalah sebagai berikut:

of Recommendations for Changes to the Human Resources Company Guidebook (BPP SDM) of Bank BPD Bali.

15) The Board Letter Number 186/DK/BPD/2021 dated October 13, 2021 regarding Approval of Changes in the Human Resources Company Guidebook (BPP SDM) of Bank BPD Bali.

16) On December 21, 2021, to review the Amendment to the Regulations for the Employee Pension Fund of Bank BPD Bali.

2. Regarding to the nomination policy
   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.
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:
   In 2021 the Remuneration and Nomination Committee did not provide recommendations for candidates for Independent Parties who could become members of the Committee to the Board of Commissioners considering that there was no change in members of the Committee for the Board of Commissioners.

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:

Risk Management Committee

In order to implement an effective Risk Management process and system, Bank BPD Bali has established a Risk Management Committee in accordance with the objectives and business policies, proportion and complexity as well as the capacity of Bank BPD 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 Bank BPD Bali Number 0123.102.110.2012.2 concerning the Risk Management Committee of Bank BPD Bali.

A. Risk Management Committee Structure

The structure of the Bank BPD 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 Credit Direktur Operasional / Director of Operations Direktur Bisnis Non Kredit / Director of Business Non Credit 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 2021, Komite Manajemen Risiko melakukan rapat sebanyak 8 (delapan) kali dengan realisasi program kerja sebagai berikut:

C. Frequency of Risk Management Committee Meetings

During 2021, the Risk Management Committee held 8 (eight) 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.	18 Januari 2021 January 18, 2021	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Desember 2020 Discussion Meeting on Bank Soundness Level Report as December 2020
2.	17 Februari 2021 February 17, 2021	Rapat Pembahasan *Fraud* Internal dan *Fraud* Eksternal Discussion Meeting on Internal Fraud and External Fraud
3.	12 Maret 2021 March 12, 2021	1. Rapat Pembahasan *Stress Testing* Likuiditas dan Ketahanan Permodalan Tahun 2021; dan 2. Rapat Pembahasan Perubahan *Risk Appetite*, *Risk Tolerance*, dan *Risk Limit* Tahun 2021 1. Discussion Meeting on Liquidity and Capital Resilience Stress Testing of 2021; and 2. Discussion Meeting on Changes in Risk Appetite, Risk Tolerance, and Risk Limit in 2021

Tabel Rapat Komite Manajemen Risiko
Table of Risk Management Committee Meeting

No.	Tanggal / Date	Keterangan / Description
4.	21 April 2021 April 21, 2021	Rapat Pembahasan Laporan Profil Risiko Bank Posisi Maret 2021 Discussion Meeting of Bank Risk Profile Report Position March 2021
5.	26 Juli 2021 July 26, 2021	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Juni 2021 Discussion Meeting of Bank Soundness Level Report Position June 2021
6.	27 Juli 2021 July 27, 2021	Rapat Pembahasan Perubahan Kedua *Risk Limit* 2021 Discussion Meeting on the Second Amendmen of Risk Limit 2021
7.	19 Oktober 2021 October 19, 2021	Rapat Pembahasan Laporan Profil Risiko Bank Posisi September 2021 Discussion Meeting Bank Risk Profile Report Position September 2021
8.	29 Desember 2021 December 29, 2021	Rapat Pembahasan Penetapan *Risk Appetite, Risk Tolerance, dan Risk Limit* 2022 Discussion Meeting on Determining Risk Appetite, Risk Tolerance, and Risk Limit 2022

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.

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) Bank BPD Bali.

A. Struktur Komite Kebijakan Perkreditan

Anggota Komite Kebijakan Perkreditan Bank BPD Bali sebagai berikut:

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 Bank BPD Bali.

A. Credit Policy Committee Structure

Members of the Credit Policy Committee of Bank BPD Bali are as follows:

Ketua / Chairman	Direktur Utama / President Director
Wakil Ketua / Deputy Chairman	Direktur Kredit / Director of Credit
Sekretaris / Secretary	Kepala Divisi Kredit / Head of Credit Division
Anggota / Members :	1. Direktur Operasional / Director of Operation 2. Direktur Bisnis Non Kredit / Non Credit Business Director 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 (Credit Division) 2. Kepala Bagian Kredit Korporasi (Divisi Kredit) / Head of Corporate Credit Division (Loan Division) 3. Kepala Bagian Ritel, Mikro, dan Konsumer (Divisi Kredit) / Head of Retail, Micro, and Consumer (Loan Division) 4. Kepala Bagian Penyelamatan Kredit (Divisi Kredit) / Head of Credit Rescue Division (Loan 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;
   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 perundangundangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
   f. Penyelesaian kredit bermasalah sesuai dengan ketentuan yang berlaku;
   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 Kepatuhan dan Kepala SKAI & Anti *Fraud* dalam kedudukannya sebagai anggota KKP tidak ikut dalam pengambilan keputusan seperti halnya anggota KKP yang lain;
8. Kepala Divisi Kepatuhan 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.

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. 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 applicable ;
   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 Credit Policy Committee members do not participate in decision making like other Credit Policy Committee 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. Frekuensi Rapat Komite Kebijakan Perkreditan

Selama Tahun 2021, Komite Kebijakan Perkreditan melakukan rapat sebanyak 6 (enam) kali dengan realisasi program kerja sebagai berikut:

C. Frequency of Credit Policy Committee Meetings

During 2021, the Credit Policy Committee held 6 meetings with the realization of the following work programs:

Tabel Rapat Komite Kebijakan Perkreditan
Table of Credit Policy Committee Meeting

NO	Tanggal/ Date	Keterangan/Description
1.	22 Januari 2021 January 22, 2021	1. *Draft* Perubahan IV Keputusan Direksi Nomor 0132/KEP/DIR/KRD/2020 Tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran *Coronavirus Disease* 2019 (*Covid-19*). 2. Perubahan II Keputusan Direksi Nomor 0007/KEP/DIR/KRD/2014 tentang Kewenangan Memutus Satu Paket Pemberian Kredit dan Pengelolaan Debitur 1. Draft of Amendment IV to the Decree of the Board of Directors Number 0132/KEP/DIR/KRD/2020 concerning Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (Covid-19). 2. Amendment II to the Decree of the Board of Directors Number 0007/KEP/DIR/KRD/2014 concerning the Authority to Decide on a Credit Disbursement and Debtor Management Submission
2.	25 Januari 2021 January 25, 2021	1. Perubahan IX Keputusan Direksi Nomor 0318/KEP/DIR/KRD/2014 Tentang SKIM Kredit Multiguna. 2. Pembahasan Parameter *Skoring* pada Aplikasi LOS. 3. Perubahan VIII Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP KUR. 1. Amendment IX to Decree of the Board of Directors Number 0318/KEP/DIR/KRD/2014 concerning Multipurpose Credit SKIM. 2. Discussion of Scoring Parameters in the LOS Application. 3. Amendment VIII of Decree of the Board of Directors Number 0259/KEP/DIR/KRD/2016 concerning the SOP of People's Business Credit
3.	6 April 2021 April 6, 2021	1. *Draft* Perubahan Ke-X (Kesepuluh) Skim Kredit Multiguna. 2. *Draft* Keputusan Direksi tentang Skim Kredit Peralihan Plus 3. *Draft* Keputusan Direksi tentang *Mobile Collection*. 4. *Draft* Keputusan Direksi tentang Skim Kredit Mesari (Membangun Masyarakat Bali). 1. Draft of the X (Tenth) Amendment to the Multipurpose Credit Scheme. 2. Draft of the Decree of the Board of Directors regarding the Credit Transisional Plus Scheme 3. Draft of Decree of the Board of Directors regarding Mobile Collection. 4. Draft Decree of the Board of Directors regarding the Credit Scheme of Mesari (Developing Balinese Society).
4.	16 Juni 2021 June 16, 2021	1. *Draft* Keputusan Direksi Perubahan Ke-VIII (Kedelapan) Tentang SOP KUR. 2. *Draft* Keputusan Direksi Perubahan Ke-VI (Keenam) Tentang Skim Kredit Usaha Persiapan Pensiun (KUPP) 3. *Draft* Keputusan Direksi Perubahan Ke-III (Ketiga) Tentang Skim KKLK. 1. Draft of Decree of the Board of Directors for the VIII (Eighth) Amendment to the SOP of People's Business Credit. 2. Draft of the Decree of the Board of Directors for the VI (Sixth) Amendment concerning the Business Credit Scheme of Retirement Preparation (KUPP) 3. Draft Decree of the Board of Directors for the III (Third) Amendment concerning the KKLK Scheme.
5.	22 September 2021 September 22, 2021	Draft Keputusan Direksi Tentang Kewenangan Pemberian Keringanan Tunggakan Bunga, Denda Dan Biaya. Draft of Decree of the Board of Directors concerning the Authority for Granting Arrears of Interest, Fines and Fees.

Tabel Rapat Komite Kebijakan Perkreditan
Table of Credit Policy Committee Meeting

NO	Tanggal/ Date	Keterangan/Description
6.	17 Desember 2021 December 17, 2021	1. *Draft* SOP Kredit Multiguna (Penggabungan Skim Kredit Multiguna). 2. Harmonisasi pengkategorian risiko kredit melalui penetapan klastering. 3. Simplikasi PAK Restrukturisasi *Covid-19*. 1. Draft of SOP for Multipurpose Credit (Multipurpose Credit Scheme Merger). 2. Harmonization of credit risk categorization through clustering determination. 3. Simplications of PAK Restructuring.of the Covid-19.

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.

Asset and Liability Management Committee (ALCO)

Pengelolaan seluruh risiko bisnis Bank BPD Bali harus dilakukan secara sistematis, terintegrasi dan berkesinambungan. Untuk itu, dalam proses pelaksanaan *asset* dan *liability*, Bank BPD Bali telah dilengkapi dengan ALCO, sebagaimana ditetapkan dalam Keputusan Direksi Nomor 0078/KEP/DIR/TRS/2021 tanggal 18 Februari 2021 tentang Tim *Assets And Liability Management Committee* (ALCO) Dan Tim Kelompok Pendukung ALCO (KPA).

Asset and Liability Management Committee (ALCO)

Management of all business risks of Bank BPD Bali must carry out systematically, integrated and continuously. For this reason, in the process of implementing assets and liabilities, Bank BPD Bali has been equipped with ALCO, as stipulated in the Decree of the Board of Directors Number 0078/KEP/DIR/TRS/2021 dated February 18, 2021 concerning the Assets and Liability Management Committee (ALCO) Team and the ALCO Support Group Team (KPA).

A. Struktur *Asset and Liability Management Committee* (ALCO)

Komposisi keanggotaan ALCO adalah sebagai berikut:

A. Asset And Liability Management 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 Business Non Credit
Ketua III merangkap Anggota / Chairman III concurrently Member	Direktur Kredit / Director of Credit
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 II merangkap Anggota / Secretary II concurrently Member	Kepala Divisi Perencanaan Strategis / Head of the Strategic Planning Division
Anggota / Members	1. Kepala Divisi Dana dan Jasa / Head of Funds and Services Division 2. Kepala Divisi Kredit / Head of Credit Division 3. Kepala Divisi Teknologi Informasi / Head of the Information Technology Division 4. Kepala Divisi Operasional, Keuangan & Akuntasi / Head of Operational, Finance & Accounting Division

B. Tugas dan Tanggung Jawab *Asset and Liability Management 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 menetapkan tarif layanan;
   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 and Liability Management Committee* (ALCO)

Selama Tahun 2021, *Asset And Liability Management Committee* melakukan rapat sebanyak 18 (delapan belas) kali dengan realisasi program kerja sebagai berikut:

B. Duties and Responsibilities of the Asset and Liability Management 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. 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 and Liability Management Committee (ALCO) Meetings

During 2021, the Asset And Liability Management Committee held 18 (eight teen) meetings with the realization of the following work programs:

Tabel Rapat Asset and Liability Management Committee (ALCO)
Table of Asset and Liability Management Committee Meeting (ALCO)

NO.	Tanggal/ Date	Keterangan/ Description
1.	22 Januari 2021 January 22, 2021	Membahas tarif layanan Bali Unik dan simulasi bila dilakukan perpanjangan & penambahan dana PEN Discussing Bali Unique service tariffs and simulations if PEN funds are extended & added
2.	8 Februari 2021 February 8,2021	1. Keputusan Direksi Nomor 0058/KEP/DIR/TRS/2021 tentang Perubahan atas Keputusan Direksi Nomor 0591/KEP/DIR/TRS/2020 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan,Deposito) dan Perkreditan. 2. Keputusan Direksi Nomor 0062/KEP/DIR/TRS/2021 tentang Perubahan atas Keputusan Direksi Nomor 0592/KEP/DIR/TRS/2020 tentang Ketentuan Tarif Layanan. 1. Decree of the Board of Directors Number 0058/KEP/DIR/TRS/2021 concerning Amendment to Decision of the Board of Directors Number 0591/KEP/DIR/TRS/2020 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Deposits) and Credit. 2. Decree of the Board of Directors Number 0062/KEP/DIR/TRS/2021 concerning Amendment to Decision of the Board of Directors Number 0592/KEP/DIR/TRS/2020 concerning Provisions for Service Tariffs.
3.	26 Februari 2021 February 26, 2021	Keputusan Direksi Nomor 0102/KEP/DIR/TRS/2021 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0591/KEP/DIR/TRS/2020 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan,Deposito) dan Perkreditan Decree of the Board of Directors Number 0102/KEP/DIR/TRS/2021 concerning the Second Amendment to the Decision of the Board of Directors Number 0591/KEP/DIR/TRS/2020 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Deposits) and Credit
4.	16 Maret 2021 March 16, 2021	1. Keputusan Direksi Nomor 0131/KEP/DIR/TRS/2021 tentang Perubahan Ketiga atas Keputusan Direksi Nomor 0591/KEP/DIR/TRS/2020 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan,Deposito) dan Perkreditan. 2. Keputusan Direksi Nomor 0132/KEP/DIR/TRS/2021 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0592/KEP/DIR/TRS/2020 tentang Tarif Layanan 1. Decree of the Board of Directors Number 0131/KEP/DIR/TRS/2021 concerning the Third Amendment to the Decree of the Board of Directors Number 0591/KEP/DIR/TRS/2020 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Deposits) and Credit. 2. Decree of the Board of Directors Number 0132/KEP/DIR/TRS/2021 concerning the Second Amendment to the Decree of the Board of Directors Number 0592/KEP/DIR/TRS/2020 concerning Service Tariffs
5.	27 April 2021 April 27, 2021	Keputusan Direksi Nomor 0202/KEP/DIR/TRS/2021 tentang Perubahan Keempat atas Keputusan Direksi Nomor 0591/KEP/DIR/TRS/2020 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan,Deposito) dan Perkreditan Decree of the Board of Directors Number 0202/KEP/DIR/TRS/2021 concerning the Fourth Amendment to the Decree of the Board of Directors Number 0591/KEP/DIR/TRS/2020 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Deposits) and Credit
6.	31 Mei 2021 May 31, 2021	Keputusan Direksi Nomor 01259/KEP/DIR/TRS/2021 tentang Perubahan Kelima atas Keputusan Direksi Nomor 0591/KEP/DIR/TRS/2020 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan,Deposito) dan Perkreditan Decree of the Board of Directors Number 01259/KEP/DIR/TRS/2021 concerning the Fifth Amendment to the Decree of the Board of Directors Number 0591/KEP/DIR/TRS/2020 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Deposits) and Credit
7.	10 Juni 2021 June 10, 2021	1. Keputusan Direksi Nomor 0284/KEP/DIR/TRS/2021 tentang Perubahan Keenam atas Keputusan Direksi Nomor 0591/KEP/DIR/TRS/2020 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan,Deposito) dan Perkreditan. 2. Keputusan Direksi Nomor 0283/KEP/DIR/TRS/2021 tentang Perubahan Ketiga atas Keputusan Direksi Nomor 0592/KEP/DIR/TRS/2020 tentang Tarif Layanan 1. Decree of the Board of Directors Number 0284/KEP/DIR/TRS/2021 concerning the Sixth Amendment to the Decree of the Board of Directors Number 0591/KEP/DIR/TRS/2020 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Deposits) and Credit. 2. Decree of the Board of Directors Number 0283/KEP/DIR/TRS/2021 concerning the Third Amendment to the Decree of the Board of Directors Number 0592/KEP/DIR/TRS/2020 concerning Service Tariffs
8.	17 Juni 2021 June 17, 2021	Keputusan Direksi Nomor 0296/KEP/DIR/TRS/2021 tentang Perubahan Keempat atas Keputusan Direksi Nomor 0592/KEP/DIR/TRS/2020 tentang Tarif Layanan Decree of the Board of Directors Number 0296/KEP/DIR/TRS/2021 concerning the Fourth Amendment to the Decree of the Board of Directors Number 0592/KEP/DIR/TRS/2020 concerning Service Tariffs

Tabel Rapat Asset and Liability Management Committee (ALCO)

Table of Asset and Liability Management Committee Meeting (ALCO)

NO.	Tanggal/ Date	Keterangan/ Description
9.	29 Juni 2021 June 29, 2021	1. Keputusan Direksi Nomor 0327/KEP/DIR/TRS/2021 tentang Perubahan Ketujuh atas Keputusan Direksi Nomor 0591/KEP/DIR/TRS/2020 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan,Deposito) dan Perkreditan. 2. Keputusan Direksi Nomor 0296/KEP/DIR/TRS/2021 tentang Perubahan Kelima atas Keputusan Direksi Nomor 0592/KEP/DIR/TRS/2020 tentang Tarif Layanan 1. Decree of the Board of Directors Number 0327/KEP/DIR/TRS/2021 concerning the Seventh Amendment to the Decree of the Board of Directors Number 0591/KEP/DIR/TRS/2020 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Deposits) and Credit. 2. Decree of the Board of Directors Number 0296/KEP/DIR/TRS/2021 concerning the Fifth Amendment to the Decree of the Board of Directors Number 0592/KEP/DIR/TRS/2020 concerning Service Tariffs
10.	2 Juli 2021 July 2, 2021	Keputusan Direksi Nomor 0350/KEP/DIR/TRS/2021 tentang Perubahan Keenam atas Keputusan Direksi Nomor 0592/KEP/DIR/TRS/2020 tentang Tarif Layanan Decree of the Board of Directors Number 0350/KEP/DIR/TRS/2021 concerning the Sixth Amendment to the Decree of the Board of Directors Number 0592/KEP/DIR/TRS/2020 concerning Service Tariffs
11.	29 Juli 2021 July 29,2021	Rapat Pembahasan Tentang peningkatan Fee base income Discussion Meeting on increasing Fee base income
12.	24 Agustus 2021 August 24, 2021	Keputusan Direksi Nomor 0445/KEP/DIR/TRS/2021 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) dan Perkreditan. Decree of the Board of Directors Number 0445/KEP/DIR/TRS/2021 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Time Deposits) and Credit.
13.	28 September 2021 September 28, 2021	Keputusan Direksi Nomor 0508/KEP/DIR/TRS/2021 tentang Ketentuan Tarif Layanan Decree of the Board of Directors Number 0508/KEP/DIR/TRS/2021 concerning Provisions for Service Tariffs.
14.	7 Oktober 2021 October 7, 2021	Keputusan Direksi Nomor 0541/KEP/DIR/TRS/2021 tentang Perubahan atas Keputusan Direksi Nomor 0445/KEP/DIR/TRS/2021 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) dan Perkreditan. Decree of the Board of Directors Number 0541/KEP/DIR/TRS/2021 concerning Amendment to Decree of the Board of Directors Number 0445/KEP/DIR/TRS/2021 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Time Deposits) and Credit.
15.	28 Oktober 2021 October 28, 2021	Keputusan Direksi Nomor 0575/KEP/DIR/TRS/2021 tentang Perubahan atas Keputusan Direksi Nomor 0508/KEP/DIR/TRS/2021 tentang Ketentuan Tarif Layanan. Decree of the Board of Directors Number 0575/KEP/DIR/TRS/2021 concerning Amendments to the Decree of the Board of Directors Number 0508/KEP/DIR/TRS/2021 concerning Provisions for Service Tariffs.
16.	15 November 2021 November 15, 2021	Rapat pembahasan Tingkat diskonto final NCD Discussion meeting of NCD final discount rate
17.	29 November 2021 November 29, 2021	1. Keputusan Direksi Nomor 0642/KEP/DIR/TRS/2021 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0445/KEP/DIR/TRS/2021 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) dan Perkreditan. 2. Keputusan Direksi Nomor 0641/KEP/DIR/TRS/2021 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0508/KEP/DIR/TRS/2021 tentang Ketentuan Tarif Layanan. 1. Decree of the Board of Directors Number 0642/KEP/DIR/TRS/2021 concerning the Second Amendment to the Decree of the Board of Directors Number 0445/KEP/DIR/TRS/2021 concerning Provisions on Interest Rates for Deposits (Giro, Savings, Time Deposits) and Credit. 2. Decree of the Board of Directors Number 0641/KEP/DIR/TRS/2021 concerning the Second Amendment to the Decree of the Board of Directors Number 0508/KEP/DIR/TRS/2021 concerning Provisions for Service Tariffs.
18	23 Desember 2021 December 23, 2021	Keputusan Direksi Nomor 0696/KEP/DIR/TRS/2021 tentang Perubahan ketiga atas Keputusan Direksi Nomor 0508/KEP/DIR/TRS/2021 tentang Ketentuan Tarif Layanan Decree of the Board of Directors Number 0696/KEP/DIR/TRS/2021 concerning the third amendment to the Decree of the Board of Directors Number 0508/KEP/DIR/TRS/2021 concerning Provisions for Service Tariffs

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.

Komite Pengarah Teknologi Informasi

Information Technology Steering Committee

Komite Pengarah Teknologi Informasi (selanjutnya disingkat KPTI) dibentuk berdasarkan Keputusan Direksi Nomor 0357/KEP/DIR/TIF/2021 tanggal 8 Juli 2021 tentang Komite Pengarah Teknologi Informasi (*Information Technology Steering Committee*) PT Bank Pembangunan Daerah Bali.

The Information Technology Steering Committee (hereinafter abbreviated as KPTI) was formed based on the Decree of the Board of Directors Number 0357/KEP/DIR/TIF/2021 dated July 8, 2021 regarding the Information Technology Steering Committee of PT Bank Pembangunan Daerah Bali.

A. Struktur Komite Pengarah Teknologi Informasi

A. Information Technology Steering Committee Structure

Komposisi Keanggotan Komite Pengarah Teknologi Informasi adalah sebagai berikut:

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;

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. Memberikan arahan agar langkah-langkah dalam meminimalisasi risiko atas investasi Bank pada sektor Teknologi Informasi dapat memberikan kontribusi terhadap tercapainya tujuan bisnis Bank;
7. Melakukan pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya misalnya dengan mendeteksi keusangan Teknologi Informasi dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi;
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.

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 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. Frekuensi Rapat Komite Pengarah Teknologi Informasi

Selama Tahun 2021, Komite Pengarah Teknologi Informasi melakukan rapat sebanyak 3 (tiga) kali dengan realisasi program kerja sebagai berikut:

C. Frequency of Information Technology Steering Committee Meetings

During 2021, the Information Technology Steering Committee held 3 (three) meetings with the realization of the following work programs:

Tabel Rapat Komite Pengarah Teknologi Informasi

Table of Information Technology Steering Committee Meetings

No.	Tanggal / Date	Keterangan / Description
1.	10 Februari 2021 February 10, 2021	Pembahasan 1. *Monitoring* dan *review* progress proyek tahun 2020 serta rekomendasi perbaikan tata kelola proyek untuk tahun 2021. 2. Penguatan fungsi PMO *Corporate* sesuai RSTI 2020-2024. 3. Penguatan kerjasama APEX BPR. 4. Penguatan internal bisnis proses melalui pengusulan *Enterprise Architecture*. 5. *Review Internal Fraud* dan rekomendasi penguatan pengendalian internal. 6. Evaluasi Produk dan Layanan Discussion 1. Monitoring and reviewing the progress of the 2020 project as well as recommendations for improving project governance for 2021. 2. Strengthening the PMO Corporate function according to the 2020-2024 RSTI. 3. Strengthening of APEX BPR cooperation. 4. Strengthening internal business processes through the proposed Enterprise Architecture. 5. Internal Fraud review and recommendations for strengthening internal control. 6. Product and Service Evaluation

Tabel Rapat Komite Pengarah Teknologi Informasi
Table of Information Technology Steering Committee Meetings

No.	Tanggal / Date	Keterangan / Description
2.	27 April 2021 April 27, 2021	Pembahasan 1. *Monitoring* dan *review* progress proyek strategis tahun 2021. 2. Penguataan ekosistem melalui *E-Link* BPR. 3. *Review piloting* Uang Elektronik *Server Based*. 4. Percepatan mekanisme teknis dan bisnis dari rencana layanan *Online On Boarding*. 5. *Review* pasca-pengembangan *Cardless* Transaction. 6. Penguatan internal melalui percepatan implementasi FDS dan *E-LOS* Discussion 1. Monitoring and reviewing the progress of strategic projects in 2021. 2. Strengthening the ecosystem through E-Link BPR. 3. Review of Server Based Electronic Money piloting. 4. Acceleration of technical and business mechanisms of the Online On Boarding service plan. 5. Review post-development Cardless Transaction. 6. Internal strengthening by accelerating the implementation of FDS and E-LOS
3.	18 Oktober 2021 October 18, 2021	Pembahasan 1. *Monitoring* dan *review* progress proyek strategis tahun 2021. 2. Gap analysis dan rekomendasi perbaikan tahun 2022. 3. Sosialisasi dan pembahasan *Project Charter*. 4. Pembahasan Laporan Rencana Pengembangan TI Tahun 2022 sesuai ketentuan OJK. 5. Rencana peningkatan efektivitas FDS melalui *update rule*. 6. Percepatan dan persiapan implementasi BI-FAST Discussion 1. Monitoring and reviewing the progress of strategic projects in 2021. 2. Gap analysis and recommendations for improvement in 2022. 3. Socialization and discussion of Project Charter. 4. Discussion of the 2022 IT Development Plan Report in accordance with OJK regulations. 5. Plan to increase FDS effectiveness through rule update. 6. Acceleration and preparation of BI-FAST implementation

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.

Komite Pelayanan Dan Penyelesaian Pengaduan Konsumen

Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dibentuk berdasarkan Keputusan Direksi Nomor 0154A/KEP/DIR/DJA/2020 tanggal 9 April 2020 tentang Komite Pelayanan dan Penyelesaian Pengaduan Konsumen PT Bank Pembangunan Daerah Bali.

Customer Service and Problem Solving Committee

The Customer Service and Problem Solving Committee was formed based on the Decree of the Board of Directors Number 0154A/KEP/DIR/DJA/2020 dated April 9, 2020 regarding the Committee on Service and Settlement of Consumer Complaints at PT Bank Pembangunan Daerah Bali.

A. Struktur Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Komposisi Keanggotan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen adalah sebagai berikut:

A. Structure of the Customer Service and Problem Solving Committee

The composition of the membership of the Customer Service and Problem Solving Committee is as follows:

Ketua / Chairman	Direktur Utama / President Director
Wakil Ketua / Deputy Chairman	Direktur Kredit (Ketua Pengganti) / Director of Credit (Substitute Chairman) Direktur Bisnis Non Kredit / Director of Business Non Credit 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 umum dan Kesekretariatan / Head of General and Secretarial Division Kepala Divisi Teknologi & Informasi / Head of Technology & Information Division Kepala Divisi Operasional, Keuangan & Akuntansi / Head of Operational, Finance & Accounting Division Kepala Divisi Manajemen Risiko / Head of Risk Management Division Kepala Divisi Kepatuhan / Head of Compliance Division Kepala Bagian Service Quality & Card Center / Division Head of Service Quality & Card Center Officer Service Quality & Call Center / Officer of Service Quality & Call Center

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;
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).

B. Duties and Responsibilities of the the Customer Service and Problem Solving 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. 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 Financial Service Authority (FSA).

C. Frekuensi Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Selama Tahun 2021, Komite Pelayanan dan Penyelesaian Pengaduan Konsumen melakukan rapat sebanyak 4 (empat) Kali dengan realisasi program kerja sebagai berikut:

C. Frequency of Customer Service and Problem Solving Committee Meetings

During 2021, Customer Compalining Service and Resolution Committee held 4 (four) meetings with the realization of the following work programs:

Tabel Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Table of Customer Service and Problem Solving Committee Meetings

No.	Tanggal / Date	Keterangan / Description
1.	07 Januari 2021 January 7, 2021	Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan IV Tahun 2020 Discussion on Service Reports and Settlement of Consumer Complaints for the Fourth Quarter of 2020
2.	06 April 2021 April 6, 2021	Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan I Tahun 2021 Discussion on Service Reports and Settlement of Consumer Complaints for the First Quarter of 2021
3.	06 Juli 2021 July 6, 2021	Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan II Tahun 2021 Discussion on Service Reports and Settlement of Consumer Complaints for the Second Quarter of 2021
4.	05 Oktober 2021 October 5, 2021	Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan III Tahun 2021. Discussion on Service Reports and Settlement of Consumer Complaints for the Third Quarter of 2021

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

Bank BPD Bali telah memiliki kebijakan, sistem dan prosedur penyelesaian mengenai benturan kepentingan yang mengikat setiap pengurus dan pegawai yang dimuat dalam Keputusan Direksi Bank BPD Bali Nomor 0682/KEP/DIR/KPN/2017 tanggal 22 Desember 2017 tentang Buku Pedoman Perusahaan Penerapan Tata Kelola Bank BPD Bali. Kebijakan benturan kepentingan mengatur antara lain, anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif dan Karyawan Bank BPD 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 0079/KEP/DIR/UMS/2021 tanggal 18 Februari 2021 tentang BPP Pengadaan Barang / Jasa), Pada Divisi Kredit (Keputusan Direksi Nomor 0325KEP/DIR/KRD/2020 tanggal 10 Agustus 2020 tentang Perubahan Ke XII atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang Standar Operasional Prosedur (SOP) Perkreditan) dan pada Divisi Sumber Daya Manusia (Keputusan Direksi Nomor 0302/KEP/DIR/SDM/2021 tanggal 22 Juni 2021 tentang Perubahan Keempat atas Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tanggal 23 Mei 2014 tentang SOP Disiplin Karyawan). Selama Tahun 2021 tidak terdapat transaksi yang mengandung benturan kepentingan sehingga tidak ada kerugian atau hal yang mengurangi keuntungan Bank.

Resolving Conflict Of Interest

Bank BPD 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 Bank BPD Bali Number 0682/KEP/DIR/KPN/2017 dated December 22, 2017 regarding Company Guidebook of the Implementation of Governance of Bank BPD 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 Bank BPD 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 0079/KEP/DIR/UMS/2021 dated February 18, 2021 concerning the Company's Guidebook of Procurement of Goods/Services), Credit Division (Decree of the Board of Directors Number 0325KEP/DIR/KRD/2020 dated August 10, 2020 regarding the Ninth Amendment to the Decree of the Board of Directors Number 0230/KEP/DIR/KRD/2014 concerning Standard Operating Procedures (SOP) for Credit) and in the Human Resources Division (Decree of the Board of Directors Number 0302/KEP/DIR/SDM/2021 dated 22 June 2021 regarding the Fourth Amendment to the Decision of the Board of Directors Number 0349/KEP/DIR/SDM/2014 dated 23 May 2014 concerning SOP for Employee Discipline). During 2021 there were no transactions that contained a conflict of interest so that there were no losses or things that reduced the Bank's profits.

Kode Etik

Bank BPD Bali berkomitmen untuk mengembangkan dan menerapkan prinsip pelaksanaan tata kelola di setiap kegiatan Bank. Untuk itu, Direksi telah menetapkan Kode Etik berdasarkan Keputusan Direksi Nomor 0222/KEP/DIR/KPN/2015 tanggal 28 Mei 2015 tentang Kode Etik Bank BPD Bali, yang dimaksudkan untuk tersedianya pedoman perilaku bagi anggota Dewan Komisaris, anggota Direksi dan Karyawan Bank dalam melaksanakan tugas dan tanggung jawab masing-masing serta menjadi acuan perilaku bagi Dewan Komisaris, Direksi dan Karyawan Bank dalam melaksanakan tugas dan tanggung jawab serta berinteraksi dengan *stakeholders*.

Code of Conduct

Bank BPD 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 based on the Decree of the Board of Directors Number 0222/KEP/DIR/KPN/2015 dated May 28, 2015 concerning the Bank BPD 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

Isi Kode Etik

Dalam Keputusan Direksi Nomor 0222/KEP/DIR/KPN/2015 tentang Kode Etik Bank BPD Bali, dibagi menjadi 5 (lima) Bab yang masing-masing menjelaskan sebagai berikut:

Code of Conduct Content

In the Decree of the Board of Directors Number 0222/KEP/DIR/KPN/2015 concerning the Code of Conduct for Bank BPD 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

Sosialisasi Kode Etik

Kode Etik diungkapkan kepada seluruh karyawan Bank BPD 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.

Socialization of the Code of Conduct

The Code of Conduct is disclosed to all employees of Bank BPD 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.

Penerapan dan Penegakan Kode Etik

Kode Etik Bank BPD Bali berlaku untuk setiap karyawan Bank, baik dari Dewan Komisaris, Direksi, karyawan dan individu lain yang terkait dengan bisnis Bank BPD 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 Bank BPD 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*. Bank BPD 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.

Implementation and Enforcement of the Code of Conduct

Bank BPD 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 Bank BPD 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 Bank BPD 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. Bank BPD 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.

Sanksi dan Jumlah Pelanggaran Kode Etik

Bank BPD 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 2021 tidak ada pelanggaran yang dilakukan oleh Dewan Komisaris ataupun Direksi.

Selama Tahun 2021 Bank mencatat adanya pelanggaran Kode Etik sebanyak 4 (empat) pelanggaran. Pelanggaran Kode Etik tersebut terjadi di Kantor Cabang Pembantu, Kantor Kas dan Kantor Kegiatan Pelayanan Kas yaitu:
1. Kantor Cabang Pembantu Kamboja;
2. Kantor Cabang Pembantu Marga dan Penebel;
3. Kantor Kas Legian;
4. Kantor Kegiatan Pelayanan Kas Pancasari.

Sanctions and Number of Code of Conduct Violations

Bank BPD 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 2021 there were no violations committed by the Board of Commissioners or the Board of Directors.

During 2021 the Bank recorded 4 (four) violations of the Code of Ethics. Violations of the Code of Ethics occurred at Sub-Branch Offices, Cash Offices and Cash Service Activities, namely:
1. Kamboja Sub-Branch Office;
2. Marga and Penebel Sub-Branch Office;
3. Legian Cash Office;
4. Pancasari Cash Service Activities Office.

Budaya Kerja

Bank BPD 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 Bank BPD Bali sehingga mampu mencapai visi dan misinya lebih cepat.

Competent

Memiliki pengetahuan, keterampilan, dan kemampuan yang dibutuhkan untuk menyelesaikan suatu pekerjaan sesuai kualitas yang telah ditetapkan dengan perilaku utama:
1. Bekerja dengan menggunakan keterampilan dan berfikir serta bertindak secara ilmiah untuk mencapai visi, misi satuan kerja.
2. Bekerja dengan memanfaatkan teknologi dan ilmu pengetahuan yang relevan dalam menyelesaikan tugas.
3. Bekerja sesuai dengan prosedur, akurat, teliti serta memahami risiko tugas secara profesional.

Integritas

Konsisten dan selalu patuh terhadap nilai-nilai moral atau peraturan lainnya, terutama nilai kejujuran dan anti korupsi serta kolusi dengan perilaku utama:
1. Menerapkan pelaksanaan tugas sesuai dengan ketentuan berperilaku kerja sesuai tata tertib dan tidak menyiasati aturan untuk kepentingan pribadi.
2. Berlaku jujur dan tidak memberi, menerima serta tidak membuka peluang suap-menyuap atau mengharap jasa berkaitan dengan jabatan.

Corporate Culture

Bank BPD 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 Bank BPD Bali so that it can achieve its vision and mission more quickly.

Competent

Having knowledge, skills and capability to complete a task with expected quality with key behaviors:
1. To work with skills as well as to think and act naturally to realize the vision and mission of working unit.
2. To benefit from the relevant technology and knowledge to fulfill the duties.
3. To work as procedures, with accuracy and understand the risks of duties professionally.

Integrity

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 reason.

2. To be honest and not giving, accepting or giving ways to bribery potential or demanding service related tothe positions.

3. Mengembangkan etos kerja dengan dasar agama dan memandang kerja sebagai ibadah serta memiliki akhlak yang baik.

Teamwork

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

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

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.

Dalam rangka internalisasi budaya kerja CINTA serta menumbuhkan kesadaran akan pentingnya perilaku beretika sebagai bagian dari nilai teamwork dan customer awareness, Bank telah melakukan refreshment kepada karyawan bersamaan dengan pelaksanaan sosialisasi Anti Fraud yang bertujuan untuk menumbuhkan kesadaran karyawan secara optimal mengenai pentingnya perilaku beretika dan berbudaya CINTA. Perilaku beretika dan berbudaya kerja CINTA diharapkan 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 mengupdate data karyawan;

3. To develop work ethics with religion as the basis andperceive working as praying to God and have good moral.

Teamwork

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

1. To appreciate difference of opinion and extend assistance to other working units, if necessary, as well as not to give emphasis to partial ego/working unit.
2. To appreciate existence and authorities of the leadersin proportional manner. To carry on positive principleto 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 aspart of families.

Customer Awareness

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

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

In order to internalize CINTA's corporate culture and raise awareness of the importance of ethical behavior as part of the value of teamwork and customer awareness, the Bank has refreshed employees along with the implementation of Anti-Fraud socialization which aims to grow employee awareness optimally regarding the importance of ethical behavior and CINTA culture. CINTA's ethical behavior and corporate culture are expected to reduce the number of employee behavior deviations in the future and mitigate the risk of fraud in the future.

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. 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;

Pengendalian Gratifikasi

Bank BPD 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 Bank BPD Bali. Ketentuan ini dimaksudkan untuk memberikan pedoman kepada Pengurus dan Karyawan dalam memahami, mengendalikan dan mengelola Gratifikasi di Lingkungan Bank serta bertujuan untuk:

1. Meningkatkan pengetahuan dan pemahaman Pengurus dan Karyawan tentang Gratifikasi;
2. Meningkatkan kepatuhan Pengurus dan Karyawan terhadap ketentuan Gratifikasi;
3. Menciptakan lingkungan kerja dan budaya kerja yang transparan dan akuntabel di lingkungan Bank;
4. Membangun integritas Pengurus dan Karyawan yang bersih dan bebas dari korupsi, kolusi dan nepotisme; dan
5. Meningkatkan kredibilitas dan kepercayaan publik atas penyelenggaraan layanan Bank.

Selama tahun 2021 tidak ada laporan terkait penerimaan gratifikasi dari pengurus dan karyawan bank.

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;

Gratification Control

Bank BPD 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 Bank BPD 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. 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 2021 there were no reports regarding the receipt of gratuities from bank management and employees.

PENERAPAN FUNGSI KEPATUHAN
Implementation Of Compliance Function

Tugas dan Tanggung Jawab Fungsi Kepatuhan

Kepatuhan terhadap seluruh peraturan perundangundangan 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.

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 Financial Service Authority 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.

Program Kerja Fungsi Kepatuhan Tahun 2021

Rumusan strategi guna mendorong terciptanya Budaya Kepatuhan telah dimuat dalam *Blueprint* Kepatuhan sesuai dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0764/KEP/DIR/KPN/2019 tanggal 03 Desember 2019 tentang *Blueprint* Kepatuhan Bank Pembangunan Daerah Bali Tahun 2019 - 2024. Untuk Tahun 2021 rumusan tersebut dimuat dalam rencana kerja kepatuhan dan dituangkan dalam Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 yang telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1011/DIR/RENSTRA/2020 tanggal 27 Nopember 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, serta ke Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-1012/DIR/RENSTRA/2020 tanggal 27 Nopember 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.

Bank telah melakukan penyesuaian terhadap RBB dan menyampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0170/DIR/RENSTRA/2021 tanggal 16 Februari 2021 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, serta Surat Direktur Utama Nomor B-0171/DIR/RENSTRA/2021 tanggal 16 Februari 2021 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia. Bank telah melakukan perubahan terhadap RBB dan menyampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0611/DIR/RENSTRA/2021 tanggal 29 Juni 2021 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023 serta Surat Direktur Utama Nomor B-0612/DIR/RENSTRA/2021 tanggal 29 Juni 2021 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan

Compliance Function Work Program in 2021

The formulation of strategies to encourage the creation of a Compliance Culture has been formulated in the compliance blueprint in accordance to Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 764/KEP/DIR/KPN/2019 dated December 3, 2019 concerning the Compliance Blueprint of the Bank BPD Bali for 2019 - 2024. For 2021 the formulation is contained in the compliance work plan and stated in the Bank PT Bank Pembangunan Daerah Bali Business Plan for 2021-2023 which has been submitted to the Financial Services Authority in accordance with letter Number B-1011/DIR/RENSTRA/2020 dated 27 November 2020 regarding Submission Bank PT Bank Pembangunan Daerah Bali Business Plan for 2021-2023 and Sustainable Finance Action Plan for PT Bank Pembangunan Daerah Bali for 2021-2025, as well as to the Financial System Surveillance Department (DSSK) of Bank Indonesia in accordance with letter Number B-1012/DIR/RENSTRA/2020 November 27, 2020 regarding Submission of Bank PT Bank Pembangunan Daerah Bali Year 2021-2023 Business Plan and Sustainable Finance Action Plan PT Bank Pembangunan Daerah Bali Year 2021-2025.

The Bank has made adjustments to the RBB and submitted it to the Financial Services Authority in accordance with letter Number B-0170/DIR/RENSTRA/2021 dated February 16, 2021 regarding Submission of the Bank's Business Plan (Adjustments) to PT Bank Pembangunan Daerah Bali Year 2021-2023, as well as the President Director's Letter Number B-0171/DIR/RENSTRA/2021 dated February 16, 2021 regarding Submission of Bank Business Plan (Adjustment) PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Department of Financial System Surveillance (DSSK) of Bank Indonesia. The Bank has made changes to the RBB and submit to the Financial Services Authority in accordance with letter Number B-0611/DIR/RENSTRA/2021 dated June 29, 2021 regarding Submission of Bank Business Plans (Amendment) for PT Bank Pembangunan Daerah Bali Year 2021-2023 and President Director's Letter Number B-0612/DIR/RENSTRA /2021 dated June

Daerah Bali Tahun 2021-2023 ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia.

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 *intern*al Bank terhadap perubahan perundang-undangan melalui Bagian Sisdur dan melakukan kajian atas rancangan keputusan manajemen melalui Bagian Kepatuhan. Program Kerja Fungsi Kepatuhan Tahun 2021 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 Bank BPD 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 Bank BPD Bali Nomor 0764/KEP/DIR/KPN/2019 tanggal 3 Desember 2019 Tentang *Blueprint* Kepatuhan Bank Pembangunan Daerah Bali Tahun 2019 - 2024; *Blueprint* Kepatuhan Bank BPD Bali Tahun 2019-2024 dilakukan melalui 3 (tiga) tahapan untuk kemudahan implementasi dan sekaligus disinkronisasi dengan tahapan transformasi BPD Jilid II sebagai berikut:
   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

29, 2021 regarding Submission of Bank Business Plan (Amendment) of PT Bank Pembangunan Daerah Bali Year 2021-2023 addressed to the Department of Financial System Surveillance gan (DSSK) Bank Indonesia.

With due observance of the precautionary principle to ensure the Bank's compliance with the provisions of the Financial Services Authority and applicable laws and regulations, ensure compliance procedures in the work unit and make adjustments to the Bank's internal guidelines for changes in legislation through the Sisdur Section and review draft decisions management through the Compliance Department. The Compliance Function Work Program for 2021 includes:

1. Improve supervision over the implementation of Governance and internal control system;
2. Improving the quality of standardization and management of SOPs that are integrated with risk aspects;
3. Preventing the occurrence of fraud and imposing strict sanctions on the perpetrators of fraud;
4. Improving the implementation of the Code of Conduct;
5. Reviewing provisions and products through adjustments to regulatory policy developments 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 Bank BPD Bali in accordance with the Decree of the Board of Directors Number 0577/KEP/DIR/KPN/2014 dated September 20, 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 Bank BPD Bali Number 0764/KEP/DIR/KPN/2019 dated December 3, 2019 concerning the Bank Pembangunan Daerah Bali Compliance Blueprint for 2019 - 2024; 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

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.

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.

Pendidikan dan Pelatihan Satuan Kerja Kepatuhan

Dalam rangka meningkatkan kompetensi SDM pada Satuan Kerja Kepatuhan serta unit kerja lain terkait Fungsi Kepatuhan, sampai Tahun 2021 karyawan pada Satuan Kerja Kepatuhan sudah memiliki:

1. Sertifikasi Kepatuhan Level I sebanyak 4 (empat) orang;
2. Sertifikasi Kepatuhan Level II sebanyak 3 (tiga) orang;
3. Sertifikasi Kepatuhan Level III sebanyak 1 (satu) orang

Selama Tahun 2021 Satuan Kerja Kepatuhan telah mengikuti dan melaksanakan pendidikan dan pelatihan sebagai berikut:

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 2021 employees at the Compliance Work Unit already have:

1. Level I Compliance Certification for 4 (four) people;
2. Level II Compliance Certification for 3 (three) people;
3. Level III Compliance Certification for 1 (one) person

During 2021 the Compliance Unit has attended and implemented the following education and training:

No.	Materi Pelatihan / Training Material
1.	*Refreshment* SMR: Implementasi GCG dan Pemenuhan Regulasi *Self-Assessment Good Corporate Governance* SMR Refreshment: Implementation of GCG and Fulfillment of Self-Assessment of Good Corporate Governance Regulations
2.	Peran Teknologi Digital dalam Mendukung Keuangan Inklusif dan Pemberdayaan UMKM dan Sistem Pembayaran untuk Mengoptimalkan PEN. The Role of Digital Technology in Supporting Inclusive Finance and Empowering MSMEs and Payment Systems to Optimize PEN.
3.	*Refreshment* SMR Optimalisasi Penerapan 3 **Lines of Defense** dalam Kinerja Manajemen Risiko dan Sistem Pengendalian Internal SMR Refreshment Optimizing the Implementation of 3 Lines of Defense in Risk Management Performance and Internal Control System
4.	*Zoominar GCG Standardization of the Implementation of Sustainable GCG after the Pandemix Covid-19* Zoominar GCG Standardization of the Implementation of Sustainable GCG after the Pandemix Covid-19
5.	*Financial Crime Mitigation* Financial Crime Mitigation
6.	UMKM dan Perbankan Sukses dalam Masa Disrupsi Ekonomi dan Digital MSMEs and Banking Success in a Time of Economic and Digital Disruption
7.	Pelatihan *7 Habits of Highly Effective People* Training of 7 Habits of Highly Effective People

No.	Materi Pelatihan / Training Material
8.	Webinar *Welcoming Retirement & Enterpreneurship* Webinar of Welcoming Retirement & Enterpreneurship
9.	Sertifikasi Kepatuhan Perbankan – Officer Banking Compliance Certification - Officer
10.	Virtual Seminar Penguatan Tata Kelola di Pasar Modal Virtual Seminar on Strengthening Governance in the Capital Market
11.	*Online Training* GCG Online Training GCG
12.	*Leadership Communication* Leadership Communication
13.	Webinar Penerapan Investasi Pemerintah dalam Pelaksanaan Program Pemulihan Ekonomi Nasional Webinar on the Implementation of Government Investment in the Implementation of the National Economic Recovery Program
14.	*Workshop* RAKB *Sustainable Financh Batch* 1 (Azecotama) Workshop RAKB Sustainable Financh Batch 1 (Azecotama)
15.	Webinar Nasional Dunia Usaha Berintegritas National Webinar for Business with Integrity
16.	*Cyber Crime Typology* & *Cross Border Money Laundering* Cyber Crime Typology & Cross Border Money Laundering
17.	*Treasury Operational : Produk, Analisa, dan Risk Mitigation*
18.	Workshop Pelaksanaan Fungsi Kepatuhan dan Pengendalian Internal Workshop on Implementation of Compliance and Internal Control Functions
19.	*Workshop* RAKB Sustainable
20.	Pelatihan PMO System Training on PMO System
21.	Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Tindak Pidana Asal Identification of Suspicious Financial Transactions & Determination of Predicate Crimes
22.	*Refreshment* RAKB Pejabat Eksekutif Refreshment RAKB for Executive Officer
23.	ISO 37001:2016 Anti Bribery System ISO 37001:2016 Anti Bribery System
24.	Tindak Pidana Korporasi/Korupsi yang Merugikan Keuangan Korporasi Secara Signifikan di Sektor BUMD/BUMN Corporate/Corruption Crimes that Significantly inflict a financial loss for Corporate Finances in the BUMD/BUMN Sector
25.	*Webinar Race Ahead of Modern Financial Crimes with AI and Dynamic Data Intellegence* Webinar Race Ahead of Modern Financial Crimes with AI and Dynamic Data Intellegence
26.	*Workshop* Pengelolaan Risiko Kepatuhan Tahap 1 sd. Tahap 5 Workshop on Compliance Risk Management Phase 1 to. Stage 5
27.	*Legal Aspects of Digital Banking Series* Legal Aspects of Digital Banking Series
28.	*Leadership Brainstorming* Leadership Brainstorming
29.	*Sharing Session* Urgensi Penerapan ISO 37001 Sistem Manajemen Anti Penyuapan Sharing Session Urgency to Implement ISO 37001 Anti-Bribery Management System
30.	ATMR Operasional dan Budaya Manajemen Risiko Operational RWA and Risk Management Culture
31.	Sosialisasi Tanggung Jawab Pelaku Usaha Jasa Keuangan (PUJK) Socialization of the Responsibilities of Financial Services Businesses (PUJK)

No.	Materi Pelatihan / Training Material
32.	Pembekalan Manajemen Umum Dana Pensiun General Management of Pension Funds
33.	*Awareness* Manajemen Risiko Risk Management Awareness
34.	Webinar Optimalisasi Penanganan TPPU oleh PPNS sebagai Penyidik Baru TPPU Webinars on Optimization of Money Laundering Handling by PPNS as New Investigators of Money Laundering
35.	*Leaders Lounge* Leaders Lounge
36.	Pendidikan Khusus Profesi Advokat Special Education for the Advocate Profession
37.	Webinar Lampu Hijau OJKPerbankan Go Digital Serentak Webinar of OJK Green Light on Banking Go Digital Simultaneously
38.	*Workshop* Nasional Keuangan National Finance Workshop
39.	*Digital Banking Outlook* 2022 : *Open Banking Transforming Business Models* Digital Banking Outlook 2022 : Open Banking Transforming Business Models
40.	Webinar Transformasi Perbankan di Era Digital Webinar on Banking Transformation in the Digital Age
41.	*Creative Thinking & Problem Solving Training* Creative Thinking & Problem Solving Training
42.	Webinar Nasional Penerapan GCG National Webinar on the Implementation of GCG
43.	Sertifikasi General Banking 1 General Banking 1Certification
44.	*Security Building & Zero Implementation* Security Building & Zero Implementation
45.	Pelatihan Mitigasi Risiko Hukum Dalam Pemberian Kredit UMKM Kepada Perseroan Perorangan & Agunan Tanah Pasca UU Cipta Kerja Legal Risk Mitigation Training in Providing MSME Loans to Individual Companies & Land Collaterals After the Job Creation Law
46.	Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Tindak Pidana Asal Identification of Suspicious Financial Transactions & Determination of Predicate Crimes
47.	Inisiatif Strategis Rencana Bisnis Bank di Masa Pandemi dengan 4 Discipline of Execution Strategic Initiatives for Bank Business Plans in a Pandemic Period with 4 Disciplines of Execution

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2021

Selama Tahun 2021 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;

Implementation of Compliance Function Work Program in 2021

During 2021 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. 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

2. Risiko Kepatuhan yang dihadapi
3. Potensi Risiko Kepatuhan yang diperkirakan akan dihadapi kedepan
4. Mitigasi risiko kepatuhan yang telah dilaksanakan

Selama tahun 2021, Satuan Kerja Kepatuhan telah melakukan kajian kepatuhan sebanyak 288 (dua ratus delapan puluh delapan) kajian yang terdiri dari Rancangan Kepatuhan dan Hukum sebanyak 103 (seratus tiga) kajian, Rancangan keputusan Pengendalian Risiko dan Sisdur sebanyak 121 (seratus dua puluh satu) kajian, Rancangan Keputusan Pemberian Kredit/Bank Garansi sebanyak 47 (empat puluh tujuh) kajian, Rancangan Keputusan Penyelesaian Kredit Bermasalah sebanyak 0 (nihil) kajian, Rancangan Keputusan Penempatan Dana/Transaksi Surat Berharga sebanyak 17 (tujuh belas) kajian.

