BANK BPD BALI



2022

LAPORAN TAHUNAN

Annual Report

Tumbuh dan Berkembang dengan Inovasi Digital


TAKSU DESIGN
UMKM BINAAN BANK BPD BALI
BaliPay
KUR
BANK BPD BALI

PENJELASAN TEMA
Theme Explanation



Tumbuh dan Berkembang dengan INOVASI DIGITAL

Seiring dengan pemulihan yang terjadi di sepanjang tahun 2022, khususnya perekonomian nasional, Bank BPD Bali terus mengoptimalkan upayanya memanfaatkan momentum tersebut untuk dapat terus dan berkembang, salah satunya melalui pengembangan inovasi digital. Bank BPD Bali berkomitmen untuk memberikan kemudahan dan akses yang cepat dalam setiap solusi produk layanan dan/atau jasa keuangan yang ditawarkan kepada nasabahnya.

Along with the recovery that occurred throughout 2022, especially the national economy, Bank BPD Bali continues to optimize its efforts to take advantage of this momentum to continue and develop, one of which is through the development of digital innovation. Bank BPD Bali is committed to providing convenience and fast access to every service product solution and/or financial services offered to its customers.

Pada tahun 2022, Bank BPD Bali telah meluncurkan produk dan layanan baru antara lain uang elektronik *server based* Balipay, Layanan Transaksi Tarik/Setor Tunai Tanpa Kartu (*Cardless*) menggunakan *Mobile Banking, QRIS Cross Border*, Kerjasama Layanan *Payment Gateway*, BI *FAST*, *Online on Boarding*, Kerjasama *merchant aggregator* dengan PT Artajasa Pembayaran Elektronis, Deposito Kapitalisasi, *Co-branding* Jakcard, dan Kartu Kredit Pemerintah Daerah (KKPD).

In 2022, Bank BPD Bali has launched new products and services including Balipay server-based electronic money, Cardless Cash Withdrawal/Deposit Transaction Services using Mobile Banking, QRIS Cross Border, Payment Gateway Service Collaboration, BI FAST, Online On Boarding, Merchant aggregator collaboration with PT Artajasa Electronic Payments, Capitalization Deposits, Jakcard Co-branding, and Regional Government Credit Cards (KKPD).

Inovasi dan kinerja Bank BPD Bali telah mendapatkan pengakuan dari pihak eksternal. Hal ini terlihat dari keberhasilan Bank BPD Bali dalam meraih 32 penghargaan di tahun 2022 dengan beberapa penghargaan antara lain Bank Penyalur KUR Terbaik I Tahun 2021 Kategori Bank Daerah dari Kementerian Koordinator Bidang Perekonomian Republik Indonesia, Bank Penyalur KUR Terbaik II di Provinsi Bali dari DJPb Provinsi Bali, dan Bank KBMI 1-2 Peserta Inovasi Digital SP Terbaik dari Bank Indonesia.

The innovation and performance of Bank BPD Bali has received recognition from external parties. This can be seen from the success of Bank BPD Bali in winning 32 awards in 2022 with several awards including the Best KUR Channeling Bank I in 2021 for the Regional Bank Category from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, II Best KUR Channeling Bank in Bali Province from the DJPb Bali Province , and KBMI Bank 1-2 Best SP Digital Innovation Participants from Bank Indonesia.

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LAPORAN KEUANGAN
Financial Report





LANGKAH-LANGKAH STRATEGIS DI TAHUN 2022
Strategic Actions in 2022



Peningkatan Ketahanan Kelembagaan
Increasing Organizational Resilience

- Memperkuat permodalan Bank secara berkelanjutan.
- Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*.
- Meningkatkan kualitas kredit melalui pengendalian *Non Performing Loan* secara ketat.
- Menguatkan bisnis untuk mengoptimalkan rentabilitas secara berkelanjutan.

- *Strengthen the Bank's capital in a sustainable manner.*
- *Improving the quality of Governance, Risk Management and Compliance management.*
- *Improving credit quality through strict control of non-performing loans.*
- *Strengthening the business to optimize profitability in a sustainable manner.*

Peningkatan Kemampuan sebagai *Agent of Regional Development*
Increasing Ability as Agent of Regional Development

- Mendorong pertumbuhan penghimpunan dana pihak ketiga.
- Mendorong pertumbuhan penyaluran kredit.
- Mendorong segmen UMKM sebagai salah satu motor penggerak perekonomian dan pembangunan daerah.

- *Encouraging growth in the collection of third party funds.*
- *Encouraging the growth of lending.*
- *Encouraging the MSME segment as one of the driving forces of the economy and regional development.*



Peningkatan Daya Saing
Increasing Competitiveness



- Meningkatkan inovasi produk dan layanan dalam rangka penguatan loyalitas pelanggan.
- Memperluas jangkauan layanan dan akses dengan memanfaatkan digitalisasi.
- Memperkuat peran sebagai Bank Devisa.
- Meningkatkan aliansi strategis dengan sejumlah mitra.
- Meningkatkan *Corporate Brand*.
- Memperkuat organisasi dan meningkatkan kapabilitas strategis SDM serta internalisasi budaya perusahaan.
- Mengoptimalkan pemanfaatan digitalisasi sebagai *backbone* pelayanan kepada nasabah maupun pengelolaan internal.

- *Increase product and service innovation in order to strengthen customer loyalty.*
- *Expanding the range of services and access by leveraging digitization.*
- *Strengthening the role as a Foreign Exchange Bank.*
- *Enhance strategic alliances with a number of partners.*
- *Improving Corporate Brand.*
- *Strengthening the organization and increasing HR strategic capabilities as well as internalizing the corporate culture.*
- *Optimizing the use of digitalization as a service backbone to customers and internal management.*

BANK BPD BALI

Bersama Anda Membangun Bali



Kilas
KINERJA 2022

2022 Performance Highlights


BANK BPD BALI
Balipay
KUR
BANK BPD BALI

IKHTISAR KEUANGAN
Financial Highlights

Tabel Ikhtisar Keuangan
Table of Financial Highlights

(Rp miliar/billion)

Keterangan	2022	2021	2020	2019	2018	*Description*
Laporan Posisi Keuangan *Statement of Financial Position*						
Total Aset	32.160,682	28.910,973	26.109,365	24.655,732	22.454,491	*Total Assets*
Giro & Penempatan pada Bank Indonesia	3.763,637	1.507,606	794,701	1.648,867	2.329,174	*Current Accounts & Placement with Bank Indonesia*
Giro & Penempatan pada Bank Lain	272,411	856,687	1.507,830	1.431,595	398,035	*Current Accounts & Placement with Other Banks*
Efek-efek dan Reserve Repo	8.004,323	6.115,112	4.699,408	2.680,619	2.712,956	*Marketable Securities Including Reserve Repo*
Repo	199,985	248,761	-	-	-	*Repo*
Kredit yang Diberikan	20.068,329	19.800,470	19.123,169	18.405,121	16.445,521	*Loans*
Penyertaan	0,500	0,500	0,500	0,500	0,500	*Equity Investments*
Simpanan dari Nasabah	26.452,997	23.377,092	21.451,014	20.063,851	18.010,945	*Deposits from Customers*
Simpanan dari Bank Lain	1.113,898	1.293,107	834,599	479,317	461,461	*Deposits from Other Banks*
Pinjaman Diterima	57,216	37,529	38,222	39,026	84,920	*Borrowings*
Total Kewajiban	28.569,508	25.591,631	22.904,658	21.154,012	19.060,034	*Total Liabilities*
Ekuitas	3.591,175	3.319,342	3.204,707	3.501,720	3.394,457	*Equity*
Laporan Laba Rugi *Statement of Profit and Loss*						
Pendapatan Bunga Bersih	1.738,155	1.553,802	1.624,142	1.624,946	1.545,100	*Net Interest Income*
Pendapatan Operasional Lainnya	146,009	116,836	93,260	94,569	71,845	*Other Operating Income*
Pendapatan Operasional	1.884,164	1.670,638	1.717,402	1.719,515	1.616,945	*Operating Income*
Beban Operasional Lainnya	(846,075)	796,883	796,355	741,492	711,366	*Other Operating Expenses*

Tabel Ikhtisar Keuangan
Table of Financial Highlights

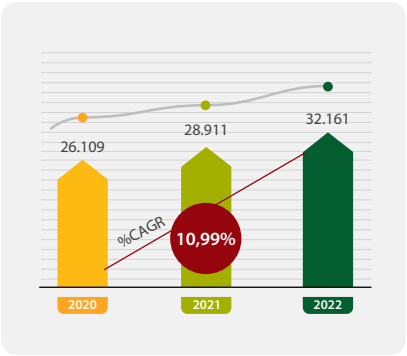
(Rp miliar/billion)

Keterangan	2022	2021	2020	2019	2018	*Description*
Penyisihan/ (Pemulihan) CKPN Aset Keuangan, Non Keuangan dan Transaksi Rekening Administrasi	186,236	133,725	214,841	204,227	167,163	*Allowance for Impairments of Financial Assets and Administrative Account Transaction*
Laba Operasional	851,853	740,029	706,206	773,795	738,415	*Operating Income*
Pendapatan Non Operasional Bersih	(41,988)	(18,995)	(8,644)	(2,568)	(5,263)	*Non Operating Income Net*
Laba Sebelum Pajak	809,865	721,035	697,561	771,227	733,152	*Income Before Tax*
Beban Pajak Penghasilan	206,349	171,882	175,740	201,368	196,125	*Income Tax Expenses*
Laba Setelah Tahun Pajak Berjalan	603,516	549,153	521,821	569,858	537,027	*Net Income*
Laba Komprehensif	606,747	546,324	518,099	564,780	547,605	*Comprehensive Profit*
Rasio Keuangan *Financial Ratio (%)*						
CAR (Risiko Rasio Kredit, Pasar dan Operasional)	21,58	20,28	20,56	22,48	23,47	*Credit, Market and Operational Ratio Risk*
Imbal Hasil Aset (ROA)	2,68	2,62	2,70	3,08	3,17	*Return on Asset (ROA)*
Imbal Hasil Ekuitas (ROE)	18,27	17,78	16,95	18,18	19,16	*Return on Equity (ROE)*
Margin Bunga Bersih	6,00	5,78	6,41	6,88	7,10	*Net Interest Margin*
Beban Operasional (BOPO)	68,87	71,34	73,14	70,87	70,08	*Operating Expenses to Operating Income*
Kredit/Dana Pihak Ketiga (LDR)	75,85	84,69	89,11	91,72	91,22	*Loan to Deposit Ratio*
Kredit Bermasarlah (NPL *Gross*)	2,37	2,42	2,61	2,61	3,17	*Non Performing Loan Gross*
NPL-CKPN/T. Kredit (NPL-*Nett*)	0,06	0,13	0,06	0,30	1,06	*Non Performing Loan Net*

Perbandingan Ikhtisar Kinerja Bank BPD Bali
Comparison of Performance Highlights of Bank BPD Bali

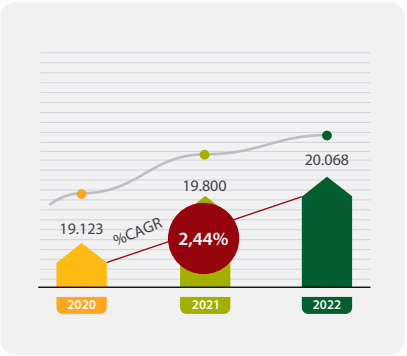
Total Aset
Total Assets

Dalam miliar Rupiah/*in billion Rupiah*



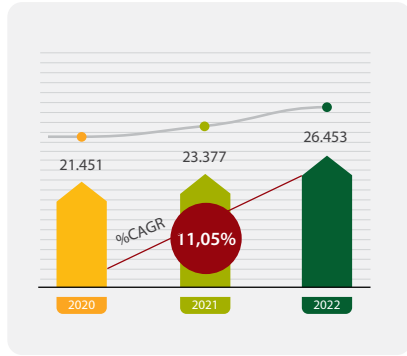
Total Kredit
Total Loan

Dalam miliar Rupiah/*in billion Rupiah*



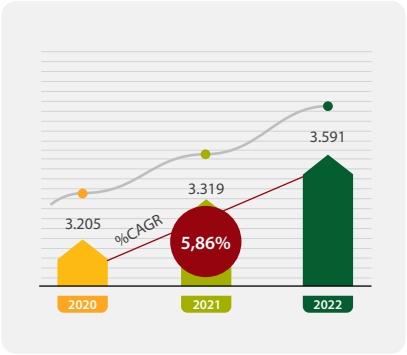
Total DPK
Total Third Party Deposit

Dalam miliar Rupiah/*in billion Rupiah*



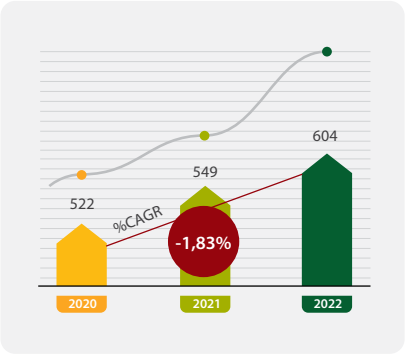
Total Ekuitas
Total Equity

Dalam miliar Rupiah/*in billion Rupiah*



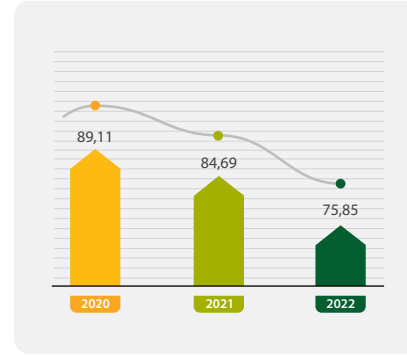
Laba Bersih
Net Profit

Dalam miliar Rupiah/*in billion Rupiah*



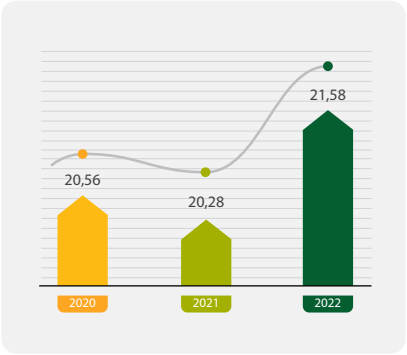
Rasio LDR
LDR Ratio

%



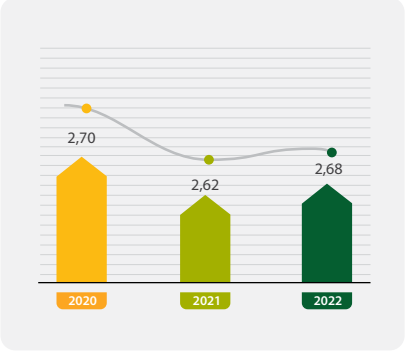
Rasio CAR
CAR Ratio

%



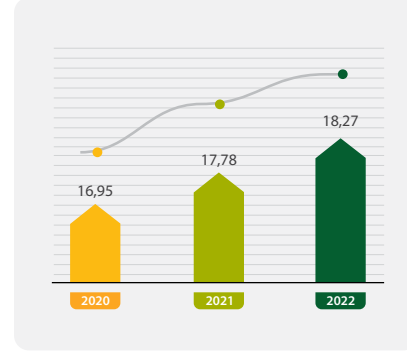
Rasio ROA
ROA Profit

%



Rasio ROE
ROE Ratio

%



Perbandingan Kinerja Bank BPD Bali terhadap Industri Perbankan Nasional Posisi Desember 2022

Comparison of Performance of Bank BPD Bali to the National Banking Industry as of December 2022

PERTUMBUHAN ASET
ASSETS GROWTH (%)
Bank BPD Bali
11,24
BPD Konvensional
5,47
Industri Perbankan Nasional
9,60

PERTUMBUHAN KREDIT
LOANS GROWTH (%)
Bank BPD Bali
1,35
BPD Konvensional
5,72
Industri Perbankan Nasional
10,97

PERTUMBUHAN DPK
THIRD PARTY DEPOSIT GROWTH (%)
Bank BPD Bali
13,16
BPD Konvensional
2,44
Industri Perbankan Nasional
8,58

CAR
CAR (%)
Bank BPD Bali
21,58
BPD Konvensional
25,34
Industri Perbankan Nasional
25,65

LDR
LDR (%)
Bank BPD Bali
75,85
BPD Konvensional
82,02
Industri Perbankan Nasional
78,98

NPL *GROSS*
NPL GROSS (%)
Bank BPD Bali
2,37
BPD Konvensional
2,23
Industri Perbankan Nasional
2,44

NPL *NETT*
NPL NETT (%)
Bank BPD Bali
0,06
BPD Konvensional
0,62
Industri Perbankan Nasional
0,71

BOPO
BOPO (%)
Bank BPD Bali
68,87
BPD Konvensional
75,30
Industri Perbankan Nasional
78,70

NIM
NIM (%)
Bank BPD Bali
6,00
BPD Konvensional
6,13
Industri Perbankan Nasional
4,80

ROA
ROA (%)
Bank BPD Bali
2,68
BPD Konvensional
2,19
Industri Perbankan Nasional
2,45

Perbandingan Kinerja Bank BPD Bali terhadap Industri Perbankan Bali Posisi Desember 2022

Comparison of Performance of Bank BPD Bali to the Bali Banking Industry as of December 2022

PERTUMBUHAN ASET
ASSETS GROWTH (%)
Bank BPD Bali
11,24%
Bank Umum di Bali
16,71%

PERTUMBUHAN KREDIT
LOANS GROWTH (%)
Bank BPD Bali
1,35%
Bank Umum di Bali
3,96%

PERTUMBUHAN DPK
THIRD PARTY DEPOSIT GROWTH (%)
Bank BPD Bali
13,16%
Bank Umum di Bali
21,62%

IKHTISAR OPERASIONAL

Operational Highlights

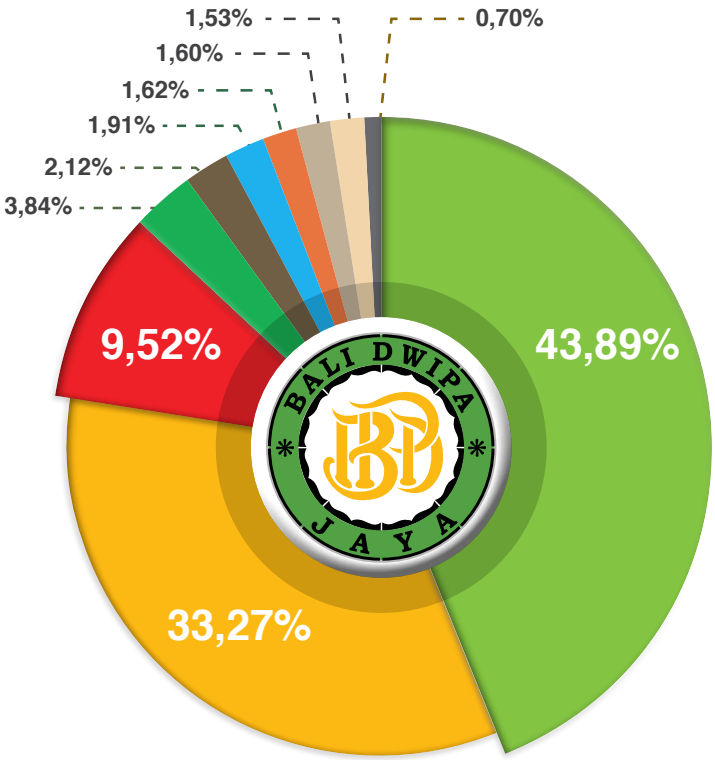
Keterangan	Satuan *Unit*	2022	2021	2020	2019	2018	*Description*
Jumlah Karyawan	Orang/*Person*	1.374	1.276	1.327	1.375	1.415	*Total Employees*
Jumlah Kantor	Unit	103	104	104	105	105	*Total Offices*
Jumlah ATM	Unit	207	206	200	204	189	*Total Automated Teller Machine*
Jumlah CDM	Unit	0	0	0	5	5	*Total Cash Deposit Machine*
Jumlah CRM	Unit	25	24	12	0	0	*Total Cash Recycle Machine*
Jumlah EDC	Unit	183	173	123	123	104	*Total Electronic Data Capture*
Jumlah KPK Permanen	Unit	52	52	48	47	47	*Total Permanent Cash Services Activities*
Jumlah KPK Berpindah	Unit	7	7	7	7	7	*Total Mobile Cash Services Activities*

IKHTISAR KEPEMILIKAN SAHAM DAN MODAL
Share Ownership and Capital Highlights

Komposisi Kepemilikan Saham Posisi 31 Desember 2022
Share Ownership Composition as of December 31, 2022

Kota/Kabupaten *City/Regency*	**Jumlah Lembar Saham** *Total Share*	**Kepemilikan** (%) *Ownership (%)*
Pemerintah Kabupaten Badung *Badung Regency Administration*	850.617	43,89
Pemerintah Provinsi Bali *The Governance of Bali*	644.912	33,27
Pemerintah Kota Denpasar *Denpasar Administration*	184.476	9,52
Pemerintah Kabupaten Buleleng *Buleleng Regency Administration*	74.443	3,84
Pemerintah Kabupaten Karangasem *Karangasem Regency Administration*	41.050	2,12
Pemerintah Kabupaten Jembrana *Jembrana Regency Administration*	37.092	1,91
Pemerintah Kabupaten Klungkung *Klungkung Regency Administration*	31.423	1,62
Pemerintah Kabupaten Tabanan *Tabanan Regency Administration*	31.006	1,60
Pemerintah Kabupaten Gianyar *Gianyar Regency Administration*	29.604	1,53
Pemerintah Kabupaten Bangli *Bangli Regency Administration*	13.577	0,70
Jumlah ***Total***	1.938.200	100,00

1 Lembar Saham
1 Share = Rp1.000.000,00



BANK BPD BALI
Pemerintah Kabupaten Badung
Badung Regency Administration
43,89%
850.617 lembar saham/*shares*

BANK BPD BALI
Pemerintah Provinsi Bali
The Governance of Bali
33,27%
644.912 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kota Denpasar
Denpasar Administration
9,52%
184.476 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kabupaten Buleleng
Buleleng Regency Administration
3,84%
74.443 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kabupaten Karangasem
Karangasem Regency Administration
2,12%
41.050 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kabupaten Jembrana
Jembrana Regency Administration
1,91%
37.092 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kabupaten Klungkung
Klungkung Regency Administration
1,62%
31.423 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kabupaten Tabanan
Tabanan Regency Administration
1,60%
31.006 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kabupaten Gianyar
Gianyar Regency Administration
1,53%
29.604 lembar saham/*shares*

BANK BPD BALI
Pemerintah Kabupaten Bangli
Bangli Regency Administration
0,70%
13.577 lembar saham/*shares*

Modal Disetor dalam 5 Tahun Terakhir
Paid in Capital in the Last 5 Years

(Rp miliar/billion)

Kepemilikan Saham *Share Ownership*	Modal Sebelumnya *Previous Year's Capital*	Setoran Modal yang Disahamkan *Deposit of Capital*	Jumlah Modal *Total Capital*
	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
Jumlah ***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
Jumlah ***Total***	**1.788.492.000.00**	**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
Jumlah ***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*	1.208.388.000.00	7.950.000.000	1.216.338.000.000
Jumlah ***Total***	**1.823.300.000.00**	**37.950.000.000**	**1.861.250.000.000**
	2022		
Pemerintah Provinsi *Provincial Government*	644.912.000.000	0,00	644.912.000.000
Pemerintah Kabupaten/Kota *Regency Administration*	1.216.338.000.000	76.950.000.000	1.293.288.000.000
Jumlah ***Total***	**1.861.250.000.000**	**76.950.000.000**	**1.938.200.000.000**

Setoran Modal Tahun 2022
Capital Deposit in 2022

(Rp miliar/billion)

Pemegang Saham *Shareholders*	Modal Tahun 2021 *Capital in 2021*		Setoran Modal yang Disahamkan Tahun 2022 *Capital Deposit in 2022*		Modal Tahun 2022 *Capital in 2022*	
	Jumlah Nominal *Nominal Amount*	%	Jumlah Nominal *Nominal Amount*	Dasar Hukum *Legal Basis*	Jumlah Nominal *Nominal Amount*	%
Pemerintah Provinsi Bali *The Governance of Bali*	644.912.000.000	34,65	-	-	644.912.000.000	33,27
Pemerintah Kabupaten Badung *Badung Regency Administration*	800.617.000.000	43,02	50.000.000.000	Akta No. 9 tanggal 7 Desember 2022 *Deed No. 9 dated December 7, 2022*	850.617.000.000	43,89
Pemerintah Kota Denpasar *Denpasar Administration*	174.476.000.000	9,37	10.000.000.000	Akta No. 9 tanggal 7 Desember 2022 *Deed No. 9 dated December 7, 2022*	184.476.000.000	9,52
Pemerintah Kabupaten Buleleng *Buleleng Regency Administration*	59.443.000.000	3,19	15.000.000.000	Akta No. 41 tanggal 28 Juni 2022 *Deed No. 41 dated June 28, 2022*	74.443.000.000	3,84
Pemerintah Kabupaten Karangasem *Karangasem Regency Administration*	40.300.000.000	2,17	750.000.000	Akta No. 41 tanggal 28 Juni 2022 *Deed No. 41 dated June 28, 2022*	41.050.000.000	2,12
Pemerintah Kabupaten Jembrana *Jembrana Regency Administration*	37.092.000.000	1,99	-	-	37.092.000.000	1,91
Pemerintah Kabupaten Klungkung *Klungkung Regency Administration*	31.423.000.000	1,69	-	-	31.423.000.000	1,62
Pemerintah Kabupaten Tabanan *Tabanan Regency Administration*	30.806.000.000	1,66	200.000.000	Akta No. 74 tanggal 26 Agustus 2022 *Deed No. 74 dated August 26, 2022*	31.006.000.000	1,60
Pemerintah Kabupaten Gianyar *Gianyar Regency Administration*	28.604.000.000	1,54	1.000.000.000	Akta No. 73 tanggal 28 Desember 2022 *Deed No. 73 dated December 28, 2022*	29.604.000.000	1,53
Pemerintah Kabupaten Bangli *Bangli Regency Administration*	13.577.000.000	0,73	-	-	13.577.000.000	0,70
Jumlah ***Total***	**1.861.250.000.000**	**100,00**	**76.950.000.000**	-	**1.938.200.000.000**	**100,00**

PENGHARGAAN
AWARDS

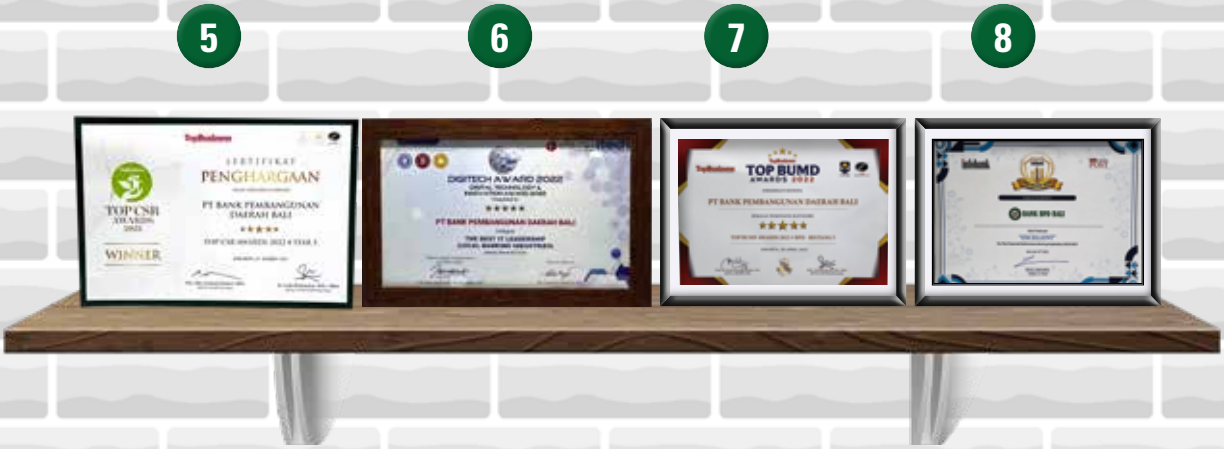
Penghargaan 2022
Awards in 2022

No.	Penghargaan *Awards*	Tanggal *Date*	Diberikan oleh *Awarded by*
1	Kepatuhan dan Peningkatan Pembayaran Pajak pada KPP Madya Denpasar Tahun 2021 *Compliance and Increased Tax Payments at the Denpasar Madya KPP in 2021*	12 Januari 2022 *January 12, 2022*	Kantor Wilayah Direktorat Jenderal Pajak Bali *Regional Office of Tax General Directorate Bali*
2	Bank Penyalur KUR Terbaik I Tahun 2021 Kategori Bank Daerah *The Best KUR Channeling Bank I Year 2021 Regional Bank Category*	18 Januari 2022 *January 18, 2022*	Kementerian Koordinator Bidang Perekonomian Republik Indonesia *Coordinating Ministry of Economy of the Republic of Indonesia*
3	Terbaik II Penyalur KUR di Provinsi Bali Tahun 2021 *Best II KUR Channel in Bali Province in 2021*	15 Februari 2022 *February 15, 2022*	Kementerian Keuangan Direktorat Jenderal Perbendaharaan Provinsi Bali *Ministry of Finance Treasury General Directorate of Bali Province*
4	*The Best Sales Marketing For Bank Company 2022 Category : Regional Development Bank* *The Best Sales Marketing For Bank Company 2022 Category : Regional Development Bank*	18 Maret 2022 *March 18, 2022*	Economic Review *Economic Review*
5	*Top CSR Awards 2022* #Star 5 *Top CSR Awards 2022 #Star 5*	30 Maret 2022 *March 30, 2022*	Top Business *Top Business*
6	*The Best IT Leadership in Local Banking Industries and the Best Chief Information Officer* *The Best IT Leadership in Local Banking Industries and the Best Chief Information Officer*	30 Maret 2022 *March 30, 2022*	Itech – Digitech Award 2022 *Itech – Digitech Award 2022*
7	*Top BUMD Awards 2022* #Bintang 5 *Top BUMD Awards 2022 #Star 5*	20 April 2022 *April 20, 2022*	Top Business *Top Business*
8	*Predicate Excellent For The Financial Performance During* September 2020-2021 *Predicate Excellent For The Financial Performance During September 2020-2021*	19 Mei 2022 *May 19, 2022*	Infobank *Infobank*
9	*The Best Global Company 2022* *The Best Global Company 2022*	06 Juni 2022 *June 06, 2022*	Economic Review *Economic Review*
10	*The Best Bank in SME Financing* *The Best Bank in SME Financing*	27 Juni 2022 *June 27, 2022*	Infobank *Infobank*
11	Kinerja Debitur Terbaik Tahun 2021 *Best Debtor Performance in 2021*	30 Juni 2022 *June 30, 2022*	Kantor Pelayanan Perbendaharaan Negara Khusus Investasi *State Treasury Services Office of Investment*
12	*The Best GRC For Corporate Compliance (Local Banking)* *The Best GRC For Corporate Compliance (Local Banking)*	27 Juli 2022 *July 27, 2022*	Business News *Business News*
13	*The Best SDG's Program Implementation -2022 "Life in Land (Digital Waste Management Program)* *The Best SDG's Program Implementation -2022 "Life in Land (Digital Waste Management Program)*	28 Juli 2022 *July 28, 2022*	Economic Review *Economic Review*
14	Mitra Kerja bagi SDN 3 Sesetan sebagai Satuan Pendidikan Implementasi KEJAR Terbaik (Konvensional) *Partner for SDN 3 Sesetan as the Best KEJAR Implementation Education Unit (Conventional)*	23 Agustus 2022 *August 23, 2022*	Otoritas Jasa Keuangan (OJK) *Financial Services Authority*

Penghargaan 2022
Awards in 2022

No.	Penghargaan *Awards*	Tanggal *Date*	Diberikan oleh *Awarded by*
15	*Diamond Trophy* - Bank Berpredikat Sangat Bagus Selama 20 Tahun *Diamond Trophy - Bank with Very Good Predicate for 20 Years*	25 Agustus 2022 *August 25, 2022*	Infobank *Infobank*
16	*Top GRC Awards 2022* #4 Stars *Top GRC Awards 2022 #4 Stars*	6 September 2022 *September 6, 2022*	Top Business *Top Business*
17	*The High Performing Board of Commissioners on GRC 2022* *The High Performing Board of Commissioners on GRC 2022*	6 September 2022 *September 6, 2022*	Top Business *Top Business*
18	*Top Bank Awards 2022* Kategori KBMI 1 *Top Bank Awards 2022 KBMI 1 Category*	9 September 2022 *September 9, 2022*	The Iconomics *The Iconomics*
19	*Top Digital Corporate Brand Award 2022 (Special Achievement For BUMN, Subsidiary BUMN & BUMD)* *Top Digital Corporate Brand Award 2022 (Special Achievement For BUMN, Subsidiary BUMN & BUMD)*	15 September 2022 *September 15, 2022*	Suara Pemerintah *Suara Pemerintah*
20	*The Most Efficient Bank asset* Rp15 T s.d. 30 T untuk kategori BPD *The Most Efficient Bank asset Rp15 T to 30 T for BPD category*	13 Oktober 2022 *October 13, 2022*	Bisnis Indonesia *Bisnis Indonesia*
21	*3rd The Best Finance Regional Development Bank (Asset Rp25 T–30T)* *3rd The Best Finance Regional Development Bank (Asset Rp25 T–30T)*	21 Oktober 2022 *October 21, 2022*	Economic Review *Economic Review*
22	*Best BPD 2022 with Top Financial Performance and Developing the Regional Economy Through Improving Banking Services Category BPD KBMI I* *Best BPD 2022 with Top Financial Performance and Developing the Regional Economy Through Improving Banking Services Category BPD KBMI I*	27 Oktober 2022 *October 27, 2022*	Warta Ekonomi *Warta Ekonomi*
23	Badan Usaha Terbaik dan Berkelanjutan Kategori Khusus Badan Usaha dalam *Paritrana Award* *The Best and Sustainable Business Entity in the Special Category of Business Entity in the Paritrana Award*	27 Oktober2022 *October 27, 2022*	Kementerian Koordinator Bidang Pembangunan Manusia dan Kebudayaan RI *Development and Cultural Affairs of the Republic of Indonesia*
24	BPD Terbaik Dalam Mendukung Kebijakan P2DD *Best BPD in Supporting P2DD Policy*	21 November 2022 *November 21, 2022*	Menteri Koordinator Bidang Perekonoman RI *Coordinating Ministry of Economy of the Republic of Indonesia*
25	Bank KBMI 1-2 Peserta Inovasi Digital SP (*BI-Fast*) Terbaik *KBMI Bank 1-2 Best SP (BI-Fast) Digital Innovation Participant*	30 November 2022 *November 30, 2022*	Bank Indonesia *Bank Indonesia*
26	*The Best Employee Engagement Strategy 2022* *The Best Employee Engagement Strategy 2022*	30 November 2022 *November 30, 2022*	Business News *Business News*
27	Peringkat Pertama Sebagai Debitur Berkinerja Terbaik Tahun 2021 Kategori Perbankan *Ranked First as the Best Performing Debtor in 2021 in the Banking Category*	13 Desember 2022 *December 13, 2022*	Direktur Jenderal Perbendaharaan Kementerian Keuangan Republik Indonesia *Director General of Treasury Ministry of Finance of the Republic of Indonesia*
28	*The Best Bank in Digital Services* *The Best Bank in Digital Services*	14 Desember2022 *December 14, 2022*	Tempo Media Group *Tempo Media Group*
29	*The BEST Bank in Financial Sustainability* *The BEST Bank in Financial Sustainability*	14 Desember 2022 *December 14, 2022*	Tempo Media Group *Tempo Media Group*
30	*Top Digital Implementation 2022* #4 *Top Digital Implementation 2022 #4*	15 Desember 2022 *December 15, 2022*	Top Business *Top Business*
31	*3rd The Best Indonesia GCG Award - VII-2022* *3rd The Best Indonesia GCG Award - VII-2022*	16 Desember 2022 *December 16, 2022*	Economic Review *Economic Review*
32	*3rd The Best Indonesia Enterprises Risk Management - V-2022* *3rd The Best Indonesia Enterprises Risk Management - V-2022*	16 Desember 2022 *December 16, 2022*	Economic Review *Economic Review*


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PIAGAM PENGHARGAAN
PIAGAM PENGHARGAAN


5
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8
PENGHARGAAN
WINNER
TOP BUMD
AWARDS 2022


9
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12
BANK BPD BALI
"THE BEST"
Piagam Penghargaan
AWARD
GRC 2022


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ECONOMIC REVIEW
TopBusiness


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TopBusiness
FINANCIAL AWARD 2022


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ECONOMIC REVIEW
CERTIFICATE


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AWARD
HUMAN CAPITAL & PERFORMANCE AWARD
2022
TEMPO
TEMPO


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TOP DIGITAL AWARDS
ECONOMIC REVIEW
ECONOMIC REVIEW

PERISTIWA PENTING 2022
Significant Events in 2022

JANUARI/January



18 JANUARI 2022/*January 18, 2022*

Bank BPD Bali raih Penghargaan Penyalur KUR Terbaik Tahun 2021 pada 18 Januari 2022 di Jakarta.

Bank BPD Bali won the Best KUR Channel Award for 2021 on January 18, 2022 in Jakarta.

FEBRUARI/ February



18 FEBRUARI 2022/*February 18, 2022*

Bank BPD Bali menyelenggarakan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 pada 18 Februari 2022 di Ruang Rapat Wijaya Kusuma Bank BPD Bali.

Bank BPD Bali held the Annual General Meeting of Shareholders for the 2021 Fiscal Year on February 18, 2022 in Wijaya Kusuma Meeting Room of Bank BPD Bali.

MARET/ March



16 MARET 2022/*March 16, 2022*

Bank BPD Bali Fasilitasi Modal Usaha untuk Perancang Busana Terpilih Bali pada 16 Maret 2022 di Kantor Pusat Bank BPD Bali, Renon.

Bank BPD Bali Facilitates Business Capital for Selected Bali Fashion Designers on March 16, 2022 at Bank BPD Bali Head Office, Renon.



23 MARET 2022/*March 23, 2022*

Bank BPD Bali memberikan CSR berupa fasilitas Ruang Layanan Terpadu BNNP Bali pada 23 Maret 2022 di Denpasar Utara.

Bank BPD Bali provided CSR in the form of the BNNP Bali Integrated Service Room facility on March 23, 2022 in North Denpasar.



30 MARET 2022/*March 30, 2022*

Bank BPD Bali meraih penghargaan utama *Digitech Award 2022* bintang 5 (lima) pada 30 Maret 2022 di Jakarta.

Bank BPD Bali won the 5 (five) star Digitech Award 2022 on March 30, 2022 in Jakarta.



30 MARET 2022/*March 30, 2022*

Bank BPD Bali mendapat penghargaan sebagai *TOP CSR Awards 2022* bintang lima dan *TOP Leader on CSR Commitment 2022* pada 30 Maret 2022 di Jakarta.

Bank BPD Bali received an award as a five-star TOP CSR Awards 2022 and TOP Leader on CSR Commitment 2022 on March 30, 2022 in Jakarta.

APRIL/ April



5 APRIL 2022/*April 5, 2022*

Bank BPD Bali memberikan Bantuan CSR 1(satu) unit mobil operasional kepada Majelis Desa Adat (MDA) Provinsi Bali pada 5 April 2022 di Denpasar.

Bank BPD Bali provided CSR Assistance with 1 (one) operational car unit to the Bali Province Traditional Village Assembly (MDA) on April 5, 2022 in Denpasar.



8 APRIL 2022/*April 8, 2022*

Bank BPD Bali ikut serta sebagai salah satu pendukung pagelaran Bali Digital Festival Tahun 2022 pada 8 April 2022 di Denpasar.

Bank BPD Bali participated as one of the supporters for the 2022 Bali Digital Festival on April 8, 2022 in Denpasar.



9 APRIL 2022/*April 9, 2022*

Bank BPD Bali memperluas penggunaan *QRIS* ke Pasar Tradisional Galang Ayu Denpasar pada 9 April 2022.

Bank BPD Bali expands the use of QRIS to Galang Ayu Traditional Market, Denpasar, on April 9, 2022.



9 APRIL 2022/*April 9, 2022*

Menyambut HUT Ke-60, Bank BPD Bali gandeng PMI adakan kegiatan Donor Darah pada 22 April 2022 di Bank BPD Bali Kantor Pusat, Renon.

Welcoming the 60th Anniversary, Bank BPD Bali cooperates with PMI to hold a Blood Donation activity on April 22, 2022 at Bank BPD Bali Head Office, Renon.



23 APRIL 2022/*April 23, 2022*

Angkat tema *Women Are Heroes*, Bank BPD Bali Wujudkan Gerakan Non Tunai bersama UMKM pada 23 April 2022 di Denpasar.

With the theme Women Are Heroes, Bank BPD Bali Realizes Non-Cash Movement with MSMEs on April 23, 2022 in Denpasar.



28 APRIL 2022/*April 28, 2022*

Bank BPD Bali menyerahkan bantuan CSR berupa 4 (empat) unit kendaraan sepeda motor *Ambulance on the Road* kepada Rumah Sakit Perguruan Tinggi Negeri Universitas pada 28 April 2022 di Universitas Udayana Denpasar.

Bank BPD Bali handed over CSR assistance in the form of 4 (four) units of on The Road Ambulance motorbikes to the Udayana University State Higher Education Hospital on April 28, 2022 at Udayana University Denpasar.



30 APRIL 2022/*April 30, 2022*

Bank BPD Bali merealisasikan program CSR untuk pembangunan atap pelinggih Pura Kertha Kawat, Buleleng pada 30 April 2022.

Bank BPD Bali is implementing a CSR program for the construction of the roof of the shrine at Kertha Kawat Temple, Buleleng on April 30, 2022.

MEI/ May



6 MEI 2022/*May 6, 2022*

Bank BPD Bali memberikan donasi bansos (bantuan sosial) melalui program CSR untuk Panti Asuhan Gayatri Tabanan pada 6 Mei 2022.

Bank BPD Bali made a social assistance donation through the CSR program for the Gayatri Tabanan Orphanage on May 6, 2022.



6 MEI 2022/*May 6, 2022*

Bank BPD Bali laksanakan safari kesehatan di Desa Buruan, Tabanan pada 6 Mei 2022.

Bank BPD Bali is holding a health safari in Buruan Village, Tabanan on May 6, 2022.



12 MEI 2022/*May 12, 2022*

Dukung Komunitas *Games* Milenial, Bank BPD Bali adakan *E-Sports Championship* pada 12 Mei 2022 di Denpasar.

Supporting the Millennial Games Community, Bank BPD Bali is holding an E-Sports Championship on May 12, 2022 in Denpasar.



14 MEI 2022/*May 14, 2022*

Bank BPD Bali melaksanakan kegiatan penanaman pohon/penghijauan 400 bibit pohon bunga dan buah di Pura Sad Kahyangan Silayukti dan Pura Luhur Andakasa pada 14 Mei 2022.

Bank BPD Bali carried out tree planting/greening activities of 400 flower and fruit tree seedlings at Sad Kahyangan Silayukti Temple and Luhur Andakasa Temple on May 14, 2022.



15 MEI 2022/*May 15, 2022*

Bank BPD Bali berikan bantuan CSR berupa pembangunan Pelinggih Taksu untuk Parahyangan Agung Jagatkartta, Gunung Salak, Bogor pada 15 Mei 2022.
Bank BPD Bali provides CSR assistance in the form of building a Taksu shrine for Parahyangan Agung Jagatkartta, Mount Salak, Bogor on May 15, 2022.



15 MEI 2022/*May 15, 2022*

Bank BPD Bali kegiatan kebugaran berupa turnamen tenis lapangan yang dirangkaikan dalam HUT Bank BPD Bali ke-60 pada 15 Mei 2022 di Denpasar.
Bank BPD Bali fitness activities in the form of a tennis tournament which is part of the 60th anniversary of Bank BPD Bali on May 15, 2022 in Denpasar.



19 MEI 2022/*May 19, 2022*

Bank BPD Bali raih penghargaan *Top BUMD Award* 2022 berpredikat "*The Best*" di Jakarta pada 19 Mei 2022.
Bank BPD Bali won the Top BUMD Award 2022 with "The Best" title in Jakarta on May 19, 2022.



21 MEI 2022/*May 21 , 2022*

Pertahankan Eksistensi Kain Tenun Endek Bali, Bank BPD Bali *Fashion Show* pada 21 Mei 2022 di *Art Center* Denpasar.
Maintaining the Existence of Balinese Endek Woven Fabrics, Bank BPD Bali Fashion Show on May 21, 2022 at the Denpasar Art Center.



22 MEI 2022/*May 22 , 2022*

Turut serta asah kreativitas generasi muda, Bank BPD Bali mengadakan lomba band setingkat SMA/SMK/SLB se-Bali di Gedung Ksirarnawa, Taman Budaya *(Art Center)*, Denpasar pada 22 Mei 2022.
Participating in honing the creativity of the younger generation, Bank BPD Bali held a band competition at SMA/SMK/SLB level throughout Bali at the Ksirarnawa Building, Taman Budaya (Art Center), Denpasar on May 22, 2022



22 MEI 2022/*May 22 , 2022*

Bank BPD Bali *launching* pembiayaan kredit kendaraan bermotor listrik Berbasis Baterai di Gedung Ksirarnawa, Taman Budaya *(Art Center)* Denpasar pada 22 Mei 2022.
Bank BPD Bali launched battery-based electric vehicle loan financing at the Ksirarnawa Building, Taman Budaya (Art Center) Denpasar on May 22, 2022.

MEI/ May



27 MEI 2022/*May 27 , 2022*

Bank BPD Bali memberikan bantuan CSR berupa 346 tanaman/pohon di Desa Pererenan, Badung pada 27 Mei 2022.

Bank BPD Bali provided CSR assistance in the form of 346 plants/trees in Pererenan Village, Badung on May 27, 2022.

JUNI/ June



5 JUNE 2022/*Juni 5, 2022*

Puncak HUT Bank BPD Bali ke-60 dirangkaikan berbagai rangkaian acara hiburan yang melibatkan seniman Bali di Gedung Ksirarnawa, Taman Budaya *(Art Center)* pada 5 Juni 2022.

The highlight of Bank BPD Bali's 60th anniversary is a series of entertainment events involving Balinese artists at the Ksirarnawa Building, Taman Budaya (Art Center) on June 5, 2022.

JULI/ July



8 JULY 2022/*Juli 8, 2022*

Bank BPD Bali serahkan bantuan CSR dalam ruang lingkup Program Bantuan Sarana dan Prasarana berupa perbaikan lapangan basket di SMA Negeri 1 Denpasar (SMANSA) pada 8 Juli 2022.

Bank BPD Bali handed over CSR assistance within the scope of the Facilities and Infrastructure Assistance Program in the form of repairing a basketball court at SMA Negeri 1 Denpasar (SMANSA) on July 8, 2022.



12 JULY 2022/*Juli 12, 2022*

Bank BPD Bali luncurkan Balipay, uang elektronik *server based* di Nusa Dua pada 12 Juli 2022.

Bank BPD Bali launched Balipay, a server-based electronic money in Nusa Dua on July 12, 2022.

AGUSTUS/ August



8 AGUSTUS 2022/*August 8, 2022*

Bank BPD Bali serahkan bantuan CSR untuk membantu para UMKM yang tergabung dalam kelompok Paguyuban Pedagang Pantai The Nusa Dua pada 8 Agustus 2022.

Bank BPD Bali handed over CSR assistance to help MSMEs who are members of The Nusa Dua Beach Merchant Association group on August 8, 2022.



8 AGUSTUS 2022/*August 8, 2022*

Sinergitas Bank BPD Bali dan BPJS Kesehatan dalam Meningkatkan Infrastruktur FKTP pada 16 Agustus 2022 di Jakarta.

Synergy of Bank BPD Bali and BPJS Health in Improving FKTP Infrastructure on August 16, 2022 in Jakarta.

SEPTEMBER/ September



25 AGUSTUS 2022/*August 25, 2022*

Bank BPD Bali meraih *Diamond Trophy* (predikat kinerja "Sangat Bagus" selama 20 tahun berturut – turut dan predikat kinerja "Sangat Bagus" Kelompok KBMI 1 (Modal Inti s.d. Rp6 Triliun – Aset Rp25 Triliun Ke Atas) di Jakarta pada 25 Agustus 2022.

Bank BPD Bali won the Diamond Trophy (predicate of "Very Good" performance for 20 consecutive years and "Very Good" performance title of KBMI Group 1 (Core Capital up to Rp6 Trillion – Assets of Rp25 Trillion and Above) in Jakarta on August 25, 2022.



6 SEPTEMBER 2022/*September 6, 2022*

Bank BPD Bali meraih penghargaan *Top GRC Awards 2022 #4 Stars, The High Performing Board of Commissioners on GRC 2022, The Most Committed GRC Leader 2022, The High Performing Compliance Director on GRC* 2022 pada 6 September 2022 di Jakarta.

Bank BPD Bali won the Top GRC Awards 2022 #4 Stars, The High Performing Board of Commissioners on GRC 2022, The Most Committed GRC Leader 2022, The High Performing Compliance Director on GRC 2022 on September 6, 2022 in Jakarta.



9 SEPTEMBER 2022/*September 9, 2022*

Bank BPD Bali bekerja sama dengan perusahaan yang bergerak di bidang energi baru dan terbarukan PT Gesits Bali Pratama untuk membangun branding perusahaan. Kerjasama terkait pembiayaan kredit Multi Guna kendaraan bermotor listrik berbasis baterai *(battery electric vehicle)* yang dilaksanakan di Puri Santrian pada 9 September 2022.

Bank BPD Bali is working with a company engaged in the new and renewable energy sector, PT Gesits Bali Pratama, to build corporate branding. Collaboration related to financing Multi-Use credit for battery-based electric motorized vehicles (battery electric vehicle) which was held at Puri Santrian on September 9, 2022.



9 SEPTEMBER 2022/*September 9, 2022*

Bank BPD Bali meraih penghargaan sebagai salah satu bank terbaik dalam kategori KBMI I pada *Indonesia Top Bank Award 2022* yang diselenggarakan oleh majalah The Iconomics pada 9 September 2022 di Jakarta.

Bank BPD Bali won an award as one of the best banks in the KBMI I category at the 2022 Indonesia Top Bank Award which was held by The Iconomics magazine on September 9, 2022 in Jakarta.

OKTOBER/ October



20 SEPTEMBER 2022/*September 20, 2022*

Bank BPD Bali menyerahkan bantuan CSR untuk kelompok masyarakat Kabupaten Klungkung dalam rangka Upacara Ngaben Massal serta Pelaksanaan Karya Agung pada 20 September 2022.

Bank BPD Bali handed over CSR assistance to community groups in Klungkung Regency in the context of the Mass Ngaben Ceremony and the Implementation of Karya Agung on September 20, 2022.



6 OKTOBER 2022/*October 6, 2022*

Bank BPD Bali menyerahkan bantuan CSR untuk penataan pedagang Usaha Mikro Kecil Menengah (UMKM) di kawasan wisata Sanur melalui pembangunan kios/ lapak pedagang pada 6 Oktober 2022.

Bank BPD Bali handed over CSR assistance for structuring Micro, Small and Medium Enterprises (MSMEs) traders in the Sanur tourist area through the construction of kiosks/trader stalls on October 6, 2022.



7 OKTOBER 2022/*October 7, 2022*

Bank BPD Bali menyerahkan bantuan CSR dalam mendukung kegiatan upakara Pura Dang Kahyangan Jagat Penataran Agung Padangbai Karangasem pada 7 Oktober 2022.

Bank BPD Bali handed over CSR assistance in supporting the activities of the Pura Dang Kahyangan Jagat Penataran Agung Padangbai Karangasem ceremony on October 7, 2022.



14 OKTOBER 2022/*October 14, 2022*

Bank BPD Bali Gong Bali Dwipa Festival Periode Ke-30 di panggung terbuka Ardha Candra *Art Center* pada Jumat, 14 Oktober 2022.

Bank BPD Bali Gong Bali Dwipa Festival 30th Period on the open stage Ardha Candra Art Center on Friday, October 14, 2022.

NOVEMBER/ November



28 OKTOBER 2022/*October 28, 2022*

Bank BPD Bali menghadirkan kerja sama dengan BCA dalam solusi pembayaran Pajak Daerah Kabupaten/Kota seluruh Pemerintah Daerah (Pemda) Seluruh Bali dalam bentuk Obyek Pajak PBB-P2 dan Pajak Daerah Lainnya (PHR) melalui *e-Channel* BCA di Denpasar pada 28 Oktober 2022.

Bank BPD Bali presents a collaboration with BCA in a solution for paying District/ City Regional Taxes for all Regional Governments (Pemda) throughout Bali in the form of PBB-P2 Tax Objects and Other Regional Taxes (PHR) through the BCA e-Channel in Denpasar on October 28, 2022.



22 NOVEMBER 2022/*November 22, 2022*

Bank BPD Bali memberikan bantuan CSR pembangunan bedah rumah kepada masyarakat di Kabupaten Karangasem yang terdampak akibat bencana alam banjir pada 22 November 2022.

Bank BPD Bali provided CSR assistance for the construction of house renovations to communities in Karangasem Regency who were affected by the natural flood disaster on November 22, 2022.



23 NOVEMBER 2022/*November 23, 2022*

Bank BPD Bali menerima penghargaan nasional sebagai *Bankers of the years 2022* yang dilaksanakan Majalah Infobank di Pullman Hotel Thamrin, Jakarta pada 23 November 2022.

Bank BPD Bali received a national award as Bankers Of The Years 2022, which was held by Infobank Magazine at the Pullman Hotel Thamrin, Jakarta on November 23, 2022.



24 NOVEMBER 2022/*November 24, 2022*

Bank BPD Bali memberikan bantuan CSR Bank BPD Bali membagikan 150 (seratus lima puluh) paket sembako kepada perwakilan veteran di Denpasar pada 24 November 2022.

Bank BPD Bali provides CSR assistance. Bank BPD Bali distributed 150 (one hundred and fifty) food packages to veteran representatives in Denpasar on November 24, 2022.

DESEMBER/ December



30 NOVEMBER 2022/*November 30 , 2022*

Bank BPD Bali menerima penghargaan dalam kategori Bank KBMI 1-2 Peserta Inovasi Digital SP (BI-*FAST*) Terbaik oleh BI dalam acara Pertemuan Tahunan Bank Indonesia (PTBI) di Jakarta pada Rabu, 30 November 2022.

Bank BPD Bali received an award in the Best KBMI Bank 1-2 Participant Digital Innovation SP (BI-FAST) category by BI at the Bank Indonesia Annual Meeting (PTBI) in Jakarta on Wednesday, November 30, 2022.



6 DESEMBER 2022/*December 6, 2022*

Bank BPD Bali meraih Penghargaan dalam mendukung Kebijakan P2DD (Percepatan dan Perluasan Digitalisasi Daerah) yang diadakan oleh Kementerian Koordinator Bidang Perekonomian Republik Indonesia di Hotel Le Méridien Jakarta pada 6 Desember 2022.

Bank BPD Bali won an Award in support of the P2DD Policy (Acceleration and Expansion of Regional Digitalization) held by the Coordinating Ministry for Economic Affairs of the Republic of Indonesia at the Le Méridien Hotel Jakarta on December 6, 2022.



14 DESEMBER 2022/*December 14 , 2022*

Bank BPD meraih *Best Digital Services* Kategori BPD Aset <30 Triliun dan *Best Financial Sustainability Bank* Kategori BPD Aset <30 Triliun dalam acara Tempo *Financial Award 2022* di Hotel Artotel Suites Mangkuluhur, Jakarta, Rabu, 14 Desember 2022.

Bank BPD won Best Digital Services in the BPD Assets <30 Trillion category and Best Financial Sustainability Bank in the BPD Assets <30 Trillion category at the 2022 Tempo Financial Award event at the Artotel Suites Mangkuluhur Hotel, Jakarta, on Wednesday, December 14, 2022.



15 DESEMBER 2022/*December 15, 2022*

Bank BPD menerima penghargaan *Top Digital Implementation 2022* (*level stars* 4), *Top Leader Digital Implementation 2022* yang diserahkan kepada Direktur Utama Bank BPD Bali dan *Top CIO on Digital Implementation 2022* yang diberikan kepada Direktur Operasional Bank BPD Bali pada 15 Desember 2022 di Hotel Raffles Jakarta.

Bank BPD received the Top Digital Implementation 2022 award (level 4 stars), Top Leader Digital Implementation 2022, which was submitted to the Main Director of Bank BPD Bali and Top CIO on Digital Implementation 2022, which was given to the Director of Operations of Bank BPD Bali on December 15, 2022 at the Raffles Hotel Jakarta.



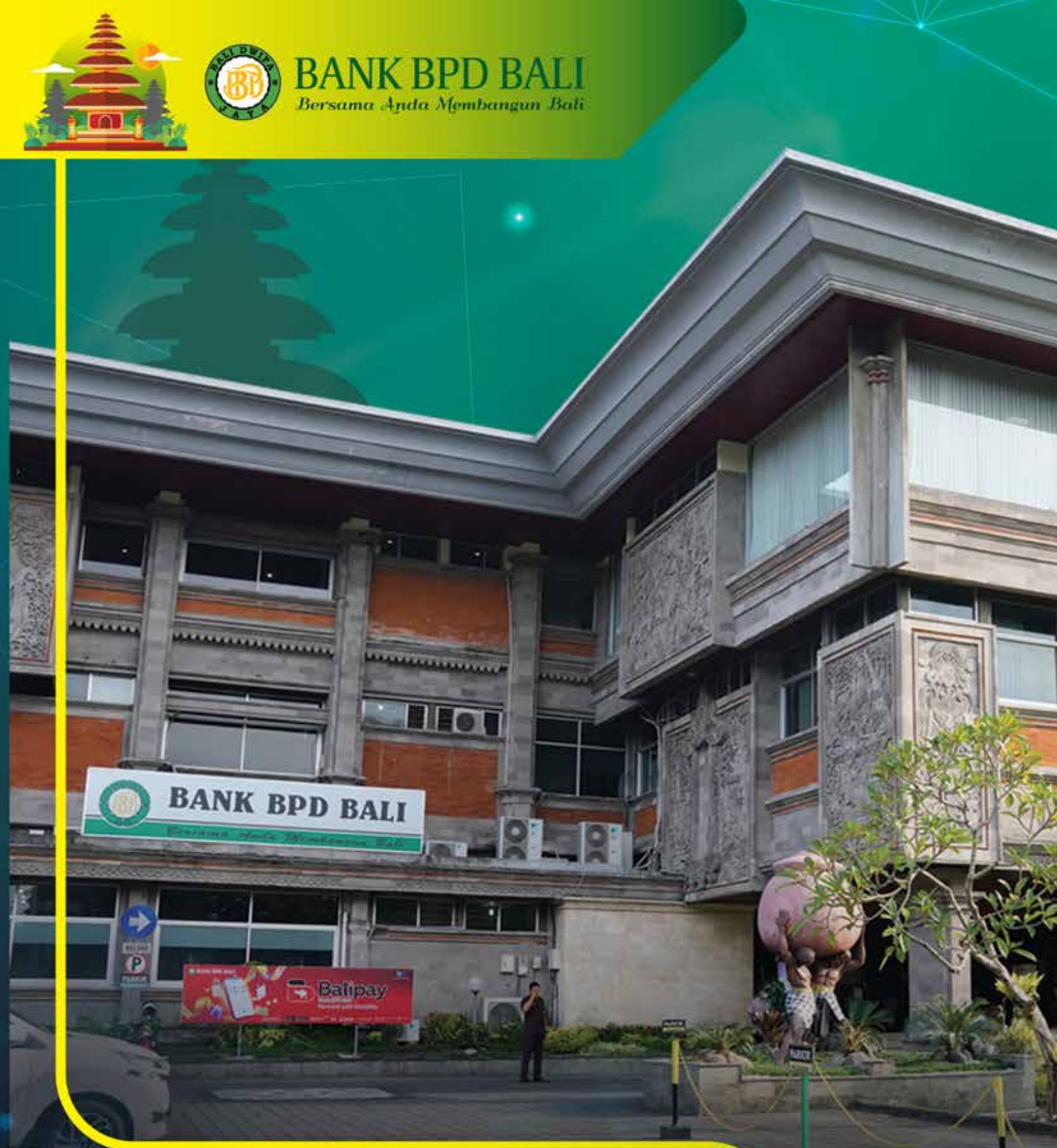
29 DESEMBER 2022/*December 29 , 2022*

Bank BPD Bali laksanakan penandatangan komitmen penggunaan Kartu Kredit Pemerintah Daerah (KKPD) di Ruang Rapat Gedung Gajah Jayasabha pada Kamis, 29 Desember 2022.

Bank BPD Bali signed a commitment to use the Regional Government Credit Card (KKPD) in the Gajah Jayasabha Building Meeting Room on Thursday, December 29, 2022.

BANK BPD BALI

Bersama Anda Membangun Bali



Profil PERUSAHAAN

Company Profile


PARKIR
MASUK

IDENTITAS PERUSAHAAN
Company Identity



Nama Perusahaan
Company's Name
PT BANK PEMBANGUNAN DAERAH BALI

Nama Bisnis
Business Name
Bank BPD Bali

Didirikan
Dated of Establishment
5 Juni 1962
June 5, 1962

Bidang Usaha
Scope of Business
Bank Umum Devisa
General Bank

Bentuk Hukum
Corporate Entity
Perseroan Terbatas (PT)
Limited Liability Company

Kelas Usaha
Business Category
KBMI I
Bank Group based on Core Capital I

Rating
Peringkat Nasional Jangka Panjang di "idA+";
Outlook Stabil / "idA+" 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
Rp1.938.200.000,00

Pemilik
Owner
Pemerintah Provinsi Bali dan Pemerintah Kota/Kabupaten se-Provinsi Bali /
Province Government of Bali and City/Regency Government of Bali

Kantor
Offices
Per 31 Desember 2022
As of December 31, 2022

1 Kantor Pusat, 14 Kantor Cabang, 88 Kantor Cabang Pembantu, 52 Kegiatan Pelayanan Kas Permanen dan 7 Kegiatan Pelayanan Kas Berpindah.
1 Head Office, 14 Branch Office, 88 Supporting Branch Office, 52 Permanent Cash Services Activities and 7 Mobile Cash Services Activities.

Jaringan
Network
Terminal ATM Bank BPD Bali 207 Unit, Terminal CRM Bank BPD Bali 25 Unit, Terminal EDC Bank BPD Bali 183 Unit, serta terhubung dengan jaringan BPDNET *Online*, BI-RTGS, SKNBI, WESTERN UNION dan SWIFT
Bank BPD ATM Terminal Bali 207 Unit, Bank BPD Bali CRM Terminal 25 Unit, Bank BPD Bali EDC Terminal 183 Unit, also connect with BPDNET Online network, BI-RTGS, SKNBI, WESTERN UNION and SWIFT

REKAM JEJAK
Track Record



BANK BPD BALI 1962 - 1965

- Bank BPD Bali didirikan berdasarkan Akta No. 131 tanggal 5 Juni 1962. Kemudian pada tahun 1965, Pemerintah Provinsi Bali menetapkan perubahan status hukum Bank dari Perseroan Terbatas menjadi Perusahaan Daerah melalui Surat Nomor 6/DPRD-GR/65 tanggal 9 Februari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan Nomor Des.9/21/28-128 tanggal 14 Juli 1965

- *Bank BPD Bali was established according to Act No. 131 dated June 5, 1962. Then in 1965, the Balinese Government determined the change of status of the bank from Limited Liability Company into Regionally Owned Enterprise 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.*

BANK BPD BALI 2004 - 2008

- Pada tanggal 21 Mei 2004 Bank BPD Bali kembali mengubah bentuk badan hukum dari Perusahaan Daerah menjadi Perseroan Terbatas. Di tahun 2004, 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. Pada tahun 2008, Bank BPD Bali melakukan perubahan Anggaran Dasar sesuai 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.

- *On May 21, 2004, Bank BPD Bali changed its legal status from Regionally Owned Enterprise into Limited Liability Company. In 2004, 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 a general bank. In 2008, Bank BPD Bali amended its Articles of Association according to 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.*

BANK BPD BALI 2014

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

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

BANK BPD BALI — 2015

- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp2 triliun menjadi Rp4 triliun.
- Bank BPD Bali membuka Kantor Cabang Mataram di Provinsi Nusa Tenggara Barat, Jl. Raya Pejanggik, Mataram.
- Bank BPD Bali meluncurkan produk *e-banking* "BPD Bali *Mobile Banking*".
- Bank BPD Bali meningkatkan pelayanan dengan meluncurkan mobil kas keliling.

- *Bank BPD Bali increased 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 by launching mobile cash.*

BANK BPD BALI — 2016

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

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

BANK BPD BALI — 2017

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

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

BANK BPD BALI — 2017

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

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

BANK BPD BALI 2019

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

- *Bank BPD Bali as Bank BPD Bali Debit Card Issuer.*
- *Bank BPD Bali launched 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.*

BANK BPD BALI 2020

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

- *Bank BPD Bali Launches EDC Mini ATM Service & Bank Partner Information System.*
- *Bank BPD Bali as Partner Bank for Distribution of State Funds Placement(PUN) in the Context of National Economic Recovery.*
- *Bank BPD Bali received 27 awards in 2020,including:*
  1. *Bank BPD Bali as the Best Partner Bank for the Bali Province PwBI Office in the Most Active PJSP Category in QRIS Implementation.*
  2. *Bank BPD Bali received an award as 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.*

BANK BPD BALI 2021

- Bank BPD Bali menerbitkan sertifikat deposito sebanyak Rp300.000.000.000,00 (tiga ratus miliar 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.*

BANK BPD BALI 2022

- Bank BPD Bali terus berinovasi untuk memberikan kemudahan dan kenyamanan dalam bertransaksi, dimana pada tahun 2022 Bank BPD Bali meluncurkan produk/aktivitas layanan baru, antara lain:
  1. Uang elektronik *server based* Bali *Pay*.
  2. Layanan Transaksi Tarik/Setor Tunai Tanpa Kartu (*Cardless*) menggunakan *Mobile Banking*
  3. Pengembangan *Open API*.
  4. QRIS *Cross Border*.
  5. Kerja sama layanan *Payment Gateway*.
  6. BI *FAST*.
  7. *Online On Boarding*.
  8. Kerja sama *merchant aggregator* dengan PT Artajasa Pembayaran Elektronis.
  9. Deposito Kapitalisasi.
  10. Transaksi valuta asing/*forex market* yaitu FX *Spot*, FX *Swap*, FX *Forward*.
  11. Transaksi *Domestic Non Deliverable Forward* (DNDF).
  12. Kerja sama *co-branding* uang elektronik *card based* "Jakcard" dengan Bank DKI.
  13. Pengembangan Kartu Kredit Pemerintah Daerah (KKPD) - (a). Kerja Sama Penyediaan Jasa Layanan Kartu kredit Pemerintah Daerah (KKPD).
  14. Pengembangan Kartu Kredit Pemerintah Daerah (KKPD) - (b). Penerbitan Kartu Kredit Pemerintah Daerah (KKPD) Bank BPD Bali.
  15. Bank BPD Bali sebagai Sub Mitra Distribusi Penjualan Surat Berharga Negara (SBN) Ritel di Pasar Perdana.
- Pada Tahun 2022, Bank BPD Bali berhasil meraih 32 penghargaan beberapa diantaranya sebagai berikut:
  1. Bank Penyalur KUR Terbaik I Tahun 2021 Kategori Bank Daerah dari Kementerian Koordinator Bidang Perekonomian Republik Indonesia.
  2. Bank Penyalur KUR Terbaik II di Provinsi Bali dari DJPB Provinsi Bali.
  3. Bank KBMI 1-2 Peserta Inovasi Digital SP Terbaik dari Bank Indonesia.

- *Bank BPD Bali continues to innovate to provide convenience and comfort in transactions, where in 2022 Bank BPD Bali launched new products/service activities, including:*
  1. *Bali Pay server-based electronic money.*
  2. *Cardless Cash Withdrawal/Deposit Transaction Services using Mobile Banking*
  3. *Open API development.*
  4. *QRIS Cross Border.*
  5. *Payment Gateway service cooperation.*
  6. *BI FAST.*
  7. *Online On Boarding.*
  8. *Merchant aggregator collaboration with PT Artajasa Electronic Payments.*
  9. *Capitalization Deposits.*
  10. *Foreign exchange/forex market transactions, namely FX Spot, FX Swap, FX Forward.*
  11. *Domestic Non Deliverable Forward (DNDF) transactions.*
  12. *Collaboration on co-branding of card-based electronic money "Jakcard" with Bank DKI.*
  13. *Development of Local Government Credit Cards (KKPD) - (a). Cooperation in the Provision of Local Government Credit Card Services (KKPD).*
  14. *Development of Local Government Credit Cards (KKPD) - (b). Issuance of Regional Government Credit Cards (KKPD) Bank BPD Bali.*
  15. *Bank BPD Bali as Sub-Partner for Retail Government Securities (SBN) Sales Distribution in the Primary Market.*
- *In 2022, Bank BPD Bali won 32 awards, some of which are as follows:*
  1. *The Best KUR Channeling Bank I in 2021 for the Regional Bank Category from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia.*
  2. *The 2nd best KUR channeling bank in the Province of Bali from the DJPB of the Province of Bali.*
  3. *KBMI Bank 1-2 Best SP Digital Innovation Participant from Bank Indonesia.*



SEKILAS BANK BPD BALI

Bank BPD Bali in Brief

PT Bank Pembangunan Daerah Bali (selanjutnya disebut Bank BPD Bali) didirikan berdasarkan Akta Nomor 131 tanggal 5 Juni 1962 yang dibuat dihadapan Ida Bagus Ketut Rurus, Sekretaris Daerah Tingkat I Bali merangkap Notaris.

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

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

Penyesuaian bentuk badan hukum Bank BPD Bali menjadi Perseroan Terbatas dinyatakan dalam akta notaris No.7 tanggal 12 Mei 2004, yang dibuat dihadapan Notaris Ida Bagus Alit Sudiatmika, S.H., yang telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia berdasarkan Keputusan Menteri Kehakiman Republik Indonesia dengan Keputusan Nomor C-12858 HT.01.01 TH.2004 tanggal 21 Mei 2004 dan diumumkan dalam Berita Negara Republik Indonesia No.50 tanggal 22 Juni 2004, Tambahan Berita Negara Republik Indonesia No.6004.

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

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

PT Bank Pembangunan Daerah Bali (hereinafter referred to as Bank BPD Bali) was established based on Deed Number 131 dated June 5, 1962 drawn up before Ida Bagus Ketut Rurus, Secretary of the First Level Region of Bali and concurrently a Notary.

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

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

Adjustment of the legal form of Bank BPD Bali to become a Limited Liability Company as stated in notarial deed No.7 dated May 12, 2004, drawn up before Notary Ida Bagus Alit Sudiatmika, S.H., which has obtained approval from the Minister of Justice of the Republic of Indonesia based on the Decree of the Minister of Justice of the Republic of Indonesia with Decree Number C-12858 HT.01.01 TH.2004 dated May 21, 2004 and announced in the State Gazette of the Republic of Indonesia No.50 dated June 22, 2004, Supplement to the State Gazette of the Republic of Indonesia No.6004.

Through the Decree of the Senior Deputy Governor of Bank Indonesia Number 6/26/KEP.DGS/2004 dated July 19, 2004 concerning Changes in the Legal Form of a Regional Development Bank Bali Regional Company to a Bali Regional Development Bank Limited Liability Company, an agreement on business licenses for Bank BPD Bali has been approved from Bali Regional Development Bank Company to Bali Regional Development Bank Limited Liability Company.

On November 11, 2004 Bank BPD Bali obtained a license to operate as a Foreign Exchange Commercial Bank in accordance with the Decree of the Senior Deputy Governor of Bank Indonesia Number 6/32/KEP.DGS/2004 concerning the Appointment of a Bali Regional Development Bank Limited Liability Company as a Foreign Exchange Commercial Bank.

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

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

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

Bank BPD Bali continuously innovates in improving services to customers. In 2014 Bank BPD Bali launched an e-money co-branding service with Bank Mandiri. Then in 2015, Bank BPD Bali opened a Branch Office in Mataram, West Nusa Tenggara and launched the e-banking service "BPD Bali Mobile Banking". In 2016 Bank BPD Bali re-launched the e-banking service "BPD Bali Internet Banking" and Individual Current Account ATM Cards.

Pada tahun 2017 Bank BPD Bali meluncurkan layanan baru Laku Pandai "MaiLaku Bank BPD Bali" yang sampai saat ini mencapai 717 agen yang tersebar di seluruh wilayah Provinsi Bali dan Provinsi Nusa Tenggara Barat. Bank BPD Bali secara terus menerus melakukan inovasi dalam meningkatkan kualitas layanan, tercermin dengan diluncurkannya layanan *Call Center* "BPD Bali *Call*" dengan nomor hotline 1500-844. Melalui layanan "BPD Bali *Call*" nasabah dapat menyampaikan keluhan atau memperoleh informasi terkait produk dan layanan Bank BPD Bali tanpa harus datang ke kantor Bank.

In 2017 Bank BPD Bali launched a new Laku Pandai service "MaiLaku Bank BPD Bali" which to date has reached 717 agents spread across the Provinces of Bali and West Nusa Tenggara Province. Bank BPD Bali continuously innovates in improving service quality, reflected in the launch of the "BPD Bali Call" Call Center service with hotline number 1500-844. Through the "BPD Bali Call" service, customers can submit complaints or obtain information regarding Bank BPD Bali products and services without having to come to the Bank's office.

Pada tahun 2018 Bank BPD Bali meluncurkan layanan *Bancassurance* Model Bisnis Referensi pada tanggal 17 April 2018 kerjasama dengan PT Equity Life Indonesia, serta meluncurkan layanan *Internet Banking* Bisnis/Korporasi pada tanggal 26 Maret 2018.

In 2018 Bank BPD Bali launched the Reference Business Model Bancassurance service on April 17, 2018 in collaboration with PT Equity Life Indonesia, and launched the Business/Corporate Internet Banking service on March 26, 2018.

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

Bank BPD Bali is increasing its focus on digital services by carrying out various innovations in 2019 including as a Debit Card Issuer, which is an electronic payment card issued by the Bank; BRIZZI Bank BPD Bali co-branding, namely collaboration with Bank BRI as the issuer of card-based electronic money (BRIZZI); QRIS (Quick Response Code Indonesian Standards) BPD Bali is a QR Code-based payment system with non-cash transactions.

Pada tahun 2020, Bank BPD Bali semakin fokus pada pengembangan layanan digital yang diantaranya EDC *Mini* ATM yang bertujuan untuk memudahkan layanan kepada nasabah sehingga dapat bertransaksi di mesin EDC dengan fitur sama dengan ATM. Selain hal tersebut, Bank BPD Bali juga mengembangkan aplikasi Sistem Informasi Mitra Bank dan bekerjasama dengan rumah sakit di Provinsi Bali.

In 2020, Bank BPD Bali increasingly focuses on developing digital services, including the EDC Mini ATM, which aims to facilitate services to customers so that they can make transactions on EDC machines with the same features as ATMs. In addition to this, Bank BPD Bali has also developed a Bank Partner Information System application and collaborated with hospitals in the Province of Bali.

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

In 2021, Bank BPD Bali Launches New Products/Services Activities, including: Deposits On Call, Negotiable Certificate Of Deposit (NCD), EDC Merchant, Cross-border Transaction Services through

melalui keanggotaan lembaga *switching* PT Rintis Sejahtera untuk *Asian Payment Network* (APN) dan *UnionPay*, Layanan *Billing Payment* dan Pembayaran *Online* Lainnya, dan *E-Link* BPR.

PT Rintis Sejahtera switching agency membership for the Asian Payment Network (APN) and UnionPay, Billing Payment and Payment Services Other Online, and BPR E-Link.

Mengacu pada Peraturan Bank Indonesia Nomor 22/23/PBI/2020 tentang Sistem Pembayaran dan Peraturan Bank Indonesia Nomor 23/6/PBI/2021 tentang Penyedia Jasa Pembayaran serta Surat Bank Indonesia Nomor 23/717/DKSP/Srt/B tanggal 1 Juli 2021 tentang Konversi Izin Penyelenggara Sistem Pembayaran Pasca Pemberlakuan Peraturan Bank Indonesia No. 22/23/PBI/2020 tentang Sistem Pembayaran, Bank Indonesia telah melakukan konversi izin Bank BPD Bali menjadi Penyedia Jasa Pembayaran dengan kategori izin I yaitu Penatausahaan Sumber Dana.

Referring to Bank Indonesia Regulation Number 22/23/PBI/2020 concerning Payment Systems and Bank Indonesia Regulation Number 23/6/PBI/2021 concerning Payment Service Providers and Bank Indonesia Letter Number 23/717/DKSP/Srt/B dated July 1, 2021 regarding the Conversion of Payment System Operator Permits After the Enactment of Bank Indonesia Regulation No. 22/23/PBI/2020 concerning the Payment System, Bank Indonesia has converted the permit of Bank BPD Bali to become a Payment Service Provider with permit category I, namely Administration of Fund Sources.

Bank BPD Bali terus berinovasi untuk memberikan kemudahan dan kenyamanan dalam bertransaksi, dimana pada tahun 2022 Bank BPD Bali meluncurkan Produk/Aktivitas Layanan Baru, antara lain: (i) Uang elektronik *server based Balipay*; (ii) Layanan Transaksi Tarik/Setor Tunai Tanpa Kartu *(Cardless)* menggunakan *Mobile Banking*; (iii) *QRIS Cross Border*; (iv) Kerjasama Layanan *Payment Gateway*; (v) BI *FAST*; (vi) *Online On Boarding*; (vii) Kerjasama *merchant aggregator* dengan PT Artajasa Pembayaran Elektronis; (viii) Deposito Kapitalisasi, (ix) *Co-branding* Jakcard, dan (x) Kartu Kredit Pemerintah Daerah (KKPD).

Bank BPD Bali continues to innovate to provide convenience and comfort in transactions, where in 2022 Bank BPD Bali launches New Service Products/Activities, including: (i) Balipay server-based electronic money; (ii) Cardless Cash Withdrawal/Deposit Transaction Services using Mobile Banking; (iii) QRIS Cross Border; (iv) Payment Gateway Service Cooperation; (v) BI FAST; (vi) Online On Boarding; (vii) Cooperation between merchant aggregators and PT Artajasa Electronic Payments; (viii) Capitalization Deposits, (ix) Jakcard Co-branding, and (x) Local Government Credit Cards (KKPD).

Sampai dengan posisi Desember 2022, Bank BPD Bali mengoperasikan jaringan kantor, terminal perbankan elektronik dan kegiatan/aktivitas lainnya yang tersebar di seluruh Bali dan Nusa Tenggara Barat yang mencakup 103 kantor bank yang terdiri dari 1 kantor pusat, 14 kantor cabang dan 88 kantor cabang pembantu. Selain itu Bank memiliki 415 terminal perbankan elektronik yang terdiri dari 207 terminal ATM, 25 terminal CRM dan 183 terminal EDC serta 59 Kegiatan/Aktivitas Lainnya berupa 52 Kegiatan Pelayanan Kas Permanen dan 7 Kegiatan Pelayanan Kas Berpindah.

As of December 2022, Bank BPD Bali operates a network of offices, electronic banking terminals and other activities/activities spread throughout Bali and West Nusa Tenggara which includes 103 bank offices consisting of 1 head office, 14 branch offices and 88 sub-branch offices. In addition, the Bank has 415 electronic banking terminals consisting of 207 ATM terminals, 25 CRM terminals and 183 EDC terminals as well as 59 Other Activities in the form of 52 Permanent Cash Services Activities and 7 Mobile Cash Services Activities.

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;
- Menempatkan dana, meminjam dana dari/atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya;
- Kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Scope of Business

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

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

MAKNA LOGO
Behind the Logo



Logo Bank BPD Bali

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

Logo of Bank BPD Bali

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

Simbol Utama Logo

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

The Main Symbol of The Logo

Which takes the shape of an 8 (eight) cornered circle inspired by the divine beauty and grace of lotus flowers. Meanwhile, a number of meaningful elements complete the main symbol of Bank BPD Bali. The white eight cornered circle represents the awareness of individual employees of Bank BPD Bali to carry out the duties and responsibilities with honesty and integrity.

LINGKARAN BERWARNA HIJAU

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

THE GREEN CIRCLE

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

BPD

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

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

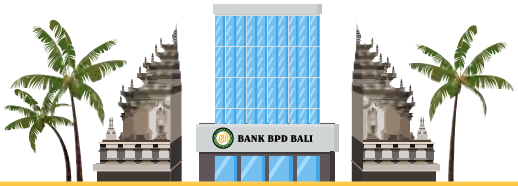
BPD

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

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



VISI & MISI
Vision & Mission



VISI

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

VISION

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

- **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.**

MISSION

- *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 KERJA "CINTA"
Corporate Culture "Cinta"

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

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

KOMPETENSI — *COMPETENT*

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

- Bekerja dengan menggunakan keterampilan dan berpikir serta bertindak secara ilmiah untuk mencapai visi, misi satuan kerja.
- Bekerja dengan memanfaatkan teknologi dan ilmu pengetahuan yang relevan dalam penyelesaian tugas.
- 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:

- *To work with skills as well as to think and act naturally to realize the vision and mission of working unit.*
- *To benefit from the relevant technology and knowledge to fulfill the duties.*
- *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:

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

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

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

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 kerjasama dan komunikasi yang baik.
Dengan perilaku utama:

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

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

With key behaviors :

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

ORIENTASI PELANGGAN *CUSTOMER ORIENTED*

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

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

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

With key behaviours:

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

PRODUK DAN LAYANAN
Product and Services

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

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

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

Regarding services, an evaluation of service quality has been carried out, such as implementing a service standard video which refers to the SOP of service standards to the maximum extent to be able to provide optimal service to customers, refreshment service standards to customer service, tellers and security guards under the provisions of SOP service standards that aim to improve the quality, the ability and integrity of human resources who are directly involved in service to customers, work units are required to perform roleplay for frontliners on a regular basis in order to improve service quality to customers, provide soft skills training and ensure the implementation of corporate culture in front liners 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
SAVING PRODUCTS

GIRO
CURRENT ACCOUNT

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.

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.*

Giro Pemerintah adalah simpanan Pemerintah Daerah Provinsi, Kabupaten/Kota dalam rupiah yang penyetoran dan penarikannya dapat dilakukan kapan saja selama jam kerja. Fasilitas tambahan

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*

yang didapat oleh Giro Pemerintah yaitu *Internet Banking* Bisnis atau Korporasi yang memungkinkan nasabah untuk melaksanakan transaksi secara *real time online*.

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

Giro Bali Dwipa adalah simpanan dari nasabah perorangan, badan usaha maupun Pemerintah lainnya dalam rupiah yang pembukaan, penyetoran dan penarikannya dapat dilakukan diseluruh 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.

working hours. Bank has added another facility onto the Government Current Account product, namely Corporate Internet Banking that allows the customers to make transactions online and at real time.

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

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

***Current Account in Foreign Currency** is a savings product made on account of individual customers, business entities or other Government using foreign currency denomination, which can be withdrawn at any time during working hours by account transfer.*

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

SAVING

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

***Simpanan Bali Dwipa (SIMPEDA)** is a rupiah-denominated saving product whose account opening and fund depositor withdrawal can be done at all branches of Bank BPD Bali. The savers will receive a list of facilities, including Mobile Banking, 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*

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 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 perjanjiandan 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".

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 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 in foreign 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".*

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

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

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

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

Mobile Banking **BPD Bali** 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 App Store.*

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

Payment Point 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 3 (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/Debit 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/Debit Card *is an electronic payment service that serves as a substitute for cash payments and refers to savings and current account balances. ATM/Debit cards make it easy to pay when shopping without having to carry cash and can be used in real time online transactions at Bank BPD Bali ATM machines spread throughout Bali and Mataram. Bank BPD Bali ATM/Debit Card is in accordance with the National Standard Indonesian Chip Card Specification (NSICCS) and can be transacted through the ATM Bersama and Prima networks, and has the National Payment Gate logo (GPN). By having a Bank BPD Bali ATM/Debit Card, customers can enjoy other e-channel services such as mobile banking and internet banking.*

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

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

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

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

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

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

Mesin ATM Bank BPD Bali adalah mesin anjungan tunai mandiri (ATM) yang dipergunakan untuk melaksanakan transaksi penarikan, pembayaran, transfer ke seluruh rekening Bank BPD Bali, rekening yang terhubung dengan jaringan ATM Bersama, jaringan Prima, dan dapat ditransaksikan dengan menggunakan kartu berlogo JCB dan AMEX (American Express) dan mesin CRM *(Cash Recycle Machine)* yang digunakan untuk melayani penyetoran dan penarikan uang tunai.

Bank BPD Bali ATM Machine *is an automatic teller machine that facilitates transactions, such as withdrawal of fund, payment, transfer to all accounts of Bank BPD Bali, and linked to ATM Bersama network, Prima network, and can be used for transactions with JCB or AMEX-logo card which is used to serve cash deposits and withdrawals.*

Cash Recycling Machine **(CRM)** adalah mesin anjungan tunai mandiri (ATM) yang dapat dipergunakan oleh nasabah Bank BPD Bali untuk melakukan penarikan rekening sendiri serta

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.*

penyetoran ke rekening sendiri atau ke rekening orang lain. Selain penyetoran uang tunai, CRM juga berfungsi untuk melakukan transfer, pembayaran, dan pembelian.

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 Bali. Nasabah dapat bertransaksi di agen Mailaku Bank BPD Bali yang tersebar di seluruh Bali. Tidak hanya itu, nasabah juga dapat menjadi agen Mailaku Bank BPD Bali.

Bank BPD Bali Mailaku *is financial transaction services from Bank BPD Bali, yet it is done beyond Bank BPD Bali office network. Customers can make transactions at Bank BPD Bali Mailaku's agent across Bali. Customers can also become Bank BPD Bali Mailaku agent.*

QRIS (*QR Code* Indonesia Standard) Bank BPD Bali 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*.

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 (Koperasi BPR dan 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.

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

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

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

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.

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.*

Bali Dwipa Remittance layanan transfer dalam valuta asing untuk transaksi domestik dan internasional, baik penerimaan (*incoming transfer*) maupun pengiriman *(outgoing transfer)*.

Bali Dwipa Remittance*transfer services in foreign currency for domestic and international transactions, both incoming transfers and outgoing transfers.*

Balipay adalah layanan uang elektronik Bank BPD Bali berbasis aplikasi yang dapat digunakan untuk transaksi pembayaran dan/ atau pembelian dan/atau transfer dana pada berbagai jenis layanan dan *merchant*. Dengan Balipay, nasabah dapat melakukan transaksi lebih cepat, mudah, praktis dan aman serta fleksibel karena dapat digunakan kapanpun dan dimanapun.

Balipay *is an application-based electronic money service for Bank BPD Bali that can be used for payment transactions and/or purchases and/or fund transfers at various types of services and merchants. With Balipay, customers can make transactions faster, easier, practical and safe and flexible because they can be used anytime and anywhere.*

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.

LOAN PRODUCTS

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

KREDIT LANGSUNG

KREDIT PRODUKTIF

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

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

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

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

DIRECT LOANS

PRODUCTIVE LOANS

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

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

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

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

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 to be further channeled to the end user through a strategic alliance.*

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

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

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

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

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

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

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

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

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.

CONSUMER LOAN

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

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

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

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

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

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 state of welfare of the management/employees of LPD.*

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.*

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

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

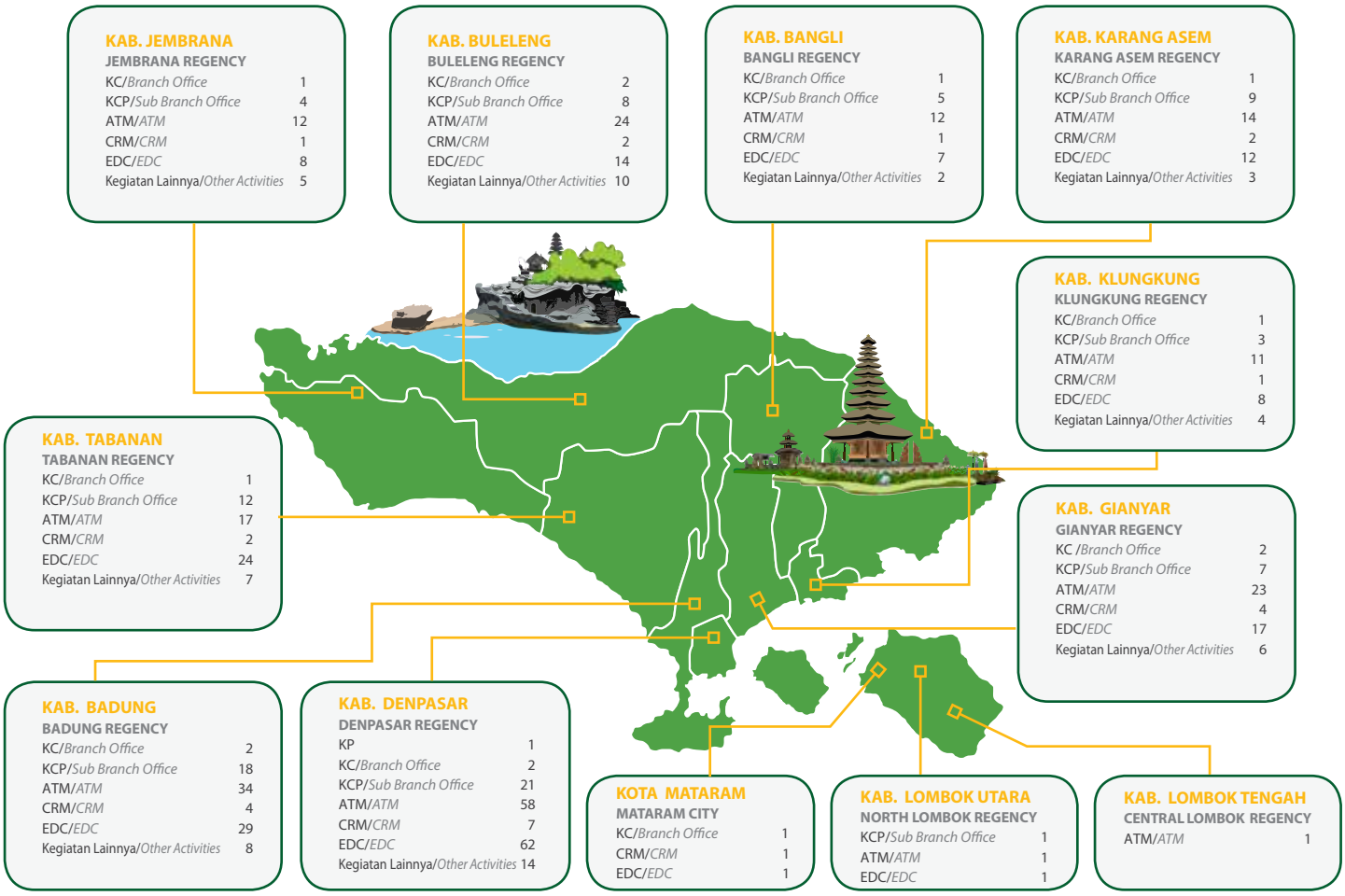
Garansi Bank Pelaksanaan Pekerjaan adalah kesediaan Bank untuk menjamin debiturnya atas kepentingan pemimpin proyek dalam rangka pelaksanaan proyek sesuai syarat-syarat yang tertuang pada perjanjian kontrak kerja antara pemimpin proyek dengan debitur tersebut sampai dengan proyek yang dijamin selesai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

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

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

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

JARINGAN KANTOR BANK
Office Networks



Perkembangan Jaringan Kantor & Terminal Perbankan Elektronik Bank BPD Bali Tahun 2018-2022

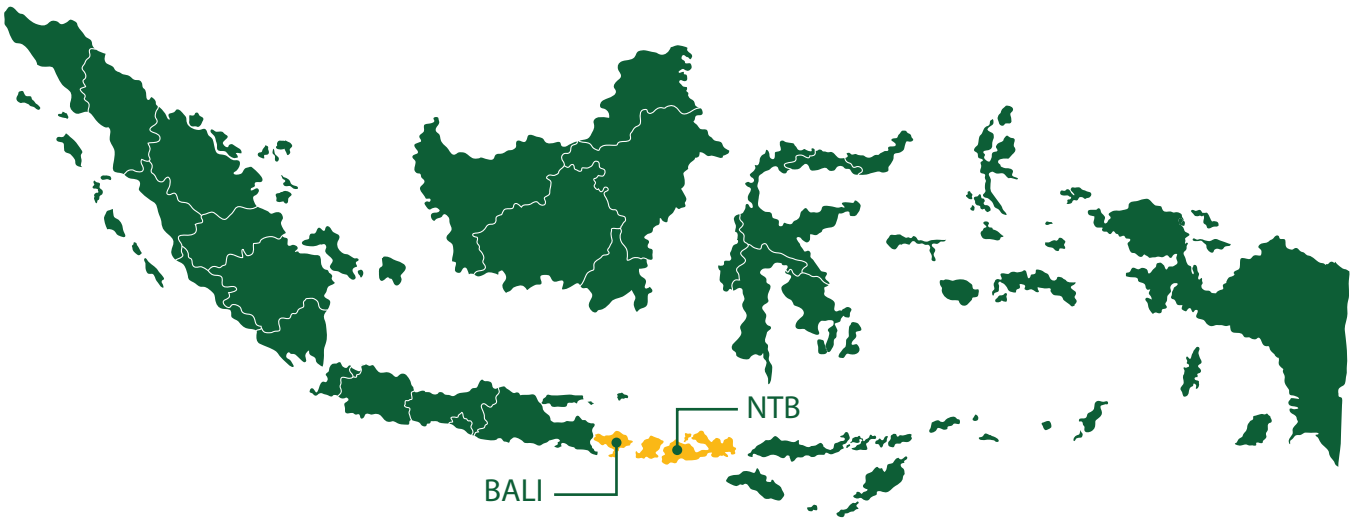
Development of Office Network & Electronic Banking Terminals of Bank BPD Bali 2018-2022

Jaringan Kantor & Terminal Perbankan Elektronik Office *Network & Electronic Banking Terminal*	2018	2019	2020	2021	2022
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**	52	52	51	51	50
Terminal Perbankan Elektronik / *Electronic Banking Terminal*					
Terminal ATM (Anjungan Tunai Mandiri) / *ATM (Automatic Teller Machine) Terminal*	189	204	200	206	207
Terminal CDM (*Cash Deposit Machine*)/ *CDM (Cash Deposit Machine) Terminal*	5	5	0	0	0
Terminal CRM (*Cash Recycling Machine*)/ *CRM (Cash Recycling Machine) Terminal*	0	0	12	24	25
Terminal EDC (*Electronic Data Capture*) / *EDC (Electronic Data Capture) Terminal*	104	123	123	173	183
Kegiatan/Aktivitas Lainnya / *Other Activities*					
Kegiatan Pelayanan Kas Permanen / *Permanent Cash Services Activities*	47	47	48	52	52
Kegiatan Pelayanan Kas Berpindah / *Mobile Cash Services Activities*	7	7	7	7	7
Total Jaringan Kantor, Terminal Perbankan Elektronik dan Kegiatan/Aktivitas Lainnya /*Total Network of Offices, Electronic Banking Terminals and Other Activities/ Activities*	457	491	494	566	577

*KCP Kelas 5 sebelumnya bernama Kantor Kas / *Sub Branch Office Level 5 previously known as Cash Office*

WILAYAH OPERASIONAL

Operation Area



KOMPOSISI PEMEGANG SAHAM
Share Ownership Composition

Kota/ Kabupaten *City/Regency*	Jumlah Lembar Saham *Total Share*	Kepemilikan(%) *Ownership (%)*
Pemerintah Kabupaten Badung /*Badung Regency Administration*	850.617	43,89%
Pemerintah Provinsi Bali /*The Governance of Bali*	644.912	33,27%
Pemerintah Kota Denpasar / *Denpasar Administration*	184.476	9,52%
Pemerintah Kabupaten Buleleng / *Buleleng Regency Administration*	74.443	3,89%
Pemerintah Kabupaten Karangasem / *Karangasem Regency Administration*	41.050	2,12%
Pemerintah Kabupaten Jembrana / *Jembrana Regency Administration*	37.092	1,91%
Pemerintah Kabupaten Klungkung / *Klungkung Regency Administration*	31.423	1,62%
Pemerintah Kabupaten Tabanan / *Tabanan Regency Administration*	31.006	1,60%
Pemerintah Kabupaten Gianyar / *Gianyar Regency Administration*	29.604	1,53%
Pemerintah Kabupaten Bangli / *Bangli Regency Administration*	13.577	0,70%
Total 1 Lembar Saham/ *1 Share = Rp1.000.000,00*	**1.938.200**	**100%**

INFORMASI LEMBAGA ATAU PROFESI PENUNJANG
SUPPORTING INSTITUTIONS AND PROFESSIONAL

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 2021 dan 2022 dengan biaya sebesar Rp670.120.000 dan Rp713.732.000. *Eksternal Audit for Company's Financial Report of 2021 and 2022 Fiscal Year with fee of Rp670,120,000 and Rp713,732,000*	1. 23 Oktober 2021 - 10 Januari 2022 untuk Audit Tahun Buku 2021 2. 28 Oktober 2022 - 15 Januari 2023 untuk Audit Tahun Buku 2022 1. *October 23, 2021 - January 10, 2022 for 2021 Fiscal Year* 2. *October 28, 2022 - January 15, 2023 for 2022 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 Februari 2021 – 24 Februari 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 lingkungan, sosial dan tata kelola (ESG) dalam bisnis. Sejak 25 Maret 1999 Perseroan berkomitmen menjadi bagian dari ASBANDA dan sejak 27 September 2007, Perseroan telah menjadi bagian dari PERBANAS.

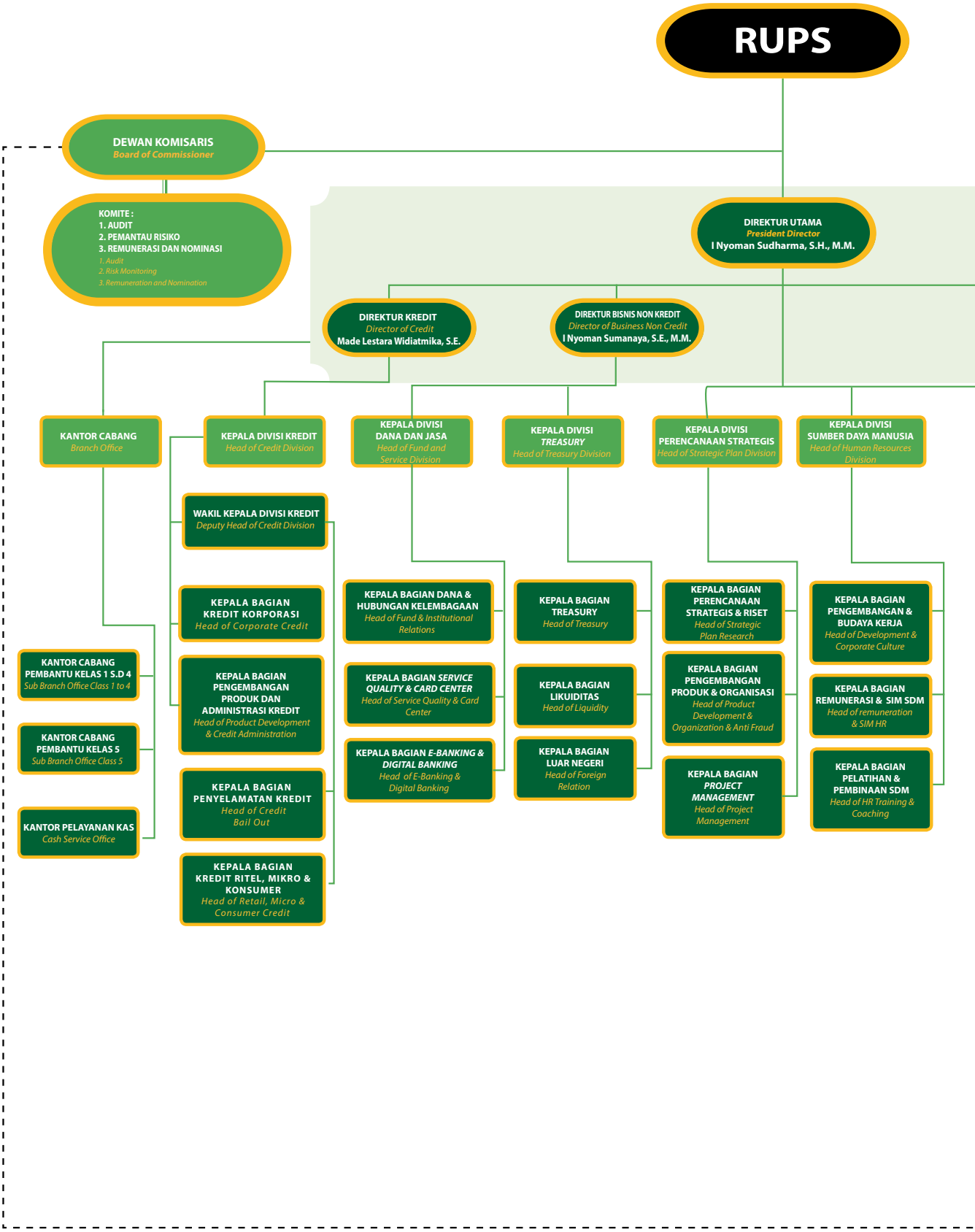
INFORMATION ASSOCIATION MEMBERSHIP

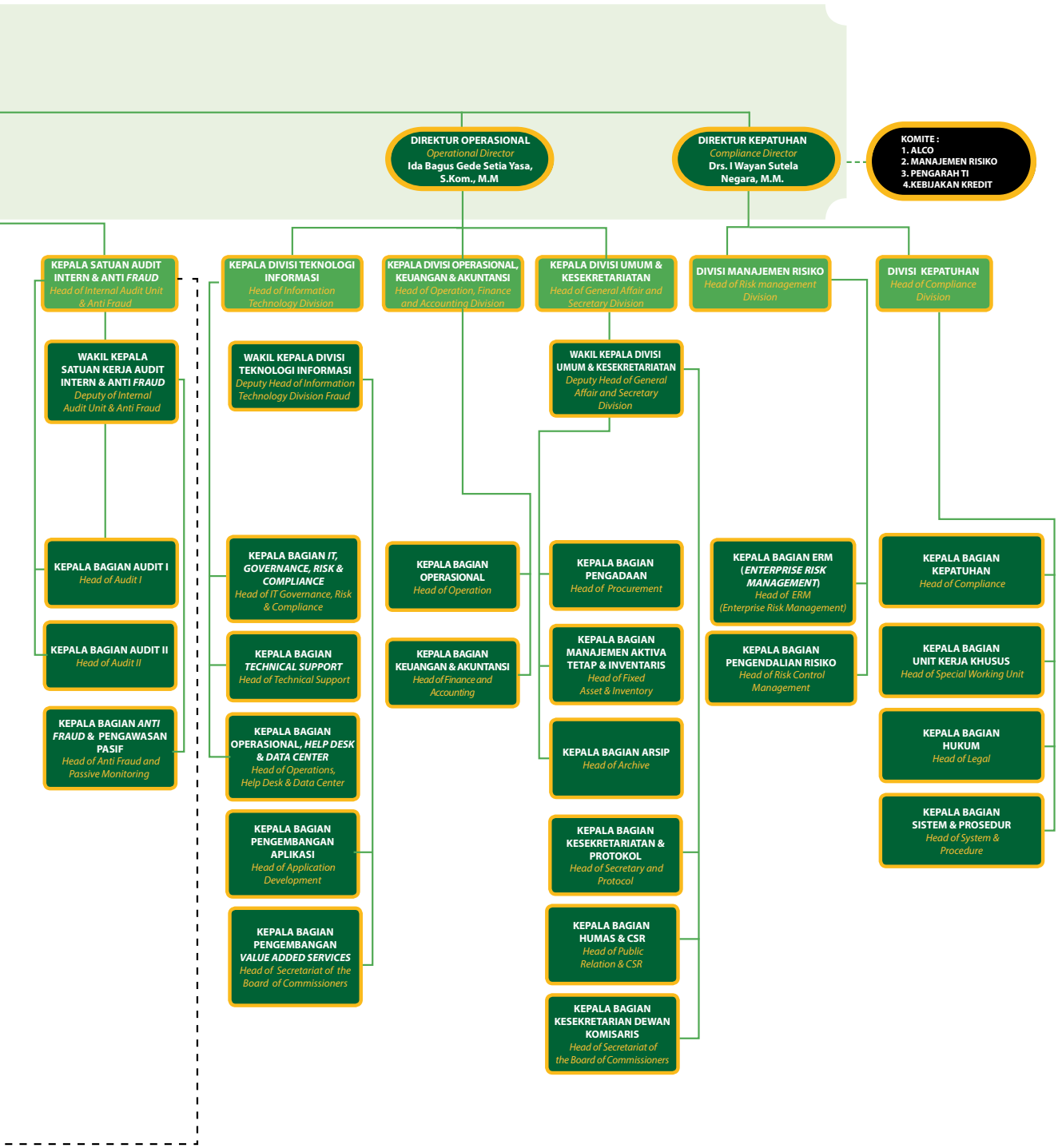
The Company is devoted to becoming an entity that envisages environmental, social, and governance (ESG) aspects in business. Since March 25, 1999 the Company dedicated to being part of ASBANDA and since September 27, 2007, the Company has become part of PERBANAS.





STRUKTUR ORGANISASI
Organizational Structure




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. ALCO
2. MANAJEMEN RISIKO
3. PENGARAH TI
4.KEBIJAKAN KREDIT
KEPALA SATUAN AUDIT INTERN & ANTI FRAUD
Head of Internal Audit Unit & Anti Fraud
KEPALA DIVISI TEKNOLOGI INFORMASI
Head of Information Technology Division
KEPALA DIVISI OPERASIONAL, KEUANGAN & AKUNTANSI
Head of Operation, Finance and Accounting Division
KEPALA DIVISI UMUM & KESEKRETARIATAN
Head of General Affair and Secretary Division
DIVISI MANAJEMEN RISIKO
Head of Risk management Division
DIVISI KEPATUHAN
Head of Compliance Division
WAKIL KEPALA SATUAN KERJA AUDIT INTERN & ANTI FRAUD
Deputy of Internal Audit Unit & Anti Fraud
WAKIL KEPALA DIVISI TEKNOLOGI INFORMASI
Deputy Head of Information Technology Division Fraud
WAKIL KEPALA DIVISI UMUM & KESEKRETARIATAN
Deputy Head of General Affair and Secretary Division
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 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 Secretariat of the Board of Commissioners
KEPALA BAGIAN OPERASIONAL
Head of Operation
KEPALA BAGIAN KEUANGAN & AKUNTANSI
Head of Finance and Accounting
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 KESEKRETARIAN DEWAN KOMISARIS
Head of Secretariat of the Board of Commissioners
KEPALA BAGIAN ERM (ENTERPRISE RISK MANAGEMENT)
Head of ERM (Enterprise Risk Management)
KEPALA BAGIAN PENGENDALIAN RISIKO
Head of Risk Control Management
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 DEWAN KOMISARIS DAN DIREKSI TERMASUK PERUBAHANNYA

Composition of the Board of Commissioners and Board of Directors Including its Changes

Pada tahun 2022, tidak terdapat perubahan susunan Dewan Komisaris dan Direksi Perseroan sehingga komposisi per 31 Desember 2022 adalah sebagai berikut:

In 2022, there were no changes in the composition of the Board of Commissioners and Board of Directors of the Company, thus the composition as of December 31, 2022 is as follows:

Dewan Komisaris *Board of Commissioners*	
Komisaris Utama Independen *Independent President Commissioner*	Ida Bagus Putu Anom Redhi, S.H., M.M.
Komisaris Independen *Independent Commissioner*	Drs. I Made Sukada, M.M.
Komisaris Non Independen *Non 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 Independen *Independent Commissioner*	Ida Bagus Wibawa, S.E.

Direksi *Board of Directors*	
Direktur Utama *President Director*	I Nyoman Sudharma, S.H., M.H.
Direktur Bisnis Non Kredit *Director of Business Non Credit*	I Nyoman Sumanaya, S.E., M.M.
Direktur Operasional *Director of Operation*	Ida Bagus Gede Setia Yasa, S.Kom., M.M.
Direktur Kepatuhan *Director of Compliance*	Drs. I Wayan Sutela Negara, M.M.
Direktur Kredit *Director of Credit*	Made Lestara Widiatmika, S.E.


BANK BPD BALI

PROFIL DEWAN KOMISARIS

Profile of the Board of Commissioners



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



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*	59 Tahun/ *59 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



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 1958 Kapal, December 4, 1958
Usia/ *Age*	63 Tahun/*63 Years of Age*
Domisili/ *Domicile*	Badung, Bali
Dasar Hukum Pengangkatan *Legality of Appointment*	● Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, 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*

- Kepala Badan Keuangan Daerah Kabupaten Tabanan
  Head of Regional Finance Institution (Badan Keuangan Daerah) Tabanan Regency
- Asisten Administrasi Umum Setda Kabupaten Tabanan
  Assistant of General Administration of the Regional Secretariat of Tabanan Regency
- Kepala Badan Pengelola Keuangan dan Aset Daerah Kabupaten Tabanan
  Head of the Financial Management Board and the Regional Asset District of Tabanan Regency
- Kepala Bagian Keuangan Setda Tabanan
  Head of Finance of the Regional Secretariat of Tabanan Regency
- Wakil Kepala Dinas Pendapatan dan Pesedahan Agung Kabupaten Tabanan
  Deputy Head of the Department of Revenue and Pesedahan Agung of Tabanan Regency
- Kepala Sub Dinas Usaha Perdagangan Dinas Perindustrian dan Perdagangan Kabupaten
  Tabanan Head of Sub-Department of Trade Industry and Trade Agency of Tabanan Regency
- Kepala Seksi Usaha Perdagangan Kantor Departemen Perindustrian dan Perdagangan Kabupaten Tabanan
  Section Head of Trade Office of Ministry of Industry and Trade of Tabanan Regency
- Kepala Seksi Bimbingan Usaha dan Pendaftaran Perusahaan Kantor Departemen Perdagangan Kabupaten Tabanan *Section*
  Head of Business Guidance and Corporate Registration Section of Department 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



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

Jabatan/ *Position*	Komisaris Non Independen/ *Non Independent Commissioner*
Kewarganegaraan/ *Citizenship*	Indonesia
Tempat & Tanggal Lahir *Place & Date of Birth*	Denpasar, 11 April 1956 *Denpasar, April 11, 1956*
Usia/ *Age*	65 Tahun/ *65 Years of Age*
Domisili/ *Domicile*	Badung, Bali
Dasar Hukum Pengangkatan *Legality of Appointment*	● Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, S.H., sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali ● *Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H., as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali*
Latar Belakang Pendidikan *Education Background*	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 the Regional Government of Badung Regency
- Kepala Dinas Kebersihan Pemda Tk. II Badung
  Head of the Sanitation Service of Badung District Government
- Kepala Kantor Pembangunan Masyarakat Desa Kabupaten Pemda Tk.II Badung
  Head of the Office of Rural Community Development of Badung District Government
- Kepala Kantor Pembangunan Desa Kabupaten Pemda Tk. II Badung
  Head of the District Rural Development Office of the Badung District Government
- Kepala Bagian Urusan Generasi Muda dan Olahraga pada Biro Mental Spiritual Pemda Tk. I Bali
  Head of Youths and Sports Affairs of Mental Spiritual Bureau of Bali Regional 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 Government

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 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*	39 Tahun/ *39 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 AHUAH.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 Pengendali. *Does not have affiliated relation with the Board of Commissioners, the Board of Directors and affiliated with Shareholders.*



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 *Jogakarta, March 7, 1972*
Usia/ *Age*	50 Tahun/ *50 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 AHUAH.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 Intelijen Negara Daerah Bali *Economic Advisor to the Regional State intelligence 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*



PROFIL DIREKSI

Profile of The Board of Directors



1. Made Lestara Widiatmika, S.E.
2. Drs. I Wayan Sutela Negara, M.M.
3. I Nyoman Sudharma, S.H., M.H.
4. I Nyoman Sumanaya, S.E., M.M.
5. Ida Bagus Gede Setia Yasa, S.Kom., M.M.





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*	50 Tahun/ *50 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 Credit Business Director of PT Bank Pembangunan Daerah 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 Risiko Bank BPD Bali Kantor Pusat
  Head of Compliance of Risk Management Division of Bank BPD Bali Head Office
- Kepala Bagian Kepatuhan & Hukum Divisi Manajemen Risiko 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*



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*	49 Tahun/ *49 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

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 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*	52 Tahun/ *52 Years of Age*
Domisili/ *Domicile*	Denpasar, Bali
Dasar Hukum Pengangkatan *Legality of Appointment*	● Akta Nomor 36 tanggal 22 Juni 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 36 dated June 22, 2018 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 Strategic 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
- Asisten *Officer* Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat
  Assistant 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



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*	59 Tahun/ *59 Years of Age*
Domisili/ *Domicile*	Denpasar, Bali
Dasar Hukum Pengangkatan *Legality of Appointment*	• Akta Nomor 36 tanggal 22 Juni 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 36 dated June 22, 2018 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 *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 Risiko 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 Strategic Plan & Research of Strategic 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*



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*	58 Tahun/ *58 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 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*	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*



PROFIL KEPALA DIVISI

Profile of Division Head



1. I Made Artawa, S.E.
2. I Gede Sukanada, S.E.
3. I Nyoman Astawa, S.H.
4. Ida Bagus Gd. Ary Wijaya Guntur, S.E., M.M.
5. Ida Ayu Putri Yuniawati, S.E.
6. Anak Agung Istri Eka Parwita Dewi, S.E., M.M.
7. I Gusti Ayu Citrawati, S.E.
8. Ida Bagus Nyoman Ari Suryantara, S.H., M.M.
9. A.A. Indraprasta Yasa, S.Kom., M.M.
10. I Made Wismana, S.E.
11. I Komang Wiratna Jaya, S.T., M.M.

7 8 9 10 11





I Gusti Ayu Citrawati, S.E.

Jabatan/ *Position*	Kepala Divisi Kredit/ *Head of Credit Division*
Kewarganegaraan/ *Citizenship*	Indonesia
Tempat & Tanggal Lahir *Place & Date of Birth*	Karangasem, 3 Agustus 1970 *Karangasem, August 3, 1970*
Usia/ *Age*	52 Tahun/ *52 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 Division of Bank BPD Bali Head Office
- Kepala Bidang Kredit Bank BPD Bali Kantor Cabang Utama Denpasar
  Head of Credit Division at Bank BPD Bali Denpasar Branch Office
- Asisten *Officer* Biro Kredit Bank BPD Bali Kantor Pusat
  Assistant Officer of credit 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 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*	51 Tahun/ *51 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 of Bank BPD Bali Head Office
- Yunior *Officer* Biro Tresuri Bank BPD Bali Kantor Pusat
  Junior Officer of Treasury Bureau of Bank BPD Bali Head Office
- Asisten *Officer* Biro Tresuri Bank BPD Bali Kantor Pusat
  Assistant 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*	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*	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*	Pascasarjana 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 Application 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
- Asisten *Officer* Biro TSI Bank BPD Bali Kantor Pusat
  Assistant 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, January 29, 1970*
Usia/ *Age*	52 Tahun/ *52 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
- Asisten *Officer* Sekretaris Direksi Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat
  Asisten Officer of Secretary of the Board Directors of Secretary & General of Bank BPD Bali Head Office
- Asisten *Officer* Biro *Treasury* & Luar Negeri Bank BPD Bali Kantor Pusat
  Assistant 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*	49 Tahun/ *49 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 of 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 of 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*	54 Tahun/ *54 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 Mahasaraswati *Bachelor of Economic at MahaSaraswati 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 of 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 of 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 of 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
- Asisten *Officer* Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat
  Assistant Officer of Human Resource of Bank BPD Bali Head Office
- Asisten *Officer* Biro Sekretariatan & Umum Bank BPD Bali Kantor Pusat
  Assistant 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*	51 Tahun/ *51 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 Main Branch Office
- Wakil Kepala Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat
  Deputy of Strategic Planning 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*	54 Tahun/ *54 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 Division at Bank BPD Bali Head Office
- Kepala Bagian Administrasi Umum Bank BPD Bali Kantor Pusat
  Head of General Administration Section at Bank BPD Bali Head Office
- Wakil Kepala Bank BPD Bali KantorCabang Tabanan
  Deputy of Bank BPD Bali Tabanan Branch Office
- Kepala Seksi Pemasaran Kredit Bank BPD 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*	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*	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*	54 Tahun/ *54 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 Mahendradatta *Bachelor of Law at Mahendradatta 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



1. I Made Indra Taurisiana, S.T.
2. I Gede Mulyawan, S.E.
3. I G A.Gede Suadnyana, S.T.
4. Ni Ketut Lestari, S.TP.
5. I Made Sudarma, S.E., M.M.
6. Ida Ayu Tri Rasmiwinari, S.E.,M.M.
7. Putu Dharmapatni, S.E., M.M.
8. Ayun Marheny, S.E.
9. Ida Bagus Made Surawan, S.Pi.
10. Ketut Bagus Ariana, S.E., M.M.
11. Made Adhitya Pranajaya, S.E., M.M.
12. Sanjaya Caesar, S.H.,M.H.
13. I Gusti Ngurah Made Supardi, S.E., M.M.
14. Ketut Andayana Kusuma Yasa, S.E.,M.M.





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*	51 Tahun/ *51 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
- Asisten *Officer* Divisi Kredit Bank BPD Bali Kantor Pusat
  Assisten Officer of Credit Division of Bank BPD Bali Head Office
- *Head Teller* Divisi Tresuri & 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*	55 Tahun/ *55 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 Business 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 Februari 1969 *Badung, February 24,1969*
Usia/ *Age*	53 Tahun/ *53 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*	51 Tahun/ *51 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*	50 Tahun/ *50 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 Strategic 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
- Asisten *Officer* Divisi Kredit Bank BPD Bali Kantor Pusat
  Assistant 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 November 1974 *Denpasar, November 26,1974*
Usia/ *Age*	48 Tahun/ *48 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*	49 Tahun/ *49 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*	42 Tahun/ *42 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
- Asisten *Officer* Pengendalian Risiko Operasional dan Risiko Lainnya Divisi MRO Bank BPD Bali Kantor Pusat
  Assistant Officer of Operation Risk and Other Risk Controlling 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*	45 Tahun/ *45 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
- Asisten *Officer* Unit Kerja Khusus Divisi Kepatuhan Bank BPD Bali Kantor Pusat
  Assistant 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*	53 Tahun/ *53 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
- Asisten *Officer* Divisi Kredit Bank BPD Bali Kantor Pusat
  Assistant Officer of Credit Division of Bank BPD Bali Head Office
- Asisten *Officer* Biro Sekretariat & Umum Bank BPD Bali Kantor Pusat
  Assistant 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	45 Tahun/ *45 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	44 Tahun/ *44 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
- Asisten *Officer Money Changer* Divisi *Treasury* Bank BPD Bali Kantor Pusat
  Assistant 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*	43 Tahun/ *43 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 Risiko 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 Risiko Bank BPD Bali Kantor Pusat
  Acting Head of Study & Report of Risk Management Division of Bank BPD Bali Head Office
- Asisten Yunior Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat
  Junior Assistant of Policy & Procedure of Operational & Non Operational of Compliance Division of Bank BPD Bali Head Office
- Asisten *Officer* Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat
  Assistant Officer of Policy & Procedure of Operational & Non Operational of Compliance 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
- Asisten *Officer* Divisi Sekretaris Perusahaan Bank BPD Bali Kantor Pusat
  Assistant Officer of Corporate Secretary of Bank BPD Bali Head Office
- Asisten *Officer* Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat
  Assistant 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*	49 Tahun/ *49 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*

BANK BPD BALI

Bersama Anda Membangun Bali



Laporan MANAJEMEN

Management Report


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KUR
BANK BPD BALI

LAPORAN DEWAN KOMISARIS
Board of Commissioners Report



BANK BPD BALI

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

Om Swastyastu,

PARA PEMEGANG SAHAM DAN PEMANGKU KEPENTINGAN YANG TERHORMAT,

Atas Asung Kertha Wara Nugraha Ida Sang Hyang Widhi Wasa, Tuhan Yang Maha Esa, kami dapat menyajikan Laporan Tahunan ini sebagai bentuk akuntabilitas fungsi pengawasan Dewan Komisaris atas pengelolaan PT Bank Pembangunan Daerah Bali yang dilakukan oleh Direksi untuk tahun buku yang berakhir pada 31 Desember 2022.

KONDISI MAKRO EKONOMI DAN INDUSTRI PERBANKAN

Di tengah pandemi *Covid-19* yang belum usai, perekonomian dunia kembali dihadapkan dengan berbagai tantangan yang tidak kalah besar. Gejala geopolitik yang bereskalasi, inflasi yang persisten, likuiditas pasar keuangan global yang mengetat, serta pasokan pangan dan energi dunia yang tersendat mengakibatkan komplikasi pada arah pemulihan ekonomi global dalam jangka pendek.

Tahun 2022 risiko global mengalami eskalasi, diperparah oleh meningkatnya tensi geopolitik. Konflik Rusia-Ukraina telah memperburuk disrupsi *supply* yang sudah terjadi sejak pandemi dan mendorong lonjakan harga komoditas. Akibatnya, tekanan inflasi tinggi terjadi di banyak negara yang mendorong dilakukannya pengetatan kebijakan moneter yang agresif termasuk di AS. Tekanan inflasi di AS mencapai 9,1% pada Juni 2022 atau tertinggi dalam 40 tahun dan sedikit menurun menjadi 6,5% pada Desember 2022. Sebagai respon, suku bunga Fed Funds Rate (FFR) telah naik dari 0,25% per Januari 2022 menjadi 4,50% per Desember 2022. Selain itu, *The Fed* juga akan melakukan kontraksi *balance sheet* sebagai bagian dari pengetatan kebijakan moneternya yang akan berdampak pada peningkatan volatilitas sektor keuangan global, mendorong keluarnya arus modal dari negara berkembang, meningkatnya biaya utang, dan mendorong apresiasi dolar AS. Tren inflasi tinggi dan pengetatan kebijakan moneter berdampak pada prospek pertumbuhan ekonomi global. Berdasarkan publikasi *World Economic Outlook* (WEO) bulan Juli 2022, perekonomian global diperkirakan melambat tajam dari 6,1% di tahun 2021 menjadi 3,2% di tahun 2022.

Tahun 2022 menjadi tahun yang penuh tantangan. Gejolak geopolitik yang memanas di masa konflik Rusia dan Ukraina menambah tekanan kepada pemulihan ekonomi dunia. Pengetatan kebijakan moneter global akibat tingkat inflasi yang tinggi dan berkelanjutan dapat mendorong *cost of fund* baik untuk pembiayaan sektor swasta maupun publik. Meskipun sebagian dari tekanan eksternal telah

Om Swastyastu,

DEAR VALUED SHAREHOLDERS AND STAKEHOLDERS,

Let us express our fervent sense of obligation to the Almighty Lord, the blessings of Asung Kertha Wara Nugraha Ida Sang Hyang Widhi Wasa; thus, we are able to transparently propose the Annual Report as a manifestation of accountability of the supervisory function of the Board of Commissioners for the management of PT Bank Pembangunan Daerah Bali undertaken by the Directors for the fiscal year ending December 31, 2022.

MACRO ECONOMIC CONDITION AND BANKING INDUSTRY

In the midst of the unfinished Covid-19 pandemic, the world economy is again faced with various challenges that are no less big. Escalating geopolitical symptoms, persistent inflation, tightening global financial market liquidity, and stagnant world food and energy supplies has complicated the direction of global economic recovery in the short term.