Bank BPD Bali telah menyampaikan Laporan Kepatuhan periode Semester I dan Semester II Tahun 2021 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 2021 realisasinya 20,28% atau menurun 0,28% jika dibandingkan dengan tahun 2020 sebesar 20,56%. Penurunan disebabkan oleh pertumbuhan modal di tahun 2021 lebih kecil dibandingkan dengan pertumbuhan Aset Tertimbang Menurut Risiko (ATMR) kredit, operasional dan pasar. Pertumbuhan modal hanya sebesar 3,35% sedangkan pertumbuhan Aset Tertimbang Menurut Risiko (ATMR) kredit, operasional dan pasar mencapai 4,67%.
2. *Non Performing Loan* (NPL)
   NPL-*Gross* Bank tahun 2021 sebesar 2,42% atau menurun 0,19% dibandingkan tahun 2020 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

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/FSA, 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/Financial Service Authority Regulations, Company Guidelines and Implementation of the Compliance Function.

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 2021, the Compliance Unit has conducted 288 (two hundred and eighty eight) compliance studies consisting of 103 (one hundred and three) Compliance and Legal Studies, 121 (one hundred and twenty one) Risk Control Decision Drafts and Procedures, 47 (forty seven) studies of the Draft Decision on Non-Performing Credit/Bank Guarantee, 0 (nil) Non-Performing Credit Settlement Decisions, 17 (seventeen) reviews of Draft Decisions on Fund Placement/Securities Transactions.

Bank BPD Bali has submitted its 2021 Semester I and Semester II Compliance Reports to the Financial Service Authority in according to schedule and in general reports on the implementation of precautionary regulations, which include, among others:

1. Capital Adequacy Ratio (KPMM)
   The Minimum Capital Adequacy Ratio decreased in 2021, the realization was 20.28% or decreased 0.28% when compared to 2020 which was 20.56%. The decline was caused by capital growth in 2021 which was smaller than the growth in Risk Weighted Assets (RWA) for credit, operations and markets. Capital growth was only 3.35% while the growth in Risk Weighted Assets (RWA) for credit, operations and markets reached 4.67%.
2. Non Performing Loan (NPL)
   NPL-Gross Bank in 2021 was 2.42% or decreased 0.19% compared to 2020 which was 2.61%, in general terms at the beginning of 2020 there was a Covid-19 pandemic which resulted in a global health and economic crisis. This affects the banking aspects, especially the ability to pay debtors which has decreased. However, there is a relaxation issued by the Financial Services Authority with POJK Number 11/ POJK.03/2020 concerning National Economic Stimulus as a

Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*, dengan perubahannya yang pertama merupakan perpanjangan jangka waktu stimulus hingga Maret 2022 dalam POJK Nomor 48/POJK.03/2020, dan perubahan kedua POJK Nomor 17/POJK.03/2021 tentang perpanjangan masa berlaku hingga Maret 2023. Bank telah berupaya secara konservatif tetap menurunkan kredit bermasalah melalui adanya pemberian restrukturisasi kepada debitur-debitur yang masih kooperatif dan masih memiliki kemampuan membayar, melakukan pemantauan atas pergeseran kualitas kredit secara harian, penagihan kredit-kredit NPL, penjualan agunan di bawah tangan dan pelunasan kredit macet serta pemberian keringanan untuk debitur-debitur bermasalah yang akan melakukan pelunasan dengan Keputusan Direksi Nomor 0509/KEP/DIR/KRD/2021 tanggal 27 September 2021 tentang Kewenangan Memutus Keringanan Tunggakan Bunga, Denda dan Biaya serta adanya penghapusbukuan kredit

3. Rentabilitas

Pencapaian *ROA* posisi 31 Desember 2021 sebesar 2,62% atau lebih rendah 0,08% dibandingkan posisi 31 Desember 2020 sebesar 2,70%, hal ini disebabkan persentase pertumbuhan laba sebelum pajak lebih rendah dibandingkan persentase pertumbuhan rata-rata total aset. Di tahun 2021 pertumbuhan laba sebelum pajak hanya 3,37% sedangkan pertumbuhan rata-rata total aset 6,67%. Penurunan tersebut diakibatkan oleh adanya peningkatan Dana Pihak Ketiga (DPK). Realisasi *ROE* posisi 31 Desember 2021 sebesar 17,78% atau lebih tinggi 0,83% dibandingkan posisi 31 Desember 2020 sebesar 16,95%, hal tersebut karena persentase pertumbuhan laba setelah pajak lebih tinggi dibandingkan persentase pertumbuhan rata - rata ekuitas. Di tahun 2021 pertumbuhan laba setelah pajak mencapai 5,24% sedangkan untuk rata-rata ekuitas hanya 0,35%. *NIM* posisi 31 Desember 2021 realisasi sebesar 5,78% lebih rendah 0,63% dibandingkan tahun 2020 sebesar 6,41 %, hal tersebut disebabkan pendapatan bunga bersih mengalami penurunan sebesar Rp75.758 juta atau 4,53% sedangkan rata-rata aset produktif meningkat sebesar Rp1.519.489 juta atau 5,83%. Penurunan pendapatan bunga bersih disebabkan oleh penurunan pendapatan bunga sebesar Rp72.191 juta atau 2,84% sedangkan beban bunga menurun hanya Rp1.851 juta atau 0,20% dari tahun sebelumnya. Penurunan pendapatan bunga disebabkan oleh menurunnya pendapatan bunga atas penempatan pada bank lain sebesar Rp17.360 juta dibandingkan tahun 2020 sebesar Rp69.750 juta, peningkatan restrukturisasi atas kredit pinjaman yang diberikan juga berpengaruh dalam penurunan pendapatan bunga atas pinjaman yang diberikan. Belum tercapainya rasio *Net Interest Margin* (*NIM*) disebabkan juga oleh adanya relaksasi kredit sebagaimana aturan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease 2019*, dengan perubahan pertama yang merupakan perpanjangan

Countercyclical Policy for the Impact of the Spread of Coronavirus Disease 2019, with the first amendment being an extension of the stimulus period until March 2022 in POJK Number 48/POJK .03/2020, and the second amendment to POJK Number 17/POJK.03/2021 regarding the extension of the validity period until March 2023. The Bank has tried to conservatively reduce non-performing loans through the provision of restructuring for debtors who are still cooperative and still have the ability to repay. , monitor daily credit quality shifts, collection of NPL credits, underhand collateral sales and repayment of bad debts as well as granting relief for non-performing debtors who will make repayments by Decree of the Board of Directors Number 0509/KEP/DIR/KRD/ 2021 dated September 27, 2021 concerning the Authority to Terminate Reductions in Arrears of Interest, Fines and Fees as well as the existence of credit write off.

3. Rentability

The ROA of the position on December 31, 2021 was 2.62% or 0.08% lower than the position on December 31, 2020 of 2.70%, this was due to the percentage growth of profit before tax which was lower than the average percentage growth of total assets. In 2021 the growth of profit before tax is only 3.37% while the average growth of total assets is 6.67%. The decrease was caused by an increase in Third Party Funds (DPK). The ROE of the position on December 31, 2021 is 17.78% or 0.83% higher than the position on December 31, 2020 of 16.95%, this is because the percentage of profit growth after tax is higher than the percentage growth of the average equity growth. In 2021 the growth of profit after tax will reach 5.24% while the average equity is only 0.35%. NIM position December 31, 2021 realization of 5.78% lower 0.63% compared to 2020 of 6.41%, this is due to net interest income decreased by Rp75,758 million or 4.53% while the average earning assets increased by Rp1,519,489 million or 5.83%. The decrease in net interest income was due to a decrease in interest income of Rp72,191 million or 2.84%, while interest expense decreased by only Rp1,851 million or 0.20% from the previous year. The decrease in interest income was caused by a decrease in interest income on placements with other banks by Rp17,360 million compared to Rp69,750 million in 2020, the increase in restructuring of loans granted also affected the decrease in interest income on loans. The non-achievement of the Net Interest Margin (NIM) ratio was also caused by the relaxation of credit as stipulated by the Financial Services Authority (OJK) Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy Impact of the Spread of Corona Virus Disease 2019, with changes The first is the extension of the stimulus period until March 2022 in POJK Number 48/POJK.03/2020 and the second amendment to POJK Number 17/POJK.03/2021 extending the validity period until March 2023, where the Bank has implemented several restructuring strategies including suspension

jangka waktu stimulus hingga Maret 2022 dalam POJK Nomor 48/POJK.03/2020 serta perubahan kedua POJK Nomor 17/POJK.03/2021 perpanjangan masa berlaku hingga Maret 2023, dimana Bank telah menerapkan beberapa strategi restrukturisasi diantaranya adalah penangguhan pembayaran bunga oleh debitur dan penurunan suku bunga. Disamping itu, Bank menghentikan pengakuan pendapatan bunga akrual kredit restrukturisasi yang termasuk kedalam kategori *high risk* dan *moderate risk* yang menunggak lebih dari 90 (sembilan puluh) hari serta adanya Penempatan Uang Negara (PUN) dimana Bank wajib menyalurkan dana dua kali dari nominal penempatan dengan tingkat suku bunga kredit yang lebih rendah dari tingkat suku bunga kredit sebelumnya sehingga menyebabkan pendapatan bunga turun. Sementara itu, peningkatan rata-rata aset produktif disebabkan oleh strategi Bank dalam menghimpun Dana Pihak Ketiga (DPK), hal tersebut tercermin pada meningkatnya efek-efek yang dibeli dengan janji dijual kembali sebesar Rp1.326.957 juta atau 44,01% efek-efek yang dijual dengan janji dibeli kembali sebesar Rp248.761 juta atau 100% dan peningkatan pinjaman yang diberikan sebesar Rp677.300 juta atau 3,54% dibandingkan tahun sebelumnya.

of payments interest by the debtor and a reduction in interest rates. In addition, the Bank discontinued the recognition of interest income accrued on restructuring loans which were included in the high risk and moderate risk categories which were in arrears for more than 90 (ninety) days as well as the State Money Placement (PUN) in which the Bank was required to distribute funds twice from the nominal placement at a rate of lower loan interest rates than previous loan interest rates, causing interest income to fall. Meanwhile, the increase in average earning assets was due to the Bank's strategy of collecting Third Party Funds (TPF), this was reflected in the increase in securities purchased with agreements to resell by Rp1,326,957 million or 44.01% of securities purchased under resale agreements. sold under agreement to repurchase of Rp248,761 million or 100% and an increase in loan disbursement of Rp677,300 million or 3.54% compared to the previous year.

4. *Loan to Deposit Ratio* (LDR)
Rasio LDR tahun 2021 mencapai 84,69%, lebih rendah dibandingkan tahun 2020 sebesar 89,11%, hal ini terjadi karena Bank menerapkan prinsip kehati-hatian dalam penyaluran kredit sehubungan dengan adanya Pandemi *Covid-19*.

4. Loan to Deposit Ratio (LDR)
The LDR ratio in 2021 reached 84.69%, lower than in 2020 at 89.11%, this due to the Bank applied the prudential principle 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-today 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 2021** Year 2021
GWM Rupiah / Minimum Statutory Reserves Rupiah	3,50	3,64
GWM Rupiah Harian / Daily Rupiah Statutory Reserve	0,50	0,50
GWM Rata-rata / Minimum Statutory Reserves Average	3,00	3,14
PLM (Penyangga Likuiditas Makroprudensial) /Macroprudential Liquidity Buffer	6,00	19,99
GWM Valas / Minimum Statutory Reserves Foreign Currency	4,00	46,98
GWM Valas Harian / Daily Minimum Statutory Reserves	2,00	2,00
GWM Rata-Rata / Average Minimum Statutory Reserves	2,00	44,98

6. Posisi Devisa Netto (PDN
Posisi Devisa Netto tahun 2021 dijaga pada level 0,63%, lebih tinggi jika dibandingkan tahun lalu sebesar 0,45%. Posisi Devisa Netto tersebut berada dibawah ketentuan Bank Indonesia sebesar 20%.

6. Net Open Position
The Net Open Position in 2021 was maintained at the level of 0.63%, higher than last year's 0.45%. The Net Open Position is below the Bank Indonesia regulation at 20%.

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT)

Mengacu kepada Peraturan Otoritas Jasa Keuangan No. 23 /POJK.01/2019 tanggal 30 September 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 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 dan Peraturan PPATK No.1 Tahun 2021 tanggal 28 Januari 2021 tentang Tata Cara Penyampaian Laporan Transaksi Keuangan Mencurigakan, Transaksi Keuangan Tunai, dan Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri melalui Aplikasi goAML bagi Penyedia Jasa Keuangan. 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 2021 Bank telah menyampaikan 93 Laporan TKM, 1.009 Laporan TKT dan 1.213Laporan TKL kepada PPATK melalui goAML.

Bank secara aktif melakukan pemantauan terhadap Daftar Terduga Teroris dan Organisasi Terorisme (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal (DPPSPM) yang diterbitkan oleh otoritas. Selain itu dengan telah di-*launching*-nya *Platform* Pertukaran Informasi Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (SIPENDAR) pada tanggal 2 Agustus 2021, yang merupakan sarana dalam melakukan pertukaran informasi terkait tindak pidana terorisme dan tindak pidana pendanaan terorisme antara Pihak Pelapor dan PPATK, Bank sebagai salah satu pihak pelapor berkewajiban untuk memantau dan menyampaikan data/informasi nasabah yang terkait dengan tindak pidana terorisme dan tindak pidana pendanaan terorisme.

Bank telah melakukan pengkayaan terhadap 6.744 data *initial watch list* baik individu dan korporasi yang terindikasi terkait dengan tindak pidana terorisme dan tindak pidana pendanaan terorisme.

Terkait dengan kewajiban memantau dan melakukan pengkinian dana nasabah, hingga akhir tahun 2021 telah berhasil dikinikan sebanyak 199.144 data nasabah (128%) dari target yang telah ditetapkan diawal tahun yakni sebanyak 155.465 data nasabah. Bank juga telah menyampaikan Laporan Rencana Pengkinian Data 2022 pada tanggal 28 Desember 2021 kepada Otoritas Jasa Keuangan (OJK). Dalam laporan dimaksud, Bank merencanakan untuk melakukan pengkinian data nasabah terhadap 183.388 CIF. Prioritas pengkinian data yang dilakukan adalah terhadap nasabah dengan tingkat risiko tinggi (*high risk customer*) termasuk *Politically Expose Persons* (PEP). Sedangkan terkait kewajiban Pelaporan Pengguna Jasa

Implementation of The Anti Money Laundering and Counter Financing Terorism (AML and CFT)

Referring to the Financial Services Authority Regulation No. 23 / POJK.01/2019 dated September 30, 2019 concerning Amendments to the Financial Services Authority Regulation Number 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Financial Services Sector as stated in the BPP and SOP for the Implementation of the Anti-Money Laundering Program. Money Laundering and Prevention of Terrorism Financing and PPATK Regulation No.1 of 2021 dated January 28, 2021 concerning Procedures for Submission of Reports on Suspicious Financial Transactions, Cash Financial Transactions, and Financial Transactions for Transfer of Funds to and from Overseas through the goAML Application for Financial Service Providers. Banks are obliged to monitor and report customer financial transactions that meet the elements of Suspicious Financial Transactions (TKM), Cash Financial Transactions (TKT) and Financial Transactions Transferring Funds from and Out of the Country (TKL) to PPATK. In this regard, during 2021 the Bank has submitted 93 Suspicious Financial Transactions Reports, 1,009 Cash Financial Transactions Reports and 1,213 Out of the Country Reports to PPATK through goAML.

The Bank is actively monitoring the List of Suspected Terrorists and Terrorism Organizations (DTTOT) and the List of Funding for the Proliferation of Weapons of Mass Destruction (DPPSPM) issued by the authorities. In addition, with the launch of the Information Exchange Platform for the Prevention and Eradication of the Financing of Terrorism Financing (SIPENDAR) on August 2, 2021, which is a means of exchanging information related to criminal acts of terrorism and criminal acts of terrorism financing between the Reporting Party and PPATK, Banks as one of the reporting parties are obliged to monitor and submit customer data/information related to terrorism crimes and terrorism financing crimes.

The Bank has enriched 6,744 initial watch list data for both individuals and corporations which are indicated to be related to terrorism crimes and terrorism financing crimes.

Regarding to the obligation to monitor and update customer funds, by the end of 2021 there are 199.144 customer data (128%) had been successfully updated from the target set at the beginning of the year, namely 155.465 customer data. The Bank also submitted the 2022 Data Update Plan Report on December 28, 2021 to the Financial Services Authority (OJK). In this report, the Bank plans to update customer data for 183,388 of CIF . Priority for updating data is on customers with a high risk level (high risk customers) including Politically Expose Persons (PEP). Meanwhile, regarding the New Service User Reporting obligations (SIPESAT), the Bank has submitted the SIPESAT report for Quarter I 2021

Baru (SIPESAT), Bank telah menyampaikan laporan SIPESAT Triwulan I 2021 tanggal 9 April 2021, Triwulan II 2021 pada tanggal 12 Juli 2021, Laporan Triwulan III 2021 pada tanggal 7 Oktober 2021, dan Laporan Triwulan IV 2021 tanggal 5 Januari 2022 kepada PPATK.

on April 9, 2021, Quarter II 2021 on July 12, 2021, Report for Quarter III 2021 on October 7, 2021, and Quarterly Report IV 2021 on January 5, 2022 to PPATK.

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*. Bank telah melakukan berbagai persiapan diantaranya melakukan pengembangan aplikasi internal untuk mengidentifikasi dan melaporkan transaksi keuangan yang memenuhi syarat sebagai LTKM, LTKT dan LTKL sesuai format standar yang diwajibkan pada aplikasi *goAML*. Kemudian untuk menjamin ketersediaan data laporan, telah dilakukan berbagai penyempurnaan pada sistem corebankingdiantaranya penyempurnaan menu pencatatan pelaku transaksi, penambahan *flag* untuk mengidentifikasi transaksi tunai yang benar-benar melibatkan uang fisik sebagaimana pengertian LTKT serta menambahkan *flag* pada menu transaksi pemindahbukuan untuk mempermudah dalam penelusuran lawan transaksi.

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. The Bank has made various preparations including developing internal applications to identify and report financial transactions that meet the requirements as LTKM, LTKT and LTKL according to the standard format required for the goAML application. Then to ensure the availability of report data, various improvements have been made to the core banking system, including improving the menu for recording transaction actors, adding flags to identify cash transactions that actually involve physical money as defined by LTKT and adding flags to the book-entry transaction menu to facilitate tracking of counterparties.

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 2021 Bank telah melakukan Sosialisasi dan Evaluasi Penerapan Program APU dan PPT kepada Komisaris, Direksi, Kepala Cabang dan unit kerja terkait.

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 2021 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.

LHKPN (Laporan Harta Kekayaan Penyelenggara Negara)

Bank BPD Bali telah memiliki ketentuan *intern*al 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.

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.

LHKPN (State Administrators' Assets Report)

Bank BPD Bali has internal provisions related to LHKPN, namely Board of Directors Decree Number Nomor0556/KEP/DIR/KPN/2020 dated Desember 16, 2020 concerning the Obligation to Report Assets for the Board of Commissioners, Directors and Bank Officials.

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

Pengurus dan Karyawan Wajib LHKPN Bank BPD Bali untuk tahun 2021 berjumlah 166 (seratus enam puluh enam) orang. Untuk meningkatkan Budaya Kepatuhan, memastikan penyampaian laporan tepat waktu serta menghindari terjadinya sanksi atas keterlambatan pelaporan, Direksi Bank BPD Bali berkomitmen untuk wajib LHKPN Bank BPD Bali menyampaikan laporan LHKPN paling lambat tanggal 31 Januari 2022 sesuai surat nomor B-1611/DIR/KPN/2021 tanggal 27 Desember 2021 perihal Batas Waktu Penyampaian LHKPN.

Officers and Employees Mandatory of LHKPN of Bank BPD Bali for 2021 amounted to 166 (one hundred sixty six) people. To improve Compliance Culture, ensure timely reporting and avoid sanctions for delay in reporting, the Board of Directors of Bank BPD Bali is committed to mandatory LHKPN for Bank BPD Bali to submit LHKPN reports no later than January 31, 2022 in accordance with letter number B-1611/DIR/KPN/2021 dated Desember 27, 2021 concerning the submission of LHKPN.

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 2021 permasalahan hukum yang dihadapi Bank BPD Bali adalah sebagai berikut:

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 2021 the legal problems faced by Bank BPD Bali are as follows:

Tabel Permasalahan Hukum Bank Tahun 2021

Table of Legal issues of the Bank in 2021

No.	Kasus / Case	Nomor Perkara / Laporan Case /Reports Number	Keterangan / Description	Unit Kerja / Work Unit	Kuasa Hukum / Legal Authority
PERDATA					
1.	PT Bank Negara Indonesia (Persero) (Penggugat)	138/Pdt.G/2019/PN. Jkt.Sel	Proses Banding	Kantor Pusat	Bravo & Associates, Advocates and Legal Consultants
2.	Betti Utami dkk (Penggugat)	335/Pdt.G/2018/PN.Nga	Putusan Kasasi	Kantor Cabang Renon	Suryatin Lijaya dan Intern
3.	Mohammad Ridwan (Penggugat)	74/Pdt/G/2019/PN.Dps.	Putusan PN Denpasar	Kantor Cabang Renon	Intern
4.	Ida Bagus Made Putera (Penggugat)	252/Pdt.G/2019/PN Gin.	Proses Kasasi	Kantor Cabang Klungkung	Suryatin Lijaya dan Intern
5.	I Wayan Wisnawa I Nengah Winastra (Para Penggugat)	702/Pdt.G/2020/PN Dps.	Putusan PN Denpasar	Kantor Capem Tohpati	Suryatin Lijaya dan Intern
6.	I Gusti Made Ense Ismana Juara, S.E. I Gusti Ayu Made Sudiati (Para Penggugat)	432/Pdt.G/2021/PN.Dps.	Mediasi Tercapai	Kantor Cabang Klungkung	Intern
7.	Ni Nyoman Mukiani I Made Indra Wirawan (Para Penggugat)	96/Pdt/G/2021/PN.Tab.	Prosess Banding	Kantor Capem Penebel	Intern
8.	Ni Wayan Sumari dkk (Para Penggugat)	57/Pdt.G/2021/PN Bli	Mediasi Tercapai	Kantor Cabang Bangli	Intern
9.	Ni Luh Genep (Penggugat).	220/Pdt.Bth/2021/PN Gin	Proses Mediasi	Kantor Cabang Gianyar	Intern
10.	I Made Sudarta (Penggugat)	196/Pdt.G/2021/PN Amp	Proses Mediasi	Kantor Cabang Karangasem	Intern
11.	Luh Riasini (Penggugat).	596/Pdt.G/2021/PN Sgr	Proses Mediasi	Kantor Cabang Singaraja	Intern
12.	I Gede Munggah dkk (Para Penggugat)	235/Pdt.G/2021/PN Amp	Proses Mediasi	Cabang Karangasem	Suryatin Lijaya dan Intern
13.	Abdul Aziz (Penggugat)	620/Pdt.Bth/2021/PN Sgr	Proses Mediasi	Cabang Singaraja	Intern

Tabel Permasalahan Hukum Bank Tahun 2021
Table of Legal issues of the Bank in 2021

No.	Kasus / Case	Nomor Perkara / Laporan Case /Reports Number	Keterangan / Description	Unit Kerja / Work Unit	Kuasa Hukum / Legal Authority
14.	I Putu Ngurah Riasa (Penggugat)	229/PdtG/2021/PN Nga	Proses Mediasi	Cabang Negara	Suryatin Lijaya dan Intern
15.	Perkara Kepailitan PT Karya Cipta Putra Pratama (Termohon)	10.Pdt.Sus-PKPU/2015/ PN.Niaga.Sby	Pemberesan Boedel Pailit oleh Kurator	Kantor Pusat	Pohan & Partners Law Office
PIDANA					
	NIHIL	NIHIL	NIHIL	NIHIL	NIHIL
NIAGA					
	NIHIL	NIHIL	NIHIL	NIHIL	NIHIL

Tabel Rekapitulasi Perkara Perdata & Pidana Bank BPD Bali
Table of Recapitulation of Private and Criminal Cases of Bank BPD 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)	5	0
Dalam proses penyelesaian / In the Process of Settlement	10	0
Total	**15**	**0**

AUDIT INTERNAL
Internal Audit

Sesuai dengan Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit *Intern* pada Bank Umum (Lembaran Negara Republik Indonesia Nomor 20, Tambahan Lembaran Negara Republik Indonesia Nomor 6308) yang mulai berlaku pada tanggal 28 Januari 2019, Bab II Audit *Intern* Pasal 2 disebutkan bahwa :

1. Bank wajib memiliki fungsi audit intern sesuai dengan ukuran, karakteristik, dan kompleksitas usaha Bank.
2. Fungsi audit intern dituangkan dalam standar pelaksanaan fungsi audit intern yang paling sedikit mencakup hal yang diatur dalam Standar Profesional Audit Intern.
3. Pelaksanaan fungsi audit intern didukung oleh sumber daya, metodologi, perangkat, dan teknik audit yang memadai.

Dalam rangka penerapan fungsi audit *intern* tersebut, PT Bank Pembangunan Daerah Bali membentuk Satuan Kerja Audit *Intern* & Anti *Fraud* sesuai dengan Keputusan Direksi Nomor : 0540/KEP/DIR/RENSTRA/2020 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.

Pedoman SKAI & Anti *Fraud*

Dalam melaksanakan tugas dan tanggung jawabnya, SKAI dan Anti *Fraud* telah memiliki pedoman dan prosedur antara lain :

1. Keputusan Direksi Nomor: 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Perusahaan Strategi Anti *Fraud* sebagaimana dilakukan perubahan terakhir sesuai Keputusan Direksi Nomor: 0135/KEP/DIR/SAF/2020 tentang Perubahan Buku Pedoman Perusahaan Strategi Anti *Fraud*;
2. Keputusan Direksi Nomor: 0140/KEP/DIR/SAF/2020 tentang Buku Pedoman Perusahaan Audit Berbasis Risiko;
3. Keputusan Direksi Nomor 0565/KEP/DIR/SAF/2017 tentang Standar Operasional Prosedur Audit Berbasis Risiko sebagaimana dilakukan perubahan terakhir sesuai Keputusan Direksi Nomor 0595/KEP/DIR/SAF/2020 tentang Perubahan Standar Operasional Prosedur Audit Berbasis Risiko;
4. Keputusan Direksi Nomor 0846/KEP/DIR/SAF/2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud*;
5. Keputusan Direksi Nomor 0339/KEP/DIR/SAF/2020 tentang Standar Operasional Prosedur Audit Teknologi Informasi;
6. Keputusan Direksi Nomor 0716/KEP/DIR/SAF/2021 tentang Piagam Audit Intern (*Internal Audit Charter*);
7. Keputusan Direksi Nomor 0722/KEP/DIR/SAF/2021 tentang Kode Etik Profesi Auditor Intern.

In accordance with the Financial Service Authorityn Regulation Number 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function at Commercial Banks which came into effect on January 28, 2019, Chapter II Internal Audit Article 2 states that:

1. Banks are required to have an internal audit function according to the size, characteristics and complexity of the Bank's business;
2. 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;
3. 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, Bank BPD 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.

Internal Audit and Anti Fraud Working Unit Guidelines

In carrying out their duties and responsibilities, Internal Audit and Anti Fraud working unit have guidelines and procedures, including:

1. Decree of the Board of Directors Number: 0747/KEP/DIR/SAF/2019 concerning the Anti Fraud Strategy Company Manual as the latest amendment was made according to the Board of Directors Decree Number: 0135/KEP/DIR/SAF/2020 concerning Amendments to the Anti Fraud Strategy Company Manual;
2. Decree of the Board of Directors Number: 0140/KEP/DIR/SAF/2020 concerning Risk-Based Audit Company Manual;
3. Decree of the Board of Directors Number 0595/KEP/DIR/SAF/2020 concerning Amendments to Decree of the Board of Directors Number 0565/KEP/DIR/SAF/2017 concerning Standard Operational Procedures for Risk-Based Audit;
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 0339/KEP/DIR/SAF/2020 concerning Standard Operating Procedures for Information Technology Audit;
6. Decree of the Board of Directors Number 0716/KEP/DIR/SAF/2021 concerning the Internal Audit Charter;
7. Decree of the Board of Directors Number 0722/KEP/DIR/SAF/2021 concerning the Professional Code of Ethics for Internal Auditors.

Tugas dan Tanggung Jawab SKAI & Anti *Fraud*

Sesuai dengan Keputusan Direksi Nomor 0716/KEP/DIR/SAF/2021 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 terhadap hasil pemeriksaan dalam bentuk laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur Utama dan Dewan Komisaris serta ditembuskan kepada Komite Audit dan Direktur Kepatuhan;
5. Memberikan jasa konsultasi kepada pihak intern untuk memberikan nilai tambah (*value added*) dan perbaikan terhadap kualitas pengendalian, pengelolaan risiko dan tata kelola perusahaan sepanjang tidak mempengaruhi independensi dan objektivitas serta tersedia sumber daya yang memadai;
6. Melaksanakan pemantauan tindak lanjut hasil audit serta menyampaikan laporannya kepada Direktur Utama dan Dewan Komisaris serta ditembuskan kepada Komite Audit dan Direktur Kepatuhan secara periodik;
7. Melakukan audit pendalaman sesuai permintaan Direksi dan/atau Komisaris atau sebagai tindak lanjut atas hasil audit umum terhadap suatu obyek atau peristiwa yang diduga mengandung indikasi pelanggaran dan/atau *Fraud* apabila diperlukan;
8. Bekerjasama dengan unit kerja yang melakukan fungsi pengendalian lainnya pada Bank terutama terkait dengan efektivitas fungsi pengendalian;
9. Kerjasama antara SKAI & Anti *Fraud* dengan unit kerja yang melakukan fungsi pengendalian lain pada Bank (seperti Divisi Manajemen Risiko dan Divisi kepatuhan) dilakukan tanpa menyebabkan pengalihan tanggung jawab masing-masing unit kerja dalam fungsi pengendalian.

Duties and Responsibilities of Internal Audit and Anti Fraud Working Unit

In accordance with the Decree of the Board Directors Number 0716/KEP/DIR/SAF/2021 concerning the Internal Audit Charter, the duties and responsibilities of SKAI and Anti Fraud working unit include :

1. Assisting the duties of the President Director and the Board of Commissioners in carrying out supervision by explaining operationally the planning, implementation, and monitoring of audit results;
2. Make analysis and assessment in the fields of finance, accounting, operations and other activities through audits;
3. Identify all possibilities to improve the efficient use of resources and funds;
4. Provide suggestions for improvement and objective information on the results of the audit in the form of an audit report and submit the report to the President Director and the Board of Commissioners and copy it to the Audit Committee and the Compliance Director;
5. Provide consultancy services to internal parties to provide added value and improvements to the quality of control, risk management and corporate governance as long as it does not affect independence and objectivity and adequate resources are available;
6. Carry out follow-up monitoring of audit results and submit reports to the President Director and the Board of Commissioners and copy them to the Audit Committee and Compliance Director periodically;
7. Conduct an in-depth audit at the request of the Board of Directors and/or the Commissioner or as a follow-up to the results of a general audit of an object or event suspected of containing indications of violation and/or fraud if necessary;
8. Cooperating with another working units that perform other control functions at the Bank, especially those related to the effectiveness of the control function;
9. The cooperation between internal audit and anti fraud working unit with the another working units that perform other control functions at the Bank (such as the Risk Management Division and Compliance Division) is carried out without causing the transfer of responsibility for each work unit in the control function.

Rencana Kerja SKAI & Anti *Fraud*

Rencana Kerja SKAI & Anti *Fraud* telah tertuang dalam Program Kerja Audit Tahunan (PKAT) Tahun 2021 Nomor B-0502/SAF/AU1/2020 tanggal 30 November 2020 dan telah mendapat persetujuan Direktur Utama dan Dewan Komisaris. Penyusunan rencana kerja tersebut telah mengacu pada pedoman dan prosedur SKAI & Anti *Fraud* yang berlaku.

Internal Audit and Anti Fraud Working Unit's Annual Work Plan

The Annual Work Plan of intern*al* audit and anti Fraud working unit has been stated in the 2021's Annual Audit Work Plan Program Number B-0502/SAF/AU1/2020 dated November 30, 2020 and has been approved by the President Director and the Board of Commissioners. The preparation of the work plan has referred to the applicable intern*al* audit and anti Fraud working unit guidelines.

REALISASI ATAS RENCANA KERJA SKAI & ANTI *FRAUD*

Realization of Internal Audit and Anti Fraud Working Unit's Annual Work Plan

Realisasi atas rencana kerja SKAI & Anti *Fraud* Tahun 2021 dapat dipaparkan sebagai berikut :

The realization of the 2021's annual work plan of *internal* audit and anti *Fraud* working unit can be described as follows :

Tabel Audit Umum /
Table of General Audit

No.	Kegiatan / Activity	Hasil / Result
1.	Audit Umum Kantor Cabang Seririt / Seririt's Branch Office General Audit	Laporan/Report No. R-0118/SAF/AU1/2021 tanggal/dated 01 Maret 2021
2.	Audit Umum Kantor Cabang Karangasem / Karangasem's Branch Office General Audit	Laporan/Report No. R-0258/SAF/AU2/2021 tanggal/dated 23 April 2021
3.	Audit Umum Kantor Cabang Badung / Badung's Branch Office General Audit	Laporan/Report No. R-0265/SAF/AU1/2021 tanggal/dated 28 April 2021
4.	Audit Umum Kantor Cabang Gianyar / Gianyar's Branch Office General Audit	Laporan/Report No. R-0304/SAF/AU2/2021 tanggal/dated 27 Mei 2021
5.	Audit Umum Kantor Cabang Negara / Negara's Branch Office General Audit	Laporan/Report No. R-0313/SAF/AU1/2021 tanggal/dated 28 Mei 2021
6.	Audit Umum Kantor Cabang Mataram / Mataram's Branch Office General Audit	Laporan/Report No. R-0283/SAF/AU2/2021 tanggal/dated 19 Mei 2021
7.	Audit Umum Kantor Cabang Bangli / Bangli's Branch Office General Audit	Laporan/Report No. R-0341/SAF/AU1/2021 tanggal/dated 23 Juni 2021
8.	Audit Umum Kantor Cabang Renon / Renon's Branch Office General Audit	Laporan/Report No. R-0389/SAF/AU2/2021 tanggal/dated 27 Juli 2021
9.	Audit Umum Kantor Pusat / Bank BPD Bali's Head Office General Audit	Laporan/Report No. R-0519/SAF/AU1/2021 tanggal/dated 15 November 2021

Tabel Audit Khusus /
Table of Special Audit

No.	Kegiatan / Activity	Hasil / Result
Kecurangan Intern / Fraud Internal		
1.	Audit Khusus Kantor Capem Kamboja / Kamboja's sub-branch Office Special Audit	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0203/SAF/AFF/2021 Tanggal/dated 31 Maret 2021
2.	Audit Khusus Kantor Capem Marga dan Kantor Capem Penebel / Marga & Penebel's sub-branch Office Special Audit	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0245/SAF/AFF/2021 Tanggal/dated 19 April 2021
3.	Audit Khusus Kantor Kas Legian / Legian's Cash-Office Special Audit	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0458/SAF/AFF/2021 Tanggal/dated 24 September 2021
4.	Audit Khusus Kantor Kegiatan Pelayanan Kas Pancasari Pancasari's Cash-Service Office Special Audit	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0542/SAF/AFF/2021 Tanggal/dated 01 Desember 2021

Tabel Audit Khusus /
Table of Special Audit

No.	Kegiatan / Activity	Hasil / Result
Kecurangan Ekstern / Fraud External (skimming)		
1.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Capem Gatot Subroto Barat dan Kantor Cabang Mangupura / Special Audit on Customer Complaints Managed by Gatot Subroto Barat's sub-branch Office and Mangupura Branch Office	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0103/SAF/AFF/2021 Tanggal/dated 23 Februari 2021
2.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Kantor Capem Nusa Dua / Special Audit on Customer Complaints Managed by Nusa Dua's sub-branch Office	Tidak Terbukti sesuai / not proven in accordance with : Laporan/Report No. R-0261/SAF/AFF/2021 Tanggal/dated 23 April 2021
3.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Cabang Badung / Special Audit on Customer Complaints Managed by Badung's branch office	Tidak Terbukti sesuai / not proven in accordance with : Laporan/Report No. R-0254/SAF/AFF/2021 Tanggal/dated 22 April 2021
4.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Cabang Badung / Special Audit on Customer Complaints Managed by Badung's branch office	Tidak Terbukti sesuai / not proven in accordance with : Laporan/Report No. R-0248/SAF/AFF/2021 Tanggal/dated 23 April 2021
5.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Cabang Denpasar / Special Audit on Customer Complaints Managed by Denpasar's branch office	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0204/SAF/AFF/2021 Tanggal/dated 31 Maret 2021
6.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Capem Gatot Subroto Barat / Special Audit on Customer Complaints Managed by Gatot Subroto Barat sub-branch office	Tidak Terbukti sesuai / not proven in accordance with : Laporan/Report No. R-0280/SAF/AFF/2021 Tanggal/dated 17 Mei 2021
7.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Capem Nusa Dua / Special Audit on Customer Complaints Managed by Nusa Dua's sub-branch Office	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0239/SAF/AFF/2021 Tanggal/dated 19 April 2021
8.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Cabang Badung / Special Audit on Customer Complaints Managed by Badung branch office	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0240/SAF/AFF/2021 Tanggal/dated 19 April 2021
9.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Cabang Denpasar / Special Audit on Customer Complaints Managed by Denpasar's branch Office	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0339/SAF/AFF/2021 Tanggal/dated 23 Juni 2021
10.	Audit Khusus atas Pengaduan Nasabah Kelolaan Kantor Capem Nusa Penida / Special Audit on Customer Complaints Managed by Nusa Penida's sub-branch Office	Terbukti sesuai / proven in accordance with Laporan/Report No. R-0417/SAF/AFF/2021 Tanggal/dated 16 Agustus 2021
11.	Audit khusus atas Pengaduan Nasabah Kelolaan Kantor Capem Mengwi / Special Audit on Customer Complaints Managed by Mengwi's sub-branch Office	Tidak Terbukti sesuai / not proven in accordance with : Laporan /Report No. R-0544/SAF/AFF/2021 Tanggal 01 Desember 2021
12.	Audit khusus atas Pengaduan Nasabah Kelolaan Kantor Capem Kediri / Special Audit on Customer Complaints Managed by	Tidak Terbukti sesuai / not proven in accordance with : Laporan/Report No. R-0563/SAF/AFF/2021 Tanggal/dated 09 Desember 2021
13.	Audit khusus atas Pengaduan Nasabah Kelolaan Kantor Cabang Denpasar / Special Audit on Customer Complaints Managed by Denpasar's branch Office	Proses investigasi / investigation process
14.	Audit khusus atas Pengaduan Nasabah Kelolaan Kantor Capem Legian / Special Audit on Customer Complaints Managed by Legian's sub-branch Office	Proses investigasi / investigation process

Tabel Audit Khusus /
Table of Special Audit

No.	Kegiatan / Activity	Hasil / Result
Audit Khusus Lainnya / The Other Special Audit		
1.	Audit Khusus (Pendalaman) pada Kantor Capem Candidasa / Candidasa's sub-branch Office Special Audit (dept)	Laporan/Report No. R-0306/SAF/AU1/2021 Tanggal/dated 27 Mei 2021
2.	Audit Khusus (Pendalaman) pada Kantor Cabang Karangasem / Karangasem's Branch Office Special Audit (dept)	Laporan/Report No. R-0307/SAF/AU1/2021 Tanggal/dated 27 Mei 2021
3.	Audit Khusus atas Adanya Indikasi Tindak Pidana Korupsi Penyalahgunaan Bantuan Dana Bedah Rumah Tahun 2019 di Desa Tianyar Barat / Special Audit on Indications of Corruption in Misuse of 2019's House Renovation Funds in West Tianyar Village	Laporan/Report No. R-0337/SAF/AFF/2021 Tanggal/dated 22 Juni 2021

Tabel Audit Bidang Tertentu /
Table of Specific Sector Audit

No.	Kegiatan / Activity	Hasil / Result
1.	Audit Intern Sistem Pembayaran Bank Indonesia / Internal Audit of Bank Indonesia's Payment System	BI-RTGS Laporan/Report No. R-0106/SAF/AU2/2021 tanggal/dated 24 Februari 2021 BI-SSSS Laporan/Report No. R-0107/SAF/AU2/2021 tanggal/dated 24 Februari 2021 BI-ETP Laporan/Report No. R-0108/SAF/AU2/2021 tanggal/dated 24 Februari 2021 SKNBI Laporan/Report No. R-0109/SAF/AU2/2021 tanggal/dated 24 Februari 2021 KPDHN Laporan/Report No. R-0110/SAF/AU2/2021 tanggal/dated 24 Februari 2021
2.	Audit atas Pengembangan Fitur *Cardless* dan Penerbitan Uang Elektronik *Service Based* / Audit on Cardless Feature Development and Service Based Electronic Money Issuance	Laporan/Report No. R-0255/SAF/AFF/2021 Tanggal/dated 22 April 2021
3.	Audit atas Persiapan Pengembangan Produk *E-Link* BPR / Audit of BPR E-Link Product Development Preparation	Laporan/Report No. R-0333A/SAF/AU2/2021 Tanggal/dated 18 Juni 2021

Tabel Audit Bidang Tertentu /
Table of Specific Sector Audit

No.	Kegiatan / Activity	Hasil / Result
4.	Audit Tematik terkait Kredit Pemulihan Ekonomi Nasional (PEN) Tahap II / Thematic Audit related to National Economic Recovery Credit (PEN) Phase II	Laporan/Report No. R-0396/SAF/AU1/2021 Tanggal/dated 30 Juli 2021
5.	Audit atas Implementasi Penerbitan *Negotiable Certificate of Deposit* (NCD) / Audit on Implementation of Negotiable Certificate of Deposit (NCD) Issuance	Laporan/Report No. R-0376/SAF/AFF/2021 Tanggal/dated 16 Juli 2021
6.	Audit Tematik terkait Kredit Restrukturisasi / Thematic Audit related to Restructuring Credit	Laporan/Report No. R-0450/SAF/AU2/2021 Tanggal/dated 17 September 2021
7.	Audit Tematik terkait *Know Your Employee* / Thematic Audit on Know Your Employee	Laporan/Report No. R-0472/SAF/AU1/2021 Tanggal/dated 30 September 2021
8.	Audit Tematik terkait APU PPT / Thematic Audit related to APU PPT	Laporan/Report No. R-0486/SAF/AU2/2021 Tanggal/dated 15 Oktober 2021
9.	Joint Audit Teknologi Informasi / Information Technology Joint Audit	Laporan/Report No. R-0541/SAF/AFF/2021 Tanggal/dated 29 Nopember 2021
10.	Audit atas *Cardless* Melalui *Mobile Banking* di Mesin ATM Bank BPD Bali / Audit on Cardless Through Mobile Banking at Bank BPD Bali ATM Machine	Laporan/Report No. 0365/SAF/AFF/2021 Tanggal/dated 10 Desember 2021

Tabel *Surprise* Audit dan Audit *Review* /
Table of Surprise Audit, Probity Audit & Review

No.	Kegiatan / Activity	Hasil / Result
Surprise Audit		
1.	*Surprise Audit* Administrasi Pencatatan Asuransi (Premi dan Restitusi) / Surprise Audit on Administration of Insurance Registration (Premiums and Restitution)	Laporan/Report No. R-0166A/SAF/AFF/2021 Tanggal/dated 25 Pebruari 2021
2.	*Surprise Audit* Realisasi Kredit Kantor Capem Tanjung / Surprise Audit on Tanjung;s Sub-branch Office Realization of Loans	Laporan/Report No. R-0300/SAF/AFF/2021 Tanggal/dated 25 Mei 2021
3.	*Surprise Audit* Pengelolaan Kas di Unit Kerja Operasional / Surprise Audit of Cash Management in Operational Work Unit	Laporan/Report No. R-0335/SAF/AU1/2021 Tanggal/dated 22 Juni 2021
4.	*Surprise Audit* Mesin ATM / Surprise Audit on ATM Machine	Laporan/Report No. R-0600/SAF/AFF/2021 Tanggal/dated 28 Desember 2021
5.	*Surprise Audit* atas Standing Instruction / Surprise Audit on Standing Instruction	Laporan/Report No. R-0596/SAF/AFF/2021 Tanggal/dated 28 Desember 2021
6.	*Surprise Audit* Atas Administrasi Penerimaan Kredit Hapus Buku / Surprise Audit on Administration of Credit Write-Off's Acceptance	Laporan/Report No. R-0601/SAF/AFF/2021 Tanggal/dated 29 Desember 2021
Probity Audit		
1.	*Probity Audit* terhadap Tahapan Pengadaan Pembangunan Gedung Kantor Cabang Seririt / Probity Audit of the Procurement Stages for the Construction of the Seririt's Branch Office Building	Laporan/Report No. 0387/SAF/AU1/2021 Tanggal/dated 31 Desember 2021
Review		
1.	*Review* atas kejadian vandalisme ATM Maha Gatsu / Review on the Vandalism Incident at Mahagatsu's ATM	Review No. B-0078/SAF/AFF/2021 tanggal/dated 18 Maret 2021
2.	*Review* atas Wewenang *User Olibs* / Review on Authority od Olibs User	Review No. 0101/SAF/AFF/2021 tanggal/dated 12 April 2021
3.	*Review* atas Masa Kerja Karyawan pada posisi dan Tempat yang Sama / Review of Employee Term (Same Position and Place)	Review No. 0102/SAF/AFF/2021 tanggal/dated 16 April 2021

Tabel *Surprise* Audit dan Audit *Review* /
Table of Surprise Audit, Probity Audit & Review

No.	Kegiatan / Activity	Hasil / Result
4.	*Review* atas Kejadian vandalisme ATM Kantor Kas Abianbase / Review on the Vandalism Incident at Abianbase's Cash Office ATM	Review No. 0173/SAF/AFF/2021 Tanggal/dated 02 Juli 2021
5.	Konfirmasi Karyawan Bermasalah di Kantor Cabang Bangli / Confirmation of Troubled Employees at Bangli's Branch Office	Review No. 0203/SAF/AFF/2021 Tanggal/dated 02 Agustus 2021
6.	*Review* atas kesalahan transfer dana nasabah Kantor Capem Gatsu Barat / Review of customer fund transfer errors at the Gatsu Barat's Sub-branch Office	Review No. 0219/SAF/AFF/2021 Tanggal/dated 13 Agustus 2021
7.	*Review* atas kejadian vandalisme di Kantor Kas Canggu / Review on the Vandalism Incident at Canggu's Cash Office	Review No. R-0440/DIR/SAF/2021 Tanggal/dated 06 September 2021
8.	Pengungkapan Kejadian *Skimming* di Bank Lain oleh Bank BPD Bali / Disclosure of Skimming Incidents in Other Banks by Bank BPD Bali	Review No. 0374/SAF/AFF/2021 Tanggal/dated 17 Desember 2021

Tabel Pengawasan Pasif /
Table of Passive Monitoring

No.	Kegiatan / Activity	Hasil / Result
Pengawasan Pasif Kantor Cabang / Branch Office's Passive Monitoring		
1.	Pengawasan Pasif Kantor Cabang Seririt / Seririt Branch Office's Passive Monitoring	Laporan/Report No. R-0019/SAF/AFF/2021 tanggal/dated 12 Januari 2021
2.	Pengawasan Pasif Kantor Cabang Karangasem / Karangasem Branch Office's Passive Monitoring	Laporan/Report No. R-0067A/SAF/AFF/2021 tanggal/dated 01 Pebruari 2021
3.	Pengawasan Pasif Kantor Cabang Badung / Badung Branch Office's Passive Monitoring	Laporan/Report No. R-0067B/SAF/AFF/2021 tanggal/dated 01 Pebruari 2021
4.	Pengawasan Pasif Kantor Cabang Gianyar / Gianyar Branch Office's Passive Monitoring	Laporan/Report No. R-0151/SAF/AFF/2021 tanggal/dated 10 Maret 2021
5.	Pengawasan Pasif Kantor Cabang Negara / Negara Branch Office's Passive Monitoring	Laporan/Report No. R-0150/SAF/AFF/2021 tanggal/dated 10 Maret 2021
6.	Pengawasan Pasif Kantor Cabang Mataram / Mataram Branch Office's Passive Monitoring	Laporan/Report No. R-0236/SAF/AFF/2021 tanggal/dated 19 April 2021
7.	Pengawasan Pasif Kantor Cabang Bangli / Bangli Branch Office's Passive Monitoring	Laporan/Report No. R-0237/SAF/AFF/2021 tanggal/dated 19 April 2021
8.	Pengawasan Pasif Kantor Cabang Renon / Renon Branch Office's Passive Monitoring	Laporan/Report No. R-0291/SAF/AFF/2021 tanggal/dated 20 Mei 2021
9.	Pengawasan Pasif Kantor Cabang Tabanan / Tabanan Branch Office's Passive Monitoring	Laporan/Report No. R-0331/SAF/AFF/2021 tanggal/dated 16 Juni 2021
10.	Pengawasan Pasif Kantor Cabang Denpasar / Denpasar Branch Office's Passive Monitoring	Laporan/Report No. R-0374A/SAF/AFF/2021 tanggal/dated 15 Juli 2021
11.	Pengawasan Pasif Kantor Cabang Singaraja / Singaraja Branch Office's Passive Monitoring	Laporan/Report No. R-0426/SAF/AFF/2021 tanggal/dated 24 Agustus 2021
12.	Pengawasan Pasif Kantor Cabang Mangupura / Mangupura Branch Office's Passive Monitoring	Laporan/Report No. R-0448/SAF/AFF/2021 tanggal/dated 16 September 2021
13.	Pengawasan Pasif Kantor Cabang Klungkung / Klungkung Branch Office's Passive Monitoring	Laporan/Report No. R-0575/SAF/AFF/2021 tanggal/dated 14 Desember 2021
14.	Pengawasan Pasif Kantor Cabang Ubud / Ubud Branch Office's Passive Monitoring	Laporan/Report No. R-0578/SAF/AFF/2021 tanggal/dated 17 Desember 2021

Tabel Pengawasan Pasif /
Table of Passive Monitoring

No.	Kegiatan / Activity	Hasil / Result
Pengawasan Pasif *Bankwide* / Bankwide's Passive Monitoring		
1.	Pengawasan Pasif *Bankwide* Posisi Desember 2020 / December 2020 Bankwide's Passive Monitoring	Laporan/Report No. R-0046/SAF/AFF/2021 tanggal/date 22 Januari 2021
2.	Pengawasan Pasif *Bankwide* Posisi Januari 2021 / January 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0100/SAF/AFF/2021 tanggal/date 22 Pebruari 2021
3.	Pengawasan Pasif *Bankwide* Posisi Februari 2021 / February 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0205/SAF/AFF/2021 tanggal/date 05 April 2021
4.	Pengawasan Pasif *Bankwide* Posisi Maret 2021 / March 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0277/SAF/AFF/2021 tanggal/date 11 Mei 2021
5.	Pengawasan Pasif *Bankwide* Posisi April 2021 / April 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0311/SAF/AFF/2021 tanggal/date 27 Mei 2021
6.	Pengawasan Pasif *Bankwide* Posisi Mei 2021 / May 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0333/SAF/AFF/2021 tanggal/date 18 Juni 2021
7.	Pengawasan Pasif *Bankwide* Posisi Juni 2021 / June 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0374/SAF/AFF/2021 tanggal/date 15 Juli 2021
8.	Pengawasan Pasif *Bankwide* Posisi Juli 2021 / July 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0422/SAF/AFF/2021 tanggal/date 23 Agustus 2021
9.	Pengawasan Pasif *Bankwide* Posisi Agustus 2021 / August 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0452/SAF/AFF/2021 tanggal/date 20 September 2021
10.	Pengawasan Pasif Bankwide Posisi September 2021 / September 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0497/SAF/AFF/2021 tanggal/date 22 Oktober 2021
11.	Pengawasan Pasif *Bankwide* Posisi Oktober 2021 / Oktober 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0532/SAF/AFF/2021 tanggal/date 24 November 2021
12.	Pengawasan Pasif *Bankwide* Posisi November 2021 / November 2021 Bankwide's Passive Monitoring	Laporan/Report No. R-0584/SAF/AFF/2021 tanggal/date 21 Desember 2021

Tabel Kegiatan Sosialisasi Strategi Anti *Fraud* /
Table of anti fraud strategy Socialization

No.	Kegiatan / Activity	Waktu / Date	Hasil / Result
1.	Kantor Cabang Bangli / Bangli's Branch Office	28 Januari	Laporan/Report No. B-0067/SAF/AFF/2021 tanggal/ dated 01 Februari 2021
2.	Kantor Cabang Karangasem / Karangasem's Branch Office	20 Januari	Laporan/Report No. B-0051/SAF/AFF/2021 tanggal/ dated 26 Januari 2021
3.	Kantor Cabang Seririt / Seririt's Branch Office	14 Januari	Laporan/Report No. B-0039/SAF/AFF/2021 tanggal/ dated 19 Januari 2021
4.	Kantor Cabang Badung / Badung's Branch Office	22 Februari	Laporan/Report No. B-0102/SAF/AFF/2021 tanggal/ dated 22 Pebruari 2021
5.	Kantor Cabang Negara / Negara's Branch Office	25 Februari	Laporan/Report No. B-0129/SAF/AFF/2021 tanggal/ dated 05 Maret 2021
6.	Kantor Cabang Singaraja / Singaraja's Branch Office	09 Maret	Laporan/Report No. B-0154/SAF/AFF/2021 tanggal/ dated 12 Maret 2021
7.	Kantor Cabang Gianyar / Gianyar's Branch Office	7 April	Laporan/Report No. B-0226/SAF/AFF/2021 tanggal/ dated 12 April 2021

Tabel Kegiatan Sosialisasi Strategi Anti *Fraud* /
Table of anti fraud strategy Socialization

No.	Kegiatan / Activity	Waktu / Date	Hasil / Result
8.	Kantor Cabang Klungkung / Klungkung's Branch Office	26 April	Laporan/Report No. B-0275/SAF/AFF/2021 tanggal/ dated 6 Mei 2021
9.	Kantor Cabang Denpasar / Denpasar's Branch Office	20 Mei	Laporan/Report No. B-0297/SAF/AFF/2021 tanggal/ dated 25 Mei 2021
10.	Kantor Cabang Mataram / Mataram's Branch Office	9 Juni	Laporan/Report No. B-0329/SAF/AFF/2021 tanggal/ dated 14 Juni 2021
11.	Kantor Cabang Mangupura / Mangupura's Branch Office	16 Juni	Laporan/Report No. B-0332/SAF/AFF/2021 tanggal/ dated 18 Juni 2021
12.	Kantor Cabang Ubud / Ubud's Branch Office	14 Juli	Laporan/Report No. B-0378/SAF/AFF/2021 tanggal/ dated 19 Juli 2021
13.	Kantor Cabang Tabanan / Tabanan's Branch Office	16 Juli	Laporan/Report No. B-0383/SAF/AFF/2021 tanggal/ dated 22 Juli 2021
14.	Kantor Cabang Renon / Renon's Branch Office	27 Agustus	Laporan/Report No. B-0431/SAF/AFF/2021 tanggal/ dated 30 Agustus 2021
15.	Kantor Pusat / Head Office	18 dan 20 Agustus	Laporan/Report No. B-0439/SAF/AFF/2021 tanggal/ dated 02 September 2021

Tabel Pendampingan Auditor Ekstern /
Table of External Auditor's Assistance

No.	Kegiatan / Activity	Auditor Ekstern / External Auditor
1.	*General Audit* atas Laporan Keuangan Bank BPD Bali Tahun Buku 2020/ General Audit of Bank BPD Bali's Financial Report of 2020 Fiscal Year	KAP Kreston HHES
2.	Evaluasi Kinerja Keuangan Bank BPD Bali Tahun Buku 2020/ Evaluation of Bank BPD Bali's Financial Performance of 2020 Fiscal Year	KAP Kreston HHES
3.	Pemeriksaan Umum Otoritas Jasa Keuangan Tahun 2021/ Financial Service Authority's General Inspection of 2021	Otoritas Jasa Keuangan Regional 8 Bali & Nusa Tenggara
4.	Kaji Ulang Atas Kinerja SKAI & AF PT Bank Pembangunan Daerah Bali Tahun 2021/ Review of the Performance of SKAI & AF of Bank BPD Bali in 2021	KAP DBSD&A
5.	Audit Implementasi Pembukaan Rekening Online (*Online On boarding)/* Audit of the Implementation of Online Account Opening (Online On boarding)	PT. SOLMIT
6.	*General Audit* atas Laporan Keuangan Bank BPD Bali Tahun Buku 2021/ General Audit of the Financial Statements of Bank BPD Bali for the Fiscal Year 2021	KAP Kreston HHES
7.	Evaluasi Kinerja Keuangan Bank BPD Bali Tahun Buku 2021/ Evaluation of the Financial Performance of Bank BPD Bali for the 2021 Financial Year	KAP Kreston HHES

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 2021, Bank telah menyelesaikan 99,17% atau 1560 temuan dari total temuan sebanyak 1573 dan belum tuntas ditindaklanjuti sebanyak 13 dengan rincian sebagai berikut :

a. 1 (satu) Temuan Audit Umum Intern Tahun 2017
b. 1 (satu) Temuan Audit Bidang TI Tahun 2019
c. 2 (dua) Temuan Audit Umum OJK Tahun 2019
d. 1 (satu) Temuan Audit Umum OJK Tahun 2020
e. 3 (tiga) Temuan Audit Umum Intern Tahun 2021
f. 4 (empat) Temuan Audit Tematik Teknologi Informasi dan 1 (satu) Temuan Tematik APU-PPT Tahun 2021

Dalam melakukan Audit, SKAI & Anti *Fraud* bertindak secara objektif tanpa terpengaruh oleh pihak lain sebagaimana tertuang dalam Keputusan Direksi Nomor 0716/KEP/DIR/SAF/2021 tentang Piagam Audit *Intern*.