In 2022 global risks escalated, exacerbated by rising geopolitical tensions. The Russia-Ukraine conflict has exacerbated supply disruptions that have occurred since the pandemic and pushed up commodity prices. As a result, high inflationary pressures occurred in many countries which prompted aggressive monetary policy tightening, including in the US. Inflationary pressure in the US reached 9.1% in June 2022 or the highest in 40 years and decreased slightly to 6.5% in December 2022. In response, the Fed Funds Rate (FFR) has increased from 0.25% as of January 2022 become 4.50% as of December 2022. The increase in interest rates is expected to continue until it reaches above 3.5% this year and 4% in 2023. In addition, the Fed also contracted the balance sheet as part of its tightening monetary policy had an impact on increasing the volatility of the global financial sector, driving capital outflows from developing countries, increasing the cost of debt, and encouraging the appreciation of the US dollar. The trend of high inflation and tightening monetary policy has had an impact on the prospects for global economic growth. Based on the July 2022 World Economic Outlook (WEO) publication, the global economy is expected to slow down sharply from 6.1% in 2021 to 3.2% in 2022.

2022 was a year full of challenges. The geopolitical turmoil that heated up during the conflict between Russia and Ukraine added pressure to the world's economic recovery. Global monetary policy tightening due to high and sustainable inflation rates can push up the cost of funds for both private and public sector financing. Even though some of the external pressure has been and will

dan akan terus diserap oleh APBN tahun 2022, percikan dari dinamika ekonomi dunia kepada keberlangsungan pemulihan ekonomi domestik tetap perlu diantisipasi dan dimitigasi. Perekonomian Indonesia di tahun 2022 diprediksi tumbuh di kisaran 5,1% - 5,4% (yoy). Proyeksi ini sejalan dengan kalkulasi lembaga internasional termasuk Bank Dunia (5,1%), IMF (5,3%), dan *Consensus Forecast* (5,1%). Pertumbuhan ekonomi nasional triwulan IV tahun 2022 tumbuh sebesar 5,31% (yoy) atau sebesar 0,36% (qtq). Dari sisi produksi, lapangan usaha transportasi dan pergudangan mengalami pertumbuhan tertinggi sebesar 16,99%, sementara dari sisi pengeluaran komponen ekspor barang dan jasa mengalami pertumbuhan tertinggi sebesar 14,93%.

continue to be absorbed by the 2022 State Budget, the spark from the dynamics of the world economy to the sustainability of the domestic economic recovery still needs to be anticipated and mitigated. The Indonesian economy in 2022 is predicted to grow in the range of 5.1% - 5.4% (yoy). This projection is in line with calculations by international institutions including the World Bank (5.1%), IMF (5.3%), and the Consensus Forecast (5.1%). National economic growth in the fourth quarter of 2022 grew by 5.31% (yoy) or 0.36% (qtq). From the production side, the transportation and warehousing business field experienced the highest growth of 16.99%, while from the expenditure side the export component of goods and services experienced the highest growth of 14.93%.

Pertumbuhan ekonomi Bali pada triwulan IV 2022 tercatat 6,61% (yoy) atau sebesar 3,11% (qtq). Dari sisi produksi, pertumbuhan tertinggi tercatat pada lapangan usaha Kategori H (Transportasi dan Pergudangan) sebesar 39,36%. Sementara dari sisi pengeluaran, pertumbuhan tertinggi tercatat pada Komponen Impor Luar Negeri yaitu sebesar 1.072,22%. Sejalan dengan rendahnya kasus harian *Covid-19*, aktivitas ekonomi di Bali pun berangsur-angsur menuju kondisi normal. Kembali dibukanya jalur penerbangan internasional ke Bali sejak 4 Februari 2022, juga menjadi momentum pergerakan roda perekonomian Bali. Persiapan menjelang perhelatan akbar G-20, berbagai kegiatan berskala nasional maupun internasional yang diselenggarakan di Provinsi Bali dan melonjaknya kunjungan wisatawan mancanegara ke Bali menjadi corak perekonomian di triwulan IV-2022. Hal tersebut meningkatkan aktivitas produksi yang selanjutnya tercermin pada ekonomi Bali yang mampu tumbuh positif pada triwulan IV-2022 secara q-to-q.

Bali's economic growth in the fourth quarter of 2022 was recorded at 6.61% (yoy) or 3.11% (qtq). From the production side, the highest growth was recorded in Category H (Transportation and Warehousing) business fields of 39.36%. Meanwhile, from the expenditure side, the highest growth was recorded in the Foreign Import Component, which was 1,072.22%. In line with the low daily cases of Covid-19, economic activity in Bali is gradually returning to normal conditions. The re-opening of international flight routes to Bali since February 4, 2022 is also a momentum for the movement of the Balinese economy. Preparations ahead of the G-20 grand event, various national and international scale activities being held in the Province of Bali and the soaring arrivals of foreign tourists to Bali have become a feature of the economy in the fourth quarter of 2022. This increased production activity, which was further reflected in the Bali economy which was able to grow positively in the fourth quarter of 2022 on a q-to-q basis.

PENILAIAN KINERJA DIREKSI

PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS

Dewan Komisaris menyadari bahwa tantangan tahun 2022 yang dihadapi Direksi dan segenap jajaran manejemen sangat berat dan komplek, namun demikian Dewan Komisaris memberikan apresiasi dan penghargaan kepada Direksi bahwa pencapaian kinerja Bank BPD Bali mengalami pertumbuhan yang positif. Penyaluran kredit tahun 2022 mengalami peningkatan sebesar 1,35% dari tahun 2021 sebesar Rp19.800,47 miliar menjadi sebesar Rp20.068,33 miliar. Pertumbuhan kredit relative masih kecil perlu dicarikan terobosan dengan tetap berpegang pada prinsip-prinsip kehati-hatian dan prinsip azas pemberian kredit yang sehat. Dana Pihak Ketiga (DPK) mengalami pertumbuhan tahun 2022 sebesar 13,16% dari tahun 2021 sebesar Rp23.377,09 miliar menjadi sebesar Rp26.453,00 miliar. Komposisi dana murah (giro dan tabungan) terhadap total dana pihak ketiga (CASA) mengalami pertumbuhan dari 54,50% posisi tahun 2021 menjadi 61,20% posisi tahun 2022. Dari peningkatan Dana Pihak Ketiga (DPK) berpengaruh terhadap pertumbuhan aset tahun 2022 sebesar 11,24% dari tahun 2021 sebesar Rp28.910,97 miliar menjadi sebesar Rp32.160,68 miliar.

The Board of Commissioners realizes that the challenges faced by the Board of Directors and all levels of management in 2022 are very difficult and complex, however, the Board of Commissioners gives appreciation and appreciation to the Board of Directors that the achievement of Bank BPD Bali's performance has experienced positive growth. Loan disbursement in 2022 has increased by 1.35% from Rp19,800.47 billion in 2021 to Rp20,068.33 billion. Credit growth is still relatively small, it is necessary to look for a breakthrough while adhering to the principles of prudence and the principles of sound credit. Third Party Funds (DPK) experienced growth in 2022 of 13.16% from 2021 of Rp23,377.09 billion to Rp26,453.00 billion. The composition of low-cost funds (current account and savings) to total third party funds (CASA) has grown from 54.50% in 2021 to 61.20% in 2022. The increase in Third Party Funds (DPK) has an effect on asset growth in 2022 of 11.24% from 2021 of Rp28,910.97 billion to Rp32,160.68 billion. Meanwhile, profit grew in 2022 by 9.90% from Rp549.15 billion in 2021 to Rp603.52 billion.

Sedangkan laba mengalami pertumbuhan tahun 2022 sebesar 9,90% dari tahun 2021 sebesar Rp549,15 miliar menjadi sebesar Rp603,52 miliar.

Kondisi ini tercermin dari indikator kinerja keuangan Bank BPD Bali dan Tingkat Kesehatan Bank tetap terjaga dalam predikat sehat. Dari aspek rasio keuangan, LDR mengalami penurunan dari 84,69% tahun 2021 menjadi 75,85% tahun 2022, mencerminkan fungsi intermediasi Bank BPD Bali perlu ditingkatkan. Rasio kredit bermasalah (*NPL-Gross*) mengalami perbaikan dari 2,42% tahun 2021 menjadi 2,37% tahun 2022. Rasio permodalan (CAR) mengalami peningkatan dari 20,28% tahun 2021 menjadi sebesar 21,58% tahun 2022. ROA mengalami peningkatan dari 2,62% tahun 2021 menjadi sebesar 2,68% tahun 2022. ROE mengalami peningkatan dari 17,78% tahun 2021 menjadi sebesar 18,27% tahun 2022, dan BOPO mengalami penurunan dari tahun 2021 sebesar 71,34% menjadi sebesar 68,87% tahun 2022 Bank secara ketat melakukan efisiensi.

This condition is reflected in the financial performance indicators of Bank BPD Bali and the soundness level of the Bank which is maintained in a healthy predicate. From the aspect of financial ratios, LDR has decreased from 84.69% in 2021 to 75.85% in 2022, reflecting that the intermediation function of Bank BPD Bali needs to be improved. The ratio of non-performing loans (NPL-Gross) has improved from 2.42% in 2021 to 2.37% in 2022. The capital ratio (CAR) has increased from 20.28% in 2021 to 21.58% in 2022. ROA has increase from 2.62% in 2021 to 2.68% in 2022. ROE has increased from 17.78% in 2021 to 18.27% in 2022, and BOPO has decreased from 71.34% in 2021 to 68.87% in 2022 The Bank strictly implements efficiency.

Atas pencapaian tersebut, Dewan Komisaris memberikan apresiasi dan penghargaan atas kebijakan dan langkah strategis yang diterapkan Direksi pada tahun 2022. Namun masih terdapat aspek kualitatif belum berjalan optimal, tercermin dari rencana 34 (tiga puluh empat) proyek korporasi, terealisasi sebanyak 23 (dua puluh tiga) proyek korporasi atau tercapai 68%, dan dalam proses sebanyak 11 (sebelas) proyek korporasi atau 32%.

For this achievement, the Board of Commissioners appreciates and appreciates the policies and strategic steps implemented by the Board of Directors in 2022. However, there are still qualitative aspects that have not run optimally, reflected in the planned 34 (thirty four) corporate projects, of which 23 (twenty three) corporate projects were realized. or achieved 68%, and in the process of 11 (eleven) corporate projects or 32%.

Segenap jajaran Direksi telah berusaha secara maksimal menindaklanjuti saran/nasihat Dewan Komisaris dalam upaya mempertahankan dan meningkatkan kinerja Bank tahun 2022 secara optimal, Walaupun masih dibayang-bayangi kondisi *Covid-19* yang berdampak terhadap perekonomian Indonesia dan Bali khususnya.

All members of the Board of Directors have tried their best to follow up on the advice of the Board of Commissioners in an effort to maintain and improve the Bank's performance in 2022 optimally, even though it is still being overshadowed by the Covid-19 condition which has an impact on the economy of Indonesia and Bali in particular.

PANDANGAN ATAS PENERAPAN GCG

PERSPECTIVE ON THE GCG IMPLEMENTATION

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 diseluruh tingkatan dan jenjang organisasi. Bahwa bisnis perbankan merupakan bisnis yang berdasarkan kepercayaan dari nasabah, sehingga penerapan tata kelola yang baik menjadi faktor penting untuk menjaga dan/atau memelihara kepercayaan dari nasabah, pemegang saham serta pemangku kepentingan lainnya.

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, independence and fairness in every business activity of Bank BPD Bali at all levels and levels of the organization. Whereas the banking business is a business based on the trust of customers, so that the implementation of good governance is an important factor in maintaining and/or maintaining the trust of customers, shareholders and other stakeholders.

Berdasarkan surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor S-70/KR.081/2022 tanggal 17 November 2022 perihal Peringkat Komposit Tingkat Kesehatan Bank posisi 30 Juni 2022 dikategorikan peringkat komposit 2 (PK-2) dengan rincian Risiko *Inherent* komposit secara agregat dinilai 3 (*moderate*)

Based on the Regional 8 Bali and Nusa Tenggara Financial Services Authority (OJK) letter Number S-70/KR.081/2022 dated 17 November 2022 concerning the Composite Rating of Bank Soundness Level position 30 June 2022 categorized as composite rating 2 (PK-2) with Risk details Composite inherent in aggregate is rated 3

dan Kualitas Penerapan Manajemen Risiko dinilai 2 (*satisfactory*), GCG dinilai 2 (Baik), Rentabilitas dinilai 2 (Baik) dan Permodalan dinilai 2 (Baik) yang mencerminkan kondisi Bank secara umum sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.

(moderate) and Quality of Risk Management Implementation is rated 2 (satisfactory), GCG is rated 2 (Good), Earnings is rated 2 (Good) and Capital is rated 2 (Good) which reflects the Bank's condition in general is healthy and is considered capable faced significant negative effects from changes in business conditions and other external factors.

Saran dan nasehat Dewan Komisaris tersebut telah ditindaklanjuti oleh Direksi. Hal tersebut tercermin dari hasil penilaian sendiri *(self assessment)* penerapan tata kelola periode Desember 2022 berada pada peringkat komposit 2 (baik).

The suggestions and advice from the Board of Commissioners 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 2022 period which is at a composite rating of 2 (good).

Berdasarkan hasil *self assessment* terhadap Tingkat Kesehatan Bank (TKB) posisi Desember 2022 memperoleh peringkat 2, dengan penilaian *Risk Profile*/Profil Risiko 2, GCG/Tata Kelola 2, *Earning*/Rentabilitas 2 dan *Capital*/Permodalan 2. TKB peringkat 2 mencerminkan kondisi Bank yang secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.

Based on the results of the self-assessment of the Bank's Soundness Level (TKB) in December 2022, it was ranked 2nd, with an assessment of Risk Profile/Risk Profile 2, GCG/Governance 2, Earning/Rentability 2 and Capital/Capital 2. TKB rating 2 reflects the condition of the Bank which are generally healthy, so they are considered capable of facing significant negative influences from changes in business conditions and other external factors.

Namun demikian berdasarkan hasil evaluasi dan pemantauan Dewan Komisaris, terdapat beberapa penerapan tata kelola yang perlu mendapat perhatian dan tindak lanjut manajemen dalam pengelolaan tata kelola (*Governance*), baik dalam *governance structure*, *governance process*, maupun *governance outcome*.

However, based on the results of the evaluation and monitoring of the Board of Commissioners, there are several implementations of governance that need attention and management follow-up in governance management, both in terms of governance structure, governance processes, and governance outcomes.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

PERFORMANCE ASSESSMENT OF THE COMMITTEE UNDER THE BOARD OF COMMISSIONERS

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 2022 Komite Dewan Komisaris telah melaksanakan kegiatan sesuai rencana kerja Komite dan hasilnya telah dilaporkan kepada Dewan Komisaris setiap triwulan.

In carrying out the supervisory duties and functions of the Bank's operations, the Board of Commissioners is assisted by the Audit Committee, Risk Monitoring Committee, and the Remuneration and Nomination Committee. In 2022 the Committees of the Board of Commissioners have carried out activities according to the Committee's work plan and the results have been reported to the Board of Commissioners quarterly.

Dalam pelaksanaan tugasnya tahun 2022 Komite Audit telah mengadakan rapat sebanyak 8 (delapan) kali, melakukan pertemuan dengan SKAI & AF sebanyak 5 (lima) kali, dan telah melakukan kajian lebih dari 46 (empat puluh enam) laporan hasil audit internal.

In carrying out its duties in 2022 the Audit Committee has held 8 (eight) meetings, held 5 (five) meetings with SKAI & AF, and has reviewed more than 46 (forty six) internal audit reports.

Komite Pemantau Risiko tahun 2022 telah mengadakan rapat sebanyak 5 (lima) kali, dan melakukan kajian lebih dari 88 (delapan puluh delapan) laporan terkait dengan manajemen risiko.

The Risk Monitoring Committee in 2022 has held 5 (five) meetings, and reviewed more than 88 (eighty eight) reports related to risk management.

Komite Remunerasi dan Nominasi tahun 2022 telah mengadakan rapat sebanyak 7 (tujuh) kali dalam kapasitasnya untuk mengevaluasi kebijakan remunerasi Direksi, Dewan Komisaris, Pejabat Senior, dan Karyawan Bank BPD Bali secara keseluruhan,

The 2022 Remuneration and Nomination Committee has held 7 (seven) meetings in its capacity to evaluate the remuneration policies of the Board of Directors, Board of Commissioners, Senior Officers, and Bank BPD Bali Employees as a whole, and reviewed more than

dan melakukan kajian lebih dari 22 (dua puluh dua) laporan terkait dengan remunerasi dan terkait dengan kebijakan nominasi telah mempersiapkan *Draft* Sistem dan Prosedur serta *Draft* Jadwal dan Tahapan Pemilihan Dewan Komisaris Bank BPD Bali Periode Tahun 2023-2027, Komite telah melaksanakan tugas dengan baik.

22 (twenty two) related reports with remuneration and related to the nomination policy has prepared a Draft System and Procedures as well as a Draft Schedule and Stages for the Election of the Board of Commissioners of Bank BPD Bali for the 2023-2027 period, the Committee has carried out its duties properly.

Pandangan atas Prospek Usaha

VIEW ON BUSINESS PROSPECT

Seiring dengan pemulihan perekonomian nasional dan Bali pada khususnya, Dewan Komisaris memandan bahwa Rencana Bisnis Perusahaan tahun 2023 yang disusun Direksi telah sesuai dengan prospek usaha tahun 2023. Dewan Komisaris senantiasa mengingatkan dan memberikan arahan kepada Direksi untuk menerapkan langkah-langkah strategis yang optimal, melakukan inovasi dan terobosan-terobosan melalui peningkatan kualitas layanan, pemasaran dan pengembangan atas produk dan jasa yang dimiliki guna meningkatkan daya saing di tengah persaingan yang semakin ketat khususnya di Provinsi Bali. Langkah ini diperlukan untuk lebih memantapkan posisi dan daya saing dalam rangka pencapaian program transformasi BPD, untuk menjadikan Bank BPD Bali sebagai *market leader*.

Along with the recovery of the national economy and Bali in particular, the Board of Commissioners believes that the 2023 Company Business Plan prepared by the Directors is in accordance with the business prospects for 2023. The Board of Commissioners constantly reminds and provides direction to the Directors to implement optimal strategic steps, innovate and breakthroughs through improving service quality, marketing and development of products and services owned in order to increase competitiveness amid increasingly fierce competition, especially in the Province of Bali. This step is necessary to further strengthen position and competitiveness in order to achieve the BPD transformation program, to make Bank BPD Bali a market leader.

Meskipun terdapat beberapa tantangan global seperti isu resesi dan konflik geopolitik berkepanjangan, Dewan Komisaris meyakini bahwa rencana strategis yang disusun Direksi telah dapat mengakomodir potensi tantangan tersebut. Direksi juga 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.

Even though there are several global challenges such as the issue of recession and prolonged geopolitical conflict, the Board of Commissioners believes that the strategic plan prepared by the Board of Directors has been able to accommodate these potential challenges. The Board of Directors has also set strategic goals and corporate values which are further elaborated in a mature and realistic Bank Business Plan with comprehensive coverage based on the vision, mission and Bank BPD Bali Transformation Program which makes the Bank strong, highly competitive and leading in serve MSMEs and contribute to sustainable regional economic growth, based on macroeconomic conditions, micro and internal conditions.

PERUBAHAN KOMPOSISI DEWAN KOMISARIS

CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS

Di sepanjang tahun 2022 tidak terdapat perubahan komposisi Dewan Komisaris, sehingga susunan per 31 Desember 2022 adalah sebagai berikut:

During 2022, there were no changes in the composition of the Board of Commissioners thus the composition as of December 31, 2022 is as follows:

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

- *Independent President Commissioner: Ida Bagus Putu Anom Redhi, S.H., M.M*
- *Independent Commissioner: Drs. I Made Sukada, M.M.*
- *Independent Commissioner: Ida Bagus Wibawa, S.E*
- *Non Independent Commissioner: Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA*
- *Non Independent Commissioner: Wisnu Bawa Temaja, S.H., M.H.*

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 2022.

Dewan Komisaris mengajak segenap Direksi dan karyawan Perusahaan untuk senantiasa meningkatkan kompetensi, integritas, *teamwork* yang solid, orientasi pelanggan, serta produktivitas yang tinggi dalam rangka peningkatan penerapan budaya kerja Bank BPD Bali guna mencapai target 2023 dengan tetap memerhatikan prinsip *good corporate governance* dan *prudential banking*.

Ke depan, Dewan Komisaris akan tetap berupaya sebaik mungkin dalam menjalankan tugas pengawasan dan pemberian nasihat serta saran kepada Direksi guna meningkatkan kinerja Perusahaan. Bersama Bank BPD Bali, kita membangun Bali untuk mewujudkan Nangun Sat Kerthi Loka Bali.

OM SHANTI, SHANTI, SHANTI OM

CLOSING

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 2022.

The Board of Commissioners engage the Board of Directors and all employees of the Company to continuously improve competence, integrity, solid teamwork, customer oriented and high productivity in order to escalate the implementation of the company culture of Bank BPD Bali to achieve the 2023 target while still following the principles of good corporate governance and prudential banking.

Going forward, the Board of Commissioners will continue to make the best endeavour in carrying out its supervisory duties and providing advice and advice to the Board of Directors to improve the Company's performance. Along with Bank BPD Bali, we expand Bali to embody Nangun Sat Kerthi Loka Bali.

OM SHANTI, SHANTI, SHANTI OM



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



LAPORAN DIREKSI
Board of Director Report



BANK BPD BALI

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 2022 dengan berbagai tantangan dan peluang. Bank BPD Bali pada tahun 2022 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 2022.

KONDISI MAKRO EKONOMI

Pertumbuhan ekonomi global melambat disertai dengan tingginya tekanan inflasi, agresifnya kenaikan suku bunga kebijakan moneter, dan ketidakpastian pasar keuangan. Pertumbuhan ekonomi global pada 2023 diprakirakan akan menurun dari 2022, dengan risiko koreksi yang dapat lebih rendah dan resesi yang tinggi di beberapa negara, termasuk Amerika Serikat (AS) dan Eropa. Perlambatan ekonomi global dipengaruhi oleh berlanjutnya ketegangan geopolitik yang memicu fragmentasi ekonomi, perdagangan dan investasi, serta dampak pengetatan kebijakan moneter yang agresif. Sementara itu tekanan inflasi dan inflasi inti global masih tinggi sejalan dengan terus berlanjutnya gangguan rantai pasokan dan keketatan pasar tenaga kerja terutama di AS dan Eropa, di tengah pelemahan permintaan global. Merespons tekanan inflasi tinggi tersebut, bank sentral di banyak negara terus memperkuat pengetatan kebijakan moneter yang agresif. Kenaikan *Fed Funds Rate* yang diprakirakan hingga awal 2023 dengan siklus yang lebih panjang *(higher for longer)* mendorong tetap kuatnya mata uang dolar AS sehingga memberikan tekanan pelemahan nilai tukar di berbagai negara. Tekanan pelemahan nilai tukar tersebut semakin meningkat sejalan dengan tingginya ketidakpastian pasar keuangan global. Aliran keluar investasi portofolio asing menambah tekanan nilai tukar di Negara berkembang, termasuk Indonesia.

Di tengah prospek penurunan ekonomi global, perbaikan ekonomi Indonesia terus berlanjut. Pertumbuhan ekonomi nasional terus membaik sehingga pada tahun 2022 tercatat tumbuh sebesar 5,31% (ctc), menguat dibandingkan pertumbuhan tahun 2021 sebesar 3,70% (ctc). Dari sisi produksi, perkembangan positif tersebut ditopang oleh Lapangan Usaha Transportasi dan Pergudangan mengalami pertumbuhan tertinggi sebesar 19,87% (ctc). Sementara dari sisi pengeluaran, pertumbuhan tertinggi dicapai oleh Komponen Ekspor Barang dan Jasa sebesar 16,28% (ctc).

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 2022 with multiple hurdles and moments. Bank BPD Bali in 2022 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 2022 fiscal year.

MACROECONOMIC CONDITIONS

Slowing global economic growth was accompanied by high inflationary pressure, aggressive increases in monetary policy interest rates, and financial market uncertainty. Global economic growth in 2023 is predicted to decline from 2022, with a lower risk of correction and a high recession in several countries, including the United States (US) and Europe. The global economic slowdown was influenced by continuing geopolitical tensions that triggered economic fragmentation, trade and investment, as well as the impact of aggressive monetary policy tightening. Meanwhile, inflationary pressures and global core inflation remained high in line with continuing supply chain disruptions and tight labor markets, especially in the US and Europe, amidst weakening global demand. Responding to high inflationary pressures, central banks in many countries continued to strengthen aggressive monetary policy tightening. The increase in the Fed Funds Rate which is predicted until early 2023 with a longer cycle (higher for longer) will encourage the continued strength of the US dollar, thus putting pressure on the weakening of exchange rates in various countries. The pressure to weaken the exchange rate is increasing in line with the high uncertainty in global financial markets. The outflow of foreign portfolio investment adds to exchange rate pressures in developing countries, including Indonesia.

Amid the prospect of a global economic downturn, Indonesia's economic recovery continues. National economic growth continues to improve so that in 2022 it is recorded to grow by 5.31% (ctc), stronger than the 2021 growth of 3.70% (ctc). From the production side, this positive development was supported by the Transportation and Warehousing Business Field which experienced the highest growth of 19.87% (ctc). Meanwhile, from the expenditure side, the highest growth was achieved by the Goods and Services Export Component of 16.28% (ctc).

Pemulihan ekonomi Bali terus menunjukkan penguatan, hingga pada tahun 2022 Ekonomi Bali tumbuh sebesar 4,84% (ctc), lebih tinggi dibandingkan pertumbuhan ekonomi tahun 2020 sebesar -9,34% (ctc) dan tahun 2021 sebesar -2,46% (ctc) yang mengalami kontraksi selama 2 (dua) tahun bertuturut-turut, dan akhirnya berhasil tumbuh positif pada tahun 2022. Meskipun berangsur pulih, namun capaian tersebut masih di bawah kondisi sebelum pandemi *Covid-19* yang tumbuh di kisaran 5%-6% (ctc). Dari sisi produksi, pertumbuhan tertinggi bersumber dari Lapangan Usaha Penyediaan Akomodasi dan Makan Minum yang tumbuh sebesar 2,06% (ctc). Dari sisi pengeluaran, pertumbuhan tertinggi disumbang oleh Komponen Ekspor Luar Negeri yang tumbuh sebesar 16,73% (ctc).

Bali's economic recovery continues to show strengthening, so that in 2022 Bali's economy grows by 4.84% (ctc), higher than economic growth in 2020 of -9.34% (ctc) and in 2021 of -2.46% (ctc) which experienced contractions for 2 (two) consecutive years, and finally managed to grow positively in 2022. Although it is gradually recovering, this achievement is still below the conditions before the Covid-19 pandemic which grew in the range of 5% -6% (ctc). From the production side, the highest growth came from the Accommodation and Food and Drink Provision Business Field which grew by 2.06% (ctc). From the expenditure side, the highest growth was contributed by the Foreign Export Component which grew by 16.73% (ctc).

Secara umum kinerja industri perbankan pada tahun 2022 masih cukup baik. Hal ini tercermin dari penyaluran kredit yang terus tumbuh sebesar 10,97% (yoy) lebih tinggi dari periode yang sama tahun sebelumnya sebesar 5,30% (yoy). Di lain sisi, DPK Perbankan juga masih tumbuh sebesar 8,58% (yoy) dan menjadi salah satu pendorong terjaganya likuiditas perbankan. Permodalan perbankan juga cukup solid untuk menyerap risiko dengan CAR terjaga kuat pada level 25,65%. Risiko kredit juga masih terjaga yang tercermin dari rasio NPL baik *gross* dan *nett* masing-masing sebesar 2,44% dan 0,71%.

In general, the performance of the banking industry in 2022 is still quite good. This was reflected in lending which continued to grow by 10.97% (yoy), higher than the same period the previous year of 5.30% (yoy). On the other hand, banking DPK also continued to grow by 8.58% (yoy) and became one of the drivers for maintaining bank liquidity. Banking capital is also solid enough to absorb risk with CAR maintained strong at the level of 25.65%. Credit risk was also maintained as reflected in the gross and net NPL ratios of 2.44% and 0.71%, respectively.

Secara umum, kondisi perbankan di Bali pada 2022 masih terjaga. Hal tersebut dapat terlihat dari pencapaian Bank Umum dan BPR untuk penghimpunan DPK tercatat tumbuh sebesar 21,62% (yoy), membaik dibandingkan pertumbuhan 2021 sebesar 3,90% (yoy). Penyaluran kredit tercatat tumbuh sebesar 3,96% (yoy), membaik dibandingkan tahun 2021 sebesar 0,82% (yoy).

In general, banking conditions in Bali in 2022 will still be maintained. This can be seen from the achievements of Commercial Banks and Rural Banks in collecting DPK which recorded a growth of 21.62% (yoy), an improvement compared to 2021's growth of 3.90% (yoy). Loan distribution grew by 3.96% (yoy), an improvement compared to 2021's 0.82% (yoy).

KINERJA BANK BPD BALI TAHUN 2022

BANK BPD BALI'S PERFORMANCE IN 2022

Sejalan dengan pemulihan ekonomi Nasional dan Bali khususnya, kinerja Bank BPD Bali tahun 2022 juga menunjukkan akselerasi. Pertumbuhan laba Bank BPD Bali mencapai 9,90% (yoy), lebih tinggi dari pertumbuhan laba tahun 2021 sebesar 5,24% (yoy). Aset Bank BPD Bali tumbuh 11,24% (yoy), didukung pertumbuhan kredit dan DPK yang masing-masing tumbuh sebesar 1,35% (yoy) dan 13,16% (yoy).

In line with the national and Bali economic recovery in particular, the performance of Bank BPD Bali in 2022 also shows acceleration. Bank BPD Bali's profit growth reached 9.90% (yoy), higher than the 2021 profit growth of 5.24% (yoy). Bank BPD Bali's assets grew by 11.24% (yoy), supported by loan growth and DPK which grew by 1.35% (yoy) and 13.16% (yoy), respectively.

Sampai dengan posisi Desember 2022, Bank BPD Bali mengoperasikan jaringan kantor, terminal perbankan elektronik dan kegiatan/aktivitas lainnya yang tersebar di seluruh Bali dan Nusa Tenggara Barat yang mencakup 103 kantor bank yang terdiri dari 1 kantor pusat, 14 kantor cabang dan 88 kantor cabang pembantu. Selain itu Bank memiliki 415 terminal perbankan elektronik yang terdiri dari 207 terminal ATM, 25 terminal CRM dan 183 terminal EDC serta 59 Kegiatan/Aktivitas Lainnya berupa

As of December 2022, Bank BPD Bali operates a network of offices, electronic banking terminals and other activities/activities spread throughout Bali and West Nusa Tenggara which includes 103 bank offices consisting of 1 head office, 14 branch offices and 88 sub-branch offices . In addition, the Bank has 415 electronic banking terminals consisting of 207 ATM terminals, 25 CRM terminals and 183 EDC terminals as well as 59 Other Activities/ Activities in the form of 52 Permanent Cash Services Offices and

52 KPK Permanen dan 7 KPK Berpindah. Pada tahun 2022 Bank BPD Bali telah melakukan pembukaan 1 Kantor Cabang Pembantu Kelas 5, 4 terminal ATM, 1 terminal CRM dan 10 terminal EDC. Bank BPD Bali juga melakukan pemindahan alamat 5 Kantor Cabang Pembantu, 5 terminal ATM, dan 3 terminal EDC. Bank juga melakukan penutupan terhadap jaringan kantor, terminal perbankan elektronik dan kegiatan aktivitas lainnya, antara lain penutupan 2 Kantor Cabang Pembantu Kelas 5, 3 terminal ATM, 2 KPK Permanen dan 1 KPK Berpindah.

7 Mobile Cash Services Offices. In 2022 Bank BPD Bali has opened 1 Class 5 Supporting Branch Office, 4 ATM terminals, 1 CRM terminal and 10 EDC terminals. Bank BPD Bali also changed the addresses of 5 Sub-Branch Offices, 5 ATM terminals and 3 EDC terminals. The Bank also closed office networks, electronic banking terminals and other activities, including closing 2 Class 5 Supporting Branch Offices, 3 ATM terminals, 2 Permanent Cash Services Offices and 1 Mobile Cash Services Office.

Sesuai dengan Visi dan Misi Bank BPD Bali secara terus menerus melakukan inovasi atas produk dan layanan. Pada tahun 2022, Bank BPD Bali meluncurkan Produk/Aktivitas Layanan Baru, antara lain: (i) Uang elektronik *server based* Balipay; (ii) Layanan Transaksi Tarik/Setor Tunai Tanpa Kartu (*Cardless*) menggunakan *Mobile Banking*; (iii) *QRIS Cross Border*; (iv) Kerjasama Layanan *Payment Gateway*; (v) BI *FAST*; (vi) *Online On Boarding*; (vii) Kerjasama *merchant aggregator* dengan PT Artajasa Pembayaran Elektronis; (viii) Deposito Kapitalisasi; (ix) *Co-branding* Jakcard; (x) Kartu Kredit Pemerintah Daerah (KKPD).

In accordance with the Vision and Mission of Bank BPD Bali, it continuously innovates products and services. In 2022, Bank BPD Bali will launch new product/service activities, including: (i) Balipay server-based electronic money; (ii) Cardless Cash Withdrawal/ Deposit Transaction Services using Mobile Banking; (iii) QRIS Cross Border; (iv) Payment Gateway Service Cooperation; (v) BI FAST; (vi) Online On Boarding; (vii) Cooperation between merchant aggregators and PT Artajasa Electronic Payments; (viii) Capitalization Deposits; (ix) Jakcard co-branding; (x) Local Government Credit Cards (KKPD).

PENCAPAIAN TARGET

TARGET ACHIEVEMENT

Pencapaian Kinerja Bank BPD Bali pada tahun 2022 dibandingkan dengan target memperlihatkan peningkatan di beberapa kinerja kunci.

The performance achievements of Bank BPD Bali in 2022 compared to the target show improvement in several key performances.

(dalam miliar rupiah / *in billion rupiah)*

Uraian *Description*	**Target 2022** *Target in*	**Realisasi 2022** *2022 Realization*	**Pencapaian** *Achievement*
Total Aset *Total Assets*	31.397	32.161	102,43%
Dana Pihak Ketiga *Third Fund Party*	25.108	26.453	105,36%
Giro *Current Account*	3.319	4.191	126,25%
Tabungan *Saving Account*	11.427	11.998	105,00%
Deposito *Deposits*	10.361	10.264	99,06%
Kredit yang Diberikan *Loans*	20.394	20.068	98,40%
Kredit Modal Kerja *Working Capital Loans*	2.564	2.429	94,72%
Kredit Investasi *Investment Loan*	8.276	8.110	98,00%

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	Target 2022 *Target in*	Realisasi 2022 *2022 Realization*	Pencapaian *Achievement*
Kredit Konsumsi *Consumption Loan*	9.554	9.529	99,74%
Kredit Kepada UMKM *Loan to MSMEs*	9.526	9.276	97,38%
Laba Sebelum Pajak *Net Income before Tax*	803	821	101,12
Laba Bersih *Net Income*	602	604	100,17%
Rasio Keuangan Utama *Key Financial Ratio*			
CAR	21,22%	21,58%	0,36%
ROA	2,70%	2,68%	(0,02%)
ROE	18,41%	18,27%	(0,14%)
NIM	5,80%	6,00%	0,20%
BOPO	68,57%	68,87%	0,30%
LDR	81,23%	75,85%	(5,38%)
NPL *Gross*	2,65%	2,37%	(0,28%)

Jumlah aset tahun 2022 mencapai Rp32.160.682 juta atau 102,43% dari RBB sebesar Rp31.397.033 juta. Tercapainya jumlah aset sesuai target disebabkan oleh tercapainya target atas penghimpunan giro dan tabungan dari Dana Pihak Ketiga (DPK) serta simpanan pada bank lain, sehingga dana yang didapatkan dapat ditempatkan pada aset keuangan dan mengoptimalisasi aset yang ada untuk peningkatan *profit*, seperti efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali.

Total assets in 2022 reached Rp32,160,682 million or 102.43% of the RBB of Rp31,397,033 million. The achievement of the number of assets according to the target was due to the achievement of the target of collecting demand deposits and savings from Third Party Funds (DPK) as well as deposits at other banks, so that the funds obtained can be placed in financial assets and optimize existing assets to increase profits, such as securities that purchased under resale agreements and securities sold under repurchase agreements.

Realisasi jumlah pendapatan adalah sebesar Rp2.746.979 juta atau 103,23% dari RBB sebesar Rp2.661.024 juta, tercapainya pendapatan terkait dengan peningkatan pendapatan bunga kredit dan peningkatan aktivitas dari sisi *treasury* yaitu Penempatan pada Bank Indonesia, Penempatan pada Bank Lain, Repo dan *Reverse* Repo, sedangkan realisasi jumlah beban adalah Rp1.937.113 juta atau 104,27% dari RBB sebesar Rp1.857.708 juta. Dari jumlah pendapatan dan jumlah beban maka diperoleh laba sebelum pajak mencapai Rp809.865 juta atau 100,82% dari RBB yang telah ditetapkan sebesar Rp803.316 juta. Pencapaian tersebut didapat melalui strategi Bank yang mampu melakukan efisiensi biaya dari biaya operasional untuk memaksimalkan kinerja perusahaan serta menjaga kondisi keuangan Bank supaya tetap stabil.

Realization of total income amounted to Rp2,746,979 million or 103.23% of the RBB of Rp2,661,024 million, achieved income related to an increase in loan interest income and increased activities from the treasury side, namely Placements with Bank Indonesia, Placements with Other Banks, Repo and Reverse Repo, while the realized total expense was Rp1,937,113 million or 104.27% of the RBB of Rp1,857,708 million. From the total income and total expenses, the profit before tax reached Rp809,865 million or 100.82% of the RBB which had been set at Rp803,316 million. This achievement was obtained through the Bank's strategy of being able to carry out cost efficiency from operational costs to maximize company performance and maintain the Bank's financial condition to remain stable.

Penghimpunan Dana Pihak Ketiga pada tahun 2022 mencapai Rp26.452.997 juta atau 105,36% dari RBB sebesar Rp25.108.034 juta, dengan rincian Giro sebesar Rp4.190.634 juta atau 126,25% dari RBB sebesar Rp3.319.265 juta, Tabungan sebesar Rp11.998.317 juta atau 105,00% dari RBB sebesar Rp11.427.400 juta, Deposito Berjangka sebesar Rp10.264.045 juta atau 99,06% dari RBB sebesar Rp10.361.368 juta.

Collection of Third Party Funds in 2022 reached Rp26,452,997 million or 105.36% of RBB of Rp25,108,034 million, with details of Current Accounts of Rp4,190,634 million or 126.25% of RBB of Rp3,319,265 million, Savings of Rp11. 998,317 million or 105.00% of RBB of Rp11,427,400 million, Time Deposits of Rp10,264,045 million or 99.06% of RBB of Rp10,361,368 million.

Realisasi penyaluran pinjaman yang diberikan tahun 2022 sebesar Rp20.068.329 juta atau 98,40% dari target yang ditetapkan dalam RBB sebesar Rp20.394.484 juta, komposisi jumlah kredit investasi sebesar Rp8.110.356 juta atau 98,00% dari target yang ditetapkan dalam RBB sebesar Rp8.276.190 juta, kredit konsumsi sebesar Rp9.529.015 juta atau 99,74% dari target yang ditetapkan dalam RBB sebesar Rp9.553.809 juta dan kredit modal kerja sebesar Rp2.428.958 juta atau 94,72% dari target yang ditetapkan dalam RBB sebesar Rp2.564.484 juta. Hingga posisi akhir Desember 2022 Pencapaian target penyaluran kredit kepada Usaha Mikro, Kecil dan Menengah telah terealisasi sebesar Rp1.419.939 juta atau 101,18% dari target yang ditetapkan dalam RBB sebesar Rp1.403.335 juta. Realisasi kredit Usaha Kecil sebesar Rp6.683.492 juta atau 97,29% dari target yang ditetapkan dalam RBB sebesar Rp6.869.527 juta. Realisasi penyaluran kredit Usaha Menengah sebesar Rp1.172.950 juta atau 93,58% dari target yang ditetapkan dalam RBB sebesar Rp1.253.472 juta.

The realization of loan disbursement in 2022 amounted to Rp20,068,329 million or 98.40% of the target set in the RBB of Rp20,394,484 million, the composition of the total investment credit was Rp8,110,356 million or 98.00% of the target set in the RBB of Rp8,276,190 million, consumer loans of Rp9,529,015 million or 99.74% of the target set in the RBB of Rp9,553,809 million and working capital loans of Rp2,428,958 million or 94.72% of the target set in the RBB of Rp2,564,484 million. As of the end of December 2022, the achievement of the target for lending to Micro, Small and Medium Enterprises has been realized in the amount of Rp1,419,939 million or 101.18% of the target set in the RBB of Rp1,403,335 million. Realization of Small Business loans amounted to Rp6,683,492 million or 97.29% of the target set in the RBB of Rp6,869,527 million. Realization of Medium Business loan disbursement of Rp1,172,950 million or 93.58% of the target set in the RBB of Rp1,253,472 million.

PROSPEK USAHA

BUSINESS PROSPECT

Pertumbuhan global diperkirakan masih melambat di tahun 2023. Hal ini terjadi karena berbagai risiko seperti ketidakpastian tensi geopolitik, potensi terjadinya *extreme weather*, tingginya tingkat suku bunga, dan kebijakan fiskal yang relatif sempit. Sehingga, *International Monetary Fund* (IMF) memproyeksikan pertumbuhan ekonomi global melambat dari 3,4% pada tahun 2022 menjadi 2,9% pada 2023.

Global growth is predicted to slow down in 2023. This is due to various risks, such as uncertainties in geopolitical tensions, the potential for extreme weather, high interest rates, and relatively narrow fiscal policy. Thus, the International Monetary Fund (IMF) projects global economic growth to slow down from 3.4% in 2022 to 2.9% in 2023.

Didukung fundamental ekonomi nasional yang kuat, aktivitas ekonomi domestik tetap bergeliat meski kondisi global masih mengalami perkembangan yang pasang surut. Bauran berbagai kebijakan dan strategi konstruktif yang diambil Pemerintah, salah satunya melalui Program PC-PEN, berhasil menjadi kunci keberhasilan dalam mendorong laju ekonomi nasional. Pada 2023, pertumbuhan ekonomi diprakirakan berlanjut. Stabilitas eksternal tetap terjaga ditopang oleh kinerja NPI yang tetap sehat. Inflasi juga kembali terkendali ke sasarannya 3,0±1%. Sementara itu, stabilitas sistem keuangan tetap baik. Dalam jangka menengah, perekonomian Indonesia terus meningkat yang didukung oleh peningkatan perekonomian domestik yang juga didorong oleh kenaikan investasi dan produktivitas seiring dengan implementasi kebijakan reformasi struktural baik di sektor riil maupun akselerasi ekonomi dan keuangan digital nasional.

Supported by strong national economic fundamentals, domestic economic activity continues to thrive even though global conditions are still experiencing ups and downs. The mix of various constructive policies and strategies adopted by the Government, one of which is through the PC-PEN Program, has succeeded in being the key to success in driving the pace of the national economy. In 2023, economic growth is predicted to continue. External stability was maintained, supported by the performance of the balance of payments, which remained healthy. Inflation has also returned under control to its target of 3.0 ± 1%. Meanwhile, financial system stability remains sound. In the medium term, the Indonesian economy will continue to increase supported by an increase in the domestic economy which is also driven by increased investment and productivity in line with the implementation of structural reform policies in both the real sector and acceleration of the national digital economy and finance.

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 penilaian self assessment terhadap Tingkat Kesehatan Bank BPD Bali posisi Desember 2022, Bank memperoleh peringkat "2" (dua) yaitu 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.

PERUBAHAN KOMPOSISI DIREKSI

Di sepanjang tahun 2022 tidak terdapat perubahan komposisi Direksi, sehingga susunan per 31 Desember 2022 adalah sebagai berikut:

- Direktur Utama: I Nyoman Sudharma, S.H., M.H.
- Direktur Operasional: Ida Bagus Gede Setia Yasa, S.Kom., M.M.
- Direktur Kepatuhan: Drs. I Wayan Sutela Negara, M.M.
- Direktur Kredit: Made Lestara Widiatmika, S.E.
- Direktur Bisnis Non Kredit: I Nyoman Sumanaya, S.E., M.M.

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.

Based on the self-assessment of the Soundness Level of Bank BPD Bali for the position of December 2022, the Bank received a rating of "2" (two), which reflects the condition of the Bank which is generally healthy, so it is considered capable of facing significant negative influences from changes in business conditions and other external factors as reflected in rating of assessment factors, including: risk profile, implementation of good governance, profitability, and capital. If there are weaknesses, in general these weaknesses are less significant.

CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

During 2022, there were no changes in the composition of the Board of Directors thus the composition as of December 31, 2022 is as follows:

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

APRESIASI DIREKSI

Atas nama Direksi, izinkan kami mengucapkan terima kasih kepada Pemegang Saham PT Bank Pembangunan Daerah Bali serta para pemangku kepentingan, dan mitra usaha Perusahaan yang tersebar di seluruh wilayah Indonesia. Kami juga menyampaikan rasa hormat kepada Dewan Komisaris atas saran dan arahan yang diberikan demi mendukung terselenggaranya tata kelola perusahaan yang lebih baik demi perkembangan bisnis Perusahaan di masa yang akan datang. Selain itu, kami mengucapkan terima kasih kepada komite-komite terkait dan segenap pekerja di semua level yang telah berkontribusi dalam memperbaiki kinerja Perusahaan. Partisipasi dan sinergi yang terjalin dengan baik dari seluruh *shareholder* maupun *stakeholder* terus kami harapkan untuk memajukan Perusahaan. Perusahaan akan terus berkomitmen untuk mewujudkan kinerja yang lebih baik, pertumbuhan bisnis yang berkelanjutan dan memberikan manfaat bagi seluruh masyarakat.

OM SHANTI, SHANTI, SHANTI OM

BOARD OF DIRECTORS' APPRECIATION

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 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



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

BANK BPD BALI

Bersama Anda Membangun Bali



Analisis & Pembahasan **MANAJEMEN**

Management Discussion & Analysis


Balipay
KUR
BANK BPD BALI

TINJAUAN INDUSTRI
Industrial Review

ANALISIS PEREKONOMIAN GLOBAL

Di tengah pandemi *Covid-19* yang belum usai, perekonomian dunia kembali dihadapkan dengan berbagai tantangan. Gejala geopolitik yang bereskalasi, inflasi yang persisten, likuiditas pasar keuangan global yang mengetat, serta pasokan pangan dan energi dunia yang tersendat mengakibatkan komplikasi pada arah pemulihan ekonomi global dalam jangka pendek.

Tahun 2022 risiko global mengalami eskalasi, diperparah oleh meningkatnya tensi geopolitik. Konflik Rusia-Ukraina telah memperburuk disrupsi supplay yang sudah terjadi sejak pandemi dan mendorong lonjakan harga komoditas. Akibatnya, tekanan inflasi tinggi terjadi di banyak negara yang mendorong dilakukannya pengetatan kebijakan moneter yang agresif termasuk di AS. Tekanan inflasi di AS mencapai 9,1% pada Juni 2022 atau tertinggi dalam 40 tahun dan sedikit menurun menjadi 6,5% pada Desember 2022. Sebagai respon, suku bunga *Fed Funds Rate* (FFR) telah naik dari 0,25% per Januari 2022 menjadi 4,50% per Desember 2022. Kenaikan suku bunga diperkirakan terus berlanjut hingga mencapai di atas 3,5% pada tahun ini dan 4% tahun 2023. Selain itu, *The Fed* juga akan melakukan kontraksi *balance sheet* sebagai bagian dari pengetatan kebijakan moneternya yang akan berdampak pada peningkatan volatilitas sektor keuangan global, mendorong keluarnya arus modal dari negara berkembang, meningkatnya biaya utang, dan mendorong apresiasi dolar AS.

GLOBAL ECONOMIC ANALYSIS

In the midst of the unfinished Covid-19 pandemic, the world economy is again faced with various challenges. Escalating geopolitical symptoms, persistent inflation, tightening global financial market liquidity, and stagnant world food and energy supplies have complicated the direction of global economic recovery in the short term.

In 2022 global risks will escalate, exacerbated by rising geopolitical tensions. The Russia-Ukraine conflict has exacerbated supply disruptions that have occurred since the pandemic and pushed up commodity prices. As a result, high inflationary pressures occurred in many countries which prompted aggressive monetary policy tightening, including in the US. Inflationary pressure in the US reached 9.1% in June 2022 or the highest in 40 years and decreased slightly to 6.5% in December 2022. In response, the Fed Funds Rate (FFR) has increased from 0.25% as of January 2022 become 4.50% as of December 2022. Interest rate increases are expected to continue until they reach above 3.5% this year and 4% in 2023. In addition, the Fed will also contract the balance sheet as part of its monetary policy tightening which will had an impact on increasing the volatility of the global financial sector, driving capital outflows from developing countries, increasing the cost of debt, and encouraging the appreciation of the US dollar.

ANALISIS INDUSTRI PERBANKAN NASIONAL

Tahun 2022 menjadi tahun yang penuh tantangan. Faktor ketidakpastian pada periode ini sangat tinggi. Gejolak geopolitik yang memanas di masa konflik Rusia dan Ukraina menambah tekanan kepada pemulihan ekonomi dunia.

Pengetatan kebijakan moneter global akibat tingkat inflasi yang tinggi dan berkelanjutan dapat mendorong *cost of fund* baik untuk pembiayaan sektor swasta maupun publik. Meskipun sebagian dari tekanan eksternal telah dan akan terus diserap oleh APBN tahun 2022, percikan dari dinamika ekonomi dunia kepada keberlangsungan pemulihan ekonomi domestik tetap perlu diantisipasi dan dimitigasi.

NATIONAL BANKING INDUSTRY ANALYSIS

2022 will be a year full of challenges. The uncertainty factor in this period is very high. The geopolitical turmoil that heated up during the conflict between Russia and Ukraine added pressure to the world's economic recovery.

Global monetary policy tightening due to high and sustainable inflation rates can push up the cost of funds for both private and public sector financing. Even though some of the external pressure has been and will continue to be absorbed by the 2022 State Budget, the spark is from the dynamics the world economy to the sustainability of the domestic economic recovery still needs to be anticipated and mitigated.

Di tengah prospek penurunan ekonomi global, perbaikan ekonomi Indonesia terus berlanjut. Pertumbuhan ekonomi nasional terus membaik sehingga pada tahun 2022 tercatat tumbuh sebesar 5,31% (ctc), menguat dibandingkan pertumbuhan tahun 2021 sebesar 3,70% (ctc). Dari sisi produksi, perkembangan positif tersebut ditopang oleh Lapangan Usaha Transportasi dan Pergudangan mengalami pertumbuhan tertinggi sebesar 19,87% (ctc). Sementara dari sisi pengeluaran, pertumbuhan tertinggi dicapai oleh Komponen Ekspor Barang dan Jasa sebesar 16,28% (ctc).

Amid the prospect of a global economic downturn, Indonesia's economic recovery continues. National economic growth continues to improve so that in 2022 it is recorded to grow by 5.31% (ctc), stronger than the 2021 growth of 3.70% (ctc). From the production side, this positive development was supported by the Transportation and Warehousing Business Field which experienced the highest growth of 19.87% (ctc). Meanwhile, from the expenditure side, the highest growth was achieved by the Goods and Services Export Component of 16.28% (ctc).

ANALISIS POSISI BANK BPD BALI DI INDUSTRI PERBANKAN

ANALYSIS ON BANK BPD BALI POSITION IN BANKING INDUSTRY

Tahun 2022 Bank BPD Bali berhasil mencetak pertumbuhan Aset, Kredit, dan Dana Pihak Ketiga masing-masing sebesar 11,24% (yoy), 1,35% (yoy), dan 13,16% (yoy). Jika dibandingkan dengan kinerja BPD Konvensional dan Industri Perbankan Nasional posisi tahun 2022 dari sisi beberapa rasio keuangan, Bank BPD Bali masih lebih baik dari posisi BPD Konvensional dan Industri Perbankan Nasional untuk rasio ROA, NPL-*Nett*, dan BOPO. Sedangkan untuk pertumbuhan aset dan dana pihak ketiga Bank BPD Bali lebih tinggi dibandingkan pertumbuhan Industri Perbankan Nasional dan BPD Konvensional. Sebagai perbandingan, berikut ini merupakan rincian kinerja Bank BPD Bali dibandingkan dengan industri perbankan.

In 2022 Bank BPD Bali managed to record growth in Assets, Credit and Third Party Funds of 11.24% (yoy), 1.35% (yoy), and 13.16% (yoy), respectively. When compared with the performance of BPD Conventional and the National Banking Industry in 2022 in terms of several financial ratios, Bank BPD Bali is still better than the position of the Conventional BPD and the National Banking Industry for ROA, NPL-Nett and BOPO ratios. Meanwhile, the growth of assets and third party funds of Bank BPD Bali was higher than the growth of the National Banking Industry and Conventional BPD. As a comparison, the following is a breakdown of the performance of Bank BPD Bali compared to the banking industry.

Kinerja *Performance*	**Tahun 2022** *Year 2022*		
	Bank BPD Bali *Bank BPD Bali*	**BPD Konvensional** *Conventional BPD*	**Industri Perbankan Nasional** *National Banking Industry*
Pertumbuhan Aset /*Asset Growth*	11,24%	5,47%	9,60%
Pertumbuhan Kredit /*Credit Growth*	1,35%	5,72%	10,97%
Pertumbuhan DPK /*Third Party Fund Growth*	13,16%	2,44%	8,58%
NIM	6,00%	6,13%	4,80%
ROA	2,68%	2,19%	2,45%
CAR	21,58%	25,34%	25,65%
BOPO	68,87%	75,30%	78,70%
NPL *Gross*	2,37%	2,23%	2,44%
LDR	75,85%	82,02%	78,98%

TINJAUAN OPERASIONAL
Operational Review

STRATEGI BANK BPD BALI 2022

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. Memperkuat permodalan Bank secara berkelanjutan, 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.
      4) Melakukan efisiensi modal Bank.

   b. 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 kualitas dan kompetensi SDM untuk mendukung penerapan *Governance*, *Risk Management* dan *Compliance*.
      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 fungsi dan pemanfaatan *whistleblowing* system sebagai upaya deteksi *fraud*.
      6) Meningkatkan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme

BANK BPD BALI STRATEGIES IN 2022

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. *Strengthen the Bank's capital in a sustainable manner, by:*
      1) *Additional paid-in capital from shareholders.*
      2) *Increasing capital accumulation from the provision for profits placed in general reserves.*
      3) *Conduct a review of capital adequacy on the development of the Bank's business.*
      4) *Perform Bank capital efficiency.*

   b. *Improving the quality of Governance, Risk Management and Compliance management, by:*
      1) *Maintaining the Bank's Soundness Level at rank 2 by improving the quality of Governance/GCG management, Risk Profile, Earning and Capital.*
      2) *Improving the quality and competence of human resources to support the implementation of Governance, Risk Management and Compliance.*
      3) *Improving the quality of BPP/SOP standardization and management that is integrated with risk and compliance aspects.*
      4) *Improving the implementation of the Anti-Fraud culture as an effort to prevent fraud and to impose strict sanctions on perpetrators of fraud (zero tolerance).*
      5) *Improving the function and utilization of the whistleblowing system as an effort to detect fraud.*
      6) *Increasing the implementation of the Anti-Money Laundering and Combating the Financing of*

(APU PPT).

7) Meningkatkan *Governance, Risk* dan *Compliance* TI dalam pengelolaan proyek dan operasional TI.
8) Meningkatkan penerapan Kode Etik, Budaya Kepatuhan dan Budaya Risiko.
9) Meningkatkan kapabilitas SKAI & AF.
10) Meningkatkan kemampuan penilaian 3E (Efektif, Efisien & Ekonomis) kegiatan dan kemampuan memberikan konsultasi pada tata kelola, manajemen risiko, dan pengendalian internal.

c. Meningkatkan kualitas kredit melalui pengendalian *Non Performing Loan* (NPL) secara ketat dengan menetapkan 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 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.
7) Meningkatkan dan mengevaluasi *internal business process* pada penyaluran kredit sehingga dapat menghasilkan *internal business process* yang efektif dan efisien serta mencegah rasio NPL yang berlebihan.

d. Menguatkan bisnis untuk mengoptimalkan rentabilitas secara berkelanjutan dengan menetapkan ROA minimal 2,25%, ROE minimal 16,50%, BOPO maksimal 76% dan NIM minimal 5,75%, dengan:
1) Meningkatkan *fee based income* minimal 20%.
2) Meningkatkan penerimaan kredit hapus buku.
3) Menjaga kecukupan pembentukan Cadangan Kerugian Kredit Ekspektasian (CKKE) aset keuangan
4) Optimalisasi pengelolaan kas.
5) Meningkatkan aktivitas *treasury*.
6) Meningkatkan efisiensi usaha.
7) Meningkatkan produktivitas karyawan.

2. Peningkatan Kemampuan sebagai *Agent of Regional Development*
a. Meningkatkan pertumbuhan dana pihak ketiga sebesar 7%, dengan komposisi giro 13%, tabungan sebesar 46% dan deposito sebesar 41%, dengan :
1) Melakukan *re-branding* produk dana pihak ketiga.

Terrorism (APU PPT) program.

7) Improving IT Governance, Risk and Compliance in project management and IT operations.

8) Improving the implementation of the Code of Ethics, Compliance Culture and Risk Culture.
9) Increase SKAI & AF capabilities.
10) Improve the ability to assess 3E (Effective, Efficient & Economical) activities and the ability to provide consultation on governance, risk management and internal control.

c. *Improving credit quality through strict control of Non Performing Loans (NPL) by setting a maximum Gross NPL of 3%, by:*
1) *Applying the precautionary principle in lending amid the Covid-19 pandemic and complying with the regulations in force in the credit sector.*

2) Increasing and maintaining low risk credit distribution.
3) Improving monitoring of credit that has the potential to be problematic.
4) Accelerate the handling and settlement of non-performing loans for corporate debtors & other non-performing loans.
5) Conduct credit restructuring for debtors affected by Covid-19.
6) Improving the quality and competence of human resources in the field of credit.
7) Improving and evaluating internal business processes in lending so as to produce effective and efficient internal business processes and prevent excessive NPL ratios.

d. *Strengthening the business to optimize profitability in a sustainable manner by setting a minimum ROA of 2.25%, a minimum ROE of 16.50%, a maximum BOPO of 76% and a minimum NIM of 5.75%, with:*
1) *Increase fee based income with minimum of 20%.*
2) *Increasing acceptance of write off credit.*
3) *Maintaining the adequacy of the formation of Expected Credit Loss Reserves (CKKE) of financial assets.*
4) *Optimization of cash management.*
5) *Increasing treasury activities.*
6) *Improve business efficiency.*
7) *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 7%, with a composition of current accounts of 13%, savings by 46% and deposits by 41%, by :*
1) *Re-branding third party fund products.*

2) Meningkatkan pertumbuhan rekening dana pihak ketiga.
3) Mendorong pertumbuhan CASA.
4) Meningkatkan *cross selling* dalam pemasaran dana.
5) Mendorong diversifikasi DPK *non core* deposit.
6) Meningkatkan kegiatan promosi dan aktivitas pemasaran.
7) Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dana pihak ketiga dan *fee based income*.

b. Mendorong pertumbuhan penyaluran kredit sebesar 3% dengan komposisi kredit produktif minimal sebesar 49%, dengan:
1) Meningkatkan dan mempertahankan penyaluran kredit yang telah menjadi *captive market*.
2) Meningkatkan penyaluran kredit produktif dan konsumtif.
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 atau *platform* digital.
8) Melakukan kerja sama dengan agen Bank, instansi dan pihak ketiga lainnya dalam memperluas layanan perkreditan.
9) Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dan memperbaiki kualitas kredit.

c. Mendorong segmen UMKM sebagai salah satu motor penggerak perekonomian dan pembangunan daerah dengan menetapkan *share* kredit UMKM minimal sebesar 45% 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) Meningkatkan penyaluran kredit skema kerja sama melalui klaster.
5) Meningkatkan *internal business process* layanan kredit UMKM berbasis aplikasi atau digital *platform*.
6) Meningkatkan penyaluran kredit melalui kerja sama dengan agen Bank, instansi dan pihak ketiga lainnya dalam memperluas layanan kredit UMKM.
7) Mendukung penguatan kapasitas ekonomi dan

2) *Increase the growth of third party fund accounts.*
3) *Encouraging CASA growth.*
4) *Increasing cross selling in fund marketing.*
5) *Encouraging non-core deposit DPK diversification.*
6) *Increase promotional activities and marketing activities.*
7) *Organizing competition between work units to accelerate the growth of third party funds and fee based income.*

b. *Increase growth in lending by 3% with a minimum productive loan composition of 49%, by:*
1) *Increasing and maintaining credit distribution which has become a captive market.*
2) *Increasing productive and consumptive lending.*
3) *Increase promotion and credit marketing activities.*
4) *Build strategic partnerships to expand the network.*
5) *Improving competence and fulfillment of human resources in the field of credit.*
6) *Reviewing credit provisions and products in accordance with developments in regulatory policies and market competition.*
7) *Improving internal business processes in the field of application-based credit or digital platforms.*
8) *Cooperating with Bank agents, agencies and other third parties in expanding credit services.*
9) *Organizing competition between work units to accelerate growth and improve credit quality.*

c. *Encouraging the MSME segment as a driving force for the economy and regional development by setting a minimum MSME credit share of 45% of total credit, by:*
1) *Increasing credit distribution which is the government's priority program.*
2) *Increase the distribution of KUR.*
3) *Improving the quality and fulfillment of small micro credit analysts.*
4) *Increase the distribution of cooperation scheme loans through clusters.*
5) *Improving the internal business process of MSME credit services based on applications or digital platforms.*
6) *Increase lending through cooperation with Bank agents, agencies and other third parties in expanding MSME credit services.*
7) *Support strengthening the capacity of the economy*

UMKM melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL) sebagai bagian dari keuangan berkelanjutan.

3. Peningkatan Daya Saing
   a. Meningkatkan inovasi produk dan layanan dalam rangka penguatan loyalitas pelanggan, dengan:
      1) Meningkatkan fitur produk dan layanan terintegrasi berbasis digital.
      2) Mempermudah akses masyarakat untuk mendapatkan layanan.
      3) Meningkatkan *value added* layanan untuk peningkatan loyalitas nasabah.
      4) Meningkatkan program pemasaran dan retensi nasabah.
      5) Meningkatkan kualitas layanan.
      6) Meningkatkan survei layanan.
   b. Memperluas jangkauan layanan dan akses dengan memanfaatkan digitalisasi, dengan:
      1) Mendorong perluasan jaringan untuk meningkatkan akses layanan kepada masyarakat.
      2) Mengembangkan ekosistem digital.
   c. Memperkuat peran sebagai Bank Devisa, dengan:
      1) Meningkatkan pertumbuhan pendapatan dari layanan Bank Devisa minimal 15%.
      2) Mengembangkan dan meningkatkan produk dan layanan Bank Devisa.
      3) Meningkatkan kualitas dan kompetensi SDM terkait layanan Bank Devisa.
      4) Me-*review* ketentuan transaksi devisa sesuai dengan perkembangan kebijakan regulator dan persaingan pasar.
      5) Meningkatkan sinergi dan kerjasama dengan lembaga/instansi terkait untuk mendorong aktivitas Bank Devisa.
   d. Meningkatkan aliansi strategis dengan sejumlah mitra, 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 dan mitra Bank.
      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.
      4) Mengoptimalkan pemanfaatan dana Tanggung Jawab Sosial dan Lingkungan (TJSL) berbasis

and MSMEs through the Social and Environmental Responsibility (CSR) program as part of sustainable finance.

3. The Improvement of Competitiveness
   a. Increase product and service innovation in order to strengthen customer loyalty, by:
      1) Develop product and digital-based integrated service features.
      2) Facilitate access for people to get credit services.
      3) Improving value added services to increase customer loyalty.
      4) Improving marketing and customer retention programs.
      5) Improve service quality.
      6) Improve a service survey.
   b. Expanding the range of services and access by leveraging digitization, by:
      1) Encouraging network expansion to increase service access to the public.
      2) Developing a digital ecosystem.
   c. Strengthen the role as a Foreign Exchange Bank, by:
      1) Increase revenue growth from Foreign Exchange Bank services at least 15%.
      2) Develop and improve Foreign Exchange Bank products and services.
      3) Improving the quality and competence of human resources related to Foreign Exchange Bank services;
      4) Reviewing provisions on foreign exchange transactions in accordance with developments in regulatory policies and market competition.
      5) Increase synergy and cooperation with related institutions/agencies to encourage Foreign Exchange Bank activities.
   d. Improve strategic alliance with partners, 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) Improve payment system interconnection with financial institutions and Bank partners..
      4) Improve the ability as a financial consultant for regional governments and customers.
   e. Improve Corporate Brand, by:
      1) Enhancing the promotion program.
      2) Performing redesign of corporate identity.
      3) Conducting financial literacy and inclusion activities.
      4) Optimizing the use of community-based Social and Environmental Responsibility (TJSL) funds that

komunitas yang memberikan *feedback* kepada perusahaan untuk mendukung penerapan keuangan berkelanjutan.

f. Memperkuat organisasi dan meningkatkan kapabilitas strategis SDM serta internalisasi budaya perusahaan, dengan:
   1) Mengoptimalkan kapabilitas organisasi.
   2) Memperkuat internalisasi budaya perusahaan.
   3) Mengoptimalkan kapabilitas pengelolaan SDM yang profesional, berintegritas, dan berdaya saing global.
   4) Menyempurnakan kebijakan di bidang *Human Capital*.
   5) Meningkatkan hubungan industrial.
   6) Melakukan pengaturan dan penyelamatan SDM sesuai dengan protokol kesehatan *Covid-19*.
g. Mengoptimalkan pemanfaatan digitalisasi sebagai *backbone* pelayanan kepada nasabah maupun pengelolaan internal, dengan:
   1) Mengoptimalkan teknologi informasi untuk meningkatkan kapabilitas produk dan layanan Bank.
   2) Meningkatkan kualitas sumber daya Teknologi Informasi yang dapat diandalkan dan terpercaya bagi *stakeholders*.
   3) 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*.

provide feedback to companies to support the implementation of sustainable finance.

f. *Strengthening the organization and increasing HR strategic capabilities and internalizing corporate culture, by:*
   1) *Optimizing organizational capabilities.*
   2) *Strengthen the internalization of corporate culture.*
   3) *Optimizing HR management capabilities that are professional, with integrity and globally competitive.*
   4) *Perfecting the Human Capital Policy.*
   5) *Enhancing the Industrial Relation.*
   6) *Performs Control and Protection to HR in accordance with Covid 19 Health Protocols.*
g. *Optimizing the use of digitalization as a service backbone to customers and internal management, by:*
   1) *Optimizing information technology to improve the capabilities of the Bank's products and services.*
   2) *Improving the quality of reliable and trusted Information Technology resources for stakeholders.*
   3) *Strengthening productive partnerships 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 that are Interoperable.*

ASPEK PEMASARAN

KEGIATAN PROGRAM PEMASARAN TAHUN 2022

Perseroan memiliki wilayah operasional seluruh Indonesia yang terdapat di 2 kota besar Indonesia dan 9 Kabupaten/Kota 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 2022 dilakukan sebagai berikut:

Bank terus berupaya untuk meningkatkan posisi pangsa pasar di Industrl 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

MARKETING ASPECT

MARKETING PROGRAMS IN 2022

The Company has operational areas throughout Indonesia which are located in 2 major cities and 9 Regencies/Cities 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 2022 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. Memanfaatkan wajib pajak PHR yang menerima bantuan implementasi alat *monitoring online* untuk implementasi rekening, *merchant QRIS* dan aktivasi *E-Channel*

c. Penggalangan dana dari BUMN, BUMD, korporasi melalui pengelolaan sistem *payroll*.
d. Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dana pihak ketiga dan *fee based income*.
e. Melakukan sosialisasi dan pendekatan dengan LPD dan BPR terkait layanan *E-Link* LPD dan layanan APEX BPR termasuk layanan *E-Link* BPR.

2. Mendorong diversifikasi DPK *Non Core Deposit* melalui:

a. Menambah kerja sama dengan institusi Pendidikan
b. Menggiatkan pemasaran produk TabunganKu dan Tabungan Simpel serta layanan SPP *online* ke sekolah-sekolah.

3. Meningkatkan Kegiatan Promosi dan aktivitas pemasaran melalui:
   a. Kegiatan "Cinta Pasar", Undian berhadiah "Gong Bali Dwipa, BPD Bali *Mobile* dan Undian Gebyar Samsat Pembayaran *Channel* Digital Tahun 2022", kegiatan yang diadakan oleh pemerintah daerah dalam rangka HUT Provinsi/Kabupaten/Kota di Bali dan regulator.
   b. Melakukan promosi melalui sosial media resmi milik Bank, pencetakan brosur, banner, spanduk, pembuatan souvenir, serta kerja sama dengan TV, penyedia layanan SMS promosi dan videotron pada tempat yang strategis
   c. Memasarkan layanan *e-banking* (BPD Bali *Mobile Banking*, BPD Bali *Internet Banking*, dan Balipay) kepada calon nasabah dan nasabah *existing*.
   d. Memasarkan layanan Laku Pandai "MaiLaku Bank BPD Bali".
   e. Memasarkan produk *QRIS (Quick Response Code Indonesian Standards)* BPD Bali melalui kegiatan sosialisasi dan edukasi kepada masyarakat (nasabah, ASN, karyawan swasta, pelaku UMKM, LPD maupun mahasiswa/pelajar).
   f. Memasarkan penggunaan Kartu Debet Bank BPD Bali kepada nasabah UMKM, pegawai pemerintah/ASN maupun swasta.
   g. Meningkatkan kualitas layanan dan kualitas pemasar melalui pelatihan bagi petugas *front liner* dan *marketing*.
   h. Perluasan jaringan layanan dengan membuka kegiatan pelayanan kas untuk mendekatkan layanan Bank kepada nasabah.
   i. Meningkatkan kualitas layanan dan kualitas pemasar melalui pelatihan bagi petugas *front liner* dan marketing.

b. Take advantage of hotel and restaurant taxpayers who receive assistance in implementing online monitoring tools for account implementation, QRIS merchants and E-Channel activation
c. Fundraising from BUMN, BUMD, corporations through managing the payroll system..
d. Organizing competition between work units to accelerate the growth of third party funds and fee based income.

e. Conduct socialization and approach with LPDs and BPRs regarding LPD E-Link services and BPR APEX services including BPR E-Link services.

2. Encouraging diversification of Non-Core Deposit Third Party Funds through:
a. Increase collaboration with educational institutions
b. Activate the marketing of TabunganKu and Tabungan Simpel products as well as online tuition services to schools.

3. Increasing Promotional Activities and marketing activities through:
a. The "Cinta Pasar" activity, a raffle with prizes of "Gong Bali Dwipa, BPD Bali Mobile, and the Gebyar Samsat 2022 Digital Payment Channel Lucky Draw", an activity held by the local government in the context of Provincial/District/City Anniversary in Bali and regulators.
b. Carry out promotions through the Bank's official social media, printing brochures, banners, making souvenirs, and collaborating with TV, promotional SMS service providers and videotron in strategic places
c. Marketing e-banking services (BPD Bali Mobile Banking, BPD Bali Internet Banking, and Balipay) to prospective and existing customers.
d. Marketing the Laku Pandai service "MaiLaku Bank BPD Bali".
e. Marketing BPD Bali QRIS (Quick Response Code Indonesian Standards) products through outreach and education activities to the community (customers, ASN, private employees, MSME actors, LPD and students/students).
f. Marketing the use of the Bank BPD Bali Debit Card to MSME customers, government employees/ASN and the private sector.
g. Improving service quality and marketer quality through training for front liner and marketing officers.
h. Expansion of the service network by opening cash service activities to bring Bank services closer to customers.
i. Improving service quality and marketer quality through training for front liner and marketing officers.

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 komponenkomponen 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.

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

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

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

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*.

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.

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. 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.

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 2022 telah dilakukan restrukturisasi kepada 8.939 debitur dengan *outstanding* Rp2.538.542.661.337 atau 12,65% dari total penyaluran kredit sebesar Rp20.068.328.919.941 kepada 130.859 debitur.

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, 2022, 8,939 debtors have been restructured with an outstanding of Rp2,538,542,661,337 or 12.65% of the total loan disbursement of Rp20,068,328,919,941 to 130,859 debtors.

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

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

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.

Tahun 2022 Bank BPD Bali berhasil mencatat pertumbuhan Kredit yang Diberikan-neto sebesar 1,35% menjadi Rp20.068 miliar, dari tahun sebelumnya sebesar Rp19.800 miliar. Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah *(Non Performing Loan*-NPL). Pada 31 Desember 2022 dan 31 Desember 2021, Rasio kredit bermasalah *(Non-Performing Loan*-NPL) Bruto tetap, yaitu sebesar 2,37% dan 2,42%. Sedangkan Rasio NPL *netto* masing-masing sebesar 0,06% dan 0,13% pada tanggal 31 Desember 2022 dan 2021. 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 2022.

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 lainnya.

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.

In 2022 Bank BPD Bali managed to record the growth of net credit disbursement of 1.35% to Rp20,068 billion, from the previous year of Rp19,800 billion. The collectibility of bank loans is seen from the total non-performing loans (NPL). As of December 31, 2022 and December 31, 2021, the Gross Non-Performing Loan (NPL) ratio remained at 2.37% and 2.42%, respectively. Meanwhile, the net NPL ratio was 0.06% and 0.13% as of December 31, 2022 and 2021. 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 2022.

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.

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 Debit. Layanan Kartu Debet memungkinkan kartu ATM Bank BPD Bali berfungsi sebagai kartu debit yang dapat digunakan sebagai alat pembayaran melalui perangkat EDC pada *merchant*. Kartu ATM Debit 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.
    c. BI-*Fast*, *QRIS Cross Border*, uang elektronik *server based* (Balipay) yg telah mendpatkan persetujuan dari Bank Indonesia dan Balipay *Card* kerjasama dengan Bank DKI.
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 system 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

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 beused on other bank EDC devices.
    c. BI Fast, QRIS Cross Border, server-based electronic money (Balipay) which has received approval from Bank Indonesia and the Balipay Card in collaboration with Bank DKI.
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 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

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 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.
f. KKPD (Kartu Kredit Pemerintah Daerah) yg telah mendapatkan persetujuan dari Bank Indonesia di bulan desember 2022.

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.

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.
f. KKPD (Regional Government Credit Card) which has received approval from Bank Indonesia in December 2022

3. Infrastructure & Server Development Cash Recycling Machine (CRM) is an automated teller machine (ATM) that can be used to deposit and withdraw cash at the same time therefore may improve the efficiency of operational costs because bank does not need to buy ATM machines for cash deposits and ATMs for cash withdrawals separately.
4. Biller Development. Bank BPD Bali is expanding its cooperation in providing payments/purchases with billers both regional and national, namely:
   a. Integration of school and university bill payment receipts.
   b. Integration of regional tax payments and user fees that are not yet online. Automation of Internal business processes:
      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 *OWNERSHIP*	2022	2021	PERTUMBUHAN *GROWTH*	%
Pemerintah/*Government*				
Giro	2.372.040.131.788	2.302.934.402.863	69.105.728.925	3,00%
Tabungan/*Savings*	182.051.306.429	170.331.850.245	11.719.456.184	6,88%
Deposito/*Deposit*	3.723.338.382	3.946.623.338.382	(3.942.900.000.000)	-99,91%
Total Pemerintah ***Total Government***	**2.557.814.776.599**	**6.419.889.591.490**	**(3.862.074.814.891)**	**-60,16%**
Non Pemerintah/*Non Government*				
Giro	1.818.594.175.704	897.832.385.223	920.761.790.481	102,55%
Tabungan/*Savings*	11.816.265.551.892	9.368.845.636.294	2.447.419.915.598	26,12%
Deposito/*Deposit*	10.260.322.078.008	6.690.524.123.916	3.569.797.954.092	53,36%
Total Pemerintah ***Total Government***	**23.895.181.805.604**	**16.957.202.145.433**	**6.937.979.660.171**	**40,91%**

SISTEM PEMBAYARAN
Payment System

Program Transformasi BPD merupakan inisiatif strategis yang bertujuan untuk meningkatkan kinerja, ketahanan dan daya saing kelompok BPD, serta berdampak besar bagi pembangunan ekonomi daerah dan akan memperkuat ketahanan industri perbankan nasional. Program Transformasi BPD diluncurkan oleh Presiden RI, Bapak Joko Widodo pada 26 Mei 2015 di Istana Negara. Para Komisaris Utama dan Direktur Utama BPD se-Indonesia beserta Gubernur selaku wakil pemegang saham BPD dan Ketua DPRD yang hadir pada acara tersebut telah menandatangani komitmen bersama untuk melaksanakan dan mendukung Program Transformasi BPD. Melalui Program Transformasi BPD diharapkan dapat membawa perubahan mendasar terhadap kultur BPD saat ini sehingga BPD dapat menjadi Bank yang kompetitif, kuat dan kontributif bagi pembangunan daerah sebagaimana diatur dalam Undang-Undang Nomor 13 Tahun 1962. Sejak tahun 2021 BPD memasuki Pemimpin Pasar (fase III), yaitu untuk memelihara dan terus meningkatkan skala dan kinerja bisnis sehingga mampu berdaya saing tinggi dan berkontribusi optimal bagi perekonomian daerah serta memenuhi ekspektasi *stakeholders*.

The BPD Transformation Program is a strategic initiative aimed at increasing the performance, resilience and competitiveness of the BPD group, as well as having a major impact on regional economic development and will strengthen the resilience of the national banking industry. The BPD Transformation Program was launched by the President of the Republic of Indonesia, Mr. Joko Widodo on May 26, 2015 at the State Palace. The Main Commissioners and Main Directors of BPD throughout Indonesia along with the Governor as representatives of BPD shareholders and DPRD Chairmen who were present at the event have signed a joint commitment to implement and support the BPD Transformation Program. Through the BPD Transformation Program, it is hoped that it can bring fundamental changes to the current BPD culture so that BPDs can become competitive, strong and contributive banks for regional development as stipulated in Law Number 13 of 1962. Since 2021 BPDs have entered the Market Leader (phase III) , namely to maintain and continue to improve the scale and performance of the business so that it can be highly competitive and contribute optimally to the regional economy and meet the expectations of stakeholders.

Dinamika pandemi *Coronavirus Disease* (*Covid-19*) yang cukup tinggi berdampak signifikan terhadap berbagai aspek kehidupan masyarakat. Pandemi ini sebagai salah satu *trigger* transformasi budaya dan kultur masyarakat yang selama ini *cash mindset* menjadi *cashless mindset*. Selain itu peran aktif Bank BPD Bali sebagai Bank pengelola rekening kas umum daerah Pemda seluruh Bali pada perluasan dan percepatan digitalisasi daerah juga mendorong Bank BPD Bali senantiasa berbenah dan

The high dynamics of the Coronavirus Disease (Covid-19) pandemic have had a significant impact on various aspects of people's lives. This pandemic is one of the triggers for the transformation of society's culture and culture, which so far has a cash mindset to a cashless mindset. In addition to that, the active role of Bank BPD Bali as the Bank that manages regional general cash accounts for Regional Governments throughout Bali in expanding and accelerating regional digitization also encourages Bank BPD Bali

bertransformasi meningkatkan kualitas layanan melalui penggunaan *digital platform*, elektronifikasi transaksi sistem pembayaran dan penerimaan yang berbasis ekosistem digital.

to always improve and transform to improve service quality through the use of digital platforms, electronification of payment system transactions and receipts based on digital ecosystems.

REALISASI SISTEM PEMBAYARAN BANK BPD BALI TAHUN 2022

REALIZATION OF PAYMENT SYSTEM BANK BPD BALI IN 2022

No	Uraian / *Description*	Target Implementasi/ *Implementation Target*	Catatan *Note*	Progres *Progress*
1	Uang elektronik *server based* Bali *Pay*. *Bali Pay server-based electronic money.*	TW II	Sistem Pembayaran *Payment System*	- Uang Elektronik *Server Based* Balipay sudah implementasi pada tanggal 11 Juli 2022 sesuai dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0278/KEP/DIR/RENSTRA/2022 tanggal 7 Juli 2022 tentang Penerbitan Uang Elektronik *Server Based* Balipay Bank BPD Bali. - Realisasi Penerbitan Uang Elektronik *Server Based* Balipay Bank BPD Bali telah dilaporkan ke Otoritas Jasa Keuangan (OJK) sesuai dengan Surat Nomor B-0795/DIR/RENSTRA/2022 tanggal 14 Juli 2022 Perihal Laporan Realisasi Penerbitan Uang Elektronik *Server Based* Balipay Bank BPD Bali. - Realisasi Penerbitan Uang Elektronik *Server Based* Balipay Bank BPD Bali telah dilaporkan ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai dengan Surat Nomor B-0796/DIR/RENSTRA/2022 tanggal 14 Juli 2022 Perihal Laporan Realisasi Penerbitan Uang Elektronik *Server Based* Balipay Bank BPD Bali. *- Balipay Server Based Electronic Money was implemented on July 11, 2022 in accordance with the Decree of the Board of Directors of Bali Regional Development Bank Number 0278/KEP/DIR/RENSTRA/2022 dated July 7, 2022 concerning Issuance of Balipay Bank BPD Bali Server Based Electronic Money.* *- Realization of Issuance of Balipay Server Based Electronic Money of Bank BPD Bali has been reported to the Financial Services Authority (OJK) in accordance with Letter Number B-0795/DIR/RENSTRA/2022 dated July 14, 2022 regarding Report on the Realization of Issuance of Server Based Electronic Money of Balipay Bank BPD Bali.* *- Realization of Issuance of Balipay Server Based Electronic Money of Bank BPD Bali has been reported to the Department of Financial System Surveillance (DSSK) of Bank Indonesia in accordance with Letter Number B-0796/DIR/RENSTRA/2022 dated July 14, 2022 Regarding Report on Realization of Issuance of Balipay Bank Server Based Electronic Money BPD Bali.*

No	Uraian / *Description*	Target Implementasi/ *Implementation Target*	Catatan *Note*	Progres *Progress*
2	Layanan Transaksi Tarik/Setor Tunai Tanpa Kartu (*Cardless*) menggunakan *Mobile Banking* *Cardless Cash Withdrawal/Deposit Transaction Services using Mobile Banking*	TW IV	Sistem Pembayaran *Payment System*	- Layanan Transaksi Tarik/Setor Tunai Tanpa Kartu *(Cardless)* menggunakan Mobile Banking sudah implementasi sesuai dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0639/KEP/DIR/RENSTRA/2022 tanggal 29 Desember 2022 Tentang Pelaksanaan Operasional Layanan Transaksi Tanpa Kartu *(Cardless)*. - Realisasi Layanan Transaksi Tanpa Kartu *(Cardless)* telah dilaporkan ke Otoritas Jasa Keuangan (OJK) sesuai dengan Surat Nomor B-0001/DIR/RENSTRA/2023 tanggal 02 Januari 2023 perihal Laporan Realisasi Layanan Transaksi Tanpa Kartu *(Cardless)*. *- Cardless Cash Withdrawal/Deposit Transaction Services using Mobile Banking have been implemented in accordance with the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0639/KEP/DIR/RENSTRA/2022 dated December 29, 2022 Concerning Operational Implementation of Cardless Transaction Services).* *- Realization of Cardless Transaction Services has been reported to the Financial Services Authority (OJK) in accordance with Letter Number B-0001/DIR/RENSTRA/2023 dated January 02, 2023 concerning Reports on Realization of Cardless Transaction Services.*
3	Pengembangan Open API. *Open API development.*	TW IV	Sistem Pembayaran *Payment System*	- Layanan *Open* API Pembayaran Bank BPD Bali sudah mendapatkan persetujuan dari Bank Indonesia sesuai dengan Surat Bank Indonesia Nomor 24/581/DKSP/Srt/B tanggal 29 Desember 2022 perihal Persetujuan Pengembangan Produk dan Kerja Sama Berupa Migrasi *Proprietary* API ke Standar Nasional *Open* API Pembayaran (SNAP). *- Bank BPD Bali's Open API Payment Service has received approval from Bank Indonesia in accordance with Bank Indonesia Letter Number 24/581/DKSP/Srt/B dated December 29, 2022 concerning Approval for Product Development and Cooperation in the Form of Migration of Proprietary API to the National Standard for Open API Payments (SNAPs).*

No	Uraian / *Description*	Target Implementasi/ *Implementation Target*	Catatan *Note*	Progres *Progress*
4	*QRIS Cross Border.*	TW IV	Sistem Pembayaran *Payment System*	- Penyelenggaraan Transaksi dengan menggunakan *QRIS Cross Border* sudah implementasi pada tanggal 29 Agustus 2022 sesuai dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0376/KEP/DIR/RENSTRA/2022 tanggal 29 Agustus 2022 tentang Penyelenggaraan Transaksi dengan Menggunakan *QR Code Indonesian Standard* (*QRIS*)-*Merchant Presented Mode* (MPM) Lintas Negara *(Cross Border)*. - Realisasi penyelenggaraan transaksi dengan menggunakan *QR Code Indonesian Standard* (*QRIS*)-*Merchant Presented Mode* (MPM) Lintas Negara (Cross Border) telah dilaporkan ke Otoritas Jasa Keuangan (OJK) sesuai dengan Surat Nomor B-1093/DIR/RENSTRA/2022 tanggal 30 Agustus 2022 perihal Laporan Realisasi Penyelenggaraan Transaksi Dengan Menggunakan *QR Code Indonesian Standard* (*QRIS*)-*Merchant Presented Mode* (MPM) Lintas Negara *(Cross Border)*. - Realisasi penyelenggaraan transaksi dengan menggunakan *QR Code Indonesian Standard* (*QRIS*)-*Merchant Presented Mode* (MPM) Lintas Negara *(Cross Border)* telah dilaporkan ke Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia sesuai dengan Surat Nomor B-1094/DIR/RENSTRA/2022 tanggal 30 Agustus 2022 perihal Laporan Realisasi Penyelenggaraan Transaksi Dengan Menggunakan *QR Code Indonesian Standard* (*QRIS*) - *Merchant Presented Mode* (MPM) Lintas Negara *(Cross Border)*. *- The implementation of transactions using QRIS Cross Border has been implemented on August 29, 2022 in accordance with the Decree of the Directors of PT Bank Pembangunan Daerah Bali Number 0376/KEP/DIR/RENSTRA/2022 dated August 29, 2022 concerning Organizing Transactions Using the QR Code Indonesian Standard (QRIS)) - Cross Border Merchant Presented Mode (MPM).* *- The implementation of transactions using the QR Code Indonesian Standard (QRIS) - Cross Border Merchant Presented Mode (MPM) has been reported to the Financial Services Authority (OJK) in accordance with Letter Number B-1093/DIR/RENSTRA/2022 dated August 30, 2022 regarding the Realization Report on the Implementation of Transactions Using the QR Code Indonesian Standard (QRIS) - Cross Border Merchant Presented Mode (MPM).* *- The implementation of transactions using the QR Code Indonesian Standard (QRIS) - Cross Border Merchant Presented Mode (MPM) has been reported to the Department of Financial System Surveillance (DSSK) of Bank Indonesia in accordance with Letter Number B-1094/DIR/RENSTRA/ 2022 dated August 30, 2022 regarding the Realization Report on the Implementation of Transactions Using the QR Code Indonesian Standard (QRIS)-Cross-Border Merchant Presented Mode (MPM).*

No	Uraian / *Description*	Target Implementasi/ *Implementation Target*	Catatan *Note*	Progres *Progress*
5	BI *FAST*.	TW II	Sistem Pembayaran *Payment System*	- Sudah diimplementasikan pada tanggal 31 Januari 2022 dan telah dilaporkan ke Otoritas Jasa Keuangan sesuai Surat Nomor B-0121/DIR/RENSTRA/2022 tanggal 04 Februari 2022 perihal Laporan Realisasi Layanan BI-*FAST* PT Bank Pembangunan Daerah Bali. - Realisasi Layanan BI-*FAST* PT Bank Pembangunan Daerah Bali telah dilaporkan ke Otoritas Jasa Keuangan (OJK) sesuai Surat Nomor B-0121/DIR/RENSTRA/2022 tanggal 04 Februari 2022 perihal Laporan Realisasi Layanan BI-*FAST* PT Bank Pembangunan Daerah Bali. *- It was implemented on January 31, 2022 and has been reported to the Financial Services Authority in accordance with Letter Number B-0121/DIR/RENSTRA/2022 dated February 04, 2022 concerning Report on the Realization of the BI-FAST Services of PT Bank Pembangunan Daerah Bali.* *- Realization of PT Bank Pembangunan Daerah Bali's BI-FAST services has been reported to the Financial Services Authority (OJK) in accordance with Letter Number B-0121/DIR/RENSTRA/2022 dated February 04, 2022 concerning Reports on Realization of BI-FAST Services for PT Bank Pembangunan Daerah Bali.*
6	Pengembangan Kartu Kredit Pemerintah Daerah (KKPD) - (b). Penerbitan Kartu Kredit Pemerintah Daerah (KKPD) Bank BPD Bali. *Development of Local Government Credit Cards (KKPD) - (b). Issuance of Regional Government Credit Cards (KKPD) Bank BPD Bali.*	TW IV	Sistem Pembayaran *Payment System*	- Pengembangan Kartu Kredit Pemerintah Daerah (KKPD) Bank BPD Bali melalui Kanal Pembayaran *Mobile Banking* (MB) dan *Quick Response Code Indonesian Standard* (*QRIS*) Bank BPD Bali sudah mendapatkan persetujuan Bank Indonesia sesuai dengan Surat Bank Indonesia Nomor 24/492/DKSP/Rt/B tanggal 21 Desember 2022 perihal Persetujuan Penyelenggaraan Kegiatan Pemrosesan Transaksi Pembayaran Menggunakan *QR Code Indonesian Standard* (*QRIS*) – *Merchant Presented Mode* (MPM) dengan Penambahan Sumber Dana Fasilitas Kredit Dalam Rangka Kartu Kredit Pemerintah Domestik (KKPD) melalui di *Mobile Banking*. *- The development of the Regional Government Credit Card (KKPD) for Bank BPD Bali through the Mobile Banking Payment Channel (MB) and the Quick Response Code Indonesian Standard (QRIS) for Bank BPD Bali has received approval from Bank Indonesia in accordance with Bank Indonesia Letter Number 24/492/DKSP/ Rt/B dated December 21, 2022 regarding the Approval for the Implementation of Payment Transaction Processing Activities Using the QR Code Indonesian Standard (QRIS)– Merchant Presented Mode (MPM) with Additional Funding Sources for Credit Facilities in the Context of Domestic Government Credit Cards (KKPD) via Mobile Banking.*

REALISASI KERJASAMA SISTEM PEMBAYARAN BANK BPD BALI TAHUN 2022

REALIZATION OF PAYMENT SYSTEM COOPERATION BANK BPD BALI IN 2022

No	Uraian / *Description*	Target Implementasi/ *Implementation Target*	Catatan *Note*	Progres *Progress*
1	Kerja sama layanan *Payment Gateway*. *Payment Gateway service cooperation.*	TW IV	Kerja Sama Sistem Pemabayaran	- Kerja sama layanan *Payment Gateway* sudah implementasi sesuai dengan Perjanjian Kerja Sama antara PT Finnet Indonesia (024/PKS-002/FINNET-020/XII/2022) dengan PT Bank Pembangunan Daerah Bali (16/SPK/DIR/DJA/2022) tentang Pemasaran Bersama Layanan *Merchant Aggregator Finpay Payment Gateway* tanggal 22 Desember 2022 dengan jangka waktu berlakunya Perjanjian ini adalah 1 (satu) tahun terhitung sejak tanggal 27 Desember 2022. - Realisasi Kerja sama Layanan *Payment Gateway* telah dilaporkan ke Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-1973/DIR/RENSTRA/2022 tanggal 29 Desember 2022 perihal Laporan Realisasi Kerja Sama Pemasaran Bersama Layanan *Merchant Aggregator Finpay Payment Gateway*. *- Payment Gateway service cooperation has been implemented in accordance with the Cooperation Agreement between PT Finnet Indonesia (024/PKS-002/FINNET-020/XII/2022) and PT Bank Pembangunan Daerah Bali (16/SPK/DIR/DJA/2022) regarding Joint Marketing of Finpay Payment Gateway Merchant Aggregator Services dated December 22, 2022 with the validity period of this Agreement being 1 (one) year from December 27, 2022.* *- The realization of the Payment Gateway Service Cooperation has been reported to the Financial Services Authority in accordance with Letter Number B-1973/DIR/RENSTRA/2022 dated December 29, 2022 regarding the Report on the Realization of Joint Marketing Cooperation for Finpay Payment Gateway Merchant Aggregator Services.*
2	Kerja sama *merchant aggregator* dengan PT Artajasa Pembayaran Elektronis. *Merchant aggregator collaboration with PT Artajasa Electronic Payments.*	TW I	Kerja Sama Sistem Pembayaran *Payment System Cooperation*	- Perjanjian Kerjasama Antara PT Artajasa Pembayaran Elektronis Nomor: 005/PKS.BPDBALI/AJ/300/2022 dan PT Bank Pembangunan Daerah Bali Nomor: 0242/SPK/DIR/DJA/2022 tentang *Merchant Aggregator* Layanan Bersama Debit tanggal 17 Maret 2022. - Laporan Realisasi Kerjasama *Merchant Aggregator* Layanan Bersama Debit ke OJK sesuai surat nomor B-0300/DIR/RENSTRA/2022 tanggal 24 Maret 2022. *- Cooperation Agreement Between PT Artajasa Electronic Payment Number: 005/PKS.BPDBALI/AJ/300/2022 and PT Bank Pembangunan Daerah Bali Number: 0242/SPK/DIR/DJA/2022 concerning Merchant Aggregator Joint Debit Service dated March 17, 2022.* *- Report on the Realization of Debt Joint Service Merchant Aggregator Collaboration to OJK according to letter number B-0300/DIR/RENSTRA/2022 dated March 24, 2022.*

No	Uraian / *Description*	Target Implementasi/ *Implementation Target*	Catatan *Note*	Progres *Progress*
3	Kerja sama *co-branding* uang elektronik *card based* "Jakcard" dengan Bank DKI. *Collaboration on co-branding of card-based electronic money "Jakcard" with Bank DKI.*	TW IV	Kerja Sama Sistem Pembayaran *Payment System Cooperation*	- Kerja Sama *Co-Branding* Uang Elektronik *Card Based* "Jakcard" dengan Bank DKI sudah implementasi sesuai dengan Perjanjian Kerja Sama Antara PT Bank DKI (04/PKS/DIR/DIG/XII/2022) dengan PT Bank Pembangunan Daerah Bali (1715/SPK/DIR/DJA/2022) tanggal 27 Desember 2022 tentang Perluasan Akseptasi Serta *Co-Branding* JakCard. - Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0633/KEP/DIR/RENSTRA/2022 tanggal 27 Desember 2022 Tentang Pelaksanaan Aktivitas *Co-Branding* Uang Elektronik Berbasis *Chip* JakCard Bank BPD Bali. - Realisasi Kerja sama *Co-Branding* uang elektronik *card based* "Jakcard" dengan Bank DKI telah dilaporkan ke Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-1976/DIR/RENSTRA/2022 tanggal 29 Desember 2022 perihal Laporan Realisasi Kerja Sama Perluasan Akseptasi Serta *Co-Branding* JakCard. *-The "Jakcard" Card Based Electronic Money Co-Branding Cooperation with Bank DKI has been implemented in accordance with the Cooperation Agreement Between PT Bank DKI (04/PKS/DIR/DIG/XII/2022) with PT Bank Pembangunan Daerah Bali (1715/ SPK/DIR/DJA/2022) dated December 27, 2022 concerning Expansion of Acceptance and Co-Branding of JakCard.* *- Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0633/KEP/DIR/RENSTRA/2022 dated December 27, 2022 concerning the Implementation of JakCard Chip-Based Electronic Money Co-Branding Activities of Bank BPD Bali.* *- The realization of the "Jakcard" based electronic money co-branding collaboration with Bank DKI has been reported to the Financial Services Authority in accordance with Letter Number B-1976/DIR/RENSTRA/2022 dated December 29, 2022 concerning Report on the Realization of Cooperation Expansion of Acceptance and Co-Branding JakCard branding.*

No	Uraian / *Description*	Target Implementasi/ *Implementation Target*	Catatan *Note*	Progres *Progress*
4	Pengembangan Kartu Kredit Pemerintah Daerah (KKPD) - (a). Kerja Sama Penyediaan Jasa Layanan Kartu kredit Pemerintah Daerah (KKPD). *Development of Local Government Credit Cards (KKPD) - (a). Cooperation in the Provision of Local Government Credit Card Services (KKPD).*	TW IV	Kerja Sama Sistem Pembayaran *Payment System Cooperation*	- Kerja sama penyediaan jasa layanan Kartu Kredit Pemerintah Daerah (KKPD) sudah implementasi sesuai dengan Perjanjian Kerja Sama Antara PT Bank Mandiri (Persero) Tbk. Nomor JRB.R11/PKS.008/2022 dan PT Bank Pembangunan Daerah Bali Nomor 1161/SPK/DIR/DJA/2022 Tentang Penyediaan Jasa Layanan Kartu Kredit Pemerintah Daerah tanggal 22 September 2022. - Realisasi Kerja Sama Penyediaan Jasa Layanan Kartu Kredit Pemerintah Daerah telah dilaporkan ke Otoritas Jasa Keuangan (OJK) sesuai dengan Surat Nomor B-1355/DIR/RENSTRA/2022 tanggal 26 September 2022 perihal Laporan Realisasi Kerja Sama Penyediaan Jasa Layanan Kartu Kredit Pemerintah Daerah. *- The cooperation in providing Regional Government Credit Card services (KKPD) has been implemented in accordance with the Cooperation Agreement Between PT Bank Mandiri (Persero) Tbk. Number JRB.R11/PKS.008/2022 and PT Bank Pembangunan Daerah Bali Number 1161/SPK /DIR/DJA/2022 Regarding the Provision of Local Government Credit Card Services dated September 22, 2022.* *- Realization of Cooperation in the Provision of Local Government Credit Card Services has been reported to the Financial Services Authority (OJK) in accordance with Letter Number B-1355/DIR/RENSTRA/2022 dated September 26, 2022 concerning Report on the Realization of Cooperation in the Provision of Regional Government Credit Card Services.*

KINERJA KEUANGAN SISTEM PEMBAYARAN BANK BPD BALI TAHUN 2022

FINANCIAL PERFORMANCE OF BANK BPD BALI PAYMENT SYSTEM IN 2022

Laba/Rugi

Profit/Loss

(dalam Rp/*in Rp*)

	2022	2021
Pendapatan *Income*		
Pendapatan *Interchange* *Interchange Income*	3.717.225.500,74	14.269.709.223,51
Pendapatan MDR (*Issuing dan Acquiring*) *MDR Income (Issuing and Acquiring)*	0	0
Pendapatan *Payment Gateway* *Payment Gateway Income*	7.296.139.221,25	25.874.778.334,42
Pendapatan Dompet Elektronik *Electronic Wallet Income*	0	0
Pendapatan *Bill Payment* *Bill Payment Income*	0	0
Pendapatan Lain-lain *Other Income*	0	0
Total Pendapatan ***Total Income***	**11.013.364.721,99**	**40.144.487.557,93**
Biaya-biaya *Cost*		
Biaya Operasional *Operational Cost*	1.399.283.635,36	4.642.762.516,82
Biaya SDM *HR Cost*	0	0
Biaya Marketing (Iklan dan Sponsor) *Marketing Cost (Advertisement and Sponsor)*	0	0
Biaya Aset Tetap (Komputer dan Telekomunikasi) *Fixed Assets Cost (Computer and Telecommunication)*	0	0
Biaya Aset Tidak Tetap (*Goodwill*, Paten) *Non-fixed Assets (goodwill, patent)*	0	0
Biaya Kerugian Fraud *Fraud Loss Cost*	0	0
Biaya lain-lain *Other Cost*	7.447,07	10.248,37
Total Biaya ***Total Cost***	**1.399.291.082,43**	**4.642.772.765,19**
Pendapatan Bersih ***Net Income***	**9.614.073.639,56**	**35.501.714.792,74**

TINJAUAN KEUANGAN
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2022 dan 2021 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 2022, 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, 2022 and 2021 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, 2022, 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 POSTION STATEMENT

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021	Pertumbuhan *Growth*	%
Kas/ *Cash*	519	945	(426)	(45,06)
Giro pada Bank Indonesia/ *Current Accounts with Bank Indonesia*	2.690	1.008	1682	166,91
Giro pada bank lain/ *Current Accounts with Other Banks*	53	42	11	25,43
Penempatan pada Bank Indonesia dan bank lain/ *Placement at Other Banks and Bank Indonesia*	1.294	1.315	(21)	(1,60)
Efek-efek / *Securities*	2.749	1.773	976	55,08
Efek-efek yang dibeli dengan janji dijual kembali/ *Securities Purchased Under Agreement to Resel*	5.255	4.342	913	21,02
Efek-efek yang dijual dengan janji dibeli kembali/ *Securities Sold Under Repurchase Agreement*	200	249	(49)	(19,61)
Kredit yang diberikan - neto/ *Loans Provided - Net*	20.068	19.800	268	1,35
Penyertaan saham/ *Investment in Shares of Stocks*	1	1	0	0,00
CKPN Aset Keuangan / *Allowance for Impairment Loss*	(1.106)	(1.001)	(105)	10,45
Aset tetap - neto/ *Fixed Assets - Net*	322	289	33	11,44
Aset Sewa Guna/ *Right-of-Use Assets*	78	63	15	23,81

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021	Pertumbuhan *Growth*	%
Aset pajak tangguhan/ *Deferred Tax*	109	92	16	17,83
Aset Tak Berwujud/ *Intangible Assets*	42	37	5	13,09
Aset lain-lain/ *Other Assets*	184	219	(35)	(15,77)
Total Aset/ *Total Assets*	**32.161**	**28.911**	**3.250**	**11,24**

TOTAL ASET

Total aset Bank BPD Bali pada tahun 2022 meningkat sebesar 11,24% (yoy) menjadi Rp32.161 miliar dari Rp28.911 miliar pada tahun 2021. Berdasarkan komposisi aset, 92,10% merupakan aset produktif dan sisanya 7,90% adalah aset lainnya. Kredit yang diberikan memiliki porsi terbesar dengan persentase 67,75% dari keseluruhan aset produktif Bank, diikuti oleh penempatan pada Bank Indonesia dan bank lain sebesar 4,37% dan sisanya 27,88% berupa efek-efek dan aset produktif lainnya.

KAS

Jumlah Kas Bank pada 31 Desember 2022 mencapai Rp519 miliar, menurun, 45,06% dibandingkan tahun sebelumnya sebesar Rp945 miliar.

EFEK-EFEK

Jumlah Efek-Efek yang dikuasai Bank pada 31 Desember 2022 adalah sebesar Rp2,749 miliar, naik 55,08% dibandingkan tahun sebelumnya sebesar Rp1,773 miliar.

KREDIT YANG DIBERIKAN

Tahun 2022 Bank BPD Bali berhasil mencatat pertumbuhan Kredit Yang Diberikan - neto sebesar 1,35% menjadi Rp20,068 miliar, dari tahun sebelumnya sebesar Rp19,800 miliar.

TOTAL ASSETS

The total assets of Bank BPD Bali in 2022 increased by 11.24% (yoy) to Rp32,161 billion from Rp28,911 billion in 2021. Based on the composition of assets, 92.10% are productive assets and the remaining 7.90% are productive assets. other. Loans provided the largest portion with a percentage of 67.75% of the Bank's total productive assets, followed by placements with Bank Indonesia and other banks at 4.37% and the remaining 27.88% in the form of securities and other earning assets.

CASH

Total Bank Cash on December 31, 2022 reached Rp519 billion, a decrease of 45.06% compared to the previous year of Rp945 billion.

SECURITIES

The number of Securities controlled by the Bank as at December 31, 2022 was Rp2.749 billion, higher 55.08% compared to the previous year of Rp1.773 billion.

CREDIT DISBURSEMENT

In 2022 Bank BPD Bali managed to record the growth of Credit Disbursement-net by 1.35% toRp20.068 billion, from the previous year of Rp19.800 billion.

(dalam miliar rupiah / *in billion rupiah)*

SEGMEN SKALA USAHA *BUSINESS SEGMENT*	2022	2021	Pertumbuhan *Growth*	%
Konsumer *Consumer*	9.529	9.645	(116)	(1,20)
Ritel *Retail*	8.103	7.518	585	24,93
Menengah *Medium*	1.173	1.401	(228)	(16,27)
Non- UMKM *Non- MSME*	10.791	10.881	(90)	0,83
CKPN *Impairment Loses*	(1.106)	(1.001)	(105)	10,45
Total Kredit yang diberikan ***Total Credit Disbursement***	**20.068**	**19.800**	**268**	**1,35**

Berdasarkan tabel di atas, segmen *consumer* menjadi kontributor utama bagi Kredit yang diberikan Bank BPD Bali tahun 2022.

Based on the table above, consumer segment still the largest contributor to the credit disbursement by Bank BPD Bali in 2022.

LIABILITAS

LIABILITIES

(dalam miliar rupiah / *in billion rupiah*)

URAIAN *DESCRIPTION*	2022	2021	Pertumbuhan *Growth*	%
Liabilitas segera *Current liabilities*	197	150	47	31,37
Simpanan nasabah *Customers Saving*	26.453	23.377	3.076	13,16
Simpanan dari bank lain *Deposits from other Banks*	1.114	1.293	(179)	(13,86)
Pinjaman yang Diterima *Fund Borowwing*	57,2	37,5	19,7	52,46
Utang pajak *Tax Debt*	51	45	6	14,17
Liabilitas lain-lain *Other Liabilities*	505	448	58	12,89
Total Liabilitas ***Total Liabilities***	**28.570**	**25.592**	**2.978**	**11,64**

Total Liabilitas Bank pada 31 Desember 2022 adalah sebesar Rp28,570 miliar, meningkat 11,64% dibandingkan tahun sebelumnya sebesar Rp25,592 miliar. Peningkatan Total Liabilitas tersebut utamanya disebabkan terjadinya peningkatan terhadap simpanan nasabah sebesar 13,16% dari Rp23.377 miliar tahun 2021 menjadi Rp26,453 miliar di tahun 2022.

The Bank's Total Liabilities as at December 31, 2022 amounted to Rp28.570 billion, an increase 11.64% compared to the previous year of Rp25.592 billion. The increase in total liabilities was mainly due to an increase in customer deposits by 13.16% from Rp23.377 billion in 2021 to Rp26.453 billion in 2022.

LIABILITAS SEGERA

Jumlah Liabilitas Segera Bank BPD Bali pada akhir tahun 2022 mencapai Rp197 miliar, meningkat 31,07% dibandingkan tahun sebelumnya sebesar Rp150 miliar.

CURRENT LIABILITIES

The amount of Bank BPD Bali's Immediate Liabilities at the end of 2022 reached Rp197 billion, increase 31.07% compared to the previous year of Rp150 billion.

SIMPANAN NASABAH

Jumlah Simpanan Nasabah yang berhasil dihimpun Bank BPD Bali tahun 2022 mencapai Rp26,453 miliar, naik 13,16% dibandingkan tahun sebelumnya sebesar Rp23.377 miliar. Peningkatan ini terutama disebabkan oleh peningkatan pada tabungan yang meningkat Rp11,998 miliar atau 25,78% dari tahun sebelumnya dan Giro yang meningkat dari Rp3,201 miliar di tahun 2021 menjadi Rp4,191 miliar atau sebesar 30,93% di tahun 2022.

CUSTOMER SAVING

The number of customer deposits that Bank BPD Bali managed to collect in 2022 reached Rp26.453 billion, an increase of 13.16% compared to the previous year of Rp23,377 billion. This increase was mainly due to an increase in savings which increased by Rp11.998 billion or 25.78% from the previous year and demand deposits which increased from Rp3.201 billion in 2021 to Rp4.191 billion or 30.93% in 2022.

TABEL SIMPANAN NASABAH
CUSTOMER SAVING TABEL

(dalam miliar rupiah / *in billion rupiah*)

Simpanan Nasabah *Customer Saving*	**2022**	**2021**	**Pertumbuhan** *Growth*	**%**
Giro *Giro*	4.191	3.201	990	30,93
Tabungan *Saving*	11.998	9.539	2.459	25,78
Deposito Berjangka *Time Deposits*	10.264	10.637	(373)	(3,51)
Total Simpanan Nasabah ***Total Customer Saving***	**26.453**	**23.377**	**3.076**	**13,16**

EKUITAS

EQUITY

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	**2022**	**2021**	**Pertumbuhan (Penurunan)** *Growth (Decrease)*	
			Rp	**%**
Modal saham *Share Capital*	1.938	1.861	77	4,13
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*	-	-	-	-

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp	%
Saldo laba *Retained Earnings*				
Telah ditentukan penggunaannya: *Appropriated*	1.110	973	137	14,11
Cadangan umum *General Reserves*	-	-	-	-
Belum ditentukan penggunaannya *Unappropriated*	604	549	54	9,90
Total Ekuitas ***Total Equity***	**3.591**	**3.319**	**272**	**8,19**

Jumlah Ekuitas Bank BPD Bali per 31 Desember 2022 adalah sebesar Rp3,591 miliar naik 8,19% dibandingkan tahun sebelumnya sebesar Rp3,319 miliar sebagai akibat peningkatan saldo laba yang telah ditentukan penggunaannya sebesar Rp1,110 miliar atau 14,11% (yoy).

Bank BPD Bali's Equity as of December 31, 2022 was Rp3.591 billion, an increase 8.19% compared to the previous year amounted Rp3.319 billion, as a result of an increase in retained earnings appropriated amounted to Rp1.110 billion or 14.11% (yoy).

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAINNYA

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME INTEREST INCOME

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp	%
Pendapatan bunga *Interest Income*	2.595	2.466	129	5,22
Beban bunga *Interest Expense*	(857)	(913)	56	(6,11)
Pendapatan Bersih *Net Income*	1.738	1.554	184	11,86
Pendapatan Operasional *Operating Income*	137	110	27	24,55
Provisi dan Komisi *Provision and Commision*	8	6	2	30,84
Pendapatan Lainnya *Other Income*	1	1	0	0,00
Pendapatan operasional lainnya *Other Operating Income*	146	117	29	24,97
Aset keuangan *Financial Assets*	(186)	(133)	(53)	39,85

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp	%
Transaksi Rekening Administratif *Transaction of Administrative Accounts*	(0,5)	(0,5)	0	0,00
Jumlah Pembentukan Cadangan Total Kerugian Penurunan Nilai *Total Allowance for Impairment Losses*	(186)	(134)	(52)	38,81
Gaji dan Tunjangan Karyawan *Salaries and Employee Benefits*	(550)	(526)	(24)	4,56
Umum dan Administrasi *General and Administrative*	(284)	(263)	(21)	7,98
Beban Modifikasi *Modification Expenses*	(13)	(7)	(6)	85,71
Jumlah Beban Operasional Lainnya *Total Other Operating Expenses*	(846)	(797)	(49)	6,15
Laba operasional *Operating Income*	852	740	112	15,14
Pendapatan non operasional – neto *Non-operating Income—Net*	6	3	3	100,00
Beban Non Operasional *Non Operating Expenses*	(48)	(22)	(26)	118,18
Jumlah Beban Non Operasional *Total Non Operating Income*	(42)	(19)	(23)	121,05
Laba Sebelum Beban Pajak *Income Before Tax*	810	721	89	12,34
Pajak Terkini *Current Tax*	(224)	(187)	(37)	19,79
Pajak Tangguhan *Deffered Tax*	17	15	2	13,33
Jumlah Beban Pajak *Total Tax Expense*	(206)	172	(378)	(219,77)
Laba tahun berjalan *Income for the year*	604	549	55	10,02
Liabilitas Imbalan Pasca Kerja / *Employment Benefit Obligation*	4	(3)	7	(233,33)
Penyesuaian Tarif Pajak / *Effect of Change in tax rate*	-	-	-	-
Pajak Penghasilan Terkait / *Related Income Tax*	0	0	0	0,00

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp	%
Jumlah Pendapatan (Beban) Komprehensif Lain *Total Other Comprehensive Income (Expense)*	3	(3)	6	(200,00)
Jumlah Laba Komprehensif Tahun Berjalan *Total Comprehensive Income For The Year*	607	546	61	11,17

PENDAPATAN BUNGA

INTEREST INCOME

Pendapatan bunga mengalami peningkatan sebesar Rp129 miliar atau 5,22% dari sebesar Rp2.466 miliar pada tahun 2021 menjadi Rp2.595 miliar pada tahun 2022. Hal tersebut disebabkan oleh adanya peningkatan dari pendapatan bunga atas pinjaman yang diberikan sebesar Rp42 miliar atau 1,93%, efek-efek atas jual beli surat berharga yang meningkat sebesar Rp82 miliar atau 28,98% dan penempatan pada Bank Indonesia sebesar Rp6 miliar atau 85,63%.

Interest income increased by Rp129 billion or 5.22% from Rp2,466 billion in 2021 to Rp2,595 billion in 2022. This was due to an increase in interest income on loans disbursement of Rp42 billion or 1.93%, securities for sale and purchase of securities increased by Rp82 billion or 28.98% and placements with Bank Indonesia amounted to Rp6 billion or 85.63%.

(dalam miliar rupiah / *in billion rupiah*)

Pendapatan Bunga *Interest Income*	2022		2021		Pertumbuhan *Growth*	
	Rp miliar *Rp billion*	%	Rp miliar *Rp billion*	%	Rp miliar *Rp billion*	%
Kredit yang diberikan/ *Credit Disbursement*	2.200	84,77	2.158	87,50	42	1,93
Efek-efek/ *Securities*	366	14,12	284	11,52	82	28,98
Penempatan pada Bank Lain/ *Placement with Other Bank*	16	0,62	17	0,70	(1)	(7,64)
Penempatan pada Bank Indonesia *Placement with Bank Indonesia*	13	0,49	7	0,28	6	85,63
Total Pendapatan Bunga ***Total Interest Income***	**2.595**	**100**	**2.466**	**100**	**129**	**5,22**

BEBAN BUNGA

INTEREST EXPENSE

Beban Bunga tahun 2022 mengalami penurunan sebesar Rp56 miliar atau 6,11%, realisasi beban bunga pada tahun 2022 sebesar Rp857 miliar dibandingkan dengan realisasi pada tahun 2021 sebesar Rp913 miliar.

Interest expenses in 2022 decreased by Rp56 billion or 6.11%, the realization of interest expenses in 2022 was Rp857 billion compared to the realization in 2021 of Rp913 billion.

(dalam miliar rupiah / *in billion rupiah*)

Beban Bunga *Interest Expense*	**2022**		**2021**		**Pertumbuhan** *Growth*	
	Rp miliar *Rp billion*	**%**	**Rp miliar** *Rp billion*	**%**	**Rp miliar** *Rp billion*	**%**
Simpanan Nasabah/ *Customer Saving*	717	83,69	789	86,46	(72)	(9,12)
Deposito Berjangka/ *Time Deposits*	463	53,97	579	63,40	(116)	(20,07)
Tabungan/ *Saving*	179	20,90	161	17,62	18	11,32
Giro/ *Giro*	63	7,38	47	5,17	16	33,88
Sertifikat Deposit yang dapat Dinegosiasikan *Negotioable Certificate of Deposit*	12	1,44	2	0,27	10	408,65
Premium penjamin simpanan *Deposit insurance premium*	52	6,02	47	5,18	4	9,13
Penjaminan *Guarantee*	53	6,14	41	4,49	12	28,44
Simpanan Bank Lain *Deposits from Another Bank*	24	2,77	26	2,80	(2)	(7,13)
Pinjaman yang Diterima *Borrowings*	2	0,29	2	0,26	0	2,20
Pinjaman yang Diberikan *Loans*	0,42	0,05	0,74	0,08	0	(43,68)
Sertifikat Deposit yang Dapat Dinegosiasikan *Call Money and Repo*	7	0,80	5	0,52	2	43,88
Beban Bunga SGU *Interest Expense SGU*	2	0,24	1,82	0,20	0	14,83
Total Beban Bunga ***Total Interest Expense***	**857**	**100**	**913**	**100**	**(56)**	**(6,11)**

PENDAPATAN OPERASIONAL LAINNYA

OTHER OPERATING INCOME

Tahun 2022 pendapatan operasional lainnya mencapai Rp146 miliar, mengalami peningkatan sebesar Rp29 miliar atau 24,97% dibandingkan tahun 2021 sebesar Rp117miliar. Peningkatan tersebut terutama bersumber dari pertumbuhan pendapatan administrasi sebesar Rp10 miliar atau 20,54% dari Rp51 miliar pada tahun 2021 menjadi Rp62 miliar pada tahun 2022. Pertumbuhan juga terjadi pada penerimaan kembali kredit hapus buku sebesar Rp6 miliar atau 26,72% dari Rp23 miliar pada tahun 2021 menjadi Rp29 miliar pada tahun 2022. Pendapatan Denda kredit juga mengalami pertumbuhan sebesar Rp4 miliar atau 47,22% dari Rp9 miliar pada tahun 2021 menjadi Rp13 miliar pada tahun 2022, diikuti dengan pertumbuhan pendapatan fee sebesar Rp6 miliar atau 30,14% dari Rp22 miliar pada tahun 2021 menjadi Rp28 miliar pada tahun 2022 serta pertumbuhan provisi/komisi selain kredit sebesar Rp2 miliar atau 30,84% dari Rp6 miliar pada tahun 2021 menjadi Rp8 miliar pada tahun 2022.

In 2022 other operating income reached Rp146 billion, an increase of Rp29 billion or 24.97% compared to 2021 of Rp117 billion. This increase was mainly sourced from the growth in administrative income of Rp10 billion or 20.54% from Rp51 billion in 2021 to Rp62 billion in 2022. Growth also occurred in the receipt of write-off loans of Rp6 billion or 26.72% from Rp23 billion in in 2021 to Rp29 billion in 2022. Income from credit fines also grew by Rp4 billion or 47.22% from Rp9 billion in 2021 to Rp13 billion in 2022, followed by growth in fee income of Rp6 billion or 30.14% from Rp22 billion in 2021 to Rp28 billion in 2022 and growth in fees/ commissions other than loans of Rp2 billion or 30.84% from Rp6 billion in 2021 to Rp8 billion in 2022.

(dalam miliar rupiah / *in billion rupiah*)

Pendapatan Operasional Lainnya *Other Operating Income*	**2022** *Rp Miliar Rp billion*	**2021** *Rp Miliar Rp billion*	**Pertumbuhan** *Growth*	
			Rp Miliar *Rp billion*	**%**
Provisi/komisi selain kredit *Provition / commissions other than credit*	8	6	2	30,84
Administrasi/ *Administration*	62	51	10	20,54
Penerimaan kembali kredit hapus buku/ *Recovery of Account Hapus Buku Written-off*	29	23	6	26,72
Denda kredit/ *Loan Penalties*	13	9	4	47,22
Fee	28	22	6	30,14
Lain-lain/ *Other*	7	7	0	3,49
Total	**146**	**117**	**29**	**24,97**

PENYISIHAN KERUGIAN PENURUNAN NILAI

IMPAIRMENT LOSSES

Beban cadangan kerugian penurunan nilai aset keuangan tahun 2022 mencapai Rp186 miliar, meningkat sebesar Rp53 miliar atau 39,27% dibandingkan posisi tahun 2021 sebesar Rp134 miliar. Bank dalam melakukan perhitungan pembentukan CKKE, disamping mendasarkan pada Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0840/KEP/DIR/TIA/2020 tentang Pedoman Operasional Dalam Rangka Implementasi

Provision for impairment losses on financial assets in 2022 reached Rp186 billion, an increase of Rp53 billion or 39.27% compared to the position in 2021 of Rp134 billion. Banks in calculating the formation of CKKE, in addition to basing it on the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0840/KEP/DIR/TIA/2020 concerning Operational Guidelines in the Context of Implementation of PSAK 71 and PSAK 73, the Bank also

PSAK 71 dan PSAK 73, Bank juga mendasarkan pada Keputusan Direksi Nomor 0205A/KEP/DIR/TIA/2020 tentang Perhitungan Cadangan Kerugian Kredit Ekspektasian (CKKE) Dalam Rangka Perlakuan Terhadap Kredit yang Terdampak Langsung dan Tidak Langsung atas Penyebaran *Covid-19*. Bank sepenuhnya memahami seluruh dampak yang berpotensi timbul dari penggunaan tarif 2020 dalam rangka pembentukan CKKE tahun 2022 termasuk juga telah mempertimbangkan permasalahan kewajaran dari pembentukan CKKE sehingga Bank telah melakukan beberapa penyesuaian *rating* debitur. Untuk perhitungan eksisting tahun 2022, bank tetap menggunakan tarif 2020 dengan mempertimbangkan alasan sebagaimana dimaksud diatas, namun demikian bank juga telah melakukan pengelompokan debitur berdasarkan *clustering* tertentu sebagaimana telah diatur melalui Surat Edaran Direksi Nomor 0310/SE/DIR/KRD/2021 tentang Penetapan *Clustering* Kredit-Kredit Yang Telah Direstrukturisasi sehingga dalam rangka sinkronisasi antara kredit yang direstrukturisasi dengan CKKE yang dibentuk, kami telah melakukan penyesuaian *rating* debitur dengan kriteria tertentu.

based on Directors Decree Number 0205A/KEP/DIR/TIA/2020 concerning Calculation of Expected Credit Loss Reserves (CKKE) in the Framework of Treatment of Credit Directly and Indirectly Affected by the Spread of Covid-19. The Bank fully understands all the impacts that have the potential to arise from the use of the 2020 tariff in the framework of establishing CKKE in 2022, including also considering the fairness issues of forming CKKE so that the Bank has made several debtor rating adjustments. For the calculation of the existing 2022, the bank continues to use the 2020 rate taking into account the reasons referred to above, however, the bank has also grouped debtors based on certain clustering as stipulated in a Directors Circular Letter Number 0310/SE/DIR/KRD/2021 concerning Stipulation of Clustering of Restructured Credits so that in the context of synchronizing credits restructured with the CKKE formed, we have made adjustments to the debtor rating with certain criteria.

BEBAN OPERASIONAL LAINNYA

OTHER OPERATING EXPENSES

Beban operasional lainnya terdiri dari beban tenaga kerja, beban umum dan administrasi dan beban modifikasi. Selama tahun 2022, beban operasional lainnya mencapai Rp846 miliar meningkat Rp49 miliar atau 6,17% dibandingkan tahun 2021 sebesar Rp797 miliar.

Other operating expenses consist of labor expenses, general expenses and administration and modification expenses. During 2022, other operating expenses reached Rp846 billion, an increase of Rp49 billion or 6.17% compared to 2021 of Rp797 billion.

LABA OPERASIONAL

OPERATING INCOME

Jumlah Laba Operasional Bank BPD Bali tahun 2022 tercatat sebesar Rp852 miliar, mengalami kenaikan dibandingkan Laba Operasional tahun sebelumnya sebesar Rp740 miliar.

The total Operating Profit of Bank BPD Bali in 2022 was recorded at Rp852 billion, an increase compared to the previous year's Operating Profit of Rp740 billion.

LABA SEBELUM PAJAK

PROFIT BEFORE TAX

Tahun 2022, jumlah Laba Sebelum Pajak Bank terkoreksi dari Rp721 miliar menjadi Rp810 miliar.

In 2022, the amount of the Bank's Profit Before Tax was corrected from Rp721 billion to Rp810 billion.