Selama Tahun 2021, *Intern Fraud* yang terjadi pada Bank BPD Bali dapat dilihat pada tabel berikut :

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, 2021, The bank has completed 99,17% or 1560 findings from a total of 1573 findings and 13 findings have not been completed, with the following details:

a. 1 (one) finding of 2017's Internal General Audit
b. 1 (one) finding of 2019's IT Sector Audit
c. 2 (two) findings of 2019's OJK General Audit
d. 1 (one) finding of 2020's OJK General Audit
e. 3 (three) findings of 2021's Internal General Audit
f. 4 (four) finding of 2021's Information Technology Thematic Audit and 1 (one) finding of 2021's APU-PPT Thematic Audit

In conducting an Audit, Interal Audit & Anti Fraud act objectively without being influenced by other parties as stated in the Internal Audit Charter in accordance with the Decree of the Board of Directors Number 0716/KEP/DIR/SAF/2021 concerning the Internal Audit Charter.

During 2021, Internal Fraud that occurred at Bank BPD Bali can be seen in the following table :

Tabel Intern *Fraud* Tahun 2021
Table of Internal Fraud in 2021

Intern *Fraud* dalam 1 Tahun / Internal Fraud In 1 Year	**Tahun 2021 /** Year 2021			
	Pengurus / Management		**Karyawan /** Employee	
	Thn Sebelum Nya / Year Before	**Thn Berjalan/** Current Year	**Thn Sebelum Nya /** Year Before	**Tahun Berjalan**
Total *Fraud*	-	-	3	4
Telah Terselesaikan / Has Been settled	-	-	2	4
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 *Fraud Intern* tersebut terjadi di :

- Kantor Cabang Pembantu Kamboja
- Kantor Cabang Pembantu Marga dan Penebel
- Kantor Kas Legian
- Kantor Kegiatan Pelayanan Kas Pancasari

Bank BPD Bali berkomitmen menyelesaikan setiap permasalahan terkait dengan penyimpangan *intern* yang merugikan Bank BPD Bali secara adil melalui mekanisme penegakan ketentuan *Intern* dan mengedepankan prinsip-prinsip tata kelola.

The Internal Fraud occurs at :

- Kamboja's sub-branch Office
- Marga & Penebel's sub-branch Office
- Legian's Cash-Office
- Pancasari's Cash-Service Office

Bank BPD Bali is committed to resolving any problems regarding to internal irregularities that are detrimental to Bank BPD 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 dengan Surat Dewan Komisaris Nomor 123/DK/BPD/2021 tanggal 23 Juli 2021, Dewan Komisaris (sesuai rekomendasi Komite Audit) menunjuk kembali KAP Kreston HHES sebagai pemeriksa. Bank BPD 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 Kreston HHES telah menerbitkan laporan yaitu :

a. Laporan Keuangan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2021 dan 31 Desember 2020.
b. Laporan Komentar dan Saran untuk Manajemen (*Management Letter*) untuk tahun yang berakhir pada tanggal 31 Desember 2021.
c. Laporan Kepatuhan terhadap Peraturan dan Perundang-undangan untuk tahun yang berakhir pada tanggal 31 Desember 2021.
d. Laporan Kepatuhan terhadap Pengendalian Internal untuk tahun yang berakhir pada tanggal 31 Desember 2021.

In accordance with the Financial Service Authority 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 May 25, 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: 123/DK/BPD/2021 dated July 23, 2021, the Commissioner (as recommended by the Audit Committee) reappoint Public Accounting Firm Kreston HHES as the auditor. Bank BPD 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 Kreston HHES has published reports, namely:

a. Financial Statements for the years ended December 31, 2021 and December 31, 2020.
b. Management Letter for the year ended December 31, 2021.
c. Report on Compliance with Regulations and Legislation for the year ended December 31, 2021.
d. Compliance Report on Internal Control for the year ended December 31, 2021.

Laporan tersebut di atas telah disampaikan kepada Otoritas Jasa Keuangan sesuai Surat Dinas nomor : R-0058/DIR/SAF/2022 tanggal 24 Januari 2022 perihal Penyampaian Laporan hasil Pemeriksaan KAP Kreston HHES di Bank BPD Bali untuk Tahun Buku 2021.

Bank BPD Bali membayar jasa Audit sebesar Rp670.120.000,00. Selama Tahun 2021 KAP tersebut tidak memberikan jasa lain kepada Bank BPD Bali selain jasa Audit, sehingga tidak terjadi benturan kepentingan dalam pelaksanaan proses Audit. Berdasarkan Laporan Auditor Independen Kantor Akuntan Publik Kreston HHES nomor : 00001/2.1127/AU.1/07/0060-2/1/I/2022 pada Laporan Keuangan untuk tahun-tahun yang berakhir pada 2021 tanggal 10 Januari 2022, memberikan opini "Laporan keuangan disajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank BPD Bali tanggal 31 Desember 2021, 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 Bank BPD Bali Tahun Buku 2021 yang dilaksanakan oleh Kantor Akuntan Publik Kreston HHES sesuai pengantar Laporan Nomor : R0001/01/ISS/II/22 tanggal 20 Januari 2022 dengan kesimpulan Tingkat Kesehatan Bank "Tingkat Kesehatan Bank posisi 31 Desember 2021 dibanding posisi 31 Desember 2020 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 2021 yang memproyeksikan Tingkat Kesehatan Bank berada pada peringkat 2 telah tercapai."

The report has been submitted to the Otoritas Jasa Keuangan in accordance with the Office Letter number: R-0058/DIR/SAF/2022 dated January 24 , 2022 regarding the Submission of the Audit Report on Public Accounting Firm Kreston HHES at Bank BPD Bali for the year Book 2021.

Bank BPD Bali pays Audit services in the amount of Rp670.120.000,00 During 2021 the Public Accounting Firm did not provide other services to Bank BPD 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 Kreston HHES in the Financial Statements for the years ended December 31, 2021, according to letter No. 00001/2.1127/AU.1/07/0060-2/1/I/2022 dated January 10, 2022, gave an opinion "The financial statements are presented fairly, in all material respects, the financial position of Bank BPD Bali as of December 31, 2021, 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 Bank BPD Bali for the 2021 financial year was carried out by the Public Accounting Firm Kreston HHES according to the introduction to Report Number: R0001/01/ISS/II/22 dated January 20, 2022 with the conclusion of Health Bank "The soundness level of the Bank for the position of December 31, 2021 has not changed compared to the position December 31, 2020, 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 2021, 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 Bank BPD 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 Bank BPD 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 Bank BPD Bali has met the provisions of the Financial Service Authoority 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, Bank BPD Bali has always followed and adjusted the developments and the latest regulations issued by banking authorities, including Financial Service Authority Regulation Number 18 /POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and Financial Service Authority Circular Letter Number 34 /SEOJK.03/2016 dated September 1, 2016 concerning the Implementation of Risk Management for Commercial Banks

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris memiliki tugas dan tanggung jawab yang jelas :

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
   2) Hal-hal yang ditetapkan dalam Anggaran Dasar Bank BPD 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

Active Supervision of The Board of Commissioners and Directors

The Board of Commissioners has clear duties and responsibilities :

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 Financial Service Authority concerning the maximum lending limit for commercial banks; and
   2) Matters stipulated in the Articles of Association of Bank BPD 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 Financial Service Authority and/or results of supervision by other authorities.
g. Report to the Otoritas Jasa Keuangan no later than 7 (seven) working

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 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 Bank BPD 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 Bank BPD Bali belum disetujui, maka akan berlaku RBB dan Anggaran Tahunan Bank BPD 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 Bank BPD Bali sesuai dengan maksud dan tujuan Bank BPD Bali.

b. Membuat risalah rapat Dewan Komisaris dan menyiapkan salinannya.

c. Melaporkan kepada Bank BPD 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.

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 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 Bank BPD 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 Bank BPD Bali have not been approved, then the Bank's business Plan and the annual budget for Bank BPD 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 Bank BPD Bali in accordance with the aims and objectives of Bank BPD Bali.

b. Prepare minutes of the Board of Commissioners meeting and prepare a copy.

c. Report to Bank BPD 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. Dalam hal terjadi penurunan tingkat kesehatan Bank BPD 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 Bank BPD Bali kepada Otoritas Jasa Keuangan setiap 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 system 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.

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 2021 dan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 yang telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1011/DIR/RENSTRA/2020 tanggal 27 Nopember 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, serta ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-1012/DIR/RENSTRA/2020 tanggal 27 Nopember 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. Bank telah melakukan penyesuaian terhadap Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan menyampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0170/DIR/RENSTRA/2021 tanggal 16 Februari 2021 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, serta ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-0171/DIR/RENSTRA/2021 tanggal 16 Februari 2021 perihal Penyampaian

e. In the event of a decrease in the health level of Bank BPD 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 Bank BPD Bali Bank's Business Plan Supervision Report to the Financial Service Authority every semester.
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.

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 2021 Board of Directors General Policy and Bank PT Bank Pembangunan Daerah Bali Business Plan for 2021-2023 which has been submitted to the Financial Services Authority in accordance with letter Number B-1011/DIR/RENSTRA/2020 dated November 27, 2020 regarding Submission of Bank PT Bank Pembangunan Daerah Bali Business Plan for 2021-2023 and Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali Year 2021-2025, as well as to the Department of Financial System Surveillance (DSSK) of Bank Indonesia according to letter Number B-1012/DIR/RENSTRA/2020 dated November 27, 2020 regarding Submission of Bank Business Plan PT Bank Pembangunan Daerah Bali for 2021-2023 and the Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2021-2025. The Bank has made adjustments to the Bank Business Plan PT Bank Pembangunan Daerah Bali Year 2021-2023 and submitted it to the Financial Services Authority in accordance with letter Number B-0170/DIR/RENSTRA/2021 dated February 16, 2021 regarding Submission of Bank Business Plans (Adjustments) to PT Bank Pembangunan Bali Region 2021-2023, as well as to the Department of Financial System Surveillance (DSSK) of Bank Indonesia according to letter Number B-0171/DIR/RENSTRA/2021 dated February 16, 2021 regarding Submission

Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023. Bank juga melakukan perubahan terhadap Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan menyampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0611/DIR/RENSTRA/2021 tanggal 29 Juni 2021 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, serta menyampaikan ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai surat Nomor B-0612/DIR/RENSTRA/2021 tanggal 29 Juni 2021 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023;

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 Bank BPD Bali Tahun 2018-2022.

c) Menyusun dan menetapkan mekanisme persetujuan transaksi termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan SOP masing-masing unit operasional. 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 Bank BPD 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;
   2) SOP Profil Risiko Kantor Cabang dengan Keputusan Direksi

of Bank Business Plan (Adjustment) PT Bank Pembangunan Daerah Bali Year 2021- 2023. The Bank also made changes to the Business Plan of Bank PT Bank Pembangunan Daerah Bali for 2021-2023 and submitted it to the Financial Services Authority in accordance with letter Number B-0611/DIR/RENSTRA/2021 dated June 29, 2021 regarding Submission of Bank Business Plans (Changes) to PT Bank Pembangunan Bali Region 2021-2023, as well as submitting it to the Financial System Surveillance Department (DSSK) of Bank Indonesia according to letter Number B-0612/DIR/RENSTRA/2021 dated June 29, 2021 regarding Submission of Bank Business Plans (Changes) to PT Bank Pembangunan Daerah Bali Year 2021 -2023;

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) Bank BPD Bali Risk Management Blueprint 2018-2022

c) ompile 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 Bank BPD 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 Bank's Business Plan. 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 November 22, 2017;
   2) SOP for Branch Office Risk Profile by Decree of the Board of

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) 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;
5) Standar Operasional Prosedur *Key Risk* Indicators (KRI) dengan Keputusan Direksi Nomor 0324/KEP/DIR/MRO/2018 tanggal 23 Juli 2018;
6) *Blueprint* Manajemen Risiko Bank BPD 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; Bank telah melaksanakan penerapan Blueprint Manajemen Risiko dengan melakukan perubahan susunan organisasi dan uraian tugas pada Divisi Manajemen Risiko yang berlaku penuh pada 4 Januari 2021, dimana terdapat perubahan Bagian Kajian dan Laporan menjadi Bagian Enterprise Risk Management yang berfungsi sebagai enabler dalam rangka mendukung proses bisnis yang dilakukan Bank;
7) 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;
8) Standar Operasional Prosedur Tingkat Kesehatan Bank dengan Keputusan Direksi No. 0667/KEP/DIR/MRO/2019 tanggal 28 Oktober 2019.
9) Standar Operasional Prosedur Pemenuhan Rasio Pengungkit dengan Keputusan Direksi No. 0686/KEP/DIR/MRO/2021 tanggal 16 Desember 2021.

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.

Directors Number 0635/KEP/DIR/MRO/2017 dated November 24, 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) 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 October 16, 2019;
5) Standard Operating Procedure for Key Risk Indicators (KRI) by Decree of the Board of Directors Number 0324/KEP/DIR/MRO/2018 dated July 23, 2018;
6) Bank BPD Bali Risk Management Blueprint 2018-2022 by Decree of the Board of Directors Number 0463/KEP/DIR/MRO/2019 dated August 15, 2019 concerning Amendments to the Decree of the Board of Directors Number 0653/KEP/DIR/MRO/2018 dated November 28, 2018; The Bank has implemented the Risk Management Blueprint by making changes to the organizational structure and job descriptions in the Risk Management Division which will take full effect on January 4, 2021, where there is a change in the Study and Reports Section to become the Enterprise Risk Management Section which functions as an enabler in order to support the business processes carried out. Bank;
7) 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 May 21, 2019 as well as the second amendment by the Decree of the Board of Directors Number 0473/KEP/DIR/MRO/2020 dated November 9, 2020 concerning the Second Amendment to the Decree of the Board of Directors Number 0091/KEP/DIR/MRO/2018 dated March 5, 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;
8) Standard Operating Procedure for Bank Soundness Level by Decree of the Board of Directors No. 0667/KEP/DIR/MRO/2019 dated October 28, 2018.
9) Standard Operating Procedures for Fulfillment of Leverage Ratios with the Decree of the Board of Directors No. 0686/KEP/DIR/MRO/2021 dated December 16, 2021.

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 December 8, 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 Bank BPD 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, S.E. sebagai Direktur Kredit dengan masa jabatan 5 (lima) tahun sehingga berakhir pada tanggal 14-02-2024;
   c) Menetapkan susunan Direksi Perusahaan menjadi sebagai berikut:
      - I Nyoman Sudharma, S.H., M.H. selaku Direktur Utama serta sebagai Pelaksana Tugas Direktur Bisnis Non Kredit;
      - Ida Bagus Gede Setia Yasa, S.Kom., M.M. selaku Direktur Operasional;
      - Drs.I Wayan Sutela Negara, M.M. selaku Direktur Kepatuhan.
      - Made Lestara Widiatmika, S.E. 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.
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, S.E.;
   e) Direktur Bisnis Non Kredit: I Nyoman Sumanaya, S.E., M.M.

he complete composition of the Board of Directors is determined based on the Extraordinary GMS in accordance with:

1) Deed Number 36 dated June 22, 2018 stipulates I Nyoman Sudharma, S.H., M.H. as Director of Business Non Credit, 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 Credit, I Nyoman Sudharma, S.H., M.H. as Acting President Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Credit Director 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 Credit of Bank BPD Bali;

2) Deed Number 28 dated February 14 2019 Decides:
   a) To honorably dismiss I Nyoman Sudharma, S.H., M.H. as Director of Business Non Credit and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Director of Credit
   ;
   b) To appoint I Nyoman Sudharma S.H., M.H. as the President Director; and Made Lestara Widiatmika, S.E. as Director of Credit 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:
      - I Nyoman Sudharma, S.H., M.H. as President Director as well as Acting Director of Business Non Credit;
      - Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Director of Operations;
      - Drs.I Wayan Sutela Negara, M.M. as Director of Compliance.
      - Made Lestara Widiatmika, S.E. as Director of Credit 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 Business Non Credit, to subsequently take a fit and proper test at the authorized institution.
3) Deed Number 37 dated May 20, 2019 stipulates I Nyoman Sumanaya S.E., M.M. as Director of Business Non Credit 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 Credit: Made Lestara Widiatmika, S.E.;
   e) Director of Business Non Credit: 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 yang ditemukan oleh SKAI. Direksi telah melaksanakan langkah-langkah perbaikan atas temuan SKAI yang dimonitor melalui rapat evaluasi yang dihadiri oleh seluruh Direksi dan Kepala Divisi dan Kepala Cabang. Terhadap temuan hasil audit SKAI & Anti *Fraud*, Direksi telah meminta 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:
   - Berita Acara Nomor:B-1901/BA/DIR/RENSTRA/2020 sampai dengan Berita Acara Nomor: 1924/BA/DIR/RENSTRA/2020 tanggal 28 Desember 2020 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja dan Unit Kerja PT Bank Pembangunan Daerah Bali Tahun 2021;
   - Berita Acara Nomor: B-0310/BA/DIR/RENSTRA/2021 sampai dengan Berita Acara Nomor: 0334/BA/DIR/RENSTRA/2021 tanggal 01 Maret 2021 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja dan Unit Kerja PT Bank Pembangunan Daerah Bali Tahun 2021;

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 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:
   - Minutes Number: B-1901/BA/DIR/RENSTRA/2020 to Minutes Number: 1924/BA/DIR/RENSTRA/2020 dated December 28, 2020 regarding the Signing of the Agreement on Performance Targets of Work Units and Work Units of PT Bank Pembangunan Daerah Bali Year 2021;
   - Minutes Number: B-0310/BA/DIR/RENSTRA/2021 to Minutes Number: 0334/BA/DIR/RENSTRA/2021 dated March 1, 2021 concerning Signing of Agreement on Performance Targets of Work Units and Work Units of PT Bank Pembangunan Daerah Bali Year 2021;

- Berita Acara Nomor: B-0960/BA/DIR/RENSTRA/2021 sampai dengan Berita Acara Nomor: 0984/BA/DIR/RENSTRA/2021 tanggal 28 Juli 2021 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja dan Unit Kerja PT Bank Pembangunan Daerah Bali Tahun 2021.

- Minutes Number: B-0960/BA/DIR/RENSTRA/2021 to Minutes Number: 0984/BA/DIR/RENSTRA/2021 dated July 28, 2021 concerning Signing of Agreement on Performance Targets of Work Units and Work Units of PT Bank Pembangunan Daerah Bali Year 2021.

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 2021 sebagai berikut:

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 2021 are as follows:

NO.	SERTIFIKASI SERTIFICATION	JUMLAH (ORANG) AMOUNT(PEOPLE)
1.	Sertifikasi Manajemen Risiko Risk Management Sertification	
	a Tingkat 1 Stage 1	259
	b Tingkat 2 Stage 2	86
	c Tingkat 3 Stage 3	64
	d Tingkat 4 Stage 4	16
	e Tingkat 5 Stage 5	8
	TOTAL SERTIFIKASI MANAJEMEN RISIKO TOTAL OF RISK MANAGEMENT SERTIFICATION	433
2.	Sertifikasi Brevet Bidang Perpajakan Brevet Certification in Taxation	34
3.	Sertifikasi Pengadaan Barang dan Jasa Goods and Services Procurement Certification	51
4.	Sertifikasi TSI (*Targeted Selection Interviewer*) TSI Certification (Targeted Selection Interviewer)	1
5.	Sertifikasi *Treasury Basic* Treasury Basic Certification	6
6.	Sertifikasi *Treasury Intermediate* Treasury Intermediate Certification	4
7.	Sertifikasi *Treasury Advance* Treasury Advance Certification	3
8.	Sertifikasi Audit Intern Bank Level Auditor Auditor Level Bank Internal Audit Certification	8
9.	Sertifikasi Audit Intern Bank Level Audit Supervisor Bank Internal Audit Certification Level Audit Supervisor	12
10.	Sertifikasi Audit Intern Bank Level Audit Manager Bank Internal Audit Certification Level Audit Manager	1

NO.	SERTIFIKASI SERTIFICATION	JUMLAH (ORANG) AMOUNT(PEOPLE)
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	59
15.	Sertifikasi *General Banking* Level II General Banking Level II Certification	67
16.	Sertifikasi *General Banking* Level III General Banking Level III Certification	9
17.	Sertifikasi Kredit Level *Credit Officer* Credit Officer Level Credit Certification	281
18.	Sertifikasi Kredit Level Senior *Credit Officer* Credit Certification for Senior Credit Officer Leve	77
19.	Sertifikasi *Credit Operation & Administration* Credit Operation & Administration Certification	71
20.	Sertifikasi *Funding & Service - Product Development Manager* Funding & Service Certification - Product Development Manager	44
21.	Sertifikasi *Funding & Service – Funding Sales Represntatives* Funding & Service Certification - Funding Sales Represntatives	41
22.	Sertifikasi *Funding & Service – Teller* Funding & Service Certification – Teller	176
23.	Sertifikasi *Funding & Service – Customer Service* Funding & Service Certification - Customer Service	105
	TOTAL	1.491

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.

Kecukupan Kebijakan, Prosedur Manajemen Risiko dan Penetapan Limit Risiko

Bank BPD Bali telah memiliki kebijakan, prosedur dan penetapan limit risiko yang memadai, melekat pada BPP dan SOP masing-masing unit kerja antara lain:

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

Bank BPD 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	29
3.	Divisi Umum dan Kesekretariatan General and Secretarial Division	6	3
4.	Divisi Operasional, Keuangan dan Akuntansi Operational, Finance and Accounting Division	5	10
5.	Divisi Sumber Daya Manusia Human Resources Division	1	10
6.	Divisi Manajemen Risiko Risk Management Division	1	9
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	16
10.	Divisi Kredit Loan Division	2	8
11.	Divisi Teknologi Informasi Information and Technology Division	1	24
	TOTAL	**29**	**125**

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 *bankwide* setiap bulan, untuk melakukan identifikasi terhadap konsentrasi risiko kredit. Selain itu telah terdapat koordinasi terkait pelaporan di bidang kredit sesuai ketentuan dan tepat waktu serta kajian kredit terhadap pengajuan debitur melalui Divisi Manajemen Risiko dan Kepatuhan, yang selama Tahun 2021 telah dilakukan kajian kredit baik terhadap debitur maupun PKS di bidang kredit.
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 system informasi hukum melalui media intranet.
6. Bank telah memiliki RBB 2021-2023 untuk jangka pendek dan menengah dengan perubahan yang diperlukan sesuai dengan perkembangan bisnis. Bank dalam penyusunan RBB telah menggunakan 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 2021-2023 dilakukan dengan pendekatan alternatif yang menyesuaikan dengan simulasi kondisi makro ekonomi di Tahun 2021.

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. 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 2021-2023 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 2021-2023 Bank's Budget Plan is carried out with an alternative approach that adapts to simulations of macroeconomic conditions in 2021.

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.

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 properti untuk KPR dalam rangka 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 telah melakukan kaji ulang (*Review*) guna menetapkan atau mengkinikan ketentuan *intern* sesuai dengan perubahan atau terbitnya

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 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 conducted a review in order to determine or update internal regulations in accordance with the changes or issuance

peraturan dan perundang-undangan yang berlaku.

7. 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 berkelanjutan dan melakukan perundingan bilateral dengan nasabah sebagai langkah antisipasi litigasi dan tuntutan hukum.
8. Berdasarkan hasil penilaian sendiri Tingkat Kesehatan Bank posisi Desember 2021 berada pada peringkat PK-2 dimana didalamnya terdapat penilaian Profil Risiko yaitu pada peringkat "*LowMod*" dengan Risiko Inheren pada peringkat *"Moderate (judgement)"* dan Kualitas Penerapan Manajemen Risiko (KPMR) pada peringkat "*Satisfactory*".

of the prevailing laws and regulations.

7. 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.
8. Aggregate risk rating of Bank BPD Bali as of December 2021, with the Bank's Soundness Rating at Rank 2 in which there is a Risk Profile rating, is "LowMod" 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 (Judgement)*	*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*	*Satisfactory 2*	*Moderate 3 (Judgement)*
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 3 (Judgement)	Satisfactory 2	LowMod 2

SISTEM PELAPORAN PELANGGARAN
Whistleblowing System

Kebijakan Sistem Pelaporan Pelanggan

Kebijakan sistem pelaporan pelanggaran 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 *whistleblowing system*, 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 tata kelola perusahaan dalam Perusahaan. Bank 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* Bank BPD Bali dan Keputusan Direksi Nomor: 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud* Bank BPD 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. Bank 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 Bank BPD 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 Bank BPD 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.

Pelaporan pelanggaran yang dilaporkan pihak eksternal disampaikan E-mail, Telepon dan Pelaporan pengaduan nasabah yang berlaku di Bank.

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.

Violation reports reported by external parties are submitted by email, telephone and customer complaint reporting that applies to the Bank.

Pelaporan Melalui Aplikasi Anti *Fraud Awareness*

1. Pelapor menyampaikan tindakan pelanggaran kepada SKAI & Anti *Fraud* melalui aplikasi Anti *Fraud Awareness* yang dapat diakses melalui website pada jaringan internet Bank BPD Bali dengan alamat 192.168.202.182/*Fraud* awareness. Laporan minimal memuat data informasi sebagai berikut :

Reporting Through The Anti Fraud Awareness Application

1. Wistleblower convey violations to Internal Audit & Anti Fraud 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:

- 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 & Anti *Fraud*.
3. Kepala SKAI & Anti *Fraud* 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*.

Pelaporan Melalui Media Lainnya

1. Pelapor menyampaikan tindakan pelanggaran kepada SKAI & Anti *Fraud* 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 & Anti *Fraud* menerima laporan yang memuat dan/ atau informasi paling kurang sebagai berikut :
   - Identitas terlapor mencakup nama lengkap, 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. Hasil analisis dilakukan secara semesteran dan dimuat pada Laporan Penerapan Strategi Anti Fraud untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan oleh Direktur Utama dan ditembuskan kepada Dewan Komisaris, Komite Audit serta Direktur yang membawahi Fungsi Kepatuhan.
4. Kepala SKAI & Anti *Fraud* melaporkan hasil identifikasi awal melalui Laporan Informasi Awal kepada 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*.

- dentity 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 & Anti Fraud.
3. Head of Internal Audit & Anti Fraud 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.

Reporting Through Other Media

1. Wistleblower submits violations to Internal Audit & Anti Fraud 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 & Anti Fraud received a report containingand/or at least the following information:
   - Identity of the listed person includes full name, 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 results of the analysis are carried out on a semi-annual basis and published in the Anti-Fraud Strategy Implementation Report to be further submitted to the Financial Services Authority by the President Director and copied to the Board of Commissioners, the Audit Committee and the Director in charge of the Compliance Function.
4. Head of Internal Audit & Anti Fraud 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.

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;
   - Usul/saran perbaikan terhadap pelaksanaan *Whistleblowing system*.
3. Hasil analisis dilakukan secara semesteran dan dimuat pada Laporan Penerapan Strategi Anti *Fraud* untuk selanjutnya disampaikan kepada OJK dan Direktur Utama serta ditembuskan kepada Dewan Komisaris, Komite Audit serta Direktur yang membawahi Fungsi Kepatuhan.

Pihak Yang Mengelola Pengaduan

Penanggung Jawab sistem pelaporan pelanggaran di Bank BPD Bali adalah Direktur Utama. Dalam pelaksanaan tugasnya sebagai penanggung jawab sistem pelaporan pelanggaran, Direktur Utama menunjuk Kepala Satuan Kerja Audit *Intern* sebagai pengelola sistem pelaporan pelanggaran.

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;
   - The proposal/recommendations for improvements to the implementation of the Whistleblowing System.
3. The results of the analysis are reported on a semester basis and published in the Anti-Fraud Strategy Implementation Report to be subsequently submited to FSA and President Director and copied to the Board of Commissioners, Audit Committee and the Director in charge of the Compliance Function.

Party Managing The Complaint

The person responsible for whistleblowing system at BPD Bali is the President Director. In carrying out its duties as the person in charge of whistleblowing system, the President Director appoints the Head of the Internal Audit Work Unit as the manager of whistleblowing system.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT (*RELATED PARTY*) DAN PENYEDIAAN DANA BESAR (*LARGE EXPOSURE*)

Provision of Funds to Related Party and 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.

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. Bank BPD Bali telah menyampaikan Laporan Penyediaan Dana dimaksud kepada Otoritas Jasa Keuangan secara berkala, tepat waktu dan sesuai dengan ketentuan yang berlaku selama Tahun 2021. Berikut disampaikan data penyediaan dana kepada Debitur Bank BPD Bali posisi 31 Desember 2021.

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 March 19, 2014 concerning Company's Guidebook (BPP) of Credit

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. Bank BPD Bali has submitted the Provision of Funds Report to the Otoritas Jasa Keuangan periodically, on time and in accordance with the applicable regulations during 2021. Following is the data on provision of funds to the debtor of Bank BPD Bali for the position of December 31, 2021.

NO.	Penyediaan Dana	Jumlah Debitur Amount Debtors	Jumlah Nominal (Jutaan Rupiah) Amount (Million Rupiah)
1 .	Kepada pihak terkait Related Party	89	29.625
2.	Kepada debitur inti 1. Individu 2. Group	40 67	767.946 670.091

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 Bank BPD 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.

Bank BPD 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 Bank BPD 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.

Bank BPD 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 Financial Service Authority Regulation Number 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.

Akses Informasi dan Data Perusahaan

Bank BPD 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 Bank BPD Bali" yang terbit setiap Triwulan. Majalah tersebut distribusikan kepada Pemegang Saham, BI, OJK, PERBANAS, BPD Seluruh Indonesia dan ASBANDA.

Access to Company Information and Data

Bank BPD 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 Financial Service Authority;
3. Information on the development of the Bank in the form of the magazine "Bank BPD Bali" which is published every quarter. The magazine is distributed to Shareholders, BI, OJK, PERBANAS, BPD throughout Indonesia and ASBANDA.

Laporan Publikasi

Bank telah melaporkan dan mempublikasikan laporan keuangan kepada Otoritas Jasa Keuangan serta lembaga-lembaga lainnya dalam bentuk laporan publikasi yaitu:

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. Laporan Publikasi Bulanan
   Laporan Publikasi Bulanan Bank BPD Bali yang terdiri dari Laporan Posisi Keuangan (Neraca), Laporan Laba Rugi dan Penghasilan Komprehensif Lain dan Laporan Komitmen dan Kontinjensi selama Tahun 2021 telah dimuat di website Bank (www.bpdbali.co.id) dari bulan Januari 2021 sampai dengan Desember 2021 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 2021 adalah sebagai berikut:
   a. Laporan Publikasi Triwulan IV Tahun 2020 yang dipublikasikan pada tanggal 23 Februari 2021, yang telah dimuat di media cetak Pos Bali, Bisnis Indonesia, Bali Pos;
   b. Laporan Publikasi Triwulan I Tahun 2021 yang dipublikasikan pada tanggal 30 April 2021, yang telah dimuat di website Bank BPD Bali;
   c. Laporan Publikasi Triwulan II Tahun 2021 yang dipublikasikan pada tanggal 13 Agustus 2021, yang telah dimuat di Nusa Bali, Warta Bali, Radar Bali;
   d. Laporan Publikasi Triwulan III Tahun 2021 yang dipublikasikan pada tanggal 3 November 2021, yang telah dimuat di website Bank BPD Bali;
3. Laporan Pelaksanaan Tata Kelola
   Pada Tahun 2021 Bank telah menyampaikan Laporan Pelaksanaan Tata Kelola sesuai dengan kondisi sebenarnya. Laporan Pelaksanaan Tata Kelola telah dilaporkan dan diterima oleh Otoritas Jasa Keuangan yaitu:
   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/2021 tanggal 20 Januari 2021 perihal Penyampaian Laporan Tingkat Kesehatan Bank posisi Desember 2020;
   b. Laporan Pelaksanaan Tata Kelola Tahun 2020 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-0463/DIR/KPN/2021 tanggal 27 April 2021 perihal Laporan Pelaksanaan Tata Kelola Tahun 2020 PT Bank Pembangunan Daerah Bali;
   c. Laporan *Self Assessment* Tata Kelola Semester I Tahun 2021 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0312/DIR/MRO/2021 tanggal 28 Juli 2021 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Juni 2021;
   d. Laporan *Self Assessment* Tata Kelola Semester II Tahun 2021 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0030/DIR/MRO/2022 tanggal 19 Januari 2022 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Desember 2021.
4. Laporan Publikasi Tahunan
   Pada Tahun 2021, Bank telah menyampaikan Laporan Publikasi

1. Monthly Publication Report
   Bank BPD 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 2021 have been published on the Bank's website (www.bpdbali.co.id) from January 2021 to December 2021 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 2021 are as follows:
   a. The 2020 Quarter IV Publication Report published on February 23, 2021 which has been published in the printed Media Pos Bali, Bisnis Indonesia, Bali Pos;
   b. The Quarter I 2021 Publication Report published on April 30, 2021 which has been published inBank BPD Bali Website;
   c. The 2021 Quarter II Publication Report published on August 13, 2021 which has been published in Nusa Bali, Warta Bali, Radar Bali;
   d. Third Quarterly Publication Report of 2021, published on November 3, 2021 which has been published in Bank BPD Bali Website;
3. Governance Implementation Report
   In 2021 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. Self-Assessment Report of Semester II Year 2020 Governance submitted to the Financial Services Authority in accordance with the letter of the Board of Directors Number B-0038/DIR/MRO/2021 dated January 20, 2021 regarding Submission of Bank Soundness Level Report for December 2020 position;
   b. The 2020 Governance Implementation Report submitted to the Financial Services Authority in accordance with Letter Number B-0463/DIR/KPN/2021 dated 27 April 2021 regarding the 2020 Governance Implementation Report of PT Bank Pembangunan Daerah Bali;
   c. Self-Assessment Report for Semester I of 2021 which is submitted to the Financial Authority in accordance with the Letter of the Board of Directors Number B-0312/DIR/MRO/2021 dated July 28, 2021 regarding Submission of Bank Soundness Level Report to OJK position June 2021;
   d. Governance Self-Assessment Report for Semester II of 2021 which is submitted to the Financial Authority in accordance with the Letter of the Board of Directors Number B-0030/DIR/MRO/2022 dated January 19, 2022 regarding Submission of Bank Soundness Level Report to OJK position December 2021.
4. Annual Publication Report
   In 2021, the Bank has submitted the Annual Publication Report for

Tahunan untuk Tahun Buku 2020 kepada:

a. Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-1284/DIR/UMS/2021 tanggal 28 Mei 2021;
b. Pemerintah Provinsi Bali sesuai dengan Surat Nomor Surat Nomor B-1285/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
c. Pemerintah Kota Denpasar sesuai dengan Surat Nomor Surat Nomor B-1291/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
d. Pemerintah Kabupaten Badung sesuai dengan Surat Nomor Surat Nomor B-1286/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
e. Pemerintah Kabupaten Buleleng sesuai dengan Surat Nomor Surat Nomor B-1287/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
f. Pemerintah Kabupaten Jembrana sesuai dengan Surat Nomor Surat Nomor B-1292/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
g. Pemerintah Kabupaten Tabanan sesuai dengan Surat Nomor Surat Nomor B-1288/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
h. Pemerintah Kabupaten Gianyar sesuai dengan Surat Nomor Surat Nomor B-1289/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
i. Pemerintah Kabupaten Klungkung sesuai dengan Surat Nomor Surat Nomor B-1293/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;
j. Pemerintah Kabupaten Karangasem sesuai dengan Surat Nomor Surat Nomor B-1290/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali;

the 2020 Financial Year to:

a. Financial Services Authority in accordance with Letter Number B-1284/DIR/UMS/2021 dated May 28, 2021;
b. The Provincial Government of Bali in accordance with Letter Number Letter Number B-1285/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and Sustainability Reports for the 2020 Financial Year of PT Bank Pembangunan Daerah Bali;
c. Denpasar City Government in accordance with Letter Number Letter Number B-1291/DIR/UMS/2021 dated 28 May 2021 regarding Submission of Annual Publication Reports and Sustainability Reports for the 2020 Financial Year of PT Bank Pembangunan Daerah Bali;
d. Badung Regency Government in accordance with Letter Number Letter Number B-1286/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and Sustainability Reports for the 2020 Financial Year of PT Bank Pembangunan Daerah Bali;
e. Buleleng Regency Government in accordance with Letter Number Letter Number B-1287/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and 2020 Financial Year Sustainability Reports of PT Bank Pembangunan Daerah Bali;
f. Jembrana Regency Government in accordance with Letter Number Letter Number B-1292/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and 2020 Financial Year Sustainability Reports of PT Bank Pembangunan Daerah Bali;
g. Tabanan Regency Government in accordance with Letter Number Letter Number B-1288/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and 2020 Financial Year Sustainability Reports of PT Bank Pembangunan Daerah Bali;
h. Gianyar Regency Government in accordance with Letter Number Letter Number B-1289/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and 2020 Financial Year Sustainability Reports of PT Bank Pembangunan Daerah Bali;
i. Klungkung Regency Government in accordance with Letter Number Letter Number B-1293/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and 2020 Financial Year Sustainability Reports of PT Bank Pembangunan Daerah Bali;
j. Karangasem Regency Government in accordance with Letter Number Letter Number B-1290/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and 2020 Financial Year Sustainability Reports of PT Bank Pembangunan Daerah Bali;

k. Pemerintah Kabupaten Bangli sesuai dengan Surat Nomor Surat Nomor B-1294/DIR/UMS/2021 tanggal 28 Mei 2021 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2020 PT Bank Pembangunan Daerah Bali.

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.

k. Bangli Regency Government in accordance with Letter Number Letter Number B-1294/DIR/UMS/2021 dated May 28, 2021 regarding Submission of Annual Publication Reports and Sustainability Reports for the 2020 Financial Year of PT Bank Pembangunan Daerah Bali.

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.

Proses Penyusunan Kebijakan Remunerasi

Remuneration Policy Formulation Process

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 Financial Services Authority Regulation Number 45 / POJK.03 / 2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks and Circular of the Financial Services Authority 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.

Tabel Proses Penyusunan Kebijakan Remunerasi
Table of Remuneration Policy Formulation Process

NO.	PARAMETER PARAMETER	KETERANGAN DESCRIPTION
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.

Cakupan Kebijakan Remunerasi Dan Implementasinya

The Scope of The Remuneration Policy and Its Implementation

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 Bank BPD Bali telah sesuai dengan kebijakan remunerasi yang telah ditetapkan. The implementation of remuneration for all areas of the Bank BPD Bali office is in accordance with the established remuneration policy.

Remunerasi Dikaitkan Dengan Risiko Remuneration Is Associated With Risk

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. Analisa 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.
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 analisa proses bisnis, analisa 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.

TABEL PENGUKURAN KINERJA DIKAITKAN DENGAN REMUNERASI

PERFORMANCE MEASUREMENT TABLE ASSOCIATED WITH REMUNERATION

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.

Penyesuaian Remunerasi Dikaitkan Dengan Kinerja Dan Risiko

Remuneration Adjustments Associated To Performance And Risk

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 Variable Remuneration Policy, regarding: a. Suspension; b. The amount; and c. Criteria for determining the amount	a. Penangguhan untuk Pengurus dan Karyawan dilakukan selama 3 (tiga) tahun sebesar persentase tertentu. b. Besarnya persentase penangguhan ditetapkan sebagai berikut: - Direktur Utama sebesar 15%; - Direktur sebesar 13%; - Komisaris sebesar 10% - Kepala Divisi Kredit sebesar 5%; - Kepala Divisi *Treasury* sebesar 5%; - Kepala Divisi Dana & Jasa sebesar 5%; - Kepala Cabang 1 dan 2 sebesar 4%; - Kepala cabang 3 dan 4 sebesar 3%. c. Kriteria untuk menetapkan besaran penangguhan disesuaikan dengan tingkat jabatan dan risiko posisi/jabatan. 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: - President Director 15%; - Director 13%; - Commissioner of 10% - Head of Credit Division at 5%; - Head of the Treasury Division at 5%; - Head of Funds & Services Division at 5%; - Branch Heads 1 and 2 at 4%; - 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); The Bank's Deferred Variable Remuneration Policy regarding: a. Delayed payment (Malus); or b. Withdrawed back in case it has been paid (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. d. Untuk clawback tidak diatur dalam Kebijakan remunerasi Bank BPD Bali. 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. d. Clawback is not regulated in the remuneration policy of Bank BPD Bali.

Penyesuaian Remunerasi Dikaitkan Dengan Kinerja Dan Risiko Sebagaimana Kebijakan Mengenai Remunerasi Yang Bersifat Variabel

Remuneration Adjustments Associated To Performance And Risk Are In Accordance With The Policy On Variable Of The Remuneration

Tabel Penyesuaian Remunerasi Dikaitkan Dengan Kinerja Dan Risiko Sebagaimana Kebijakan Mengenai Remunerasi Yang Bersifat Variabel

Table Of Remuneration Adjustments Associated To Performance And Risk Are In Accordance With The Policy On Variable Of The Remuneration

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

TABEL NAMA KONSULTAN EKSTERN DAN TUGAS KONSULTAN TERKAIT KEBIJAKAN REMUNERASI

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	-

TABEL REMUNERASI YANG BERSIFAT VARIABEL MELIPUTI:

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.

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:

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	**10**	**12.855**	**8**	**6.332**	**1.370**	**87.393**

TABEL JABATAN DAN JUMLAH PIHAK YANG MENJADI MATERIAL RISK TAKERS (MRT)

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	30

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 2021, Bank BPD 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 2021 Bank BPD Bali tidak pernah membeli kembali saham dan/atau obligasi yang telah dikeluarkan. Pengungkapan mengenai *share option* sebagaimana tabel dibawah ini:

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, 2021, Bank BPD 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 2021 Bank BPD 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 Description/Name	Jumlah Saham yang Dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Option		Harga Opsi (Rp) Price Option (Rp)	Jangka Waktu Term
		Yang Diberikan (lembar saham) Given (shares)	Yang Telah Dieksekusi (lembar saham) Executed (shares)		
Direksi The Board of Directors	-	-	-	-	-	-
Komisaris The Board of Commissioners	-	-	-	-	-	-
Pejabat Eksekutif Executive Officer	-	-	-	-	-	-
Total	-	-	-	-	-	-

Tabel Rasio Gaji Tertinggi Dan Terendah, Yang Mencakup:

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	6,10 : 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	3,09 : 1

Tabel Jumlah Pegawai Yang Terkena Pemutusan Hubungan Kerja Dan Total Nominal Pesangon Yang Dibayarkan

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	9 orang

Tabel Jumlah Total Remunerasi Yang Bersifat Variabel Yang Ditangguhkan, Yang Terdiri Dari Tunai Dan/Atau Saham Atau Instrumen Yang Berbasis Saham Yang Diterbitkan Bank

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	JUMLAH Dalam Juta Rupiah AMOUNT In million Rupiah
1.	Remunerasi yang Bersifat Variabel yang ditangguhkan: Variable Remuneration that is deferred :	-
2.	Dewan Komisaris The Board of Commissioners	652
3.	Direksi The Board Directors	1.753
4.	Karyawan Employees	89
5.	Total	2.494

Tabel Jumlah Total Remunerasi Yang Bersifat Variabel Yang Ditangguhkan Yang Dibayarkan Selama 1 (Satu) Tahun

Table Of Total Deferred Variable Remunerations Paid For 1 (One) Year

NO.	PARAMETER	JUMLAH Dalam Juta Rupiah
1.	Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun Deferred Variable Remunerations paid for 1 (one) year	-
2.	Dewan Komisaris The Board of Commissioners	461
3.	Direksi The Board of Directors	1.562
4.	Karyawan Employee	32
5.	Total	2.056

TABEL RINCIAN JUMLAH REMUNERASI YANG DIBERIKAN DALAM 1 (SATU) TAHUN

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		30.919
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		
	Tidak Ditangguhkan Dalam Juta Rupiah Not Suspenden In Million Rupiah	Ditangguhkan Dalam Juta Rupiah Suspended In Miliion Rupiah
1. Tunai / Cash	19.914	2.494
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

Informasi Kuantitatif

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,

Sebagaimana dalam tabel di bawah ini:

Quantitative Information

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,

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)	4.551			
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	**4.551**			

Rencana Strategis

Rencana strategis PT Bank Pembangunan Daerah Bali disusun dalam bentuk rencana korporasi (*corporate plan*) yang menggambarkan rencana strategis jangka panjang (lima tahun). Bank telah menyusun *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2017-2021 sesuai Keputusan Direksi Nomor 0756/KEP/DIR/RENSTRA/2016 tanggal 25 Nopember 2016 tentang *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2017-2021 dan sudah disampaikan ke Otoritas Jasa Keuangan sesuai surat nomor B-1007/DIR/RENSTRA/2016 tanggal 21 Desember 2016. Tahun 2021 Bank menyusun *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025 sesuai Keputusan Direksi Nomor 0477/KEP/DIR/RENSTRA/2021 tanggal 7 September 2021 tentang *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025 dan sudah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0959/DIR/RENSTRA/2021 tanggal 27 September 2021.

Corporate Plan PT Bank Pembangunan Daerah Bali merupakan pedoman yang digunakan dalam penyusunan *Blueprint*, Kebijakan Umum Direksi dan Rencana Bisnis Bank. Bank BPD Bali telah memiliki Blueprint, diantaranya:

1. *Blueprint* SDM sesuai Keputusan Direksi Nomor 0079/KEP/DIR/SDM/2016 tentang Rencana Strategis Manajemen Sumber Daya Manusia Periode 2016-2020 sebagaimana telah diubah dengan Keputusan Direksi Nomor 0464/KEP/DIR/SDM/2020 tentang Review Dan Perubahan Atas Keputusan Direksi Nomor 0079/KEP/DIR/SDM/2016 tentang Rencana Strategis Manajemen Sumber Daya Manusia Periode 2016-2020. Implementasi dan penyesuaian modul SIM SDM dilakukan secara bertahap;
2. *Blueprint* Manajemen Risiko sesuai Keputusan Direksi Nomor 0653/KEP/DIR/MRO/2018 tentang *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2018-2022 sebagaimana telah diubah dengan Keputusan Direksi Nomor 0463/KEP/DIR/MRO/2019 tentang Perubahan Atas Keputusan Direksi Nomor 0653/KEP/DIR/MRO/2018 Tentang Blueprint Manajemen Risiko Bank BPD Bali Tahun 2018-2022;
3. *Blueprint* Kepatuhan sesuai Keputusan Direksi Nomor 0764/KEP/DIR/KPN/2019 tentang *Blueprint* Kepatuhan Bank BPD Bali Tahun 2019-2024;
4. *Blueprint* TI sesuai Keputusan Direksi Nomor 0326/KEP/DIR/TIA/2020 tentang Rencana Strategis Teknologi Informasi (*Information Technology Strategic Planning*) Periode 2020-2024;
5. *Blueprint Treasury* sesuai Keputusan Direksi Nomor 0695/KEP/DIR/TRS/2021 tentang Cetak Biru (*Blueprint*) Bisnis *Treasury* Bank BPD Bali Tahun 2021-2025.

Kebijakan Umum Direksi (KUD) disusun sebagai pedoman dalam penyusunan Rencana Bisnis Bank. Bank telah menyusun Kebijakan Umum Direksi Tahun 2021 sesuai Keputusan Direksi Nomor 0417/KEP/DIR/RENSTRA/2020 tanggal 30 September 2020 tentang Kebijakan Umum Direksi PT Bank

Strategic Plan

The strategic plan of PT Bank Pembangunan Daerah Bali is prepared in the form of a corporate plan which describes a long-term (five-year) strategic plan. The Bank has prepared the Corporate Plan of PT Bank Pembangunan Daerah Bali Year 2017-2021 in accordance with the Decree of the Board of Directors Number 0756/KEP/DIR/RENSTRA/2016 dated November 25, 2016 concerning Corporate Plan of PT Bank Pembangunan Daerah Bali Year 2017-2021 and has been submitted to the Financial Services Authority in accordance with letter number B-1007/DIR/RENSTRA/2016 dated December 21, 2016. In 2021 the Bank will prepare a Corporate Plan for PT Bank Pembangunan Daerah Bali for 2021-2025 in accordance with the Decree of the Board of Directors Number 0477/KEP/DIR/RENSTRA/2021 dated September 7, 2021 concerning Corporate Plan of PT Bank Pembangunan Daerah Bali for 2021-2025 and has been submitted to the Financial Services Authority according to letter Number B-0959/DIR/RENSTRA/2021 dated September 27, 2021.
The Corporate Plan of PT Bank Pembangunan Daerah Bali is a guideline for the preparation of the Blueprint, General Policy of the Board of Directors and the Bank's Business Plan. Bank BPD Bali already has a Blueprint, including:

1. HR Blueprint in accordance with the Decree of the Board of Directors Number 0079/KEP/DIR/SDM/2016 concerning the Strategic Plan of Human Resources Management for the 2016-2020 period as amended by the Decree of the Board of Directors Number 0464/KEP/DIR/SDM/2020 concerning the Review and Amendment of Decisions Board of Directors Number 0079/KEP/DIR/SDM/2016 concerning the Strategic Plan of Human Resource Management for the 2016-2020 period. The implementation and adjustment of the HR SIM module is carried out in stages;
2. Risk Management Blueprint in accordance with Decree of the Board of Directors Number 0653/KEP/DIR/MRO/2018 concerning Bank BPD Bali Risk Management Blueprint 2018-2022 as amended by Decree of the Board of Directors Number 0463/KEP/DIR/MRO/2019 concerning Amendment to Decree of the Board of Directors Number 0653/KEP/DIR/MRO/2018 concerning Bank BPD Bali Risk Management Blueprint 2018-2022;
3. Compliance Blueprint in accordance to the Decree of the Board of Directors Number 0764/KEP/DIR/KPN/2019 concerning Bank BPD Bali Compliance Blueprint for 2019-2024;
4. IT Blueprint in accordance with Decree of the Board of Directors Number 0326/KEP/DIR/TIA/2020 concerning Information Technology Strategic Planning for the 2020-2024 Period;
5. Treasury Blueprint in accordance with the Decree of the Board of Directors Number 0695/KEP/DIR/TRS/2021 concerning the Blueprint (Blueprint) of Bank BPD Bali Treasury Business for 2021-2025.