BEBAN PAJAK

TAX EXPENSE

Beban Pajak di tahun 2022 mengalami kenaikan sebesar Rp206 miliar atau sebesar 20,05% dibandingkan tahun 2021.

Tax Expenses in 2022 decreased by Rp206 billion or by 20.05% compared to 2021.

PENGHASILAN KOMPREHENSIF LAINNYA

OTHER COMPREHENSIVE INCOME

Pada tahun 2022 Bank mencatat penghasilan komprehensif lain sebesar Rp3,230 juta, naik sebesar Rp6,059 juta dari tahun 2021.

In 2022 the Bank recorded other comprehensive loss of Rp3.230 million, a decrease of Rp6.059 million from 2021.

ARUS KAS

CASH FLOW

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp	%
Arus kas dari aktivitas operasi/ *Cash flows from operating activities*	2.632	966	1.666	172,46
Arus kas dari aktivitas investasi/ *Cash flows from investing activities*	(1.031)	(132)	-899	681,06
Arus kas dari aktivitas pendanaan/ *Cash flows from financing activities*	(315)	(432)	117	(27,08)
Kenaikan (penurunan) neto kas dan setara kas / *net increase (decrease) in cash and cash equivalents*	1.286	402	884	219,90
Kas dan setara kas awal tahun/ *Cash and cash equivalents at beginning of year*	3.250	2.848	402	14,12
Kas dan setara kas akhir tahun/ *Cash and cash equivalents at end of year*	4.535	3.249	1.286	39,58

Jumlah Kas Bank pada akhir tahun 2022 tercatat sebesar Rp4,535 juta, mengalami kenaikan sebesar Rp1,286 juta dibandingkan jumlah Kas pada awal tahun sebesar Rp3.249 juta.

The amount of Bank Cash at the end of 2022 was recorded at Rp4.535 million, an increase of Rp1.286 million compared to the amount of Cash at the beginning of the year amounted to Rp3.249 million.

RASIO KEUANGAN PENTING

Key Financial Ratio

Pada tahun 2022, Indikator Rasio Penting Bank BPD Bali menunjukkan penurunan/peningkatan, hal tersebut dapat dilihat sebagai berikut.

In 2022, Bank BPD Bali's Important Ratio Indicator shows a decrease/ increase, this can be seen as follows

Rasio Utama *Key Ratios*	2022	2021
CAR	21,58	20,28
NIM	6,00	5,78
ROA	2,68	2,62

Rasio Utama *Key Ratios*	2022	2021
ROE	18,27	17,78
NPL *(gross)*	2,37	2,42
NPL *(nett)*	0,06	0,13
LDR	75,85	84,69
BOPO	68,87	71,34

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*	2022	2021
Fasilitas Kredit Kepada Debitur yang belum Digunakan *Credit Facilities to Debitors that Have not been Used*	420	417
Jumlah Liabilitas Komitment - Bersih *Total Commitments Liablity - Net*	420	417
Kontinjensi *Contingencies*		
Pendapatan Bunga Dalam Penyelesaian *Interest Income in Settlement*	247	225
Tagihan Kontinjensi Bank garansi yang Diterima *Contingencies Receivable Bank Guarantee Received*	0	0
Sub Total	**247**	**225**
Liabilitas Kontinjensi *Contingencies Liabilities*		
Bank Garansi yang diterbitkan *Bank Guarantee Issued*	(301)	(337)
Sub Total	**(301)**	**(337)**
Jumlah Liabilitas Kontinjensi Bersih *Total Contigencies Liabilities Net*	(54)	113

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.

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.

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.

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.

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.

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

Perhitungan SBDK wajib dilaporkan kepada Bank Indonesia dan dipublikasikan untuk 4 (empat) jenis kredit dalam Rupiah, yaitu kredit korporasi, kredit ritel, kredit mikro dan kredit konsumsi (terdiri dari KPR dan Non KPR). Bank berkomitmen untuk menurunkan suku bunga kreditnya namun dengan tetap mempertimbangkan berbagai kondisi terutama kondisi industry perbankan dan kondisi ekonomi nasional, regional maupun global.

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 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).

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

1. *Corporate loans which represent loans given to Medium Commercial customers;*
2. *Retail loans which include loans to customers of Commercial Banking (Small-Medium Enterprise);*
3. *Micro credit is guided by the definition of micro business as referred to in the Law on Micro, Small and Medium Enterprises;*
4. *Mortgage and non-mortgage (Auto Loan) consumption credit, not including distribution of funds through credit cards and 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 Bunga Dasar Kredit *Prime Lending Rate*			Kredit Konsumsi *Consumtive Loan*	
	Korporasi *Corporate*	**Ritel** *Retail*	**Mikro** *Micro*	**KPR** *Mortage*	**Non- KPR** *Non- Mortage*
2021	7,27%	10,01%	7,05%	6,22%	9%
2022	**7.57 %**	**8.75 %**	**7.34 %**	**6.41%**	**8.92%**



DAMPAK PERUBAHAN TINGKAT SUKU BUNGA TERHADAP KINERJA BANK

Impact of Interest Rate Changes Towards Bank Performance

Hingga akhir tahun 2022, Bank Indonesia (BI) tercatat mempertahankan suku bunga acuan BI 7 *Days Reverse Repo Rate* sebesar 5,5%.

Until the end of 2022, Bank Indonesia (BI) was recorded to maintain the BI 7 Days Reverse Repo Rate benchmark interest rate of 5.5%.

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

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.

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.

KEMAMPUAN MEMBAYAR UTANG JANGKA PENDEK

ABILITY TO PAY SHORT-TERM DEBT

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 2022, LDR Bank BPD Bali mengalami penurunan sebesar 8,84% dari 84,69% di tahun 2021 menjadi 75,85% di tahun 2022.

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 the ratio of credit to third party funds (LDR). In 2022, Bank BPD Bali's LDR will decrease by 8.84% from 84.69% in 2021 to 75.85% in 2022.

KEMAMPUAN MEMBAYAR UTANG JANGKA PANJANG

ABILITY TO PAY LONG-TERM DEBT

Bank mengukur solvabilitas melalui rasio permodalan bank. Bank BPD Bali memastikan kecukupan modal Bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal *(Capital Adequacy Ratio* (CAR)). CAR adalah rasio modal terhadap aset tertimbang menurut risiko *(Risk-Weighted Assets* (RWA)). Pada tahun 2022, Rasio Kecukupan Modal Bank mencapai 21,58%, mengalami peningkatan sebesar 1,30% jika dibandingkan dengan Rasio Kecukupan Modal tahun 2021 sebesar 20,28%.

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 2022, the Bank's Capital Adequacy Ratio will reach 21.58% an increase of 1.30% compared to the Capital Adequacy Ratio in 2021 of 20.28%.

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 20,58%, 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.

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 20.58%, 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.

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.

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.*



KOLEKTIBILITAS PIUTANG
RECEIVABLES COLLECTIBILITY

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah *(NonPerforming Loan* - NPL). Pada 31 Desember 2022 dan 2021, Rasio kredit bermasalah *(Non-Performing Loan* - NPL) Bruto turun sebesar 0,05% dari 2,42% tahun 2021 menjadi 2,37% tahun 2022. Sedangkan Rasio NPL *netto* masing-masing sebesar 0,06% dan 0,13% pada tanggal 31 Desember 2022 dan 2021. 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, 2022, The Gross Non-Performing Loan (NPL) ratio decreased by 0.05% from 2.42% in 2021 to 2.37% in 2022. Meanwhile, the net NPL ratio was 0.06% and 0.13% respectively on December 31, 2022 and 2021. The Bank has been actively monitoring the development of the quality of receivables, especially loans that have been disbursed.

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	2022	2021
Total Kredit Bermasalah (Rp juta) *Total Non-Performing Loans (Rp million)*	476	479
Total Kredit Yang Diberikan (*gross*) (Rp juta) *Total Loans (gross) (Rp million)*	20.068	19.800
% kredit bermasalah (NPL-bruto) *% Non-Performing Loans (NPL – gross)*	2,37	2,42
% kredit bermasalah (NPL-*netto*) *% Non-Performing Loans (NPL – net)*	0,06	0,13

STRUKTUR MODAL
CAPITAL STRUCTURE

KEBIJAKAN MANAJEMEN ATAS STRUKTUR MODAL DAN DASAR PEMILIHANNYA

MANAGEMENT POLICY ON CAPITAL STRUCTURE AND BASIS OF ELECTION

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.

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.

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.

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.

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

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

RINCIAN STRUKTUR MODAL

DETAILS OF CAPITAL STRUCTURE

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).

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).

Pada tahun 2022, 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 ditinjau oleh regulator sebanyak dua kali setiap tahunnya. Seluruh kewajiban modal penyangga harus dipenuhi dengan *Common Equity Tier* 1 (CET 1).

In 2022, 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).

Per posisi 31 Desember 2022, posisi *Capital Adequacy Ratio* (CAR) untuk bank saja berada pada tingkat 20,58%, 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 8,21% 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.

As of December 31, 2022, 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 8.21% 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 2022 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, 2022 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 BETWEEN TARGETS AND REALISATION AND ONE YEAR PROJECTION AHEAD

PERBANDINGAN TARGET DAN REALISASI

COMPARISON OF TARGET AND REALISATION

Pada awal tahun buku 2022, Bank telah menetapkan sejumlah target yang hendak dicapai yang dituangkan dalam Rencana Bisnis Bank (RBB) 2022. Perbandingan pencapaian beberapa target yang ditetapkan dengan realisasi tahun buku 2022 adalah sebagai berikut:

At the beginning of the 2022 financial year, the Bank has set a number of targets to be achieved which are contained in the 2022 Bank Business Plan (RBB). Comparison of the achievement of several targets set with the realization of the 2022 fiscal year is as follows:

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	**RBB 2022** *2022 Bank Business Plan*	**Realisasi 2022** *2022 Realization*	**Pencapaian** *Achievement*
Kredit yang Diberikan *Credit Disbursement*	20.394	20.068	98,40%
Total Aset ***Total Assets***	**31.397**	**32.161**	**102,43%**
Dana Pihak Ketiga *Third Party Fund*	25.108	26.453	105,36%

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	RBB 2022 *2022 Bank Business Plan*	Realisasi 2022 *2022 Realization*	Pencapaian *Achievement*
Laba Bersih *Net Income*	602	604	100,17%

PROYEKSI SATU TAHUN KE DEPAN

ONE-YEAR PROJECTION IN THE FUTURE

Memasuki tahun 2023, Bank telah menetapkan sejumlah target yang dituangkan dalam RBB 2023, antara lain:

Entering 2023, the Bank has set a number of targets as outlined in the2023 Bank Business Plan, including:

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	RBB 2023 *2023 Bank Business Plan*
Total Aset *Total Asset*	33.763
Dana Pihak Ketiga *Third Party Fund*	27.775
Pendapatan Bunga *Interest Income*	2.811
Kredit yang Diberikan *Credit Disbursement*	21.272

KEBIJAKAN DAN PEMBAGIAN DIVIDEN
POLICY AND DIVIDEND DISTRIBUTION

KEBIJAKAN DIVIDEN

DIVIDEND POLICY

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.

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.

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

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

CHRONOLOGY OF DIVIDEND DISTRIBUTION

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

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

(dalam miliar rupiah / *in billion rupiah*)

Uraian *Description*	Tahun Buku 2022 *Fiscal Year 2022*	Tahun Buku 2021 *Fiscal Year 2021*
Laba Bersih (Rp) *Net Income (Rp)*	604	549
Jumlah Dividen (Rp) *Total Dividend (Rp)*	412	470
Dividen per Saham (Rp) *Dividend per Share (Rp)*	212	252
Payout Ratio (%) *Payout Ratio (%)*	75%	75%
Tanggal Pengumuman *Date of Announcement*	22 Februari 2023/ *February 22, 2023*	18 Februari 2022/ *February 18, 2022*
Tanggal Pembayaran *Date of Payment*	1 Maret 2023/ *March 1, 2023*	1 Maret 2022/ *March 1, 2022*

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.

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.

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.

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

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

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

Untuk Tahun Buku 2022, RUPS Tahunan Bank BPD Bali yang diadakan tanggal 22 Februari 2023 menyetujui pembayaran dividen sebesar Rp452.637 juta. 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 2022.

For the Fiscal Year of 2022, Bank BPD Bali's AGMS which was held on February 22, 2023 agreed to pay cash dividend of Rp452,637 million. 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 2022

PERKEMBANGAN DIVIDEN DALAM 5 TAHUN TERAKHIR

THE PROGRESS OF DIVIDEND WITHIN THE LAST 5 YEARS

(dalam miliar rupiah / *in billion rupiah*)

TAHUN *Year*	DASAR HUKUM *Legal base*	DIVIDEN *Dividend*	RINCIAN DIVIDEN *Dividend Details*	PEMEGANG SAHAM *Shareholders*
2017	RUPS Tahunan Tanggal 20 April 2018 *Annual GMS dated April 20, 2018*	472.057	167.273	Pemerintah Provinsi *Provincial Governance*
			304.784	Pemerintah Kabupaten/kota *Regency/City government*
2018	RUPS Tahunan Tanggal 27 Maret 2019 *Annual GMS dated March 27, 2019*	483.325	168.927	Pemerintah Provinsi *Provincial government*
			314.398	Pemerintah Kabupaten/kota *Regency/City government*
2019	RUPS Tahunan Tanggal 11 Maret 2020 *Annual GMS dated March 11, 2020*	512.872	175.504	Pemerintah Provinsi *Provincial government*
			337.368	Pemerintah Kabupaten/kota *Regency/City government*
2020	RUPS Tahunan Tanggal 5 Februari 2021 *Annual GMS dated February 5, 2021*	469.639	158.437	Pemerintah Provinsi *Provincial government*
			311.202	Pemerintah Kabupaten/kota *Regency/City government*
2021	RUPS Tahunan Tanggal 18 Februari 2022 *Annual GMS dated February 18, 2022*	411.864	141.503	Pemerintah Provinsi *Provincial government*
			270.361	Pemerintah Kabupaten/kota *Regency/City government*
2022	RUPS Tahunan Tanggal 22 Februari 2023 *Annual GMS dated February 22, 2023*	452.637	155.842	Pemerintah Provinsi *Provincial government*
			296.795	Pemerintah Kabupaten/kota *Regency/City government*

KEPATUHAN PEMBAYARAN PAJAK

TAX PAYMENT COMPLIANCE

Bank BPD Bali memiliki kontribusi kepada negara yang diwujudkan melalui pemenuhan kewajiban perusahaan sebagai wajib pajak dan sebagai pemotong / pemungut pajak. Sebagai wajib pajak, kontribusi terbesar Perusahaan adalah memenuhi kewajiban PPh Badan. PPh Badan yang disetorkan untuk tahun 2022 adalah sebesar Rp224 miliar, atau meningkat sebesar 19,41% dibandingkan dengan tahun 2021 yang tercatat sebesar Rp187 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 2022 is Rp224 billion, an increase of 19.41% compared to 2021 which was Rp187 billion.

PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ ATAU MANAJEMEN (ESOP/ MSOP)

SHARE OWNERSHIP PROGRAM BY EMPLOYEES AND/ OR MANAGEMENT (ESOP/ MSOP)

Hingga tahun 2022, Perusahaan belum pernah menjalankan program *Employee Stock Ownership Program* (ESOP) dan *Management Stock Ownership Program* (MSOP).

Until 2022, 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 2022 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 2022 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 2022, tidak terdapat hal yang berpotensi signifikan terhadap kelangsungan usaha Bank. Secara umum, kondisi internal dan eksternal Bank tahun 2022 cukup baik. Kendati melambat, namun ekonomi Indonesia masih tetap tumbuh, demikian juga dengan kredit perbankan yang masih mengalami pertumbuhan positif di tahun 2022.

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 2022, there was no significant potential for the Bank's business continuity. In general, the Bank's internal and external conditions in 2022 are quite good. Despite the slowdown, Indonesia's economy is still growing, and so is bank credit which is experiencing positive growth in 2022.

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 2022, dapat disimpulkan bahwa Bank BPD Bali berada dalam kondisi yang baik, yaitu:

1. Profil 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 consistingn of risk profiles, implementation of corporate governance, profitability and capital.

Based on the results of the Bank Soundness assessment in 2022, it can be concluded that BPD Bali is in good condition, namely:

1. *The Bank's risk profile 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*

ASSUMPTIONS EXERTED IN CONDUCTING 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.

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 2023 diperkirakan mengalami pemulihan seiring meredanya pandemi *Covid-19* yang terkendali karena langkah 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.

The performance of the domestic economy in 2023 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.

Secara keseluruhan, perekonomian Indonesia di tahun 2023 diproyeksi mampu tumbuh pada kisaran 5,0%-5,5% berdasarkan buku II Nota Keuangan Beserta APBN Tahun Anggaran 2023.

Overall, the Indonesian economy in 2023 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 2023 Fiscal Year.

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 di posisi idA+/*Stable* dari lembaga pemeringkat Pefindo *Credit Rating Agency* menyatakan peringkat perusahaan adalah stabil;
e. Sebagai Bank Daerah mempunyai *captive market* Aparatur Sipil Negara dan sebagai Bank persepsi Taspen;

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 at idA+/Stable from the rating agency Pefindo Credit Rating Agency states that the company's rating is stable;
e. As a Regional Bank, it has a captive market for the State Civil Apparatus and as a Taspen Perception Bank;

f. Memiliki aneka skim kredit untuk pembiayaan sektor produktif dan konsumtif dengan suku bunga yang kompetitif dan ditunjuk pemerintah sebagai Bank penyalur KUR;
g. Memiliki produk dana dan layanan *e-Banking* yang beragam dengan berbagai fitur yang disesuaikan dengan *customer*, 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. Adanya sinergi dan kemitraan dengan Lembaga Perkreditan Desa (LPD) serta sebagai APEX Bank Perkreditan Rakyat (BPR);
j. Tingkat kematangan pengelolaan human capital Bank berada pada Level 4 dengan *score* 3,54 atau berada pada tingkat *Integrated System* yang artinya Bank telah memiliki arahan strategi dan target yang jelas dalam pengelolaan SDM;
k. Memiliki jaringan kantor dan layanan yang tersebar di setiap kecamatan dengan *online real time*, termasuk jaringan *downline* di seluruh Bali dan juga terdapat jaringan kantor di Lombok;
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. Penerapan standar layanan serta tampilan jaringan kantor dan TPE belum konsisten diimplementasikan;
b. Pengembangan produk dan layanan serta proses bisnis internal berbasis digital masih terbatas;
c. Kuantitas dan kualitas *digital culture, digital talent* dan *digital leadership* masih terbatas;
d. Kapabilitas pengelolaan *talent* belum optimal;
e. *Mismatch maturity* antara sumber dana dan penggunaan dana serta ketergantungan terhadap deposan inti yang masih tinggi;
f. Sumber pendapatan Bank masih mengandalkan dari bunga kredit, dan kontribusi pendapatan dari jasa perbankan lainnya *(fee based income)* masih rendah;
g. *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;
h. Penetrasi pasar untuk generasi milenial masih belum optimal.

f. Having various credit schemes for financing the productive and consumptive sectors with competitive interest rates and appointed by the government as a KUR channeling Bank;
g. Having various e-Banking fund products and services with various features tailored to the customer, thus strengthening customer retention and improving the 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. There is synergy and partnership with Village Credit Institutions (LPD) as well as APEX of Rural Credit Banks (BPR);
j. The maturity level of the Bank's human capital management is at Level 4 with a score of 3.54 or at the Integrated System level, which means that the Bank already has clear strategic directions and targets in HR management;
k. Has a network of offices and services spread across every sub-district with real time online, including a network of downlines throughout Bali and there is also a network of offices 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. Implementation of service standards and appearance of office networks and TPE has not been implemented consistently;
b. Development of digital-based products and services as well as internal business processes is still limited;
c. The quantity and quality of digital culture, digital talent and digital leadership are still limited;
d. Talent management capability is not optimal;
e. Maturity mismatch between the source of funds and the use of funds and dependence on core depositors is still high;
f. 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;
g. 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;
h. Market penetration for the millennial generation is still not optimal.

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. Perekonomian Bali yang mulai pulih dan membaiknya aktivitas pariwisata Bali akibat meningkatnya penyelenggaraan *event* internasional, pelonggaran kebijakan perjalanan dan peningkatan jumlah maskapai internasional yang mengoperasionalkan *direct flight* ke Bali;

c. Masih luasnya segmen pasar UMKM khususnya sektor pertanian, kesehatan, komunikasi dan industri rumah tangga serta dukungan Pemerintah terhadap pengembangan UMKM;

d. Semakin terbukanya kerja sama kemitraan strategis dengan penyedia layanan *e-commerce, market place,* dan *fintech* sehingga dapat memperluas jaringan dan memberikan kemudahan akses bagi nasabah;

e. *Emerging Technology* yang semakin berkembang dapat dimanfaatkan dalam aktivitas perbankan;

f. Semakin tingginya pemanfaatan jasa lembaga keuangan baik Bank maupun non Bank oleh masyarakat terutama generasi milenial seiring dengan peningkatan penduduk kelas menengah;

g. Perkembangan ekonomi digital melalui digital platform untuk layanan transaksi semakin terbuka;

h. Adanya proyek infrastruktur berskala besar di Bali;

i. Indeks Pembangunan Manusia (IPM) di Provinsi Bali berada pada kategori tinggi yang mencerminkan ketersediaan SDM berkualitas;

j. Semakin terbukanya regulasi penerbitan produk bank memberikan kesempatan yang luas bagi bank untuk berinovasi dalam menciptakan produk dan layanan.

4. Tantangan

a. Aktivitas pariwisata yang merupakan penggerak utama perekonomian Bali belum sepenuhnya pulih pada level pra-pandemi *Covid-19* sehingga berdampak terhadap pertumbuhan ekonomi regional;

b. Belum pulihnya kondisi usaha debitur seperti masa pra pandemi *Covid-19*;

c. Inflasi dan risiko resesi global cenderung mengalami peningkatan termasuk inflasi Bali di atas inflasi nasional;

d. Konflik geopolitik Rusia-Ukraina telah menyebabkan eskalasi gangguan sisi suplai yang menyebabkan melonjaknya harga-harga komoditas global dan telah mendorong kenaikan laju inflasi di banyak negara;

3. Opportunity

a. Increasing utilization of non-cash transaction services by customers, thereby increasing the potential for increased customer base and fee based income;

b. Bali's economy is starting to recover and Bali's tourism activities are improving due to increased international event holdings, easing travel policies and an increase in the number of international airlines operating direct flights to Bali;

c. 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.

d. The opening of the cooperation partnership strategy with e-commerce service providers, market place, and fintech so as to expand the network and provide easy access for customers;

e. Emerging Technology that is increasingly developing can be utilized in banking activities;

f. 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;

g. The development of the digital economy through digital platforms for transaction services is increasingly open;

h. The existence of large-scale infrastructure projects in Bali;

i. The Human Development Index (HDI) in Bali Province is in the high category which reflects the availability of quality human resources;

j. The more open regulation of issuance of bank products provides broad opportunities for banks to innovate in creating products and services.

4. Challenge

a. Tourism activity, which is the main driver of Bali's economy, has not fully recovered at pre-Covid-19 levels so that it has an impact on regional economic growth;

b. The condition of the debtor's business has not yet recovered, as it was during the pre-Covid-19 pandemic;

c. Inflation and the risk of global recession tend to increase, including Bali inflation above national inflation;

d. The Russia-Ukraine geopolitical conflict has led to an escalation of supply-side disruptions which has led to soaring global commodity prices and has pushed up the inflation rate in many countries;

e. Pesatnya perkembangan teknologi berpengaruh terhadap meningkatnya risiko operasional seperti kejahatan siber *(cyber crime)*;
f. Inovasi dan perkembangan layanan berbasis digital semakin cepat serta persaingan di ranah *digital finance services* semakin ketat;
g. Meningkatnya penetrasi pengguna internet serta *digital disruption* berdampak pada semakin beragamnya pilihan layanan keuangan *online*;
h. 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*;
i. Perkembangan layanan berbasis digital dan persaingan di ranah *digital banking* menuntut kesiapan dan kecepatan peningkatan kompetensi SDM;
j. Perubahan regulasi dari regulator dan otoritas serta kebijakan pemerintah yang berpengaruh terhadap perbankan;
k. Diberlakukannya Undang-Undang Perlindungan Data Pribadi (UU PDP) berdampak pada peningkatan tata kelola data nasabah;
l. Dilaksanakannya Pemilihan Umum Presiden (Pilpres), Pemilihan Umum Legislatif (Pileg), dan Pemilihan Kepala Daerah (Pilkada) pada tahun 2024 akan berdampak pada kondisi ekonomi dan politik.

e. The rapid development of technology has an effect on increasing operational risks such as cyber crime;
f. Innovation and development of digital-based services is accelerating and competition in the realm of digital finance services is getting tougher;
g. The increasing penetration of internet users and digital disruption have resulted in a greater variety of choices for online financial services;
h. The development of the banking industry towards Digital Banking and Open Application Programming Interface (API) which has an impact on changes in customer behavior demands effective synergy and collaboration with Digital services through E-Commerce and Market Place;
i. The development of digital-based services and competition in the realm of digital banking requires the readiness and speed of increasing HR competencies;
j. Changes in regulations from regulators and authorities as well as government policies that affect banking;
k. The enactment of the Personal Data Protection Act (UU PDP) has an impact on improving customer data governance;
l. The holding of the Presidential General Election (Pilpres), Legislative General Election (Pileg), and Regional Head Election (Pilkada) in 2024 will have an impact on economic and political conditions.



BANK BPD BALI

Bersama Anda Membangun Bali



Tata Kelola
PERUSAHAAN

Corporate Governance



KOMITMEN TATA KELOLA
Governance Commitment

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.

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 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.

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.

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.

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.

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

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:

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;

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. 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.

BUDAYA KERJA

Bank BPD Bali telah memiliki budaya kerja CINTA yang terdiri dari 4 (empat) nilai, yaitu *Competent* (Kompetensi), *Integrity* (Integritas), *Teamwork* (Kerja sama), *Customer Oriented* (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.

KODE ETIK

Untuk meningkatkan kinerja, kepatuhan terhadap peraturan perundangundangan 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.

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 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.

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.

WORKING CULTURE

Bank BPD Bali has a work culture of CINTA which consists of 4 (four) values, namely Competent, Integrity, Teamwork , Customer Oriented, 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.

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.

GUIDELINES AND WORK PROCEDURES FOR THE BOARD OF COMMISSIONERS AND DIRECTORS IN CARRYING OUT THEIR ROLES AND DUTIES

The Board of Commissioners in carrying out their duties is guided by the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2021 dated December 27, 2021 concerning Guidelines and Work Procedures for the Board of Commissioners, while for the Board of Directors in carrying out their duties it is guided by the Decree of the Directors Number 0750/KEP/DIR/ UMS/2019 November 25, 2019 concerning Guidelines and Work Procedures for the Directors of Bank BPD Bali.

BUKU PEDOMAN PERUSAHAAN YANG MENGATUR *CORPORATE SOCIAL RESPONSIBILLITY* (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.

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.

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*

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.

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.

KEWAJARAN

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

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 tanggung jawabnya.

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;

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. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;

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

Berdasarkan Hasil Penilaian Sendiri *(Self assesment)* Terhadap 11 (Sebelas) Faktor Penilaian Pelaksanaan Tata Kelola, Maka Diperoleh Nilai Komposit Hasil Akhir *Self assesment* Pelaksanaan Tata Kelola Bank BPD Bali Sebagai Berikut:

Hasil *Self assesment* Pelaksanaan Tata Kelola posisi Januari 2022 sampai dengan Juni 2022 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0291/DIR/MRO/2022 tanggal 28 Juli 2022 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK.

Hasil *Self assesment* Pelaksanaan Tata Kelola posisi Juli 2022 sampai dengan Desember 2022 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 di mana 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.

b. Implementation of duties and responsibilities of the Board of Commissioners;
c. Completeness and implementation of Committee duties;
d. Handling of conflicts of interest;
e. Implementation of the Bank's compliance function;
f. Implementation of the internal audit function;
g. Application of the external audit function;
h. Application of risk management including the internal control system;
i. Provision of funds to related parties (related party) and provision of large-scale funds (large exposures);
j. Transparency of the Bank's financial and 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 2022 to June 2022 is ranked 2 with a "Good" Composite Predicatewhich 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 2022 to December 2022 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 masingmasing sebagaimana diamanatkan dalam anggaran dasar dan peraturan perundang-undangan. Namun demikian, keduanya mempunyai tanggung jawab untuk memelihara kesinambungan usaha perusahaan dalam jangka panjang. Oleh karena itu, Dewan Komisaris dan Direksi harus memiliki kesamaan persepsi terhadap visi, misi, program, dan strategi untuk mengembangkan perusahaan.

Dalam melaksanakan kepengurusan Bank BPD Bali, Direksi didukung oleh struktur organisasi yang efektif termasuk dibentuknya Komite Manajemen Risiko, Komite Kebijakan Perkreditan, *Asset and 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.

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.

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 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 and 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.

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.

Pada Tahun 2022 Bank BPD Bali telah melaksanakan 1 (satu) kali RUPS Tahunan yang dilaksanakan pada tanggal 18 Februari 2022 untuk Tahun Buku 2021 dan 4 (empat) kali RUPS Luar Biasa dilaksanakan secara sirkuler yaitu pada tanggal 28 Juni 2022, 26 Agustus 2022, 07 Desember 2022 dan 28 Desember 2022, sebagaimana tersaji dalam tabel sebagai berikut:

In 2022 Bank Bali has held 1 (one) Annual GMS that was held on February 18, 2022 for the 2021 Fiscal Year and 4 (four) Extraordinary GMS that was held circularly, namely on June 28, 2022, August 26, 2022, December 07, 2022 and December 28, 2022, as presented in the table as follows:

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*
54	18 Februari 2022 *February 18, 2022*	Tahunan *Annual*	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 2021 dan Informasi Rencana Bisnis Bank Tahun 2022 serta Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2021. b. Tanya Jawab dan Arahan dari Pemegang Saham. c. Pengesahan Laporan Tahunan, Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2021. 6. Persetujuan: a. Pembagian Laba Tahun Buku 2021. b. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank. 7. Kesimpulan; 8. Penutup. Hasil Keputusan: 1. Menerima dan mengesahkan Laporan Tahunan, Laporan keuangan perseroan dan laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2021, 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 2021. 2. Memberikan Persetujuan: a. Pembagian laba Bersih Tahun Buku 2021 sebagai berikut: Pembagian Laba Bersih untuk Tahun Buku 2021 (dua ribu dua puluh satu) sebesar Rp549.153.066.294,00 (lima ratus empat puluh sembilan milyar seratus lima puluh tiga juta enam puluh enam ribu dua ratus sembilan puluh empat rupiah), dengan perincian sebagai berikut: 1) Dividen sebesar 75% (tujuh puluh lima persen) atau sebesar Rp411.864.799.720,50 (empat ratus sebelas milyar delapan ratus enam puluh empat juta tujuh ratus sembilan puluh sembilan ribu tujuh ratus dua puluh rupiah lima puluh sen) 2) Cadangan umum sebesar 25% (dua puluh lima persen) atau sebesar Rp137.288.266.573,50 (seratus tiga puluh tujuh milyar dua ratus delapan puluh delapan juta dua ratus enam puluh enam ribu lima ratus tujuh puluh tiga rupiah lima puluh 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*

b. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank dengan komposisi masing-masing 17,3% (tujuh belas koma tiga persen) untuk karyawan dan sebesar 4,05% (empat koma lima persen) untuk Pengurus Bank yang terdiri dari:
   1) Sebesar 2,70% (dua koma tujuh puluh persen) untuk Direksi, dan
   2) Sebesar 1,35% (satu koma tiga puluh lima persen) untuk Dewan Komisaris.

c. Penyesuaian Fasilitas Pengurus Bank:
   1) Tunjangan Hari Raya (THR) kepada Pengurus, semula 1 (satu) kali gaji/honorarium menjadi sebesar minimal 1 (satu) kali gaji/honorarium, namun pembayaran memperhatikan dan mengikuti peraturan perseroan tentang pemberian THR kepada karyawan Bank BPD Bali.
   2) Pemberian fasilitas bantuan Hukum kepada Pengurus, baik saat maupun sesudah masa jabatan, selama tindakan hukum tersebut dalam rangka menjalankan tugas, wewenang, tanggung jawab sebagai pengurus dan untuk kepentingan Bank BPD Bali.

3. Penutup.

GMS Agenda:
1. *Opening;*
2. *Singing the Indonesia Raya Anthem;*
3. *Prayer;*
4. *Briefing by the Governor of Bali;*
5. *Report:*
   a. *The Company's Annual Report for the 2021 Fiscal Year and Information on the Bank's Business Plan for 2022 as well as the Supervisory Report of the Board of Commissioners for the 2021 Fiscal Year.*
   b. *Question and Answer Session and Directions from Shareholders.*
   c. *Ratification of the Annual Report, the Company's Financial Statements and the Supervisory Report of the Board of Commissioners for Fiscal Year 2021.*
6. *Approval:*
   a. *Distribution of Profits for Fiscal Year 2021.*
   b. *Giving Bonuses to Employees and Tantiem to Bank Management.*
7. *Conclusion;*
8. *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*
			Decision: 1. *Receive and ratify the Annual Report, the company's financial report and the Board of Commissioners' Oversight Report for Fiscal Year 2021, and subsequently grant full discharge (Acquit Et Decharge) to the Board of Directors and the Board of Commissioners of the Company for the accountability report of the Board of Directors and the Supervisory Report of the Company's Board of Commissioners for reports Fiscal Year 2021.* 2. *Giving Consent:* a. *The distribution of net profit for the 2021 Fiscal Year is as follows: Distribution of Net Profit for the Financial Year 2021 (two thousand twenty one) of Rp549,153,066,294.00 (five hundred forty nine billion one hundred fifty three million sixty six thousand two hundred ninety four rupiah), with details as follows following:* 1) *Dividend of 75% (seventy five percent) or Rp411,864,799,720.50 (four hundred eleven billion eight hundred sixty four million seven hundred ninety nine thousand seven hundred twenty rupiah fifty rupiah)* 2) *General reserves of 25% (twenty five percent) or Rp137,288,266,573.50 (one hundred thirty seven billion two hundred eighty eight million two hundred sixty six thousand five hundred seventy three rupiah and fifty cents) .* b. *Giving Bonuses to Employees and Tantiem to Bank Management with a composition of 17.3% (seventeen point three percent) each for employees and 4.05% (four point five percent) for Bank Management consisting of:* 1) *2.70% (two point seventy percent) for the Board of Directors, and* 2) *1.35% (one point thirty five percent) for the Board of Commissioners.* c. *Adjustments to Bank Management Facilities:* 1) *Religious Holiday Allowance (THR) to Management, originally 1 (one) time salary/honorarium to a minimum of 1 (one) time salary/honorarium, but payment takes into account and follows company regulations regarding the provision of THR to employees of Bank BPD Bali.* 2) *Provision of legal assistance facilities to the Management, both during and after the term of office, as long as the legal action is in the context of carrying out the duties, authorities, responsibilities as caretaker and for the benefit of Bank BPD Bali.* 3. *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*
41	28 Juni 2022 *June 28, 2022*	Luar Biasa secara sirkuler *Extraordinary Circularly*	Hasil Keputusan: Menyetujui Penambahan modal di setor oleh pemegang saham Perseroan yaitu oleh: 1. Pemerintah Kabupaten Buleleng sebanyak 15.000 (lima belas ribu) lembar saham atau bernilai nominal sebesar Rp15.000.000.000,00 (lima belas miliar rupiah) sehingga sekarang menjadi sebanyak 74.443 (tujuh puluh empat ribu empat ratus empat puluh tiga) lembar saham atau bernilai nominal seluruhnya sebesar Rp74.443.000.000,00 (tujuh puluh empat miliar empat ratus empat puluh tiga juta rupiah). 2. 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 41.050 (empat puluh satu ribu lima puluh) lembar saham atau bernilai nominal seluruhnya sebesar Rp41.050.000.000,00 (empat puluh satu miliar lima puluh juta rupiah). *Decision:* *Approved the additional paid-in capital by the Company's shareholders, namely by:* *1. Government of Buleleng Regency with 15,000 (fifteen thousand) shares or a nominal value of Rp15,000,000,000.00 (fifteen billion rupiah) so that now there are 74,443 (seventy four thousand four hundred and forty three) shares or a total nominal value of Rp74,443,000,000.00 (seventy-four billion four hundred and forty-three million rupiah).* *2. Karangasem Regency Government with 750 (seven hundred fifty) shares or a nominal value of Rp750,000,000.00 (seven hundred fifty million rupiahs) so that now there are 41,050 (forty one thousand and fifty) shares or a nominal value a total of Rp41,050,000,000.00 (forty one billion and fifty million rupiah)*
74	26 Agustus 2022 *August 26, 2022*	Luar Biasa secara sirkuler *Extraordinary Circularly*	Hasil Keputusan : Menyetujui penambahan modal disetor oleh pemegang saham perseroan yaitu oleh Pemerintah Kabupaten Tabanan sebanyak 200 (dua ratus) lembar saham atau bernilai nominal sebesar Rp200.000.000,00 (dua ratus juta rupiah) sehingga sekarang menjadi sebanyak 31.006 (tiga puluh satu ribu enam) lembar saham atau bernilai nominal seluruhnya sebesar Rp31.006.000.000,00 (tiga puluh satu miliar enam juta rupiah) *Decision :* *Approved the addition of 200 (two hundred) shares of paid-up capital by the company's shareholders, namely the Tabanan Regency Government or a nominal value of Rp200,000,000.00 (two hundred million rupiah) so that now there are 31,006 (thirty one thousand and six) shares or a total nominal value of Rp31,006,000,000.00 (thirty one billion six 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*
09	07 Desember 2022 *December 7, 2022*	Luar Biasa secara sirkuler *Extraordinary Circularly*	Hasil Keputusan : Menyetujui penambahan modal disetor oleh pemegang saham perseroan yaitu: 1. Pemerintah Kabupaten Badung sebanyak 50.000 (lima puluh ribu) lembar saham atau bernilai nominal sebesar Rp50.000.000.000,00 (lima puluh miliar rupiah) sehingga sekarang menjadi sebanyak 850.617 (delapan ratus lima puluh ribu enam ratus tujuh belas) lembar saham atau bernilai nominal seluruhnya sebesar Rp850.617.000.000,00 (delapan ratus lima puluh miliar enam ratus tujuh belas juta rupiah). 2. Pemerintah Kota Denpasar sebanyak 10.000 (sepuluh ribu) lembar saham atau bernilai nominal sebesar Rp10.000.000.000,00 (sepuluh miliar rupiah) sehingga sekarang menjadi sebanyak 184.476 (seratus delapan puluh empat ribu empat ratus tujuh puluh enam) lembar saham atau bernilai nominal seluruhnya sebesar Rp184.476.000.000,00 (seratus delapan puluh empat miliar empat ratus tujuh puluh enam juta rupiah). *Decision :* *Approved the addition of paid-in capital by the company's shareholders, namely:* *1. Badung Regency Government in the amount of 50,000 (fifty thousand) shares or a nominal value of Rp50,000,000,000.00 (fifty billion rupiah) so that now there are 850,617 (eight hundred fifty thousand six hundred and seventeen) shares or a total nominal value of Rp850,617,000,000.00 (eight hundred fifty billion six hundred and seventeen million rupiah).* *2. Denpasar City Government in the amount of 10,000 (ten thousand) shares or a nominal value of Rp10,000,000,000.00 (ten billion rupiahs) so that now there are 184,476 (one hundred eighty four thousand four hundred and seventy six) shares or a total value of a total nominal value of Rp184,476,000,000.00 (one hundred eighty four billion four hundred seventy six million rupiah).*
73	28 Desember 2022 *December 28, 2022*	Luar Biasa secara sirkuler *Extraordinary Circularly*	Hasil Keputusan: Menyetujui penambahan modal disetor oleh pemegang saham perseroan yaitu oleh Pemerintah Kabupaten Gianyar sebanyak 1.000 (seribu) lembar saham atau bernilai nominal sebesar Rp1.000.000.000,00 (satu miliar rupiah) sehingga sekarang menjadi sebanyak 29.604 (dua puluh sembilan ribu enam ratus empat) lembar saham atau bernilai nominal seluruhnya sebesar Rp29.604.000.000,00 (dua puluh sembilan miliar enam ratus empat juta rupiah). *Decision:* *Approved the addition of paid-in capital by the company's shareholders, namely by the Government of Gianyar Regency by 1,000 (one thousand) shares or a nominal value of Rp1,000,000,000.00 (one billion rupiah) so that now there are 29,604 (twenty six thousand and six hundred four) shares or a total nominal value of Rp29,604,000,000.00 (twenty nine billion six hundred and four 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

NUMBER, COMPOSITION AND CRITERIA FOR THE BOARD OF DIRECTORS

Jumlah dan Komposisi Direksi Bank BPD Bali Tahun 2022 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:

The number and composition of the Board of Directors of Bank BPD Bali in 2022 based on the Deed as follows:

1. *Deed Number 36 dated June 22, 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 Business Non Credit*
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;

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. 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 Februari 2024.

d. Mencalonkan I Nyoman Sumanaya, S.E., M.M. sebagai calon Direktur Bisnis Non Kredit, untuk selanjutnya akan mengikuti *fit and proper test* pada lembaga yang berwenang.

3. Akta Nomor 37 tanggal 20 Mei 2019 Memutuskan dan Menetapkan I Nyoman Sumanaya, S.E., M.M. sebagai Direktur Bisnis Non Kredit, sehingga susunan jabatan Direksi sebagai berikut:

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 February 14, 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 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:

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

THE INDEPENDENCE OF THE BOARD OF DIRECTORS

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.

Each member of the Board of Directors has no financial, management, share ownership and/or family relationship up to the second degree with other members of the Board of Directors and/or the Board of Commissioners, Controlling Shareholders or relationship with the Bank which may affect their ability to act independently.

Hubungan keluarga dan keuangan Direksi dapat dilihat pada tabel berikut:

The family and financial relationships of the Board of Directors can be seen in the following table:

TABEL HUBUNGAN KELUARGA DIREKSI
TABLE OF FAMILY RELATION OF THE BOARD OF DIRECTORS

NAMA *NAME*	HUBUNGAN KELUARGA DENGAN *FAMILY RELATED WITH*					
	DIREKSI *BOARD OF DIRECTORS*		DEWAN KOMISARIS *BOARD OF COMMISSIONERS*		PEMEGANG SAHAM PENGENDALI *SHAREHOLDERS*	
	YA *YES*	TIDAK *NO*	YA *YES*	TIDAK *NO*	YA *YES*	TIDAK *NO*
I Nyoman Sudharma, S.H., M.H.	-	√	-	√	-	√
Ida Bagus Gede Setia Yasa, S.Kom., M.M	-	√	-	√	-	√
Drs. I Wayan Sutela Negara, M.M	-	√	-	√	-	√
Made Lestara Widiatmika, S.E	-	√	-	√	-	√
I Nyoman Sumanaya, S.E., M.M	-	√	-	√	-	√

TABEL HUBUNGAN KEUANGAN DIREKSI
TABLE OF FINANCIAL RELATION OF THE BOARD OF DIRECTORS

NAMA *NAME*	HUBUNGAN KEUANGAN DENGAN *FINANCIAL RELATED WITH*					
	DIREKSI *BOARD OF DIRECTORS*		DEWAN KOMISARIS *BOARD OF COMMISSIONERS*		PEMEGANG SAHAM PENGENDALI *SHAREHOLDERS*	
	YA *YES*	TIDAK *NO*	YA *YES*	TIDAK *NO*	YA *YES*	TIDAK *NO*
I Nyoman Sudharma, S.H., M.H.	-	√	-	√	-	√
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	-	√	-	√	-	√
Drs. I Wayan Sutela Negara, M.M.	-	√	-	√	-	√
Made Lestara Widiatmika, S.E	-	√	-	√	-	√
I Nyoman Sumanaya, S.E., M.M	-	√	-	√	-	√

Semua anggota Direksi 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.

EMPLOYEMENT 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.

SERTIFIKAT 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

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 2022
TABLE OF THE TYPE /NAME OF 2022 MEETINGS

NO.	RAPAT / *MEETING*	FREKUENSI / *FREQUENCY*
1	Rapat Umum Pemegang Saham *Annual General Meeting of Shareholders*	5
2	Rapat Direksi dengan Dewan Komisaris *The Board of Directors Meeting with the Board of Commissioners*	11
3	Rapat Koordinasi antar Direksi *Coordination Meeting of the Board of Directors*	22
4	Rapat Direksi dengan Satuan dan/ atau Unit Kerja *The Board of Directors Meeting with Units and/or Working Unit*	65
5	Rapat Direksi dengan Komite Direksi *The Board of Directors Meeting with Committees of the Board of Directors*	31
6	Rapat dengan Pihak Eksternal *Meeting with External Party*	31
Jumlah ***Total***		**165**

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 BAORD OF DIRECTORS' 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	29.785
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	87
TOTAL		**29.872**

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

SHARE OWNERSHIP OF THE BOARD OF DIRECTORS

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.

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.

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.

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 2022

BOARD OF DIRECTORS TRAINING IN 2022

Direksi telah memiliki kompetensi dan pengalaman sesuai dengan bidang jabatannya sehingga dapat melaksanakan tugas dan tanggungjawabnya dengan baik.

The Board of Directors has the competence and experience in accordance with their field of position so that they can carry out their duties andresponsibilities properly.

Seluruh anggota Direksi telah meningkatkan pengetahuan tentang perbankan dan perkembangan terkini terkait bidang keuangan/lainnya dalam mendukung pelaksanaan tugas dan tanggung jawabnya dengan mengikuti workshop, seminar dan penyegaran *(refreshment)* yang diselenggarakan Lembaga Sertifikasi dan telah memiliki Sertifikasi Manajemen Risiko Tingkat 5 (lima).

All members of the Board of Directors have increased their knowledge of banking and the latest developments related to finance / other sectors in supporting the implementation of their duties and responsibilities by attending workshops, seminars and refreshments held by Certification Bodies and have Level 5 (five) Risk Management Certification.

TABEL PELATIHAN DIREKSI
TABLE OF BOARD OF DIRECTORS TRAINING

NO.	TANGGAL *DATE*	MATERI PELATIHAN *TRAINING MATERIAL*
1	10 Februari 2022 *February 10, 2022*	Webinar *Big Data Analytics for Money Laundering* *Big Data Analytics for Money Laundering Webinar*
2	17 Februari 2022 *February 17, 2022*	Seminar *on Strategic Issues in* G20 *Seminar on Strategic Issues in G20*
3	17 Februari 2022 *February 17, 2022*	Webinar dari Bank *Hybrid* Menuju Bank Digital *Webinar from Hybrid Bank to Digital Bank*
4	17 Februari 2022 *February 17, 2022*	Seminar *on Strategic Issues in* G20 *Seminar on Strategic Issues in G20*
5	23 Februari 2022 *February 23, 2022*	*Overview* dan Prospek Ekonomi Global dan Indonesia serta Tantangan dan Strategi Kedepan Bagi Bank BPD Bali *Overview and Prospect of Global and Indonesia Economy as well as Future Challenges and Strategies for Bank BPD Bali*

TABEL PELATIHAN DIREKSI
TABLE OF BOARD OF DIRECTORS TRAINING

NO.	TANGGAL *DATE*	MATERI PELATIHAN *TRAINING MATERIAL*
6	25 Februari 2022 *February 25, 2022*	*Kick Off Meeting* Profesi Manajemen Risiko *Kick Off Meeting Risk Management Profession*
7	02 Juni 2022 *June 2, 2022*	*Human Capital* BPD *Conference* 2022 *Human Capital BPD Conference 2022*
8	09 Juni 2022 *June 9, 2022*	Webinar *Preventing & Combating Financial Crime in Financial Services Industry* *Preventing & Combating Financial Crime In Financial Services Industry Webinar*
9	16 Juni 2022 *June 16, 2022*	Webinar *Anti Bribery Management System Experience Through Integrity* *Anti Bribery Management System Experience Through Integrity Webinar*
10	01 Agustus 2022 *August 1, 2022*	Studi Komparatif Bank DKI *Comparative Study of Bank DKI*
11	07 September 2022 *September 7, 2022*	*Treasury* BPD *Talk* 2022 *Treasury BPD Talk 2022*
12	09 September 2022 *September 9, 2022*	Pelatihan APU PPT Tingkat Pejabat Eksekutif *APU PPT Executive Officer Level Training*
13	10 September 2022 *September 10, 2022*	*Integrated High Impact Based on Mind, Mental & Change Spirit* *Integrated High Impact Based on Mind, Mental & Change Spirit*
14	17 September 2022 *September 17, 2022*	Seminar Percepatan Digitalisasi di Dunia Perbankan Saat Ini *Seminar on the Acceleration of Digitalization in the Current Banking World*
15	04 Oktober 2022 *October 4, 2022*	*Arbitrator Talks: The Future of Arbitration for Financial Sectors Dispute Settlement in Indonesia* *Arbitrator Talks: The Future of Arbitration for Financial Sectors Dispute Settlement in Indonesia*
16	10 Oktober 2022 *October 10, 2022*	*Workshop The New* Bank BPD Bali *Workshop The New Bank BPD Bali*
17	21 Oktober 2022 *October 21, 2022*	*Workshop Big Data Analytic* *Workshop Big Data Analytic*
18	29 Oktober 2022 *October 29, 2022*	Seminar *Outlook* Ekonomi 2023 *Seminar Outlook Ekonomi 2023*
19	09 November 2022 *November 9, 2022*	Seminar Internasional LPS 2022 *LPS International Seminar 2022*
20	18 November 2022 *November 18, 2022*	TEMPO *Economic Forum* 2023 *TEMPO Economic Forum 2023*
21	20 Desember 2022 *December 20, 2022*	*Foreign Exchange* *Foreign Exchange*

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 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

PRESIDENT DIRECTOR

The President Director has duties and responsibilities in accordance with the laws and regulations, including regulations issued by the banking authority and the Bank's Articles of Association which include:

a. Coordinating the duties and responsibilities of members of the Board of Directors in managing the Bank;
b. Leading the Board of Directors' meetings;
c. Directly supervise the implementation of tasks in the Human Resources Division, Planning and Strategy Division, Internal Audit & Anti-Fraud Work Unit, as well as monitoring the performance of all Branch Offices including subordinate offices; and
d. Signing letters, notes and other documents that are principally influencing the Bank's activities in accordance with the authority given by laws and regulations, including regulations issued by the authorities in the banking sector and the Bank's Articles of Association and those related to the implementation of tasks in the unit work/ division under his supervision.

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;

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. Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundangundangan, 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.

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

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 nonbusiness 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.

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,

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.

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 perundangundangan, 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 2022 sebanyak 170 (seratus tujuh puluh) diantaranya adalah BPP sebanyak 29 (Dua puluh sembilan) dan SOP sebanyak 141 (seratus empat puluh satu). Selama Tahun 2022 Direksi telah menetapkan 699 (enam ratus Sembilan puluh sembilan) Keputusan Direksi yang terdiri dari 1 (satu) Perubahan BPP, 8 (delapan) perubahan SOP, 5 (lima) BPP baru, 32 (tiga puluh dua) SOP baru dan 654 (enam ratus lima puluh empat) Keputusan Direksi lainnya. Adapun Keputusan Direksi Tentang BPP baru dan BPP perubahan serta SOP baru dan SOP perubahan selama periode Tahun 2022 adalah sebagai berikut:

DECREE OF THE BOARD OF DIRECTORS

The Company Guidebook (BPP) and Standard Operating Procedures (SOP) valid until 2022 totaling 170 (one hundred and seventy) icluding 29 (twenty nine) BPPs and 141 (one hundred and fourty one) SOP. During 2022, the Board of Directors has stipulated 699 (six hundred and ninety nine) Directors Decree consisting of 1 (one) BPP amendment, 8 (eight) SOP changes, 5 (five) new BPP, 32 (thirty two) new SOP. The Decree and 654 (six hundred and fifty four) other decisions of the Board of Directors. The Board of Directors' Decisions regarding the new BPP and Company's GuidebookBPP changes as well as the new SOP and SOP changes during the 2022 period are as follows:

TABEL KEPUTUSAN DIREKSI TERKAIT BPP DAN SOP PERIODE TAHUN 2022

TABLE OF DECREE OF THE BOARD OF DIRECTORS REGARDING BPP AND SOP IN 2022

No.	Nomor Keputusan *Decree Number*	Tanggal *Date*	Tentang *Subject*
1	0046/KEP/DIR/TRS/2022	27 Januari 2022 *January 27, 2022*	Buku Pedoman Perusahaan *Treasury* *Treasury Company Handbook*
2	0056/KEP/DIR/KRD/2022	02 Februari 2022 *February 02, 2022*	Standar Operasional Prosedur Kredit Usaha Rakyat *Standard Operating Procedures for People's Business Credit*
3	0068/KEP/DIR/SDM/2022	11 Februari 2022 *February 11, 2022*	Standar Operasional Prosedur Kredit Pemilikan Rumah Fasilitas Manfaat Layanan Tambahan Badan Penyelenggara Jaminan Sosial Ketenagakerjaan Bank BPD Bali (KPR MLT BPJSTK BANK BPD BALI) *Standard Operating Procedure for Home Ownership Credit Additional Service Benefit Facility Employment Social Security Organizing Body of Bank BPD Bali (KPR MLT BPJSTK BANK BPD BALI)*
4	0136/KEP/DIR/TIF/2022	24 Maret 2022 *March 24, 2022*	Buku Pedoman Perusahaan Tata Kelola Manajemen Teknologi Informasi *Information Technology Management Governance Corporate Handbook*
5	0145/KEP/DIR/SDM/2022	01 April 2022 *April 01, 2022*	Standar Operasional Prosedur Sistem Penilaian Kinerja Karyawan *Standard Operating Procedure for Employee Performance Appraisal System*
6	0146/KEP/DIR/SDM/2022	01 April 2022 *April 01, 2022*	Perubahan Keempat Atas Keputusan Direksi Nomor 0308/KEP/DIR/SDM/2016 tentang Buku Pedoman Perusahaan Sumber Daya Manusia *The Fourth Amendment to the Decree of the Board of Directors Number 0308/KEP/DIR/SDM/2016 concerning the Human Resources Company Manual*
7	0148/KEP/DIR/KRD/2022	05 April 2022 *April 05, 2022*	Standar Operasional Prosedur Kredit Multiguna *Standard Operating Procedures for Multipurpose Credit*
8	0150/KEP/DIR/SDM/2022	07 April 2022 *April 07, 2022*	Perubahan Pertama Atas Keputusan Direksi Nomor 0785/KEP/DIR/SDM/2019 tentang Standar Operasional Prosedur Pendidikan dan Pelatihan *First Amendment to Directors Decree Number 0785/KEP/DIR/SDM/2019 concerning Standard Operating Procedures for Education and Training*
9	0152/KEP/DIR/OKA/2022	11 April 2022 *April 11, 2022*	Buku Pedoman Perusahaan Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia *Company Handbook for Organizing Fund Transfers and Scheduled Clearing by Bank Indonesia*
10	0153/KEP/DIR/OKA/2022	11 April 2022 *April 11, 2022*	Standar Operasional Prosedur Bank Indonesia *Scripless Securities Settlement System* *Standard Operating Procedures for Bank Indonesia Scripless Securities Settlement System*
11	0168/KEP/DIR/OKA/2022	27 April 2022 *April 27, 2022*	Standar Operasional Prosedur Sistem Bank Indonesia *Real Time Gross Settlement* *Standard Operating Procedures for the Bank Indonesia Real Time Gross Settlement System*
12	0169/KEP/DIR/OKA/2022	27 April 2022 *April 27, 2022*	Standar Operasional Prosedur Bank Indonesia *Scripless Securities Settlement System* *Standard Operating Procedures for Bank Indonesia Scripless Securities Settlement System*

TABEL KEPUTUSAN DIREKSI TERKAIT BPP DAN SOP PERIODE TAHUN 2022

TABLE OF DECREE OF THE BOARD OF DIRECTORS REGARDING BPP AND SOP IN 2022

No.	Nomor Keputusan *Decree Number*	Tanggal *Date*	Tentang *Subject*
13	0170/KEP/DIR/OKA/2022	27 April 2022 *April 27, 2022*	Standar Operasional Prosedur Sistem Bank Indonesia *Electronic Trading System* *Standard Operating Procedures for the Bank Indonesia Electronic Trading System*
14	0174/KEP/DIR/OKA/2022	27 April 2022 *April 27, 2022*	Standar Operasional Prosedur Daftar Hitam Nasional Penarik Cek dan/atau Bilyet Giro Kosong *Standard Operating Procedures for National Black List of Checkers and/or Blank Current Account*
15	0175/KEP/DIR/OKA/2022	27 April 2022 *April 27, 2022*	Standar Operasional Prosedur Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia *Standard Operating Procedures for Organizing Scheduled Fund Transfers and Clearing by Bank Indonesia*
16	0204/KEP/DIR/TRS/2022	31 Mei 2022 *May 31, 2022*	Standar Operasional Prosedur Perantara Pedagang Efek Untuk Efek Bersifat Utang dan Sukuk (PPE EBUS) *Standard Operating Procedures for Broker-dealers for Debt Securities and Sukuk (PPE EBUS)*
17	0222/KEP/DIR/DJA/2022	16 Juni 2022 *June 16, 2022*	Standar Operasional Prosedur Layanan *Online Onboarding* *Standard Operating Procedures for Online Onboarding Services*
18	0224/KEP/DIR/TIF/2022	16 Juni 2022 *June 16, 2022*	Standar Operasional Prosedur Pengelolaan Teknologi Informasi *Online Onboarding*. *Standard Operating Procedures for Online Onboarding Information Technology Management.*
19	0231/KEP/DIR/KPN/2022	20 Juni 2022 *June 202, 2022*	Buku Pedoman Perusahaan Penerapan Program APU & PPT *Company Handbook for Implementing the APU & PPT Program*
20	0236/KEP/DIR/DJA/2022	21 Juni 2022 *June 21, 2022*	Perubahan Atas Keputusan Direksi Nomor 0521/KEP/DIR/DJA/2021 tentang Standar Operasional Prosedur Giro *Amendment to the Decree of the Board of Directors Number 0521/KEP/DIR/DJA/2021 concerning Standard Operating Procedures for Current Accounts*
21	0245/KEP/DIR/MRO/2022	29 Juni 2022 *June 29, 2022*	Perubahan Kedua Atas Keputusan Direksi Nomor 0737/KEP/DIR/MRO/2018 Tentang Standar Operasional Prosedur Giro Selera Risiko *(Risk Appetite)*, Toleransi Risiko *(Risk Tolerance)*, Limit Risiko *(Risk Limit)* *Second Amendment to the Decree of the Board of Directors Number 0737/KEP/DIR/MRO/2018 concerning Standard Operating Procedures for Risk Appetite Current Accounts, Risk Tolerance, Risk Limits*
22	0257/KEP/DIR/TRS/2022	30 Juni 2022 *June 30, 2022*	Standar Operasional Prosedur Pengelolaan Kas *Standard Operating Procedures for Cash Management*
23	0275/KEP/DIR/DJA/2022	07 Juli 2022 *July 07, 2022*	Standar Operasional Prosedur Balipay *Balipay Standard Operating Procedures*
24	0276/KEP/DIR/DJA/2022	07 Juli 2022 *July 07, 2022*	Standar Operasional Prosedur Giro Pengelolaan Teknologi Informasi Layanan Uang Elektronik Bank BPD Bali *Standard Operating Procedures for Current Account Management of Information Technology Electronic Money Services of Bank BPD Bali*

TABEL KEPUTUSAN DIREKSI TERKAIT BPP DAN SOP PERIODE TAHUN 2022

TABLE OF DECREE OF THE BOARD OF DIRECTORS REGARDING BPP AND SOP IN 2022

No.	Nomor Keputusan *Decree Number*	Tanggal *Date*	Tentang *Subject*
25	0277/KEP/DIR/DJA/2022	07 Juli 2022 *July 07, 2022*	Perubahan Atas Keputusan Direksi 0017A/KEP/DIR/DJA/2020 Tentang Standar Operasional Prosedur Pemrosesan Transaksi *QRIS* Bank BPD Bali *Amendments to the Decree of the Board of Directors 0017A/KEP/DIR/DJA/2020 Concerning Standard Operating Procedures for Processing QRIS Bank BPD Bali Transactions*
26	0310/KEP/DIR/DJA/2022	28 Juli 2022 *July 28, 2022*	Standar Operasional Prosedur Giro Deposito *Standard Operating Procedures for Demand Deposits*
27	0311/KEP/DIR/OKA/2022	29 Juli 2022 *July 29, 2022*	Standar Operasional Prosedur Giro BI-Fast *Standard Operating Procedures for BI-Fast Current Accounts*
28	0382A/KEP/DIR/ DJA/2022	29 Juli 2022 *July 29, 2022*	Perubahan Ketiga Standar Operasional Prosedur Giro *Mobile Banking* *Third Amendment to Standard Operating Procedures for Mobile Banking Current Account*
29	0410/KEP/DIR/DJA/2022	09 September 2022 *September 09, 2022*	Standar Operasional Prosedur Giro Penanganan dan Penyelesaian Pengaduan Konsumen *Standard Operating Procedures for Current Accounts for Handling and Settlement of Consumer Complaints*
30	0413/KEP/DIR/DJA/2022	09 September 2022 *September 09, 2022*	Standar Operasional Prosedur Giro ATM/CRM & APMK *Standard Operating Procedures for ATM/CRM & APMK Current Accounts*
31	0439/KEP/DIR/TRS/2022	20 September 2022 *September 20, 2022*	Standar Operasional Prosedur Penjualan Surat Berharga Negara (SBN) Ritel di Pasar Perdana *Standard Operational Procedures for Selling Retail Government Securities (SBN) in the Primary Market*
32	0442/KEP/DIR/KRD/2022	26 September 2022 *September 26, 2022*	Standar Operasional Prosedur Giro Kredit Karyawan *Standard Operating Procedures for Employee Credit Current Accounts*
33	0451/KEP/DIR/MRO/2022	28 September 2022 *September 28, 2022*	Standar Operasional Prosedur Giro Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan Menggunakan Pendekatan Standar *Current Account Standard Operating Procedure for Calculation of Risk-Weighted Assets (RWA) for Operational Risk using the Standard Approach*
34	0466/KEP/DIR/TRS/2022	04 Oktober 2022 *October 04, 2022*	Standar Operasional Prosedur *Counterparty Limit* *Standard Operating Procedure for Counterparty Limit*
35	0492/KEP/DIR/TRS/2022	14 Oktober 2022 *October 14, 2022*	Standar Operasional Prosedur *Treasury* *Standard Operating Procedures for Treasury*
36	0515/KEP/DIR/KPN/2022	31 Oktober 2022 *October 31, 2022*	Standar Operasional Prosedur Giro Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme *Standard Operating Procedures for Current Accounts for Implementation of Anti-Money Laundering and Combating the Financing of Terrorism Programs*
37	0535/KEP/DIR/DJA/2022	09 November 2022 *November 09, 2022*	Standar Operasional Prosedur Giro Standar Pelayanan Bank BPD Bali *Standard Operating Procedure for Current Account Service Standards of Bank BPD Bali*