The General Policy of the Board of Directors (KUD) is prepared as a guideline for the preparation of the Bank's Business Plan. The Bank has prepared the General Policy of the Board of Directors for 2021 in accordance with the Decree of the Board of Directors Number 0417/KEP/DIR/RENSTRA/2020

Pembangunan Daerah Bali Tahun 2021. Rencana strategis jangka pendek (satu tahun) dan jangka menengah (tiga tahun) dituangkan dalam Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali.

Bank telah menyusun Rencana Bisnis Bank Tahun 2021-2023 sesuai Keputusan Direksi Nomor 0516/KEP/DIR/RENSTRA/2020 tanggal 27 Nopember 2020 tentang Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023. Bank telah melakukan penyesuaian terhadap Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 sesuai Keputusan Direksi Nomor 0072/KEP/DIR/RENSTRA/2021 tanggal 16 Februari 2021 tentang Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023. Bank juga melakukan perubahan terhadap Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 sesuai Keputusan Direksi Nomor 0325/KEP/DIR/RENSTRA/2021 tanggal 28 Juni 2021 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023. Bank BPD Bali telah menyusun Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0639/KEP/DIR/RENSTRA/2021 tanggal 26 Nopember 2021 tentang Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024.

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.

Penyusunan tersebut juga memperhatikan prinsip kehati-hatian serta responsif terhadap perubahan Internal dan Eksternal.
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. Regulator dan seluruh jenjang organisasi yang ada pada Bank melalui:
   a. Surat Direktur Utama Nomor B-1011/DIR/RENSTRA/2020 tanggal 27 Nopember 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 Kepala Kantor Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
   b. Surat Direktur Utama Nomor B-1012/DIR/RENSTRA/2020 tanggal 27 Nopember 2020 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021-2023 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah

dated September 30, 2020 concerning the General Policy of the Board of Directors of PT Bank Pembangunan Daerah Bali in 2021. Short-term strategic plans of (one year) and medium-term (three years) is stated in the Bank's Business Plan of PT Bank Pembangunan Daerah Bali.

The Bank has prepared a Bank Business Plan for 2021-2023 in accordance with the Decree of the Board of Directors Number 0516/KEP/DIR/RENSTRA/2020 dated November 27, 2020 concerning the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2021-2023. The Bank has made adjustments to the Bank's Business Plan of PT Bank Pembangunan Daerah Bali Year 2021-2023 in accordance with the Decree of the Board of Directors Number 0072/KEP/DIR/RENSTRA/2021 dated February 16, 2021 concerning Bank Business Plan (Adjustment) PT Bank Pembangunan Daerah Bali Year 2021-2023 . The Bank also made changes to the Bank Business Plan PT Bank Pembangunan Daerah Bali Year 2021-2023 in accordance with the Decree of the Board of Directors Number 0325/KEP/DIR/RENSTRA/2021 dated June 28, 2021 concerning Bank Business Plan (Amendment) PT Bank Pembangunan Daerah Bali Year 2021-2023 . Bank BPD Bali has prepared a Business Plan for Bank PT Bank Pembangunan Daerah Bali for 2022-2024 in accordance with Board of Directors Decree Number 0639/KEP/DIR/RENSTRA/2021 dated November 26, 2021 regarding Bank PT Bank Pembangunan Daerah Bali Business Plan for 2022-2024.

The Bank has prepared a Bank Business Plan in the following manner:

1. Realistic: by looking at internal historical conditions, banking conditions in Bali and the adequacy of internal resources;
2. Comprehensive: the plan has been carried out thoroughly both in terms of qualitative and quantitative and the preparation has involved top down and bottom up parties;
3. Measurable: plans are made with certain quantitative (rupiah and percentage) and qualitative (units) measurements, , so that its success can be measured quarterly.

The arrangement is also based on the precautionary principle and is responsive to internal and external changes.
Furthermore, the Board of Directors has submitted the Bank's Business Plan to:

1. Shareholders of the Bank through: Annual Reports and Reports on the Supervisory Duties of the Board of Commissioners submitted at the Annual GMS of PT Bank Pembangunan Daerah Bali;
2. Regulators and all organizational levels at the Bank through:
   a. President Director's Letter Number B-1011/DIR/RENSTRA/2020 dated November 27, 2020 regarding Submission of Bank PT Bank Pembangunan Daerah Bali Year 2021-2023 and Sustainable Finance Action Plan PT Bank Pembangunan Daerah Bali Year 2021-2025, addressed to the Head of the Financial Services Authority Office Regional 8 Bali and Nusa Tenggara;
   b. President Director's Letter Number B-1012/DIR/RENSTRA/2020 dated November 27, 2020 regarding Submission of Bank PT Bank Pembangunan Daerah Bali Year 2021-2023 and Sustainable Finance Action Plan PT Bank Pembangunan Daerah Bali Year

Bali Tahun 2021-2025,ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia;

c. Surat Direktur Utama Nomor B-1013/DIR/RENSTRA/2020 tanggal 27 Nopember 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;
d. 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;
e. 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 2021-2025, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang PT Bank Pembangunan Daerah Bali;
f. Surat Divisi Renstra Nomor 0009/RENSTRA/PSR/2021 tanggal 5 Januari 2021 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank Tahun 2021 PT Bank Pembangunan Daerah Bali, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;
g. Surat Direktur Utama Nomor 0032/DIR/RENSTRA/2021 tanggal 8 Januari 2021 perihal Penyampaian Buku Program Kerja dan Anggaran Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2021, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
h. Surat Direktur Utama Nomor B-0170/DIR/RENSTRA/2021 tanggal 16 Februari 2021 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023,ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
i. Surat Direktur Utama Nomor B-0171/DIR/RENSTRA/2021 tanggal 16 Februari 2021 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023,ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia;
j. Surat Direktur Utama Nomor B-0172/DIR/RENSTRA/2021 tanggal 16 Februari 2021 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;
k. Surat Divisi Renstra Nomor 0192/RENSTRA/PSR/2021 tanggal 19 Februari 2021 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun

2021-2025, addressed to the Surveillance Department Bank Indonesia Financial System (DSSK);

c. President Director's Letter Number B-1013/DIR/RENSTRA/2020 dated November 27, 2020 regarding Submission of Bank PT Bank Pembangunan Daerah Bali Year 2021-2023 and Sustainable Finance Action Plan PT Bank Pembangunan Daerah Bali Year 2021-2025, addressed to the Board of Commissioners PT Bank Pembangunan Daerah Bali;
d. Strategic Plan Division Letter Number 1051/RENSTRA/PSR/2020 dated December 3, 2020 regarding Submission of the Bank PT Bank Pembangunan Daerah Bali Book for 2021-2023 and the Sustainable Finance Action Plan Book for PT Bank Pembangunan Daerah Bali for 2021-2025, addressed to the Directors of PT Bank Pembangunan Daerah Bali;
e. Strategic Plan Division Letter Number 1052/RENSTRA/PSR/2020 dated December 3, 2020 regarding Submission of Bank Business Plan Book for PT Bank Pembangunan Daerah Bali Year 2021-2023 and Sustainable Finance Action Plan Book for PT Bank Pembangunan Daerah Bali Year 2021-2025, addressed to all Heads Division and Head of SKAI & AF as well as All Heads of Branch Office of PT Bank Pembangunan Daerah Bali;
f. Strategic Plan Division Letter Number 0009/RENSTRA/PSR/2021 dated January 5, 2021 regarding Submission of Work Program and Budget for 2021 Bank Business Plan PT Bank Pembangunan Daerah Bali, addressed to all Division Heads and Heads of SKAI & AF as well as all Heads of Branch Office with a copy to the Board of Directors PT Bank Pembangunan Daerah Bali;
g. President Director's Letter Number 0032/DIR/RENSTRA/2021 dated January 8, 2021 regarding Submission of Work Program Manual and Business Plan Budget for Bank PT Bank Pembangunan Daerah Bali Year 2021, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
h. President Director's Letter Number B-0170/DIR/RENSTRA/2021 dated February 16, 2021 regarding Submission of Bank Business Plan (Adjustment) PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Head of Financial Services Authority Regional Office 8 Bali and Nusa Tenggara;
i. President Director's Letter Number B-0171/DIR/RENSTRA/2021 dated February 16, 2021 regarding Submission of Bank Business Plan (Adjustment) PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia;
j. President Director's Letter Number B-0172/DIR/RENSTRA/2021 dated February 16, 2021 regarding Submission of Bank Business Plan (Adjustment) PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
k. Strategic Plan Division Letter Number 0192/RENSTRA/PSR/2021 dated February 19, 2021 regarding Submission of Bank Business Plan Book (Adjustment) PT Bank Pembangunan Daerah Bali Year

2021-2023, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;

l. Surat Divisi Renstra Nomor 0301/RENSTRA/PSR/2021 tanggal 29 Maret 2021 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian) Tahun 2021 PT Bank Pembangunan Daerah Bali, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;

m. Surat Direktur Utama Nomor 0302/DIR/RENSTRA/2021 tanggal 29 Maret 2021 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian) Tahun 2021 PT Bank Pembangunan Daerah Bali, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

n. Surat Direktur Utama Nomor B-0611/DIR/RENSTRA/2021 tanggal 29 Juni 2021 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023,ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;

o. Surat Direktur Utama Nomor B-0612/DIR/RENSTRA/2021 tanggal 29 Juni 2021 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023,ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia;

p. Surat Direktur Utama Nomor B-0613/DIR/RENSTRA/2021 tanggal 29 Juni 2021 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

q. Surat Divisi Renstra Nomor 0638/RENSTRA/PSR/2021 tanggal 2 Juli2021 perihal Penyampaian Buku Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, ditujukan kepada Direksi PT Bank Pembangunan Daerah Bali;

r. Surat Divisi Renstra Nomor 0639/RENSTRA/PSR/2021 tanggal 2 Juli 2021 perihal Penyampaian Buku Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2021-2023, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang PT Bank Pembangunan Daerah Bali;

s. Surat Direktur Utama Nomor 0836/DIR/RENSTRA/2021 tanggal 26 Agustus 2021 perihal Penyampaian Buku Program Kerja dan Anggaran Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

t. Surat Divisi Renstra Nomor 0837/DIR/RENSTRA/2021 tanggal 26 Agustus 2021 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank (Perubahan) Tahun 2021 PT Bank Pembangunan Daerah Bali, ditujukan kepada Seluruh Kepala

2021-2023, addressed to all Division Heads and Heads of SKAI & AF as well as All Head of Branch Office with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali;

l. Strategic Plan Division Letter Number 0301/RENSTRA/PSR/2021 dated March 29, 2021 regarding Submission of Work Program and Budget of Bank Business Plan (Adjustment) 2021 PT Bank Pembangunan Daerah Bali, addressed to all Division Heads and Heads of SKAI & AF as well as All Heads of Branch Office with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali;

m. President Director's Letter Number 0302/DIR/RENSTRA/2021 dated March 29, 2021 regarding Submission of Work Program and Budget for the Bank's Business Plan (Adjustments) for 2021 at PT Bank Pembangunan Daerah Bali, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;

n. President Director's Letter Number B-0611/DIR/RENSTRA/2021 dated June 29, 2021 regarding Submission of Bank Business Plan (Changes) for PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Head of Financial Services Authority Regional Office 8 Bali and Nusa Tenggara;

o. President Director's Letter Number B-0612/DIR/RENSTRA/2021 dated June 29, 2021 regarding Submission of Bank Business Plan (Amendment) of PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Department of Financial System Surveillance (DSSK) of Bank Indonesia;

p. President Director's Letter Number B-0613/DIR/RENSTRA/2021 dated June 29, 2021 regarding Submission of Bank Business Plan (amendment) of PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;

q. Strategic Plan Division Letter Number 0638/RENSTRA/PSR/2021 dated July 2, 2021 regarding Submission of the Bank Business Plan Book (amendment) of PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to the Board of Directors of PT Bank Pembangunan Daerah Bali;

r. Strategic Plan Division Letter Number 0639/RENSTRA/PSR/2021 dated July 2, 2021 regarding Submission of the Bank Business Plan Book (amendment) of PT Bank Pembangunan Daerah Bali Year 2021-2023, addressed to all Division Heads and Heads of SKAI & AF as well as all Head of Branch Office PT Bank Pembangunan Daerah Bali;

s. President Director's Letter Number 0836/DIR/RENSTRA/2021 dated August 26, 2021 regarding Submission of Work Program Manual and Bank Business Plan Budget (amendment) of PT Bank Pembangunan Daerah Bali, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali;

t. Strategic Plan Division Letter Number 0837/DIR/RENSTRA/2021 dated August 26, 2021 regarding Submission of Work Program and Budget for Bank Business Plan (Amendment) 2021 PT Bank Pembangunan Daerah Bali, addressed to all Division Heads and

Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali;

u. Surat Direktur Utama Nomor B-1201/DIR/RENSTRA/2021 tanggal 26 Nopember 2021 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2022-2026, ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara;

v. Surat Direktur Utama Nomor B-1202/DIR/RENSTRA/2021 tanggal 26 Nopember 2021 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2022-2026, ditujukan kepada Departemen *Surveilans* Sistem Keuangan (DSSK) Bank Indonesia;

w. Surat Direktur Utama Nomor B-1203/DIR/RENSTRA/2021 tanggal 26 Nopember 2021 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2022-2026, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali;

x. Surat Divisi Renstra Nomor B-1230/RENSTRA/PSR/2021 tanggal 3 Desember 2021 perihal Penyampaian Buku Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan Buku Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2022-2026, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali.

Rencana strategis Bank didukung sepenuhnya oleh pemilik dengan mengambil langkah yang diperlukan antara lain komitmen dan upaya pemilik untuk memperkuat permodalan Bank. Pemilik melakukan setoran modal yaitu:

a. Sesuai Akta Nomor 63 (enam puluh tiga) tanggal 28 Mei 2021, total penyetoran modal sebanyak 30.000 (tiga puluh ribu) lembar saham atau bernilai nominal sebesar Rp30.000.000.000,- (tiga puluh miliar rupiah) sehingga menjadi 1.853.300 (satu juta delapan ratus lima puluh tiga ribu tiga ratus) lembar saham atau bernilai nominal Rp1.853.300.000.000,- (satu triliun delapan ratus lima puluh tiga miliar tiga ratus juta rupiah);
b. sesuai Akta Nomor 26 (dua puluh enam) tanggal 30 Agustus 2021, total penyetoran modal sebanyak 750 (tujuh ratus lima puluh) lembar saham atau bernilai nominal sebesar Rp750.000.000,- (tujuh ratus lima puluh juta rupiah) sehingga menjadi 1.854.050 (satu juta delapan ratus lima puluh empat ribu lima puluh) lembar saham atau bernilai nominal Rp1.854.050.000.000,- (satu triliun delapan ratus lima puluh empat miliar lima puluh juta rupiah);
c. Sesuai Akta Nomor 54 (lima puluh empat) tanggal 27 Desember 2021, total penyetoran modal sebanyak 7.200 (tujuh ribu dua ratus) lembar saham atau bernilai nominal sebesar Rp7.200.000.000,- (tujuh miliar dua ratus juta rupiah) sehingga menjadi 1.861.250 (satu juta

Heads of SKAI & AF as well as All Heads of Branch Offfice with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali;

u. Letter of the President Director Number B-1201/DIR/RENSTRA/2021 dated November 26, 2021 regarding Submission of Bank PT Bank Pembangunan Daerah Bali Year 2022-2024 and Sustainable Finance Action Plan PT Bank Pembangunan Daerah Bali Year 2022-2026, addressed to the Head of the Financial Services Authority Regional Office 8 Bali and Nusa Tenggara;

v. President Director's Letter Number B-1202/DIR/RENSTRA/2021 dated November 26, 2021 regarding Submission of Bank Business Plan PT Bank Pembangunan Daerah Bali Year 2022-2024 and Sustainable Finance Action Plan PT Bank Pembangunan Daerah Bali Year 2022-2026, addressed to the Surveillance Department Bank Indonesia Financial System (DSSK);

w. President Director's Letter Number B-1203/DIR/RENSTRA/2021 dated November 26, 2021 regarding Submission of Bank PT Bank Pembangunan Daerah Bali Year 2022-2024 and Sustainable Finance Action Plan PT Bank Pembangunan Daerah Bali Year 2022-2026, addressed to the Board of Commissioners PT Bank Pembangunan Daerah Bali;

x. Strategic Plan Division Letter Number B-1230/RENSTRA/PSR/2021 dated December 3, 2021 regarding Submission of the Bank Business Plan Book for PT Bank Pembangunan Daerah Bali Year 2022-2024 and Sustainable Finance Action Plan Book for PT Bank Pembangunan Daerah Bali for 2022-2026, addressed to All Division Heads and Heads of SKAI & AF as well as All Heads of Branch Office with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali.

The Bank's strategic plan is fully supported by the owner by taking the necessary steps, including the owner's commitment and efforts to strengthen the Bank's capital. The owner makes a capital deposit, namely:

a. In accordance with Deed Number 63 (sixty three) dated May 28, 2021, the total paid-in capital is 30,000 (thirty thousand) shares or a nominal value of Rp30,000,000,000 (thirty billion rupiah) to become 1,853,300 (one million eight hundred fifty three thousand three hundred) shares or a nominal value of Rp1,853,300,000,000,- (one trillion eight hundred fifty-three billion three hundred million rupiah);
b. In accordance with Deed Number 26 (twenty six) dated August 30, 2021, the total paid-in capital is 750 (seven hundred fifty) shares or a nominal value of Rp750,000,000 (seven hundred and fifty million rupiah) to become 1,854,050 (one million eight hundred fifty-four thousand and fifty) shares or a nominal value of Rp1,854.050.000.000,- (one trillion eight hundred fifty-four billion and fifty million rupiah);
c. In accordance with Deed Number 54 (fifty-four) dated December 27, 2021, the total paid-in capital is 7,200 (seven thousand two hundred) shares or a nominal value of Rp7,200,000,000 (seven billion two hundred million rupiah) so that it becomes 1,861. 250 (one million

delapan ratus enam puluh satu ribu dua ratus lima puluh) lembar saham atau bernilai nominal Rp1.861.250.000.000,- (satu triliun delapan ratus enam puluh satu miliar dua ratus lima puluh juta rupiah).

Target Jangka Pendek Tahun 2021

Tahun 2021 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%;
4. Menjaga Rentabilitas Bank dengan Menetapkan ROA Minimal 2,50%, ROE Minimal 17%, BOPO Maksimal 76%, NIM Minimal 6%;
5. Meningkatkan Pertumbuhan Dana Pihak Ketiga Sebesar 9%, dengan Komposisi Giro 12%, Tabungan Sebesar 44% dan Deposito Sebesar 44%;
6. Meningkatkan Pertumbuhan Kredit Sebesar 7%, dengan Komposisi Kredit Produktif 47,25% dan Kredit Konsumtif 52,75%;
7. Meningkatkan Pembiayaan Kredit UMKM Sebesar 40,75% 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.

Target Jangka Menengah Tahun 2021 - 2023

PT Bank Pembangunan Daerah Bali telah menyusun Arah Kebijakan Bank Tahun 2021 - 2023 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 Pertumbuhan Dana Pihak Ketiga;
6. Meningkatkan Pertumbuhan Kredit;
7. Meningkatkan Pembiayaan Kredit UMKM;
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.

eight hundred sixty-one thousand two hundred fifty) shares or a nominal value of Rp1,861,250,000,000 (one trillion eight hundred sixty-one billion two hundred and fifty million rupiah).

Short Term Target in 2021

In 2021 PT Bank Pembangunan Daerah Bali has set several key performances as follows:

1. Improving the Quality of Governance, Risk Management and Compliance;
2. Encouraging Capital Strengthening;
3. Control of Gross Non-Performing Loans (NPL) Maximum by 3%;
4. Maintaining Bank Profitability by Setting Minimum ROA by 2.50%, Minimum ROE by 17%, Maximum BOPO by 76%, Minimum NIM by 6%;
5. Increase Third Party Fund Growth by 9%, with a Composition of Current Accounts of 12%, Savings of 44% and Time Deposits of 44%;
6. Increase Credit Growth by 7%, with the Composition of Productive Loans of 47.25% and Consumptive Loans of 52.75%;
7. Increase MSME Credit Financing by 40.75% of Total Loans;
8. Improve Services and Products;
9. Expanding the Range of Services;
10. Enhance Customer Loyalty;
11. Enhance Strategic Alliances;
12. Improve Corporate Brands;
13. Strengthening Organization and Human Resources;
14. Strengthening of Information Technology;
15. Strengthening Infrastructure;
16. Improve Social and Environmental Awareness.

Medium Term Targets for 2021 - 2023

PT Bank Pembangunan Daerah Bali has prepared Directions of Bank Policy for 2021 - 2023 with the following strategic steps:

1. Improve the quality of Governance, Risk Management and Compliance;
2. Encourage capital strengthening;
3. Control of Gross Non-Performing Loan (NPL);
4. Maintaining the Bank's Profitability;
5. Increasing Third Party Fund Growth;
6. Increase Credit Growth;
7. Increase the MSME Credit Financing;
8. Improve Services and Products;
9. Expands the Range of Services;
10. Enhance Customer Loyalty;
11. Enhance Strategic Alliances.
12. Improve Corporate Brands;
13. Strengthening Organization and Human Resources;
14. Strengthening of Information Technology;
15. Strengthening Infrastructure;
16. Improve Social and Environmental Awareness.

Penilaian Penerapan Tata Kelola Perusahaan

Bank BPD Bali melakukan penilaian sendiri (*self assessment*) Penerapan Tata Kelola Perusahaan yang Baik sesuai dengan POJK Nomor 55/ POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.

Assessment of Application of Corporate Governance

Bank BPD Bali conducts a self assessment of Good Corporate Governance implementation in accordance with POJK Number 55/POJK.03/ 2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks. The implementation of Good Corporate Governance carried out by Bank BPD Bali always increases every year.

HASIL PENILAIAN SENDIRI (*SELF-ASSESSMENT*) PENERAPAN TATA KELOLA SELF-ASSESSMENT RESULTS OF GOVERNANCE APPLICATION	
PERINGKAT RATING	**DEFINSI PERINGKAT** RATING DEFINITIONS
2	**Baik**/Good

ANALISIS
ANALYSIS

KESIMPULAN:	CONCLUSION:
Berdasarkan analisis terhadap seluruh kriteria atau indicator penilaian tersebut diatas, disimpulkan bahwa secara umum dalam kondisi 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.	Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that the bank generally in a healthy condition, so that it is considered capable of facing significant negative effects from changes in business conditions and other external factors as reflected in the ratings of the assessment factors, including Risk Profile, Implementation of Governance, profitability and generally good Capital. If there are weaknesses, in general these weaknesses are less significant.

Pencapaian Tata Kelola Perusahaan

Tahun 2021 Bank BPD Bali berhasil meraih peringkat 2 atau didefinisikan telah menerapkan Tata Kelola Perusahaan dengan Baik untuk penilaian Semester 1 dan Semester 2 sesuai dengan Peraturan OJK Nomor 55/ POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum

Adapun penilaian pelaksanaan tata kelola PT Bank Pembangunan Daerah Bali untuk Tahun 2021 secara komposit dapat diuraikan sebagai berikut :

Achievement of Good Corporate Governance

In 2021, Bank BPD Bali achieve a composite rating of 2 or was defined as having implemented Good Corporate Governance for the assessment of Semester 1 and Semester 2 in accordance with FSA Regulation Number 55 / POJK.03 / 2016 concerning Implementation of Governance for Commercial Banks

The composite assessment of the implementation of PT Bank Pembangunan Daerah Bali for 2021 is as follows:

A. Semester I (Januari 2021 – Juni 2021)

Laporan *Self Assessment* Tata Kelola Semester I Tahun 2021 disampaikan kepada OJK sesuai dengan Surat Direksi Nomor B- 0312/DIR/MRO/2021 tanggal 28 Juli 2021 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Juni 2021, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

A. Semester I (January 2021 – June 2021)

The Governance Self-Assessment Report for Semester I of 2021 is submitted to Financial Service Authority in accordance with the Letter of the Board of Directors Number B-0312/DIR/MRO/2021 dated July 28, 2021 regarding Submission of the Bank Soundness Level Report to Financial Service Authority position June 2021, that the implementation of the principles of good governance The Bank obtained a rating of 2 (Good).

Sesuai surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor SR-43/KR.081/2021 tanggal 17 Desember 2021 perihal Laporan Hasil Pemeriksaan Umum PT Bank Pembangunan Daerah Bali Tahun 2021, disampaikan bahwa pada Semester I Tahun 2021 Profil Risiko dinilai 2 (dua) atau *low to moderate* dengan rincian *inherent risk* dinilai 3 (tiga) atau *moderate* dan Kualitas Penerapan Manajemen Risiko dinilai 2 (dua) atau *satisfactory* dimana penilaian tersebut masih sama dengan periode sebelumnya (Semester II Tahun 2020) dan penetapan *Good Corporate Governance* (GCG) dinilai 2 (dua) atau Baik.

B. Semester II (Juli 2021 – Desember 2021)

Laporan *Self Assessment* Tata Kelola Semester II Tahun 2021 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0030/DIR/MRO/2022 tanggal 19 Januari 2022 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 31 Desember 2021, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

In accordance with the letter of the Regional 8 Bali and Nusa Tenggara Financial Services Authority (OJK) Number SR-43/KR.081/2021 dated December 17, 2021 regarding the 2021 PT Bank Pembangunan Daerah Bali General Examination Report, it was stated that in Semester I of 2021 the Risk Profile was assessed as 2 (two) or low to moderate with details of inherent risk rated 3 (three) or moderate and the Quality of Risk Management Implementation is rated 2 (two) or satisfactory where the assessment is still the same as the previous period (Semester II of 2020) and the determination of Good Corporate Governance (GCG) is rated 2 (two) or Good.

B. Semester II (July 2021 – December 2021)

The Governance Self-Assessment Report for Semester II of 2021 submitted to the Financial Authority in accordance with the Letter of the Board of Directors Number B-0030/DIR/MRO/2022 dated January 19, 2022 regarding Submission of the Bank Soundness Level Report to Financial service Authority position December 31, 2021, that the application of the principles the implementation of the Bank's governance received a rating of 2 (Good).

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PERNYATAAAN AKUNTABILITAS LAPORAN DEWAN KOMISARIS DAN DIREKSI

Statement of Accountability over the Reports of Board Commissioners and Board of Directors

06

PERNYATAAAN AKUNTABILITAS LAPORAN DEWAN KOMISARIS DAN DIREKSI

Statement of Accountability over the Reports of Board 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 Comissioners and Directors by giving their signature below.

Denpasar, 21 Maret 2021/ March 21, 2021

DEWAN KOMISARIS
Board of Commissioners

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

Drs. I Made Sukada, M.M
Komisaris Independen
Independent Commissioner

Ida Bagus Wibawa, S.E.
Komisaris Independen
Independent Commissioner

DIREKSI
Board of Directors

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

Made Lestara Widiatmika, S.E.
Direktur Kredit
Director of Credit

Drs. I Wayan Sutela Negara, M.M.
Direktur Kepatuhan
Compliance Director

Ida Bagus Gede Setia Yasa, S.Kom., M.M.
Direktur Operasional
Operational Director

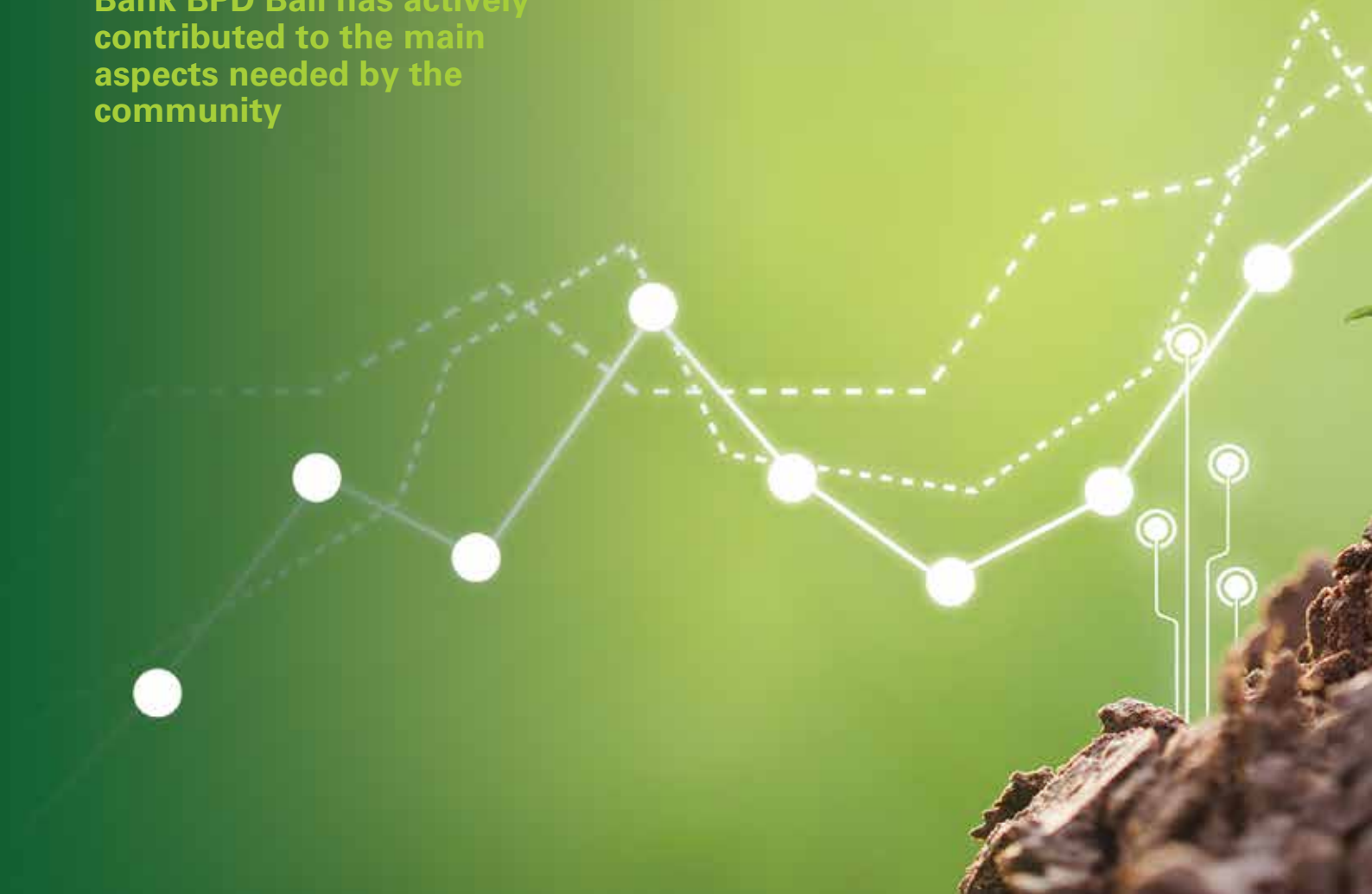
I Nyoman Sumanaya, S.E., M.M.
Direktur Bisnis Non Kredit
Director of Business Non Credit

TANGGUNG JAWAB SOSIAL PERUSAHAAN

Corporate Social Responsibility

Melalui program CSR Bank BPD Bali telah berkontribusi secara aktif pada aspek-aspek utama yang dibutuhkan masyarakat.

Through the CSR program, Bank BPD Bali has actively contributed to the main aspects needed by the community



07

Informasi terkait Tanggung Jawab Sosial Perusahaan disajikan dalam laporan keberlanjutan (*sustainability report*) yang merupakan bagian yang tidak terpisahkan dari laporan tahunan ini.

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.

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 :

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.

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 2021.

Information related to Corporate Social Responsibility is presented in a sustainability report which is an integral part of this annual report.

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.

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:

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 Financial Service Authority at the same time as the Annual Report.

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 2021 Sustainability Report.

LAPORAN KEUANGAN
Financial Statements

09

BANK BPD BALI

LAPORAN KEUANGAN / Financial Statement

UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL / FOR THE YEARS ENDED

31 Desember 2021 / December 31st, 2021

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SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2021
PT BANK PEMBANGUNAN DAERAH BALI

DIRECTORS' STATEMENT LETTER
RELATING TO
THE RESPONSIBILITY ON THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED 31 DECEMBER 2021
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 Entitas untuk tahun yang berakhir 31 Desember 2021;
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, 2021;*
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.

Denpasar, 10 Januari/ *January 10*, 2022
Atas nama dan mewakili Direksi/*For and on behalf of the Directors*

METERAI TEMPEL
850B5AJX610635903

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

Ida Bagus Gede Setia Yasa, S.Kom., M.M.
Direktur Operasional/*Director Operational*

Laporan Auditor Independen
Independent Auditor's Report

No/*Ref.* : 00001/2.1127/AU.1/07/0060-2/1/I/2022

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 2021, 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.

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, 2021, 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.

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of 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 2021, 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, 2021, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

HENDRAWINATA HANNY ERWIN & SUMARGO

HENDRAWINATA HANNY ERWIN & SUMARGO Registered Public Accountants

Welly Adrianto, CPA

No. Ijin Akuntan Publik / *Public Accountant License Number:* AP. 0060

Jakarta, 10 Januari 2022/*January 10, 2022*

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2021
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2021
(Expressed in Rupiah, unless otherwise stated)

	Catatan / *Notes*	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
ASET				***ASSETS***
Kas	4	944.904.107.255	545.099.263.215	*Cash*
Giro Pada Bank Indonesia	5	1.007.684.924.246	647.737.936.746	*Current Accounts with Bank Indonesia*
Giro Pada Bank Lain	6			*Current Accounts with Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		42.008.100.738	45.704.735.039	*Third Parties -*
Jumlah Giro Pada Bank Lain		42.008.100.738	45.704.735.039	*Total Current Accounts with Other Banks*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(33.810.295)	(13.939.757)	*Less: Allowance for Impairment Losses*
		41.974.290.443	45.690.795.282	
Penempatan pada Bank Indonesia dan Bank Lain	7			*Placements with Bank Indonesia and Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.314.600.272.107	1.609.088.629.744	*Third Parties -*
Jumlah Penempatan pada Bank Indonesia dan Bank Lainnya		1.314.600.272.107	1.609.088.629.744	*Total Placements with Bank Indonesia and Other Banks*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(551.634.400)	(1.401.250.000)	*Less: Allowance for Impairment Losses*
		1.314.048.637.707	1.607.687.379.744	
Efek - Efek	8			*Securities*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.772.721.619.497	1.683.974.804.105	*Third Parties -*
Jumlah Efek - Efek		1.772.721.619.497	1.683.974.804.105	*Total Securities*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(574.586.650)	(753.788.140)	*Less: Allowance for Impairment Losses*
		1.772.147.032.847	1.683.221.015.965	
Efek - Efek yang Dibeli dengan Janji Dijual Kembali	9			*Marketable Securities Purchased Under Resale Agreement*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		4.342.390.270.118	3.015.432.992.878	*Third Parties -*
Total Efek - Efek yang Dibeli dengan Janji Dijual Kembali		4.342.390.270.118	3.015.432.992.878	*Total Marketable Securities Purchased Under Resale Agreement*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Losses*
		4.342.390.270.118	3.015.432.992.878	
Efek - Efek yang Dijual dengan Janji Dibeli Kembali	10			*Marketable Securities sold under repurchase agreement*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		248.761.278.698	--	*Third Parties -*
Total Efek - Efek yang Dijual dengan Janji Dibeli Kembali		248.761.278.698	--	*Total Marketable Securities Sold Under Repurchase Agreement*
Pinjaman yang Diberikan	11			*Loans*
- Pihak Berelasi		29.624.542.947	34.368.520.745	*Related Parties -*
- Pihak Ketiga		19.770.845.263.888	19.088.800.928.431	*Third Parties -*
Total Pinjaman yang Diberikan		19.800.469.806.835	19.123.169.449.176	*Total Loans*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(1.000.162.185.583)	(936.621.477.743)	*Less: Allowance for Impairment Loss*
		18.800.307.621.252	18.186.547.971.433	
Penyertaan Saham	12	500.000.000	500.000.000	*Investment In Shares*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(75.000.000)	(75.000.000)	*Less: Allowance for Impaiment Loss*
		425.000.000	425.000.000	
Aset Tetap	13	288.529.655.144	284.751.692.363	*Fixed Assets*
Dikurangi : Akumulasi Penyusutan		(203.848.106.691)	(193.597.632.456)	*Less: Accumulated Depreciation*
		84.681.548.453	91.154.059.907	
Aset Takberwujud	14	36.814.255.310	34.941.754.510	*Intangible Assets*
Dikurangi: Akumulasi Amortisasi		(33.100.769.573)	(29.483.126.768)	*Less: Accumulated Amortization*
		3.713.485.737	5.458.627.742	
Aset Hak Guna	15	62.708.412.902	53.391.638.007	*Right-of-Use Assets*
Dikurangi : Akumulasi Penyusutan		(23.986.930.854)	(16.914.668.529)	*Less: Accumulated Depreciation*
		38.721.482.048	36.476.969.478	
Aset Lain - lain	16	218.998.280.962	168.470.342.251	*Other Assets*
Aset Pajak Tangguhan - Bersih	22	92.215.310.377	75.962.731.598	*Deferred Tax Assets - Net*
TOTAL ASET		**28.910.973.270.143**	**26.109.365.086.239**	***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

	Catatan / *Notes*	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas Segera	17	150.198.010.131	142.469.282.265	*Liabilities Due Immediately*
Simpanan dari Nasabah	18			*Deposits from Customers*
- Pihak Berelasi		932.744.440.120	487.416.662.623	*Related Parties -*
- Pihak Ketiga		22.444.347.296.803	20.963.597.573.571	*Third Parties -*
		23.377.091.736.923	21.451.014.236.194	
Simpanan dari Bank Lain	19			*Deposits from Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.293.107.274.941	834.598.952.689	*Third Parties -*
		1.293.107.274.941	834.598.952.689	
Liabilitas Efek-efek yang dijual dengan janji dibeli kembali	20	241.406.093.556	--	*Liability for Securities Sold Under Repurchase Agreement*
Pinjaman yang Diterima	21	37.528.510.397	38.222.197.291	*Borrowings*
Utang Pajak	22	44.655.222.996	22.418.215.524	*Taxes Payable*
Beban yang Masih Harus Dibayar	23	26.290.293.230	33.977.892.409	*Accrued Expense*
Liabilitas Imbalan Kerja	24	231.730.357.932	212.220.795.162	*Post-Employment Benefit Obligation*
Liabilitas Sewa	25	17.032.289.111	13.779.397.169	*Lease Liabilities*
Liabilitas Lain - lain	26	172.591.132.071	155.957.270.338	*Other Liabilities*
TOTAL LIABILITAS		**25.591.630.921.288**	**22.904.658.239.041**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal Saham				*Share Capital*
nilai nominal Rp1.000.000				*Rp1,000,000 (full amount)*
(nilai penuh) per saham				*par value per share*
Modal Dasar :				*Authorized Capital :*
4.000.000 saham				*4,000,000 shares*
Modal ditempatkan dan disetor penuh:	27			*Issued and fully paid capital:*
- 2021 : 1.861.250 saham		1.861.250.000.000	--	*2021 : 1,861,250 shares -*
- 2020 : 1.823.300 saham		--	1.823.300.000.000	*2020 : 1,823,300 shares -*
Tambahan Modal Disetor	28	2.340.338	2.340.338	*Additional Paid-In Capital*
Pengukuran kembali atas Imbalan Pasca Kerja		(63.795.970.029)	(60.967.282.317)	*Remeasurement of Post-Employment Benefit Obligation*
Saldo laba				*Retained Earnings*
- Telah Ditentukan Penggunaannya		972.732.912.252	920.550.814.816	*Appropriated -*
- Belum Ditentukan Penggunaannya		549.153.066.294	521.820.974.361	*Unappropriated -*
TOTAL EKUITAS		**3.319.342.348.855**	**3.204.706.847.198**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**28.910.973.270.143**	**26.109.365.086.239**	***TOTAL LIABILITIES AND EQUITY***

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2021
(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, 2021
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
PENDAPATAN BUNGA				***INTEREST INCOME***
Pendapatan Bunga	30	2.466.480.464.956	2.538.671.259.583	*Interest Income*
Beban Bunga	31	(912.678.066.859)	(914.528.892.452)	*Interest Expense*
Jumlah Pendapatan Bunga Bersih		**1.553.802.398.097**	**1.624.142.367.131**	***Net Interest Income***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Pendapatan Operasional	32	109.939.704.471	85.522.695.695	*Operating Income*
Provisi dan Komisi	32	5.839.344.086	6.854.759.533	*Provision and Commission*
Lainnya	32	1.056.463.668	882.493.020	*Others*
Jumlah Pendapatan Operasional Lainnya		**116.835.512.225**	**93.259.948.248**	***Total Other Operating Income***
PEMULIHAN (PEMBENTUKAN) PENYISIHAN KERUGIAN PENURUNAN NILAI				***RECOVERY (PROVISION) FOR IMPAIRMENT LOSSES***
Aset Keuangan	33	(133.260.444.216)	(216.212.703.919)	*Financial Assets*
Transaksi Rekening Administratif		(465.009.514)	1.371.434.638	*Transactions of Administrative Accounts*
Jumlah Pembentukan Penyisihan Kerugian Penurunan Nilai		**(133.725.453.730)**	**(214.841.269.281)**	***Total Provision for Impairment Losses***
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Gaji dan Tunjangan Karyawan	34	(525.995.868.051)	(534.018.492.835)	*Salaries and Employee Benefits*
Umum dan Administrasi	35	(262.909.962.711)	(236.955.361.768)	*General and Administrative*
Beban Modifikasi		(7.977.142.554)	(25.381.426.579)	*Modification Expenses*
Jumlah Beban Operasional Lainnya		**(796.882.973.316)**	**(796.355.281.182)**	***Total Other Operating Expenses***
LABA OPERASIONAL		**740.029.483.276**	**706.205.764.916**	***OPERATING INCOME***
PENDAPATAN (BEBAN) NON OPERASIONAL				***NON-OPERATING INCOME (EXPENSE)***
Pendapatan Non Operasional	36	3.378.033.229	4.300.684.551	*Non-Operating Income*
Beban Non Operasional	36	(22.372.817.074)	(12.945.052.727)	*Non-Operating Expenses*
Jumlah Beban Non Operasional		**(18.994.783.845)**	**(8.644.368.176)**	***Total Non Operating Expense***
LABA SEBELUM BEBAN PAJAK		**721.034.699.431**	**697.561.396.740**	***INCOME BEFORE TAX EXPENSE***
MANFAAT PAJAK PENGHASILAN (BEBAN)				***INCOME TAX (EXPENSE) BENEFIT***
Kini	22	(187.336.376.920)	(163.649.610.520)	*Current Tax*
Tangguhan	22	15.454.743.783	(12.090.811.859)	*Deferred Tax*
Jumlah Beban Pajak		**(171.881.633.137)**	**(175.740.422.379)**	***Total Tax Expense***
LABA TAHUN BERJALAN		**549.153.066.294**	**521.820.974.361**	***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	22, 24	(3.626.522.708)	(2.304.529.144)	*Remeasurement of Post - Employement Benefit Obligation*
- Penyesuaian Tarif Pajak		--	(1.924.081.073)	*Effect of Change in tax rate -*
- Pajak Penghasilan Terkait		797.834.996	506.996.411	*Related Income Tax -*
Jumlah Pendapatan (Beban) Komprehensif Lain		**(2.828.687.712)**	**(3.721.613.806)**	***Total Other Comprehensive Income (Expense)***
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		**546.324.378.582**	**518.099.360.555**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM	48	297.771	286.287	*EARNINGS PER SHARE*

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 2021
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2021
(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 Obligation-after tax*	Cadangan Umum/ *General Reserve*	Cadangan Tujuan/ *Specific Reserve*	Belum Ditentukan Penggunaannya/ *Unappropriated*	Jumlah Ekuitas/ *Total Equity*
Saldo 1 Januari 2021 / *Balance as of January 1, 2021*		**1.823.300.000.000**	**2.340.338**	**(60.967.282.317)**	**920.550.814.816**	**--**	**521.820.974.361**	**3.204.706.847.198**
Laba tahun berjalan/ *Profit for the year*		--	--	--	--	--	549.153.066.294	549.153.066.294
Penilaian Kembali Imbalan Kerja Setelah Pajak/ *Remeasurament of post employment benefit obligation*	24	--	--	(2.828.687.712)	--	--	--	(2.828.687.712)
Setoran modal/ *Issuance of share capital*	28	37.950.000.000	--	--	--	--	--	37.950.000.000
Tambahan modal disetor / *Additional paid incapital*		--	--	--	--	--	--	--
Pembagian laba/ *Distribution of net income :*								
Cadangan umum/ *Specific reserve*	29	--	--	--	52.182.097.436	--	(52.182.097.436)	--
Dividen / *Dividends*	29	--	--	--	--	--	(469.638.876.925)	(469.638.876.925)
Saldo 31 Desember 2021 / *Balance as of December 31, 2021*		**1.861.250.000.000**	**2.340.338**	**(63.795.970.029)**	**972.732.912.252**	**--**	**549.153.066.294**	**3.319.342.348.855**

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 2021
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2021
(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 Obligation- 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*		--	--	--	(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*	24	--	--	(3.721.613.806)	--	--	--	(3.721.613.806)
Setoran modal/ *Issuance of share capital*	28	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*	29	--	--	--	--	--	(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)**	**920.550.814.816**	**--**	**521.820.974.361**	**3.204.706.847.198**

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 ARUS KAS
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2021
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2021
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2021 / *Desember 31, 2021*	31 Desember 2020 / *December 31, 2020*	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari Pendapatan Bunga, Provisi, dan Komisi		2.460.866.389.190	2.541.126.488.801	*Receipts from Interest Income, Fee and Commissions*
Pembayaran Bunga		(920.365.666.038)	(903.866.905.889)	*Payments of Interest Expense*
Pembayaran Beban Tenaga Kerja		(617.130.627.430)	(638.689.322.500)	*Payments of Employee Expense*
Pembayaran Beban Umum dan Adminitrasi		(229.629.560.328)	(194.847.138.346)	*Payments of General and Administrative Expense*
Penerimaan dari Pendapatan Operasional dan Non Operasional Lainnya		114.681.059.564	90.692.193.294	*Receipts from Other Operating Income and Other Non-Operating Income*
Pembayaran Beban Non Operasional		(10.780.980.131)	(12.945.052.727)	*Non Operating Expense Paid*
Arus Kas Sebelum Perubahan Pada Aset dan Liabilitas Operasi		**797.640.614.827**	**881.470.262.633**	***Cash Flows Before Changes to Operating Assets and Liabilities***
(Kenaikan) / Penurunan dalam Aset Operasi				*(Increase) / Decrease In Operating Assets*
Penempatan pada Bank Indnesia dan Bank Lain	7	(59.653.745.791)	--	*Placements with Bank Indonesia and other Banks*
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	9	(1.326.957.277.240)	(1.540.768.890.069)	*Marketable Securities Purchased Under Resale Agreement*
Pinjaman yang Diberikan	11	(749.713.906.760)	(871.122.118.261)	*Loans*
Aset Lain-lain	16	18.825.641.828	491.453.210	*Other Assets*
Kenaikan / (Penurunan) Liabilitas Operasi				*(Increase) / Decrease In Operating Liabilities*
Liabilitas Segera	17	7.728.727.866	(21.771.569.721)	*Liabilities Due Immediately*
Simpanan Nasabah	18	1.926.077.500.729	1.387.162.778.668	*Deposits from Costumers*
Simpanan dari Bank Lain	19	458.508.322.252	355.281.976.025	*Deposits from Other Banks*
Liabilitas Lain-lain	26	116.894.375.279	109.850.505.491	*Other Liabilities*
Utang Pajak	22	6.844.537.368	5.259.803.918	*Taxes Payable*
Pembayaran Pajak Penghasilan	22	(229.903.091.532)	(176.350.211.557)	*Payment of Income Tax*
Kas Bersih Diperoleh dari Aktivitas Operasi		966.291.698.826	129.503.990.337	*Net Cash Provided by Operating Activities*
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTMENT ACTIVITIES***
Pembelian Efek-efek	8	(96.102.000.534)	(478.020.109.874)	*Acquisition from Marketable Securities*
Pembelian Aset Tetap	13	(16.499.289.495)	(24.018.011.914)	*Acquisitions of Fixed Assets*
Penjualan Aset Tetap	13	74.445.500	13.680.000	*Proceeds from Sale of Fixed Assests*
Pembelian Aset Takberwujud	14	(1.872.500.800)	(4.043.350.000)	*Acquisitions of Intangible Assests*
Pembayaran Aset Hak Guna	15	(17.596.695.867)	(15.606.271.941)	*Payment of Right-of-Use Assets*
Kas Bersih Digunakan untuk Aktivitas Investasi		(131.996.041.196)	(521.674.063.729)	*Net Cash Used in Investing Activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penambahan Setoran Modal	27, 28	37.950.000.000	1.000.000.000	*Proceeds from Issuance of Share Capital*
Penerimaan Pinjaman yang Diterima	21	32.000.000.000	--	*Receipt of Borrowings*
Pembayaran Pinjaman yang Diterima	21	(32.693.686.894)	(804.085.986)	*Payments of Borrowings*
Pembayaran Dividen	29	(469.638.876.925)	(512.872.646.166)	*Dividend Paid*
Kas Bersih Digunakan untuk Aktivitas Pendanaan		(432.382.563.819)	(512.676.732.152)	*Net Cash Used in Financing Activities*
(Penurunan) Kenaikan Bersih Kas dan Setara Kas		**401.913.093.811**	**(904.846.805.544)**	***Net (Decrease) Increase Cash and Cash Equivalents***
Kas dan Setara Kas Pada Awal Tahun		**2.847.630.564.744**	**3.752.477.370.288**	***Cash and Cash Equivalents at Beginning of the Year***
Kas dan Setara Kas Pada Akhir Tahun		**3.249.543.658.555**	**2.847.630.564.744**	***Cash and Cash Equivalents at End of the Year***
Komponen Kas dan Setara Kas:				***Components of Cash and Cash Equivalents:***
Kas	4	944.904.107.255	545.099.263.215	*Cash*
Giro pada Bank Indonesia	5	1.007.684.924.246	647.737.936.746	*Current Account with Bank Indonesia*
Giro pada bank lain	6	42.008.100.738	45.704.735.039	*Current Account with Other Bank*
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	7	1.254.946.526.316	1.609.088.629.744	*Placement with Bank Indonesia and other banks - maturing within three months since aquisition date*
Jumlah Kas dan Setara Kas		**3.249.543.658.555**	**2.847.630.564.744**	***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 ("Bank 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 terakhir Anggaran Dasar sesuai dengan Akta No. 54 tanggal 27 Desember 2021 yang dibuat dihadapan I Made Widiada, S.H., dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dengan surat keputusan No. AHU-0232127.AH.01.11.TAHUN 2021 tanggal 29 Desember 2021.

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 Pemerintah 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 relation to the amendment of 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.

The Bank has changed its legal form from Regional Companies into a 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 ("Bank BPD Bali") (Bali Provincial Gazette year 2002 No.6 Series D. No 3).

Changes to 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, S.H., 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 latest amendment of Articles of Association based on notarial deed No. 54 dated December 27, 2021 Notary I Made Widiada, S.H., this has been approved by the Ministry of Laws and Human Rights of the Republic of Indonesia, in its decision letter No. AHU-0232127.AH.01.11.TAHUN 2021 dated December 29, 2021.