TABEL KEPUTUSAN DIREKSI TERKAIT BPP DAN SOP PERIODE TAHUN 2022
TABLE OF DECREE OF THE BOARD OF DIRECTORS REGARDING BPP AND SOP IN 2022

No.	Nomor Keputusan *Decree Number*	Tanggal *Date*	Tentang *Subject*
38	0545/KEP/DIR/DJA/2022	15 November 2022 *November 15, 2022*	Standar Operasional Prosedur Giro Tabungan *Standard Operating Procedures for Saving Current Accounts*
39	0555/KEP/DIR/DJA/2022	24 November 2022 *November 24, 2022*	Standar Operasional Prosedur Giro *Contact Center* Bank BPD Bali *Standard Operating Procedures for Current Account Contact Center of Bank BPD Bali*
40	0559/KEP/DIR/MRO/2022	28 November 2022 *November 28, 2022*	Standar Operasional Prosedur Giro Profil Risiko Kantor Pusat *Standard Operating Procedures for Head Office Risk Profile Current Accounts*
41	0560/KEP/DIR/MRO/2022	28 November 2022 *November 28, 2022*	Standar Operasional Prosedur Giro Profil Risiko Kantor Cabang *Standard Operating Procedures for Branch Office Risk Profile Current Accounts*
42	0632/KEP/DIR/DJA/2022	26 Desember 2022 *December 26, 2022*	Standar Operasional Prosedur Giro *Co-Branding* Jakcard Bank BPD Bali *Standard Operating Procedure for Jakcard Bank BPD Bali Co-Branding Current Account*
43	0641/KEP/DIR/KRD/2022	29 Desember 2022 *December 29, 2022*	Standar Operasional Prosedur Giro Kartu Kredit Pemerintah Daerah Bank BPD Bali (KKPD-Bali) *Standard Operating Procedure for Bank BPD Bali Regional Government Credit Card Current Accounts (KKPD-Bali)*
44	0642/KEP/DIR/DJA/2022	29 Desember 2022 *December 29, 2022*	Perubahan Kedua Atas Keputusan Direksi Nomor 0017A/KEP/DIR/DJA/2020 tentang Standar Operasional Prosedur Giro Pemrosesan Transaksi *QRIS* Bank BPD Bali *Second Amendment to the Decree of the Board of Directors Number 0017A/KEP/DIR/DJA/2020 concerning Standard Operating Procedures for Current Account Transaction Processing QRIS Bank BPD Bali*
45	0644/KEP/DIR/KPN/2022	29 Desember 2022 *December 29, 2022*	Perubahan Keempat Atas Keputusan Direksi Nomor 0237/KEP/DIR/DJA/2015 tentang Standar Operasional Prosedur Giro *Mobile Banking* *The Fourth Amendment to the Decree of the Board of Directors Number 0237/KEP/DIR/DJA/2015 concerning Standard Operating Procedures for Current Account Mobile Banking*
46	0646/KEP/DIR/DJA/2022	29 Desember 2022 *December 29, 2022*	Perubahan Ketiga Atas Keputusan Direksi Nomor 0685/KEP/DIR/DJA/2016 tentang Standar Operasional Prosedur Giro *Internet Banking* *The Third Amendment to the Decree of the Board of Directors Number 0685/KEP/DIR/DJA/2016 concerning Standard Operating Procedures for Internet Banking Current Accounts*

PENGHARGAAN YANG DITERIMA BANK BPD BALI SELAMA TAHUN 2022

Selama Tahun 2022, Bank BPD Bali telah meraih penghargaan atas prestasi-prestasi di berbagai kategori, yaitu sesuai tabel berikut:

AWARD RECEIVED BY BANK BPD BALI IN 2022

During 2022 Bank BPD Bali has won awards for achievements in various categories, according to the following table:

PENGHARGAAN YANG DITERIMA BANK BPD BALI SELAMA TAHUN 2022

AWARDS RECEIVED BY BANK BPD BALI DURING 2022

No.	Penghargaan *Awards*	Tanggal *Date*	Diberikan oleh *Awarded by*
1	Kepatuhan dan Peningkatan Pembayaran Pajak pada KPP Madya Denpasar Tahun 2021 *Compliance and Increased Tax Payments at the Denpasar Madya KPP in 2021*	12 Januari 2022 *January 12, 2022*	Kantor Wilayah Direktorat Jenderal Pajak Bali *Regional Office of Tax General Directorate Bali*
2	Bank Penyalur KUR Terbaik I Tahun 2021 Kategori Bank Daerah *The Best KUR Channeling Bank I Year 2021 Regional Bank Category*	18 Januari 2022 *January 18, 2022*	Kementerian Koordinator Bidang Perekonomian Republik Indonesia *Coordinating Ministry of Economy of the Republic of Indonesia*
3	Terbaik II Penyalur KUR di Provinsi Bali Tahun 2021 *Best II KUR Channel in Bali Province in 2021*	15 Februari 2022 *February 15, 2022*	Kementerian Keuangan Direktorat Jenderal Perbendaharaan Provinsi Bali *Ministry of Finance* *Treasury General Directorate of Bali Province*
4	*The Best Sales Marketing For Bank Company 2022 Category : Regional Development Bank* *The Best Sales Marketing For Bank Company 2022 Category : Regional Development Bank*	18 Maret 2022 *March 18, 2022*	Economic Review *Economic Review*
5	*Top CSR Awards 2022* #Star 5 *Top CSR Awards 2022 #Star 5*	30 Maret 2022 *March 30, 2022*	Top Business *Top Business*
6	*The Best IT Leadership in Local Banking Industries and the Best Chief Information Officer* *The Best IT Leadership in Local Banking Industries and the Best Chief Information Officer*	30 Maret 2022 *March 30, 2022*	Itech – Digitech Award 2022 *Itech – Digitech Award 2022*
7	*Top BUMD Awards 2022* #Bintang 5 *Top BUMD Awards 2022 #Star 5*	20 April 2022 *April 20, 2022*	Top Business *Top Business*
8	*Predicate Excellent For The Financial Performance During* September 2020-2021 *Predicate Excellent For The Financial Performance During September 2020-2021*	19 Mei 2022 *May 19, 2022*	Infobank *Infobank*
9	*The Best Global Company 2022* *The Best Global Company 2022*	06 Juni2022 *June 06, 2022*	Economic Review *Economic Review*
10	*The Best Bank in SME Financing* *The Best Bank in SME Financing*	27 Juni 2022 *June 27, 2022*	Infobank *Infobank*
11	Kinerja Debitur Terbaik Tahun 2021 *Best Debtor Performance in 2021*	30 Juni 2022 *June 30, 2022*	Kantor Pelayanan Perbendaharaan Negara Khusus Investasi *State Treasury Services Office of Investment*
12	*The Best GRC For Corporate Compliance (Local Banking)* *The Best GRC For Corporate Compliance (Local Banking)*	27 Juli 2022 *July 27, 2022*	Business News *Business News*
13	*The Best SDG's Program Implementation -2022 "Life in Land (Digital Waste Management Program)* *The Best SDG's Program Implementation -2022 "Life in Land (Digital Waste Management Program)*	28 Juli 2022 *July 28, 2022*	Economic Review *Economic Review*
14	Mitra Kerja bagi SDN 3 Sesetan sebagai Satuan Pendidikan Implementasi KEJAR Terbaik (Konvensional) *Partner for SDN 3 Sesetan as the Best KEJAR Implementation Education Unit (Conventional)*	23 Agustus 2022 *August 23, 2022*	OJK *Financial Services Authority*
15	*Diamond Trophy* - Bank Berpredikat Sangat Bagus Selama 20 Tahun *Diamond Trophy - Bank with Very Good Predicate for 20 Years*	25 Agustus 2022 *August 25, 2022*	Infobank *Infobank*
16	*Top GRC Awards 2022* #4 Stars *Top GRC Awards 2022 #4 Stars*	6 September 2022 *September 6, 2022*	Top Business *Top Business*

PENGHARGAAN YANG DITERIMA BANK BPD BALI SELAMA TAHUN 2022

AWARDS RECEIVED BY BANK BPD BALI DURING 2022

No.	Penghargaan *Awards*	Tanggal *Date*	Diberikan oleh *Awarded by*
17	*The High Performing Board of Commissioners on GRC 2022* *The High Performing Board of Commissioners on GRC 2022*	6 September 2022 *September 6, 2022*	Top Business *Top Business*
18	*Top Bank Awards 2022* Kategori KBMI 1 *Top Bank Awards 2022 KBMI 1 Category*	9 September 2022 *September 9, 2022*	The Iconomics *The Iconomics*
19	*Top Digital Corporate Brand Award 2022 (Special Achievement For BUMN, Subsidiary BUMN & BUMD)* *Top Digital Corporate Brand Award 2022 (Special Achievement For BUMN, Subsidiary BUMN & BUMD)*	15 September 2022 *September 15, 2022*	Suara Pemerintah *Suara Pemerintah*
20	*The Most Efficient Bank asset* Rp15 T s.d. 30 T untuk kategori BPD *The Most Efficient Bank asset Rp15 T to 30 T for BPD category*	13 Oktober 2022 *October 13, 2022*	Bisnis Indonesia *Bisnis Indonesia*
21	*3rd The Best Finance Regional Development Bank (Asset Rp25 T–30T)* *3rd The Best Finance Regional Development Bank (Asset Rp25 T–30T)*	21 Oktober 2022 *October 21, 2022*	Economic Review *Economic Review*
22	*Best BPD 2022 with Top Financial Performance and Developing the Regional Economy Through Improving Banking Services Category BPD KBMI I* *Best BPD 2022 with Top Financial Performance and Developing the Regional Economy Through Improving Banking Services Category BPD KBMI I*	27 Oktober 2022 *October 27, 2022*	Warta Ekonomi *Warta Ekonomi*
23	Badan Usaha Terbaik dan Berkelanjutan Kategori Khusus Badan Usaha dalam *Paritrana Award* *The Best and Sustainable Business Entity in the Special Category of Business Entity in the Paritrana Award*	27 Oktober2022 *October 27, 2022*	Kementerian Koordinator Bidang Pembangunan Manusia Dan Kebudayaan RI *Development and Cultural Affairs of the Republic of Indonesia*
24	BPD Terbaik dalam Mendukung Kebijakan P2DD *Best BPD in Supporting P2DD Policy*	21 November 2022 *November 21, 2022*	Menteri Koordinator Bidang Perekonoman RI *Perekonomian Republik Indonesia Coordinating Ministry of Economy of the Republic of Indonesia*
25	Bank KBMI 1-2 Peserta Inovasi Digital SP (BI-*Fast*) Terbaik *KBMI Bank 1-2 Best SP (BI-Fast) Digital Innovation Participant*	30 November 2022 *November 30, 2022*	Bank Indonesia *Bank Indonesia*
26	*The Best Employee Engagement Strategy 2022* *The Best Employee Engagement Strategy 2022*	30 November 2022 *November 30, 2022*	Business News *Business News*
27	Peringkat Pertama Sebagai Debitur Berkinerja Terbaik Tahun 2021 Kategori Perbankan *Ranked First as the Best Performing Debtor in 2021 in the Banking Category*	13 Desember 2022 *December 13, 2022*	Direktur Jenderal Perbendaharaan Kementerian Keuangan Republik Indonesia *Director General of Treasury Ministry of Finance of the Republic of Indonesia*
28	*The Best Bank in Digital Services* *The Best Bank in Digital Services*	14 Desember2022 *December 14, 2022*	Tempo Media Group *Tempo Media Group*
29	*The BEST Bank in Financial Sustainability* *The BEST Bank in Financial Sustainability*	14 Desember 2022 *December 14, 2022*	Tempo Media Group *Tempo Media Group*
30	*Top Digital Implementation 2022 #4* *Top Digital Implementation 2022 #4*	15 Desember 2022 *December 15, 2022*	Top Business *Top Business*
31	*3rd The Best Indonesia GCG Award - VII-2022* *3rd The Best Indonesia GCG Award - VII-2022*	16 Desember 2022 *December 16, 2022*	Economic Review *Economic Review*
32	*3rd The Best Indonesia Enterprises Risk Management - V-2022* *3rd The Best Indonesia Enterprises Risk Management - V-2022*	16 Desember 2022 *December 16, 2022*	Economic Review *Economic Review*

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.

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.

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.

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.

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.

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

NUMBER, COMPOSITION AND CRITERIA FOR THE BOARD OF COMMISSIONERS

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:

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

THE INDEPENDENCE OF THE BOARD OF COMMISSIONERS

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:

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 Utama Independen/ *Independent President Commissioner*)	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H. (Komisaris Non Independen/ *Non-Independent Commissioner*)	-	√	-	√	-	√
Ni Made Dewi Suryani, S.E., AK, M.Ak., CA (Komisaris Non Independen/ *Non-Independent Commissioner*)	-	√	-	√	√	-
Ida Bagus Wibawa, S.E (Komisaris Independen/ *Independent Commissioner*)	-	√	-	√	-	√
Drs I Made Sukada, M.M. (Komisaris Independen/ *Independent Commissioner*)	-	√	-	√	-	√

TABEL HUBUNGAN KEUANGAN DEWAN KOMISARIS
TABLE OF FINANCIAL RELATION OF THE BOARD OF COMMISSIONERS

NAMA *NAME*	HUBUNGAN KEUANGAN DENGAN *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 Utama Independen/ *Independent President Commissioner)*	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H. (Komisaris Non Independen/ *Non-Independent Commissioner)*	-	√	-	√	-	√
Ni Made Dewi Suryani, S.E., AK, M.Ak., CA (Komisaris Non Independen/ *Non-Independent Commissioner)*	-	√	-	√	-	√
Ida Bagus Wibawa, S.E (Komisaris Independen/ *Independent Commissioner)*	-	√	-	√	-	√
Drs I Made Sukada, M.M. (Komisaris Independen/ *Independent Commissioner)*	-	√	-	√	-	√

Semua anggota Dewan Komisaris 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 Non Independen *Independent Non-Commissioner*	Tidak Ada/ *None*	Tidak Ada/ *None*

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*
Ni Made Dewi Suryani, S.E., Ak, M.Ak., CA	Komisaris Non Independen *Non-Independent Commissioner*	Tidak Ada/ *None*	Tidak Ada/ *None*
Ida Bagus Wibawa, S.E	Komisaris Independen *Independent Commissioner*	Tidak Ada/ *None*	Tidak Ada/ *None*
Drs I Made Sukada, M.M.	Komisaris Independen *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 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 001/KEP/DK/BPD/2021 dated December 27, 2021 concerning Guidelines and Work Procedures for the Board of Commissioners.

SERTIFIKAT 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

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

(dissenting opinion) jika terjadi dalam rapat. Adapun frekuensi dan kehadiran rapat Dewan Komisaris selama tahun 2022 sebanyak 51 (lima puluh satu) kali dengan rincian sebagai berikut:

Pelaksanaan Rapat Dewan Komisaris sebanyak 51 (lima puluh satu) kali yang terdiri:

1. Rapat Internal Dewan Komisaris sebanyak 20 (dua puluh) kali;
2. Rapat Dewan Komisaris dengan Direksi sebanyak 11 (sebelas) kali;
3. Rapat Dewan Komisaris dengan Komite sebanyak 20 (dua puluh) kali yang terdiri dari;
   a. Rapat Dewan Komisaris dengan Komite Audit sebanyak 8 (delapan) kali;
   b. Rapat Dewan Komisaris dengan Komite Pemantau Risiko sebanyak 5 (lima) kali;
   c. Rapat Dewan Komisaris dengan Komite Remunerasi dan Nominasi sebanyak 7 (tujuh) kali;

occur in the meeting. The frequency and attendance of the Board of Commissioners meetings during 2022 were 51 (fifty one) times with the following details:

Meeting of the Board of Commissioners are 51 (fifty one) times consisting of:

1. *Internal Meetings of the Board of Commissioners 20 (twenty) times;*
2. *Meetings of the Board of Commissioners and the Board of Directors for 11 (eleven) times;*
3. *Meetings of the Board of Commissioners with the Committee for 20 (twenty) times consisting of;*
   a. *Meetings of the Board of Commissioners with the Audit Committee for 8 (eight) times;*
   b. *5 (five) meetings between the Board of Commissioners and the Risk Monitoring Committee;*
   c. *Meetings of the Board of Commissioners with the Remuneration and Nomination Committee 7 (seven) times;*

STRUKTUR REMUNERASI DEWAN KOMISARIS

REMUNERATION STRUCTURE FOR THE BOARD OF COMMISSIONERS

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 Akta Nomor 54 tanggal 18 Februari 2022 yang menyetujui dan memutuskan Penyesuaian Fasilitas Pengurus Bank serta Keputusan Direksi Nomor 0556/ KEP/DIR/SDM/2019 tentang Remunerasi Pengurus Bank dengan jumlah remunerasi dan fasilitas lain sebagai berikut:

The amount of income for the Board of Commissioners refers to the Resolution of the Annual GMS by Deed Number 93 dated March 27, 2019 which approved and ratified changes in remuneration to the Management of Bank BPD Bali and Deed Number 54 dated February 18, 2022 which approved and decided on Adjustments to Bank Management Facilities and Directors Decree Number 0556/ KEP/DIR/SDM/2019 concerning Bank Management Remuneration with 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	14.476
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	4
TOTAL		**14.517**

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

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SHARE OWNERSHIP OF THE BOARD OF COMMISSIONERS

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.

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 2022

BOARD OF COMMISSIONERS TRAINING IN 2022

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 yang diselenggarakan BSMR/LSPP dan lulus Sertifikasi Manajemen Risiko sesuai ketentuan.

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	11 Januari 2022 *January 11, 2022*	*Refreshment* Sertifikasi Manajemen Risiko Level 5 dengan Topik Pengelolaan Risiko Operasional *Digital Banking* Berbasis ERM dampak *Disruptive Technology & Climate Change*, Tinjauan Manajemen Risiko Tahun 2022 *Refreshment of Level 5 Risk Management Certification with the Topic of ERM-Based Digital Banking Operational Risk Management impact of Disruptive Technology & Climate Change, Risk Management Review for 2022*
2	13 Januari 2022 *January 13, 2022*	*Refreshment* Sertifikasi Manajemen Risiko Level 2 dengan Topik Penerapan Strategi *Anti Fraud* bagi Bank Umum di era Transformasi Digital Mengacu Pada POJK No. 39/POJK.03/2019 *Refreshment of Level 2 Risk Management Certification with the Topic of Implementing Anti-Fraud Strategy for Commercial Banks in the Digital Transformation Era Refers to POJK No. 39/POJK.03/2019*
3	26 Januari 2022 *January 26, 2022*	Seminar dengan tema "Pelaksanaan Fungsi Pengawasan Dewan Komisaris dalam mengawal kualitas kredit sesuai POJK Nomor 17/POJK.03/2021 dalam lingkup manajemen risiko kredit dan strategi *Anti Fraud* perkreditan" *Seminar with the theme "Implementation of the Supervisory Function of the Board of Commissioners in overseeing credit quality according to POJK Number 17/POJK.03/2021 within the scope of credit risk management and credit anti-fraud strategy"*
4	10 Maret 2022 *March 10, 2022*	Seminar Nasional FKDK BPDSI dengan tema: *Recovery industry* pariwisata dan ekonomi kreatif untuk mendorong pertumbuhan ekonomi daerah melalui optimalisasi pembiayaan Bank Pembangunan Daerah Seluruh Indonesia. *Sharing session* dinas pariwisata Provinsi Bali dan kerjasama sektor perbankan *BPDSI FKDK National Seminar with the theme:* *Recovery of the tourism industry and creative economy to encourage regional economic growth through optimizing the financing of Regional Development Banks throughout Indonesia.* *Sharing sessions of the Bali Province tourism service and banking sector cooperation*
5	12 Mei 2022 *May 12, 2022*	Webinar dengan tema "*Sustainability*-Risiko Iklim dan Stabilitas Keuangan, serta Keterkaitannya dengan Taksonomi Hijau Indonesia" *Webinar with the theme "Sustainability-Climate Risk and Financial Stability, and its Relationship with Indonesia's Green Taxonomy"*
6	26 Mei 2022 *May 26, 2022*	Seminar "Transformasi Digital" *Seminar "Digital Transformation"*
7	2 Juni 2022 *June 2, 2022*	*Human Capital Conference* Tahun 2022 dengan tema "*One Spirit in Creating Resilient and National Talent*" *Human Capital Conference 2022 with the theme "One Spirit in Creating Resilient and National Talent"*
8	14 Juli 2022 *July 14, 2022*	*Virtual* Seminar dengan tema Mitigasi Risiko Pencucian Uang di Era Digital *Virtual Seminar with the theme Money Laundering Risk Mitigation in the Digital Age*

No.	Tanggal / *Date*	Materi Pelatihan / *Training Material*
9	27 Juli 2022 *July 27, 2022*	Seminar dengan tema Bali Untuk Pariwisata Hijau dan Berkelanjutan Menuju *Net Zero Emission* di Indonesia. *Seminar with the theme Bali for Green and Sustainable Tourism Towards Net Zero Emissions in Indonesia.*
10	3 Agustus 2022 *August 3, 2022*	Seminar "Memelihara dan Meningkatkan Tingkat Kesehatan Bank Dengan Menguatkan Pilar Rentabilitas dan Permodalan: Perspekstif Memahami Laporan Keuangan Bank". *Seminar on "Maintaining and Improving Bank Soundness by Strengthening the Pillars of Earnings and Capital: Perspectives on Understanding Bank Financial Statements".*
11	5-6 Oktober 2022 *October 5-6, 2022*	*Workshop* "Program APU PPT Bagi Dewan Komisaris" dan "Peningkatan Kapasitas dan Peran Dewan Komisaris Dalam Perumusan Corporate Plan dan Rencana Bisnis Bank (RBB)". *Workshop "APU PPT Program for the Board of Commissioners" and "Capacity Building and the Role of the Board of Commissioners in the Formulation of Corporate Plans and Bank Business Plans (RBB)".*
12	8 Oktober 2022 *October 8, 2022*	*Workshop The New* Bank BPD Bali (Pemahaman dan Penggalian Branding Bank BPD Bali dan Transformasi Digital). *Workshop on The New Bank BPD Bali (Understanding and Exploring Bank BPD Bali Branding and Digital Transformation).*
13	12-13 Oktober 2022 *October 12-13, 2022*	II A Indonesia *National Conference* dengan tema "*Impactful Internal Audit in A Changing World*". *II A Indonesia National Conference with the theme "Impactful Internal Audit in A Changing World".*
14	29 Oktober 2022 *October 29, 2022*	Seminar *Outlook* Ekonomi Tahun 2023 dan Strategi Menghadapi Risiko Inflasi serta Resesi Global. *Seminar on Economic Outlook for 2023 and Strategies for Dealing with Inflation and Global Recession Risks.*
15	7 November 2022 *November 7, 2022*	*Lecture Class* dengan tema Peran Serta Perbankan Dalam Pembangunan Ibu Kota Negara (IKN). *Lecture Class with the theme Banking Participation in the Development of the National Capital City (IKN).*
16	19 Desember 2022 *December 19, 2022*	Diskusi Panel Optimalisasi Pengawasan Aktif Dewan Komisaris, dengan tema "Kupas Tuntas Fungsi dan Peran Aktif Komisaris di Era BANI *(Brittle, Anxious, Non-lineer and Incomprehensible)* *Panel Discussion on the Optimization of the Board of Commissioners' Active Oversight, with the theme "Spell the Functions and Active Roles of Commissioners in the BANI Era (Brittle, Anxious, Non-linear and Incomprehensible)*

TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Dewan Komisaris Bank BPD Bali melaksanakan tugas pengawasan dan memberikan nasihat kepada Direksi untuk memastikan bahwa kebijakan dan tindakan strategis yang dijalankan mencerminkan visi Bank BPD Bali yaitu "Menjadi Bank yang Kuat, Berdaya Saing Tinggi, dan Terkemuka dalam Melayani UMKM serta Berkontribusi bagi Pertumbuhan Ekonomi dan Pembangunan Daerah yang Berkelanjutan" serta memastikan prinsip-prinsip tata kelola dan ketentuan peraturan perundang-undangan yang berlaku telah dilaksanakan dengan baik berdasarkan prinsip kehati-hatian.

DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

The Board of Commissioners of Bank BPD Bali carries out supervisory duties and provides advice to the Board of Directors to ensure that the policies and strategic actions implemented reflect the vision of Bank BPD Bali namely "Becoming a Strong, Highly Competitive and Leading Bank in Serving MSMEs and Contributing to Sustainable Regional Economic Growth and Development" and ensuring that the principles of governance and the provisions of the applicable laws and regulations have been implemented properly based on the principle of prudence.

Berdasarkan pengawasan Dewan Komisaris atas kebijakan Direksi dalam melakukan pengurusan serta jalannya pengurusan Bank BPD Bali secara umum tahun 2022, Dewan Komisaris mencatat perlunya kecermatan dan keseriusan Direksi dalam melakukan eksekusi Rencana Bisnis Bank (RBB) untuk mencapai target keuangan dan non keuangan yang telah ditetapkan. Tantangan utama yang dihadapi Bank BPD Bali pada tahun 2022 yaitu menjalankan fungsi intermediasi menyalurkan dana kepada masyarakat, menjaga pertumbuhan kredit, dalam rangka menunjang pertumbuhan ekonomi dan pembangunan Bali yang berkelanjutan. Penyaluran dana kepada masyarakat wajib mengedepankan prinsip kehati-hatian untuk menjaga kualitas kredit dan menekan kredit bermasalah.

Based on the Board of Commissioners' oversight of the Board of Directors' policies in managing and the general management of Bank BPD Bali in 2022, the Board of Commissioners notes the need for the Board of Directors' carefulness and seriousness in carrying out the execution of the Bank's Business Plan (RBB) to achieve financial targets and established non-financial. The main challenges faced by Bank BPD Bali in 2022 are carrying out the intermediary function of channeling funds to the public, maintaining credit growth, in order to support economic growth and sustainable development of Bali. Distribution of funds to the public must prioritize the principle of prudence to maintain credit quality and suppress non-performing loans.

Tantangan lain yang dihadapi Bank adalah makin ketatnya persaingan antar bank berebut pangsa pasar kredit, terutama kredit UMKM. Tuntutan perkembangan digital semakin kompleks, perlunya inovasi produk dan layanan untuk menjangkau konsumen yang beragam, serta permodalan Bank untuk memenuhi ketentuan yang ditetapkan Otoritas Jasa Keuangan (OJK).

Another challenge faced by the Bank is the increasingly tight competition among banks for market share in credit, especially MSME loans. The demands of digital development are increasingly complex, the need for product and service innovations to reach diverse consumers, as well as Bank capital to meet the conditions set by the Financial Services Authority (OJK).

Hal penting lainnya adalah untuk terus melakukan internalisasi budaya kerja CINTA. Bank perlu memperkuat strategi *human capital*, meningkatkan kualitas dan kompetensi Sumber Daya Manusia (SDM) Bank BPD Bali melalui sistem rekrutmen, *talent pool*, mutasi/rotasi, *career path*, dan sistem *reward-punishment*. Menerapkan tata kelola yang baik pada seluruh jenjang organisasi, terutama pada kegiatan pengadaan barang dan jasa. Meningkatkan peran Bank dalam mendukung tanggung jawab sosial terhadap lingkungan (*corporate social responsibility*), mendukung program Ekonomi Kerthi Bali yang dicanangkan Pemerintah Provinsi Bali, serta program ekonomi hijau yang berkelanjutan.

Another important thing is to continue to internalize the CINTA work culture. Banks need to strengthen the human capital strategy, improve the quality and competence of Bank BPD Bali's Human Resources (HR) through a recruitment system, talent pool, transfer/rotation, career path, and reward-punishment system. Implementing good governance at all levels of the organization, especially in the procurement of goods and services. Increasing the Bank's role in supporting corporate social responsibility, supporting the Kerthi Bali Economic program launched by the Provincial Government of Bali, as well as a sustainable green economy program.

Selama tahun 2022 Dewan Komisaris melaksanakan kegiatan pengawasanya yang meliputi:

During 2022 the Board of Commissioners carries out supervisory activities which include:

1. **Penilaian Kinerja Direksi Tahun 2022**

   Dewan Komisaris menyadari bahwa tantangan tahun 2022 yang dihadapi Direksi dan segenap jajaran manejemen sangat berat dan komplek, namun demikian Dewan Komisaris memberikan apresiasi dan penghargaan kepada Direksi bahwa pencapaian kinerja Bank BPD Bali mengalami pertumbuhan yang positif.

   Atas pencapaian tersebut, Dewan Komisaris memberikan apresiasi dan penghargaan atas kebijakan dan langkah strategis yang diterapkan Direksi pada tahun 2022. Namun masih terdapat aspek kualitatif belum berjalan optimal, tercermin dari rencana 34 (tiga puluh empat) proyek korporasi, terealisasi sebanyak 23 (dua puluh tiga) proyek korporasi atau tercapai 68%, dan dalam proses sebanyak 11 (sebelas) proyek korporasi atau 32%.

1. ***Board of Directors Performance Assessment 2022***

   The Board of Commissioners realizes that the challenges faced by the Board of Directors and all levels of management in 2022 are very difficult and complex, however, the Board of Commissioners gives appreciation and appreciation to the Board of Directors that the performance achievement of Bank BPD Bali has experienced positive growth.

   For this achievement, the Board of Commissioners appreciates the policies and strategic steps implemented by the Board of Directors in 2022. However, there are still qualitative aspects that have not run optimally, reflected in the planned 34 (thirty four) corporate projects, of which 23 (twenty three) corporate projects were realized or achieved 68%, and in the process of 11 (eleven) corporate projects or 32%.

Segenap jajaran Direksi telah berusaha secara maksimal menindaklanjuti saran/nasihat Dewan Komisaris dalam upaya mempertahankan dan meningkatkan kinerja Bank tahun 2022 secara optimal, Walaupun masih dibayang-bayangi kondisi *Covid-19* yang berdampak terhadap perekonomian Indonesia dan Bali khususnya.

All members of the Board of Directors have tried their best to follow up on the advice/advice of the Board of Commissioners in order to maintain and improve the Bank's performance in 2022 optimally, even though it is still being overshadowed by the Covid-19 condition which has an impact on the economy of Indonesia and Bali in particular.

2. Pengawasan Penerapan 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 diseluruh tingkatan dan jenjang organisasi.

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 at all levels and levels of the organization.

Berdasarkan surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor S-70/KR.081/2022 tanggal 17 November 2022 perihal Penilaian Tingkat Kesehatan Bank posisi 30 Juni 2022 dikategorikan peringkat komposit 2 (PK-2) dengan rincian Risiko *Inherent* secara agregat dinilai 3 (*moderate*) dan Kualitas Penerapan Manajemen Risiko dinilai 2 (*satisfactory*), GCG dinilai 2 (Baik), Rentabilitas dinilai 2 (Baik) dan Permodalan dinilai 2 (Baik) yang mencerminkan kondisi Bank secara umum sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.

Based on the letter of the Financial Services Authority (OJK) Regional 8 Bali and Nusa Tenggara Number S-70/KR.081/2022 dated 17 November 2022 concerning Assessment of Bank Soundness Level position 30 June 2022 categorized as composite rating 2 (PK-2) with details of Inherent Risk in aggregate it is rated 3 (moderate) and the Quality of Risk Management Implementation is rated 2 (satisfactory), GCG is rated 2 (Good), Profitability is rated 2 (Good) and Capital is rated 2 (Good) which reflects the condition of the Bank in general healthy and is considered able to withstand the influence significant negative impact from changes in business conditions and other external factors.

Berdasarkan hasil *self assessment* terhadap Tingkat Kesehatan Bank (TKB) posisi Desember 2022, TKB Bank BPD Bali memperoleh peringkat 2, dengan penilaian Profil Risiko pada peringkat 2 (*Low Mod*), Tata Kelola pada peringkat 2 (Baik), Rentabilitas pada peringkat 2 (Memadai) dan Permodalan pada peringkat 2 (Memadai). TKB peringkat 2 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.

Based on the results of a self-assessment of the Bank's Soundness Level (TKB) for the position of December 2022, the TKB of Bank BPD Bali received a rating of 2, with a Risk Profile rating of rating 2 (Low Mod), Governance at rating 2 (Good), Profitability at rating 2 (Adequate) and Capital at rank 2 (adequate). TKB rating 2 reflects the condition of the Bank which is generally healthy, so it is considered capable of facing significant negative influences from changes in business conditions and other external factors as reflected in the assessment factors rating of risk profile, good corporate governance, earning, and capital that area generally good. If there are any weaknesses, in general these weaknesses are less significant.

Namun demikian berdasarkan hasil evaluasi dan pemantauan Dewan Komisaris, terdapat beberapa penerapan tata kelola yang perlu mendapat perhatian dan tindak lanjut manajemen dalam pengelolaan tata kelola *(Governance),* baik dalam *governance structure, governance process*, maupun *governance outcome* yaitu:

a) Pemenuhan Rasio Intermediasi Makroprudensial (RIM) dari periode 16 Juli s.d 30 September 2022 terdapat

However, based on the evaluation and monitoring results of the Board of Commissioners, there are several implementations of governance that need attention and management follow-up in governance management, both in terms of governance structure, governance processes, and governance outcomes, namely:

a) Fulfillment of the Macroprudential Intermediation Ratio (RIM) from July 16 to September 30, 2022, there was a

realisasi RIM dibawah target yang ditetapkan Bank Indonesia yaitu sebesar 84% s.d 94%.

b) Penyesuaian Rencana Bisnis Bank (RBB) Tahun 2022-2024 sesuai Surat Keputusan Direksi Nomor: 0616/KEP/DIR/RENSTRA/2022 tanggal 26 Desember 2022 tentang Perubahan atas Keputusan Direksi Nomor: 0202/DIR/RENSTRA/2022 tentang Rencana Bisnis Bank (RBB) Perubahan Tahun 2022-2024, belum sepenuhnya sesuai POJK Nomor 5/POJK.03/2016 tanggal 21 Januari 2016 tentang Rencana Bisnis Bank Umum.

C) Selama Tahun 2022 telah melakukan pelanggaran koreksi di luar batas waktu penyampaian Kelompok Informasi Sistim Pembayaran dan Jasa Keuangan (KI SP dan JK) Bulanan LBUT, sesuai dengan Surat Bank Indonesia Nomor: 25/14/DKL-GPLB-PLBP/Srt/B tanggal 18 Januari 2023 perihal Sanksi Laporan Bank Umum Terintegrasi (LBUT) PT BPD Bali, dan Laporan SLIK Cabang Seririt, Laporan DHN Cabang Singaraja.

d) Terdapat jabatan masih belum terisi untuk pejabat eksekutif s.d. bulan Desember 2022 yaitu Kepala Divisi Operasional Keuangan & Akuntansi, Kepala Cabang Renon. Sedangkan jabatan yang masih kosong lainnya yaitu Kepala Bagian *IT Governance, Risk & Compliance, Officer IT Risk & Compliance, Officer IT Project Management* dan *Officer* Administrasi Penyelamatan Kredit.

Namun demikian berdasarkan hasil evaluasi dan pemantauan Dewan Komisaris, terdapat beberapa penerapan tata kelola yang perlu mendapat perhatian dan tindak lanjut manajemen dalam pengelolaan tata kelola *(Governance)*, baik dalam struktur tata kelola, proses tata kelola, maupun hasil tata kelola antara lain memastikan pemenuhan kententuan peraturan yang ditetapkan Bank Indonesia sehingga tidak ada sanksi yang dikenakan oleh regulator, proses penyusunan hingga persetujuan Rencana Bisnis Bank (RBB) termasuk penyesuaiannya, dan pemenuhan beberapa posisi pejabat eksekutif untuk semakin memperkuat penerapan tata kelola.

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 *self assessment* terhadap penilaian profil risiko Desember 2022 memperoleh peringkat komposit "*LowMod*" dengan risiko inheren memiliki nilai agregat "*Moderate* (*Judgement*)" dan Kualitas Penerapan Manajemen Risiko (KPMR) memiliki nilai agregat "*Satisfactory*". Penilaian ini sedikit lebih baik dari penilaian periode Desember 2021

realization of RIM below the target set by Bank Indonesia, which was 84% to 94%.

b) Adjustments to the Bank's Business Plan (RBB) for 2022-2024 in accordance with Directors Decree Number: 0616/KEP/DIR/RENSTRA/2022 dated December 26, 2022 concerning Amendments to Directors' Decree Number: 0202/DIR/RENSTRA/2022 concerning Bank Business Plans (RBB) Amendments for 2022-2024, not yet fully in accordance with POJK Number 5/POJK.03/2016 dated January 21, 2016 concerning Business Plans for Commercial Banks.

c) During 2022, he committed a correction violation outside the deadline for submitting the LBUT Monthly Payment System and Financial Services (KI SP and JK) Information Group, in accordance with Bank Indonesia Letter Number: 25/14/DKL-GPLB-PLBP/Srt/B January 18, 2023 regarding PT BPD Bali's Integrated Commercial Bank (LBUT) Report Sanctions, and Seririt Branch SLIK Report, Singaraja Branch DHN Report.

d) There are still unfilled positions for executive officers up to December 2022 namely Head of Operational Finance & Accounting Division, Head of Renon Branch. Meanwhile, other vacant positions are Head of IT Governance, Risk & Compliance, IT Risk & Compliance Officer, IT Project Management Officer and Credit Rescue Administration Officer.

However, based on the results of the evaluation and monitoring of the Board of Commissioners, there are several implementations of governance that need attention and management follow-up in governance management, both in the governance structure, governance processes, and governance outcomes, including ensuring compliance with provisions regulations stipulated by Bank Indonesia so that there are no sanctions imposed by the regulator, the preparation process up to the approval of the Bank Business Plan (RBB) including its adjustments, and the fulfillment of several executive officer positions to further strengthen the implementation of governance.

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 December 2022 risk profile assessment, it received a composite rating of "LowMod" with inherent risk having an aggregate value of "Moderate (Judgement)" and Quality of Implementation of Risk Management (KPMR) having an aggregate value of "Satisfactory". This assessment is slightly better than the

(*Judgement* OJK), dengan peringkat komposit "*LowMod*", dengan risiko inheren memiliki nilai agregat "*Moderate*" dan KPMR memiliki nilai agregat "*Satisfactory*". Dari 8 (delapan) jenis Risiko, yang perlu mendapat perhatian dan fokus Manajemen yaitu pada Risiko Kredit dan Risiko Operasional mengingat risiko inherennya masing-masing masih dalam peringkat "*Moderate* (*judgement*)" dan "*Moderate*".

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 Manajemen Risiko, Satuan Kerja Kepatuhan/Divisi Kepatuhan dan SKAI & *Anti Fraud* serta Divisi terkait.

assessment for the December 2021 period (Judgement OJK), with a composite rating of "LowMod", with inherent risk having an aggregate value of "Moderate" and KPMR having an aggregate value of "Satisfactory". Out of the 8 (eight) types of risk, the ones that need attention and focus from Management are Credit Risk and Operational Risk considering that their respective inherent risks are still in the "Moderate (judgement)" and "Moderate" ratings.

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. 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 mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran terhadap prinsip kehati-hatian. Pelaksanaan Sistem Pengendalian Internal diantaranya mencakup Pelaksanaan Fungsi Kepatuhan, Rekomendasi Auditor Eksternal, Pelaksanaan Fungsi Audit Eksternal, Penerapan Strategi *Anti Fraud* Program APU & PPT.

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) Terus mendorong terciptanya budaya kepatuhan dan sadar risiko untuk diimplementasikan secara konsisten di seluruh Satuan Unit Kerja Bank BPD Bali, dan tetap melakukan pemantauan yang intensif atas pelaksanaan prinsip kehati-hatian Bank lainnya.
2) Mengingatkan kembali agar Divisi Kepatuhan melakukan koordinasi dengan SKAI & *Anti Fraud* dan Satuan Unit Kerja terkait memastikan terhadap tindak

4. Internal Control System

Implementation of an effective Internal Control System will assist the Bank in safeguarding Bank assets, ensuring the availability of accurate information and reports, increasing the Bank's compliance with applicable laws and regulations, and reducing the risk of losses, deviations and violations of the precautionary principle. The implementation of the Internal Control System includes the Implementation of the Compliance Function, Recommendations from the External Auditor, Implementation of the External Audit Function, Implementation of the Anti-Fraud Strategy for the AML & CFT Program.

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) Continue to encourage the creation of a culture of compliance and risk awareness to be implemented consistently in all Work Units of Bank BPD Bali, and continue to carry out intensive monitoring of the implementation of the other Bank's prudential principles.
2) Reminding again that the Compliance Division coordinates with SKAI & Anti-Fraud and related Work Units to ensure that the follow-up of audit findings

lanjut hasil temuan pemeriksaan (intern/ekstern) yang masih belum tuntas untuk segera dapat diselesaikan sesuai komitmen.

3) Divisi Kepatuhan berkoordinasi dengan Divisi terkait untuk melakukan mitigasi risiko atas potensi risiko kepatuhan yang diperkirakan akan dihadapi kedepan, terkait kesesuaian perhitungan CKPN sesuai PSAK-71, yang berdampak pada laba Bank. Saran atau nasehat tersebut telah ditindaklanjuti oleh Direktur Kepatuhan sesuai surat kepada Dewan Komisaris Nomor B-1422/DIR/KPN/2022 tanggal 16 November 2022 perihal Tangapan atas Surat Dewan Komisaris terhadap Hasil Evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2022.

b. Fungsi Audit Internal

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

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 Komisaris Nomor 221/DK/BPD/2022 tanggal 28 Desember 2022. 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;

(internal/external) that are still incomplete can be completed immediately according to commitments.

3) The Compliance Division coordinates with related Divisions to mitigate risks for potential compliance risks that are expected to be faced in the future, related to the conformity of the CKPN calculation according to PSAK-71, which has an impact on the Bank's profits. This suggestion or advice has been followed up by the Compliance Director according to a letter to the Board of Commissioners Number B-1422/DIR/KPN/2022 dated November 16, 2022 regarding Responses to the Board of Commissioners' Letter on the Evaluation Results of the Report on the Implementation of Duties and Responsibilities of the Compliance Director for the third quarter of 2022.

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) 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 221/DK/BPD/2022 dated December 28, 2022. 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) 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 sistem;
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.

c. Rekomendasi Auditor 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 2022, Dewan Komisaris sesuai dengan suratnya Nomor 109/DK/BPD/2022 tanggal 19 Juli 2022 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 2022. Komisaris (sebagaimana direkomendasikan oleh Komite Audit) merekomendasikan Kantor Akuntan Publik Hendrawinata Hanny Erwin & Sumargo berdasarkan Surat Perjanjian/Kontrak Nomor 1234/SPK/DIR/UMS/2022 (PPP) dan Nomor 847/GN/WEL/HHES/X/22 (Penyedia) tanggal 14 Oktober 2022.

d. Penerapan Strategi *Anti Fraud*

Dewan Komisaris memastikan penerapan 4 (empat) pilar strategi *Anti Fraud*, yaitu Pencegahan, Deteksi, Investigasi, Pelaporan dan Sanksi, serta Pemantauan, Evaluasi dan tindak lanjut melalui evaluasi Laporan Hasil Audit Khusus dan Audit Investigasi serta Laporan Pelaksanaan Strategi *Anti Fraud* yang disampaikan oleh Direktur Utama setiap semester, yaitu bulan Juni dan Desember. Dari hasil evaluasi terhadap laporan tersebut disimpulkan bahwa penerapan 4 (empat) pilar strategi *Anti Fraud* secara umum telah dilaksanakan secara memadai, namun perlu lebih dioptimalkan.

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.

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 2022, the Board of Commissioners in accordance with letter Number 109/DK/BPD/2022 dated July 19, 2022 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 2022 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 1234/SPK/DIR/UMS/2022 (PPP) and Number 847/GN/WEL/HHES/X/22 (Provider) on October 14, 2022.

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.

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*.

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

Terkait program APU dan PPT, Bank telah mengembangkan aplikasi/ sistem informasi yang dapat mengindentifikasi, menganalisis, memantau dan menyediakan laporan secara efektif mengenai karakteristik transaksi yang dilakukan nasabah. Dari laporan hasil audit SKAI & *Anti Fraud*, diketemukan bahwa pelaksanaan Program APU & PPT belum optimal, yaitu Bank belum memelihara profil nasabah secara terpadu terbukti masih adanya nasabah mempunyai CIF yang berbeda dan ganda. Terhadap permasalah tersebut telah disarankan agar Divisi Kepatuhan berkolaborasi dengan unit kerja terkait untuk menerbitkan panduan atau mekanisme dalam menatausahakan *single* CIF sebagai pedoman Kantor Cabang.

e. Implementation of the Anti-Money Laundering & Prevention of Terrorism Funding Programs (AML and CFT)

Regarding the AML and CFT programs, the Bank has developed an application/information system that can effectively identify, analyze, monitor and provide reports on the characteristics of transactions carried out by customers. From the Internal Audit Work Unit & Anti-Fraud audit report, it was found that the implementation of the AML & CFT Program was not optimal, namely the Bank had not maintained an integrated customer profile, it was proven that there were customers who had different and multiple CIFs. Regarding this problem, it has been suggested that the Compliance Division collaborate with related work units to issue guidelines or mechanisms for administering a single CIF as a guideline for Branch Offices.

f. Penilaian Dewan Komisaris terhadap Kinerja 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 2022 Komite Dewan Komisaris telah melaksanakan kegiatan sesuai rencana kerja Komite dan hasilnya telah dilaporkan kepada Dewan Komisaris setiap triwulan.

Dalam pelaksanaan tugasnya Komite Audit telah mengadakan rapat sebanyak 8 (delapan) kali, melakukan pertemuan dengan SKAI & AF sebanyak 5 (lima) kali, dan telah melakukan kajian lebih dari 46 (empat puluh enam) laporan hasil audit internal.

Komite Pemantau Risiko tahun 2022 telah mengadakan rapat sebanyak 5 (lima) kali melakukan pertemuan dengan Divisi, dan melakukan kajian lebih dari 88 (delapan puluh delapan) laporan terkait dengan manajemen risiko.

f. Assessment of the Board of Commissioners on Committee's Performance

In carrying out the 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 2022 the Committees of the Board of Commissioners have carried out activities according to the Committee's work plan and the results have been reported to the Board of Commissioners quarterly.

In carrying out its duties the Audit Committee has held 8 (eight) meetings, held meetings with SKAI & AF 5 (five) times, and has reviewed more than 46 (forty six) internal audit results reports.

Risk Monitoring Committee 2022 has held 5 (five) meetings with the Divisions, and reviewed more than 88 (eighty eight) reports related to risk management.

Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 7 (tujuh) kali dalam kapasitasnya untuk mengevaluasi kebijakan remunerasi Direksi, Dewan Komisaris, Pejabat Senior, dan Karyawan Bank BPD Bali secara keseluruhan, dan melakukan kajian lebih dari 22 (dua puluh dua) laporan terkait dengan remunerasi, dan terkait dengan kebijakan Nominasi telah mempersiapkan 1 (satu) *Draft* Sistem dan Prosedur Pemilihan Dewan Komisaris Bank BPD Bali Periode Tahun 2023-2027 dan *Draft* Jadwal dan Tahapan Pemilihan Dewan Komisaris Bank BPD Bali Periode Tahun 2023-2027. Selama tahun 2022 Komite Dewan Komisaris telah melaksanakan tugas dengan baik.

The Remuneration and Nomination Committee has held 7 (seven) meetings in its capacity to evaluate remuneration policies The Board of Directors, Board of Commissioners, Senior Officers, and Bank BPD Bali Employees as a whole, and reviewed more than 22 (twenty two) reports related to remuneration, and related to Nomination policies have prepared 1 (one) Draft System and Procedure for Election of the Board of Commissioners Bank BPD Bali Period 2023-2027 and Draft Schedule and Stages for Election of the Board of Commissioners of Bank BPD Bali period 2023-2027. During 2022 the Committees of the Board of Commissioners have carried out their duties properly.

g. Pelaksanaan Program CSR

Dewan Komisaris menyadari bahwa keberhasilan bisnis bank tidak dapat dipisahkan dari kondisi sosial masyarakat di lingkungan Bank beroperasi. Dewan Komisaris mendukung upaya positif Direksi PT Bank Pembangunan Daerah Bali dalam menjalankan program tanggung jawab sosial perusahaan. Melalui program tersebut PT Bank Pembangunan Daerah telah berkomitmen 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, serta kepada berbagai pihak yang terdampak pandemi *Covid-19*, sehingga dapat meningkatkan *Brand Image* Bank BPD Bali. Untuk proses pengadaan CSR agar disesuaikan dengan program yang telah dijadwalkan sehingga tidak menumpuk di akhir tahun dan dipastikan penerima *by name by address*. Realisasi program CSR tahun 2022 sebesar Rp13.624.778.139,00 atau 97,94% dari anggaran sebesar Rp13.911.382.751,00.

g. Implementation of CSR Programs

The Board of Commissioners supports the positive efforts of the Directors of PT Bank Pembangunan Daerah Bali in carrying out corporate social responsibility programs. Through this program, PT Bank Pembangunan Daerah has actively committed to the main aspects needed by the community, namely education, health, arts and culture, sports, other social programs, especially house renovations, facilities and infrastructure and partnership programs, as well as to various parties. affected by the Covid-19 pandemic, so that it can improve the Brand Image of Bank BPD Bali. For the CSR procurement process to be adjusted to the program that has been scheduled so that it does not accumulate at the end of the year and it is confirmed that the recipient will be by name by address. Realization of the CSR program in 2022 amounted to Rp13,624,778,139.00 or 97.94% of the budget of Rp13,911,382,751.00.

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 dan dipastikan penerima *by name by address*;
3) Penyampaian laporan realisasi bantuan CSR ke Dewan Komisaris tepat waktu.

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 and confirmed recipient by name by address;
3) Timely submission of reports on the realization of CSR assistance to the Board of Commissioners.

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. Dewan Komisaris telah memiliki pedoman kebijakan dan prosedur pelaksanaan dan tanggung jawab Komite yaitu 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 carrying out its duties, the Board of Commissioners is assisted by committees under the Board of Commissioners which have been formed according to the needs of the Bank and the provisions of the applicable laws and regulations.

The Board of Commissioners of Bank BPD Bali has formed 3 (three) committees, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. The Board of Commissioners already has guidelines for policies and procedures for the implementation and responsibilities of the Committee, namely the Decree of the Board of Commissioners Number 002/KEP/DK/BPD/2021 dated December 27, 2021 concerning Committee Work Guidelines and Rules.

KOMITE AUDIT

STRUKTUR KEANGGOTAAN, KEAHLIAN, DAN INDEPENDENSI KOMITE

Jumlah anggota Komite 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 003/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Perubahan Ketiga Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2020 tanggal 22 Desember 2020 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2022 tanggal 1 November 2022 tentang Perubahan Keempat Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2021 tentang Struktur Keanggotaan Komite dengan susunan keanggotaan sebagai berikut:

AUDIT COMMITTEE

STRUCTURE OF MEMBERSHIP, EXPERTISE, AND INDEPENDENCE OF AUDIT COMMITTEE

The number of members of the 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 003/KEP/DK/BPD/2021 dated December 27, 2021 concerning the Third Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated December 22, 2020 as amended by Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2022 dated November 1, 2022 concerning the Fourth Amendment to the Decision of the Board of Commissioners Number 003/KEP/DK/BPD/2021 concerning Committee Membership Structure with the following membership composition:

TABEL STRUKTUR ANGGOTA KOMITE AUDIT
TABLE OF AUDIT COMMITTEE'S MEMBER STRUCTURE

Nama *Name*	Jabatan *Position*
Ida Bagus Putu Anom Redhi, S.H., M.M	Ketua merangkap Anggota *Chairman concurrently member*
Ni Made Dewi Suryani, S.E,AK.,M,Ak., CA	Anggota *Member*
I Dewa Gede Putra Yustina, S.H	Anggota (Pihak Independen) *Member (Independent Party)*
Made Juanda, S.E., M.M	Anggota (Pihak Independen) *Member (Independent Party)*

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Komite Audit mempunyai tugas membantu Dewan Komisaris paling sedikit:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil Audit, dalam rangka menilai kecukupan pengendalian *intern* termasuk kecukupan proses pelaporan keuangan;
2. Dalam rangka melaksanakan tugas tersebut di atas Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit:
   a. Pelaksanaan tugas satuan kerja audit internal (SKAI & *Anti Fraud*;
   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 & *Anti Fraud*, 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;
5. Membuat laporan pelaksanaan tugasnya kepada Dewan Komisaris setiap triwulan dan setiap akhir tahun buku;

DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

The Audit Committee has the task of assisting the Board of Commissioners at least:

1. *Monitoring and evaluating the planning and implementation of audits as well as monitoring the follow-up to Audit results, in order to assess the adequacy of internal control including the adequacy of the financial reporting process;*
2. *In order to carry out the above tasks, the Audit Committee is required to monitor and evaluate at least:*
   a. *Implementation of duties of the internal audit work unit (SKAI & Anti Fraud);*
   b. *The conformity of the implementation of the Audit by the Public Accounting Firm with the applicable auditing standards;*
   c. *The conformity of the financial statements with the applicable accounting standards;*
   d. *Implementation of follow-up actions by the Board of Directors on the findings of the internal audit work unit & Anti Fraud, 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. 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*;
   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.

FREKUENSI RAPAT KOMITE AUDIT

Selama Tahun 2022, Komite Audit melakukan rapat sebanyak 8 (delapan) kali dengan realisasi program kerja sebagai berikut:

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. 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.

AUDIT COMMITTEE MEETING

Frequency During 2022, the Audit Committee held 8 (eight) 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 2022 *January 12, 2022*	*Exit Meeting* Audit Laporan Keuangan PT Bank Pembangunan Daerah Bali 31 Desember 2021. *Exit Meeting Auditing the Financial Statements of PT Bank Pembangunan Daerah Bali December 31, 2021.*
2	21 Maret 2022 *March 21, 2022*	Rapat Koordinasi dengan Direktur Kepatuhan bersama Kepala SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan IV Tahun 2021. 2. Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan tahun 2019 agar segera dituntaskan. 3. Diskusi teknis pelaksanaan PKAT dan substansi pelaporan. *Coordination Meeting with the Director of Compliance with the Head of SKAI & AF which discussed:* *1. Report on the Development of PKAT Implementation and Performance of SKAI & AF for Quarter IV of 2021.* *2. Follow up the results of internal and external audits from 2017 to 2019 to be completed immediately.* *3. Technical discussion on the implementation of PKAT and the substance of the report.*
3	6 Juli 2022 *July 6, 2022*	Rapat Koordinasi dengan Direktur Utama, Direktur Kepatuhan dan Kepala SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan I Tahun 2022. 2. Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan tahun 2020 yang perlu mendapat perhatian yaitu: a. Debitur atas nama Ayu Made Alit Fisyaningsih dan Desak Made Alit Sinar, dilakukan gugatan perdata, semula Mei 2022 menjadi komitmen akhir Mei 2024. b. Pengadaan mesin berbasis NSICCS, komitmen 30 April 2022. 3. Substansi beberapa LHA. *Coordination meeting with the President Director, Director of Compliance and Head of SKAI & AF which discussed:* *1. Report on the Development of PKAT Implementation and Performance of SKAI & AF for the First Quarter of 2022.* *2. Follow-up results of internal and external audits from 2017 to 2020 that need attention, namely:* *a. Debtors on behalf of Ayu Made Alit Fisyaningsih and Desak Made Alit Sinar, filed a civil lawsuit, originally in May 2022 to become a commitment at the end of May 2024.* *b. NSICCS-based machine procurement, commitment April 30, 2022.* *3. Substance of some LHA.*
4	20 September 2022 *September 20, 2022*	Pembahasan awal sebelum rapat PKAT dan Kinerja SKAI & AF Triwulan II Tahun 2022. *Preliminary discussion prior to the 2022 PKAT meeting and SKAI & AF Performance.*
5	26 September 2022 *September 26, 2022*	Rapat Koordinasi dengan Direktur Utama, Direktur Kepatuhan dan Kepala SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan II Tahun 2022. 2. Tindak lanjut hasil audit intern dan ekstern tahun 2017 s/d tahun 2022 yang perlu mendapat perhatian yaitu: a. Audit khusus atas indikasi *fraud* di Kantor Cabang Ubud. b. Audit khusus atas proses pemberian dan/atau perpanjangan kredit kepada 3 (tiga) debitur pada Cabang Badung. c. Audit pendalaman pada Kantor Capem Bajera. 3. Diskusi Capaian Kinerja dan Substansi. *Coordination meeting with the President Director, Director of Compliance and Head of SKAI & AF which discussed:* *1. Report on the Development of PKAT Implementation and Performance of SKAI & AF for the second quarter of 2022.* *2. Follow-up results of internal and external audits from 2017 to 2022 that need attention, namely:* *a. Special audit on indications of fraud at the Ubud Branch Office.* *b. Special audit of the process of granting and/or extending credit to 3 (three) debtors at the Badung Branch.* *c. In-depth audit at the Bajera Capem Office.* *3. Discussion of Performance and Substance Achievements.*

TABEL RAPAT KOMITE AUDIT
TABLE OF AUDIT COMMITTEE MEETING

No.	Tanggal/ *Date*	Keterangan/ *Description*
6	25 Oktober 2022 *October 25, 2022*	*Entry Meeting General Audit* atas Laporan Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2022. *General Audit Entry Meeting on the Financial Statements of PT Bank Pembangunan Daerah Bali for Fiscal Year 2022.*
7	9 Desember 2022 *December 9, 2022*	*Progress* Audit PT Bank Pembangunan Daerah Bali 31 Desember 2022. *Progress Audit of PT Bank Pembangunan Daerah Bali December 31, 2022.*
8	13 Desember 2022 *December 13, 2022*	Rapat Koordinasi dengan Direktur Kepatuhan dan Kepala SKAI & AF yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan III Tahun 2022. 2. Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan bulan September tahun 2022 sebanyak 37 (tiga puluh tujuh) temuan dalam tindak lanjut perlu mendapatkan penanganan lebih serius sebagaimana yang telah dikomitmenkan. 3. Laporan Hasil Audit Umum (LHAU) Cabang Singaraja masih terdapat pelanggaran terhadap kewenangan memutus kredit. 4. Laporan Hasil Audit Umum (LHAU) Kantor Pusat terkait klaim asuransi yang belum tuntas terutama debitur yang telah meninggal sehingga tidak mengganggu kualitas kredit. 5. Diskusi *review* atas kesepakatan rapat sebelumnya. 6. Diskusi substantif beberapa Laporan Hasil Audit periode triwulan III Tahun 2022. *Coordination Meeting with the Director of Compliance and the Head of SKAI & AF which discussed:* *1. Report on the Development of PKAT Implementation and Performance of SKAI & AF for the third quarter of 2022.* *2. Follow up on the results of internal and external audits for 2017 up to September 2022 with a total of 37 (thirty seven) findings in follow-up that need to be taken more seriously as has been committed.* *3. The General Audit Report (LHAU) for the Singaraja Branch still contains violations of the authority to decide on credit.* *4. Head Office General Audit Report (LHAU) related to insurance claims that have not been resolved, especially debtors who have died so as not to interfere with credit quality.* *5. Discussion review of the agreement of the previous meeting.* *6. Substantive discussion of several Audit Results Reports for the third quarter of 2022.*

Hasil rapat Komite Audit dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the Audit Committee meeting are written in well documented minutes of the meeting, including any dissenting opinions if they occur at the meeting.

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 2022 yaitu:

   a. 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 November 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.

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 followup 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 2022, namely :

   a. For planning the 2022 SKAI & AF audit, the Audit Committee has evaluated the 2022 SKAI & Anti-Fraud Annual Audit Work Program Draft (PKAT) dated November 30, 2021 and has been followed up with letter Number 212/DK/BPD/2021 dated December 15, 2021 concerning Approval of the 2022 Annual Audit Work Program (PKAT) Draft.

b. Untuk perencanaan audit SKAI & AF Tahun 2023, Komite Audit telah melakukan evaluasi *Draft* Program Kerja Audit Tahunan (PKAT) SKAI & *Anti Fraud* Tahun 2023 tanggal 22 Desember 2022 dan telah ditindaklanjuti dengan surat Nomor 221/DK/BPD/2022 tanggal 28 Desember 2022 perihal Persetujuan *Draft* Program Kerja Audit Tahunan (PKAT) Tahun 2023.

2. Komite Audit telah melakukan kaji ulang *(review)* terhadap evaluasi hasil audit SKAI & *Anti Fraud* antara lain:

a. Surat Nomor 003/DK/BPD/2022 tanggal 6 Januari 2022 perihal Laporan Hasil Audit Khusus atas adanya Indikasi Fraud pada Kegiatan Pelayanan Kas Pancasari Tahun 2021;
b. Tanggal 15 Februari 2022 melakukan evaluasi Laporan Hasil *Surprise* Audit Pemeriksaan ATM PT Bank Pembangunan Daerah Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 032/DK/BPD/2022 tanggal 1 Maret 2022 perihal Laporan Hasil *Surprise* Audit Pemeriksaan ATM Tahun 2021;
c. Tanggal 15 Februari 2022 melakukan evaluasi Laporan Hasil *Surprise Audit Standing Intruction* PT Bank Pembangunan Daerah Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 033/DK/BPD/2022 tanggal 1 Maret 2022 perihal evaluasi Laporan Hasil *Surprise Audit Standing Intruction* Tahun 2021;
d. Tanggal 15 Februari 2022 melakukan evaluasi Laporan Hasil *Surprise* Audit atas Administrasi Penerimaan Kredit Hapus Buku Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 034/DK/BPD/2022 tanggal 1 Maret 2022 perihal evaluasi Laporan Hasil *Surprise* Audit atas Administrasi Penerimaan Kredit Hapus Buku Tahun 2021;
e. Tanggal 4 April 2022 melakukan evaluasi *Review* atas Laporan Hasil Audit Implementasi Pembukaan Rekening *Online (Online Onboarding)* PT Bank Pembangunan Daerah Bali Tahun 2021;
f. Tanggal 8 April 2022 melakukan evaluasi Laporan Hasil Penilaian Kepatuhan (LHPK) dan Laporan Hasil *Security* Audit PT Bank Pembangunan Daerah Bali Selaku Peserta SP dan FMI BI dan/atau KPDHN dan telah ditindaklanjuti dengan surat Nomor 071/DK/BPD/2022 tanggal 25 April 2022 perihal Laporan Hasil Penilaian Kepatuhan (LHPK) dan Laporan Hasil *Security* Audit PT Bank Pembangunan Daerah Bali Selaku Peserta SP dan FMI dan/atau KPDHN Tahun 2021;
g. Tanggal 18 April 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Seririt per 31 Desember 2021 dan telah ditindaklanjuti dengan surat Nomor 073/DK/BPD/2022

b. For planning the 2023 SKAI & AF audit, the Audit Committee has evaluated the 2023 SKAI & Anti-Fraud Annual Audit Work Program Draft (PKAT) dated December 22, 2022 and has been followed up with letter Number 221/DK/BPD/2022 dated December 28, 2022 concerning Approval of the 2023 Annual Audit Work Program (PKAT) Draft.

2. The Audit Committee has conducted a review of the evaluation of Internal Audit Work Unit & Anti-Fraud audit results, including:

a. Letter Number 003/DK/BPD/2022 dated January 6, 2022 concerning Report on the Results of a Special Audit on Indications of Fraud in Pancasari Cash Service Activities in 2021;
b. On February 15, 2022, an evaluation of PT Bank Pembangunan Daerah Bali's ATM Surprise Audit Results Report was carried out in 2021 and was followed up with letter Number 032/DK/BPD/2022 dated March 1, 2022 regarding the 2021 ATM Audit Surprise Audit Report;
c. On February 15, 2022, evaluated the PT Bank Pembangunan Daerah Bali Surprise Audit Standing Instructions Report for 2021 and was followed up with letter Number 033/DK/BPD/2022 dated March 1, 2022 regarding the evaluation of the Surprise Audit Standing Instructions Report for 2021;
d. On February 15, 2022, evaluated the Audit Surprise Report on the 2021 Administration of Acceptance of Write-Off Credit and has been followed up with letter Number 034/DK/BPD/2022 dated March 1, 2022 regarding the evaluation of the Surprise Audit Result Report on Administration of Writing-Off Credit Acceptance 2021;
e. On April 4, 2022, evaluate the Review of the Audit Report on the Implementation of Online Account Opening (Online Onboarding) of PT Bank Pembangunan Daerah Bali in 2021;
f. On April 8, 2022 evaluated the Compliance Assessment Report (LHPK) and Security Audit Results Report of PT Bank Pembangunan Daerah Bali as Participant of SP and FMI BI and/or KPDHN and has been followed up with letter Number 071/DK/BPD/2022 dated April 25, 2022 regarding Compliance Assessment Reports (LHPK) and Security Audit Results Reports for PT Bank Pembangunan Daerah Bali as SP and FMI and/or KPDHN Participants in 2021;
g. On April 18, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Seririt Branch Office as of December 31, 2021 and has been followed up with letter Number 073/DK/BPD/2022 dated April 27, 2022 regarding

tanggal 27 April 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Seririt Tahun 2022;

h. Tanggal 10 Juni 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Klungkung Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 088/DK/BPD/2022 tanggal 21 Juni 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Klungkung Tahun 2022;

i. Tanggal 14 Juni 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Mangupura Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 089/DK/BPD/2022 tanggal 21 Juni 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Mangupura Tahun 2022;

j. Tanggal 1 Juli 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Tabanan Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 107/DK/BPD/2022 tanggal 13 Juli 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Tabanan Tahun 2022;

k. Tanggal 26 Juli 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Ubud Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 112/DK/BPD/2022 tanggal 1 Agustus 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Ubud Tahun 2022;

l. Tanggal 1 Agustus 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Utama Denpasar Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 115/DK/BPD/2022 tanggal 11 Agustus 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Utama Denpasar Tahun 2022;

m. Tanggal 8 Agustus 2022 melakukan evaluasi Laporan Hasil Audit Pendalaman Terkait Adanya Penarikan Dana Nasabah Kantor Cabang Badung Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 114/DK/BPD/2022 tanggal 10 Agustus 2022 perihal Laporan Hasil Audit Pendalaman Terkait Adanya Penarikan Dana Nasabah Kantor Cabang Badung Tahun 2022;

n. Tanggal 11 Agustus 2022 melakukan evaluasi Laporan Hasil Surprise Audit Aktivitas Perubahan Data *Customer Identification File* (CIF) dan telah ditindaklanjuti dengan surat Nomor 125/DK/BPD/2022 tanggal 19 Agustus 2022 perihal Laporan Hasil *Surprise* Audit Aktivitas Perubahan Data *Customer Identification File* (CIF);

the General Audit Result Report of PT Bank Pembangunan Daerah Bali Seririt Branch Office in 2022;

h. On June 10, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Klungkung Branch Office for 2022 and has been followed up with letter Number 088/DK/BPD/2022 dated June 21, 2022 regarding the General Audit Result Report of PT Bank Pembangunan Daerah Bali Kantor Klungkung Branch Year 2022;

i. On June 14, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Mangupura Branch Office in 2022 and has been followed up with letter Number 089/DK/BPD/2022 dated June 21, 2022 regarding the General Audit Result Report of PT Bank Pembangunan Daerah Bali Kantor Mangupura Branch in 2022;

j. On July 1, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Tabanan Branch Office for 2022 and has been followed up with letter Number 107/DK/BPD/2022 dated July 13, 2022 regarding the General Audit Result Report of PT Bank Pembangunan Daerah Bali Kantor Tabanan Branch Year 2022;

k. On July 26, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Ubud Branch Office for 2022 and has been followed up with letter Number 112/DK/BPD/2022 dated August 1, 2022 regarding the General Audit Results Report of PT Bank Pembangunan Daerah Bali Office Ubud Branch Year 2022;

l. On August 1, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Denpasar Main Branch Office for 2022 and has been followed up with letter Number 115/DK/BPD/2022 dated August 1, 2022 regarding the General Audit Results Report of PT Bank Pembangunan Daerah Bali Denpasar Main Branch Office Year 2022;

m. On August 8, 2022, evaluated the In-Depth Audit Report Regarding the Withdrawal of Customer Funds at the Badung Branch Office in 2022 and has been followed up with letter Number 114/DK/BPD/2022 dated August 10, 2022 concerning the Report on the In-Depth Audit Results Regarding the Withdrawal of Office Customer Funds Badung Branch Year 2022;

n. On August 11, 2022, evaluated the Surprise Audit Results Report for Changes in Customer Identification File (CIF) Data and has been followed up with letter Number 125/DK/BPD/2022 dated August 19, 2022 concerning Report on Surprise Audit Results for Activity Changes in Customer Identification File Data (CIF);

o. Tanggal 2 September 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 146/DK/BPD/2022 tanggal 12 September 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2022;

p. Tanggal 8 September 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 151/DK/BPD/2022 tanggal 19 September 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung Tahun 2022;

q. Tanggal 11 Oktober 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Singaraja Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 189/DK/BPD/2022 tanggal 10 November 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Singaraja Tahun 2022;

r. Tanggal 11 Oktober 2022 melakukan evaluasi Laporan Hasil Audit Tematik Atas Pelaporan *Single Customer View* PT Bank Pembangunan Daerah Bali, seluruh rekomendasi SKAI & AF telah ditindaklanjuti oleh Divisi OKA;

s. Tanggal 17 Oktober 2022 melakukan evaluasi Laporan Hasil Kajian Pasca Implementasi *(Post Implementation Review)* Layanan Pembukaan Rekening *Online (Online onboarding)* PT Bank Pembangunan Daerah Bali Tahun 2022, tidak terdapat permasalahan yang signifikan yang mempengaruhi implementasi layanan pembukaan rekening *online (online onboarding)* PT Bank Pembangunan Daerah Bali;

t. Tanggal 24 Oktober 2022 melakukan evaluasi Laporan Hasil Audit Tematik Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) PT Bank Pembangunan Daerah Bali Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 175/DK/BPD/2022 tanggal 1 November 2022 perihal Laporan Hasil Audit Tematik Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) PT Bank Pembangunan Daerah Bali Tahun 2022;

u. Tanggal 7 November 2022 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Pusat Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 190/DK/BPD/2022 tanggal 10 November 2022 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Pusat Tahun 2022;

v. Tanggal 28 November 2022 melakukan evaluasi Laporan Hasil *Surprise Audit* Pengelolaan Kas dan telah ditindaklanjuti dengan surat Nomor 204/DK/BPD/2022

o. On September 2, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Karangasem Branch Office for 2022 and has been followed up with letter Number 146/DK/BPD/2022 dated September 12, 2022 regarding the General Audit Result Report of PT Bank Pembangunan Daerah Bali Kantor Karangasem Branch Year 2022;

p. On September 8, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Badung Branch Office for 2022 and has been followed up with letter Number 151/DK/BPD/2022 dated September 19, 2022 regarding the General Audit Result Report of PT Bank Pembangunan Daerah Bali Kantor Badung Branch Year 2022;

q. On October 11, 2022 evaluate the General Audit Results Report of PT Bank Pembangunan Bali Regional Singaraja Branch Office in 2022 and has been followed up with letter Number 189/DK/BPD/2022 dated November 10, 2022 regarding the General Audit Report of PT Bank Pembangunan Daerah Bali Singaraja Branch Office in 2022;

r. On October 11, 2022, evaluating the Thematic Audit Results Report on Single Customer View Reporting of PT Bank Pembangunan Daerah Bali, all SKAI & AF recommendations have been followed up by the OKA Division;

s. On October 17, 2022, evaluating the Post Implementation Review Report for PT Bank Pembangunan Daerah Bali's Online Account Opening Service (Online onboarding) in 2022, there were no significant problems affecting the implementation of online account opening services (online onboarding) PT Bali Regional Development Bank;

t. On October 24, 2022 evaluated PT Bank Pembangunan Daerah Bali's 2022 Thematic Audit Report on Anti-Money Laundering and Prevention of Terrorism Financing (APU & PPT) and has been followed up with letter Number 175/DK/BPD/2022 dated November 1, 2022 regarding the Report Results of Anti-Money Laundering and Combating the Financing of Terrorism (APU & PPT) Thematic Audit of PT Bank Pembangunan Daerah Bali in 2022;

u. On November 7, 2022 evaluated the General Audit Report of PT Bank Pembangunan Daerah Bali Head Office for 2022 and has been followed up with letter Number 190/DK/BPD/2022 dated November 10, 2022 concerning Report on General Audit Results of PT Bank Pembangunan Daerah Bali Head Office Year 2022;

v. On November 28, 2022, evaluated the Surprise Audit Report on Cash Management and has been followed up with letter Number 204/DK/BPD/2022 dated November 29, 2022

tanggal 29 November 2022 perihal Laporan Hasil *Surprise* Audit Pengelolaan Kas;

w. Tanggal 28 Desember 2022 melakukan evaluasi Laporan Hasil Audit Pendalaman atas Pemberitaan Negatif Kredit Kantor Cabang Badung Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 222/DK/BPD/2022 tanggal 29 Desember 2022 perihal Laporan Hasil Audit Pendalaman atas Pemberitaan Negatif Kredit Kantor Cabang Badung Tahun 2022;

x. Tanggal 28 Desember 2022 melakukan evaluasi Laporan Hasil Audit Tematik Kredit Restrukturisasi PT Bank Pembangunan Daerah Bali Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 223/DK/BPD/2022 tanggal 29 Desember 2022 perihal Laporan Hasil Audit Tematik Kredit Restrukturisasi PT Bank Pembangunan Daerah Bali Tahun 2022.

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. Tanggal 7 Januari 2022 melakukan evaluasi Hasil *Review* Tanggapan Direksi atas Kaji Ulang dan Kepatuhan Bank atas Penerapan Fungsi Audit Intern Periode 1 Juli 2019 sampai dengan 30 Juni 2021;
   b. Tanggal 14 Maret 2022 melakukan evaluasi terhadap Pelaksanaan Audit Umum atas Laporan Keuangan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2021 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara Nomor 049/DK/BPD/2022 tanggal 23 Maret 2022 perihal Penyampaian hasil evaluasi Komite Audit terhadap Pelaksanaan Audit Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2021.
   c. Tanggal 9 Desember 2022 Komite Audit telah melakukan rapat dengan Kantor Akuntan Publik (KAP) HHES (Kreston) terkait Progres Audit PT BPD Bali 31 Desember 2022, dengan standar audit yang digunakan, serta rekomendasi atas hasil audit.

4. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku, Komite Audit telah melakukan kegiatan yaitu:
   a. Tanggal 31 Maret 2022 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan Oktober sampai dengan Desember 2021 (Triwulan IV/2021), namun beberapa permasalahan hasil evaluasi digunakan sebagai catatan untuk evaluasi pada triwulan I Tahun 2022;

regarding the Surprise Audit Result Report on Cash Management;

w. On December 28, 2022, evaluated the In-Depth Audit Results Report on Negative Report on Badung Branch Office Credit in 2022 and has been followed up with letter Number 222/DK/BPD/2022 dated December 29, 2022 concerning Report on In-Depth Audit Results on Badung Branch Office Credit Negative Report Year 2022;

x. On December 28, 2022, evaluated the 2022 Restructuring Credit Thematic Audit Report of PT Bank Pembangunan Daerah Bali and has been followed up with letter Number 223/DK/BPD/2022 dated December 29, 2022 concerning Report of the Thematic Audit Results of Restructuring Credit of PT Bank Pembangunan Daerah Bali Year 2022.

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. On January 7, 2022 evaluated the Results of the Review of Directors' Responses to the Bank's Review and Compliance with the Implementation of the Internal Audit Function for the period July 1 2019 to June 30 2021;
   b. On March 14, 2022, an evaluation was carried out on the Implementation of a General Audit on the Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali for the Fiscal Year 2021 and has been followed up with a letter from the Board of Commissioners submitted to the Regional Financial Services Authority 8 Bali and Nusa Tenggara Number 049/DK/BPD/ 2022 dated March 23, 2022 regarding Submission of the results of the Audit Committee's evaluation of the General Audit Implementation of the Annual Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali for Fiscal Year 2021.
   c. On December 9, 2022 the Audit Committee held a meeting with the HHES Public Accounting Firm (KAP) regarding the Audit Progress of PT BPD Bali December 31, 2022, with audit standards used, as well as recommendations on audit results.

4. Conformity of financial reports with applicable accounting standards, the Audit Committee has carried out activities, namely:
   a. On March 31, 2022 evaluated the Development of the Balance Sheet and Profit and Loss for the months of October to December 2021 (Quarter IV/2021), but several problems from the evaluation results were used as notes for evaluation in the first quarter of 2022;

b. Tanggal 25 April 2022 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan Januari sampai dengan Maret 2022 (Triwulan I/2022).

Laporan Keuangan Bank BPD Bali sudah sesuai dengan standar akuntansi yang berlaku.

5. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI & *Anti Fraud*, Akuntan Publik dan hasil pengawasan Otoritas Jasa Keuangan. Dalam rangka evaluasi pelaksanaan tindak lanjut, Komite Audit telah melaksanakan kegiatan yaitu:
   a. Tanggal 18 Februari 2022 melakukan evaluasi Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF sampai dengan Triwulan IV Tahun 2021 dan tanggal 21 Maret 2022 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan bersama Kepala SKAI & AF yang membahas:
      1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan IV Tahun 2021;
      2) Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan tahun 2019 agar segera dituntaskan;
      3) Diskusi teknis pelaksanaan PKAT dan substansi pelaporan.Selanjutnya ditindaklanjuti dengan surat Nomor 050/DK/BPD/2022 tanggal 24 Maret 2022 perihal Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja Satuan Kerja Kerja Audit Intern & *Anti Fraud* (SKAI & AF) sampai dengan Triwulan IV Tahun 2021.
   b. Tanggal 20 Mei 2022 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF sampai dengan Triwulan I Tahun 2022 dan tanggal 6 Juli 2022 menyelenggarakan rapat koordinasi dengan Direktur Utama, Direktur Kepatuhan dan Kepala SKAI & AF yang membahas:
      1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan I Tahun 2022;
      2) Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan tahun 2020 yang perlu mendapat perhatian yaitu:
         a) Debitur Bank, dilakukan gugatan perdata, semula Mei 2022 menjadi komitmen akhir Mei 2024.
         b) Pengadaan mesin berbasis NSICCS, komitmen 30 April 2022.
      3) Selanjutnya ditindaklanjuti dengan surat Nomor 110/DK/BPD/2022 tanggal 25 Juli 2022 perihal Hasil Risalah Rapat Koordinasi Perkembangan PKAT TW I 2022.

b. On April 25, 2022 evaluate the Development of the Balance Sheet and Profit and Loss from January to March 2022 (Quarter I/2022).

The Financial Statements of Bank BPD Bali are in accordance with the applicable accounting standards.

5. 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 18, 2022 evaluated the Development of the Implementation of PKAT and the Performance of SKAI & AF up to Quarter IV of 2021 and on March 21, 2022 held a coordination meeting with the Compliance Director together with the Head of SKAI & AF which discussed:

1) Report on the Development of PKAT Implementation and Performance of SKAI & AF for Quarter IV of 2021;
2) Follow up on internal and external audit results from 2017 to 2019 to be completed immediately;
3) Discussion on the technical implementation of PKAT and the substance of the report. Then followed up with letter Number 050/DK/BPD/2022 dated March 24, 2022 regarding the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of the Internal Audit & Anti-Fraud Work Unit (SKAI & AF) up to Quarter IV of 2021.

b. On May 20, 2022 evaluated the Progress Report on the Implementation of PKAT and Performance of SKAI & AF up to Quarter I of 2022 and on July 6, 2022 held a coordination meeting with the President Director, Director of Compliance and Head of SKAI & AF which discussed:

1) Report on the Development of PKAT Implementation and Performance of SKAI & AF for the First Quarter of 2022;
2) Follow-up results of internal and external audits from 2017 to 2020 that need attention are:
   a) Debtors of the Bank, filed a civil lawsuit, originally in May 2022 to become a commitment at the end of May 2024.
   b) NSICCS-based machine procurement, commitment April 30, 2022.
3) The substance of some LHA. Then it was followed up with letter Number 110/DK/BPD/2022 dated July 25, 2022 concerning the Results of the Minutes of the 2022 PKAT Development Coordination Meeting.

c. Tanggal 23 Agustus 2022 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF sampai dengan Triwulan II Tahun 2022 dan tanggal 26 September 2022 menyelenggarakan rapat koordinasi dengan Direktur Utama, Direktur Kepatuhan dan Kepala SKAI & AF yang membahas:
   1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan II Tahun 2022;
   2) Tindak lanjut hasil audit intern dan ekstern tahun 2017 s/d tahun 2022 yang perlu mendapat perhatian
   3) Diskusi Capaian Kinerja dan Substansi.

d. Tanggal 28 November 2022 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF sampai dengan Triwulan III Tahun 2022 dan tanggal 13 Desember 2022 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan dan Kepala SKAI & AF yang membahas:
   1) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan III Tahun 2022;
   2) Tindak lanjut hasil audit intern dan ekstern tahun 2017 sampai dengan bulan September tahun 2022 sebanyak 37 (tiga puluh tujuh) temuan dalam tindak lanjut perlu mendapatkan penanganan lebih serius sebagaimana yang telah dikomitmenkan;
   3) Laporan Hasil Audit Umum (LHAU) Cabang Singaraja masih terdapat pelanggaran terhadap kewenangan memutus kredit;
   4) Laporan Hasil Audit Umum (LHAU) Kantor Pusat terkait klaim asuransi yang belum tuntas terutama debitur yang telah meninggal sehingga tidak menganggu kualitas kredit.
   5) Diskusi *review* atas kesepakatan rapat sebelumnya.
   6) Diskusi substantif beberapa Laporan Hasil Audit periode triwulan III Tahun 2022.

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 2022 telah dilakukan kegiatan yaitu:

   - Tanggal 7 Juli 2022 mempersiapkan 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 2022 dan telah ditindaklanjuti dengan surat Nomor 109/DK/BPD/2022

c. On August 23, 2022 evaluated the Progress Report on the Implementation of PKAT and Performance of SKAI & AF up to Quarter II of 2022 and on September 26, 2022 held a coordination meeting with the President Director, Director of Compliance and Head of SKAI & AF which discussed:

   1) Report on the Development of PKAT Implementation and Performance of SKAI & AF for the Second Quarter of 2022;
   2) Follow up on the results of internal and external audits from 2017 to 2022 that need attention
   3) Discussion on Achievement of Performance and Substance.

d. November 28, 2022 evaluated the Progress Report on the Implementation of PKAT and SKAI & AF Performance up to Quarter III of 2022 and on December 13, 2022 held a coordination meeting with the Compliance Director and Head of SKAI & AF which discussed:

   1) Report on the Development of PKAT Implementation and Performance of SKAI & AF for the third quarter of 2022;
   2) Follow up on the results of internal and external audits for 2017 up to September 2022 with a total of 37 (thirty seven) follow-up findings that need to be taken more seriously as has been committed;
   3) The General Audit Results Report (LHAU) for the Singaraja Branch still contains violations of the authority to decide on credit;
   4) Head Office General Audit Report (LHAU) related to insurance claims that have not been resolved, especially debtors who have died so as not to interfere with credit quality.
   5) Discussion review of the agreement of the previous meeting.
   6) Substantive discussion of several Audit Results Reports for the third quarter of 2022.

6. The Audit Committee has provided recommendations for the appointment of a Public Accountant and a Public Accountant Office 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 the General Audit and Performance Evaluation of the Financial Statements of Bank BPD Bali for Fiscal Year 2022, the following activities have been carried out:

   - *July 7, 2022 prepared a Recommendation for the Appointment of a Public Accountant and/or Public Accounting Firm to carry out a General Audit of the Annual Financial Report and Financial Performance Evaluation of PT Bank Pembangunan Daerah Bali for 2022 and has been followed up with letter Number 109/DK/BPD/2022 dated 19 July 2022*

tanggal 19 Juli 2022 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 2022.

7. Tugas-tugas lainnya.
   Komite Audit telah melaksanakan tugas-tugas lainnya yang ditugaskan oleh Dewan Komisaris antara lain:
   1) Tanggal 5 Januari 2022 mengikuti Presentasi dari Konsultan One GML yang membahas *Blue Print* SDM.
   2) Tanggal 18 Januari 2022 menyusun Laporan Kegiatan Komite Audit Periode Triwulan IV Tahun 2021.
   3) Tanggal 20 Januari 2022 melakukan evaluasi *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern Bank BPD Bali Semester II Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 013/DK/BPD/2022 tanggal 21 Januari 2022 perihal Persetujuan *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester II Tahun 2021.
   4) Tanggal 20 Januari 2022 melakukan evaluasi Persetujuan Pengadaan Jasa Pelaksanaan Konstruksi Pembangunan Gedung DRC Bank BPD Bali Baturiti Tabanan dan telah ditindaklanjuti dengan surat Nomor 018/DK/BPD/2022 tanggal 7 Februari 2022 perihal Persetujuan Pengadaan Pembangunan Gedung DRC Bank BPD Bali Baturiti Tabanan.
   5) Tanggal 2 Februari 2022 menyusun Laporan Tugas Pengawasan Dewan Komisaris Tahun 2021.
   6) Tanggal 31 Maret 2022 melakukan evaluasi Laporan Realisasi Program CSR Triwulan IV Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 065/DK/BPD/2022 tanggal 11 April 2022 perihal Laporan Realisasi Program CSR Triwulan IV Tahun 2021.
   7) Tanggal 14 April 2022 menyusun Laporan Kegiatan Komite Audit Periode Triwulan I Tahun 2022.
   8) Tanggal 5 April 2022 mengikuti diskusi bersama Dewan Komisaris dengan SKAI & AF yang membahas kesesuaian pengelolaan fisik kas besar dengan catatan pada sistem Bank.
   9) Tanggal 26 April 2022 memberikan masukan dalam rangka penyusunan Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris PT Bank Pembangunan Daerah Bali Tahun Buku 2021.
   10) Tanggal 23 Juni 2022 melakukan evaluasi Laporan Realisasi Program CSR Triwulan I Tahun 2022, atas permasalahan dan/atau kondisi yang ada pada laporan triwulan I tahun 2022 dijadikan satu dengan evaluasi laporan triwulan II tahun 2022.
   11) Tanggal 14 Juli 2022 menyusun Laporan Kegiatan Komite Audit Periode Triwulan II Tahun 2022.

regarding the Procurement of Public Accountant Services and/or Public Accountant Offices to carry out a General Audit of the Annual Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali for Fiscal Year 2022.

7. *Other tasks*
   The Audit Committee has carried out other tasks assigned by the Board of Commissioners, including:
   1) *On January 5, 2022 following a Presentation from One GML Consultant discussing the HR Blue Print.*
   2) *January 18, 2022 compiled the Audit Committee Activity Report for the 4th Quarter of 2021.*
   3) *On January 20, 2022, evaluated the Draft Implementation Report & Main Results of the Bank BPD Bali Internal Audit Semester II of 2021 and was followed up with letter Number 013/DK/BPD/2022 dated January 21, 2022 regarding Approval of the Draft Implementation Report & Principles Main Results of Internal Audit of PT Bank Pembangunan Daerah Bali Semester II of 2021.*
   4) *On January 20, 2022, evaluated the Approval for the Procurement of Construction Implementation Services for the Construction of the DRC Building at Bank BPD Bali Baturiti Tabanan and has been followed up with letter Number 018/DK/BPD/2022 dated February 7, 2022 regarding the Approval for the Procurement of the Construction of the DRC Building at Bank BPD Bali Baturiti Tabanan.*
   5) *February 2, 2022 compiled the 2021 Board of Commissioners Supervisory Task Report.*
   6) *On March 31, 2022, an evaluation of the 2021 Quarter IV 2021 CSR Program Realization Report was followed up with letter Number 065/DK/BPD/2022 dated April 11 2022 regarding the 2021 Quarter IV 2021 CSR Program Realization Report.*
   7) *April 14, 2022 compiled a Report on the Activities of the Audit Committee for the 1st Quarter of 2022.*
   8) *April 5, 2022 attended a discussion with the Board of Commissioners with SKAI & AF which discussed the suitability of large cash physical management with records in the Bank's system.*
   9) *April 26, 2022 provided input in the framework of preparing the Management Report and Oversight Results of the Board of Commissioners of PT Bank Pembangunan Daerah Bali for Fiscal Year 2021.*
   10) *On June 23, 2022, an evaluation of the 2022 Quarter I 2022 CSR Program Realization Report, the problems and/or conditions in the 1st quarter 2022 report were combined with an evaluation report for the 2nd quarter 2022.*
   11) *July 14, 2022 compiled a Report on Audit Committee Activities for the Second Quarter of 2022.*

12) Tanggal 26 Juli 2022 melakukan evaluasi *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 111/DK/BPD/2022 tanggal 27 Juli 2022 perihal Persetujuan *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2022.
13) Tanggal 18 Agustus 2022 melakukan evaluasi Laporan Realisasi Program CSR Triwulan II Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 155/DK/BPD/2022 tanggal 20 September 2022 perihal Laporan Realisasi Program CSR Triwulan II Tahun 2022.
14) Tanggal 29 September 2022 memberikan masukan terhadap *Draft* Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2023.
15) Tanggal 10 Oktober 2022 menyusun Laporan Kegiatan Komite Audit Periode Triwulan III Tahun 2022.
16) Tanggal 16 September 2022 melakukan evaluasi Laporan Pengawasan Pasif *Bank Wide* Triwulan II Tahun 2022, telah dilakukan pembahasan pada rapat koordinasi tanggal 26 September 2022.
17) Tanggal 14 November 2022 melakukan evaluasi Laporan Realisasi Program CSR Triwulan III Tahun 2022, akan dilakukan pembahasan sekalian setelah Laporan Realisasi CSR Triwulan IV tahun 2022.
18) Tanggal 16 November 2022 melakukan evaluasi Laporan Pengawasan Pasif *Bank Wide* Triwulan III Tahun 2022, namun pembahasan dan penyampaian permasalahan kepada Direksi dilakukan pada saat evaluasi Laporan Pengawasan Pasif *Bank Wide* Triwulan IV Tahun 2022.
19) Tanggal 16 November 2022 memberikan masukan terhadap Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025.
20) Tanggal 16 November 2022 memberikan masukan terhadap RKAB PT Bank Pembangunan Daerah Bali Tahun 2023-2027.
21) Tanggal 17 November 2022 memberikan masukan terhadap Perubahan *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025.
22) Tanggal 12 Desember 2022 memberikan masukan terhadap Hasil *Exit Meeting* Pemeriksaan Umum PT Bank Pembangunan Daerah Bali Kantor Pusat dan Kantor Cabang Renon Posisi 31 Mei 2022 dan telah ditindaklanjuti dengan surat Nomor 212/DK/BPD/2022 tanggal 12 Desember 2022 perihal Hasil Pemeriksaan Umum OJK Tahun 2022 Posisi 31 Mei 2022.
23) Tanggal 13 Desember 2022 melakukan evaluasi Mohon Persetujuan Investasi Peremajaan Perangkat *Security* DC DRC Bank BPD Bali dan telah ditindaklanjuti dengan

12) On July 26, 2022 evaluated the Draft Implementation Report & Principles of Internal Audit Results of PT Bank Pembangunan Daerah Bali Semester I of 2022 and was followed up with letter Number 111/DK/BPD/2022 dated July 27, 2022 regarding Approval of the Draft Implementation Report & Main Results of Internal Audit of PT Bank Pembangunan Daerah Bali Semester I of 2022.
13) On August 18, 2022, an evaluation was carried out on the 2022 Quarter II CSR Program Realization Report and was followed up with letter Number 155/DK/BPD/2022 dated September 20, 2022 regarding the 2022 Quarter II CSR Program Realization Report.
14) September 29, 2022 provided input on the Draft General Policy of the Board of Directors (KUD) of PT Bank Pembangunan Daerah Bali for 2023.
15) October 10, 2022 compiled the Audit Committee Activity Report for the third quarter of 2022.
16) On September 16, 2022, an evaluation of the Bank Wide Passive Supervision Report for the Second Quarter of 2022 was carried out, which was discussed at the coordination meeting on September 26, 2022.
17) On November 14, 2022, an evaluation of the 2022 Quarter III CSR Program Realization Report will be held, all discussions will be held after the 2022 Quarter IV 2022 CSR Realization Report.
18) November 16, 2022 evaluated the Bank Wide Passive Supervision Report for the third quarter of 2022, but the discussion and submission of problems to the Board of Directors was carried out during the evaluation of the Bank Wide Passive Supervision Report for the fourth quarter of 2022.
19) November 16, 2022 provided input on the Bank Business Plan PT Bank Pembangunan Daerah Bali for 2023-2025.
20) November 16, 2022 provided input on the RKAB of PT Bank Pembangunan Daerah Bali for 2023-2027.
21) November 17, 2022 provided input on changes to the Corporate Plan of PT Bank Pembangunan Daerah Bali for 2021-2025.
22) December 12, 2022 provided input on the Exit Meeting Results of the General Examination of PT Bank Pembangunan Daerah Bali Head Office and Renon Branch Offices Position May 31, 2022 and has been followed up with letter Number 212/DK/BPD/2022 dated December 12, 2022 regarding General Examination Results OJK Year 2022 Position May 31, 2022.
23) On December 13, 2022, an evaluation of the Request for Investment Approval for Rejuvenation of Security DC DRC Equipment for Bank BPD Bali was followed up

surat Nomor 214/DK/BPD/2022 tanggal 19 Desember 2022 perihal Persetujuan Investasi Peremajaan Perangkat Security DC DRC Bank BPD Bali.

with letter Number 214/DK/BPD/2022 dated December 19, 2022 regarding Investment Approval for Rejuvenation of Security DC DRC Equipment for Bank BPD Bali.

KOMITE PEMANTAU RISIKO

RISK MONITORING COMMITTEE

STRUKTUR KEANGGOTAAN, KEAHLIAN, DAN INDEPENDENSI KOMITE PEMANTAU RISIKO

MEMBERSHIP STRUCTURE, EXPERTISE AND INDEPENDENCE OF THE RISK MONITORING COMMITTEE

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 atau akuntansi dan Manajemen Risiko sebagai anggota dan seorang Pihak Independen yang memiliki keahlian dibidang perbankan dan manajemen risiko sebagai anggota. Struktur Keanggotaan Komite Pemantau Risiko sesuai dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Perubahan Ketiga Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2020 tanggal 22 Desember 2022 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2022 tanggal 1 November 2022 tentang Perubahan Keempat Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2021 tentang Struktur Keanggotaan Komite dengan susunan keanggotaan Komite Pemantau Risiko posisi Januari 2022 sampai dengan 31 Oktober 2022 sebagai berikut:

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 or accounting and Risk Management as a member and an Independent Party with expertise in banking and risk management. The membership structure of the Risk Monitoring Committee is in accordance with the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2021 dated December 27, 2021 concerning the Third Amendment to the Decision of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated December 22, 2020as amended by Decision of the Board Commissioner Number 001/KEP/DK/BPD/2022 dated November 1, 2022 concerning the Fourth Amendment to the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2021 concerning Committee Membership Structure with the composition of the Risk Monitoring Committee membership position January 2022 to October 31, 2022 as following:

TABEL STRUKTUR KOMITE PEMANTAUAN RISIKO
TABLE OF THE STRUCTURE OF RISK MONITORING COMMITTEE

Nama / *Name*	Jabatan / *Position*
Drs. I Made Sukada, M.M	Ketua merangkap Anggota *Chairman concurrently Member*
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	Anggota *Member*
I Nengah Dana Wirawan, S.E	Anggota (Pihak Independen) *Member (Independent Party)*
Nyoman Suprayatna, SE, Ak, MM, CA, CRMP	Anggota (Pihak Independen) *Member (Independent Party)*

Keanggotaan Komite Pemantau Risiko posisi 1 November 2022 sampai dengan ditetapkannya anggota Komite Pemantau Risiko yang definitif sebagai berikut:

Membership of the Risk Monitoring Committee position November 1, 2022 until the appointment of definitive members of the Risk Monitoring Committee as follows:

TABEL STRUKTUR KOMITE PEMANTAUAN RISIKO
TABLE OF THE STRUCTURE OF RISK MONITORING COMMITTEE

Nama / *Name*	Jabatan / *Position*
Drs. I Made Sukada, M.M	Ketua merangkap Anggota *Chairman concurrently Member*
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	Anggota *Member*
I Nengah Dana Wirawan, S.E	Anggota (Pihak Independen) *Member (Independent Party)*
GDE Winata, SE, MM	Anggota Remunerasi dan Nominasi merangkap sebagai anggota Komite Pemantau Risiko (Pihak Independen). *Member of Remuneration and Nomination concurrently as a member of the Risk Monitoring Committee (Independent Party)*

Nyoman Suprayatna, SE, Ak, MM, CA, CRMP sebagai anggota (Pihak Independen) dengan masa jabatan mulai tanggal 1 November 2021 sampai dengan tanggal 31 Oktober 2022, berdasarkan Keputusan Direksi Nomor 0520A/KEP/DIR/SDM/2022 tanggal 1 November 2022 tentang Pengangkatan Anggota Komite Dewan Komisaris Atas Nama GDE Winata, SE, MM dan Perjanjian Kerja Khusus Nomor 1288/SPK/DIR/SDM/2022 tanggal 1 November 2022 ditugaskan GDE Winata, SE, MM sebagai anggota (Pihak Independen) merangkap sebagai anggota Komite Pemantau Risiko, rangkap jabatan Pihak Independen telah memperhatikan kompetensi, kriteria independensi, kerahasiaan, kode etik dan pelaksanaan tugas dan tanggung jawab, mengacu kepada Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Bali Nomor 002/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite.

Nyoman Suprayatna, SE, Ak, MM, CA, CRMP as a member (Independent Party) with a term of office starting November 1, 2021 until October 31, 2022, based on Directors Decree Number 0520A/KEP/DIR/SDM/2022 November 1, 2022 regarding the Appointment of Committee Members of the Board of Commissioners on behalf of GDE Winata, SE, MM and Special Work Agreement Number 1288/SPK/DIR/SDM/2022 dated November 1, 2022 assigned GDE Winata, SE, MM as a member (Independent Party) concurrently as a member of the Monitoring Committee Risk, concurrent positions of Independent Parties have paid attention to competence, independence criteria, confidentiality, code of ethics and implementation of duties and responsibilities, referring to the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Bali Number 002/KEP/DK/BPD/2021 December 27 2021 concerning Guidelines and Committee Work Rules.

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 system 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;

DUTIES AND RESPONSIBILITIES OF THE RISK MONITORING COMMITTEE

In order to carry out 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. Mengevaluasi laporan profil risiko triwulanan dan pelaksanaan proses manajemen risiko, untuk selanjutnya memberikan masukan kepada Dewan Komisaris atas kondisi risiko yang dihadapi oleh Bank serta usulan langkah-langkah untuk mitigasi atas risiko-risiko tersebut, apabila dipandang perlu Dewan Komisaris dapat memberikan masukan untuk langkah perbaikan kepada Direksi dan jajarannya;
4. Memantau dan mengevaluasi kepatuhan sehubungan dengan pelaksanaan manajemen risiko terhadap perjanjian dan komitmen yang dibuat Direksi kepada Otoritas Jasa Keuangan dan pihak-pihak terkait lainnya;
5. Menganalisis/mengevaluasi setiap surat/memo yang diterima/masuk terkait dengan bidang tugas dan tanggung jawabnya, baik dari intern maupun ekstern dan melaporkan hasilnya kepada Dewan Komisaris;
6. Membuat laporan atas segala pelaksanaan tugasnya kepada Dewan Komisaris setiap 3 (tiga) bulan dan setiap akhir tahun buku; dan
7. Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Pemantau Risiko.

3. Evaluating quarterly risk profile reports and implementation of risk management processes, to further provide input to the Board of Commissioners on the risk conditions faced by the Bank as well as proposals for steps to mitigate these risks, if deemed necessary the Board of Commissioners can provide input for steps improvements to the Board of Directors and staff;
4. Monitor and evaluate compliance with respect to the implementation of risk management against the agreements and commitments made by the Board of Directors to the 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.

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.

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.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait, Komite wajib mendapatkan penugasan dari Dewan Komisaris.

In terms of carrying out work relations and coordination with related units, the Committee must receive an assignment from the Board of Commissioners.

FREKUENSI RAPAT KOMITE PEMANTAU RISIKO

FREQUENCY OF RISK MONITORING COMMITTEE MEETINGS

Selama Tahun 2022 Komite Pemantau Risiko melakukan rapat sebanyak 5 (lima) kali dengan realisasi program kerja sebagai berikut:

During 2022 the Risk Monitoring Committee held 5 (five) meetings with the realization of the following work programs:

TABEL RAPAT KOMITE PEMANTAU RISIKO
TABLE OF RISK MONITORING COMMITTEE MEETING

No.	Tanggal / *Date*	Keterangan / *Description*
1	16 Maret 2022 *March 16, 2022*	Pembahasan Permohonan Persetujuan Pemberian Kredit kepada Calon Debitur yang merupakan Pihak Terkait. *Discussion of Requests for Approval of Credit to Prospective Debtors who are Related Parties.*

TABEL RAPAT KOMITE PEMANTAU RISIKO
TABLE OF RISK MONITORING COMMITTEE MEETING

No.	Tanggal / *Date*	Keterangan / *Description*
2	26 April 2022 *April 26, 2022*	Pembahasan: 1. *Progress* penyelesaian PT KCPP dan rencana aksi penyelamatan kredit 20 debitur bermasalah terbesar. 2. Penanganan NPL Kantor Cabang Badung, Karangasem, Seririt. 3. Restrukturisasi kredit akibat pandemi *Covid-19*/non pandemi *Covid-19* tahun 2021 dan 2022 dan strategi penanganan sampai dengan Maret 2023. 4. Strategi peningkatan penyaluran kredit tahun 2022 per sektor prioritas dan capaian/kinerja per 31 Maret 2022. 5. Optimalisasi penyaluran kredit dari penempatan dana kelolaan Divisi *Treasury*. *Discussion:* *1. PT KCPP settlement progress and credit rescue action plan for the 20 biggest problem debtors.* *2. Handling of NPL Badung Branch Office, Karangasem, Seririt.* *3. Credit restructuring due to the Covid-19/non-Covid-19 pandemic in 2021 and 2022 and the handling strategy until March 2023.* *4. Strategy for increasing lending in 2022 per priority sector and achievements/performance as of March 31, 2022.* *5. Optimizing credit distribution from placement of funds managed by the Treasury Division.*
3	28 Juni 2022 *June 28, 2022*	Pembahasan Evaluasi Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 31 Maret 2022. *Discussion on the Evaluation of Reports on the Realization of Bank Business Plans, Reports on Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as Reports on the Progress of Implementation of the Transformation Program for the Period of March 31, 2022.*
4	18 Agustus 2022 *August 18, 2022*	Pembahasan Evaluasi Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 Juni 2022. *Discussion on the Evaluation of Reports on the Realization of Bank Business Plans, Reports on Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as Reports on the Progress of the Implementation of the Transformation Program for the June 30 2022 period.*
5	19 September 2022 *September 19, 2022*	Pembahasan Evaluasi Realisasi Rencana Bisnis Bank untuk Produk/Aktivitas Baru dan Proyek Korporasi Triwulan II Tahun 2022. *Discussion on the Evaluation of Realization of the Bank's Business Plan for New Products/Activities and Corporate Projects for the second quarter of 2022.*

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.

PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

IMPLEMENTATION OF DUTIES OF THE RISK MONITORING COMMITTEE

Untuk memberikan rekomendasi kepada Dewan Komisaris sesuai Pedoman dan Tata Tertib Kerja Komite dan Program 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 7 Januari 2022 melakukan evaluasi Permohonan Persetujuan atas *Draft* Keputusan Direksi tentang BPP

To provide recommendations to the Board of Commissioners in accordancewith the Committee Charter and Committee Work Program, 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 January 7, 2022, evaluate the Application for Approval of the Draft Board of Directors Decision regarding BPP

Bisnis *Treasury,* selanjutnya tanggal 18 Januari 2022 dilakukan rapat Dewan Komisaris dengan Direktur Bisnis Non Kredit beserta Divisi terkait;

b. Tanggal 19 Januari 2022 melakukan evaluasi Permohonan Persetujuan atas *Draft* Keputusan Direksi tentang BPP Bisnis *Treasury* dan telah ditindaklanjuti dengan surat Nomor 011/DK/BPD/2022 tanggal 20 Januari 2022 perihal Persetujuan atas *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan *Treasury*;
c. Tanggal 24 Februari 2022 melakukan evaluasi *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Tata Kelola Teknologi Informasi dan telah ditindaklanjuti dengan surat Nomor 048/DK/BPD/2022 tanggal 22 Maret 2022 perihal Persetujuan atas *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Tata Kelola Manajemen Teknologi Informasi;
d. Tanggal 29 Maret 2022 melakukan evaluasi atas Permohonan Persetujuan atas *Draft* Keputusan Direksi tentang BPP Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia dan telah ditindaklanjuti dengan surat Nomor 064/DK/BPD/2022 tanggal 11 April 2022 perihal Persetujuan atas *Draf* Keputusan Direksi tentang Buku Pedoman Perusahaan (BPP) Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia;
e. Tanggal 31 Maret 2022 melakukan evaluasi atas Permohonan Persetujuan atas *Draft* Keputusan Direksi tentang BPP Penyelenggaraan Transaksi Penatausahaan Surat Berharga dan Setelmen Dana Seketika dan telah ditindaklanjuti dengan surat Nomor 063/DK/BPD/2022 tanggal 11 April 2022 perihal Persetujuan atas *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Penyelenggaraan Transaksi, Penatausahaan Surat Berharga dan Setelmen Dana Seketika;
f. Tanggal 30 Mei 2022 melakukan evaluasi Mohon Persetujuan Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah ditindaklanjuti dengan surat Nomor 082/DK/BPD/2022 tanggal 30 Mei 2022 perihal Mohon Persetujuan Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024;
g. Tanggal 20 Mei 2022 melakukan evaluasi Permohonan Persetujuan atas *Draft* Revisi Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Kode Etik Pasar dan telah ditindaklanjuti dengan surat Nomor 086/DK/BPD/2022 tanggal 16 Juni 2022 perihal Persetujuan *Draft* Revisi Kode Etik Pasar;
h. Tanggal 3 Juni 2022 melakukan evaluasi Mohon Persetujuan Atas Keputusan Direksi tentang Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme dan telah

Treasury Business, then on January 18, 2022 a meeting of the Board of Commissioners will be held with the Director of Non-Credit Business and related Divisions;

b. On January 19, 2022, evaluated the Application for Approval of the Draft Decree of the Board of Directors regarding BPP Business Treasury and has been followed up with letter Number 011/DK/BPD/2022 dated January 20, 2022 regarding Approval of the Draft Decree of the Board of Directors regarding the Treasury Company Manual;
c. On February 24, 2022 evaluated the Draft Decree of the Board of Directors concerning the Company's Guidebook for Information Technology Governance and has been followed up with letter Number 048/DK/BPD/2022 dated March 22, 2022 concerning Approval of the Draft Decree of the Directors concerning the Company's Guidebook for Technology Management Governance Information;
d. On March 29, 2022 evaluated the Request for Approval of the Draft Directors Decree regarding the BPP for Organizing Scheduled Funds Transfers and Clearing by Bank Indonesia and has been followed up with letter Number 064/DK/BPD/2022 dated April 11, 2022 concerning Approval of the Draft Directors Decree concerning Company Handbook (BPP) for Organizing Fund Transfers and Scheduled Clearing by Bank Indonesia;
e. On March 31, 2022 evaluated the Request for Approval of the Draft Directors Decree regarding BPP for the Implementation of Securities Administration Transactions and Instant Fund Settlements and has been followed up with letter Number 063/DK/BPD/2022 dated April 11, 2022 regarding Approval of the Draft Directors Decree concerning Handbook of Transaction Organizing Companies, Administration of Securities and Immediate Fund Settlements;
f. On May 30, 2022 conducted an evaluation Request for Approval of Bank Business Plan (Changes) PT Bank Pembangunan Daerah Bali for 2022-2024 and has been followed up with letter Number 082/DK/BPD/2022 dated May 30 2022 regarding Application for Approval of Bank Business Plans (Changes) PT Bali Regional Development Bank 2022-2024;
g. On May 20, 2022 evaluated the Application for Approval of the Draft Revision of the Directors' Decree of PT Bank Pembangunan Daerah Bali regarding the Market Code of Ethics and has been followed up with letter Number 086/DK/BPD/2022 dated June 16, 2022 concerning Approval of the Draft Revision of the Market Ethics Code;
h. On June 3, 2022, an evaluation was requested for Approval of the Board of Directors' Decree regarding the Company Manual for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs and has

ditindaklanjuti dengan surat Nomor 085/DK/BPD/2022 tanggal 15 Juni 2022 perihal Persetujuan Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme;

i. Tanggal 2 September 2022 melakukan evaluasi Mohon Persetujuan Atas *Draft Blueprint* Manajemen Risiko Tahun 2022-2026 dan telah ditindaklanjuti dengan surat Nomor 149/DK/BPD/2022 tanggal 13 September 2022 perihal Persetujuan Atas *Draft Blueprint* Manajemen Risiko Tahun 2022-2025.
j. Tanggal 29 September 2022 melakukan evaluasi atas Persetujuan *Draft* Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 166/DK/BPD/2022 tanggal 29 September 2022 perihal Persetujuan Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2023.
k. Tanggal 17 November 2022 melakukan evaluasi Mohon Persetujuan Perubahan *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025 dan telah ditindaklanjuti dengan surat Nomor 198/DK/BPD/2022 tanggal 24 November 2022 perihal Persetujuan Perubahan *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025.
l. Tanggal 16 November 2022 melakukan evaluasi Mohon Persetujuan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan telah ditindaklanjuti dengan surat Nomor 199/DK/BPD/2022 tanggal 24 November 2022 perihal Persetujuan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025.
m. Tanggal 16 November 2022 melakukan evaluasi Mohon Persetujuan RAKB PT Bank Pembangunan Daerah Bali Tahun 2023-2027 dan telah ditindaklanjuti dengan surat Nomor 200/DK/BPD/2022 tanggal 24 November 2022 perihal Persetujuan Rencana Aksi Keuangan Berkelanjutan Bank BPD Bali Tahun 2023-2027.
n. Tanggal 14 Desember 2022 melakukan evaluasi Permohonan Persetujuan atas *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Modul Penerimaan Negara dan telah ditindaklanjuti dengan surat Nomor 216/DK/BPD/2022 tanggal 21 Desember 2022 perihal Persetujuan *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Modul Penerimaan Negara (BPP MPN).

Terkait Pelaksanaan Kebijakan sebagai berikut:

a) Tanggal 5 Januari 2022 mengikuti Presentasi dari Konsultan One GML yang membahas *Blue Print* SDM;
b) Tanggal 27 Januari 2022 menyusun Laporan Kegiatan Tugas Komite Pemantau Risiko Triwulan IV Tahun 2021;

been followed up with letter Number 085/DK/BPD/2022 dated June 15, 2022 concerning Approval of the Company's Manual for Program Implementation Anti-Money Laundering and Combating the Financing of Terrorism;

i. On September 2, 2022 evaluated Request for Approval of the 2022-2026 Risk Management Blueprint Draft and was followed up with letter Number 149/DK/BPD/2022 dated September 13, 2022 concerning Approval of the 2022-2025 Risk Management Blueprint Draft.

j. On September 29, 2022 evaluated the Approval of the Draft General Policy for the Board of Directors (KUD) of PT Bank Pembangunan Daerah Bali for 2023 and has been followed up with letter Number 166/DK/BPD/2022 dated September 29, 2022 regarding Approval for the General Policy of the Board of Directors (KUD) PT Regional Development Bank of Bali in 2023.
k. On November 17, 2022, an evaluation of Request for Approval for Changes to the Corporate Plan of PT Bank Pembangunan Daerah Bali for 2021-2025 was followed up with letter Number 198/DK/BPD/2022 dated November 24, 2022 regarding Approval for Changes to Corporate Plan for PT Bank Pembangunan Daerah Bali for 2021-2025.

l. On November 16, 2022, an evaluation was requested for approval of PT Bank Pembangunan Daerah Bali's Bank Business Plan for 2023-2025 and has been followed up with letter Number 199/DK/BPD/2022 dated November 24, 2022 regarding Approval of PT Bank Pembangunan Daerah Bali's Bank Business Plan for 2023-2025.
m. On November 16, 2022, an evaluation was requested for PT Bank Pembangunan Daerah Bali's RAKB Approval for 2023-2027 and has been followed up with letter Number 200/DK/BPD/2022 dated November 24, 2022 regarding Approval of the Bank BPD Bali Sustainable Finance Action Plan for 2023-2027 .
n. On December 14, 2022, evaluated the Application for Approval of the Draft Board of Directors Decree regarding the State Revenue Module Company Manual and has been followed up with letter Number 216/DK/BPD/2022 dated December 21, 2022 regarding Approval of the Board of Directors' Decree Draft concerning the State Revenue Module Company Manual (BPP MPN).

Related to the implementation of the policy as follows:

a) On January 5, 2022 following a Presentation from One GML Consultant discussing the HR Blue Print;
b) On January 27, 2022, prepare the 2021 Quarter IV 2021 Risk Monitoring Committee Activity Report;

c) Tanggal 2 Februari 2022 memberikan masukan Laporan Tugas Pengawasan Dewan Komisaris Tahun 2021;
d) Tanggal 14 Februari 2022 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester II Tahun 2021;
e) Surat Nomor 022/DK/BPD/2022 tanggal 16 Februari 2022 perihal Audit atas Pelanggaran Ketentuan Giro Wajib Minimum (GWM);
f) Tanggal 23 Maret 2022 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan IV Tahun 2021, ditindaklanjuti dengan pemantauan sampai dengan laporan triwulan I tahun 2022;
g) Tanggal 23 Maret 2022 melakukan evaluasi Penetapan Besaran Kewajiban atas Target Pemenuhan Rasio Pembiayaan Inklusi Makropudensial (RPIM), Penetapan Besaran Kewajiban atas Target Pemenuhan Rasio Pembiayaan Inklusi Makropudensial (RPM);
h) Tanggal 24 Februari 2022 melakukan evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Periode 31 Desember 2021 dan telah ditindaklanjuti dengan surat Nomor 055/DK/BPD/2022 tanggal 29 Maret 2022 perihal Hasil Evaluasi atas Penyampaian Evaluasi Rencana Bisnis Bank Triwulan IV Tahun 2021 dan Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Posisi 31 Desember 2021 serta Laporan Tingkat Kesehatan Bank (TKB) Posisi Desember 2021;
i) Tanggal 16 Maret 2022 melalukan evaluasi Permohonan Persetujuan Dewan Komisaris Calon Debitur dan telah ditindaklanjuti dengan surat Nomor 045/DK/BPD/2022 tanggal 18 Maret 2022 perihal Persetujuan Dewan Komisaris;
j) Tanggal 25 Maret 2022 melakukan evaluasi atas Permohonan Persetujuan atas *Draft* Laporan Pelaksanaan Tata Kelola PT Bank Pembangunan Daerah Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 052/DK/BPD/2022 tanggal 28 Maret 2022 perihal Persetujuan *Draft* Laporan Pelaksanaan Tata Kelola Tahun 2021;
k) Tanggal 29 Maret 2022 melakukan evaluasi Permohonan Persetujuan KMB (Aktif) dan KMG (Peralihan) dan telah ditindaklanjuti dengan surat Nomor 060/DK/BPD/2022 tanggal 1 April 2022 perihal Persetujuan Dewan Komisaris;
l) Tanggal 11 April 2022 melakukan evaluasi Permohonan Persetujuan KI dengan agunan *Cash Collateral* dan

c) February 2, 2022 provided input for the 2021 Board of Commissioners Oversight Report;

d) February 14, 2022 compiled a Report on Supervision of the Implementation of the Bank's Business Plan for the Second Semester of 2021;
e) Letter Number 022/DK/BPD/2022 dated February 16, 2022 concerning Audits for Violations of Statutory Reserves (GWM);
f) On March 23, 2022 evaluate the 2021 Quarter IV Treasury Activity Report, followed up with monitoring up to the 1st quarter report of 2022;

g) On March 23, 2022, evaluate the Determination of the Amount of Liabilities on the Target of Fulfillment of the Macropudencial Inclusion Ratio (RPIM), the Determination of the Amount of Liabilities on the Target of Fulfillment of the Macropudential Inclusion Financing Ratio (RPM) ;
h) On February 24, 2022, evaluated the Report on the Realization of the Bank's Business Plan, Realization of Activities in the Context of Increasing Financial Literacy and Inclusion and Development of the Implementation of the Transformation Program for the Period of December 31, 2021 and has been followed up with letter Number 055/DK/BPD/2022 dated March 29, 2022 concerning Evaluation Results of the Submission of Evaluation of the Bank's Business Plan for Quarter IV 2021 and Report on the Realization of the Bank's Business Plan, Report on the Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as the Progress Report on the Implementation of the Transformation Program Position December 31, 2021 and Report on Bank Soundness Level (TKB) Position December 2021;
i) On March 16, 2022 evaluate the Request for Approval of the Board of Commissioners Prospective Debtor and has been followed up with letter Number 045/DK/BPD/2022 dated March 18, 2022 regarding the Approval of the Board of Commissioners;
j) On March 25, 2022 evaluated the Request for Approval of the 2021 PT Bank Pembangunan Daerah Bali Governance Implementation Report Draft and was followed up with letter Number 052/DK/BPD/2022 dated March 28, 2022 regarding Approval of the 2021 Governance Implementation Report Draft ;

k) On March 29, 2022, evaluated the Application for KMB (Active) and KMG (Transitional) Approval and has been followed up with letter Number 060/DK/BPD/2022 dated April 1, 2022 regarding Approval Board of Commissioners;

l) On April 11, 2022, evaluated the Application for IP Approval with Cash Collateral collateral and has been followed up

telah ditindaklanjuti dengan surat Nomor 068/DK/BPD/2022 tanggal 13 April 2022 perihal Persetujuan Dewan Komisaris;

m) Tanggal 11 April 2022 melakukan evaluasi Laporan Klasifikasi Bank BPD Bali sebagai Penyedia Jasa Pembayaran, ditindaklanjuti dengan melakukan pemantauan terhadap *progress* atas *action plan* kecukupan Manajemen Risiko Sistem Informasi (MRSI) selama tahun 2022;

n) Tanggal 12 April 2022 menyusun Laporan Kegiatan Tugas Komite Pemantau Risiko Triwulan I Tahun 2022;

o) Tanggal 18 April 2022 melakukan evaluasi atas Permohonan Persetujuan *Draft* Laporan Tahunan PT Bank Pembangunan Daerah Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 069/DK/BPD/2022 tanggal 18 April 2022 perihal Persetujuan atas *Draft* Laporan Tahunan dan Laporan Keberlanjutan PT Bank Pembangunan Daerah Bali Tahun 2021;

p) Tanggal 18 April 2022 melakukan evaluasi Laporan Keberlanjutan PT Bank Pembangunan Daerah Bali Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 069/DK/BPD/2022 tanggal 18 April 2022 perihal Persetujuan atas *Draft* Laporan Tahunan dan Laporan Keberlanjutan PT Bank Pembangunan Daerah Bali Tahun 2021;

q) Tanggal 26 April 2022 melakukan evaluasi atas Penyampaian Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris PT Bank Pembangunan Daerah Bali Tahun Buku 2021 dan telah ditindaklanjuti dengan penandatanganan Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris PT Bank Pembangunan Daerah Bali Tahun Buku 2021 untuk selanjutnya disampaikan kepada Bank Indonesia;

r) Tanggal 9 Mei 2022 melakukan evaluasi Hasil Rapat Koordinasi Komite Pemantau Risiko Bersama Direktur Kredit dan telah ditindaklanjuti dengan surat Nomor 075/DK/BPD/2022 tanggal 19 Mei 2022 perihal Rekomendasi Hasil Rapat Pembahasan Bersama Direktur Kredit;

s) Tanggal 13 Mei 2022 melakukan evaluasi Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 31 Maret 2022 dan telah ditindaklanjuti dengan surat Nomor 101/DK/BPD/2022 tanggal 29 Juni 2022 perihal Evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Program Transformasi Periode 31 Maret 2022;

with letter Number 068/DK/BPD/2022 dated April 13, 2022 regarding the Approval of the Board of Commissioners;

m) On April 11, 2022 evaluate the Bank BPD Bali Classification Report as a Payment Service Provider, followed up by monitoring the progress of the Information System Risk Management (MRSI) adequacy action plan for 2022;

n) April 12, 2022 to prepare a Risk Monitoring Committee Activity Report for the First Quarter of 2022;

o) On April 18, 2022 evaluated the Request for Approval of the Draft Annual Report of PT Bank Pembangunan Daerah Bali for 2021 and has been followed up with letter Number 069/DK/BPD/2022 dated April 18, 2022 concerning Approval of the Draft Annual Report and Sustainability Report of PT Bank Pembangunan Bali Region in 2021;

p) On April 18, 2022 evaluated the Sustainability Report of PT Bank Pembangunan Daerah Bali for 2021 and was followed up with letter Number 069/DK/BPD/2022 dated April 18, 2022 regarding Approval of the Draft Annual Report and Sustainability Report for PT Bank Pembangunan Daerah Bali for 2021 ;

q) On April 26, 2022 evaluated the Submission of the Management Report and the Results of Supervision of the Board of Commissioners of PT Bank Pembangunan Daerah Bali for Fiscal Year 2021 and has been followed up with the signing of the Management Report and Results of Supervision of the Board of Commissioners of PT Bank Pembangunan Daerah Bali for Fiscal Year 2021 to be subsequently submitted to the Bank Indonesia;

r) On May 9, 2022 evaluated the Results of the Risk Monitoring Committee Coordination Meeting with the Director of Credit and has been followed up with letter Number 075/DK/BPD/2022 dated May 19, 2022 concerning Recommendations on the Results of the Discussion Meeting with the Director of Credit;

s) On May 13, 2022, evaluated the Activity Realization Report in the Context of Increasing Financial Literacy and Inclusion, as well as the March 31, 2022 Transformation Program Implementation Development Report and has been followed up with letter Number 101/DK/BPD/2022 dated June 29, 2022 regarding Evaluation of the Realization Report Bank Business Plans, Realization of Activities in the Context of Improving Financial Literacy and Inclusion as well as the Development of the Transformation Program for the March 31, 2022 year 2022;

t) Tanggal 20 Mei 2022 melakukan evaluasi Permohonan Persetujuan Perpanjangan Jangka Waktu, Penurunan Suku Bunga KMK *Revolving* Debitur dan telah ditindaklanjuti dengan surat Nomor 077/DK/BPD/2022 tanggal 24 Mei 2022 perihal Persetujuan Dewan Komisaris;

u) Tanggal 16 Juni 2022 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan I Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 087/DK/BPD/2022 tanggal 16 Juni 2022 perihal Laporan Aktivitas *Treasury* Triwulan I Tahun 2022;

v) Tanggal 30 Mei 2022 melakukan evaluasi Realisasi Rencana Bisnis Bank untuk Produk/Aktivitas Baru dan Proyek Korporasi Triwulan I Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 090/DK/BPD/2022 tanggal 21 Juni 2022 perihal Hasil Evaluasi atas Penyampaian Evaluasi RBB Triwulan I Tahun 2022 Khusus Terkait Produk/Aktivitas Baru dan Proyek Korporasi Triwulan I Tahun 2022;

w) Tanggal 21 Juni 2022 melakukan evaluasi Permohonan Persetujuan Perpanjangan Jangka Waktu KMK *Revolving* Debitur dan telah ditindaklanjuti dengan surat Nomor 097/DK/BPD/2022 tanggal 27 Juni 2022 perihal Persetujuan Dewan Komisaris;

x) Tanggal 7 Juli 2022 menyusun Laporan Kegiatan Tugas Komite Pemantau Risiko Semester I Tahun 2022;

y) Tanggal 11 Juli 2022 melakukan evaluasi Permohonan Persetujuan KMK-KUR dan telah ditindaklanjuti dengan surat Nomor 106/DK/BPD/2022 tanggal 13 Juli 2022 perihal Persetujuan Dewan Komisaris;

z) Tanggal 10 Agustus 2022 melakukan evaluasi Permohonan Persetujuan KI-KUR dan telah ditindaklanjuti dengan surat Nomor 116/DK/BPD/2022 tanggal 11 Agustus 2022 perihal Persetujuan Dewan Komisaris KI-KUR;

aa) Tanggal 12 Agustus 2022 melakukan evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 Juni 2022 dan telah ditindaklanjuti dengan surat Nomor 148/DK/BPD/2022 tanggal 12 September 2022 perihal evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 Juni 2022;

ab) Tanggal 25 Agustus 2022 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2022;

t) On May 20, 2022, evaluated the Application for Approval for Term Extension, Reducing Interest Rate for Revolving KMK Debtor and has been followed up with letter Number 077/DK/BPD/2022 dated May 24, 2022 regarding the Approval of the Board of Commissioners ;

u) On June 16, 2022 evaluated the 2022 Quarter I Treasury Activity Report and was followed up with letter Number 087/DK/BPD/2022 dated June 16, 2022 regarding the 2022 Quarter I Treasury Activity Report;

v) On May 30, 2022 evaluated the Realization of the Bank's Business Plan for New Products/Activities and Corporate Projects for the 1st Quarter of 2022 and has been followed up with letter Number 090/DK/BPD/2022 dated June 21, 2022 concerning Evaluation Results for Submission of 1st Quarter RBB Evaluation Year 2022 Specifically Related to New Products/Activities and Corporate Projects in the First Quarter of 2022;

w) On June 21, 2022 evaluated the Application for Approval for the Term Extension of KMK Revolving Debtor and has been followed up with letter Number 097/DK/BPD/2022 dated June 27, 2022 regarding the Approval of the Board of Commissioners;

x) On July 7, 2022, prepare a Report on the Tasks of the Risk Monitoring Committee for Semester I of 2022;

y) On July 11, 2022, evaluate the KMK-KUR Approval Application and has been followed up with letter Number 106/DK/BPD/2022 dated July 13, 2022 regarding the Approval of the Board of Commissioners;

z) On August 10, 2022, evaluate the application for KI-KUR and has been followed up with letter Number 116/DK/BPD/2022 dated August 11, 2022 regarding the Approval of the KI-KUR Board of Commissioners;

aa) On August 12, 2022 evaluated the Report on the Realization of the Bank's Business Plan, Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as the Progress Report on the Implementation of the Transformation Program for the Period of June 30, 2022 and has been followed up with letter Number 148/DK/BPD/2022 dated September 12, 2022 concerning the evaluation of the Report on the Realization of the Bank's Business Plan, the Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as the Progress Report on the Implementation of the Transformation Program for the June 30 2022 period;

ab) On August 25, 2022 compiled a Report on Supervision of the Implementation of the Bank's Business Plan for Semester I of 2022;

ac) Tanggal 30 Agustus 2022 melakukan evaluasi Permohonan Perpanjangan Jangka Waktu KMK Revolving Debitur dan telah ditindaklanjuti dengan surat Nomor 137/DK/BPD/2022 tanggal 30 Agustus 2022 perihal Persetujuan Dewan Komisaris;

ad) Tanggal 7 September 2022 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan II Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 159/DK/BPD/2022 tanggal 20 September 2022 perihal Laporan Aktivitas *Treasury* Triwulan II Tahun 2022;

ae) Tanggal 20 September 2022 melakukan evaluasi Realisasi Rencana Bisnis Bank untuk Proyek Korporasi Triwulan II Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 162/DK/BPD/2022 tanggal 23 September 2022 perihal Hasil Evaluasi Realisasi Rencana Bisnis Bank Khusus untuk Proyek Korporasi Triwulan II Tahun 2022;

af) Tanggal 27 September 2022 melakukan evaluasi Permohonan Persetujuan KI-KUR dan telah ditindaklanjuti dengan surat Nomor 167/DK/BPD/2022 tanggal 30 September 2022 perihal Persetujuan Dewan Komisaris;

ag) Tanggal 11 Oktober 2022 menyusun Laporan Kegiatan Tugas Komite Pemantau Risiko sampai dengan Triwulan III Tahun 2022;

ah) Tanggal 13 Oktober 2022 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris atas KMG dan telah ditindaklanjuti dengan surat Nomor 171/DK/BPD/2022 tanggal 18 Oktober 2022 perihal Persetujuan Dewan Komisaris atas KMG;

ai) Tanggal 3 Oktober 2022 melakukan evaluasi Laporan Tindak Lanjut Pengaduan Nasabah dan telah ditindaklanjuti dengan surat Nomor 172/DK/BPD/2022 tanggal 20 Oktober 2022 perihal Tindak lanjut Pengaduan Nasabah;

aj) Tanggal 27 Oktober 2022 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan atas dan telah ditindaklanjuti dengan surat Nomor 178/DK/BPD/2022 tanggal 1 November 2022 perihal Persetujuan Dewan Komisaris;

ak) Tanggal 27 Oktober 2022 melakukan evaluasi Permohonan KMG Pensiunan dan telah ditindaklanjuti dengan surat Nomor 179/DK/BPD/2022 tanggal 1 November 2022 perihal Persetujuan Dewan Komisaris;

al) Tanggal 27 Oktober 2022 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 180/DK/BPD/2022 tanggal 1 November 2022 perihal Persetujuan Dewan Komisaris;

am) Tanggal 3 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga

ac) On August 30, 2022 evaluated the Application for Revolving KMK Period for Debtor and has been followed up with letter Number 137/DK/BPD/2022 dated August 30, 2022 regarding the Approval of the Board of Commissioners;

ad) On September 7, 2022 evaluated the 2022 Quarter II Treasury Activity Report and was followed up with letter Number 159/DK/BPD/2022 dated September 20, 2022 regarding the 2022 Quarter II Treasury Activity Report;

ae) On September 20, 2022 evaluated the Realization of the Bank's Business Plan for Corporate Projects for the 2nd Quarter of 2022 and was followed up with letter Number 162/DK/BPD/2022 dated September 23, 2022 concerning Results of the Evaluation of the Realization of the Special Bank Business Plan for Corporate Projects for the 2nd Quarter of the Year 2022;

af) On September 27, 2022, evaluate the application for KI-KUR and has been followed up with letter Number 167/DK/BPD/2022 dated September 30, 2022 regarding the Approval of the Board of Commissioners;

ag) October 11, 2022 to prepare a Risk Monitoring Committee Activity Report up to Quarter III of 2022;

ah) On October 13, 2022 evaluated the Request for Approval of the Board of Commissioners for KMG and has been followed up with letter Number 171/DK/BPD/2022 dated October 18, 2022 regarding the Approval of the Board of Commissioners for KMG;

ai) On October 3, 2022 evaluated the Follow-Up Report on Customer Complaints and has been followed up with letter Number 172/DK/BPD/2022 dated October 20, 2022 regarding Follow-up of Customer Complaints);

aj) On October 27, 2022 evaluate the Application for Employee Credit Facility Approval and has been followed up with letter Number 178/DK/BPD/2022 dated November 1, 2022 regarding the Approval of the Board of Commissioners;

ak) On October 27, 2022 evaluated the KMG Retirement Application and has been followed up with letter Number 179/DK/BPD/2022 dated November 1, 2022 regarding the Approval of the Board of Commissioners;

al) On October 27, 2022 evaluated the Application for Employee Credit Facility Approval and has been directed follow up with letter Number 180/DK/BPD/2022 dated November 1, 2022 regarding the Approval of the Board of Commissioners;

am) November 3, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and has been

Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 183/DK/BPD/2022 tanggal 8 November 2022 perihal Persetujuan Dewan Komisaris.