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 2021 dan 2020 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, 2021 and 2020, the Bank's office have Automatic Teller Machines (ATM) and Cash Mobile are as follows:

	2021	2020	
Kantor Pusat	1	1	*Main Office*
Kantor Cabang Utama	1	1	*Main Branch Office*
Kantor Cabang	13	13	*Branch Office*
Kantor Cabang Pembantu	148	38	*Sub Branch Office*
Kantor Kas	--	51	*Cash Office*
Unit Pelayanan	--	48	*Service units*
Anjungan Tunai Mandiri (ATM)	206	200	*Automated Teller Machines*
ATM Setor Tarik Tunai (CRM)	24	12	*Cash Recycling Machines*
Sistem Pembayaran Elektronik (EDC)	173	123	*Electronic Data Captures*
Kas Mobil	--	7	*Cash Mobile*
	566	**494**	

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum, Bank yang sampai berlakunya ketentuan ini masih memiliki kantor kas, *payment point* atau kas keliling dapat mencatatkan sebagai KCP atau disesuaikan dengan rencana dan kebijakan jaringan kantor Bank. Sehubungan dengan hal tersebut Bank telah melakukan penyesuaian terhadap Kantor Kas dan Kegiatan Pelayanan Kas sesuai Keputusan Direksi Nomor 0546/KEP/DIR/RENSTRA/2021 tanggal 13 Oktober 2021 tentang Penyesuaian serta Perubahan Kantor Kas dan Kegiatan Pelayanan Kas Sebagai Kantor Cabang Pembantu.

In accordance with the Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks, Banks which until the enactment of this provision still has a cash office, payment point or mobile cash office can be registered as KCP or adjusted to the plans and policies of the Bank's office network. In this regard, the Bank has made adjustments to the Cash Office and Cash Service Activities in accordance with the Decree of the Board of Directors Number 0546/KEP/DIR/RENSTRA/2021 dated October 13, 2021 concerning Adjustments and Changes to Cash Offices and Cash Service Activities as Sub-Branch Offices.

d. Organisasi dan Struktur Manajemen

Berdasarkan Akta Rapat Umum Pemegang Saham Luar Biasa No. 28 yang berita acaranya dibuat oleh Notaris I Made Widiada, S.H., tanggal 14 Februari 2019, dan Akta Rapat Umum Pemegang Saham Luar Biasa No. 37 yang berita acaranya dibuat oleh Notaris I Made Widiada, S.H., tanggal 20 Mei 2019 serta Akta Rapat Umum Pemegang Saham Luar Biasa No. 21 yang berita acaranya dibuat oleh Notaris I Made Widiada, S.H., tanggal 13 Mei 2019 susunan Dewan Komisaris dan Direksi Bank pada 31 Desember 2021 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, S.H., 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, S.H., dated May 13, 2019 the composition of the Board of Commissioners and The Bank's Directors as of December 31, 2021 are as follows:

	31 Desember 2021 / *December 31, 2021*	
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, S.E., M.M.	*Member*
Komite Pemantau Resiko		***Risk Monitoring Committee***
Ketua	Drs. I Made Sukada, M.M.	*Chairman*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Anggota	I Nengah Dana Wirawan, S.E.	*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 S.E., M.M.	*Member*
Anggota	A. A. Istri Eka Parwita Dewi, S.E., M.M.	*Member*

1. UMUM (LANJUTAN)

1. GENERAL (CONTINUED)

d. Organisasi dan Struktur Manajemen (Lanjutan)

d. Organizational and Management Structure (Continued)

Susunan Dewan Komisaris dan Direksi Bank dan Komite Audit pada 31 Desember 2020 adalah sebagai berikut:

The Composition of The Boards of Commissioner and Directors and Audit Committee are 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, S.E., M.M.	*Member*
Komite Pemantau Resiko		***Risk Monitoring Committee***
Ketua	Drs. I Made Sukada, M.M.	*Chairman*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Anggota	I Nengah Dana Wirawan, S.E.	*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. 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 S.E., M.M.	*Member*
Anggota	A. A. Istri Eka Parwita Dewi, S.E., M.M.	*Member*

Pada tanggal 31 Desember 2021 dan 2020, 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, 2021 and December, 31 2020, 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 2021 dan 2020 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, 2021 and 2020 based on the Decision Letter Board of Directors No.0338/KEP/DIR/SDM/2018 dated July 27, 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***	
2021	1.276	13	1.289	*2021*
2020	1.327	--	1.327	*2020*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Kebijakan akuntansi yang penting yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut:

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows:

a. Pernyataan Kepatuhan

a. Statement of Compliance

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").

The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("IFAS") which comprise the Statement of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("ISFAS") issued by the Board of Financial Accounting Standards of the Indonesian Instituteof Accountants (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 praktik-praktik industri perbankan yang berlaku.

The financial statements of 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 applicaple banking industry practices.

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

Efektif tanggal 1 Januari 2021, Bank menerapkan PSAK baru yang berlaku efektif pada tanggal pelaporan. Perubahan kebijakan akuntansi Perusahaan telah dibuat sesuai kebutuhan, sesuai dengan ketentuan transisi dalam standar masing-masing.

Amendemen PSAK 71, Amendemen PSAK 55, Amendemen PSAK 60, Amendemen PSAK 62 dan Amendemen PSAK 73 tentang Reformasi Acuan Suku Bunga – Tahap 2

Amendemen tersebut memungkinkan entitas untuk mencerminkan efek transisi dari suku bunga acuan, seperti *Interbank Offered Rates* (IBORs) ke suku bank acuan alternatif tanpa menimbulkan dampak akuntansi yang tidak memberikan informasi yang berguna bagi pengguna laporan keuangan.

Amendemen PSAK 73 – Konsesi sewa terkait Covid-19 setelah 30 Juni 2021

Amendemen tersebut memperpanjang kebijakan praktis konsesi sewa terkait Covid-19 dimana segala bentuk pengurangan pembayaran sewa hanya mempengaruhi pembayaran sewa pada atau sebelum tanggal 30 Juni 2022.

Amendemen PSAK 22 tentang Definisi Bisnis

Amendemen ini mengklarifikasi definisi bisnis dengan tujuan untuk membantu entitas dalam menentukan apakah suatu transaksi seharusnya dicatat sebagai kombinasi bisnis atau akuisisi aset.

Standar dan interpretasi standar akuntansi baru tertentu telah dikeluarkan tetapi tidak wajib diterapkan pada tahun yang berakhir 31 Desember 2021 dan belum diterapkan secara dini oleh Bank. Bank telah mengkaji dampak dari standar dan interpretasi tersebut sebagaimana dijabarkan di bawah ini:

Amendemen PSAK 1 "Penyajian Laporan Keuangan"

Amendemen PSAK 1 Penyajian Laporan Keuangan mengklarifikasi bahwa kewajiban diklasifikasikan sebagai lancar atau tidak lancar, berdasarkan pada hak yang ada pada akhir periode pelaporan. Klasifikasi tidak terpengaruh oleh ekspektasi entitas atau peristiwa setelah tanggal pelaporan (misalnya penerimaan waiver atau pelanggaran perjanjian). Amendemen tersebut juga mengklarifikasi apa yang dimaksud PSAK 1 perihal 'penyelesaian' liabilitas.

Amendemen tersebut dapat memengaruhi klasifikasi liabilitas, terutama untuk entitas yang sebelumnya mempertimbangkan intensi manajemen untuk menentukan klasifikasi dan untuk beberapa liabilitas yang dapat dikonversi menjadi ekuitas.

Standar ini harus diterapkan secara retrospektif sesuai dengan persyaratan normal dalam PSAK 25 Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan. Amendemen tersebut akan berlaku efektif pada 1 Januari 2023 dan penerapan lebih awal diizinkan.

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

Effective January 1, 2021, the Bank adopted new SFAS that are effective for application from that date. Changes to the Company's accounting policies have been made as required, in accordance with the transitional provisions in the respective standards.

Amendment to SFAS 71, Amendment to SFAS 55, Amendment PSAK 60, Amendment PSAK 62 and Amendment to SFAS 73 "Interest Rate Benchmark Reform –Phase 2"

The amendments enable entities to reflect the effects of transitioning from benchmark interest rates, such as Interbank Offered Rates (IBORs) to alternative benchmark interest rates without giving rise to accounting impacts that would not provide useful information to users of financial statements

Amendment SFAS 73 – Covid-19 related lease concession beyond June 30, 2021

The amendment extends the availability of the practical expedient for Covid-19 related lease concessions for which any reduction in lease payments affects only payments originally due on or before June 30, 2022.

Amendment SFAS 22 Definition of Business

The amendment clarifies the definition of business to help entities in determining whether a transaction should be accounted for as a business combination or asset acquisition.

Certain new accounting standards and interpretations have been published that are not mandatory for the year ended December 31, 2021 and have not been early adopted by the Bank. The Bank's has assessed the impact of these new standards and interpretations as set out below:

Amendment to SFAS No. 1 "Presentation of financial statements"

The narrow-scope amendments to SFAS 1 Presentation of Financial Statements clarify that liabilities are classified as either current or non-current, depending on the rights that exist at the end of the reporting period. Classification is unaffected by the expectations of the entity or events after the reporting date (e.g. the receipt of a waiver or a breach of covenant). The amendments also clarify what SFAS 1 means when it refers to the 'settlement' of a liability.

The amendments could affect the classification of liabilities, particularly for entities that previously considered management's intentions to determine classification and for some liabilities that can be converted into equity.

They must be applied retrospectively in accordance with the normal requirements in SFAS 25 Accounting Policies, Changes in Accounting Estimates and Errors. The amendments will become effective on January 1, 2023 and earlier application is permitted.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

Standar dan interpretasi standar akuntansi baru tertentu telah dikeluarkan tetapi tidak wajib diterapkan pada tahun yang berakhir 31 Desember 2021 dan belum diterapkan secara dini oleh Bank. Bank telah mengkaji dampak dari standar dan interpretasi tersebut sebagaimana dijabarkan di bawah ini:

Amendemen PSAK 16 "Aset Tetap" tentang hasil sebelum penggunaan yang diintensikan

Amendemen tersebut melarang entitas untuk mengurangi biaya perolehan aset tetap dari penerimaan dari penjualan yang dihasilkan oleh aset tetap sebelum penggunaan yang diintensikan. Penerimaan atas penjualan memenuhi definisi pendapatan dan oleh karena itu harus diakui dalam laba rugi.

Amendemen PSAK 16 Aset Tetap tentang hasil sebelum penggunaan yang diintensikan berlaku efektif pada 1 Januari 2023 dan penerapan dini diperkenankan.

Amendemen PSAK 22 "Bisnis Kombinasi" tentang referensi ke kerangka konseptual

Amendemen tersebut memperbarui referensi dalam PSAK 22 ke kerangka konseptual untuk pelaporan keuangan tanpa mengubah persyaratan akuntansi untuk kombinasi bisnis.

Amendemen PSAK 22 Bisnis Kombinasi tentang referensi ke kerangka konseptual berlaku efektif pada 1 Januari 2022 dan penerapan dini diperkenankan.

Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan—Biaya Memenuhi Kontrak

Amendemen ini mengklarifikasi biaya untuk memenuhi suatu kontrak dalam menentukan apakah suatu kontrak merupakan kontrak memberatkan. Biaya untuk memenuhi kontrak sendiri terdiri dari biaya yang berhubungan langsung dengan kontrak, yang lebih lanjut terdiri dari biaya inkremental untuk memenuhi kontrak tersebut dan alokasi biaya lain yang berhubungan langsung untuk memenuhi kontrak.

Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan—Biaya Memenuhi Kontrak berlaku efektif pada 1 Januari 2022 dengan penerapan dini diperkenankan.

Penyesuaian Tahunan 2020

Penyesuaian ini terdiri dari:
- PSAK 69: "Agrikulutur"
- PSAK 71: "Instrumen Keuangan"
- PSAK 73: "Sewa"

Penyesuaian Tahunan 2020 di atas berlaku efektif pada 1 Januari 2022 dengan penerapan dini diperkenankan.

PSAK 74: Kontrak Asuransi

PSAK 74 mengatur relaksasi beberapa ketentuan antara lain berupa penambahan pengecualian ruang lingkup, penyesuaian penyajian laporan keuangan, penerapan opsi mitigasi risiko dan beberapa modifikasi pada ketentuan transisi. PSAK 74 juga mensyaratkan pemisahan yang jelas antara pendapatan yang dihasilkan dari bisnis asuransi dengan yang berasal dari kegiatan investasi.

Tanggal efektif penerapan PSAK 74: Kontrak Asuransi di Indonesia akan berlaku pada 1 Januari 2025 dengan penerapan dini diperkenankan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards (Continued)

Certain new accounting standards and interpretations have been published that are not mandatory for the year ended December 31, 2021 and have not been early adopted by the Bank. The Bank's has assessed the impact of these new standards and interpretations as set out below:

Amendment to SFAS 16 "Fixed Assets" regarding proceeds before intended use

The amendments prohibit an entity from deducting from the cost of a fixed asset the proceeds received from selling items produced by the fixed asset before it is ready for its intended use. The sales proceeds would have met the revenue definition and therefore should be recognised in profit or loss.

The amendments of SFAS 16 Fixed Assets regarding proceeds before intended use will become effective on January 1, 2023 and earlier adoption is permitted.

Amendment to SFAS 22 "Business Combination" regarding reference to the conceptual framework

The amendment updates a reference in SFAS 22 to the conceptual framework for financial reporting without changing the accounting requirements for business combinations.

The amendments of SFAS 22 Business Combination regarding reference to the conceptual framework will become effective on January 1, 2022 and earlier adoption is permitted.

Amendment to SFAS 57 "Provisions, Contingent Liabilities, and Contingent Assets on Onerous Contracts—Cost of Fulfilling Contracts"

This amendment clarifies the cost of fulfilling a contract to determine whether a contract is an onerous contract. The cost of fulfilling contracts itself consists of costs directly related to the contract, which further consists of the incremental costs to fulfill the contract and the allocation of other costs directly related to fulfilling the contract.

Amendments to SFAS 57 "Provisions, Contingent Liabilities and Contingent Assets on Onerous Contracts—Cost of Fulfilling Contracts" are effective January 1, 2022 with early application permitted.

Annual Improvements 2020

These improvements consist of:
- *SFAS 69: "Agriculture"*
- *SFAS 71: "Financial Instruments"*
- *SFAS 73: "Lease"*

The Annual Improvements 2020 above are effective on January 1, 2022 with early adoption permitted.

SFAS 74 "Insurance Contracts"

SFAS 74 regulates the relaxation of several provisions, including the addition of scope exceptions, adjustments to the presentation of financial statements, application of risk mitigation options and some modifications to transitional provisions. SFAS 74 also requires a clear separation between income generated from the insurance business and from investment activities.

Effective date of application of SFAS 74: Insurance Contracts in Indonesia will enter into force on January 1, 2025 with early application allowed.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan

i) Klasifikasi
Bank mengklasifikasikan aset keuangannya dalam kategori pengukuran berikut:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

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.

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 aset keuangan yang diukur pada 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.

Pada pengakuan awal, Bank dapat menetapkan pilihan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laporan laba rugi, jika penentuan tersebut menghilangkan atau secara signifikan mengurangi pengukuran atau pengakuan inkonsistensi (kadang-kadang disebut sebagai "*accounting mismatch*").

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).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities

i) Classification
The Bank classifies its financial assets in the following measurement categories:

- *Financial assets measured at fair value through profit or loss;*
- *Financial assets measured at fair value through other comprehensive income;*
- *Financial assets measured at amortized cost.*

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.*

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.

At initial recognition, the Bank can make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

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).*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

i) Klasifikasi (Lanjutan)

Liabilitas keuangan diklasifikasikan ke dalam kategori berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) subklasifikasi, yaitu subklasifikasi yang ditetapkan pada saat pengakuan awal dan subklasifikasi yang diklasifikasikan sebagai dimiliki untuk diperdagangkan;
- Kewajiban keuangan lainnya. Liabilitas keuangan lainnya berkaitan dengan liabilitas keuangan yang tidak dimiliki untuk diperdagangkan atau ditetapkan untuk diukur pada nilai wajar melalui laba rugi pada saat pengakuan liabilitas.

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).

Aset keuangan yang dimiliki untuk diperdagangkan atau dikelola dan penilaian kinerjanya berdasarkan nilai wajar diukur pada nilai wajar melalui laporan laba rugi.

Derivatif juga dikategorikan dalam klasifikasi ini kecuali ditetapkan sebagai instrumen lindung nilai yang efektif.

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 untuk pengelolaan 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.

a. Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut.
b. Aset keuangan dan liabilitas keuangan pada awalnya diakui sebesar nilai wajarnya. Untuk aset atau liabilitas keuangan yang tidak diklasifikasikan sebagai nilai wajar melalui laporan laba rugi, nilai wajarnya ditambahkan/dikurangi dengan biaya transaksi yang dapat diatribusikan secara langsung dengan penerbitan aset atau liabilitas keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

i) Classification (Continued)

Financial liabilities are classified into the following categories at initial recognition:

- *Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e. those designated as such upon initial recognition and those classified asheld for trading;*
- *Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.*

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).*

Financial assets held for trading or managed and which performance appraisals based on fair value are measured at fair value through profit or loss.

Derivatives are also categorized under this classification unless they are designated as effective hedging instruments.

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.

a. *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.*
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.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

ii) Pengakuan awal (Lanjutan)

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.

Bank pada saat pengakuan awal, dapat menetapkan aset dan liabilitas keuangan tertentu, pada nilai wajar melalui laporan laba rugi (opsi nilai wajar). Opsi nilai wajar hanya diterapkan jika kondisi berikut terpenuhi:

a. penerapan opsi nilai wajar mengurangi atau menghilangkan ketidaksesuaian akuntansi yang mungkin timbul; atau
b. aset dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan, yang risikonya dikelola dan dilaporkan kepada manajemen utama berdasarkan nilai wajar; atau
c. aset dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan, tetapi tidak dapat mengukur derivatif melekat secara terpisah.

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.

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 kedaluwarsa, 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

ii) Initial recognition (Continued)

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.

The 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:

a. the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or
b. 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
c. the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but are unable to measure the embedded derivative separately.

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.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

v) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat pada biaya perolehan diamortisasi diakui dalam laporan laba rugi dengan menggunakan metode suku bunga efektif. Nilai tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan penyisihan penurunan nilai. Dalam menghitung pendapatan dan beban bunga, suku bunga efektif diterapkan pada jumlah tercatat bruto suatu aset (bila aset tersebut bukan merupakan aset keuangan yang mengalami penurunan nilai) atau pada biaya perolehan diamortisasi suatu liabilitas.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lain diakui secara langsung dalam pendapatan komprehensif lain (sebagai bagian dari ekuitas), sampai aset keuangan tersebut dihentikan pengakuannya atau diturunkan nilainya, kecuali keuntungan atau kerugian yang timbul dari perubahan nilai tukar untuk instrumen utang. Ketika aset keuangan dihentikan pengakuannya atau mengalami penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas diakui dalam laba rugi.

vi) Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk mengelola aset keuangan berubah. Reklasifikasi aset keuangan dari klasifikasi biaya perolehan diamortisasi ke nilai wajar melalui laporan laba rugi dicatat sebesar nilai wajar. Selisih antara nilai tercatat dan nilai wajar diakui dalam laba rugi pada laporan laba rugi dan penghasilan komprehensif lain. Reklasifikasi aset keuangan dari klasifikasi biaya perolehan diamortisasi ke klasifikasi nilai wajar melalui komprehensif lain dicatat sebesar nilai wajarnya. Reklasifikasi aset keuangan dari nilai wajar melalui penghasilan komprehensif lain ke nilai wajar melalui laporan laba rugi dicatat sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari nilai wajar melalui penghasilan komprehensif lain ke biaya perolehan diamortisasi dicatat sebesar nilai wajar pada tanggal reklasifikasi. Keuntungan atau kerugian yang belum direalisasi dikeluarkan dari ekuitas dan disesuaikan dengan nilai wajarnya. Reklasifikasi aset keuangan dari nilai wajar melalui laporan laba rugi ke nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajar. Reklasifikasi aset keuangan dari nilai wajar melalui laporan laba rugi ke klasifikasi biaya perolehan diamortisasi dicatat sebesar nilai wajar.

vii) 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.

viii) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan di terima 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

v) Income and expense recognition

a. Interest income and expense on financial assets measured at fair value through other comprehensive income as well as financial assets and financial liabilities recorded at amortized cost are recognized in the statement of profit or loss using the effective interest rate method.
The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for allowance for impairment. In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortized cost of a liability.

b. Gains and losses arising from changes in the fair value of financial assets fair value through other comprehensive income 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 exchanges rate for debt instrument. When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in profit or loss.

vi) Reclassification of financial assets

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes. Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income. Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values. Reclassification of financial assets from fair value through other comprehensive income to fair value through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from fair value through other comprehensive income to the amortized cost is recorded at fair value at the date of reclassification. Unrealized gains or losses is removed from equity and is adjusted against the fair value. Reclassifications on financial assets from fair value through profit or loss to fair value through other comprehensive income are recorded at fair value. Reclassification of financial assets from fair value through profit or loss to amortized cost classification is recorded at fair value.

vii) 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.

viii) 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

viii) Pengukuran nilai wajar (Lanjutan)

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau di terima. 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 lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

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.

Semua aset dan liabilitas yang nilai wajarnya diukur atau diungkapkan dalam laporan keuangan dapat diklasifikasikan dalam tingkat hierarki nilai wajar, berdasarkan tingkat berikut:
- Level 1: Harga yang dikutip (tidak disesuaikan) di pasar aktif untuk aset atau kewajiban yang identik.
- Level 2: *Input* selain harga kuotasi yang termasuk dalam Level 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (sebagai harga) atau tidak langsung (sebagai turunan dari harga).
- Level 3: *Input* untuk aset atau liabilitas berdasarkan *input* yang tidak dapat diobservasi untuk aset atau liabilitas.

ix) 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 *Solely Payments of Principal and Interest* (SPPI). Kerugian kredit ekspektasian tidak diakui untuk instrumen ekuitas yang ditetapkan sebagai F*air Value through Other Comprehensive Income (FVOCI)* .

Bank menggunakan model yang kompleks yang menggunakan matriks P*robability of Default* (PD), *Loss Given Default* (LGD) dan E*xposure 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

viii) Fair value measurement (Continued)

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.

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.

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:
- Level 1: Quoted price (unadjusted) in active markets for identical assets or liabilities.
- Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (as a price) or indirectly (as derived from price).
- Level 3: Input for asset or liabilities based on unobservable inputs for the asset or liability.

ix) 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 (SPPI). Expected credit losses are not recognized for equity instruments designated at Fair Value through Other Comprehensive Income (FVOCI).

The Bank primarily uses sophisticated models that utilize the Probability of Default (PD), Loss Given Default (LGD) and Exposure at 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 cycle.

- *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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

ix) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

- *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.

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

ix) Allowance for Impairment Losses on Financial Assets (Continued)

- *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.

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.

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 statement of financial position amount reflects the gross asset less the expected credit losses. For debt instruments held at FVOCI, the statement of financial position 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 statement of financial position date using the effective interest rate as the discount rate.The basis of inputs, assumptions and estimation technique are disclosed in Note 3.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

ix) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar *(Stage 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.

Pemulihan aset keuangan yang dihapuskan
Ketika pinjaman tidak tertagih, pinjaman tersebut dihapuskan terhadap cadangan kerugian penurunan nilai yang terkait. Pinjaman tersebut dihapusbukukan setelah semua prosedur yang diperlukan telah diselesaikan dan jumlah kerugian telah ditentukan. Pemulihan aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali aset keuangan yang telah dihapusbukukan dari tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

ix) Allowance for Impairment Losses on Financial Assets (Continued)

Credit impaired (or defaulted) exposures (Stage 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.

Recoveries of written-off financial assets
When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined. The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

e. Transaksi dalam Mata Uang Asing dan Penjabaran

Mata Uang Pelaporan

PT 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.

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 nilai tercatat efek lainnya. Selisih penjabaran terkait dengan perubahan biaya perolehan diamortisasi diakui di dalam laporan laba rugi, dan perubahan nilai tercatat lainnya diakui pada laba komprehensif lainnya.

Selisih penjabaran aset dan liabilitas keuangan non-meneter yang dicatat pada nilai wajar diakui sebagai bagian keuntungan atau kerugian perubahan nilai wajar. Sebagai contoh, selisih penjabaran 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 penjabarannya pada aset non-moneter seperti tersedia ekuitas yang diklasifkasikan sebagai tersedia untuk dijual diakui dalam pendapatan komprehensif lainnya.

e. Foreign Currency Transaction and Translations

Reporting Currency

PT 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.

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 translation at 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 in foreign currency classified as available-for-sale are analysed between translation differences resulting from changes in the amortised cost of the security and other changes in the carrying amount of the security.Translation differences related to changes 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

e. Transaksi dalam Mata Uang Asing dan Penjabaran (Lanjutan)

Pada tanggal 31 Desember 2021 dan 2020 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:

	2021	2020	
Dolar Amerika Serikat	14.253	14.050	*United States Dollar (USD)*

f. Giro Wajib Minimum

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.

g. 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.

h. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), Surat berharga pemerintah, *call money* dan deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain 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.

i. Efek-efek

Efek-efek yang dimiliki terdiri dari obligasi, sertifikat bank indonesia (SBI), sertifikat deposito bank indonesia (SDBI) yang diperdagangkan di bursa efek.

Efek-efek pada awalnya disajikan sebesar nilai wajar ditambah biaya transaksi dan setelah pengakuan awal dicatat sesuai dengan klasifikasi sebagai dimiliki hingga jatuh tempo.

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.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

j. Surat Berharga yang Dijual dengan Janji Dibeli Kembali *(Repo)* dan Surat Berharga yang Dibeli dengan Janji Dijual Kembali *(Reverse Repo)*

Surat berharga yang dijual dengan janji dibeli kembali *(repo)* disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi selisih antara harga jual dan harga pembelian kembali yang disepakati. Selisih antara harga jual dan harga pembelian kembali yang disepakati tersebut diamortisasi dengan menggunakan metode suku bunga efektif sebagai beban bunga selama jangka waktu sejak surat berharga tersebut dijual hingga saat dibeli kembali.

Surat berharga yang dijual dengan janji dibeli kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

Surat berharga yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar harga beli ditambah dengan pendapatan bunga yang sudah diakui tapi belum diterima, dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

Pada pengukuran awal, surat berharga yang dibeli dengan janji dijual kembali *(reverse repo)* disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung.

Surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) diklasifikasikan sebagai biaya perolehan diamortisasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

e. Foreign Currency Transaction and Translations (Continued)

As of December 31, 2021 and 2020, 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. The Minimum Statutory Reserve

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.

g. 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.

h. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks consists of Bank Indonesia Deposit, marketable securities, call money and time deposit.

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.

i. Securities

Securities owned consist of bonds, Indonesian bank certificates (SBI), Indonesian bank deposit certificates (SDBI) which are traded on the stock exchange.

Marketable securities are initially measured at fair value plus transaction costs and subsequently accounted for in accordance with their classification as held to maturity.

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.

Refer to note 2d for the accounting policies of financial assets and liabilities.

j. Marketable Securities Sold Under Repurchase Agreement (Repo) and Marketable Securities Purchased Under Resale Agreement (Reverse Repo)

Marketable securities sold under repurchased agreements (repo) are presented as liabilities in the statement of financial position at the agreed repurchase price less the difference between the selling price and agreed repurchase price. The difference between the selling price and agreed repurchase price is amortised using effective interest method as interest expense over the period commencing from the selling date to the repurchase date

Marketable securities sold under repurchased agreement are classified as amortized cost.

Marketable securities purchased under resale agreements are presented as an asset in the statement of financial position at the purchase price added with interest income recognised but not yet received, less allowance for impairment losses, where appropriate.

Marketable securities purchased under resale agreement (reverse repo) are initially measured at fair value plus directly attributable transaction costs.

Marketable securities purchased under resale agreement (reverse repo) are classified as amortized cost.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

k. Pinjaman yang Diberikan

Pinjaman yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang dan bunganya setelah jangka waktu tertentu, dan tagihan yang berasal dari transaksi perdagangan yang telah jatuh tempo yang belum diselesaikan dalam waktu 15 (lima belas) hari.

Pinjaman yang diberikan 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.

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.

l. Transaksi dengan Pihak Berelasi

Dalam menjalankan usahanya, Bank melakukan transaksi dengan pihak - pihak berelasi seperti yang didefinisikan dalam PSAK 7 tentang "Pengungkapan Pihak-pihak Berelasi", antara lain:

1. perusahaan di bawah pengendalian 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

k. Loans

Loans represent funds provided or receivables that can be considered as equivalents, based on agreements or financing contracts with borrowers, where borrowers are required to repay their debts with its interest after a specified period of time, and receivables from trading of financial instruments that already at maturity which have not been settled within 15 (fifteen) days.

Loans 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.

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.

l. Transaction with Related Parties

In carrying out its business, the Bank conducts transactions with related parties as defined in SFAS 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

m. Penyertaan Saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Investasi dengan persentase kepemilikan di bawah 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 BPD Bali tidak memiliki pengaruh signifikan terhadap *investees.* Kerugian penurunan nilai diakui apabila terdapat penurunan permanen atas penyertaan sementara dengan menggunakan metode *individual assessment.*

Penyertaan sementara dihapusbuku dari laporan posisi keuangan apabila telah melampaui jangka waktu 5 tahun sesuai dengan Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum" yang berlaku sejak 1 Januari 2020. Sebelumnya, Bank mengikuti Peraturan Bank Indonesia 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

m. Investment In Shares

Investments in shares represent investments in non publicly listed companies engaged in the financial services industry held for long term purposes.

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 investment is written-off from the statement of financial position if it is held for more than 5 years in accordance with Financial Services Authority Regulation No. 40/POJK.03/2019 dated December 19, 2019 on "Asset Quality Ratings for Commercial Banks" which was effective on January 1, 2020. Previously, the Bank follows Bank Indonesia Regulation No. 14/15/PBI/2012 dated October 24, 2012 regarding "Asset Quality Rating for Commercial Banks" and Circular Letter of Bank Indonesia No.15/28/DPNP dated July 31, 2013 regarding Asset Quality Ratings for Commercial Banks.

n. 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:

n. 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 / *Double*	25%	8	*Cluster 2*
Kelompok 3	*Declining*	12,5%	16	*Cluster 3*
Kelompok 4		10%	20	*Cluster 4*

Tanah dinyatakan berdasarkan harga perolehan dan tidak disusutkan.

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.

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) 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.

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.

Bank memilih untuk menggunakan metode biaya untuk mengukur aset tetapnya.

The Bank has chosen the cost model for the valuation of its fixed assets.

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.

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)

n. 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.

Dengan berlakunya PSAK 73 Sewa, ISAK 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.

o. Aset TakBerwujud

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.

p. 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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

n. 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.

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 (HGB) as defined under SFAS 72 Revenue from contracts with customers.

o. 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.

p. Impairment of Non - Financial Assets

Bank implemented SFAS 48 (revised 2014), "Impairment of Assets". The adoption of the SFAS 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.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

p. Penurunan Nilai Aset Non - Keuangan (Lanjutan)

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.

q. 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.

r. 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.

s. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

p. Impairment of Non - Financial Assets (Continued)

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.

q. 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.

r. 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.

s. 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

s. Simpanan dari Nasabah (Lanjutan)

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

t. 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.

u. 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.

v. 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 di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

s. Deposits from Customers (Continued)

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.

t. 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.

u. 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.

v. 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.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net

Corrections to taxation liabilities are recorded when an assessment is received or, if appealed against, when the appeal has been decided.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

w. Pendapatan dan Beban Bunga

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)

w. Interest Income and Expense

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.

x. 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. 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.

y. Transaksi Sewa

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.

y. Lease Transactions

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

y. Transaksi Sewa (Lanjutan)

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.

z. 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 Cipta Kerja No. 11/2020, 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 amendemen 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 bakti proporsional, dan penghargaan dalam rangka pensiun.

Sama seperti imbalan pensiun, liabilitas dan beban pendanaan penghargaan masa bakti, penghargaan masa bakti 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. Lease Transactions (Continued)

Lease 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.*

z. 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 Omnibus Law No. 11/2020 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)

z. 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.

aa. 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.

ab. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan pada tanggal dividen tersebut disetujui oleh para pemegang saham.

ac. Liabilitas dan Aset Kontinjensi

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.

ad. 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)

z. 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.

aa. 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.

ab. 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.

ac. 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.

ad. 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 di bawah ini dan pada catatan 24 - 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 40.

Dalam mengukur nilai wajar atas aset dan liabilitas non keuangan, 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 13.

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 22).

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.

Aset keuangan tanpa harga kuotasi dalam pasar aktif

Bank mengklasifikasikan aset keuangan dengan mengevaluasi, 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.

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 24 - 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 40.

When measuring the fair value for non financial 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 13.

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 22).

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.

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.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

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.

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.

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)

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.

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 of post-employment benefit obligation

The cost of defined benefit retirement plan and other post employment benefits is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates, and future pension increases. Due to the long term nature of these plans, such estimates are subject to significant uncertainty.

Employee Benefits

The present value of the employee benefits obligation depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

Assumptions used in determining the cost or income for employee benefits include the discount rate. The bank determines the appropriate discount rate at the end of each year. This is the interest rate used to determine the present value of estimated future cash flows that will be used to pay employee benefits. In determining the appropriate discount rate, the Bank considers the interest rates on Government Bonds that have a maturity that resembles the period of employee employee benefits.

Other key assumptions for pension obligations are partly based on current market conditions.

Impairment of Non-Financial Assets

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 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Rupiah			***Rupiah***
Kas	790.164.641.900	467.740.382.770	*Cash*
Kas ATM	153.746.066.105	77.125.678.545	*Cash In ATM*
Sub Jumlah	**943.910.708.005**	**544.866.061.315**	***Sub Total***
Dolar Amerika Serikat			***US Dollar***
Kas	993.399.250	233.201.900	*Cash*
Sub Jumlah	**993.399.250**	**233.201.900**	***Sub Total***
Jumlah	**944.904.107.255**	**545.099.263.215**	***Total***

Saldo kas pada tanggal 31 Desember 2021 dan 2020 dimiliki oleh Bank.

The Cash as of December 31, 2021 and 2020 is owned by the Bank.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Rupiah	1.006.950.920.496	647.014.361.746	*Rupiah*
Dolar Amerika Serikat	734.003.750	723.575.000	*United States Dollar*
Jumlah	**1.007.684.924.246**	**647.737.936.746**	***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.

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.

Pada 31 Desember 2021 dan 2020, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Sebagaimana telah diubah beberapa kali dengan PBI No.22/3/PBI/2020 tanggal 24 Maret 2020, PBI No. 22/10/PBI/2020 tanggal 28 Juli 2020, serta PBI No. 23/16/PBI/2021 tanggal 17 Desember 2021 tentang Perubahan ketiga atas Pertaturan Bank Indonesia nomor 20/3/PBI/2018 tentang giro wajib minimum dalam rupiah dan valuta asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Penyangga Likuiditas Makroprudensial (PLM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/4/PBI/2018 tanggal 3 April 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Sebagaimana telah diubah beberapa kali dengan PBI No. 21/12/PBI/2019 tanggal 2 Desember 2019, PBI No. 22/17/PBI/2020 tanggal 1 Mei 2020, serta PBI No. 23/17/PBI/2021 tanggal 17 Desember 2021 tentang Perubahan Ketiga atas Peraturan Bank Indonesia Nomor 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

As of December 31, 2021 and 2020, the Bank's Statutory Reserves (GWM) complies with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. As amended several times with PBI No.22/3/PBI/2020 dated March 24, 2020, PBI No. 22/10/PBI/2020 dated July 28, 2020, and PBI No. 23/16/PBI/2021 dated December 17, 2021 regarding the third amendment to the regulation Bank Indonesia number 20/3/PBI/2018 concerning minimum statutory reserves in rupiah and foreign currencies for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. The Bank's Macroprudential Liquidity Buffer (PLM) complies with Bank Indonesia Regulation (PBI) No. 20/4/PBI/2018 dated April 3, 2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. As amended several times by PBI No. 21/12/PBI/2019 dated 2 December 2019, PBI No. 22/17/PBI/2020 dated 1 May 2020, and PBI No. 23/17/PBI/2021 dated 17 December 2021 regarding the Third Amendment to Bank Indonesia Regulation Number 20/4/PBI/ 2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.

Rasio Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The Minimum Statutory Reserve Ratios as of December 31, 2021 and 2020 required under Bank Indonesia regulations are as follows:

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	3,50%	3,00%	*GWM Rupiah*
Harian	0,50%	0,00%	*Daily*
Rata-rata	3,00%	3,00%	*Average*
PLM	6,00%	6,00%	*PLM*
GWM Valas	4,00%	4,00%	*GWM Foreign Exchange*
Harian	2,00%	2,00%	*Daily*
Rata-rata	2,00%	2,00%	*Average*

Giro Wajib Minimum yang selanjutnya disingkat GWM adalah jumlah dana minimum yang wajib dipelihara oleh Bank Umum Konvensional atau Bank Umum Syariah dan Unit Usaha Syariah yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUK atau DPK BUS dan UUS.

Minimum Statutory Reserves, hereinafter abbreviated as GWM, is the minimum amount of funds that must be maintained by Conventional Commercial Banks or Sharia Commercial Banks, and Sharia Business Units, the amount of which is determined by Bank Indonesia in the amount of a certain percentage of DPK BUK or DPK BUS and 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.

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.

Rasio GWM Bank pada tanggal-tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The Statutory Reserves Ratios as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	3,64%	3,12%	*GWM Rupiah*
Harian	0,50%	0,00%	*Daily*
Rata-rata	3,14%	3,12%	*Average*
PLM	19,99%	20,68%	*MLB*
GWM Valas	46,98%	21,14%	*GWM Foreign Exchange*
Harian	2,00%	2,00%	*Daily*
Rata-rata	44,98%	19,14%	*Average*

Bank telah memenuhi Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia.

The Bank has met the Statutory Reserve Requirement required by Bank of Indonesia.

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

a. Berdasarkan Mata Uang / *a. By Currency*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Rupiah	20.391.482.499	28.435.230.929	*Rupiah*
Dolar Amerika Serikat	21.616.618.239	17.269.504.110	*United States Dollar*
Jumlah	42.008.100.738	45.704.735.039	*Total*
Cadangan Kerugian Penurunan Nilai	(33.810.295)	(13.939.757)	*Allowance for Impairment Losses*
Jumlah bersih	**41.974.290.443**	**45.690.795.282**	***Net***

b. Berdasarkan Hubungan / *b. By Relationship*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pihak Ketiga			***Third Parties***
Rupiah	20.391.482.499	28.435.230.929	*Rupiah*
Dolar Amerika Serikat	21.616.618.239	17.269.504.110	*United States Dollar*
Jumlah	42.008.100.738	45.704.735.039	*Total*
Cadangan Kerugian Penurunan Nilai	(33.810.295)	(13.939.757)	*Allowance for Impairment Losses*
Jumlah bersih	**41.974.290.443**	**45.690.795.282**	***Net***

c. Berdasarkan Bank / *c. By Bank*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Rupiah			***Rupiah***
Bank Pemerintah Daerah			***Local Government Bank***
PT BPD Lampung	81.664.546	82.024.546	*PT BPD Lampung*
PT Bank DKI	10.371.142	10.611.142	*PT Bank DKI*
PT BPD Sulawesi Selatan dan Barat	9.592.847	9.837.847	*PT BPD Sulawesi Selatan and Barat*
	101.628.535	102.473.535	
Bank Umum			***Commercial Bank***
PT Bank Central Asia Tbk	18.860.254.156	25.685.195.396	*PT Bank Central Asia Tbk*
PT Bank Mandiri (Persero), Tbk	835.283.086	2.393.085.123	*PT Bank Mandiri (Persero), Tbk*
PT Bank Rakyat Indonesia (Persero), Tbk	504.724.276	165.085.929	*PT Bank Rakyat Indonesia (Persero), Tbk*
PT Bank Negara Indonesia (Persero), Tbk	89.592.445	89.390.946	*PT Bank Negara Indonesia (Persero), Tbk*
	20.289.853.963	28.332.757.394	
Sub - Jumlah	20.391.482.498	28.435.230.929	*Sub - Total*
Dolar Amerika Serikat			***United States Dollar***
PT Bank Negara Indonesia (Persero), Tbk	13.181.228.226	13.335.899.618	*PT Bank Negara Indonesia (Persero), Tbk*
PT Bank Mandiri (Persero), Tbk	8.435.390.014	3.933.604.492	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	21.616.618.240	17.269.504.110	*Sub - Total*
Jumlah	42.008.100.738	45.704.735.039	*Total*
Cadangan Kerugian Penurunan Nilai	(33.810.295)	(13.939.757)	*Allowance for Impairment Losses*
Jumlah bersih	**41.974.290.443**	**45.690.795.282**	***Net***

d. Tingkat Suku Bunga Rata-rata per Tahun / *d. Average Interest Rate per Annum*

	Tahun yang Berakhir Pada Tanggal		
	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Rupiah	0.00% - 1.25%	0.00%	*Rupiah*
Dolar Amerika Serikat	0.00%	0.00% - 2.00%	*United States Dollar*

e. Perubahan Cadangan Kerugian Penurunan Nilai / *e. Movements in the Allowance for Impairment Losses*

	31 Desember 2021 / *December 31, 2021*				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	Stage 2	Stage 3	Jumlah/*Amount*	
Saldo awal tahun	13.939	--	--	13.939	*Balance, beginning of year*
Perubahan selama periode berjalan	19.871	--	--	19.871	*Movement during current period*
Saldo, akhir periode	33.810	--	--	33.810	*Balance, end of period*

6. GIRO PADA BANK LAIN (LANJUTAN)

6. CURRENT ACCOUNTS WITH OTHER BANKS (CONTINUED)

e. Perubahan Cadangan Kerugian Penurunan Nilai (Lanjutan)

e. Movements in the Allowance for Impairment Losses Continued)

	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	258.250	--	--	258.250	*Effect on initial implementation SFAS 71*
Saldo, awal PSAK 71	258.250	--	--	258.250	*Balance, beginning SFAS 71*
Perubahan selama periode berjalan	(244.311)	--	--	(244.311)	*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 Kualitas Aset

f. By Asset Quality

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 2021 dan 2020 diklasifikasikan lancar.

All Current Accounts with Other Banks as of December 31, 2021 and 2020 were classified as current.

Kualias giro pada bank lain adalah sebagai berikut :

The quality of current account with other banks are as follows :

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Lancar	42.008.100.738	45.704.735.039	*Current*
Macet	--	--	*Loss*
Jumlah	42.008.100.738	45.704.735.039	*Total*
Cadangan Kerugian Penurunan Nilai	(33.810.295)	(13.939.757)	*Allowance for Impairment Losses*
Jumlah bersih	**41.974.290.443**	**45.690.795.282**	***Net***

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2021 and 2020, 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 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Pihak Ketiga			***Third Parties***
Deposito Berjangka			***Term Deposit***
Bank Indonesia	300.000.000.000	--	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	(48.309.984)	--	*Unamortized Discount*
Sub - Jumlah	299.951.690.016	--	*Sub - Total*
Fasilitas Penyimpanan			***Saving Facility***
Bank Indonesia	200.000.000.000	147.000.000.000	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	(30.548.554)	(36.734.694)	*Unamortized Discount*
Sub - Jumlah	199.969.451.446	146.963.265.306	*Sub - Total*
Interbank Call Money			***Interbank Call Money***
Bank Pemerintah Daerah			***Local Goverment Bank***
PT BPD Jatim	100.000.000.000	250.000.000.000	*PT BPD Jatim*
PT BPD Sumsel Babel	155.000.000.000	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	*PT BPD NTT*
Sub - Jumlah	255.000.000.000	820.000.000.000	*Sub - Total*
Tabungan			***Saving Account***
PT Bank Mandiri (Persero), Tbk	25.384.854	25.364.438	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	25.384.854	25.364.438	*Sub - Total*
Deposito			***Deposit***
Deposit On Call	500.000.000.000	640.000.000.000	*PBL-Deposit On Call*
Deposit Berjangka	1.450.000.000	2.100.000.000	*PBL-Time Deposit*
Negotiable Certificate of Deposit	58.203.745.791	--	*Negotiable Certificate of Deposit*
Sub - Jumlah	559.653.745.791	642.100.000.000	*Sub - Total*
Jumlah	**1.314.600.272.107**	**1.609.088.629.744**	***Total***
Cadangan Kerugian Penurunan Nilai	(551.634.400)	(1.401.250.000)	*Allowance for Impairment Losses*
Jumlah bersih	**1.314.048.637.707**	**1.607.687.379.744**	***Net***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (LANJUTAN) / *7. PLACEMENT WITH BANK INDONESIA AND OTHER BANKS (CONTINUED)*

b. Tingkat Suku Bunga Rata-rata per Tahun / *b. Average Interest Rate per Annum*

	Tahun yang Berakhir Pada Tanggal		
	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Rupiah	5.00% - 5.50%	3.00% - 7.00%	*Rupiah*

c. Perubahan Cadangan Kerugian Penurunan Nilai / *c. Movements in the Allowance for Impairment Losses*

	31 Desember 2021 / December 31, 2021				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	**Stage 2**	**Stage 3**	**Jumlah/*Amount***	
Saldo awal tahun	1.401.250	--	--	1.401.250	*Balance, beginning of year*
Perubahan selama periode berjalan	(849.616)	--	--	(849.616)	*Movement during current period*
Saldo, akhir periode	551.634	--	--	551.634	*Balance, end of period*

	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	7.401.616	--	--	7.401.616	*Effect on initial implementation SFAS 71*
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 Kualitas Aset / *d. By Asset Quality*

Kualitas Penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The quality of Placement with Bank indonesia and other banks are as follows:

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Lancar	1.314.600.272.107	1.609.088.629.744	*Current*
Macet	--	--	*Loss*
Jumlah	1.314.600.272.107	1.609.088.629.744	*Total*
Cadangan Kerugian Penurunan Nilai	(551.634.400)	(1.401.250.000)	*Allowance for Impairment Losses*
Jumlah bersih	**1.314.048.637.707**	**1.607.687.379.744**	***Net***

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat saldo penempatan pada Bank Indonesia dan Bank Lain yang digunakan sebagai agunan.

As of December 31, 2021 dan 2020, there are no placement with Bank and Other Banks which are used as collateral.

e. Berdasarkan Sisa Umur sampai dengan saat Jatuh Tempo / *e. By Remaining Period to Maturity Date*

Nilai tercatat penempatan pada pada Bank Indonesia dan Bank lain yang dimiliki hingga jatuh tempo berdasarkan sisa umur sampai dengan saat jatuh temponya adalah sebagai berikut:

The carrying value for placement on the Bank Indonesia and other banks that are held to maturity by remaining period to maturity date are as follows:

	31 Desember 2021 / *December 31, 2021*		**31 Desember 2020 / *December 31, 2020***		
	Jangka Waktu / Period	**Jumlah / Total**	**Jangka Waktu / Period**	**Jumlah / Total**	
Deposito	< 1 tahun	559.653.745.791	< 1 tahun	642.100.000.000	*Deposits*
Interbank Call Money	< 1 bulan	255.000.000.000	> 1 bulan	820.000.000.000	*Interbank Call Money*
Fasilitas Penyimpanan	< 1 bulan	199.969.451.446	< 1 bulan	146.963.265.306	*Saving Facility*
Tabungan	> 1 bulan	25.384.854	> 1 bulan	25.364.438	*Saving*
Deposit Berjangka	< 1 bulan	299.951.690.016	< 1 bulan	--	*Term Deposit*
		1.314.600.272.107		**1.609.088.629.744**	

8. EFEK - EFEK / *8. SECURITIES*

a. Berdasarkan Jenis dan Hubungan / *a. By Type and Relationship*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Biaya Perolehan diamortisasi			***Amortized Cost***
Pihak Ketiga			***Third Parties***
Negotiable Certificate of Deposit	--	94.731.924.890	*Negotiable Certificate of Deposit*
Surat Utang Negara (SUN) (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2021 dan 2020 sebesar Rp2.213.619.497 dan Rp6.734.879.215	1.584.721.619.497	1.339.242.879.215	*Government Bonds (net of unamortized discount or premium of the year 2021 and 2020 of Rp2,213,619,497 and Rp6,734,879,215*
Sub - Jumlah	1.584.721.619.497	1.433.974.804.105	*Sub - Total*
Obligasi Bank	188.000.000.000	250.000.000.000	*Bank Bonds*
Sub - Jumlah	188.000.000.000	250.000.000.000	*Sub - Total*
Jumlah	**1.772.721.619.497**	**1.683.974.804.105**	***Total***
Cadangan Kerugian Penurunan Nilai	(574.586.650)	(753.788.140)	*Allowance for Impairment Losses*
Jumlah Bersih	**1.772.147.032.847**	**1.683.221.015.965**	***Net***

b. Berdasarkan Penerbit / *b. By Issuer*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pemerintah			***Government***
SUN Seri FR 0081	800.000.000.000	800.000.000.000	*SUN Seri FR 0081*
SUN Seri FR 0086	250.000.000.000	--	*SUN Seri FR 0086*
SUN Seri VR0033	214.698.000.000	214.698.000.000	*SUN Seri VR0033*
SUN Seri FR 0084	212.810.000.000	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	2.213.619.497	6.734.879.215	*Unamortized premium (discount)*
Sub - Jumlah	1.584.721.619.497	1.339.242.879.215	*Sub - Total*
Bank			***Bank***
PT BPD Sulawesi Selatan dan Sulawesi Barat	80.000.000.000	100.000.000.000	*PT BPD Sulawesi Selatan and Sulawesi Barat*
PT Bank Tabungan Negara Tbk	65.000.000.000	65.000.000.000	*PT Bank Tabungan Negara Tbk*
PT Bank Mantap	28.000.000.000	15.000.000.000	*PT Bank Mantap*
PT Bank Mandiri Tbk	15.000.000.000	15.000.000.000	*PT Bank Mandiri Tbk*
PT BPD Nusa Tenggara Timur	--	30.000.000.000	*PT BPD Nusa Tenggara Timur*
PT BPD Jabar dan Banten Tbk	--	25.000.000.000	*PT BPD Jabar dan Banten Tbk*
Negotiable Certificate of Deposit	--	94.731.924.890	*Negotiable Certificate of Deposit*
Sub - Jumlah	188.000.000.000	344.731.924.890	*Sub - Total*
Jumlah	**1.772.721.619.497**	**1.683.974.804.105**	***Total***
Cadangan Kerugian Penurunan Nilai	(574.586.650)	(753.788.140)	*Allowance for Impairment Losses*
Jumlah Bersih	**1.772.147.032.847**	**1.683.221.015.965**	***Net***

8. EFEK - EFEK (LANJUTAN) / ***8. SECURITIES (CONTINUED)***

c. Berdasarkan Peringkat / ***c. By Rating***

Peringkat obligasi berdasarkan penilaian lembaga pemeringkat pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Bond ratings classified by the rating institution assessment as of December 31, 2021 and 2020 were as follows:

	31 Desember 2021 / *December 31, 2021*			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai Wajar / *Fair Value***	
Perbankan				***Banking***
PT Bank Tabungan Negara Tbk	Fitch	AA+	65.000.000.000	*PT Bank Tabungan Negara Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	80.000.000.000	*PT BPD Sulawesi Selatan and Barat*
PT Bank Mantap	Fitch	AA	28.000.000.000	*PT Bank Mantap*
PT Bank Mandiri Tbk	Fitch	AAA	15.000.000.000	*PT Bank Mandiri Tbk*
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*
SUN Seri FR 0086			250.000.000.000	*SUN Seri FR 0086*
Premium (Diskonto) yang belum diamortisasi	--	--	2.213.619.497	*Unamortized Premium (Discount)*
Jumlah			1.772.721.619.497	*Total*
Cadangan Kerugian Penurunan Nilai			(574.586.650)	*Allowance for Impairment Losses*
Jumlah Bersih			**1.772.147.032.847**	***Net***

	31 Desember 2020 / *December 31, 2020*			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai Wajar / *Fair Value***	
Perbankan				***Banking***
PT BPD Nusa Tenggara Timur	Pefindo	A-	94.731.924.890	*PT BPD Nusa Tenggara Timur*
PT Bank Tabungan Negara Tbk	Fitch	AA	65.000.000.000	*PT Bank Tabungan Negara Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	100.000.000.000	*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*
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*
Diskonto yang belum Diamortisasi	--	--	6.734.879.215	*Unamortized 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***

d. Berdasarkan Jangka Waktu / ***d. By Period***

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Kurang dari 1 tahun	--	--	*Less than 1 year*
1 sampai dengan 5 tahun	1.457.168.683.634	1.368.850.338.409	*1 to 5 year*
Lebih dari 5 tahun	314.978.349.213	314.370.677.556	*More than 5 year*
Jumlah	**1.772.147.032.847**	**1.683.221.015.965**	***Total***

8. EFEK - EFEK (LANJUTAN) / *8. SECURITIES (CONTINUED)*

e. Berdasarkan Sisa Umur Jatuh Tempo / *e. By Maturity*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Kurang dari 1 tahun	19.999.275.703	199.474.448.850	*Less than 1 year*
1 sampai dengan 5 tahun	1.703.656.178.955	1.223.623.785.909	*1 to 5 year*
Lebih dari 5 tahun	48.491.578.189	260.122.781.206	*More than 5 year*
Jumlah	**1.772.147.032.847**	**1.683.221.015.965**	***Total***

f. Tingkat Suku Bunga Rata-rata per Tahun / *f. Average Interest Rate per Annum*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Efek - efek	3.54% - 10.25%	4.04% - 10.50%	*Marketable Securities*

g. Perubahan Cadangan Kerugian Penurunan Nilai / *g. Movements in the Allowance for Impairment Losses*

31 Desember 2021 / *December 31, 2021*
Dalam Ribuan Rupiah/ *In Thousand Rupiah*

	Stage 1	Stage 2	Stage 3	Jumlah/*Amount*	
Saldo awal tahun	753.788	--	--	753.788	*Balance, beginning of year*
Perubahan selama periode berjalan	(179.201)	--	--	(179.201)	*Movement during current period*
Saldo, akhir periode	574.587	--	--	574.587	*Balance, end of period*

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	1.517.071	--	--	1.517.071	*Effect on initial implementation SFAS 71*
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 Kualitas Aset / *h. By Asset Quality*

Kualitas Efek-efek adalah sebagai berikut :

The quality of Marketable Securities are as follows :

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Lancar	1.772.721.619.497	1.683.974.804.105	*Current*
Macet	--	--	*Loss*
Jumlah	1.772.721.619.497	1.683.974.804.105	*Total*
Cadangan Kerugian Penurunan Nilai	(574.586.650)	(753.788.140)	*Allowance for Impairment Losses*
Jumlah bersih	**1.772.147.032.847**	**1.683.221.015.965**	***Net***

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI / *9. MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEMENTS*

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut :

Marketable securities purchased under resale agreements as of December 31, 2021 dan December 31, 2020 are as follows :

a. Berdasarkan Penerbit / *a. By Issuer*

31 Desember 2021 / *December 31, 2021*

Pihak Penerbit / *Counterparties*	Jangka Waktu Hari / *Tenor Days*	Tanggal Jual Kembali / *Resale Date*	Nilai Nominal / *Nominal Amount*	Nilai Jual Kembali / *Resale Amount*	Pendapatan yang Belum Realisasi / *Unrealiazed Interest*	Nilai Tercatat / *Carrying Value*
Bank Indonesia						
FR0068	28	14-Jan-22	475.099.200.000	476.215.155.232	518.447.684	475.696.707.548
FR0068	28	19-Jan-22	532.881.500.000	534.133.179.434	804.988.138	533.328.191.296
FR0075	28	21-Jan-22	390.112.000.000	391.028.329.742	654.740.578	390.373.589.164
VR0043	7	3-Jan-22	202.626.825.164	202.764.723.975	39.409.233	202.725.314.742
VR0043	7	3-Jan-22	135.084.866.753	135.176.799.509	26.272.884	135.150.526.625
VR0034	7	4-Jan-22	184.969.915.375	185.095.797.679	53.960.046	185.041.837.633
VR0034	7	4-Jan-22	123.313.594.653	123.397.516.404	35.973.456	123.361.542.948
VR0061	14	12-Jan-22	556.149.060.000	556.800.063.372	511.566.756	556.288.496.616
FR0065	28	26-Jan-22	563.893.200.000	565.217.722.472	1.182.757.942	564.034.964.530
VR0039	7	6-Jan-22	220.587.249.617	220.737.371.495	107.240.334	220.630.131.161
FR0082	14	14-Jan-22	492.020.500.000	492.596.437.330	534.821.290	492.061.616.040
FR0088	28	28-Jan-22	463.658.500.000	464.747.582.299	1.050.230.484	463.697.351.815
Jumlah / *Total*			**4.340.396.411.561**	**4.347.910.678.943**	**5.520.408.825**	**4.342.390.270.118**

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (LANJUTAN)

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

9. MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEMENTS (CONTINUED)

Marketable securities purchased under resale agreements as of December 31, 2021 dan December 31, 2020 are as follows:

31 Desember 2020 / *December 31, 2020*

Pihak Penerbit / *Counterparties*	Jangka Waktu Hari / *Tenor Days*	Tanggal Jual Kembali / *Resale Date*	Nilai Nominal / *Nominal Amount*	Nilai Jual Kembali / *Resale Amount*	Pendapatan yang Belum Realisasi / *Unrealized Interest*	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**

Tidak terdapat efek-efek yang dibeli dengan janji dijual kembali (*reverse 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 2021 dan 2020 lokasi penyimpanan efek-efek jaminan tanpa warkat (*scriptless*) dicatat pada sistem BI - SSSS Bank Indonesia.

As of December 31, 2021 dan December 31, 2020, 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 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Efek - efek yang Dibeli dengan Janji Dijual Kembali	3,01% - 3,50%	3,52% - 3,85%	*Marketable Securities Purchased under Resale Agreements*

c. Berdasarkan Kualitas Aset

Kualitas Efek-efek yang Dibeli dengan Janji Dijual Kembali adalah sebagai berikut:

c. By Asset Quality

The quality of Marketable Securities Purchased under Resale Agreements are as follows:

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Lancar	4.342.390.270.118	3.015.432.992.878	*Current*
Macet	--	--	*Loss*
Jumlah	4.342.390.270.118	3.015.432.992.878	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Jumlah bersih	**4.342.390.270.118**	**3.015.432.992.878**	***Net***

Manajemen berpendapat bahwa tidak perlu cadangan kerugian penurunan nilai pada efek-efek yang dibeli dengan janji dijual kembali pada 31 Desember 2021 dan 2020

Management believes that there were no allowance for impairment losses on securities purchased under resale agreements to be recognized as of December 31, 2021 and 2020.

10. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Pada tanggal 31 Desember 2021 dan 2020 Bank memiliki tagihan dari surat berharga yang dijual dengan janji dibeli kembali sejumlah Rp248.761.278.698 dan RpNihil dengan rincian sebagai berikut:

10. MARKETABLE SECURITIES SOLD UNDER REPURCHASED AGREEMENTS

As of December 31, 2021 and 2020, the Bank has a number of marketable securities for sale with reverse repurchase agreement Rp248,761,278,698 and RpNil, with details as follows:

31 Desember 2021 / *December 31, 2021*

Jenis Surat Berharga / *Securities*	Nilai Nominal / *Nominal Amount*	Tanggal dimulai/ *Start date*	Tanggal Jatuh Tempo/ *Maturity Date*	Diskonto yang belum diamortisasi/ *Unamortized discount*	Nilai Tercatat / *Carrying Value*
Bank Indonesia					
FR0086	200.000.000.000	4-Mar-21	15-Apr-26	595.874.820	199.404.125.180
FR0086	50.000.000.000	18-Mar-21	15-Apr-26	642.846.482	49.357.153.518
Jumlah / *Total*	**250.000.000.000**			**1.238.721.302**	**248.761.278.698**

11. PINJAMAN YANG DIBERIKAN / *11. LOANS*

a. Berdasarkan Jenis dan Hubungan / *a. By Type and Relationship*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pihak Berelasi			***Related Parties***
Konsumsi	21.842.337.921	26.622.453.822	*Consumer*
Investasi	4.638.498.188	4.805.607.798	*Investment*
Modal kerja	3.143.706.838	2.940.459.125	*Working Capital*
Sub - Jumlah	29.624.542.947	34.368.520.745	*Sub - Total*
Pihak Ketiga			***Third Parties***
Konsumsi	9.622.945.552.365	10.431.654.972.207	*Consumer*
Investasi	7.201.862.237.635	5.702.676.489.359	*Investment*
Modal kerja	2.473.564.992.164	2.513.720.034.660	*Working Capital*
Sindikasi	472.472.481.724	440.749.432.205	*Syndication*
Sub - Jumlah	19.770.845.263.888	19.088.800.928.431	*Sub - Total*
Total	19.800.469.806.835	19.123.169.449.176	*Total*
Cadangan Kerugian Penurunan Nilai	(1.000.162.185.583)	(936.621.477.743)	*Allowance for Impairment Losses*
Jumlah bersih	**18.800.307.621.252**	**18.186.547.971.433**	***Net***

Rincian Pinjaman yang diberikan berdasarkan kualitas kredit adalah sebagai berikut: *Loans based on quality are as follows :*

	31 Desember 2021 / *December 31, 2021*			
		Portofolio Pinjaman yang diberikan/ *Loans Portfolio*	Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment Losses*	
	%	Jumlah Pinjaman yang diberikan / *Total Loans*	Jumlah / *Total*	
Kualitas				***Quality***
Lancar	97,01%	19.209.342.695.702	511.803.301.209	*Current*
Dalam Perhatian Khusus	0,57%	112.354.679.563	36.080.377.353	*Special Mention*
Kurang Lancar	0,07%	14.796.524.222	7.444.658.306	*Substandard*
Diragukan	0,06%	11.704.062.381	6.615.152.468	*Doubtful*
Macet	2,28%	452.271.844.967	438.218.696.247	*Loss*
Jumlah	**100,00%**	**19.800.469.806.835**	**1.000.162.185.583**	***Total***

	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*	
Kualitas				***Quality***
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***

b. Berdasarkan Sektor Ekonomi / *b. By Economic Sector*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Rumah Tangga	9.644.787.890.286	10.458.277.426.030	*Household*
Perdagangan Besar dan Eceran	5.075.833.700.932	4.358.941.677.829	*Wholesale and Retail Trade*
Pertanian, Perburuan dan Kehutanan	1.226.599.432.829	952.282.971.636	*Agriculture, hunting and Forestry*
Penyediaan Akomodasi dan Penyediaan Makan Minum	1.137.396.255.355	961.395.337.715	*Accomodation and culinary supplying*
Konstruksi	590.422.263.946	577.643.573.842	*Construction*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	565.039.209.148	527.027.903.873	*Social service, social culture Entertaiment and others*
Jasa Kesehatan dan Kegiatan Sosial	409.083.372.592	389.537.995.580	*Health and Social Activities*
Industri Pengolahan	303.299.407.682	254.147.271.122	*Processing Industry*
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial	218.609.586.847	62.913.390.049	*Government administration defense and social wefare*
Real Estate , Usaha Persewaan dan Jasa Perusahaan	207.332.957.695	204.251.032.575	*Real Estate, Rental Business and Business Services*
Transportasi, Pergudangan dan Komunikasi	147.475.510.202	131.030.940.007	*Transportation, werehousing and communication*
Perantara Keuangan	108.044.318.775	98.551.314.429	*Monetary Broker*
Listrik, Gas dan Air	66.692.382.276	68.036.433.522	*Electricity, gas and water*
Perikanan	45.274.063.027	29.482.075.476	*Fishery*
Jasa Pendidikan	38.572.663.044	32.233.273.252	*Education*
Jasa Perorangan Yang Melayani Rumah Tangga	15.689.265.844	16.794.501.405	*Personal services serving household*
Pertambangan dan Penggalian	317.526.355	622.330.834	*Mining and Excavation*
Jumlah	**19.800.469.806.835**	**19.123.169.449.176**	***Total***
Cadangan Kerugian Penurunan Nilai	(1.000.162.185.583)	(936.621.477.743)	*Allowance for Impairment Losses*
Jumlah bersih	**18.800.307.621.252**	**18.186.547.971.433**	***Total - net***

11. PINJAMAN YANG DIBERIKAN (LANJUTAN) / ***11. LOANS (CONTINUED)***

c. Berdasarkan Periode Sisa Jatuh Tempo / ***c. By Remaining Period to Maturity***

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Kurang dari atau sama dengan 1 tahun	2.752.938.276.435	2.331.456.927.487	*Less or equal to 1 year*
Lebih dari 1 tahun sampai 2 tahun	1.617.778.935.687	1.432.887.607.032	*More than 1 year to 2 years*
Lebih dari 2 tahun sampai 5 tahun	3.474.500.575.645	4.073.327.931.327	*More than 2 year to 5 years*
Lebih dari 5 tahun	11.955.252.019.068	11.285.496.983.330	*More than 5 years*
Jumlah	19.800.469.806.835	19.123.169.449.176	*Total*
Cadangan Kerugian Penurunan Nilai	(1.000.162.185.583)	(936.621.477.743)	*Allowance for Impairment Losses*
Jumlah bersih	**18.800.307.621.252**	**18.186.547.971.433**	***Net***

d. Berdasarkan Jangka Waktu Perjanjian Kredit / ***d. By Loan Period based on Credit Agreements***

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Lebih dari 5 tahun	14.154.029.662.554	13.531.043.772.041	*More than 5 years*
Lebih dari 2 tahun sampai 5 tahun	3.667.123.279.191	3.747.273.904.495	*More than 2 year to 5 years*
Lebih dari 1 tahun sampai 2 tahun	374.514.059.151	360.637.220.566	*More than 1 year to 2 years*
Kurang dari atau sama dengan 1 tahun	1.604.802.805.939	1.484.214.552.074	*Less or equal to 1 year*
Jumlah	**19.800.469.806.835**	**19.123.169.449.176**	***Total***
Cadangan Kerugian Penurunan Nilai	(1.000.162.185.583)	(936.621.477.743)	*Allowance for Impairment Losses*
Jumlah bersih	**18.800.307.621.252**	**18.186.547.971.433**	***Net***

e. Berdasarkan Pihak Berelasi / ***e. By Related Parties***

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Keluarga Direksi dan Karyawan kunci	25.425.181.563	30.074.547.723	*Director's family and Key Employees*
Komisaris	1.673.876.224	2.490.893.549	*Commisioners*
Lainnya	2.525.485.160	1.803.079.473	*Others*
Jumlah	**29.624.542.947**	**34.368.520.745**	***Total***

f. Berdasarkan *Stage* / ***f. By Stage***

	31 Desember 2021 / *December 31, 2021* (Dalam Ribuan Rupiah/ *In Thousand of Rupiah*)				
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo awal	17.912.412.113	28.312.889	1.182.444.447	19.123.169.449	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(338.031.522)	353.498.304	(15.466.782)	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(163.244.686)	(5.568.577)	168.813.263	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	42.145.186	(8.514.039)	(33.631.147)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	928.745.112	(18.372.111)	(233.072.643)	677.300.358	*Net change in exposure and remeasurement*
Saldo akhir	18.382.026.203	349.356.466	1.069.087.138	19.800.469.807	***Ending balance***

	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 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pinjaman yang diberikan	2,00% - 15,00%	2,00% - 15,50%	*Loans*

11. PINJAMAN YANG DIBERIKAN (LANJUTAN) | ***11. LOANS (CONTINUED)***

h. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi | ***h. Non-performing loans by economic sector***

	31 Desember 2021 / *December 31, 2021*		
	Kredit bermasalah/ *Non Performing Loan*	**Cadangan Kerugian/ *Allowance for Impairment Losses***	
Perdagangan Besar dan Eceran	182.436.704.287	170.749.501.989	*Large Trade and Retail*
Penyediaan Akomodasi dan Penyediaan Makan Minum	154.794.658.398	153.893.701.817	*Provision of Accommodation and Supply of Food and Drink*
Pertanian, Perburuan dan kehutanan	49.978.260.007	47.257.847.206	*Agriculture, hunting and forestry*
Rumah tangga	36.811.099.617	27.862.787.267	*Household*
Konstruksi	29.921.187.553	29.921.187.553	*Construction*
Industri Pengolahan	9.590.002.389	9.495.668.627	*Manufacturing*
Real Estate , Usaha Persewaan, dan Jasa Perusahaan	6.456.505.428	5.349.575.325	*Real Estate, Rental Business, and Company Services*
Jasa kemasyarakatan, Sosial Budaya Hiburan dan perorangan lainnya	4.273.893.141	3.904.382.260	*Social Service, Cultural, Entertainment and Other Individuals*
Jasa Kesehatan dan Keg. Sosial	1.887.583.334	1.887.583.334	*Health Services and Social Activities*
Perantara Keuangan	1.886.755.754	1.283.359.956	*Financial Intermediary*
Transportasi, Pergudangan dan Komunikasi	475.241.248	412.371.273	*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	850.993	850.993	*Individual Services Serve Households*
Jumlah	**478.772.431.570**	**452.278.507.021**	***Total***

	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*
Konstruksi	36.202.932.986	36.202.932.986	*Construction*
Rumah tangga	39.122.737.166	32.346.877.572	*Household*
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*
Transaportasi, Pergudangan dan Komunikasi	481.622.535	481.622.535	*Transportation, Warehousing and Communication*
Pertambangan dan Penggalian	76.889.421	76.889.421	*Mining and Excavation*
Perikanan	182.800.000	182.800.000	*Fishery*
Jasa perorangan melayani rumah tangga	223.547.525	223.547.525	*Individual Services Serve Households*
Jumlah	**499.978.772.517**	**488.422.756.763**	***Total***

Rasio kredit bermasalah - kotor terhadap jumlah kredit adalah 2,42% dan 2,61% masing-masing untuk tanggal 31 Desember 2021 dan 2020.

Non performing loan ratio - gross to total loan was 2.42% and 2.61% as of December 31, 2021 and 2020, respectively.

Rasio kredit bermasalah - bersih terhadap jumlah kredit adalah 0,13% dan 0,06% masing-masing untuk tanggal 31 Desember 2021 dan 2020.

Non performing loan ratio - net to total loan was 0.13% and 0.06% as of December 31, 2021 and 2020, 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 Rp472.472.481.724 dan Rp440.749.432.205 masing-masing untuk tanggal 31 Desember 2021 dan 2020.

Syndicated loans represent loans provided to debtors under syndication agreements with other banks. Total syndicated loans amounted to Rp472,472,481,724 and Rp440,749,432,205 as of December 31, 2021 and 2020, respectively.

Keikutsertaan Bank dalam kredit sindikasi sebagai anggota sebesar 0,69% - 5,75% pada 31 Desember 2021 dan 0,69% - 33,33% pada 31 Desember 2020 dari masing - masing fasilitas pinjaman.

The participation of the Bank as a member of syndications is between 0.69% - 5.75% as at December 31, 2021 and 0.69% - 33.33% as at December 31, 2020 of each syndicated loan facility.

11. PINJAMAN YANG DIBERIKAN (LANJUTAN) / ***11. LOANS (CONTINUED)***

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 2021 / *December 31, 2021* (Dalam Ribuan Rupiah/ *In Thousand of Rupiah*)				
	Stage 1	**Stage 2**	**Stage 3**	**Jumlah/Total**	
Saldo, awal tahun	159.097.650	11.405.267	766.118.560	936.621.477	*Balance, beginning of year*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(12.687.814)	23.260.538	(10.572.724)	--	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(9.211.826)	(1.418.474)	10.630.300	--	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	11.132.073	(1.499.270)	(9.632.803)	--	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	2.355.809	119.093.055	12.820.527	134.269.391	*Net change in exposure and remeasurement*
Penghapusan	(888.566)	(559.383)	(69.280.734)	(70.728.683)	*Written-off*
Saldo, akhir tahun	**149.797.326**	**150.281.733**	**700.083.126**	**1.000.162.185**	***Balance, end of year***

	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				195.980.741	*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	261.728.953	223.220.662	*Net change in exposure and remeasurement*
Penghapusan	(182.271)	(346.941)	(36.819.601)	(37.348.813)	*Written-off*
Saldo, akhir tahun	**159.097.650**	**11.405.267**	**766.118.560**	**936.621.477**	***Balance, end of year***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses is adequate.

k. Informasi pokok lainnya sehubungan dengan Pinjaman yang diberikan / ***k. Other significant information related to loans***

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% per tahun dan jangka waktu antara 1 sampai 15 tahun. Pinjaman dan bunganya dilunasi melalui pemotongan gaji setiap bulan.
5) 31 Desember 2021 dan 2020, 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 2021 dan 2020 adalah sebesar Rp70.728.682.928 dan Rp37.378.442.199. 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 2021 dan 2020 masing - masing sebesar Rp113.664.699.194 dan Rp129.272.734.160 adalah sebagai berikut:

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% 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, 2021 and 2020, 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 2021 and 2020 amounted to Rp70,728,682,928 and Rp37,378,442,199. 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, 2021 and 2020, amounting to Rp113,664,699,194 and Rp129,272,734,160 respectively, are follows:

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Deposito berjangka	90.454.699.194	129.272.734.160	*Time Deposit*
Tabungan	23.210.000.000	-	*Savings*
Jumlah	**113.664.699.194**	**129.272.734.160**	***Total***

11. PINJAMAN YANG DIBERIKAN (LANJUTAN)

k. Informasi pokok lainnya sehubungan dengan Pinjaman yang diberikan (Lanjutan)

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).

l. Kredit yang Direstrukturisasi

Berikut ini adalah jenis dan jumlah Pinjaman yang diberikan yang telah direstrukturisasi per 31 Desember 2021 dan 2020:

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Perpanjangan Jangka waktu Kredit dan Skema Lain	2.794.921.794.457	2.676.828.673.795	*Extension of Loan Period and Other Schemes*
Perpanjangan Jangka waktu Kredit	307.692.229.111	329.284.579.588	*Extension of Loan Period*
Perpanjangan Waktu dengan Penyesuaian Suku Bunga	32.974.145.663	44.348.472.515	*Extension of Loan Period and Interest Rate Adjusment*
Jumlah	**3.135.588.169.231**	**3.050.461.725.898**	***Total***

Kredit yang direstrukturisasi berdasarkan kualitas kredit adalah sebagai berikut:

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Lancar	2.947.242.146.254	2.947.126.959.687	*Current*
Dalam Perhatian Khusus	39.130.263.026	26.004.896.525	*Special Mention*
Kurang Lancar	8.636.517.967	10.540.105.276	*Substandard*
Diragukan	6.830.956.251	2.507.589.560	*Doubtful*
Macet	133.748.285.733	64.282.201.850	*Loss*
Jumlah	**3.135.588.169.231**	**3.050.461.752.898**	***Total***

11. LOANS (CONTINUED)

k. Other significant information related to loans (Continued)

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. Restructured Loans

Below is the type and amount of restructured loans as of December 31, 2021 and 2020:

Restructured loans by quality are as follows:

12. PENYERTAAN SAHAM

a. Penyertaan saham merupakan penyertaan pada PT Sarana Bali Ventura

	31 Desember 2021 / *December 31, 2021*		31 Desember 2020 / *December 31, 2020*		
	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)		(75.000.000)		*Allowance for Impairment Losses*
Jumlah bersih	425.000.000		425.000.000		***Net***

b. Berdasarkan Kualitas Aset

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
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)	(75.000.000)	*Allowance for Impairment Losses*
Jumlah bersih	**425.000.000**	**425.000.000**	***Net***

c. Perubahan Cadangan Kerugian Penurunan Nilai

	Tahun yang Berakhir Pada Tanggal		
	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Saldo Awal	(75.000.000)	--	*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)	(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.

Penerimaan dividen dari penyertaan saham pada PT Sarana Bali Ventura untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah Rp Nihil.

12. INVESMENT IN SHARES

a. Invesment in shares represent shares PT Sarana Bali Ventura

b. By Asset Quality

c. Movements in the Allowance for Impairment Losses

Management believes that the allowance for impairment losses mentioned above is sufficent to cover impairment losses on invesments in shares.

Dividend income received from invesment in shares in PT Sarana Bali Ventura for the year ended December 31, 2021 and 2020, is amounted to Rp Nil.

13. ASET TETAP

13. FIXED ASSETS

Berikut ini adalah aset tetap kepemilikan langsung yang dimiliki oleh Bank:

The following is the direct ownership of fixed assets by the Bank:

	31 Desember 2021 / *December 31, 2021*				
	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*	86.293.481.528	538.153.000	71.188.352	--	86.760.446.176
Inventaris kelompok I/ *Fixture Group I*	146.641.877.883	12.325.258.096	11.062.006.124	--	147.905.129.855
Inventaris kelompok II/ *Fixture Group II*	38.053.772.699	2.656.305.969	1.243.628.239	--	39.466.450.429
	284.031.862.915	15.519.717.065	12.376.822.715	--	287.174.757.266
Aset dalam Penyelesaian/ *Construction in Progress*	719.829.448	979.572.430	344.504.000	--	1.354.897.878
Jumlah/*Total*	284.751.692.363	16.499.289.495	12.721.326.715	--	288.529.655.144
Akumulasi Penyusutan/ *Accumulated Depreciation*					
Bangunan/*Buildings*	43.867.193.659	3.955.892.190	71.188.120	--	47.751.897.729
Inventaris kelompok I/ *Fixture Group I*	120.953.488.823	15.844.674.823	11.040.357.596	--	125.757.806.050
Inventaris kelompok II/ *Fixture Group II*	28.776.949.974	2.789.930.240	1.228.477.302	--	30.338.402.912
	193.597.632.456	22.590.497.253	12.340.023.018	--	203.848.106.691
Nilai Buku Bersih/ *Net Book Value*	**91.154.059.907**				**84.681.548.453**

	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*					
Bangunan/*Buildings*	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**

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp22.590.497.253 dan Rp20.240.744.577 masing-masing pada 2021 dan 2020.

Total depreciation expense charge to other operating expenses amounted to Rp22,590,497,253 and Rp20,240,744,577 in 2021 and 2020, respectively.

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2021 berkisar antara 1,33% sampai dengan 51%. Estimasi penyelesaian yaitu pada tahun 2022.

The percentage of completion of the assets in progress as of December 31, 2021 is approximately 1.33% to 51%. The estimated completion date is in 2022.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2021 dan 2020 masing-masing sebesar Rp257.450.309.899 dan Rp186.822.875.997 pada PT Asuransi Bangun Askrida.

The Bank has insured its fixed assets to cover possible losses due to fire, theft, and natural disasters as of December 31, 2021 and 2020, for a total coverage of Rp257,450,309,899 and Rp186,822,875,997 recpectively, with PT Asuransi Bangun Askrida.

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan pada 31 Desember 2021 dan 2020.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2021 and 2020.

13. ASET TETAP (LANJUTAN)

13. FIXED ASSETS (CONTINUED)

Penjualan aset tetap adalah sebagai berikut :

Details of sale of property and equipment are as follows :

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Harga Jual	74.445.500	13.680.000	*Selling Price*
Nilai Buku	381.303.697	--	*Book Value*
Laba (Rugi) Penjualan	**(306.858.197)**	**13.680.000**	***Gain (Loss) on Sale***

Pada tanggal 31 Desember 2021 dan 2020 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 2037 sampai dengan 2042. Seluruh sertifikat tanah adalah atas nama Bank. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti kepemilikan yang memadai.

As of December 31, 2021 and 2020, the Bank has 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 2037 up to 2042. All certificates are 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.

Tidak terdapat aset tetap yang dijaminkan oleh Bank pada tanggal 31 Desember 2021 dan 2020.

There are no fixed assets pledged by the Bank as of December 31, 2021 and 2020.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai permanen atas aset tetap yang dimiliki Bank.

Management believes that there is no indication of permanent impairment losses on fixed assets.

Pada tanggal 31 Desember 2021 dan 2020, harga perolehan dari aset tetap yang telah disusutkan penuh dan masih digunakan adalah masing-masing sebesar Rp112.262.102.342 dan Rp108.076.585.112.

As of December 31, 2021 and 2020, the cost of fully depreciated fixes asset that are still in use amounted to Rp112,262,102,342 and Rp108,076,585,112.

14. ASET TAKBERWUJUD

14. INTANGIBLE ASSETS

Rincian aset takberwujud adalah sebagai berikut:

The details of intangible assets are as follows:

	31 Desember 2021 / *December 31, 2021*					
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclasifi cations*	Saldo Akhir/ *Ending Balance*	
Nilai Perolehan						***Acquisition Cost***
Perangkat lunak komputer	34.941.754.510	1.872.500.800	--	--	36.814.255.310	*Computer Software*
Jumlah	**34.941.754.510**	**1.872.500.800**	--	--	**36.814.255.310**	***Total***
Akumulasi amortisasi						***Accumulated Amortization***
Perangkat lunak komputer	29.483.126.768	3.617.642.805	--	--	33.100.769.573	*Computer Software*
Jumlah	**29.483.126.768**	**3.617.642.805**	--	--	**33.100.769.573**	***Total***
Nilai Buku Bersih	**5.458.627.742**				**3.713.485.737**	***Net Intangible Assets***

	31 Desember 2020 / *December 31, 2020*					
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclasifi cations*	Saldo Akhir/ *Ending Balance*	
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 book value***

15. ASET HAK GUNA

15. RIGHT-OF-USE ASSET

	31 Desember 2021 / *December 31, 2021*				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Saldo akhir/ *Ending balance*	
Harga perolehan					***Acquisition cost***
Gedung	29.935.848.101	4.963.655.046	1.771.812.358	33.127.690.789	*Building*
Tanah	630.957.729	211.111.110	56.349.859	785.718.980	*Land*
ATM	8.373.591.649	10.834.424.268	2.585.705.766	16.622.310.151	*ATM*
Kendaraan	12.592.048.483	4.836.158.177	7.114.705.723	10.313.500.937	*Vehicle*
Hardware	1.859.192.045	--	--	1.859.192.045	*Hardware*
Total	**53.391.638.007**	**20.845.348.601**	**11.528.573.706**	**62.708.412.902**	***Total***
Akumulasi Penyusutan					***Accumulated depreciation***
Gedung	6.738.058.268	7.485.653.006	1.771.812.358	12.451.898.916	*Building*
Tanah	87.324.912	82.853.088	56.349.859	113.828.141	*Land*
ATM	3.154.713.771	3.941.127.292	2.585.705.766	4.510.135.297	*ATM*
Kendaraan	6.779.638.909	6.471.471.963	7.114.705.723	6.136.405.149	*Vehicle*
Hardware	154.932.669	619.730.682	--	774.663.351	*Hardware*
Total	**16.914.668.529**	**18.600.836.031**	**11.528.573.706**	**23.986.930.854**	***Total***
Nilai buku bersih	**36.476.969.478**			**38.721.482.048**	***Net book value***

15. ASET HAK GUNA (LANJUTAN) / *15. RIGHT-OF-USE ASSET (CONTINUED)*

	31 Desember 2020 / *December 31, 2020*						
	Saldo awal/ *Beginning*	Dampak PSAK 73/ *Impact of SFAS*	Saldo awal yang disesuaikan/	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***

16. ASET LAIN-LAIN / *16. OTHER ASSETS*

Seluruh aset lain-lain dalam mata uang Rupiah.

All other assets are stated in Rupiah.

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Bunga yang Akan Diterima	125.366.778.936	113.913.359.084	*Accrued Interest receivable*
Uang Muka Pajak	46.367.347.773	--	*Tax Advance*
Tagihan *Switching* Antar Bank & GPN	14.436.529.904	22.997.456.489	*Interbank Switching Bills & GPN*
Beban yang Ditangguhkan	13.055.853.897	13.821.381.506	*Deferred Costs*
Rupa-rupa Dalam Penyelesaian	10.183.190.581	9.328.558.660	*Other Advances*
Biaya Dibayar Dimuka	5.608.970.662	3.736.519.777	*Prepaid Expense*
Setoran Jaminan	2.000.000.000	2.000.000.000	*Guarantee Deposit*
Persediaan Barang Cetakan	1.251.889.109	1.500.716.131	*Printing Supllies*
Tagihan Kiriman Uang *Western Union*	277.068.300	647.288.500	*Money bills transfer Western Union*
Properti Terbengkalai	436.651.800	436.651.800	*Abandoned Property*
Lainnya	14.000.000	88.410.304	*Others*
Jumlah	**218.998.280.962**	**168.470.342.251**	***Total***

a. Bunga yang akan diterima terdiri dari: / ***a. Accrued interests receivables are as follows:***

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Pinjaman yang diberikan	104.116.877.986	98.015.769.552	*Loans*
Efek-efek dan Penempatan Pada Bank Lain	21.249.900.950	15.897.589.532	*Securities and Placement with Other Banks*
Jumlah	**125.366.778.936**	**113.913.359.084**	***Total***

b. Biaya dibayar dimuka terdiri dari: / ***b. Prepaid Expenses :***

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Sewa	3.612.567.732	3.174.795.565	*Rental*
Asuransi	1.994.845.843	561.724.212	*Insurance*
Lain-lain	1.557.087	-	*Others*
Jumlah	**5.608.970.662**	**3.736.519.777**	***Total***

c. Uang muka pajak / ***c. Tax advance***

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Pajak Badan (Catatan 22)	57.558.102.170	--	*Corporate income tax (Note 22)*
PPh 4(2) (Catatan 22)	242.949.390	--	*Tax Article 4(2) (Note 22)*
PPN (Catatan 22)	158.133.156	--	*VAT (Note 22)*
	57.959.184.716	--	
Dikurangi:			*Less:*
Penyisihan cadangan kerugian	(11.591.836.943)	--	*Allowance for impairment loss*
Jumlah	**46.367.347.773**	--	***Total***

16. ASET LAIN-LAIN (LANJUTAN)

c. Uang muka pajak (Lanjutan)

Berdasarkan hasil pemeriksaan pajak oleh Kantor Pajak, pada tanggal 7 Desember 2020, Bank telah menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) atas PPh Badan untuk tahun fiskal 2016 No. 00096/206/16/904/20 sebesar Rp59.074.459.024 dimana yang disetujui oleh Bank hanya sebesar Rp1.516.356.854 dan dicatat sebagai beban pajak kini - tahun sebelumnya di laporan laba rugi tahun 2020. Pada tanggal 4 Januari 2021, Bank telah melakukan pembayaran atas seluruh SKPKB PPh Badan dan telah mengajukan surat keberatan atas SKPKB PPh Badan yang tidak disetujui sebesar Rp57.558.102.170 ke Kantor Pajak pada tanggal 26 Februari 2021.

Pada tanggal 14 Desember 2020, Bank juga menerima SKPKB atas PPh Pasal 4 ayat (2) sebesar Rp242.949.390 dan Pajak Pertambahan Nilai (PPN) berikut Surat Tagihan Pajak (STP) sebesar Rp158.133.156 untuk tahun fiskal 2016. Pada tanggal 4 Januari 2021, Bank telah melakukan pembayaran atas seluruh SKPKB tersebut dan telah mengajukan surat keberatan atas SKPKB pph 4 ayat (2) dan Pajak Pertambahan Nilai (PPN) ke Kantor Pajak pada tanggal 26 Februari 2021.

Jumlah pembayaran atas SKPKB yang tidak disetujui diatas sebesar Rp57.959.184.716 dimana Bank telah mengajukan keberatan, dicatat sebagai uang muka pajak pada tanggal 31 Desember 2021. Sampai dengan tanggal laporan keuangan ini, Bank masih menunggu hasil dari keberatan yang telah diajukan ke Kantor Pajak.

Berdasarkan *assessment* Bank, Bank membentuk cadangan penyisihan sebesar Rp11.591.836.943 atas uang muka pajak.

16. OTHER ASSETS (CONTINUED)

c. Tax advance (Continued)

Based on the results of the tax audit by the Tax Office, on December 7, 2020, the Bank has received an Underpaid Tax Assessment Letter (SKPKB) on Corporate Income Tax for the 2016 fiscal year No. 00096/206/16/904/20 amounting to Rp59,074,459,024 of which the Bank approved only Rp1,516,356,854 and was recorded as current tax expense - the previous year in the 2020 income statement. On January 4, 2021, the Bank has made payments for all SKPKB of Corporate Income Tax and has submitted an objection letter for the SKPKB of Corporate Income Tax which was not approved in the amount of Rp. 57,558,102,170 to the Tax Office on February 26, 2021.

On December 14, 2020, the Bank also received SKPKB for Income Tax Article 4 (2) amounting to Rp242,949,390 and Value Added Tax (VAT) and Tax Collection Letter (STP) amounting to Rp158,133,156 for the 2016 fiscal year. On January 4, 2021 , the Bank has made payments for all of the said SKPKB and has submitted an objection letter to the SKPKB pph 4 paragraph (2) and Value Added Tax (PPN) to the Tax Office on February 26, 2021.

The total payment for the SKPKB that was not approved above amounted to Rp57,959,184,716 where the Bank has filed an objection, which was recorded as a tax advance as of December 31, 2021. As of the date of these financial statements, the Bank is still waiting for the result of the objection that has been submitted to the Tax Office.

Based on the Bank's assessment, the Bank established an allowance of Rp11,591,836,943 for tax advances.

d. Tagihan *Switching* Antar Bank & GPN

Tagihan ATM merupakan tagihan yang terkait dengan transaksi nasabah yang dilakukan melalui jaringan ATM Bersama dan ATM Prima.

d. Interbank Switching Bills & GPN

ATM receivables is customers' transactions conducted through ATM Bersama and ATM Prima network.

17. LIABILITAS SEGERA

17. LIABILITIES DUE IMMEDIATELY

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Titipan Gaji Tabungan	103.065.884.048	89.419.517.563	*Temporary salary savings account*
Titipan Kewajiban *Switching* Antar Bank & GPN	22.661.677.892	33.316.858.106	*Interbank Switching & GPN Obligation*
Beban yang Masih Harus Dibayar	15.082.324.663	12.653.924.387	*Accrued interest payable*
Titipan Pembayaran Kredit	3.742.527.680	3.606.453.000	*Deposit of credit payment*
Rekening Titipan	4.093.540.441	732.674.600	*Temporary acoount*
Bunga Deposito Jatuh Tempo	1.886.000	36.888.667	*Interest of time deposit fall due*
Lain-lain	1.550.169.407	2.702.965.942	*Others*
Jumlah	**150.198.010.131**	**142.469.282.265**	***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 agent before deposit to destination account.

18. SIMPANAN DARI NASABAH

a. Berdasarkan Jenis, Mata Uang dan Hubungan

18. DEPOSITS FROM CUSTOMERS

a. By Type, Currency, and Relationship

	31 Desember 2021 / ***December 31, 2021***			
	Pihak Berelasi / ***Related Parties***	**Pihak Ketiga /** ***Third Parties***	**Jumlah /** ***Total***	
Rupiah				***Rupiah***
Giro	878.154.453.104	2.322.539.187.304	3.200.693.640.408	*Current Account*
Tabungan	33.622.290.450	9.504.603.355.561	9.538.225.646.011	*Savings*
Deposito Berjangka	20.882.117.715	10.605.814.702.473	10.626.696.820.188	*Time Deposit*
Negotiable Certificate of Deposits (NCD)	--	9.588.365.860	9.588.365.860	*Negotiable Certificated of Deposits (NCD)*
Sub - Jumlah	932.658.861.269	22.442.545.611.198	23.375.204.472.467	*Sub - Total*
Dollar Amerika Serikat				***United States Dollar***
Giro	--	73.147.678	73.147.678	*Current Account*
Tabungan	85.578.851	866.261.677	951.840.528	*Savings*
Deposito Berjangka	--	862.276.250	862.276.250	*Time Deposit*
Sub - Jumlah	85.578.851	1.801.685.605	1.887.264.456	*Sub - Total*
Jumlah	**932.744.440.120**	**22.444.347.296.803**	**23.377.091.736.923**	***Total***

18. SIMPANAN DARI NASABAH (LANJUTAN) / ***18. DEPOSITS FROM CUSTOMERS (CONTINUED)***

	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***

b. Deposito berjangka berdasarkan jangka waktu / ***b. Time deposits based on contractual period***

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Rupiah			***Rupiah***
1 bulan	2.289.567.463.722	2.097.090.686.076	*1 Month*
3 bulan	1.918.128.097.401	3.687.901.783.601	*3 Months*
6 bulan	974.672.932.990	1.318.565.931.000	*6 Months*
12 bulan	5.442.043.326.075	2.926.098.518.064	*12 Months*
24 bulan	2.285.000.000	3.720.000.000	*24 Months*
Sub - Jumlah	10.626.696.820.188	10.033.376.918.741	*Sub - Total*
Dollar Amerika Serikat			***United States Dollar***
1 bulan	108.319.000	106.780.000	*1 Month*
3 bulan	99.767.500	98.350.000	*3 Months*
6 bulan	84.089.750	-	*6 Months*
12 bulan	570.100.000	1.627.523.900	*12 Months*
Sub - Jumlah	862.276.250	1.832.653.900	*Sub - Total*
Jumlah	**10.627.559.096.438**	**10.035.209.572.641**	***Total***

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo / ***c. Classification time deposits based on remaining maturity***

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Rupiah			***Rupiah***
Kurang atau sama dengan 1 bulan	3.665.051.187.322	4.661.980.173.176	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	1.759.394.704.291	3.048.277.498.501	*More than 1 month to 3 months*
Lebih dari 6 sampai dengan 12 bulan	3.587.995.635.092	1.723.622.988.981	*More than 6 months to 12 months*
Lebih dari 3 sampai dengan 6 bulan	1.612.634.293.483	598.827.258.083	*More than 3 months to 6 months*
Lebih dari 12 bulan	1.621.000.000	669.000.000	*More than 12 months*
	10.626.696.820.188	10.033.376.918.741	
Dolar Amerika Serikat			***United States Dollar***
Kurang atau sama dengan 1 bulan	108.319.000	106.780.000	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	183.857.250	704.888.500	*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	570.100.000	1.020.985.400	*More than 6 month to* 12 months
	862.276.250	1.832.653.900	

d. Kisaran suku bunga per tahun / ***d. Interest range per annum***

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Rupiah			***Rupiah***
Giro	0% - 1.90%	0% - 1.90%	*Current Account*
Tabungan	0% - 3.50%	0% - 4.75%	*Savings*
Deposito berjangka	2.90% - 3.50%	4.25% - 5.40%	*Time Deposit*
NCD	4.75%	--	*NCD*
Dolar Amerika Serikat			***United States Dollar***
Giro	0% - 0.15%	0% - 2.25%	*Current Account*
Tabungan	0% - 0.30%	0% - 0.30%	*Savings*
Deposito berjangka	0.20%	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 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Deposito berjangka	90.454.699.194	129.272.734.160	*Time Deposit*
Tabungan	23.210.000.000	--	*Savings*
Jumlah	**113.664.699.194**	**129.272.734.160**	***Total***

19. SIMPANAN DARI BANK LAIN

Seluruh simpanan dari bank lain dalam mata uang Rupiah.

a. Berdasarkan Jenis dan Hubungan

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pihak Ketiga			***Third parties***
Deposito berjangka	267.849.558.909	445.641.724.100	*Time deposits*
Giro	102.884.674.380	93.491.547.484	*Current account*
Tabungan	144.310.431.712	145.465.681.105	*Savings*
Negotiable Certificate of Deposits (NCD)	278.062.609.940	--	*Negotiable Certificate of Deposits (NCD)*
Interbank Call Money	500.000.000.000	150.000.000.000	*Interbank Call Money*
Jumlah	**1.293.107.274.941**	**834.598.952.689**	***Total***

b. Deposito berjangka berdasarkan jangka waktu

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
1 bulan	116.249.558.909	103.741.724.100	*1 Month*
3 bulan	70.300.000.000	124.200.000.000	*3 Months*
6 bulan	22.900.000.000	214.600.000.000	*6 Months*
12 bulan	58.400.000.000	3.100.000.000	*12 Months*
Jumlah	**267.849.558.909**	**445.641.724.100**	***Total***

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Kurang atau sama dengan 1 bulan	141.549.558.909	161.441.724.100	*Less or equal to 1 month*
Lebih dari 1 sampai dengan 3 bulan	104.700.000.000	267.400.000.000	*More than 1 to 3 month*
Lebih dari 3 sampai dengan 6 bulan	18.500.000.000	13.600.000.000	*More than 3 to 6 month*
Lebih dari 6 sampai dengan 12 bulan	3.100.000.000	3.200.000.000	*More than 6 to 12 month*
Jumlah	**267.849.558.909**	**445.641.724.100**	***Total***

d. Tingkat suku bunga per tahun

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Giro	0% - 0.90%	0% - 1.90%	*Current account*
Tabungan	0% - 1.85%	0% - 1.85%	*Savings*
Deposito berjangka	2.65% - 3.15%	3.50% - 6.75%	*Time deposits*
NCD	4.75%	-	*NCD*
Interbank Call Money	2.88% - 3.52%	3.1%	*Interbank Call Money*

e. Tidak terdapat simpanan dari bank lain yang diblokir atau dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020.

19. DEPOSITS FROM OTHER BANKS

All deposit with other banks are stated in Rupiah.

a. By Type and Relationship

b. Time deposits based on contractual period

c. Classification time deposits based on remaining maturity

d. Interest rate per annum

e. *There are no deposits from other banks that are blocked or used as collateral for loans granted on December 31, 2021 and 2020.*

20. LIABILITAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Pada tanggal 31 Desember 2021, Bank memiliki liabilitas surat berharga yang dijual dengan janji dibeli kembali sejumlah Rp241.406.093.556 dengan rincian sebagai berikut:

20. LIABILITY FOR SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

As of December 31, 2021, Bank has a number of liability for repo securities Rp241,406,093,556 with details as follows:

31 Desember 2021 / *December 31, 2021*

Jenis surat berharga/ *securities*	Jangka Waktu Hari / *Tenor Days*	Tanggal jatuh tempo / *Maturity Date*	Nilai Nominal / *Nominal Amount*	Nilai Beli Kembali / *Buy back Value*	Beban bunga yang Belum diamortisasi / *Unamortized interest expenses*	Nilai Tercatat / *Carrying Value*
Bank Indonesia						
FR0086	4	3-Jan-22	200.000.000.000	193.155.450.530	30.575.685	193.124.874.845
FR0086	4	3-Jan-22	50.000.000.000	48.288.862.632	7.643.921	48.281.218.711
Jumlah / *Total*			**250.000.000.000**	**241.444.313.162**	**38.219.606**	**241.406.093.556**

21. PINJAMAN YANG DITERIMA

Tidak terdapat pinjaman yang diterima dari pihak berelasi.

Seluruh pinjaman yang diterima dalam mata uang Rupiah.

21. BORROWINGS

There were no borrowings from related parties.

All borrowings are stated in Rupiah.

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pinjaman PT Sarana Multigriya Finansial (Persero)	32.000.000.000	32.000.000.000	*Borrowing from PT Sarana Multigriya Finansial (Persero)*
Pinjaman KPR Sejahtera tapak	4.593.361.714	4.854.547.279	*Borrowings from KPR* Sejahtera tapak
KLBI KUT MT Tahun 1998/1999	466.213.822	466.213.822	*KLBI KUT MT Tahun 1998/1999*
Pinjaman KPR Sejahtera tapak Porsi 75	308.465.532	447.714.463	*Borrowings from KPR Sejahtera tapak Portion 75*
Pinjaman Dana Lingkungan Bergulir (IEPC - KfW)	--	293.252.398	*Industrial Efficiency and Pollution Control (IEPC - KfW)*
KLBI KUT MT Tahun 1999	160.469.329	160.469.329	*KLBI KUT MT Tahun 1999*
Jumlah	**37.528.510.397**	**38.222.197.291**	***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 Rp32.000.000.000 jangka waktu 3 tahun dari 4 Desember 2018 sampai 4 Desember 2021 dengan tingkat bunga 8,94%. Bank telah melunasi pinjaman pada tanggal 3 Desember 2021.

Bank memperoleh Fasilitas pinjaman lagi dari PT Sarana Multigriya Finansial (Persero) untuk menggantikan sumber pendanaan atas KPR yang telah disalurkan sebesar Rp32.000.000.000 jangka waktu 3 tahun dengan tingkat bunga 5,80% sesuai dengan PKS No. 247/PP/SMF-BPD.BALI/XII/2021 tanggal 17 Desember 2021.

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 Rp32,000,000,000 term of 3 years from December 4, 2018 to December 4, 2021 with an interest rate of 8.94%. The Bank has repaid the loan on December 3, 2021.

The Bank obtained another loan facility from PT Sarana Multigriya Finansial (Persero) to replace the funding source for the KPR that had been disbursed in the amount of Rp. 32,000,000,000 for a period of 3 years with an interest rate of 5.80% in accordance with PKS No. 247/PP/SMF-BPD.BALI/XII/2021 dated December 17, 2021.

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 which currently exists 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 amendemen 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 earn permanent income 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.

21. PINJAMAN YANG DITERIMA (LANJUTAN)

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.

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.

21. BORROWINGS (CONTINUED)

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.

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.

22. PERPAJAKAN

a. Utang Pajak

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
PPN	6.439.291	1.029	*VAT*
Pasal 21	3.513.190.984	10.352.829.076	*Article 21*
Pasal 4 (2)	7.550.263.732	8.008.456.033	*Article 4 (2)*
Pasal 25	14.090.468.001	-	*Article 25*
Pasal 29	19.201.579.589	3.809.109.485	*Article 29*
Pasal 23	293.281.399	247.819.901	*Article 23*
Jumlah	**44.655.222.996**	**22.418.215.524**	***Total***

22. TAXATION

a. Taxes Payable

b. Manfaat (Beban) Pajak

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Pajak Kini	(187.336.376.920)	(163.649.610.520)	*Current tax*
Pajak Tangguhan	15.454.743.783	(12.090.811.859)	*Deferred tax*
Jumlah	**(171.881.633.137)**	**(175.740.422.379)**	***Total***

b. Tax Benefit (Expense)

22. PERPAJAKAN (LANJUTAN)

c. Rekonsiliasi Pajak

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 adalah sebagai berikut :

22. TAXATION (CONTINUED)

c. Tax Reconciliation

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 profit or loss the are as follows:

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Laba Sebelum Beban Pajak	721.034.699.431	697.561.396.740	*Income Before Tax Expense*
Beda Waktu :			***Temporary difference:***
Koreksi Positif :			*Positive correction :*
Penyisihan Cadangan Bonus dan Tantiem	113.949.261.239	108.277.852.180	*Provision for bonus and Tatiem*
Pembentukan Penghargaan Direksi	956.623.215	2.898.073.025	*Director service gratuity expense*
Pembentukan Imbalan Pasca Kerja	47.579.070.232	42.193.628.230	*Post-employment benefits expense*
Cadangan kerugian penurunan nilai	46.136.059.154	-	*Allowance for impairment loss*
Pembentukan Penghargaan Dewan Komisaris	341.651.149	323.310.642	*Board of Commisioners services gratuity expense*
Sub - Jumlah	**208.962.664.989**	**153.692.864.077**	***Sub - Total***
Koreksi Negatif :			*Negative correction :*
Penyisihan Cadangan Bonus dan Tantiem	107.017.799.441	116.517.651.843	*Provision for bonus and Tatiem*
Pembayaran Manfaat Imbalan Kerja	31.696.030.171	30.346.806.051	*Post-Employment Benefits Paid*
Pembentukan Penghargaan Dewan Komisaris	-	-	*Bord of Commisioners services gratuity expense*
Pembentukan Penghargaan Dewan Direksi	-	-	*Bord of Director services gratuity expense*
Sub - Jumlah	**138.713.829.612**	**146.864.457.894**	***Sub - Total***
Jumlah Beda Waktu	**70.248.835.377**	**6.828.406.183**	***Total Temporary difference:***
Beda Tetap :			***Permanent difference :***
Koreksi Positif :			*Positive correction :*
Biaya Pajak	12.654.141.016	2.644.239.171	*Tax expense*
Biaya Sumbangan	1.069.338.946	869.706.375	*Donation*
Tamu dan Souvenir	1.633.873.288	1.334.960.836	*Entertaiment and Souvenirs*
Pemantapan Pelaksanaan Ibadah	3.216.885.349	2.614.100.930	*Strengthening implementation of Worship*
Biaya Telepon,Telegram	142.771.171	143.278.292	*Cost of Telephone, Telegram*
Biaya Promosi dan Pengembangan Bisnis	15.668.414.258	6.747.490.839	*Bussiness Development Expense*
Biaya HUT Bank	1.606.051.842	823.935.203	*Bank Anniversary Cost*
Biaya Humas dan CSR	13.176.645.781	11.105.025.082	*Cost of Public Relation and CSR*
Biaya Lain-lain	11.222.312.892	13.343.531.759	*Other expense*
Sub - Jumlah	**60.390.434.543**	**39.626.268.488**	***Sub - Total***
Koreksi Negatif :			*Negative correction :*
Pendapatan Sewa Gedung/ Bangunan	144.983.167	154.204.833	*Rental income building*
Sub - Jumlah	**144.983.167**	**154.204.833**	***Sub - Total***
Jumlah Beda Tetap	**60.245.451.376**	**39.472.063.654**	***Total permanent difference :***
Jumlah Koreksi Fiskal	**130.494.286.753**	**46.300.469.838**	***Total fiscal correction***
Laba Kena Pajak	**851.528.986.184**	**743.861.866.578**	***Estimated of income tax***
Pembulatan	851.528.986.000	743.861.866.000	*Rounded*
Beban Pajak Penghasilan:			*Income tax expense*
22% x 851.528.986.000	187.336.376.920	--	22% x 851.528.986.000
22% x 743.861.866.000	--	163.649.610.520	22% x 743.861.866.000
Jumlah Pajak Kini	**187.336.376.920**	**163.649.610.520**	***Total current taxes***
Dikurangi:			*Less:*
Pajak penghasilan dibayar dimuka Pasal 25	(168.134.797.331)	(159.840.501.035)	*Prepaid taxes Article 25*
Kurang Pajak Penghasilan Badan	**19.201.579.589**	**3.809.109.485**	***Income Tax Payable***

Total laba kena pajak Bank untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 menjadi dasar dalam pengisian SPT tahunan 2021 dan 2020.

The Bank's taxable income for the year ended Desember 31, 2021 and 2020 is the basis for preparing annual tax return for 2021 and 2020.

22. PERPAJAKAN (LANJUTAN)

22. TAXATION (CONTINUED)

d. Aset pajak tangguhan

d. Deferred tax assets

31 Desember 2021 / *December 31, 2021*

	Saldo Awal / *Beginning Balance*	Dikreditkan (Dibebankan) ke Laporan Laba Rugi/ *Charged to 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*	-	10.149.933.014	-	-	10.149.933.014
Penyisihan cadangan bonus dan tantiem/ *Provision for Bonus and Tantiem*	23.821.127.479	1.524.921.596	-	-	25.346.049.075
Pembentukan Imbalan Pasca Kerja/ *Post-Employee Benefit Expense*	29.209.350.978	199.569.299	797.834.996	-	30.206.755.273
Pembentukan Imbalan Jangka Panjang/ *Long term post Employee Benefit Expense*	17.479.223.959	3.294.699.514	-	-	20.773.923.473
Pembentukan Pengabdian Direksi/ *Director Service Gratuity Expense*	4.030.108.304	210.457.107	-	-	4.240.565.411
Pembentukan Pengabdian Dewan Komisaris/ *Commissioner Service Gratuity Expense*	1.422.920.878	75.163.253	-	-	1.498.084.131
Aset Pajak Tangguhan/ *Deffered Tax Asset*	**75.962.731.598**	**15.454.743.783**	**797.834.996**	**-**	**92.215.310.377**

31 Desember 2020 / *December 31, 2020*

	Saldo Awal/ *Beginning Balance*	Dikreditkan (Dibebankan) ke Laporan Laba Rugi/ *Charged to 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	5.356.110.800	29.209.350.978
Pembentukan Imbalan Jangka Panjang/ *Long term post Employee Benefit Expense*	27.173.493.722	1.603.924.354	-	(11.298.194.117)	17.479.223.959
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**

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.

22. PERPAJAKAN (LANJUTAN)

f. Perubahan Tarif Pajak

Pada tanggal 31 Maret 2020, Pemerintah menerbitkan Peraturan Pemerintah Pengganti Undang-undang No. 1 Tahun 2020 yang antara lain menurunkan tarif pajak penghasilan badan dari sebelumnya sebesar 25% menjadi 22%. Tarif pajak penghasilan badan untuk tahun fiskal 2021 dan 2020 adalah sebesar 22%. 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 maka Bank mengajukan upaya keberatan sesuai Surat Nomor: R-1013/DIR/OKA/2021 tentang Keberatan atas SKPKB Pajak Penghasilan Badan, Surat Nomor: R-1014/DIR/OKA/2021 tentang Keberatan atas SKPKB Pajak Penghasilan Pasal 4 ayat (2), dan Surat Nomor : R-1016/DIR/OKA/2021 tentang Keberatan atas SKPKB Pajak Pertambahan Nilai dimana atas besaran dimaksud telah dibukukan oleh Bank sebagai Uang Muka Pajak.

c. Selanjutnya atas upaya dimaksud, pada tanggal 24 Desember 2021 pihak DJP Kanwil Pajak Bali telah menerbitkan Surat Pemberitahuan Untuk Hadir (SPUH) dengan Nomor : SPUH0004/WJP.17/SPUH/2021 tentang Keberatan Pajak Pertambahan Nilai, Nomor : SPUH0005/WJP.17/SPUH/2021 tentang Keberatan Pajak Penghasilan 4 ayat (2), dan Nomor : SPUH0006/WJP.17/SPUH/2021 tentang Keberatan Pajak Penghasilan Badan dimana maksud dan tujuan surat dimaksud adalah dalam rangka memberikan kesempatan kepada Bank untuk memberi keterangan sebelum keputusan keberatan diterbitkan.

22. 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%. Corporate income tax rate for 2021 and 2020 fiscal years is 22%. 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 had not agreed based on the final discussion of the results of the examination, the Bank filed an objection in accordance with Letter Number: R-1013/DIR/OKA/2021 concerning Objection to SKPKB for Corporate Income Tax, Letter Number: R-1014 /DIR/OKA/2021 regarding Objection to SKPKB Income Tax Article 4 paragraph (2), and Letter Number: R-1016/DIR/OKA/2021 concerning Objection to SKPKB Value Added Tax where the amount in question has been recorded by the Bank as Advance Tax.*

c. *Then, for this effort, on December 24, 2021 the DGT of the Bali Tax Office has issued a Notification for Attendance (SPUH) with Number: SPUH0004/WJP.17/SPUH/2021 concerning Objection to Value Added Tax, Number: SPUH0005/WJP.17/ SPUH/2021 concerning Objection to Income Tax 4 paragraph (2), and Number: SPUH0006/WJP.17/SPUH/2021 concerning Objection to Corporate Income Tax where the purpose and objective of the letter is to provide an opportunity for the Bank to provide information before the objection decision is issued.*

23. BEBAN YANG MASIH HARUS DIBAYAR

23. ACCRUED EXPENSES

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Rupiah			*Rupiah*
Biaya bunga deposito yang masih harus dibayar	23.626.601.184	31.213.544.959	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	2.570.737.606	2.737.951.132	*Accrued Saving Interest*
Biaya bunga lainnya yang masih harus dibayar	92.638.890	25.833.334	*Accrued Other Interest*
Sub - Jumlah	**26.289.977.680**	**33.977.329.425**	***Sub Total***
Mata uang asing			*Foreign Currency*
Biaya bunga deposito yang masih harus dibayar	286.475	548.091	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	29.075	14.893	*Accrued Saving Interest*
Sub - Jumlah	**315.550**	**562.984**	***Sub- Total***
Jumlah	**26.290.293.230**	**33.977.892.409**	***Total***

24. LIABITAS 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 bakti dan penghargaan masa bakti proporsional, imbalan masa bebas tugas (MPP) yang dihitung berdasarkan Peraturan Perusahaan yang telah sesuai dengan Undang-Undang Cipta Kerja No.11/2020.

Penilaian aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja pada 31 Desember 2021 dan 2020 masing-masing dihitung oleh aktuaria independen Kantor Konsultan Aktuaria I Gde Eka Sarmaja, FSAI & Rekan dan PT Sentra Jasa Aktuaria (BPA) dengan menggunakan metode *projected unit credit* dari laporan aktuaria masing-masing pada tanggal 3 Januari 2022 dan 5 Januari 2021.

Program pensiun Bank dikelola oleh Dana Pensiun Bank Pembangunan Daerah Bali. Kontribusi pegawai adalah sebesar 5% (lima persen) dari gaji dasar karyawan yang bersangkutan dan sisanya ditanggung oleh Bank.

24. POST-EMPLOYMENT BENEFIT OBLIGATION

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 Omnibus Law No.11/2020.

Actuarial assessment of long-term employee benefits and post- employee benefit as of December 31, 2021 and 2020 is calculated by an independent actuary Kantor Konsultan Aktuaria I Gde Eka Sarmaja, FSAI & Rekan and PT Sentra Jasa Aktuaria (BPA), using the projected unit credit method from the actuarial reports on January 3, 2022 and January 5, 2021, 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.

24. LIABILITAS IMBALAN KERJA (LANJUTAN)

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 bakti 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 bakti berupa pembayaran yang jumlahnya sebesar masing-masing 3 (tiga) kali, 5 (lima) kali, 6 (enam) kali dan 7 (Tujuh) kali dari penghasilan bulan terakhir kepada pegawai dengan masa kerja 15 tahun, 25 tahun, 30 tahun dan 35 tahun dengan syarat-syarat tertentu.

Program penghargaan masa bakti 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 bakti 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 bakti 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 bakti 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.

24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)

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.

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 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Tingkat Diskonto	7,00%	6,46%	*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*	*Disability Rate*

a. Aset program neto

Program penghargaan masa bakti 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 bakti 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 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Nilai Wajar Aset Program	420.875.025.788	405.760.419.039	*Fair value of asset program*
Nilai Kini Kewajiban	(386.141.372.918)	(358.916.847.514)	*Present value of benefit obligation*
Status Pendanaan	**34.733.652.870**	**46.843.571.525**	***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 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Saldo Awal Tahun	405.760.419.039	385.707.956.827	*Beginning Balance*
Bunga Atas Imbalan Pasti	26.430.924.576	27.330.037.926	*Interest on defined benefit*
Iuran	12.890.391.692	11.382.324.049	*Contribution*
Pembayaran Manfaat	(21.706.485.743)	(20.019.547.195)	*Benefits paid*
Laba / (Rugi) Aktuaria Pada Aset	(2.500.223.776)	1.359.647.432	*Gain / (Loss) on asset actuarial*
Saldo Akhir Nilai Wajar Aset Program	**420.875.025.788**	**405.760.419.039**	***Ending Balance for value of asset program***

24. LIABILITAS IMBALAN KERJA (LANJUTAN) / ***24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)***

c. Beban imbalan kerja adalah sebagai berikut: / ***c. Employee benefit expense are as follows :***

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Biaya Jasa Kini	7.719.934.335	7.516.842.638	*Current Service Cost*
Biaya Jasa Lalu	(1.047.091.493)	--	*Past Service Cost*
Biaya Bunga	9.575.061.725	8.716.996.300	*Interest Cost*
Pengakuan (Untung) Rugi Aktuaria yang di Realisasi	--	(305.797.824)	*Recognition (Gain) 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	**16.247.904.567**	**15.928.041.114**	***Employee benefit expense***

d. Perubahan nilai kini liabilitas imbalan pasti adalah sebagai berikut: / ***d. The change in the present value of defined benefit liability are as follows:***

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Saldo Awal Tahun	132.769.777.174	125.908.991.097	*Beginning Balance*
Biaya Jasa Kini	7.719.934.335	7.516.842.638	*Current Service Cost*
Biaya Jasa Lalu	(1.047.091.493)	--	*Past Service Cost*
Biaya Bunga	9.575.061.725	8.716.996.300	*Interest Charges*
Pengakuan (Untung) Rugi Aktuaria yang di Realisasi	--	(305.797.824)	*Recognition (Gain) Loss Actuarial Realized*
Pembayaran Manfaat	(15.340.771.388)	(11.371.784.181)	*Payment of Benefit*
(Keuntungan) Kerugian Aktuaria	3.626.522.708	2.304.529.144	*(Gain) Loss on Actuarial*
Saldo Akhir Nilai Kini Imbalan Pasti	**137.303.433.061**	**132.769.777.174**	***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 2021/ *December 31, 2021*

Tingkat Diskonto/ *Discount Rate*	Nilai Kini Kewajiban/ *Present Value of Obligation*	
	Jumlah/ *Amount*	Perubahan/ *Changes*
7,00%	386.141.372.918	0%
-1%	403.535.779.699	4,50%
+1%	370.827.625.045	-3,97%

31 Desember 2020/ *December 31, 2020*

Tingkat Diskonto/ *Discount Rate*	Nilai Kini Kewajiban/ *Present Value of Obligation*	
	Jumlah/ *Amount*	Perubahan/ *Changes*
6,46%	358.916.847.514	0%
-1%	372.916.601.900	3,90%
+1%	346.675.734.550	-3,41%

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.

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.

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.

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 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Program Imbalan Kerja	137.303.433.061	132.769.777.174	*Employee Benefits Program*
Imbalan Jangka Panjang Lainnya	94.426.924.871	79.451.017.989	*Other Long term benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**231.730.357.932**	**212.220.795.162**	***Ending Balance of Defined benefit***

24. LIABILITAS IMBALAN KERJA (LANJUTAN)

24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)

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 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Biaya Karyawan (Catatan 34)	47.579.070.232	42.193.628.230	*Employee Costs (Note 34)*
Pengukuran Kembali Atas Liabilitas Imbalan Kerja - Kerugian (Keuntungan) Aktuaria	3.626.522.708	2.304.529.144	*Remeansurement of liability for Employee Benefit - Actuarial (Gain) Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**51.205.592.940**	**44.498.157.374**	***Expense Recognized in the Statement of Profit or Loss and Other Comprehensive Income***

Program Imbalan Kerja

Program imbalan dihitung sesuai dengan Undang-undang Tenaga Kerja No. 13 Tahun 2003. Termasuk dalam program ini adalah THT.

Berikut ini adalah asumsi-asumsi yang digunakan dalam perhitungan program pensiun imbalan kerja pada laporan aktuaris tertanggal 3 Januari 2022 dan 5 Januari 2021 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 untuk dana pensiun:

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 3, 2022 and January 5, 2021 respectively for the years ended December 31, 2021 and 2020 for pension funds:

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Tingkat Diskonto	7,00%	6,46%	*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	1=TMI'2019	*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 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Nilai Kini Kewajiban Imbalan Kerja	231.730.357.932	212.220.795.162	*Present Value of Benefit Obligation*
Nilai Wajar Aset Program	--	--	*Fair Value of Asset Program*
Liabilitas Yang Diakui Dalam Laporan Posisi Keuangan	**231.730.357.932**	**212.220.795.162**	***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 profit or loss and other comprehensive income for employee benefits program are as follows:

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Biaya Jasa Kini	7.719.934.335	7.211.044.814	*Current Service Cost*
Biaya Jasa Lalu	(1.047.091.493)	--	*Past Service Cost*
Biaya Bunga	9.575.061.725	8.716.996.300	*Interest Cost*
Beban Yang Diakui Dalam Laporan Laba Rugi	**16.247.904.567**	**15.928.041.114**	***Expenses Recognized in the Profit or Loss Statements***
Pengukuran Kembali Atas Liabilitas Imbalan Kerja-Neto	--	--	*Remeasurement of the net Liability for employee benefits - Net*
(Keuntungan) Kerugian Aktuaria	3.626.522.708	2.304.529.144	*Actuarial (Gain)/Loss*
Diakui Dalam Penghasilan Komprehensif Lain	**3.626.522.708**	**2.304.529.144**	***Recognized in other Comprehensive Income***

c. Perubahan penyisihan adalah sebagai berikut:

c. The allowance changes are as follows:

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Saldo Awal Tahun	132.769.777.174	125.908.991.097	*Beggining Balance*
Penambahan Tahun Berjalan	16.247.904.567	15.928.041.114	*Addition during the year*
Nilai Yang Diakui Dalam Penghasilan Komprehensif Lain	3.626.522.708	2.304.529.144	*Amount recognized in other Comprehensive Income*
Pembayaran Manfaat	(15.340.771.388)	(11.371.784.181)	*Payment Benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**137.303.433.061**	**132.769.777.174**	***Ending Balance of Current cost Defined Benefits***

24. LIABLITAS IMBALAN KERJA (LANJUTAN)

24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)

Program Imbalan Kerja (Lanjutan)

Employee Benefits Program (Continued)

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 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Biaya Jasa Kini	6.010.502.711	6.440.854.287	*Current Servicxe Cost*
Biaya Bunga	3.325.360.175	4.673.790.748	*Interest Cost*
(Keuntungan) Kerugian Aktuaria atas Imbalan Kerja Jangka Panjang Lain	21.995.302.779	15.150.942.081	*Actuarial Gain/ Loss of Other Long Term Employee Benefit*
Beban Yang Diakui Dalam Laporan Laba Rugi	**31.331.165.665**	**26.265.587.116**	***Expenses recognized in the Income Statements***
(Keuntungan) Kerugian Aktuaria	--	--	*Actuarial Gain/ Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**31.331.165.665**	**26.265.587.116**	***Expenses recognized in the Income Statements and Comprehensive Income Other***

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 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Saldo Awal Tahun	79.451.017.989	72.160.452.743	*Beginning Balance*
Penambahan Tahun Berjalan	9.335.862.886	11.114.645.035	*Addition during the year*
Kerugian (Keuntungan) Aktuaria yang diakui Tahun Berjalan	21.995.302.779	15.150.942.081	*Net Acturial Losses (Gain) Recognized during the Year*
Pembayaran Manfaat	(16.355.258.783)	(18.975.021.870)	*Payment Benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**94.426.924.871**	**79.451.017.989**	***Ending Balance of present value of defined benefit***

25. LIABILITAS SEWA

25. LEASE LIABILITIES

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Kendaraan	5.410.824.227	7.010.575.886	*Vehicles*
Mesin ATM	10.973.833.693	5.552.190.650	*Machine ATM*
Hardware	635.118.190	1.200.654.185	*Hardware*
Bangunan	12.513.001	15.976.448	*Buildings*
Jumlah	**17.032.289.111**	**13.779.397.169**	***Total***

26. LIABILITAS LAIN-LAIN

26. OTHER LIABILITIES

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Jasa Produksi dan Tantiem	115.209.313.976	108.277.852.179	*Production Service Bonus and Tantiem*
Penghargaan Direksi	19.220.357.317	18.263.734.103	*Service Gratuity for the Directors*
Rupa-rupa Kewajiban	16.716.188.728	8.957.623.268	*Other Liabilities*
Penghargaan Dewan Komisaris	6.864.413.328	6.522.762.179	*Service gratuity for Board of Commissioners*
Estimasi Kerugian atas Transaksi Rekening Administratif	6.757.285.895	6.292.276.381	*Estimated losses on transactions of Administration Account*
Penangguhan Remunerasi Pengurus dan karyawan	4.551.098.751	4.113.360.819	*Deferral of Management Remuneration and employee*
Provisi Bank Garansi Diterima Di Muka	1.336.708.716	1.166.405.074	*Advance Bank Guarantee Fees*
Titipan Pembayaran Lainnya	394.564.308	591.369.627	*Other Payment Deposit*
Titipan Pajak Dan Retribusi Daerah	327.463.716	418.603.966	*Deposit of Local Taxes and Retribution*
Pendapatan Bunga Kredit Yang Ditangguhkan	120.610.090	159.836.503	*Deferred interest income for loans*
Lainnya	1.093.127.246	1.193.446.239	*Others*
Jumlah	**172.591.132.071**	**155.957.270.338**	***Total***

Lainnya 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.

Cadangan kerugian ekspektasian atas transaksi rekening administratif adalah sebagai

Expected credit losses on transactions of administration account are as follows:

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Saldo awal tahun	6.292.276.381	--	*Balance, beginning of year*
Dampak penerapan awal PSAK 71	--	7.663.711.019	*Effect on initial implementation SFAS 71*
Penyisihan (Pemulihan) Tahun Berjalan	465.009.514	(1.371.434.638)	*Provision (recovery) during the year*
Jumlah	**6.757.285.895**	**6.292.276.381**	***Balance, end of period***

27. MODAL SAHAM

Pada tanggal 31 Desember 2021 dan 2020, susunan pemegang saham adalah sebagai berikut:

27. SHARE CAPITAL

As of December 31, 2021 and 2020, the shareholders composition are as follow:

31 Desember 2021 / *December 31, 2021*

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*	644.912	644.912.000.000	34,65%
Pemerintah Kota Denpasar / *Denpasar City Government*	174.476	174.476.000.000	9,37%
Pemerintah Kabupaten / *Regencies Government*			
- Badung	800.617	800.617.000.000	43,02%
- Buleleng	59.443	59.443.000.000	3,19%
- Jembrana	37.092	37.092.000.000	1,99%
- Karangasem	40.300	40.300.000.000	2,17%
- Tabanan	30.806	30.806.000.000	1,66%
- Klungkung	31.423	31.423.000.000	1,69%
- Gianyar	28.604	28.604.000.000	1,54%
- Bangli	13.577	13.577.000.000	0,73%
Jumlah / *Total*	**1.861.250**	**1.861.250.000.000**	**100,00%**

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%**

Berdasarkan akta No. 63 tanggal 28 Mei 2021 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Provinsi Bali sebanyak 30.000 (tiga puluh ribu) lembar saham atau bernilai nominal sebesar Rp30.000.000.000 (tiga puluh milyar rupiah) sehingga sekarang menjadi sebanyak 644.912 (enam ratus empat puluh empat ribu sembilan ratus dua belas) lembar saham atau bernilai nominal seluruhnya Rp644.912.000.000 (enam ratus empat puluh empat milyar sembilan ratus dua belas juta rupiah), dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No.AHU 0097119.AH.01.11.Tahun 2021 tanggal 3 Juni 2021.

Based on deed No. 63 dated May 28, 2021 by Notary I Made Widiada, S.H., in Bali it was approved to increase the paid-up capital by the Bali Provincial Government as much as 30,000 (thirty thousand) shares or a nominal value of Rp30,000,000,000 (thirty billion rupiah) so that it is now a 644,912 (six hundred forty-four thousand nine hundred and twelve) shares or a total nominal value of Rp644,912,000,000 (six hundred forty-four billion nine hundred and twelve million rupiah)) and has received approval from the Ministry of Law and Human Rights based on Letter No. AHU 0097119.AH.01.11.Tahun 2021 dated June 3, 2021.

Berdasarkan akta No. 26 tanggal 30 Agustus 2021 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Karangasem sebanyak 750 (tujuh ratus lima puluh) lembar saham atau bernilai nominal sebesar Rp750.000.000 (tujuh ratus lima puluh juta rupiah) sehingga sekarang menjadi sebanyak 40.300 (empat puluh ribu tiga ratus) lembar saham atau bernilai nominal seluruhnya sebesar Rp40.300.000.000 (empat puluh milyar tiga ratus juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No. AHU-0147273.AH.01.11.TAHUN 2021 Tanggal 31 Agustus 2021.

Based on deed No. 26 dated August 30, 2021 by Notary I Made Widiada, S.H., in Bali it was approved to increase the paid-up capital by the Karangasem Regency Government of 750 (seven hundred fifty) shares or a nominal value of Rp750,000,000 (seven hundred and fifty million rupiah) so that now to 40,300 (forty thousand three hundred) shares or a total nominal value of Rp40,300,000,000 (forty billion three hundred million rupiah) and has been approved by the Ministry of Law and Human Rights. Based on Letter No. AHU-0147273.AH.01.11.Tahun 2021 dated August 31, 2021.

Berdasarkan akta No. 54 tanggal 27 Desember 2021 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Buleleng sebanyak 7.200 (tujuh ribu dua ratus) lembar saham atau bernilai nominal sebesar Rp7.200.000.000 (tujuh milyar dua ratus juta rupiah) sehingga sekarang menjadi sebanyak 59.443 (lima puluh sembilan empat ratus empat puluh tiga) lembar saham atau bernilai nominal seluruhnya sebesar Rp59.443.000.000 (lima puluh sembilan milyar empat ratus empat puluh tiga juta rupiah) sehingga untuk selanjutnya jumlah keseluruhan modal yang telah disetor oleh para pemegang saham kedalam perseroan adalah sebanyak 1.861.250 (satu juta delapan ratus enam puluh satu ribu dua ratus lima puluh) lembar saham, atau bernilai nominal seluruhnya sebesar Rp1.861.250.000.000 (satu triliun delapan ratus enam puluh satu milyar dua ratus lima puluh juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No. AHU-0232127.AH.01.11.TAHUN 2021 tanggal 29 Desember 2021.

Based on deed No. 54 dated December 27, 2021 by Notary I Made Widiada, SH, in Bali it was approved by the Buleleng Regency Government for additional paid-in capital of 7,200 (seven thousand two hundred) shares or a nominal value of Rp. 7,200,000,000 (seven billion two hundred million rupiah) so that now there are 59,443 (fifty nine four hundred forty three) shares or a total nominal value of Rp59,443,000,000 (fifty nine billion four hundred forty three million rupiah)so that henceforth the total amount of paid-up capital by the shareholders into the company is 1,861,250 (one million eight hundred sixty one thousand two hundred fifty) shares, or a total nominal value of Rp1,861,250,000,000 (one trillion eight hundred sixty one billion two hundred fifty million rupiah) and has received approval from the Ministry of Law and Human Rights based on Letter No. AHU-0232127.AH.01.11.TAHUN 2021 dated December 29, 2021.

Tambahan setoran modal tersebut telah dilaporkan dan dicatat oleh Otoritas Jasa Keuangan.

Those additional paid-in capital have been reported for registration to and recorded by Financial Services Authority.

28. TAMBAHAN MODAL DISETOR

Selama tahun 2021 dan 2020, para pemegang saham Bank melakukan penambahan setoran modal dan saldo tambahan modal disetor pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

28. ADDITIONAL PAID-IN CAPITAL

During the years 2021 and 2020, the Bank's shareholders have additional capital contributions and the balance of additional paid-in capital as at December 31, 2021 and 2020 are as follows:

31 Desember 2021 / *December 31, 2021*

Pemegang saham/ *Shareholders*	1 Januari 2021/ *January 1, 2021*	Penambahan Modal Disetor/ *Additional Paid In Capital*	Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Share Capital*	31 Desember 2021/ *December 31, 2021*
Pemerintah Provinsi Bali / *Province of Bali*	--	30.000.000.000	(30.000.000.000)	--
Pemerintah Kabupaten/ *Regencies Government*				
- Karangasem	--	750.000.000	(750.000.000)	--
- Buleleng	312.707	7.200.000.000	(7.200.000.000)	312.707
- Klungkung	200.202	--	--	200.202
- Gianyar	458.456	--	--	458.456
- Jembrana	642.847	--	--	642.847
- Bangli	726.126	--	--	726.126
	2.340.338	**37.950.000.000**	**(37.950.000.000)**	**2.340.338**

31 Desember 2020 / *December 31, 2020*

Pemegang saham/ *Shareholders*	1 Januari 2020/ *January 1, 2020*	Penambahan Modal Disetor/ *Additional Paid In Capital*	Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Share Capital*	31 Desember 2020/ *December 31, 2020*
Pemerintah Kabupaten/ *Regencies Government*				
- 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
Jumlah / *Total*	**2.340.338**	**1.000.000.000**	**(1.000.000.000)**	**2.002.340.338**

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 Otoritas Jasa Keuangan.

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 Financial Services Authority.

29. PENGGUNAAN SALDO LABA

Penggunaan laba bersih tahun 2020 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 12 tanggal 5 Februari 2021, 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 :

29. APPROPRIATION OF RETAINED EARNINGS

Distribution of net income on 2020 determined based on on Deed of Shareholders Annual General Meeting Minutes No.12 dated February 5, 2021, 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 Minutes of Meeting, the distribution of income in 2020 and 2019, were are as follows :

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Dividen	469.638.876.925	512.872.646.166	*Dividends*
Cadangan Umum	52.182.097.436	56.985.849.574	*General reserve*
Jumlah	**521.820.974.361**	**569.858.495.740**	***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 2021 untuk laba tahun 2020	469.638.876.925	252.324	*Distribution in 2021 for profit 2020*
Distribusi pada tahun 2020 untuk laba tahun 2019	512.872.646.166	281.288	*Distribution in 2020 for profit 2019*

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.

30. PENDAPATAN BUNGA / *30. INTEREST INCOME*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pinjaman yang diberikan	2.158.183.814.771	2.230.355.160.112	*Loans*
Efek - efek	284.091.995.759	236.165.595.278	*Marketable Securities*
Penempatan Pada Bank Lain	17.360.439.861	69.750.378.185	*Placements with Other Bank*
Penempatan Pada Bank Indonesia	6.844.214.565	2.400.126.008	*Placements with Bank Indonesia*
Jumlah	**2.466.480.464.956**	**2.538.671.259.583**	***Total***

31. BEBAN BUNGA / *31. INTEREST EXPENSE*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Simpanan dari Nasabah			*Deposits from customers*
Deposito Berjangka	578.634.222.271	567.905.803.415	*Time deposits*
Tabungan	160.850.164.019	183.537.601.119	*Savings account*
Giro	47.225.510.795	55.929.981.017	*Current accounts*
Negotiable Certificate of Deposit	2.427.819.800	--	*Negotiable Certificate of Deposit*
Premi Asuransi Untuk Program Penjaminan Dana Nasabah	47.265.208.472	44.559.288.025	*Insurance Premium for Premium on Deposit Insurance The Customer*
Penjaminan	40.967.663.406	33.427.428.129	*Guarantee*
Simpanan Dari Bank Lain	25.590.929.052	21.423.982.445	*Deposits from Another Bank*
Pinjaman Yang Diterima	2.398.959.843	2.610.671.422	*Borrowings*
Call Money dan Repo	4.750.491.686	2.419.640.278	*Call Money and Repo*
Pinjaman yang diberikan	744.737.217	946.321.146	*Loans*
Beban Bunga SGU	1.822.360.298	1.768.175.456	*Interest Expense SGU*
Jumlah	**912.678.066.859**	**914.528.892.452**	***Total***

32. PENDAPATAN OPERASIONAL LAINNYA / *32. OTHER OPERATING INCOME*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pendapatan Operasional			***Operating Income***
Administrasi	51.070.877.451	41.275.378.754	*Administration*
Penerimaan Kembali Kredit Hapus Buku	22.555.798.679	13.176.311.593	*Recovery of Account Written-off*
Fee	21.519.084.316	20.963.661.336	*Fees*
Denda Kredit	8.733.182.728	5.823.539.364	*Loan Penalties*
Tata Usaha Kredit	5.102.191.000	2.992.480.005	*Loan Administration*
Tabungan Pasif dan Tutup	577.787.724	543.978.605	*Savings Passive and Closed*
Valuta Asing	300.919.673	670.666.038	*Foreign Exchange Gain*
Safe Deposit Box	79.862.900	76.680.000	*Safe Deposit Box*
Sub - Jumlah	109.939.704.471	85.522.695.695	*Sub - Total*
Pendapatan Provisi dan Komisi			*Provision Income and Commissions*
Jasa Bank	5.839.344.086	6.771.426.205	*Bank Services*
Lainnya	--	83.333.328	*Others*
Sub - Jumlah	5.839.344.086	6.854.759.533	*Sub - Total*
Lain-lain	1.056.463.668	882.493.020	*Others*
Jumlah	**116.835.512.225**	**93.259.948.248**	***Total***

33. PEMBENTUKAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *33. PROVISION (RECOVERY) FOR IMPAIRMENT LOSSES*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pinjaman yang Diberikan	134.269.390.628	223.220.663.163	*Loans*
Penempatan pada Bank-bank Lain	(849.615.600)	(6.000.366.250)	*Placements with Other Banks*
Efek-efek	(179.201.350)	(763.283.201)	*Securities*
Giro pada Bank Lain	19.870.538	(244.309.793)	*Current Accounts with Other Banks*
Jumlah	**133.260.444.216**	**216.212.703.919**	***Total***

34. GAJI DAN TUNJANGAN KARYAWAN / *34. SALARIES AND EMPLOYEE BENEFITS*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Gaji, Upah dan Honorarium	205.753.550.310	209.544.668.800	*Salaries, Wages and Honorarium*
Tunjangan dan Insentif	120.228.813.131	131.660.489.948	*Benefits and Incentives*
Jasa Produksi dan Tantiem	113.949.261.239	108.277.852.180	*Production Services and Tantiem*
Imbalan Pasca Kerja (Catatan 24)	47.579.070.232	42.193.628.230	*Post-Employment Benefits (Note 24)*
Makan dan Lembur	27.065.501.679	29.025.751.049	*Meal and Overtime*
Pendidikan dan Latihan	8.194.406.743	8.902.155.029	*Education and Training*
Representasi dan Penghargaan	1.298.274.364	3.221.383.668	*Representation and Service Awards*
Lain-lain	1.926.990.353	1.192.563.931	*Others*
Jumlah	**525.995.868.051**	**534.018.492.835**	***Total***

34. GAJI DAN TUNJANGAN KARYAWAN (LANJUTAN)

Jumlah gaji kotor, tunjangan dan bonus Dewan Komisaris, Direksi, Komite Audit dan pejabat eksekutif masing-masing adalah sebesar Rp57.996.015.473 dan Rp56.569.196.397 untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020, dengan rincian sebagai berikut:

34. SALARIES AND EMPLOYEE BENEFITS (CONTINUED)

For the years ended December 31, 2021 and 2020, the amount of gross salaries, benefits and bonuses of the Board of Commissioners, Directors, Audit Committee and executive officers, amounted to Rp57,996,015,473 and Rp56,569,196,397 respectively, with details as follows:

31 Desember 2021 / *December 31, 2021*

	Jumlah Anggota/ *Total Members*	Gaji/ *Salary*	Tunjangan/ *Benefit*	Bonus dan Penghargaan/ *Bonusses and Service Guarantee*	Jumlah/ *Total*
Direksi/ *Directors*	5	5.292.000.000	7.532.322.171	12.831.652.819	25.655.974.990
Dewan Komisaris/ *Board of Commissioners*	5	2.815.200.000	3.588.269.315	6.422.955.724	12.826.425.039
Pejabat eksekutif / *Executive officers*	25	2.107.260.334	10.478.981.787	5.680.518.435	18.266.760.556
Komite Audit/ *Audit Committe*	2	353.000.000	34.044.523	160.000.000	547.044.523
Pemantau Risiko/ *Risk Monitoring*	2	353.000.000	32.143.103	91.250.000	476.393.103
Remunerasi dan Nominasi/ *Remuneration and Nomination*	1	176.500.000	12.751.262	34.166.000	223.417.262
Jumlah	**40**	**11.096.960.334**	**21.678.512.161**	**25.220.542.978**	**57.996.015.473**

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**

35. BEBAN UMUM DAN ADMINISTRASI

35. GENERAL AND ADMINISTRATIVE EXPENSES

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Outsourcing	42.385.911.046	36.779.926.728	*Outsourcing*
Otomasi	40.895.780.364	35.332.872.321	*Automation*
Penyusutan Aset Tetap (Catatan 13)	22.590.497.253	20.240.744.577	*Depreciation of Fixed Assets (Note 13)*
Tamu, *Souvenir*, Sumbangan	20.183.544.191	18.744.837.412	*Guest, Souvenirs, Donation*
Amortisasi Aset Hak Guna (Catatan 15)	18.600.836.031	16.914.668.529	*Amortization of Right-of-Use Assets (Note 15)*
Pemeliharaan dan Perbaikan	15.521.834.274	12.829.219.300	*Maintenance and Repairs*
Rumah Tangga Kantor dan Lainnya	13.862.245.110	12.966.628.201	*Households Office and Others*
Biaya Iuran OJK	12.403.349.222	12.085.637.649	*OJK Fee Expenses*
Biaya CSR	12.153.335.766	10.319.707.166	*CSR Expenses*
Listrik, Air dan Telepon	9.681.261.199	8.959.580.852	*Electrical, Water and Telephone*
Iklan dan Promosi	9.016.228.334	8.615.053.192	*Advertising and Promotion*
Ongkos Bank	7.266.380.092	8.599.684.822	*Bank Charges*
Premi Asuransi	5.850.539.632	5.281.843.933	*Insurance Premium*
Perjalanan Dinas	5.144.950.960	4.635.488.059	*Official Duty*
Jasa Profesional	4.362.824.902	3.056.898.447	*Profesional Fee*
Sewa	3.849.603.380	4.798.767.998	*Rent Expenses*
Amortisasi Aset Takberwujud (Catatan 14)	3.617.642.805	4.952.810.316	*Amortization of Intagible Assets (Note 14)*
Rapat	2.845.638.585	2.575.310.003	*Meeting*
Keamanan	1.714.972.900	1.336.235.000	*Security*
Pajak	451.046.349	360.601.849	*Taxes*
Denda dan Sanksi	50.200.000	791.000.000	*Penalty*
Lain-lain	10.461.340.316	6.777.845.415	*Others*
Jumlah	**262.909.962.711**	**236.955.361.768**	***Total***

36. PENDAPATAN (BEBAN) NON OPERASIONAL / *36. NON - OPERATING INCOME (EXPENSES)*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pendapatan Non - Operasional			***Non Operating Income***
Selisih Kurs	481.384.226	685.722.710	*Foreign Exchange Difference*
Sewa	144.983.167	154.204.833	*Rent*
Laba Penjualan Inventaris Kantor (Catatan 13)	--	13.680.000	*Gain from Sale of Office Equipment (Note 13)*
Lain-lain	2.751.665.836	3.447.077.008	*Others*
Sub - Jumlah	3.378.033.229	4.300.684.551	*Sub - Total*
Beban Non - Operasional			***Non - operating expense***
Penyisihan kerugian uang muka pajak	(11.591.836.943)	--	*Provision loss of tax advances*
Pemantapan Pelaksanaan Ibadah	(3.216.885.349)	(2.614.100.930)	*strengthening Implementation of Worship*
Duka	(768.305.100)	(576.121.592)	*Grief*
Kerugian Penghapusan Inventaris Kantor (Catatan 13)	(306.858.197)	--	*Loss from Sale of Office Equipment (Note 13)*
Lain-lain	(6.488.931.485)	(9.754.830.205)	*Others*
Sub - Jumlah	(22.372.817.074)	(12.945.052.727)	*Sub - Total*
Jumlah	**(18.994.783.845)**	**(8.644.368.176)**	***Total***

37. KOMITMEN DAN KONTINJENSI / *37. COMMITMENTS AND CONTINGENCIES*

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Komitmen			***Commitment Liabiities***
Fasilitas Kredit Kepada Debitur yang Belum Digunakan	416.502.086.121	696.803.694.415	*Credit Facilities to Debtors that have not Been Used*
Jumlah Liabilitas Komitmen - Bersih	**416.502.086.121**	**696.803.694.415**	***Total Commitments Liability - Net***
Kontinjensi			***Contingencies***
Pendapatan Bunga Dalam Penyelesaian	491.015.549.798	190.090.060.805	*Interest Income in Settlement*
Tagihan Kontinjensi Bank Garansi yang Diterima	--	69.750.000	*Contingencies Receivable Bank Guarantee Received*
Sub - Jumlah	**491.015.549.798**	**190.159.810.805**	***Sub - Total***
Liabilitas Kontinjensi Bank Garansi yang Diterbitkan	(337.273.766.974)	(246.423.554.896)	*Contingencies Liabilities Bank Guarantee Issued*
Sub - Jumlah	**(337.273.766.974)**	**(246.423.554.896)**	***Sub - Total***
Jumlah Liabilitas Kontinjensi - Bersih	**153.741.782.824**	**(56.263.744.091)**	***Total Contigencies Liability - Net***

38. TRANSAKSI DENGAN PIHAK BERELASI / *38. RELATED PARTY TRANSACTIONS*

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.

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 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Pinjaman yang diberikan			***Loans***
Keluarga Direksi dan Karyawan Kunci	25.425.181.563	30.074.547.723	*Family Directors and Key Employees*
Komisaris	1.673.876.224	2.490.893.549	*Commissioner*
Lainnya	2.525.485.160	1.803.079.473	*Other*
Jumlah Pinjaman yang diberikan	29.624.542.947	34.368.520.745	*Total Loans*
Persentase terhadap Jumlah Aset	0,10%	0,13%	*Percentage to Total Asset*
Simpanan dari Nasabah			***Deposits from Customers***
Giro	878.154.453.104	404.675.903.984	*Current accounts*
Tabungan	33.707.869.301	63.244.140.924	*Savings*
Deposito	20.882.117.715	19.496.617.715	*time deposits*
Jumlah Simpanan dari Nasabah	932.744.440.120	487.416.662.623	*Total Deposits from Customers*
Persentase terhadap Jumlah Liabilitas	3,64%	2,13%	*Percentage to Total Liabilities*

38. TRANSAKSI DENGAN PIHAK BERELASI (LANJUTAN)

38. RELATED PARTY TRANSACTIONS (CONTINUED)

	31 Desember 2021 / *December 31, 2021*	31 Desember 2020 / *December 31, 2020*	
Kompensasi Kepada Personil Manajemen Kunci			***Compensation of Key Management Personel***
Bonus dan Penghargaan	25.220.542.978	25.271.128.106	*Bonusses and Service Gratuity*
Tunjangan	21.678.512.161	20.723.739.291	*Benefits*
Gaji	11.096.960.334	10.574.329.000	*Salaries*
Jumlah Kompensasi Kepada Personil Manajemen Kunci	57.996.015.473	56.569.196.397	*Total Compensation of Key Management Personel*
Persentase Terhadap Kompensasi Kepada Personil Manajemen Kunci	0,11%	0,11%	*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.

39. ASET DAN LIABILITAS DALAM VALUTA ASING

39. MONETARY ASSET AND LIABILITIES IN FOREIGN CURRENCIES

	31 Desember 2021 / *December 31, 2021*		31 Desember 2020 / *December 31, 2020*		
	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	
Aset Moneter					***Monetary Assets***
Kas					*Cash*
Kas Harian Teller	69.700	993.399.250	16.598	233.201.900	*Teller daily cash*
Giro pada Bank Indonesia	51.500	734.003.750	51.500	723.575.000	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain	1.516.690	21.616.618.239	1.229.146	17.269.504.110	*Current Accounts with Other Bank*
Liabilitas Moneter					***Monetary Liabilities***
Giro	5.132	73.147.678	83.896	1.178.743.156	*Current Account*
Tabungan	66.784	951.840.528	23.420	329.045.942	*Savings*
Simpanan Berjangka	60.500	862.276.250	130.438	1.832.653.900	*Term Deposits*
Rupa-rupa Liabilitas	8.028	114.424.914	8.085	113.211.107	*Other Liabilities*
Rekening Perantara Valuta	1.496.231	21.325.029.334	1.050.450	14.758.815.756	*Currency intermediary Account*

40. 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 2021 dan 2020:

40. 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, 2021 and 2020:

	31 Desember 2021 / *December 31, 2021*		31 Desember 2020 / *December 31, 2020*		
	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	944.904.107.255	944.904.107.255	545.099.263.215	545.099.263.215	*Cash*
Giro pada Bank Indonesia	1.007.684.924.246	1.007.684.924.246	647.737.936.746	647.737.936.746	*Current Account with Bank Indonesia*
Giro pada Bank Lain bersih	41.974.290.443	41.974.290.443	45.704.735.039	45.704.735.039	*Current Account with Other Bank Net*
Penempatan pada Bank Indonesia dan Bank Lain Bersih	1.314.048.637.707	1.314.048.637.707	1.607.687.379.744	1.607.687.379.744	*Placement with Bank Indonesia and Other Bank net*
Penyertaan Saham Bersih	425.000.000	425.000.000	425.000.000	425.000.000	*Invesment in Share Net*
Pinjaman yang Diberikan-Bersih	18.800.307.621.252	18.800.307.621.252	18.186.547.971.433	18.186.547.971.433	*Loans - Net*
Efek-efek yang Dibeli dengan Janji Dijual Kembali	4.342.390.270.118	4.342.390.270.118	3.015.432.992.878	3.015.432.992.878	*Marketable Securities Purchased Under Resale Agreement*
Efek - Efek yang Dijual dengan Janji Dibeli Kembali	248.761.278.698	248.761.278.698	--	--	*Marketable Securities sold under repurchased agreement*
Aset Lain-lain	218.998.280.962	218.998.280.962	168.470.342.251	168.470.342.251	*Other Assets*
Efek-efek	1.772.147.032.847	1.772.147.032.847	1.683.221.015.965	1.683.221.015.965	*Securities*
Jumlah Aset Keuangan	**28.691.641.443.528**	**28.691.641.443.528**	**25.900.326.637.271**	**25.900.326.637.271**	***Total Financial Assets***

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (LANJUTAN)

40. FAIR VALUE OF FINANCIAL ASSET AND LIABILITIES (CONTINUED)

	31 Desember 2021 / *December 31, 2021*		31 Desember 2020 / *December 31, 2020*		
	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	
Liabilitas Keuangan					***Financial Liabilities***
Liabilitas Segera	150.198.010.131	150.198.010.131	142.469.282.265	142.469.282.265	*Liabilities Due Immediately*
Simpanan dari Nasabah	23.377.091.736.923	23.377.091.736.923	21.451.014.236.194	21.451.014.236.194	*Deposit from Customers*
Simpanan dari Bank Lain	1.293.107.274.941	1.293.107.274.941	834.598.952.689	834.598.952.689	*Deposit from Other Bank*
Liabilitas Efek-efek yang Dijual dengan Janji Dibeli Kembali	241.406.093.556	241.406.093.556	--	--	*Liabilities Securities Sold Under Repurchase Agreement*
Pinjaman yang Diterima	37.528.510.397	37.528.510.397	38.222.197.291	38.222.197.291	*Borrowings*
Jumlah Liabilitas Keuangan	**25.099.331.625.948**	**25.099.331.625.948**	**22.466.304.668.439**	**22.466.304.668.439**	***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 2021 dan 2020.

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, 2021 and 2020.

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 (e.g. price) or indirectly (e.g., 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).*

41. INFORMASI SEGMEN

41. SEGMENT INFORMATION

Bank melaporkan segmen wilayah geografis sebagai informasi segmen utama.

The Bank reported geographical segment as its primary segment information.

	31 Desember 2021/ *December 31, 2021* Dalam Jutaan Rupiah/ *In Million Rupiah*			
	Bali/ *Bali*	Mataram/ *Mataram*	Jumlah/ *Total*	
Pendapatan Bunga	2.386.823	79.657	2.466.480	*Interest Income*
Beban Bunga	(907.233)	(5.445)	(912.678)	*Interest Expenses*
Pendapatan Bunga - Bersih	1.479.590	74.212	1.553.802	*Interest Income - Net*
Pendapatan Operasional Lainnya	113.790	3.045	116.835	*Other Operating Income*
Gaji dan Tunjangan Karyawan	(515.968)	(10.027)	(525.996)	*Salaries and Employee Benefits*
Umum dan Administrasi	(259.358)	(3.552)	(262.910)	*General and Administrative*
Beban Modifikasi	(7.977)	-	(7.977)	*Modification Expense*
Pembentukan Cadangan Kerugian Penurunan Nilai	(131.548)	(2.178)	(133.725)	*Allowance for Impairment Losses on Financial and*
Laba Operasional	678.530	61.499	740.029	*Operating Income*
Laba Bersih	487.859	61.294	549.153	*Net Profit*
Jumlah Aset	28.224.077	686.896	28.910.973	*Total Assets*
Jumlah Liabilitas	25.443.481	148.150	25.591.631	*Total Liabilities*

41. INFORMASI SEGMEN (LANJUTAN) / ***41. SEGMENT INFORMATION (CONTINUED)***

	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*

42. RISIKO KREDIT

Dalam mengelola risiko kredit, PT Bank Pembangunan Daerah Bali telah memiliki kerangka kerja yang lengkap, yang memuat panduan-panduan mengenai proses perencanaan dan implementasi serta melakukan penyempurnaan terhadap *System Operating Procedures* (SOP) terus dilakukan sejalan dengan pedoman Bank Indonesia, fokus penyempurnaan adalah melakukan pemisahan proses keputusan kredit per masing-masing segmen debitur. Hal ini di dukung pula oleh kajian berkala dari panduan-panduan tersebut, guna mencapai perbaikan yang berkesinambungan. Beberapa faktor kunci dalam kerangka kerja manajemen risiko kredit adalah:

- Penentuan cakupan dan parameter-parameter yang digunakan dalam menyusun profil risiko kredit;
- Perencanaan dan penetapan kebijakan-kebijakan yang diperlukan untuk menjaga risiko kredit sesuai dengan *Risk Appetite* Bank, antara lain pemberian wewenang kepada pejabat kredit, dan
- Membangun sistem *database* yang kuat.

Sesuai dengan karakteristiknya, kredit yang ada di Bank saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individual 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.

42. CREDIT RISK

To manage credit risk, PT Bank Pembangunan Daerah 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.

42. RISIKO KREDIT (LANJUTAN)

Berikut ini adalah rasio kredit bermasalah/*Non Performing Loan* (NPL) dan rasio kualitas aset produktif Bank pada tanggal 31 Desember 2021 dan 2020:

42. 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, 2021 and 2020:

	31 Desember 2021 / ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	
Ratio NPL - Bruto	2,42%	2,61%	*NPL Ratio - Gross*
Ratio NPL - Bersih	0,13%	0,06%	*NPL Ratio - Net*
Ratio Kualitas Aset Produktif	1,69%	1,89%	*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 2021 dan 2020 adalah sebagai berikut:

(i) The maximum credit risk exposure without calculating the collateral and other credit.

As of December 31, 2021 and 2020, credit risk exposure to assets in the statement of financial position, are as follows:

Keterangan	**31 Desember 2021 /** ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	***Description***
	Eksposur maksimum / ***Maximum exposure***		
Pinjaman yang Diberikan	18.800.307.621.252	18.186.547.971.433	*Loans*
Efek-efek yang Dibeli dengan Janji Dijual Kembali	4.342.390.270.118	3.015.432.992.878	*Marketable Securities Purchased Under Resale Agreement*
Efek-efek yang Dijual dengan Janji Dibeli Kembali	248.761.278.698	--	*Marketable Securities Sold Under Repurchased Agreement*
Giro Pada Bank Indonesia	1.007.684.924.246	647.737.936.746	*Current Account with Bank Indonesia*
Penempatan pada Bank Indonesia dan Bank Lain	1.314.048.637.707	1.607.687.379.744	*Placement with Bank Indonesia and Other Bank*
Giro Pada Bank Lain	41.974.290.443	45.690.795.282	*Current Account with Other Bank*
Efek-efek	1.772.147.032.847	1.683.221.015.965	*Securities*
Penyertaan Saham	425.000.000	425.000.000	*Invesment in Shares*
Jumlah	**27.527.739.055.311**	**25.186.743.092.048**	***Total***

Eksposur risiko kredit terhadap rekening administratif pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

As of December 31, 2021 and 2020, credit risk exposure on the administrative accounts is as follows:

Keterangan	**31 Desember 2021 /** ***December 31, 2021***	**31 Desember 2020 /** ***December 31, 2020***	***Description***
	Eksposur maksimum / ***Maximum exposure***		
Garansi yang Diterbitkan	337.273.766.974	246.423.554.896	*Warranty Issued*
Fasilitas Kredit Kepada Debitur yang Belum Digunakan	(416.502.086.121)	(696.803.694.415)	*Credit Facilities to Debtors that Have not Been Used*
Jumlah - Bersih	**(79.228.319.147)**	**(450.380.139.519)**	***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:

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,* berupa tanah dan bangunan.
b. *Financial Collateral,* berupa simpanan (tabungan, giro dan deposito), surat berharga, dan lain-lain.
c. Lainnya berupa garansi, lembaga penjamin, dan lain-lain.

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 collateral'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.

42. RISIKO KREDIT (LANJUTAN)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya (Lanjutan)

Saat ini Bank sedang mengembangkan dan melengkapi lebih lanjut intemal *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 At Default (EAD)* untuk segmen *Wholesale*, *Retail* dan *Consumer*. Hal ini juga dalam rangka mempersiapkan komponen-komponen model untuk perhitungan *Expected Credit Loss* yang dibutuhkan untuk penerapan perhitungan CKPN berdasarkan IFRS 9 (PSAK 71).

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit 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.

42. 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 (LGD) and Exposure At Default (EAD) Exposure for Wholesale, Retail and Consumer segments. This is also in order to prepare the components of the model for the calculation of Expected Credit Loss needed for the application of CKPN calculations based on IFRS 9 (SFAS 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 2021 / *December 31, 2021*					
	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*	1.007.684.924.246	--	--	--	--	1.007.684.924.246
Giro pada Bank Lain/ *Current Accounts with Other Banks*	--	--	--	42.008.100.738	--	42.008.100.738
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement with Bank Indonesia and Other Bank*	499.921.141.462	--	--	814.679.130.645	--	1.314.600.272.108
Efek-efek / *Marketable Securities*	1.584.721.619.497	--	--	188.000.000.000	--	1.772.721.619.497
Efek-efek yang Dibeli dengan Janji Dijual Kembali/ *Marketable Securities Purchased Under Agreement to Resell*	4.342.390.270.118	--	--	--	--	4.342.390.270.118
Efek-efek yang Dijual dengan Janji Dibeli Kembali/ *Marketable Securities Sold Under Agreement to Purchase*	248.761.278.698	--	--	--	--	248.761.278.698
Pinjaman yang Diberikan/ *Loans*	218.077.342.000	17.912.787.555.558	73.252.754.146	3.481.041.668	1.592.871.113.463	19.800.469.806.835
Penyertaan Saham/ *Invesment in Shares*	--	--	500.000.000	--	--	500.000.000
Cadangan Kerugian Penurunan Nilai/ *Allowance for Impairment Losses*	(328.504.652)	(684.714.103.533)	(2.532.828.507)	(1.270.476.169)	(312.551.304.067)	(1.001.397.216.928)
Jumlah - Bersih/ *Total - Net*	**7.901.228.071.369**	**17.228.073.452.025**	**71.219.925.639**	**1.046.897.796.882**	**1.280.319.809.396**	**27.527.739.055.311**

42. RISIKO KREDIT (LANJUTAN)

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

42. 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*
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*	--	--	--	45.704.735.039	--	45.704.735.039
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement with Bank Indonesia and Other Bank*	146.963.265.306	--	--	1.462.125.364.438	--	1.609.088.629.744
Efek-efek / *Marketable Securities*	1.433.974.804.105	--	--	250.000.000.000	--	1.683.974.804.105
Efek-efek yang Dibeli dengan Janji Dijual Kembali/ *Marketable Securities Purchased Under Agreement to Resell*	3.015.432.992.878	--	--	--	--	3.015.432.992.878
Pinjaman yang diberikan/ *Loans*	13.950.127.480	17.231.803.176.006	256.395.492.484	5.376.137.482	1.615.644.515.725	19.123.169.449.176
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)	(848.368.509)	(3.736.999.086)	(417.522.004.145)	(938.784.784.513)
Jumlah - Bersih/ *Total - Net*	**5.257.854.119.714**	**16.715.330.770.034**	**256.047.123.975**	**1.759.469.237.873**	**1.198.122.511.580**	**25.186.823.763.176**

31 Desember 2021 / *December 31, 2021*

	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*	--	--	--	--	337.273.766.974	337.273.766.974
Fasilitas Kredit Kepada Debitur yang Belum Digunakan/ *Cradit Facilities to Borrowers which Have not Used*	--	148.007.425.030	2.185.552.657	5.500.000.000	260.809.108.434	416.502.086.121
Jumlah - Bersih/ *Total - Net*	**--**	**148.007.425.030**	**2.185.552.657**	**5.500.000.000**	**598.082.875.408**	**753.775.853.095**

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**

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2021 dan 2020, 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.

The above table shows the maximum exposure to credit risk for the Bank as of December 31, 2021 and 2020 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.

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.

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 an "early warning system" and disciplined monitoring.*

42. RISIKO KREDIT (LANJUTAN)

(iii) Efek Covid-19 pada risiko kredit

Dampak langsung dan tidak langsung 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 sektor-sektor 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). Sementara untuk 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.

Sehubungan dengan hal tersebut, pihak regulator juga telah mengeluarkan beberapa peraturan baru yaitu, antara lain:

1. POJK No.17/POJK.03/2021 tanggal 10 September 2021 tentang Perubahan Kedua atas peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019.

2. POJK No.48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan atas peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019.

3. POJK No.11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan Countercyclical Dampak Penyebaran COVID-19 yang bertujuan untuk mendorong optimalisasi kinerja perbankan khususnya fungsi intermediasi, menjaga stabilitas sistem keuangan, dan mendukung pertumbuhan ekonomi.

4. Surat OJK No.S-12/D.03/2020 tanggal 27 Mei 2020 tentang Kebijakan Relaksasi Lanjutan Dalam Rangka Mendukung Program Pemulihan Ekonomi Nasional Sektor Perbankan.

5. 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 variabel ekonomi makro yang mempengaruhi kerugian kredit ekspektasian 12 bulan (*Stage* 1) dan kerugian kredit ekspektasian sepanjang umur aset keuangan (*Stage* 2 dan *Stage* 3). 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* 3. 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.

42. CREDIT RISK (CONTINUED)

(iii) Effect 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.

In relation to these, the regulators has also issued several new regulations as follows:

1. POJK No.17/POJK.03/2021 dated September 10, 2021 concerning the Second Amendment to the Regulation of the Financial Services Authority Number 11/POJK.03/2020 regarding National Economy Stimulus as the Coronavirus Disease 2019 Outbreak Impact Countercyclical Policy.

2. POJK No.48/POJK.03/2020 dated December 1, 2020 concerning the Amendment to the Regulation of the Financial Services Authority Number 11/POJK.03/2020 regarding National Economy Stimulus as the Coronavirus Disease 2019 Outbreak Impact Countercyclical Policy.

3. 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.

4. 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.

5. 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 and Stage 3). 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 3. 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.

42. RISIKO KREDIT (LANJUTAN) / ***42. CREDIT RISK (CONTINUED)***

(iv) Pinjaman yang diberikan / *(iv) Loans*

Ikhtisar Pinjaman yang diberikan adalah sebagai berikut: / *Summary of loans are as follows:*

	31 Desember 2021/ *December 31, 2021*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Pertanian, Perburuan dan Kehutanan	1.169.800.252.139	56.799.180.690	1.226.599.432.829	*Agriculture, Hunting and Forestry*
Jasa Pendidikan	38.572.663.044	--	38.572.663.044	*Education*
Jasa Kemasyarakatan, Sosial Budaya, dan dan Perorangan Lain	556.978.222.969	8.060.986.179	565.039.209.148	*Social Service, Social Culture and Other Individuals*
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	218.609.586.847	--	218.609.586.847	*Government Administration, Defense and Compulsory Social Security*
Perantara Keuangan	105.931.572.235	2.112.746.540	108.044.318.775	*Monetary Broker*
Konstruksi	560.422.355.359	29.999.908.587	590.422.263.946	*Construction*
Jasa Kesehatan dan Kegiatan Sosial	406.577.510.296	2.505.862.296	409.083.372.592	*Healt and Social Activities*
Pertambangan dan Penggalian	--	317.526.355	317.526.355	*Mining and Drilling*
Perdagangan Besar dan Eceran	4.843.954.247.046	231.879.453.886	5.075.833.700.932	*Large and Retail Trade*
Listrik, Gas, dan Air	66.692.382.276	--	66.692.382.276	*Electricity, Gas, and Water*
Transportasi, Pergudangan dan Komunikasi	146.969.415.720	506.094.482	147.475.510.202	*Transportation, Warehouse and Communication*
Rumah Tangga	9.568.299.827.927	76.488.062.359	9.644.787.890.286	*Household*
Jasa Perorangan yang Melayani Rumah Tangga	15.688.414.851	850.993	15.689.265.844	*Personal Service Serving Household*
Penyedia Akomodasi dan Penyediaan Makan Minum	978.069.491.904	159.326.763.451	1.137.396.255.355	*Accommodation and Culinary Supplying*
Industri Pengolahan	290.686.052.383	12.613.355.299	303.299.407.682	*Manufacturing*
Real Estate , Persewaan dan Jasa Perusahaan	197.273.958.015	10.058.999.680	207.332.957.695	*Real Estate, Rent and Company Service*
Perikanan	44.816.742.691	457.320.336	45.274.063.027	*Fishery*
Jumlah	19.209.342.695.702	591.127.111.133	19.800.469.806.835	*Total*
Cadangan Kerugian Penurunan Nilai	(511.803.301.209)	(488.358.884.374)	(1.000.162.185.583)	*Allowance for Impaiment Losses*
Jumlah - Bersih	**18.697.539.394.493**	**102.768.226.759**	**18.800.307.621.252**	***Total - Net***

	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	*Construction*
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*
Jumlah - dipindahkan	**17.025.345.020.370**	**439.513.803.110**	**17.464.858.823.480**	***Next Total***

42. RISIKO KREDIT (LANJUTAN)

42. CREDIT RISK (CONTINUED)

(iv) Pinjaman yang diberikan (Lanjutan)

(iv) Loans (Continued)

	31 Desember 2020/ *December 31, 2020*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/**	***Total***
Jumlah pindahan	17.025.345.020.370	439.513.803.110	17.464.858.823.480	*Previous Total*
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*
Bukan Lapangan Usaha Lainnya	--	--	--	*Not Other Bussiness*
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 Penuruanan 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***

43. RISIKO LIKUIDITAS

Risiko likuiditas terutama terjadi karena potensi ketidaksesuaian jatuh tempo antara aset dan liabilitas, serta terjadinya konsentrasi dana.

Risiko likuiditas mencakup:

a. Bidang perkreditan meliputi kemampuan likuiditas, tenor atau jangka waktu kredit.
b. Bidang *treasury* dan investasi meliputi *net cash outflow*.
c. Bidang pendanaan meliputi konsentrasi jangka waktu sumber dana, konsentrasi sumber dana dan ketergantungan pada dana antar bank.

Risiko terjadinya kerugian yang merupakan akibat dari adanya kesenjangan antara sumber pendanaan yang pada umumnya berjangka pendek dan aktiva yang pada umumnya berjangka panjang. Besar kecil risiko likuiditas ditentukan antara lain:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu, untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.

Kebijakan likuiditas Bank ditunjukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar deposito pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi memalui pengelolaan *treasury*.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, kondisi likuiditas bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang idle dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.

43. LIQUIDITY RISK

Mainly liquidity risk occurs because of the potential maturity mismatch between assets and liabilities, and the concentration of funds.

Liquidity risk consist of:

a. Lending includes the ability of liquidity, tenure or loan period.
b. Treasury and investment consist of net cash outflow.
c. Funding covers a period of funding concentration sources, the concentration of financial resources and dependence on interbank funds.

The risk loss resulting from the gap between short-term fundng and long-term assets. The size of the liquidity risk is determined, i.e:

a. Accurancy is cash or flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;
b. The precision in managing the fund structure, including the adequacy of funding;
c. The availablity of asset that is ready to be converted into cash;
d. Ability to create access to the interbank market or other fnding sources, including the lender of last resort facilities.

If the gap is large enough it will reduce the Bank's ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.

The Bank's policy is aimed to ensuring that fund requirement can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank's liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sources of funds and time deposits maturing managed to avoid any idle funds and determine the amount of liquid assets and appropriate instrument to ensure the level of liquidity in continuously controlled.

44. 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 2021 dan 2020:

44. 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, 2021 and 2020:

	31 Desember 2021 / *December 31, 2021*		**31 Desember 2020 / *December 31, 2020***		
	Rupiah/ *Rupiah*	**Mata Uang Asing/ *Foreign Exchange***	**Rupiah/ *Rupiah***	**Mata Uang Asing/ *Foreign Exchange***	
Aset					***Assets***
Giro pada Bank Lain	0.00% - 1.25%	0.00%	0.00%	0% - 2.00%	*Current Account with Other Bank*
Penempatan pada Bank Indonesia dan Bank Lain : Pada Bank Lain					*Placements with Bank Indonesia and Other Banks*
Deposit Facilities	2,75%	--	3.00%	--	*Deposit Facilities*
Interbank Call Money	3.50% - 3.55%	--	3.76% - 3.90%	--	*Interbank Call Money*
Deposito Berjangka	5.00% - 5.50%	--	3.78% - 7.00%	--	*Time Deposits*
Tabungan	--	--	--	--	*Savings*

	31 Desember 2021 / *December 31, 2021*		**31 Desember 2020 / *December 31, 2020***		
	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	9.5%	--	9.5%	--	*SUN Seri FR 0046*
SUN Seri FR 0081	6.5%	--	6.5%	--	*SUN Seri FR 0081*
SUN Seri VR 0083	3.54%	--	4.04%	--	*SUN Seri VR 0083*
SUN Seri FR 0084	7.25%	--	7.25%	--	*SUN Seri FR 0084*
SUN Seri FR 0086	5.5%	--	--	--	*SUN Seri FR 0086*
PT BPD Jawa Barat dan Banten	--	--	9.0%	--	*PT BPD Jawa Barat dan Banten*
PT Nusa Tenggara Timur	--	--	10.5%	--	*PT Nusa Tenggara Timur*
PT BPD Sulawesi Selatan dan Sulawesi Barat	6,.45% - 8%	--	8% - 10.40%	--	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT Bank Mantap	6.5% - 7.9%	--	7.9%		*PT Bank Mantap*
PT Bank Mandiri, Tbk	7.75%	--	7.75%		*PT Bank Mandiri, Tbk*
PT Bank Tabungan Negara, Tbk	7.80%	--	7.8%		*PT Bank Tabungan Negara, Tbk*
Efek-efek yang Dibeli dengan Janji Dijual Kembali	3.01% - 3.50%	--	3.52% - 3.85%	--	*Marketable Securities Purchased Under Resale Agreement*
Pinjaman yang diberikan	2.0% - 15.0%	--	2.0% - 15.5%	--	*Loans*
Liabilitas					***Liability***
Simpanan dari Nasabah					*Deposits from Customers*
Giro	0% - 1.90%	0% - 0.15%	0% - 1.90%	0% - 1.90%	*Current Account*
Tabungan	0% - 3.50%	0% - 0.30%	0% - 4.75%	0% - 0.35%	*Savings*
Deposito Berjangka	2.90% - 3.50%	0.20%	4.25% - 5.25%	0.35% - 0.65%	*Time Deposit*
NCD	4.75%	--	--	--	*NCD*
Simpanan dari Bank Lain:					*Deposits from Other Bank*
Giro	0% - 0.90%	--	0% - 1,90%	--	*Current Account*
Tabungan	0% - 1.85%	--	0% - 1.85%	--	*Savings*
Deposito Berjangka	2.65% - 3.15%	--	3.50% - 6.75%	--	*Time Deposit*
NCD	4.75%	--	--	--	*NCD*
Pinjaman yang Diterima					*Borrowings*
Dana Lingkungan Bergulir (IEPC - KfW)	--	--	--	--	*Dana Lingkungan Bergulir (IEPC - KfW)*
Pinjaman Jamsostek	--	--	--	--	*Jamsostek Loan*

44. 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 2021 dan 2020 per mata uang (dalam ekuivalen rupiah) sesuai dengan Peraturan Bank Indonesia:

44. 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, 2021 and 2020, the Bank's NOP (the rupiah equivalent) in accordance with Bank Indonesia Regulation:

	31 Desember 2021/ *December 31, 2021*			
	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	23.344	1.887	21.457	*United States Dollar*
Jumlah Modal			3.427.136	*Total Capital*
Posisi Devisa Neto (PDN)			0,63%	*Net Open Position (NOP)*

	31 Desember 2020/ *December 31, 2020*			
	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	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)*

45. RISIKO OPERASIONAL

Bank menaruh perhatian yang besar terhadap kegiatan di bidang manajemen risiko operasional selama tahun 2021. 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.

45. OPERATIONAL RISK

The Bank consider with operational risk management during 2021. 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.*

46. 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 2021 dan 2020, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

46. 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, 2021 and 2020, the Bank has complied with all capital requirements.

46. 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 Otoritas Jasa Keuangan, 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.9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, sejak 1 Juli 2020, Cadangan Tujuan tidak dapat lagi diperhitungkan sebagai komponen Modal Bank.

Rasio kewajiban penyediaan modal minimum pada tanggal-tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut (dalam jutaan rupiah):

46. 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 Financial Services Authority Regulation, 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.9/SEOJK.03/2020 on Transparency and Publication Conventional Commercial Bank Report, since the end of the month of July 1, 2020, Specific Reserves can no longer be taken into account as a component of Capital Bank.

The capital adequacy ratio as of December 31, 2021 and 2020 are as follows (in million of rupiah):

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Aset Tertimbang Menurut Risiko			***Risk Weight Asset***
Risiko Kredit	13.637.443	12.971.853	*Credit Risk*
Risiko Pasar	21.456	14.885	*Market Risk*
Risiko Operasional	3.238.385	3.156.563	*Operational Risk*
Modal			***Capital***
Modal Inti	3.253.670	3.154.330	*Core capital*
Modal Pelengkap	172.626	164.201	*Supplementary Capital*
Jumlah Modal	3.426.296	3.318.531	*Total Capital*

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Rasio Kecukupan Modal			***Capital adequacy ratio***
Dengan memperhitungkan risiko kredit tetapi tanpa memperhitungkan risiko pasar dan risiko operasional	25,12%	25,58%	*Calculating the credit risk but without market risk and operational risk*
Dengan memperhitungkan risiko kredit dan risiko pasar tetapi tanpa memperhitungkan risiko operasional	25,08%	25,55%	*Calculating the credit risk and and market risk but without operational risk*
Dengan memperhitungkan risiko kredit dan risiko operasional tetapi tanpa memperhitungkan risiko pasar	20,30%	20,57%	*Calculating the credit risk and operational risk but without market risk*
Dengan memperhitungkan risiko kredit, risiko pasar dan risiko operasional	20,28%	20,56%	*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	9,25%	9,28%	*Tier 2*

47. 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 Desember 2008 tentang Besaran Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, maka pada tanggal 31 Desember 2021 dan 2020, 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 3,50% dan 5,75% pada tanggal 31 Desember 2021 dan 2020.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perpu No. 3/2008 menjadi Undang-Undang.

Pada tanggal 31 Desember 2021 dan 2020, Bank adalah peserta dari program penjaminan tersebut.

47. 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 December 13, 2008 concerning the Amount of Deposits Guaranteed by the Deposit Guarantee Institution, then on December 31, 2021 and 2020, 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 3.50% and 5.75% as of December 31, 2021 and 2020.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perpu No. 3/2008 to become a law.

As of December 31, 2021 and 2020, the Bank is member of government guarantee programs.

48. LABA PER SAHAM

Laba tahun berjalan per saham dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah lembar saham biasa yang beredar pada tahun bersangkutan.

48. EARNINGS PER SHARE

Earnings per share is computed by dividing income for the year by the weighted average number of shares of outstanding common stock during the related year.

	31 Desember 2021 / *December 31, 2021*	**31 Desember 2020 / *December 31, 2020***	
Laba untuk perhitungan laba per saham	549.153.066.294	521.820.974.361	*Income for computation of earnings per share*
Rata-rata tertimbang total saham	1.844.213	1.822.717	*Weighted average number of share*
Laba per saham (dalam rupiah penuh)	297.771	286.287	*Earnings per share*

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN

Bank memiliki perikatan-perikatan yang signifikan dan penting pada tanggal 31 Desember 2021 dan 2020 sebagai berikut:

a. 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 No. 003/SPK/GNR/DJA/2020.

b. 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 No. 0019/SPK/DIR/DJA/2020.

c. 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 No. 0126/SPK/DIR/DJA/2020.

d. Pada tanggal 02 Maret 2020, Bank menandatangani perjanjian bersama dengan PT Pos Indonesia tentang Pengiriman Dokumen dan Barang, dengan perjanjian No. 0207/SPK/DIR/DJA/2020.

e. 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 No. 0237/SPK/DIR/DJA/2020.

f. 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 No. 0238/SPK/DIR/DJA/2020.

g. 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 No. 0270/SPK/DIR/DJA/2020.

h. 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 No. 0443/SPK/DIR/DJA/2020.

i. 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 No. 0449/SPK/DIR/DJA/2020.

j. Pada tanggal 05 Juni 2020, Bank menandatangani perjanjian bersama dengan PT Dompet Anak Bangsa tentang Pemanfaatan layanan Gopay melalui fitur gobills, dengan perjanjian No. 0471/SPK/DIR/DJA/2020.

k. 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 No. 1163/SPK/DIR/DJA/2020.

l. 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 No. 0575/SPK/DIR/DJA/2020.

m. Pada tanggal 21 Juli 2020, Bank menandatangani perjanjian bersama dengan PT. Solusi Nusantara Terpadu tentang Kerjasama Layanan Uang Elektronik BPD Koin, dengan perjanjian No. 0582/SPK/DIR/DJA/2020.

49. SIGNIFICANT CONTRACTS

Bank has significant engagements as of December 31, 2021 and 2020 are as follow:

a. 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 No. 003/SPK/GNR/DJA/2020.

b. 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 No. 0019/SPK/DIR/DJA/2020.

c. 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 No. 0126/SPK/DIR/DJA/2020.

d. On March 02, 2020, the Bank signed a joint agreement with PT Pos Indonesia regarding the Delivery of Documents and Goods, with the agreement No. 0207/SPK/DIR/DJA/2020.

e. 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 No. 0237/SPK/DIR/DJA/2020.

f. 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 No. 0238/SPK/DIR/DJA/2020.

g. 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 No. 0270/SPK/DIR/DJA/2020.

h. 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 No. 0443/SPK/DIR/DJA/2020.

i. 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 No. 0449/SPK/DIR/DJA/2020.

j. 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 No. 0471/SPK/DIR/DJA/2020.

k. 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 No. 1163/SPK/DIR/DJA/2020.

l. 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 No. 0575/SPK/DIR/DJA/2020.

m. 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 No. 0582/SPK/DIR/DJA/2020.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

n. 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 No. 0603/SPK/DIR/DJA/2020.

o. Pada tanggal 03 Agustus 2020, Bank menandatangani perjanjian bersama dengan Pemerintah Daerah Klungkung tentang Penyimpanan dan Pengelolaan Kas Umum Daerah, dengan perjanjian No. 0630/SPK/DIR/DJA/2020.

p. Pada tanggal 01 September 2020, Bank menandatangani perjanjian bersama dengan COCO *Group* Pawiwahan tentang Aktivitas Promosi QRIS BPD Bali pada COCO *Group* , dengan perjanjian No. 0688/SPK/DIR/DJA/2020.

q. 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 No. 0722/SPK/DIR/DJA/2020.

r. 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 No. 0723/SPK/DIR/DJA/2020.

s. Pada tanggal 04 Januari 2021 Bank menandatangani perjanjian bersama dengan Dinas Penanaman Modal Dan Pelayanan Terpadu Satu Pintu Kota Denpasar, Dinas Pekerjaan Umum dan Penataan Ruang Kota Denpasar, Dinas Perindustrian dan Perdagangan Kota Denpasar tentang Penerimaan Pembayaran Retribusi Perizinan secara *Online* dengan perjanjian No. 0003/SPK/DIR/DJA/2021.

t. Pada tanggal 04 Januari 2021 Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Gianyar tentang Pemanfaatan Layanan Jasa Perbankan secara Elektronik untuk Pengelolaan Retribusi DTW dengan perjanjian No. 0002/SPK/DIR/DJA/2021.

u. Pada tanggal 06 Januari 2021 Bank menandatangani perjanjian bersama dengan RSUP Sanglah tentang Pemberian Layanan Transaksi Perbankan dengan perjanjian No. 0005/SPK/DIR/DJA/2021.

v. Pada tanggal 28 Januari 2021 Bank menandatangani perjanjian bersama dengan PT Bali Pawiwahan tentang Layanan *Payment Point Online* Bank dan Akuisisi *Merchant* dengan perjanjian No. 0060/SPK/DIR/DJA/2021.

w. Pada tanggal 1 Februari 2021 Bank menandatangani perjanjian bersama dengan PT Tellindo tentang Penyediaan *Payment Gateway* Layanan Tagihan Rekening Air Perumda Air Minum Tirta Sewakadarma Kota Denpasar dan Perumda Air Minum Tirta Mangutama Kabupaten Badung dengan perjanjian No. 0062/SPK/DIR/DJA/2021.

x. Pada tanggal 19 Februari 2021 Bank menandatangani perjanjian bersama dengan Pasar Agung Desa Pakraman Peninjoan tentang Layanan Sistem Elektronik terhadap Pungutan yang ada di Pasar Agung Desa Pakraman Peninjoan dengan perjanjian No. 1863/GST/OPS/2021.

y. Pada tanggal 18 Maret 2021 Bank menandatangani perjanjian bersama dengan PT Wahyu Kartumasindo Internasional tentang Pencetakan dan Personalisasi Kartu ATM/Debet Berbasis NSICCS Berlogo GPN dengan perjanjian No. 0180/SPK/DIR/DJA/2021.

z. Pada tanggal 22 Maret 2021 Bank menandatangani perjanjian bersama dengan PT Finnet Indonesia tentang Layanan *Aggregator Collecting Agent* untuk Penerimaan Pembayaran Pajak Daerah dan Retribusi di Provinsi Bali dengan perjanjian No. 0182/SPK/DIR/DJA/2021.

aa. Pada tanggal 31 Maret 2021 Bank menandatangani perjanjian bersama dengan PT PLN (Persero) tentang Penerimaan Pembayaran Tagihan Listrik dan Tagihan Lainnya secara Terpusat dengan perjanjian No. 0201/SPK/DIR/DJA/2021.

ab. Pada tanggal 5 April 2021 Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Tabanan tentang Penyimpanan dan Pengelolaan Keuangan Daerah serta Penyediaan dan Penggunaan Produk, Jasa dan Layanan Perbankan dengan perjanjian No. 0217/SPK/DIR/DJA/2021.

49. SIGNIFICANT CONTRACTS (CONTINUED)

n. 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 No. 0603/SPK/DIR/DJA/2020.

o. 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 No. 0630/SPK/DIR/DJA/2020.

p. 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 No. 0688/SPK/DIR/DJA/2020.

q. 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 No. 0722/SPK/DIR/DJA/2020.

r. 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 No.0723/SPK/DIR/DJA/2020.

s. On January 4, 2021, the Bank signed a joint agreement with the Denpasar City Investment and One-Stop Integrated Service Office, Denpasar City Public Works and Spatial Planning Office, Denpasar City Industry and Trade Office regarding Online Licensing Receipt Payments with agreement No. 0003/SPK/ DIR/DJA/2021.

t. On January 4, 2021, the Bank signed a joint agreement with the Government of Gianyar Regency regarding the Utilization of Electronic Banking Services for the Management of DTW Retribution with the agreement No. 0002/SPK/DIR/DJA/2021.

u. On January 6, 2021, the Bank signed a joint agreement with Sanglah Hospital regarding the Provision of Banking Transaction Services with the agreement No. 0005/SPK/DIR/DJA/2021.

v. On January 28, 2021, the Bank signed a joint agreement with PT Bali Pawiwahan regarding Online Bank Payment Point Services and Merchant Acquisition with agreement No. 0060/SPK/DIR/DJA/2021.

w. On February 1, 2021, the Bank signed a joint agreement with PT Tellindo regarding the Provision of a Payment Gateway for Water Account Billing Services for Perumda Water Drinking Tirta Sewakadarma Denpasar City and Perumda Water Drinking Tirta Mangutama Badung Regency with an agreement No. 0062/SPK/DIR/DJA/2021.

x. On February 19, 2021, the Bank signed a joint agreement with Pasar Agung Desa Pakraman Peninjoan regarding electronic system services for levies at Pasar Agung Desa Pakraman Peninjoan with agreement No. 1863/GST/OPS/2021.

y. On March 18, 2021, the Bank signed a joint agreement with PT Wahyu Kartumasindo Internasional regarding the Printing and Personalization of NSICCS-Based ATM/Debit Cards bearing the GPN Logo with the agreement No. 0180/SPK/DIR/DJA/2021.

z. On March 22, 2021, the Bank signed a joint agreement with PT Finnet Indonesia regarding Aggregator Collecting Agent Services for Receipt of Payment of Regional Taxes and Levies in the Province of Bali with agreement No. 0182/SPK/DIR/DJA/2021.

aa. On March 31, 2021, the Bank signed a joint agreement with PT PLN (Persero) regarding Centralized Acceptance of Payment of Electricity Bills and Other Bills with agreement No. 0201/SPK/DIR/DJA/2021.

ab. On April 5, 2021, the Bank signed a joint agreement with the Tabanan Regency Government regarding the Storage and Management of Regional Finances as well as the Provision and Use of Banking Products, Services and Services with an agreement No. 0217/SPK/DIR/DJA/2021.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

ac. Pada tanggal 12 April 2021 Bank menandatangani perjanjian bersama BKS LPD tentang penguatan sinergi dan layanan keuangan Digital LPD - BPD Bali dengan perjanjan No. 0233/SPK/DIR/DJA/2021.

ad. Pada tanggal 12 April 2021 Bank menandatangani perjanjian bersama dengan BKS LPD dan PT USSI tentang *Merchant* QRIS dan Akuisisi *Merchant* dengan perjanjian No. 0234/SPK/DIR/DJA/2021.

ae. Pada tanggal 21 April 2021 Bank menandatangani perjanjian bersama dengan PT Rintis Sejahtera tentang Layanan *Payment Aggregator* dengan perjanjian No. 0254/SPK/DIR/DJA/2021.

af. Pada tanggal 26 April 2021 Bank menandatangani perjanjian bersama dengan Dinas Perumahan, Kawasan Permukiman dan Pertanahan Kabupaten Gianyar tentang Penyaluran Bantuan Stimulan Rumah Swadaya Kabupaten Gianyar Tahun 2021 dengan perjanjian No. 0063/GNR/DJA/2021.

ag. Pada tanggal 10 Mei 2021 Bank menandatangani perjanjian bersama dengan CV Sevanam tentang Perjanjian Kerahasiaan dengan perjanjian No. 0321/SPK/DIR/DJA/2021.

ah. Pada tanggal 11 Mei 2021 Bank menandatangani perjanjian bersama dengan RSUD Bali Mandara tentang Integrasi Sistem Aplikasi Pembayaran (*Payment System*) Bank BPD Bali dengan Rumah Sakit Umum Bali Mandara Provinsi Bali dengan perjanjian No. 0323/SPK/DIR/DJA/2021.

ai. Pada tanggal 31 Mei 2021 Bank menandatangani perjanjian bersama dengan Rumah Sakit Umum Pusat Sanglah Denpasar tentang Penempatan Deposito dengan perjanjian No. 0365/SPK/DIR/DJA/2021.

aj. Pada tanggal 16 Juni 2021 Bank menandatangani perjanjian bersama dengan PT Bank Perkreditan Rakyat Bank Daerah Gianyar (Perseroda) tentang Layanan *Technical Assistance* BPD Bali melalui *E-Link* BPR dengan perjanjian No. 0424/SPK/DIR/DJA/2021.

ak. Pada tanggal 16 Juni 2021 Bank menandatangani perjanjian bersama dengan Universitas Udayana tentang Pemanfaatan Fasilitas Perbankan dan Penguatan Kelembagaan dengan perjanjian No. 0425/SPK/DIR/DJA/2021.

al. Pada tanggal 16 Juni 2021 Bank menandatangani perjanjian bersama dengan Poltekkes tentang Pemanfaatan Fasilitas Perbankan dan Penguatan Kelembagaan dengan Perjanjian No. 0426/SPK/DIR/DJA/2021

am. Pada tanggal 28 Juni 2021 Bank menandatangani perjanjian bersama dengan CV Avatar Solution tentang Penyediaan Layanan Fitur Pembayaran dan Akuisisi *Merchant* untuk Transaksi *Online* pada *Website* atau Aplikasi dengan perjanjian No. 0641/SPK/DIR/DJA/2021.

an. Pada tanggal 22 Juli 2021 Bank menandatangani perjanjian bersama dengan CV Binatu Modern / Melia Laundry tentang Penyediaan Layanan Perbankan dan Fasilitas *Discount* untuk Transaksi *Online* serta *Branding* Produk Bank BPD Bali dengan perjanjian No. 0569/SPK/DIR/DJA/2021.

ao. Pada tanggal 2 Agustus 2021 Bank menandatangani perjanjian bersama dengan PT Pos Indonesia tentang Penerimaan Pembayaran Multibiller melalui Sistem *Online Payment Point* Pos dengan perjanjian No. 0625/SPK/DIR/DJA/2021.

ap. Pada tanggal 3 Agustus 2021 Bank menandatangani perjanjian bersama dengan PT Rintis Sejahtera tentang PT Bank Pembangunan Daerah Bali sebagai *Issuer* Bank dan *Acquirer* Bank dengan perjanjian No. 0628/SPK/DIR/DJA/2021.

aq. Pada tanggal 5 Agustus 2021 Bank menandatangani perjanjian bersama dengan PT Artajasa Pembayaran Elektronis tentang Penyelenggaraan Layanan Bersama *Payment* dengan perjanjian No. 0647/SPK/DIR/DJA/2021.

49. SIGNIFICANT CONTRACTS (CONTINUED)

ac. On April 12, 2021, the Bank signed a joint agreement with BKS LPD regarding Strengthening and Synergy of Digital Financial Services LPD - BPD Bali with agreement No. 0233/SPK/DIR/DJA/2021.

ad. On April 12, 2021, the Bank signed a joint agreement with BKS LPD and PT USSI regarding QRIS Merchant and Merchant Acquisition with agreement No. 0234/SPK/DIR/DJA/2021.

ae. On April 21, 2021, the Bank signed a joint agreement with PT Rintis Sejahtera regarding Payment Aggregator Services with agreement No. 0254/SPK/DIR/DJA/2021.

af. On April 26, 2021, the Bank signed a joint agreement with the Gianyar Regency Housing, Settlement and Land Office regarding the Distribution of Gianyar Regency Self-Help Stimulant Assistance in 2021 with an agreement No. 0063/GNR/DJA/2021.

ag. On May 10, 2021, the Bank signed a joint agreement with CV Sevanam regarding the Confidentiality Agreement with the agreement No. 0321/SPK/DIR/DJA/2021.

ah. On May 11, 2021, the Bank signed a joint agreement with the Bali Mandara Hospital regarding the Integration of the Payment System of Bank BPD Bali with the Bali Mandara General Hospital, Bali Province with an agreement No. 0323/SPK/DIR/DJA/2021.

ai. On May 31, 2021, the Bank signed a joint agreement with Central General Hospital Sanglah Denpasar regarding Deposit Placement with agreement No. 0365/SPK/DIR/DJA/2021.

aj. On June 16, 2021, the Bank signed a joint agreement with PT Bank Perkreditan Rakyat Bank Daerah Gianyar (Perseroda) regarding Technical Assistance Services for BPD Bali Through BPR E-Link with agreement No. 0424/SPK/DIR/DJA/2021.

ak. On June 16, 2021, the Bank signed a joint agreement with Udayana University regarding the Utilization of Banking Facilities and Institutional Strengthening by agreement No. 0425/SPK/DIR/DJA/2021.

al. On June 16, 2021, the Bank signed a joint agreement with Poltekkes regarding the Utilization of Banking Facilities and Institutional Strengthening by agreement No. 0426/SPK/DIR/DJA/2021.

am. On June 28, 2021, the Bank signed a joint agreement with CV Avatar Solution regarding the Provision of Payment Feature Services and Merchant Acquisition for Online Transactions on Websites or Applications with agreement No. 0641/SPK/DIR/DJA/2021.

an. On July 22, 2021, the Bank signed a joint agreement with CV Binatu Modern / Melia Laundry regarding the Provision of Banking Services and Discount Facilities for Online Transactions and Branding of Bank BPD Bali Products with agreement No. 0569/SPK/DIR/DJA/2021.

ao. On August 2, 2021, the Bank signed a joint agreement with PT. Pos Indonesia concerning Receipt of Multibiller Payments Through the Online Payment Point Pos System with an agreement No. 0625/SPK/DIR/DJA/2021.

ap. On August 3, 2021, the Bank signed a joint agreement with PT Rintis Sejahtera regarding PT Bank Pembangunan Daerah Bali as the Bank's issuer and Acquirer Bank with agreement No. 0628/SPK/DIR/DJA/2021.

aq. On August 5, 2021, the Bank signed a joint agreement with PT Artajasa Electronic Payments regarding the Implementation of Joint Payment Services with an agreement No. 0647/SPK/DIR/DJA/2021.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

ar. Pada tanggal 5 Agustus 2021 Bank menandatangani perjanjian bersama dengan PT Artajasa Pembayaran Elektronis tentang *Settlement* Tagihan Samsat Digital Nasional dengan perjanjian No. 0646/SPK/DIR/DJA/2021.

as. Pada tanggal 9 Agustus 2021 Bank menandatangani perjanjian bersama dengan PT Jasa Raharja tentang Pelayanan dan Pemanfaatan Jasa Bank dengan perjanjian No. 0658/SPK/DIR/DJA/2021.

at. Pada tanggal 25 Agustus 2021 Bank menandatangani perjanjian bersama dengan Wahyu Kartu Masindo International tentang Pencetakan dan Personalisasi Kartu ATM/Debet Berbasis NSICCS Berlogo GPN dengan perjanjian No. 0702/SPK/DIR/DJA/2021.

au. Pada tanggal 26 Agustus 2021 Bank menandatangani Perjanjian bersama Koperasi PNB (Poltek) tentang sinergitas sistem pembayaran menggunakan layanan *E-Link* dan Akuisisi *Merchant* dengan No. 0713/SPK/DIR/DJA/2021.

av. Pada tanggal 30 September 2021 Bank menandatangani perjanjian bersama dengan Koperasi Simpan Pinjam Saduarsa tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi *Merchant* dengan perjanjian No. 0919/SPK/DIR/DJA/2021.

aw. Pada tanggal 5 Oktober 2021 Bank menandatangani addendum perjanjian bersama dengan Ipay Mu tentang Penyediaan Layanan Fitur Pembayaran dan Akuisisi *Merchant* untuk Transaksi *Online* pada *Website* Atau Aplikasi dengan perjanjian No. 0931/SPK/DIR/DJA/2021.

ax. Pada tanggal 8 Oktober 2021 Bank menandatangani perjanjian bersama dengan Koperasi Simpan Pinjam Guna Prima Dana tentang Sinergitas Sistem Pembayaran Menggunakan Layanan *E-Link* dan Akuisisi *Merchant* dengan perjanjian No. 0951/SPK/DIR/DJA/2021.

ay. Pada tanggal 1 November 2021 Bank menandatangani kesepakatan bersama dengan Pemerintah Provinsi Bali tentang Penerimaan Pembayaran Tarif Pengolahan Limbah Cair dengan perjanjian No. 1001/SPK/DIR/DJA/2021.

az. Pada tanggal 1 November 2021 Bank menandatangani Perjanjian dengan Pemerintah Kabupaten Badung tentang Penerimaan Pembayaran Retribusi Pemeriksaan Alat Pemadam dengan perjanjian No. 1003/SPK/DIR/DJA/2021.

ba. Pada tanggal 1 November 2021 Bank menandatangani perjanjian bersama dengan Koperasi Simpan Pinjam Mandara Sedana Kuta tentang Sinergitas Sistem Pembayaran Menggunakan Layanan *E-Link* dan Akuisisi *Merchant* dengan perjanjian No. 1004/SPK/DIR/DJA/2021.

bb. Pada tanggal 1 November 2021 Bank menandatangani Perjanjian dengan Pemerintah Kabupaten Badung tentang Pemanfaatan Layanan Perbankan untuk Pengelolaan Retribusi Daerah secara Elektronik (E-Retribusi) dengan perjanjian No. 1002/SPK/DIR/DJA/2021.

bc. Pada tanggal 8 November 2021 Bank menandatangani perjanjian bersama dengan Pemerintah Provinsi Bali (Dinas PUPR Prov. Bali) tentang Penerimaan Pembayaran Tarif Pengolahan Limbah Cair dengan perjanjian No. 1046/SPK/DIR/DJA/2021.

49. SIGNIFICANT CONTRACTS (CONTINUED)

ar. On August 5, 2021, the Bank signed a joint agreement with PT Artajasa Electronic Payments regarding the Settlement of National Digital Samsat Bills with agreement No. 0646/SPK/DIR/DJA/2021.

as. On August 9, 2021, the Bank signed a joint agreement with PT Jasa Raharja regarding Services and Utilization of Bank Services with agreement No. 0658/SPK/DIR/DJA/2021.

at. On August 25, 2021, the Bank signed a joint agreement with Wahyu Kartu Masindo International regarding the Printing and Personalization of NSICCS-Based ATM/Debit Cards bearing the GPN Logo with the agreement No. 0702/SPK/DIR/DJA/2021.

au. On August 26, 2021, the Bank signed a joint agreement with the PNB Cooperative (Poltek) regarding the synergy of payment systems using E-Link services and Merchant Acquisition with the No. 0713/SPK/DIR/DJA/2021.

av. On September 30, 2021, the Bank signed a joint agreement with the Saduarsa Savings and Loan Cooperative regarding the Synergy of Payment Systems Using E-Link Services and Merchant Acquisition with agreement No. 0919/SPK/DIR/DJA/2021.

aw. On October 5, 2021, the Bank signed an addendum joint agreement with Ipay Mu regarding the Provision of Payment Feature Services and Merchant Acquisition for Online Transactions on Websites or Applications with an agreement No. 0931/SPK/DIR/DJA/2021.

ax. On October 8, 2021, the Bank signed a joint agreement with Ipay Mu regarding the Provision of Payment Feature Services and Merchant Acquisition for Online Transactions on Websites or Applications with an agreement No. 0951/SPK/DIR/DJA/2021.

ay. On November 1, 2021, the Bank signed a joint agreement with the Provincial Government of Bali regarding the Acceptance of Payment for Liquid Waste Treatment Tariffs with agreement No. 1001/SPK/DIR/DJA/2021.

az. On November 1, 2021, the Bank signed an Agreement with the Government of Badung Regency on Receipt of Payment of Extinguishers for Extinguishing Fire Equipment with agreement No. 1003/SPK/DIR/DJA/2021.

ba. On November 1, 2021, the Bank signed a joint agreement with the Savings and Loans Cooperative Mandara Sedana Kuta regarding the Synergy of Payment Systems Using E-Link Services and Merchant Acquisition with agreement No. 1004/SPK/DIR/DJA/2021.

bb. On November 1, 2021, the Bank signed an Agreement with the Badung Regency Government regarding the Utilization of Banking Services for Electronic Management of Regional Levies (E-Retribution) with agreement No. 1002/SPK/DIR/DJA/2021.

bc. On November 8, 2021, the Bank signed a joint agreement with the Provincial Government of Bali (Department of PUPR Prov. Bali) regarding the Acceptance of Payment for Liquid Waste Treatment Tariffs with agreement No. 1046/SPK/DIR/DJA/2021.

50. KONTINJENSI

Bank saat ini mempunyai aset/liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut:

Perkara perdata Nomor 252/Pdt.G/2019/PN.Gin tentang gugatan Ida Bagus Made Putera selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat III bahwa Bank dinyatakan melakukan perbuatan melawan hukum karena tergugat II telah menjaminkan tanah tanpa sepengetahuan pemilik yang berhak. Penggugat mengajukan permohonan Kasasi Ke Mahkamah Agung Republik Indonesia atas putusan Banding Pengadilan Tinggi Denpasar yang menguatkan Putusan Pengadilan Negeri Gianyar yang menyatakan “Menolak Gugatan Penggugat Seluruhnya”.

Perkara perdata Nomor 138/Pdt.G/2019/PN.Jkt.Sel tentang gugatan PT Bank Negara 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. Tergugat I menyatakan Banding atas Putusan Pengadilan Negeri Jakarta Selatan yang Menyatakan Gugatan Penggugat dikabulkan sebagian.

50. CONTINGENCIES

The Bank currently has significant contingent assets/liabilities in connection with several civil cases as follows:

Civil case Number 252/Pdt.G/2019/PN.Gin regarding the lawsuit of Ida Bagus Made Putera as the plaintiff to PT Bank Pembangunan Daerah Bali as defendant III that the Bank was declared to have committed an unlawful act because Defendant II had pledged the land without the knowledge of the rightful owner. The Plaintiff filed an appeal to the Supreme Court of the Republic of Indonesia on the decision of the Denpasar High Court which upheld the decision of the Gianyar District Court which stated "Rejecting the Plaintiff's Claim Completely".

Civil Case Number 138/Pdt.G/2019/PN.Jkt.Sel regarding the lawsuit of PT Bank Negara 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. Defendant I stated that the appeal against the decision of the South Jakarta District Court which stated that the Plaintiff's claim was partially granted.

50. KONTINJENSI (LANJUTAN)

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. Sudah terdapat Putusan Kasasi tanggal 10 Juni 2021 No.1358 K/Pdt/2021; dengan amar putusan "Menolak permohonan kasasi", namun belum ada pemberitahuan resmi dari Pengadilan Negeri Denpasar.

Perkara perdata Nomor 74/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. Putusan Pengadilan Negeri Denpasar menyatakan Gugatan Penggugat Tidak Diterima.

Perkara perdata Nomor 702/Pdt.G/2020/PN.Dps tentang gugatan I Wayan Wisnawa dan I Nengah Winastra selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat II bahwa Bank dinyatakan melakukan perbuatan melawan hukum karena tergugat I telah menjaminkan tanah tanpa sepengetahuan ahli waris. Telah dibacakan Putusan Putusan sebagai berikut :

Dalam Eksepsi:
- Mengabulkan eksepsi tergugat III

Dalam pokok perkara:
- Menyatakan gugatan Penggugat tidak dapat diterima;
- Menghukum Penggugat untuk membayar biaya perkara sebesar Rp5.359.000,- (Lima juta tiga ratus lima puluh sembilan ribu rupiah),

Perkara perdata Nomor 96/Pdt.G/2021/PN.Tab tentang gugatan Ni Nyoman Mukiani dan I Made Indra Wirawan selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat III bahwa Bank dinyatakan melakukan perbuatan melawan hukum karena tergugat I telah menjaminkan tanah tanpa sepengetahuan ahli waris. Penggugat menyatakan Banding kepada Pengadilan Negeri Tinggi atas Putusan Pengadilan Negeri Tabanan yang "Menyatakan Menolak Gugatan Penggugat seluruhnya".

Perkara perdata Nomor 432/Pdt.G/2021/PN.Dps tentang gugatan I Gusti Made Ense Ismana Juara, S.E., dan I Gusti Ayu Made Sudiati selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat III bahwa Bank dinyatakan melakukan perbuatan melawan hukum karena melaksanakan lelang eksekusi Hak Tanggungan. Pada saat ini, mediasi berhasil dan telah mendapatkan putusan perdamaian dari Pengadilan Negeri Denpasar.

Perkara perdata Nomor 220/Pdt.Bth/2021/PN.Gin tentang gugatan Ni Luh Genep selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku terlawan II terkait perlawanan atas lelang jaminan yang dilakukan Kantor Cabang Gianyar. Pada saat ini masih tahap awal persidangan.

Perkara perdata Nomor 196/Pdt.G/2021/PN.Amp tentang gugatan I Made Sudarta selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat I terkait Bank dinyatakan melakukan perbuatan melawan hukum karena tergugat I melakukan lelang Hak Tanggungan (HT). Pada saat ini memasuki tahap mediasi.

Perkara perdata Nomor 596/Pdt.G/2021/PN Sgr tentang gugatan Luh Riasini selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat I terkait Bank dinyatakan melakukan perbuatan melawan hukum karena meminta melakukan pengosongan objek jaminan yang akan dilakukan lelang. Pada saat ini memasuki tahap mediasi.

Perkara perdata Nomor 235/Pdt.G/2021/PN Amp tentang gugatan I Gede Munggah dk selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat I terkait Bank dinyatakan melakukan perbuatan melawan hukum karena melakukan lelang terhadap jaminan/objek sengketa tanpa adanya Kuasa Membebankan Hak Tanggungan dari orang yang berhak. Pada saat ini memasuki tahap mediasi.

Perkara perdata Nomor 57/Pdt.G/2021/PN Bli tentang gugatan Ni Wayan Sumari dk selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku Terlawan I terkait Perlawanan terhadap Lelang Eksekusi Hak Tanggungan. Mediasi berhasil dan telah mendapatkan putusan perdamaian dari Pengadilan Negeri Bangli

Perkara perdata Nomor 620/Pdt.Bth/2021/PN Sgr tentang gugatan Abdul Aziz selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat I terkait Bank dinyatakan tidak berhak melakukan lelang karena sudah ada putusan Pengadilan Negeri Singaraja No. 190/Pdt.G/2019/PN.Sgr yang memutuskan melakukan sita persamaan atas objek jaminan. Pada saat ini memasuki tahap mediasi.

Perkara perdata Nomor 229/Pdt.G/2021/PN Nga tentang gugatan I Putu Ngurah Riasa selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat II terkait Bank dinyatakan melakukan perlawanan terhadap lelang eksekusi Hak Tanggungan. Pada saat ini memasuki tahap mediasi.

50. CONTINGENCIES (CONTINUED)

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. There has been a Cassation Decision dated June 10, 2021 No. 1358 K/Pdt/2021; with the decision "Reject the appeal", but there has been no official notification from the Denpasar District Court.

Civil Case Number 74/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. The Denpasar District Court's decision stated that the Plaintiff's lawsuit was not accepted.

Civil case Number 702/Pdt.G/2020/PN.Dps regarding the lawsuit I Wayan Wisnawa and I Nengah Winastra as plaintiffs to PT Bank Pembangunan Daerah Bali as defendant II that the Bank was declared to have committed an unlawful act because Defendant I had pledged the land without the knowledge of the heirs . The Verdict has been read as follows:

In exception:
- *Granted the exception of Defendant III*

In the subject:
- *Declaring that the Plaintiff's claim is unacceptable;*
- *Sentencing the Plaintiff to pay court fees of Rp5,359,000, - (Five million three hundred and fifty nine thousand rupiah),*

Civil case Number 96/Pdt.G/2021/PN.Tab regarding the lawsuit Ni Nyoman Mukiani and I Made Indra Wirawan as plaintiffs to PT Bank Pembangunan Daerah Bali as defendant III that the Bank was declared to have committed an unlawful act because Defendant I had pledged the land without the knowledge of the heirs . The Plaintiff filed an Appeal to the High District Court on the Tabanan District Court's Decision which "Declares the Plaintiff's Claim in its entirety".

Civil case Number 432/Pdt.G/2021/PN.Dps regarding the lawsuit of I Gusti Made Ense Ismana Juara, S.E., and I Gusti Ayu Made Sudiati as plaintiffs to PT Bank Pembangunan Daerah Bali as Defendant III that the Bank was declared to have committed an unlawful act because it carried out Mortgage execution auction. At this time, the mediation was successful and has received a conciliation decision from the Denpasar District Court.

Civil case Number 220/Pdt.Bth/2021/PN.Gin regarding the lawsuit by Ni Luh Genep as the plaintiff to PT Bank Pembangunan Daerah Bali as opponent II related to the resistance to the guarantee auction conducted by the Gianyar Branch Office. At this time it is still in the early stages of the trial.

Civil case Number 196/Pdt.G/2021/PN.Amp regarding the lawsuit of I Made Sudarta as the plaintiff to PT Bank Pembangunan Daerah Bali as defendant I related to the Bank being declared to have committed an unlawful act because Defendant I conducted an auction of Mortgage Rights. Currently entering the mediation stage.

Civil case Number 596/Pdt.G/2021/PN Sgr regarding Luh Riasini's lawsuit as the plaintiff to PT Bank Pembangunan Daerah Bali as defendant I related to the Bank being declared to have committed an unlawful act because he asked to vacate the object of collateral to be auctioned. Currently entering the mediation stage.

Civil case Number 235/Pdt.G/2021/PN Amp regarding the lawsuit of I Gede Munggah dk as the plaintiff to PT Bank Pembangunan Daerah Bali as the first defendant related to the Bank being declared to have committed an unlawful act due to conducting an auction of the collateral/disputed object without a power of attorney to impose rights Responsibilities of entitled persons. Currently entering the mediation stage.

Civil case Number 57/Pdt.G/2021/PN Bli regarding the lawsuit of Ni Wayan Sumari et al as the plaintiff to PT Bank Pembangunan Daerah Bali as Defendant I regarding the Opposition to the Execution of Mortgage Auction. Mediation was successful and has received a conciliation decision from the Bangli District Court.

Civil case Number 620/Pdt.Bth/2021/PN Sgr regarding the lawsuit Abdul Aziz as the plaintiff to PT Bank Pembangunan Daerah Bali as defendant I regarding the Bank was declared ineligible to conduct the auction because there was a decision by the Singaraja District Court No. 190/Pdt.G/2019/PN.Sgr who decided to confiscate the equality of the object of collateral. Currently entering the mediation stage.

Civil case Number 229/Pdt.G/2021/PN Nga regarding the lawsuit I Putu Ngurah Riasa as the plaintiff to PT Bank Pembangunan Daerah Bali as the second defendant related to the Bank being declared to have resisted the auction of Mortgage execution. Currently entering the mediation stage.

50. KONTINJENSI (LANJUTAN)

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 aset telah menjadi kewenangan Kurator. Saat ini telah dilakukan rapat kreditor untuk penyelesaian Boedel Pailit. Pengadilan mengabulkan dan dan memberikan izin kepada tim Kurator untuk melanjutkan usaha PT Karya Cipta Putra Pratama (dalam Pailit) dalam hal ini Hotel Soverign, berdasarkan Penetapan Pengadilan Niaga pada Pengadilan Negeri Surabaya No. 10/Pdt.Sus-PKPU/2015/PN.Niaga Sub, tanggal 2 November 2021.

50. CONTINGENCIES (CONTINUED)

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. The Court granted and granted permission to the Curator team to continue the business of PT Karya Cipta Putra Pratama (in Bankruptcy) in this case the Soverign Hotel, based on the Decision of the Commercial Court at the Surabaya District Court No. 10/Pdt.Sus-PKPU/2015/PN.Niaga Sub, 2 November 2021.

51. STANDAR AKUNTANSI YANG DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) telah menerbitkan beberapa Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) baru. Standar akuntansi tersebut akan berlaku efektif atau diterapkan pada laporan keuangan Perusahaan yang dimulai pada atau setelah 1 Januari 2022:

- Amendemen PSAK 22 "Bisnis Kombinasi" tentang referensi ke kerangka konseptual
- Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak
- Penyesuaian PSAK 69: Agrikultur
- Penyesuaian PSAK 71: Instrumen Keuangan
- Penyesuaian PSAK 73: Sewa
- Amendemen PSAK No.1 "Penyajian laporan keuangan";
- Amendemen PSAK 16 "Aset Tetap" tentang hasil sebelum penggunaan yang diintensikan
- PSAK 74: Kontrak Asuransi

Pada saat penerbitan laporan keuangan, Bank masih mengevaluasi dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut terhadap laporan keuangan.

51. ISSUED BUT NOT YET EFFECTIVE ACCOUNTING STANDARDS

The Indonesian Financial Accounting Standards Board (DSAK-IAI) has issued new or amendment to the following Indonesian Financial Accounting Standards ("SFAS") and Its Interpretation to Financial Accounting Standards ("IFAS"). The accounting standards will be effective or applicable on the Company's financial statements for the period beginning on or after January 1, 2022:

- *Amendment of SFAS 22 "Business Combination" regarding reference to the conceptual framework*
- *Amendment of SFAS 57 "Provisions, Contingent Liabilities, and Contingent Assets on Onerous Contracts - Cost of Fulfilling Contracts"*
- *Annual Improvements- SFAS 69 "Agriculture"*
- *Annual Improvements- SFAS 71 "Financial Instruments"*
- *Annual Improvements- SFAS 73 "Leases"*
- *Amendment of SFAS No. 1 "Presentation of financial statements";*
- *Amendment of SFAS 16 "Fixed Assets" regarding proceeds before intended use*
- *SFAS 74 "Insurance Contracts"*

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.

52. PERISTIWA SETELAH PERIODE PELAPORAN KEUANGAN

Tidak terdapat kejadian penting setelah periode pelaporan keuangan posisi 31 Desember 2021 yang mempengaruhi keputusan pengguna laporan keuangan PT Bank Pembangunan Daerah Bali.

52. EVENTS AFTER THE REPORTING PERIOD

There are no significant events that occurred after the date of reporting period of financial statements as of December 31, 2021 which effect the decision of users financial statements PT Bank Pembangunan Daerah Bali.

53. PENYELESAIAN LAPORAN KEUANGAN

Direksi PT Bank Pembangunan Daerah Bali bertanggung jawab atas penyajian dan penyusunan laporan keuangan 31 Desember 2021 dan untuk tahun yang berakhir pada tanggal tersebut sebagaimana diuraikan di muka yang telah diselesaikan pada tanggal 10 Januari 2022.

53. THE COMPLETION OF THE FINANCIAL STATEMENTS

The Bank's Directors of PT Bank Pembangunan Daerah Bali is responsible for the presentation and completion of the financial statements as of December 31, 2021 and the year then ended which was completed on January 10, 2022.

2021

LAPORAN TAHUNAN

Annual Report

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