an) Tanggal 3 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 184/DK/BPD/2022 tanggal 8 November 2022 perihal Persetujuan Dewan Komisaris.

ao) Tanggal 3 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 185/DK/BPD/2022 tanggal 8 November 2022 perihal Persetujuan Dewan Komisaris.

ap) Tanggal 4 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 186/DK/BPD/2022 tanggal 9 November 2022 perihal Persetujuan Dewan Komisaris.

aq) Tanggal 4 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 187/DK/BPD/2022 tanggal 9 November 2022 perihal Persetujuan Dewan Komisaris.

ar) Tanggal 4 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 188/DK/BPD/2022 tanggal 9 November 2022 perihal Persetujuan Dewan Komisaris.

as) Tanggal 3 November 2022 melakukan evaluasi Laporan Aktivitas *Treasury* Triwulan III Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 191/DK/BPD/2022 tanggal 11 November 2022 perihal Laporan Aktivitas *Treasury* Triwulan III Tahun 2022.

at) Tanggal 15 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 194/DK/BPD/2022 tanggal 17 November 2022 perihal Persetujuan Dewan Komisaris.

au) Tanggal 15 November 2022 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 195/DK/BPD/2022 tanggal 17 November 2022 perihal Persetujuan Dewan Komisaris.

av) Tanggal 21 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 201/DK/BPD/2022 tanggal 29 November 2022 perihal Persetujuan Dewan Komisaris.

aw) Tanggal 21 November 2022 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 202/DK/BPD/2022 tanggal 29 November

followed up with letter Number 183/DK/BPD/2022 dated November 8, 2022 regarding the Board of Commissioners' Approval.

an) November 3, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and has been followed up with letter Number 184/DK/BPD/2022 dated November 8, 2022 regarding the Board of Commissioners' Approval.

ao) On November 3, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and has been followed up with letter Number 185/DK/BPD/2022 dated November 8, 2022 regarding the Approval of the Board of Commissioners.

ap) November 4, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and has been followed up with letter Number 186/DK/BPD/2022 dated November 9, 2022 regarding the Approval of the Board of Commissioners.

aq) November 4, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and has been followed up with letter Number 187/DK/BPD/2022 dated November 9, 2022 regarding Council Approval Commissioner.

ar) On November 4, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and was followed up with letter Number 188/DK/BPD/2022 dated November 9, 2022 regarding the Board of Commissioners' Approval.

as) On November 3, 2022 evaluated the Treasury Activity Report for the 3rd Quarter of 2022 and was followed up with letter Number 191/DK/BPD/2022 dated November 11, 2022 regarding the 2022 Quarterly III Treasury Activity Report.

at) On November 15, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and has been followed up with letter Number 194/DK/BPD/2022 dated November 17, 2022 regarding the Approval of the Board of Commissioners.

au) November 15, 2022 evaluated the Application for Employee Credit Facility Approval and has been followed up with letter Number 195/DK/BPD/2022 dated November 17, 2022 regarding the Board of Commissioners' Approval.

av) On November 21, 2022 evaluated the Application for Approval for Lowering Employee Loan Interest Rates and has been followed up with letter Number 201/DK/BPD/2022 dated November 29, 2022 regarding the Approval of the Board of Commissioners.

aw) On November 21, 2022, evaluated the Application for Approval for Reducing Employee Loan Interest Rates and has been followed up with letter Number 202/DK/BPD/2022 dated November 29, 2022 regarding the Approval of the

2022 perihal Persetujuan Dewan Komisaris.

ax) Tanggal 22 November 2022 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 203/DK/BPD/2022 tanggal 29 November 2022 perihal Persetujuan Dewan Komisaris.

ay) Tanggal 29 November 2022 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 207/DK/BPD/2022 tanggal 30 November 2022 perihal Persetujuan Dewan Komisaris.

az) Tanggal 30 November 2022 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Karyawan dan telah ditindaklanjuti dengan surat Nomor 208/DK/BPD/2022 tanggal 5 Desember 2022 perihal Persetujuan Dewan Komisaris.

ba) Tanggal 8 Desember 2022 melakukan evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Periode 30 September 2022, ditindaklanjuti dengan rapat koordinasi pengurus tanggal 26 Desember 2022.

bb) Tanggal 12 Desember 2022 melakukan evaluasi atas Hasil *Exit Meeting* Pemeriksaan Umum PT Bank Pembangunan Daerah Bali Kantor Pusat dan Kantor Cabang Renon Posisi 31 Mei 2022 dan telah ditindaklanjuti dengan surat Nomor 212/DK/BPD/2022 tanggal 12 Desember 2022 perihal Hasil Pemeriksaan Umum OJK Tahun 2022 Posisi 31 Mei 2022.

bc) Tanggal 19 Desember 2022 melakukan evaluasi Permohonan Persetujuan KMG Pensiunan dan telah ditindaklanjuti dengan surat Nomor 215/DK/BPD/2022 tanggal 19 Desember 2022 perihal Persetujuan Dewan Komisaris.

bd) Tanggal 27 Desember 2022 melakukan evaluasi Laporan Khusus Progres Proyek Korporasi (Produk/Aktivitas Baru dan *Project*/Program Strategis) s.d posisi 30 September 2022, ditindaklanjuti dengan pemantauan hasil evaluasi.

2. Komite Pemantau Risiko memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko (KMR) dan Satuan Kerja Manajemen Risiko (SKMR).
Komite Pemantau Risiko telah memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko secara optimal melalui evaluasi Pelaksanaan tugas Komite Manajemen Risiko (KMR) dan Satuan Kerja Manajemen Risiko (SKMR) termasuk pelaksanaan tugas fungsi kepatuhan secara rutin mulai dari organisasi manajemen risiko dan Fungsi Manajemen Risiko dalam rangka efektivitas pelaksanaan proses dan *system* manajemen risiko yang tercermin dalam laporan profil risiko yang meliputi.

Board of Commissioners.

ax) On November 22, 2022 evaluated the Application for Approval of Employee Credit Facilities and has been followed up with letter Number 203/DK/BPD/2022 dated November 29, 2022 regarding the Approval of the Board of Commissioners.

ay) On November 29, 2022, an evaluation of the Application for Employee Credit Facility Approval was carried out and was followed up with letter Number 207/DK/BPD/2022 dated November 30, 2022 regarding the Board of Commissioners' Approval.

az) November 30, 2022 evaluated the Application for Employee Credit Facility Approval and has been followed up with letter Number 208/DK/BPD/2022 dated December 5, 2022 regarding the Board of Commissioners' Approval.

ba) On December 8, 2022, evaluated the Report on the Realization of the Bank's Business Plan, Realization of Activities in the Context of Increasing Financial Literacy and Development of the Implementation of the Transformation Program for the Period of September 30, 2022, followed up with a management coordination meeting on December 26, 2022.

bb) On December 12, 2022 evaluated the Exit Meeting Results of the General Examination of PT Bank Pembangunan Daerah Bali Head Office and Renon Branch Offices Position May 31, 2022 and has been followed up with letter Number 212/DK/BPD/2022 dated December 12, 2022 concerning Results of General Examination OJK Year 2022 Position May 31, 2022.

bc) On December 19, 2022 evaluated the Application for Approval of KMG Pensioners and has been followed up with letter Number 215/DK/BPD/2022 dated December 19, 2022 regarding the Approval of the Board of Commissioners.

bd) December 27, 2022 did an evaluation of the Special Report on the Progress of Corporate Projects (New Products/Activities and Strategic Projects/Programs) until the position of September 30, 2022, followed up by monitoring the results of the evaluation.

2. The Risk Monitoring Committee, monitors and evaluates the implementation of duties of the Risk Management Committee (KMR) and the Risk Management Work Unit (SKMR).
The Risk Monitoring Committee has monitored and evaluated optimally of the implementation of the Risk Management Committee's duties through evaluation of the Implementation of the Risk Management Committee (KMR) duties as well as the Risk Management Work Unit (SKMR), including the routine implementation of compliance functions starting from the risk management organization and the Risk Management Function in the framework of the effectiveness of the implementation of risk management processes and systems as reflected in the risk profile report that includes.

Evaluasi terkait Pelaksanaan Tugas KMR sebagai berikut:

a. Tanggal 10 Maret 2022 melakukan evaluasi atas Laporan Kegiatan Komite Manajemen Risiko Triwulan IV Tahun 2021, ditindaklanjuti dengan pemantauan hasil evaluasi;
b. Tanggal 6 Juni 2022 melakukan evaluasi atas Laporan Kegiatan Komite Manajemen Risiko Triwulan I Tahun 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
c. Tanggal 20 September 2022 melakukan evaluasi atas Laporan Kegiatan Komite Manajemen Risiko Triwulan II Tahun 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
d. Tanggal 19 Desember 2022 melakukan evaluasi atas Laporan Kegiatan Komite Manajemen Risiko Triwulan III Tahun 2022, ditindaklanjuti dengan pemantauan hasil evaluasi.

Evaluasi terkait Pelaksanaan Tugas SKMR sebagai berikut:

a. Tanggal 22 Februari 2022 melakukan evaluasi Laporan *Stress Testing* Permodalan posisi Desember 2021 dan telah ditindaklanjuti dengan surat Nomor 042/DK/BPD/2022 tanggal 14 Maret 2022 perihal Laporan *Stress Testing* Permodalan posisi Desember 2021;
b. Tanggal 29 Maret 2022 melakukan evaluasi Laporan Tingkat Kesehatan Bank (TKB) posisi Desember 2021 dan telah ditindaklanjuti dengan surat Nomor 055/DK/BPD/2022 tanggal 29 Maret 2022 perihal Hasil Evaluasi atas Penyampaian Evaluasi Rencana Bisnis Bank Triwulan IV Tahun 2021 dan Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Posisi 31 Desember 2021 serta Laporan Tingkat Kesehatan Bank (TKB) Posisi Desember 2021;
c. Tanggal 29 Maret 2022 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Desember 2021 dan telah ditindaklanjuti dengan surat Nomor 058/DK/BPD/2022 tanggal 29 Maret 2022 perihal Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Desember 2021;
d. Tanggal 29 Maret 2022 melakukan evaluasi Laporan Profil Risiko Cabang posisi Desember 2021 dan telah ditindaklanjuti dengan surat Nomor 056/DK/BPD/2022 tanggal 29 Maret 2022 perihal Laporan Profil Risiko Cabang posisi Desember 2021;
e. Tanggal 20 Mei 2022 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Maret 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
f. Tanggal 30 Mei 2022 melakukan evaluasi Laporan *Stress Testing* Permodalan posisi Maret 2022, dan ditindaklanjuti dengan pemantauan hasil evaluasi;
g. Tanggal 30 Mei 2022 melakukan evaluasi Laporan Profil

Evaluation related to the implementation of Risk Management Committee duties as follows:

a. On March 10, 2022 evaluated the 2021 Quarter IV 2021 Risk Management Committee Activity Report, followed up by monitoring the results of the evaluation;
b. On June 6, 2022, evaluated the 2022 Risk Management Committee Activity Report for the first quarter, followed up by monitoring the results of the evaluation;
c. On September 20, 2022 evaluated the Activity Report of the Risk Management Committee for the 2nd Quarter of 2022, followed up by monitoring the results of the evaluation;
d. On December 19, 2022, evaluated the Activity Report of the Risk Management Committee for the third quarter of 2022, 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 22, 2022, evaluated the Capital Stress Testing Report for the December 2021 position and was followed up with letter Number 042/DK/BPD/2022 dated March 14, 2022 regarding the Capital Stress Testing Report for the December 2021 position;
b. March 29, 2022 evaluated the Bank Soundness Level Report (TKB) for December 2021 position and was followed up with letter Number 055/DK/BPD/2022 dated March 29, 2022 concerning Evaluation Results on Submission of Evaluation of the Bank's Business Plan for Quarter IV 2021 and Plan Realization Report Bank Business, 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 December 31, 2021 and the Report on the Bank's Soundness Level (TKB) for the position of December 2021;
c. On March 29, 2022, evaluated the Minimum Capital Adequacy Requirement (KPMM) for December 2021 position and was followed up with letter Number 058/DK/BPD/2022 dated March 29, 2022 concerning Evaluation of the Minimum Capital Adequacy Requirement (KPMM) for December 2021 position;
d. On March 29, 2022, evaluated the Branch Risk Profile Report for the position of December 2021 and was followed up with letter Number 056/DK/BPD/2022 dated March 29, 2022 concerning the Branch Risk Profile Report for the position of December 2021;
e. On May 20, 2022, evaluated the Minimum Capital Adequacy Requirement (KPMM) for March 2022 position, followed up by monitoring the results of the evaluation;
f. On May 30, 2022, evaluated the Capital Stress Testing Report for March 2022 position, and followed up with monitoring of the evaluation results;
g. On May 30, 2022 evaluated the Bank's Risk Profile Report for

Risiko Bank Posisi Maret 2022 dan telah ditindaklanjuti dengan surat Nomor 099/DK/BPD/2022 tanggal 29 Juni 2022 perihal Laporan Profil Risiko Posisi Maret 2022;

h. Tanggal 24 Juni 2022 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi Maret 2022 dan telah ditindaklanjuti dengan surat Nomor 103/DK/BPD/2022 tanggal 30 Juni 2022 perihal Penyampaian Rekomendasi 8 (delapan) Risiko Posisi Maret 2022;
i. Tanggal 22 Juli 2022 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Juni 2022 dan telah ditindaklanjuti dengan surat Nomor 113/DK/BPD/2022 tanggal 1 Agustus 2022 perihal Hasil Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Juni 2022;
j. Tanggal 25 Juli 2022 melakukan evaluasi Laporan Profil Risiko Cabang posisi Maret 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
k. Tanggal 2 September 2022 melakukan evaluasi Laporan Tingkat Kesehatan Bank (TKB) Posisi Juni 2022 dan telah ditindaklanjuti dengan surat Nomor 150/DK/BPD/2022 tanggal 13 September 2022 perihal Evaluasi Laporan Tingkat Kesehatan Bank (TKB) Posisi Juni 2022;
l. Tanggal 16 September 2022 melakukan evaluasi Laporan Profil Risiko Cabang posisi Juni 2022 dan telah ditindaklanjuti dengan surat Nomor 160/DK/BPD/2022 tanggal 20 September 2022 perihal Evaluasi Laporan Profil Risiko Cabang Posisi Juni 2022;
m. Tanggal 20 Oktober 2022 melakukan evaluasi Laporan Kewajiban Penyediaan Modal Minimum Posisi September 2022 dan telah ditindaklanjuti dengan surat Nomor 174/DK/BPD/2022 tanggal 31 Oktober 2022 perihal Evaluasi Laporan Kewajiban Penyediaan Modal Minimum (KPMM) sesuai Profil Risiko posisi September 2022;
n. Tanggal 9 November 2022 melakukan evaluasi Laporan Profil Risiko Bank posisi September 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
o. Tanggal 30 November 2022 melakukan evaluasi Laporan Profil Risiko Cabang posisi September 2022, ditindaklanjuti dengan pemantauan dengan hasil evaluasi;
p. Tanggal 28 Desember 2022 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi September 2022, ditindaklanjuti dengan pemantauan hasil evaluasi.

Evaluasi terkait Pelaksanaan Tugas Satker Kepatuhan dan Fungsi Kepatuhan sebagai berikut:

a. Tanggal 17 Februari 2022 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2021 dan telah ditindaklanjuti dengan surat Nomor 040/DK/BPD/2022 tanggal 11 Maret 2022 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2021;

March 2022 Position and was followed up with letter Number 099/DK/BPD/2022 dated June 29, 2022 concerning Risk Profile Report for March 2022 Position;

h. On June 24, 2022, evaluated Submission of 8 (eight) Risk Study Recommendations for March 2022 position and was followed up with letter Number 103/DK/BPD/2022 dated June 30, 2022 concerning Submission of Recommendation 8 (eight) Risks for March 2022 Position;
i. On July 22, 2022, evaluated the Minimum Capital Adequacy Requirement (KPMM) for June 2022 position and was followed up with letter Number 113/DK/BPD/2022 dated August 1, 2022 concerning Results of Evaluation of the Minimum Capital Adequacy Requirement (KPMM) for June 2022 position;
j. July 25, 2022 evaluated the Branch Risk Profile Report for March 2022 position, followed up by monitoring the evaluation results;
k. On September 2, 2022, evaluated the Bank Soundness Level Report (TKB) for June 2022 Position and was followed up with letter Number 150/DK/BPD/2022 dated September 13, 2022 concerning Evaluation of Bank Soundness Level Report (TKB) for June 2022 Position;
l. On September 16, 2022, evaluated the Branch Risk Profile Report for the position of June 2022 and was followed up with letter Number 160/DK/BPD/2022 dated September 20, 2022 concerning Evaluation of the Branch Risk Profile Report for the position of June 2022;
m. October 20, 2022 evaluated the Minimum Capital Adequacy Requirement Report for September 2022 position and was followed up with letter Number 174/DK/BPD/2022 dated October 31, 2022 concerning Evaluation of the Minimum Capital Adequacy Requirement (KPMM) Report according to the Risk Profile for September 2022 position;
n. November 9, 2022 evaluated the Bank's Risk Profile Report for the position of September 2022, followed up by monitoring the evaluation results;
o. November 30, 2022 evaluated the Branch Risk Profile Report for the position of September 2022, followed up with monitoring with evaluation results;
p. On December 28, 2022, carried out an evaluation of the Submission of 8 (eight) Risk Study Recommendations for the position of September 2022, followed up by monitoring the results of the evaluation;

Evaluation regarding to the Implementation of Compliance Work Unit Duties and Functions as follows:

a. On February 17, 2022, an evaluation was carried out on the Report on the Implementation of Duties and Responsibilities of the Compliance Director for Semester II of 2021 and was followed up with letter Number 040/DK/BPD/2022 dated March 11, 2022 concerning Report on the Implementation of Duties and Responsibilities of the Compliance Director for Semester II of 2021;

b. Tanggal 13 Mei 2022 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan I Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 098/DK/BPD/2022 tanggal 29 Juni 2022 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan I Tahun 2022;

c. Tanggal 13 September 2022 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 158/DK/BPD/2022 tanggal 20 September 2022 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2022.

d. Tanggal 14 September 2022 melakukan evaluasi Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester I Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 161/DK/BPD/2022 tanggal 23 September 2022 perihal Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester I Tahun 2022.

e. Tanggal 9 November 2022 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 192/DK/BPD/2022 tanggal 11 November 2022 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2022.

b. On May 13, 2022 evaluated the Report on the Implementation of Duties and Responsibilities of the Compliance Director for the 1st Quarter of 2022 and has been followed up with letter Number 098/DK/BPD/2022 dated June 29, 2022 concerning Report on the Implementation of the Duties and Responsibilities of the Compliance Director for the 1st Quarter of 2022;

c. On September 13, 2022, an evaluation of the Report on the Implementation of Duties and Responsibilities of the Compliance Director for Semester I of 2022 was followed up with letter Number 158/DK/BPD/2022 dated September 20, 2022 regarding the Report on the Implementation of Duties and Responsibilities of the Compliance Director for Semester I of 2022.

d. On September 14, 2022, an evaluation was carried out on the Monitoring Report on the Realization of the Compliance Culture Improvement Strategy for Semester I of 2022 and was followed up with letter Number 161/DK/BPD/2022 dated September 23, 2022 regarding the Monitoring Report on the Realization of the Strategy for Improving Compliance Culture for Semester I of 2022.

e. On November 9, 2022, an evaluation was carried out on the Report on the Implementation of the Duties and Responsibilities of the Compliance Director for the third quarter of 2022 and was followed up with letter Number 192/DK/BPD/2022 dated November 11, 2022 regarding the Report on the Implementation of the Duties and Responsibilities of the Compliance Director for the third quarter of 2022.

KOMITE REMUNERASI DAN NOMINASI

REMUNERATION AND NOMINATION COMMITTEE

STRUKTUR KEANGGOTAAN, KEAHLIAN DAN INDEPENDENSI KOMITE REMUNERASI DAN NOMINASI

Keanggotaan Komite Remunerasi dan Nominasi sesuai dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Perubahan Ketiga Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2020 tanggal 22 Desember 2020 sebagaimana telah diubah dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2022 tanggal 1 November 2022 tentang Perubahan Keempat Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2021 tentang Struktur Keanggotaan Komite, Komite Remunerasi dan Nominasi berjumlah 7 (tujuh) orang sebagai berikut:

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 003/KEP/DK/BPD/2021 dated December 27, 2021 concerning the Third Amendment to the Decision of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated December 22, 2020 as amended by Decree of the Board Commissioner Number 001/KEP/DK/BPD/2022 dated November 1, 2022 concerning the Fourth Amendment to the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2021 concerning Committee Membership Structure, the Remuneration and Nomination Committee totaling 7 (seven) people as follows:

TABEL STRUKTUR KOMITE REMUNERASI DAN NOMINASI
TABLE OF REMUNERATION AND NOMINATION COMMITTEE STRUCTURE

Nama / *Name*	Jabatan / *Position*
Ida Bagus Wibawa, S.E.	Ketua merangkap Anggota *Chairman concurrently 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 *Head of Human Resources Division*	Anggota *Member*
GDE Winata, S.E., M.M	Anggota Komite Remunerasi dan Nominasi merangkap sebagai anggota Komite Pemantau Risiko (Pihak Independen) *Member of the Remuneration and Nomination Committee concurrently as a member of the Risk Monitoring Committee (Independent Party)*

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. 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
      3) Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku; dan
      4) Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.
   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
         a) Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku; dan
         b) Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.
2. Terkait dengan Kebijakan Nominasi wajib:

DUTIES AMD RESPONSIBILITIES OF THE REMUNERATION AND NOMINATION COMMITTEE

In order to implementing their duties and responsibilities, the Remunerationand Nomination Committee assists the Board of Commissioners demanded for:

1. *Regarding to the Remuneration Policy, it is mandatory to:*
   a. Deliver evaluation results and recommendations to the Board of Commissioners regarding:
      1) Remuneration policy for the Board of Directors and Board of Commissioners to be submitted to the GMS; And
      2) Remuneration policy for employees as a whole to be submitted to the Board of Directors
      3) Ensuring that the remuneration policy complies with the applicable regulations; And
      4) Conduct periodic evaluations of the implementation of the remuneration policy.
   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
   a) Ensuring that the remuneration policy is in accordance with applicable regulations; and
   b) Conduct periodic evaluations of the implementation of the remuneration policy.
2. *Regarding to the Nomination Policy, it is mandatory to:*

a. Menyusun dan memberikan rekomendasi mengenai system 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.

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.

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.

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.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait, Komite wajib mendapatkan penugasan dari Dewan Komisaris.

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
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	328.863.009
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*	1	2080.800
TOTAL	**1**	**330.943.809**

FREKUENSI RAPAT KOMITE REMUNERASI DAN NOMINASI

FREQUENCY OF REMUNERATION AND NOMINATION COMMITTEE MEETINGS

Selama Tahun 2022 Komite Remunerasi dan Nominasi melakukan rapat sebanyak 7 (tujuh) kali, dengan rincian sebagai berikut:

During 2022 the Remuneration and Nomination Committee held 7 (seven) meetings, with the following details:

TABEL RAPAT KOMITE REMUNERASI DAN NOMINASI
TABLE OF REMUNERATION AND NOMINATION COMMITTEE MEETING

No.	Tanggal / *Date*	Keterangan / *Description*
1	20 Januari 2022 *January 20, 2022*	Pembahasan *Draft Blue Print* Manajemen Sumber Daya Manusia Periode Tahun 2022-2025. *Discussion of the Human Resource Management Blue Print Draft for the 2022-2025 period.*
2	2 Februari 2022 *February 2, 2022*	Pembahasan Remunerasi Pengurus Bank BPD Bali Tahun 2021. *Discussion of Bank BPD Bali Management Remuneration for 2021.*
3	21 Februari 2022 *February 21, 2022*	Pembahasan Persetujuan Metode Perhitungan Pemberian Tantiem Kepada Pengurus dan Bonus Kepada Karyawan Tahun Buku 2021. *Discussion on Approval of the Calculation Method for Giving Tantiem to Management and Bonuses to Employees for the 2021 Fiscal Year.*
4	13 April 2022 *April 13, 2022*	Pembahasan Pencapaian Program Kerja Divisi SDM Triwulan I Tahun 2022. *Discussion of Work Program Achievement of the HR Division for the 1st Quarter of 2022.*
5	23 Juni 2022 *June 23, 2022*	Pembahasan Pernyataan Pendiri mengenai Kepesertaan Dana Pensiun. *Discussion of the Founder's Statement regarding Pension Fund Membership.*
6	22 Agustus 2022 *August 22, 2022*	Pembahasan Kebijakan/prosedur, pemilihan dan/atau penggantian Anggota Direksi dan Anggota Dewan Komisaris. *Discussion of Policies/procedures, selection and/or replacement of Members of the Board of Directors and Members of the Board of Commissioners.*
7	8 September 2022 *September 8, 2022*	Pembahasan Pemberian Tambahan Penghasilan. *Discussion on Provision of Additional Income.*

Hasil rapat Komite Remunerasi dan Nominasi dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

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.

PELAKSANAAN TUGAS KOMITE REMUNERASI DAN NOMINASI

IMPLEMENTATION OF DUTIES OF THE REMUNERATION AND NOMINATION COMMITTEE

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 dan Akta Nomor 54 (lima puluh empat) tanggal 18 Februari 2022, sebagai berikut:

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 Board of Commissioners have received approval from the GMS in accordance with Deed Number 93 (ninety three) dated March 27, 2019 and Deed Number 54 (fifty four) dated February 18, 2022, as follows:*

Tanggal 7 Februari 2022 menyusun Kajian Remunerasi Pengurus Bank BPD Bali Tahun 2022 untuk disampaikan dalam RUPS, dan telah mendapat persetujuan RUPS sesuai dengan Akta Nomor 54 (lima puluh empat) tanggal 18 Februari 2022.

b. Pejabat Eksekutif dan pegawai dan telah disampaikan kepada Direksi sebagai berikut
   1) Tanggal 14 Februari 2022 melakukan kajian Permohonan Persetujuan Pemberian THR 2022 dan telah ditindaklanjuti dengan surat Nomor 020/DK/BPD/2022 tanggal 14 Februari 2022 perihal Persetujuan Pemberian THR Keagamaan Tahun 2022;
   2) Surat Nomor 021/DK/BPD/2022 tanggal 14 Februari 2022 perihal Pemberian THR Keagamaan Tahun 2022 kepada Anggota Komite Pihak Independen;
   3) Tanggal 18 Februari 2022 melakukan kajian Metode Perhitungan Tantiem kepada Pengurus dan Bonus kepada Karyawan Tahun Buku 2021 dan selanjutnya tanggal 21 Februari 2022 menyampaikan kepada Dewan Komisaris Rekomendasi Pembayaran Tantiem kepada Pengurus dan Bonus kepada Karyawan Bank BPD Bali Tahun Buku 2021 dan telah ditindaklanjuti dengan surat Nomor 029/DK/BPD/2022 tanggal 21 Februari 2022 perihal Persetujuan Pembayaran Tantiem kepada Pengurus dan Bonus kepada Karyawan Tahun Buku 2021;
   4) Surat Nomor 035/DK/BPD/2022 tanggal 1 Maret 2022 perihal Pemberian Bonus Tahun Buku 2021 kepada Anggota Komite Pihak Independen;
   5) Surat Nomor 094/DK/BPD/2022 tanggal 23 Juni 2022 perihal Persetujuan Pernyataan Pendiri mengenai Kepesertaan Dana Pensiun Bank BPD Bali;
   6) Tanggal 26 Agustus 2022 melakukan kajian Persetujuan Perubahan Peraturan Dana Pensiun Bank BPD Bali dan telah ditindaklanjuti dengan surat Nomor 139/DK/BPD/2022 tanggal 30 Agustus 2022 perihal Persetujuan Perubahan Peraturan Dana Pensiun dan Pernyataan Pendiri tentang Kepesertaan Dana Pensiun Bank BPD Bali;
   7) Tanggal 5 September 2022 melakukan kajian permohonan Persetujuan Pemberian Tamsil Semester I Tahun 2022 dan selanjutnya pada tanggal 8 September 2022 menyampaikan kepada Dewan Komisaris Rekomendasi Persetujuan Pemberian Tambahan Penghasilan Karyawan Momen Hari Ulang Tahun Bank BPD Bali Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 144/DK/BPD/2022 tanggal 8 September 2022 perihal Persetujuan Pemberian Tambahan Penghasilan Karyawan Momen Hari Ulang Tahun Bank BPD Bali Tahun 2022;

On February 7, 2022, a Review of the 2022 Remuneration of Bank BPD Bali Management was prepared to be submitted at the GMS, and the GMS was approved in accordance with Deed Number 54 (fifty four) dated February 18, 2022.

b. Executive Officers and employees and has been submitted to the Board of Directors as follows:
   1) On February 14, 2022, he reviewed the Application for Approval for the Granting of 2022 THR and was followed up with letter Number 020/DK/BPD/2022 dated February 14, 2022 regarding Approval for the Granting of Religious THR for 2022;
   2) Letter Number 021/DK/BPD/2022 dated February 14, 2022 regarding the Granting of 2022 Religious THR to Committee Members of Independent Parties;
   3) On February 18, 2022 reviewed the Tantiem Calculation Method for Management and Bonuses for Employees for the 2021 Fiscal Year and then on February 21, 2022 submitted to the Board of Commissioners Recommendations for Tantiem Payments for Management and Bonuses for Bank BPD Bali Employees for the 2021 Fiscal Year and has been followed up with letter Number 029 /DK/BPD/2022 dated February 21, 2022 regarding Approval of Tantiem Payments to Management and Bonuses to Employees for the 2021 Fiscal Year;
   4) Letter Number 035/DK/BPD/2022 dated March 1, 2022 concerning Distribution of Bonuses for the 2021 Fiscal Year to Committee Members of Independent Parties;
   5) Letter Number 094/DK/BPD/2022 dated June 23, 2022 concerning Approval of the Founder's Statement regarding Participation in the Bank BPD Bali Pension Fund;
   6) On August 26, 2022, conducted a review of the Approval for Amending the Pension Fund Regulations of Bank BPD Bali and has been followed up with letter Number 139/DK/BPD/2022 dated August 30, 2022 regarding Approval for Amendments to Pension Fund Regulations and the Founder's Statement regarding Bank BPD Bali Pension Fund Participation;
   7) September 5, 2022 reviewed the application for Approval for the Granting of Semester I Year 2022 and then on September 8, 2022 submitted to the Board of Commissioners Recommendations for Approval for Additional Employee Income at the Birthday of Bank BPD Bali Year 2022 and has been followed up with letter Number 144/DK/ BPD/2022 dated September 8, 2022 regarding the Approval of Additional Employee Income at the Anniversary of Bank BPD Bali in 2022;

8) Surat Nomor 145/DK/BPD/2022 tanggal 8 September 2022 perihal Pemberian Tambahan Penghasilan Anggota Komite Pihak Independen;
9) Surat Nomor 197/DK/BPD/2022 tanggal 22 November 2022 perihal Pembayaran Uang Penghargaan Masa Kerja;
10) Tanggal 22 Desember 2022 melakukan kajian Permohonan Persetujuan Pemberian Tamsil Momen Akhir Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 219/DK/BPD/2022 tanggal 27 Desember 2022 perihal Persetujuan Pemberian Tambahan Penghasilan Karyawan Momen Akhir Tahun 2022;
11) Surat Nomor 220/DK/BPD/2022 tanggal 27 Desember 2022 perihal Pemberian Tambahan Penghasilan Anggota Komite Pihak Independen.

2. Terkait dengan kebijakan nominasi Sesuai Akta Nomor 7 (tujuh) tanggal 8 Oktober 2021 yang memutuskan bahwa Proses pemilihan Dewan Komisaris diharapkan sudah dimulai setelah Triwulan II Tahun 2022, mengingat adanya proses *Fit and Proper Test* di Otoritas Jasa Keuangan (OJK), menindaklanjuti hasil RUPS tersebut Komite Remunerasi dan Nominasi telah menyusun *Draft* Sistem dan Prosedur Pemilihan dan/atau Penggantian Anggota Direksi dan Anggota Dewan Komisaris untuk selanjutnya 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 2022 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.

8) Letter Number 145/DK/BPD/2022 dated September 8, 2022 concerning Provision of Additional Income for Independent Party Committee Members;
9) Letter Number 197/DK/BPD/2022 dated November 22, 2022 concerning Payment of Long Service Award Money;
10) On December 22, 2022, conducted a review of the Application for Approval for the Giving of Final Moments of 2022 and has been followed up with letter Number 219/DK/BPD/2022 dated December 27, 2022 regarding Approval for Giving Additional Employee Income for the End of 2022;
11) Letter Number 220/DK/BPD/2022 dated December 27, 2022 concerning Provision of Additional Income for Independent Party Committee Members.

2. Regarding to the nomination policy In accordance with Deed Number 7 (seven) dated October 8 2021 which decided that the process for selecting the Board of Commissioners is expected to have started after the second quarter of 2022, given the Fit and Proper Test process at the Financial Services Authority (OJK), following up on the results of the GMS the Remuneration and Nomination Committee has prepared a Draft System and Procedure for Selection and/or Replacement of Members of the Board of Directors and Members of the Board of Commissioners to be subsequently 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 2022 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.

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 sistem 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.

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.

Susunan Organisasi Komite Manajemen Risiko PT Bank Pembangunan Daerah Bali sesuai Keputusan Direksi Nomor 0137/KEP/DIR/MRO/2022 Tentang Perubahan Kedua Atas Keputusan Direksi Nomor 0123.102.110.2012.2 Tentang Komite Manajemen Risiko PT Bank Pembangunan Daerah Bali.

The organizational structure of the Risk Management Committee of PT Bank Pembangunan Daerah Bali is in accordance with the Decree of the Board of Directors Number 0137/KEP/DIR/MRO/2022 concerning the Second Amendment to the Decree of the Board of Directors Number 0123.102.110.2012.2 concerning the Risk Management Committee of PT Bank Pembangunan Daerah Bali.

STRUKTUR KOMITE MANAJEMEN RISIKO

RISK MANAGEMENT COMMITTEE STRUCTURE

Struktur Komite Manajemen Risiko Bank BPD Bali adalah sebagai berikut:

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 / *Director of Compliance*
Sekretaris / *Secretary*	Kepala Divisi Manajemen Risiko / *Head of the Risk Management Division*
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 Operasional, Keuangan & Akuntansi /*Head of Operational, Finance & 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*

TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

DUTIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

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.

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.*

FREKUENSI RAPAT KOMITE MANAJEMEN RISIKO

FREQUENCY OF RISK MANAGEMENT COMMITTEE MEETINGS

Selama Tahun 2022, Komite Manajemen Risiko melakukan rapat sebanyak 8 (delapan) kali dengan realisasi program kerja sebagai berikut:

During 2022, 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 2022 *January 18, 2022*	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Desember 2021 *Meeting for Discussion of the Bank's Soundness Level Report for the position of December 2021*
2	20 April 2022 *April 20, 2022*	Rapat Pembahasan Laporan Profil Risiko Bank Posisi Maret 2022 *Meeting for Discussion of the Bank's Risk Profile Report for the position of March 2022*
3	27 Juni 2022 *June 27, 2022*	Rapat Pembahasan Perubahan *Risk Appetite*, *Risk Tolerance*, dan *Risk Limit* Tahun 2022 *Discussion Meeting on Changes in Risk Appetite, Risk Tolerance, and Risk Limits for 2022*
4	26 Juli 2022 *July 26, 2022*	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Juni 2022 *Meeting for Discussion of the Bank's Soundness Level Report for June 2022*
5	17 Oktober 2022 *October 17, 2022*	Rapat Pembahasan Laporan Profil Risiko Bank Posisi September 2022 *Meeting for Discussion of the Bank's Risk Profile Report for the position of September 2022*
6	18 Oktober 2022 *October 18, 2022*	Rapat Pembahasan *Draft* keputusan Direksi Penyesuaian Penambahan Cadangan Kerugian Kredit Ekspektasian (CKKE) Terhadap Kredit Restrukturisasi Yang Terdampak *Corona Virus Disease* 2019 (*Covid-19*) *Discussion Meeting of the Board of Directors' Draft decision on Adjustment for Additional Expected Credit Loss Reserves (CKKE) for Credit Restructuring Affected by Corona Virus Disease 2019 (Covid-19)*
7	29 November 2022 *November 29, 2022*	Rapat Pembahasan Usulan Limit Transaksi *Treasury* *Treasury Transaction Limit Proposal Discussion Meeting*
8	26 Desember 2022 *December 26, 2022*	Rapat Pembahasan Penetapan *Risk Appetite*, *Risk Tolerance*, dan *Risk Limit* 2023 *Discussion Meeting on Determining Risk Appetite, Risk Tolerance, and Risk Limit 2023*

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

CREDIT POLICY COMMITTEE

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.

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.

STRUKTUR KOMITE KEBIJAKAN PERKREDITAN

CREDIT POLICY COMMITTEE STRUCTURE

Anggota Komite Kebijakan Perkreditan Bank BPD Bali sebagai berikut:

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*	Direktur Operasional / *Director of Operation* Direktur Bisnis Non Kredit / *Director of Business Non Credit* Direktur Kepatuhan /*Director of Compliance* Kepala Divisi Manajemen Risiko (MRO) / *Head of Risk Management Division (MRO)* Kepala Divisi Kepatuhan (KPN) / *Head of Compliance Division (KPN)* 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	Kepala Bagian Pengembangan Produk & Administrasi (Divisi KRD) / *Head of Product Development & Administration (Credit Division)* Kepala Bagian Kredit Korporasi (Divisi Kredit) / *Head of Corporate Credit Division (Loan Division)* Kepala Bagian Ritel, Mikro, dan Konsumer (Divisi Kredit) / *Head of Retail, Micro, and Consumer (Loan Division)* Kepala Bagian Penyelamatan Kredit (Divisi Kredit) / *Head of Credit Rescue Division (Loan Division)* Kepala Bagian Kepatuhan (Divisi KPN) / *Head of Compliance Division (KPN Division)* Kepala Bagian Kajian dan Laporan (Divisi MRO) / *Head of Studies and Reports (MRO Division)* Kepala Bagian Audit I (SAF) / *Head of Audit I Division (SAF)*

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;

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. 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 masukanmasukan terkait hasil temuan di unit-unit operasional yang berhubungan dengan ketentuan perkreditan dalam rangka penyempurnaan kebijakan perkreditan.

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.

FREKUENSI RAPAT KOMITE KEBIJAKAN PERKREDITAN

FREQUENCY OF CREDIT POLICY COMMITTEE MEETINGS

Selama Tahun 2022, Komite Kebijakan Perkreditan melakukan rapat sebanyak 5 (lima) kali dengan realisasi program kerja sebagai berikut:

During 2022, the Credit Policy Committee held 5 (five) 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	02 Februari 2022 *February 2, 2022*	1. Pembaharuan *Draft* Keputusan Direksi Tentang SOP KUR. 2. Pembaharuan *Draft* Keputusan Direksi Relaksasi KUR *Covid-19*. 3. *Draft* SOP Kredit Pemilikan Kredit Pemilikan Rumah Fasilitas Manfaat Layanan Tambahan Badan Penyelenggara Jaminan Sosial Ketenagakerjaan Bank BPD Bali (KPR MLT BPJSTK BANK BPD BALI) *1. Updating the Draft of Directors' Decree regarding SOP KUR.* *2. Updating the Draft Decree of the Board of Directors on KUR Relaxation Covid-19.* *3. Draft SOP for Ownership Credit for Home Ownership Credit Additional Service Benefit Facility Employment Social Security Organizing Agency for Bank BPD Bali (KPR MLT BPJSTK BANK BPD BALI)*

TABEL RAPAT KOMITE KEBIJAKAN PERKREDITAN
TABLE OF CREDIT POLICY COMMITTEE MEETING

NO	Tanggal/ *Date*	Keterangan/ *Description*
2	11 Februari 2022 *February 11, 2022*	*Draft* SOP Kredit Pemilikan Kredit Pemilikan Rumah Fasilitas Manfaat Layanan Tambahan Badan Penyelenggara Jaminan Sosial Ketenagakerjaan Bank BPD Bali (KPR MLT BPJSTK BANK BPD BALI). *Draft SOP for Ownership Loans Home Ownership Credit Facility Additional Service Benefit Employment Social Security Organizing Agency for Bank BPD Bali (KPR MLT BPJSTK BANK BPD BALI).*
3	27 April 2022 *April 27, 2022*	Ketentuan RAC. *RAC Provision*
4	07 September 2022 *September 7, 2022*	Pembaharuan SOP Kredit Karyawan *Renewal of Employee Credit SOP*
5	19 September 2022 *September 19, 2022*	Pembaharuan SOP Kredit Karyawan *Renewal of Employee Credit SOP*

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 DAN *LIABILITY MANAGEMENT COMMITTEE* (ALCO)

ASSET AND LIABILITY MANAGEMENT COMMITTEE (ALCO)

Pengelolaan seluruh risiko bisnis PT Bank Pembangunan Daerah Bali harus dilakukan secara sistematis, terintegrasi dan berkesinambungan. Untuk itu, dalam proses pelaksanaan aset dan liability, PT Bank Pembangunan Daerah Bali telah dilengkapi dengan ALCO, sebagaimana ditetapkan dalam Keputusan Direksi Nomor 0078/KEP/DIR/TRS/2021 tanggal 18 Februari 2021 tentang Tim *Asset and Liability Management Committee* dan Tim Kelompok Pendukung ALCO (KPA).

Management of all business risks of PT Bank Pembangunan Daerah Bali must be carried out in a systematic, integrated and sustainable manner. For this reason, in the process of implementing assets and liabilities, PT Bank Pembangunan Daerah Bali has been equipped with ALCO, as stipulated in the Decree of the Board of Directors Number 0078/KEP/DIR/TRS/2021 dated February 18, 2021 concerning the Asset and Liability Management Committee Team and the Support Group Team ALCO (KPA).

STRUKTUR *ASSET* DAN *LIABILITY MANAGEMENT COMMITTEE* (ALCO)

ASSET AND LIABILITY MANAGEMENT COMMITTEE (ALCO) STRUCTURE

Komposisi keanggotaan ALCO adalah sebagai berikut:

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 Treasury Division*

Sekretaris II merangkap Anggota / *Secretary II concurrently Member*	Kepala Divisi Perencanaan Strategis / *Head of Strategic Planning Division*
Anggota / *Members*	Kepala Divisi Dana dan Jasa / *Head of Funds and Services Division* Kepala Divisi Kredit / *Head of Credit Division* Kepala Divisi Teknologi Informasi / *Head of Information Technology Division* Kepala Divisi Operasional, Keuangan & Akuntasi / *Head of Operational, Finance & Accounting Division* Kepala Divisi Manajemen Risiko / *Head of Risk Management Division*

TUGAS DAN TANGGUNG JAWAB *ASSET* DAN *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* dan *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.

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.*

FREKUENSI RAPAT *ASSET* DAN *LIABILITY MANAGEMENT COMMITTEE* (ALCO)

Selama Tahun 2022, *Asset* dan *Liability Management Committee* melakukan rapat sebanyak 17 (tujuh belas) kali dengan realisasi program kerja sebagai berikut:

FREQUENCY OF ASSET AND LIABILITY MANAGEMENT COMMITTEE (ALCO) MEETINGS

During 2022, the Asset And Liability Management Committee held 17 (seventeen) 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	31 Januari 2022 *January 31, 2022*	1. Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Deposit Interest Rates (Current Accounts, Savings, Deposits) and Credit.* *2. Decree of the Board of Directors Number 0054/KEP/DIR/TRS/2022 concerning Provisions for Service Tariffs.*
2	24 Februari 2022 *February 24, 2022*	1. Keputusan Direksi Nomor 0094/KEP/DIR/TRS/2022 tentang Perubahan atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0095/KEP/DIR/TRS/2022 tentang Perubahan Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0094/KEP/DIR/TRS/2022 concerning Amendments to Decree of the Board of Directors Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Interest Rates for Deposits (Giro, Savings, Deposits) and Credit.* *2. Decree of the Board of Directors Number 0095/KEP/DIR/TRS/2022 concerning Amendment to the Decree of the Board of Directors Number 0054/KEP/DIR/TRS/2022 concerning Provisions for Service Tariffs.*
3	28 Maret 2022 *March 28, 2022*	Keputusan Direksi Nomor 0138/KEP/DIR/TRS/2022 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2020 tentang Ketentuan Tarif Layanan. *Board of Directors Decree Number 0138/KEP/DIR/TRS/2022 concerning the Second Amendment to Directors Decree Number 0054/KEP/DIR/TRS/2020 concerning Service Tariff Provisions.*
4	27 April 2022 *April 27, 2022*	1. Keputusan Direksi Nomor 0172/KEP/DIR/TRS/2022 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0171/KEP/DIR/TRS/2022 tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0172/KEP/DIR/TRS/2022 concerning the Second Amendment to Decree of the Board of Directors Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Interest Rates on Deposits (Giro, Savings, Deposits) and Credit.* *2. Decree of the Board of Directors Number 0171/KEP/DIR/TRS/2022 concerning the Third Amendment to the Decree of the Board of Directors Number 0054/KEP/DIR/TRS/2022 concerning Provisions for Service Tariffs.*
5	18 Mei 2022 *May 18, 2022*	1. Keputusan Direksi Nomor 0191/KEP/DIR/TRS/2022 tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0190/KEP/DIR/TRS/2022 tentang Perubahan Keempat Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0191/KEP/DIR/TRS/2022 concerning the Third Amendment to Decree of the Board of Directors Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Interest Rates on Deposits (Giro, Savings, Deposits) and Credit.* *2. Decree of the Board of Directors Number 0190/KEP/DIR/TRS/2022 concerning the Fourth Amendment to Decree of the Board of Directors Number 0054/KEP/DIR/TRS/2022 concerning Provisions for Service Tariffs.*
6	30 Mei 2022 *May 30, 2022*	Keputusan Direksi Nomor 0203/KEP/DIR/TRS/2022 tentang Perubahan Kelima atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *Board of Directors Decree Number 0203/KEP/DIR/TRS/2022 concerning the Fifth Amendment to Directors Decree Number 0054/KEP/DIR/TRS/2022 concerning Service Tariff Provisions.*

TABEL RAPAT *ASSET AND LIABILITY MANAGEMENT COMMITTEE* (ALCO)
TABLE OF ASSET AND LIABILITY MANAGEMENT COMMITTEE MEETING (ALCO)

NO.	Tanggal/ *Date*	Keterangan/ *Description*
7	17 Juni 2022 *June 17, 2022*	Keputusan Direksi Nomor 0226/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan Khusus Dalam Rangka Pemasaran Kredit Multiguna dan Kredit Usaha Persiapan Pensiun. *Directors Decree Number 0226/KEP/DIR/TRS/2022 concerning Provisions for Special Service Rates in the Context of Marketing for Multipurpose Loans and Retirement Preparation Business Loans.*
8	29 Juli 2022 *July 29, 2022*	1. Keputusan Direksi Nomor 0316/KEP/DIR/TRS/2022 tentang Perubahan Keempat atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0317/KEP/DIR/TRS/2022 tentang Perubahan Keenam Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0316/KEP/DIR/TRS/2022 concerning the Fourth Amendment to Decree of the Board of Directors Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Interest Rates for Deposits (Giro, Savings, Deposits) and Credit.* *2. Decree of the Board of Directors Number 0317/KEP/DIR/TRS/2022 concerning the Sixth Amendment to the Decree of the Board of Directors Number 0054/KEP/DIR/TRS/2022 concerning Provisions for Service Tariffs.*
9	09 Agustus 2022 *August 9, 2022*	Keputusan Direksi Nomor 0342/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan Khusus BI-*Fast* Dalam Rangka Hari Kemerdekaan Republik Indonesia ke 77 (Tujuh Puluh Tujuh) *Decree of the Board of Directors Number 0342/KEP/DIR/TRS/2022 concerning Provisions for BI-Fast Special Service Tariffs in the Context of the 77th (Seventy Seventh) Independence Day of the Republic of Indonesia*
10	29 Agustus 2022 *August 29, 2022*	1. Keputusan Direksi Nomor 0380/KEP/DIR/TRS/2022 tentang Perubahan Kelima Atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0381/KEP/DIR/TRS/2022 tentang Perubahan Ketujuh Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0380/KEP/DIR/TRS/2022 concerning the Fifth Amendment to Decree of the Board of Directors Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Interest Rates on Deposits (Giro, Savings, Deposits) and Credit.* *2. Directors Decree Number 0381/KEP/DIR/TRS/2022 concerning the Seventh Amendment to Directors Decree Number 0054/KEP/DIR/TRS/2022 concerning Service Tariff Provisions.*
11	19 September 2022 *September 19, 2022*	1. Keputusan Direksi Nomor 0433/KEP/DIR/TRS/2022 tentang Perubahan Keenam atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0434/KEP/DIR/TRS/2022 tentang Perubahan Kedelapan Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0433/KEP/DIR/TRS/2022 concerning the Sixth Amendment to Directors Decree Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Deposit Interest Rates (Giro, Savings, Deposits) and Credit.* *2. Decree of the Board of Directors Number 0434/KEP/DIR/TRS/2022 concerning the Eighth Amendment to Decree of the Board of Directors Number 0054/KEP/DIR/TRS/2022 concerning Provisions for Service Tariffs.*
12	23 September 2022 *September 23, 2022*	Keputusan Direksi Nomor 0452/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan Khusus Dalam Rangka Pemasaran Kredit Multiguna Dan Kredit Usaha Persiapan Pensiun. *Decree of the Board of Directors Number 0452/KEP/DIR/TRS/2022 concerning Provisions for Special Service Rates in the Context of Marketing Multipurpose Loans and Retirement Preparation Business Loans.*

TABEL RAPAT *ASSET AND LIABILITY MANAGEMENT COMMITTEE* (ALCO)
TABLE OF ASSET AND LIABILITY MANAGEMENT COMMITTEE MEETING (ALCO)

NO.	Tanggal/ *Date*	Keterangan/ *Description*
13	24 Oktober 2022 *October 24, 2022*	Keputusan Direksi Nomor 0506/KEP/DIR/TRS/2022 tentang Perubahan Kesembilan Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *Decree of the Board of Directors Number 0506/KEP/DIR/TRS/2022 concerning the Ninth Amendment to Directors Decree Number 0054/KEP/DIR/TRS/2022 concerning Service Tariff Provisions.*
14	29 November 2022 *November 29, 2022*	Keputusan Direksi Nomor 0562/KEP/DIR/TRS/2022 tentang Perubahan Ketujuh Atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. *Decree of the Board of Directors Number 0562/KEP/DIR/TRS/2022 concerning the Seventh Amendment to Directors Decree Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Deposit Interest Rates (Giro, Savings, Deposits) and Credit.*
15	16 Desember 2022 *December 16, 2022*	Keputusan Direksi Nomor 0604A/KEP/DIR/TRS/2022 tentang Perubahan Kesebelas Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *Decree of the Board of Directors Number 0604A/KEP/DIR/TRS/2022 concerning the Eleventh Amendment to Directors Decree Number 0054/KEP/DIR/TRS/2022 concerning Service Tariff Provisions.*
16	23 Desember 2022 *December 23, 2022*	Keputusan Direksi Nomor 0632A/KEP/DIR/TRS/2022 tentang Perubahan Keduabelas Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *Decree of the Board of Directors Number 0632A/KEP/DIR/TRS/2022 concerning the Twelfth Amendment to Board of Directors Decree Number 0054/KEP/DIR/TRS/2022 concerning Service Tariff Provisions.*
17	28 Desember 2022 *December 28, 2022*	1. Keputusan Direksi Nomor 0638/KEP/DIR/TRS/2022 tentang Perubahan Kedelapan Atas Keputusan Direksi Nomor 0053/KEP/DIR/TRS/2022 tentang Ketentuan Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0636/KEP/DIR/TRS/2022 tentang Perubahan Kesepuluh Atas Keputusan Direksi Nomor 0054/KEP/DIR/TRS/2022 tentang Ketentuan Tarif Layanan. *1. Decree of the Board of Directors Number 0638/KEP/DIR/TRS/2022 concerning the Eighth Amendment to Decree of the Board of Directors Number 0053/KEP/DIR/TRS/2022 concerning Provisions for Interest Rates on Deposits (Giro, Savings, Deposits) and Credit.* *2. Decree of the Board of Directors Number 0636/KEP/DIR/TRS/2022 concerning the Tenth Amendment to Directors Decree Number 0054/KEP/DIR/TRS/2022 concerning Service Tariff Provisions.*

Hasil rapat *Asset* dan *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.

STRUKTUR KOMITE PENGARAH TEKNOLOGI INFORMASI

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	Kepala Divisi Teknologi Akuntansi / *Head of Accounting Technology Division* Kepala Divisi Manajemen risiko / *Head of Risk Management Division* Kepala Divisi Kepatuhan / *Head of Compliance Division* Kepala Divisi Perencanaan Strategis / *Head of Strategic Planning Division* Kepala SKAI dan *Anti Fraud* / *Head of Internal Audit Work Unit and Anti Fraud* 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 *Treasury* / *Head of Treasury Division* Kepala Divisi Dana dan Jasa / *Head of Funds and Services Division* Kepala Divisi Operasional, Keuangan & Akuntansi / *Head of Operational, Finance & Accounting*

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;

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 recommendation ns 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.

FREKUENSI RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

FREQUENCY OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEETINGS

Selama Tahun 2022, Komite Pengarah Teknologi Informasi melakukan rapat sebanyak 2 (dua) kali dengan realisasi program kerja sebagai berikut:

During 2022, the Information Technology Steering Committee held 2 (two) 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	18 Maret 2022 *March 18, 2022*	Pembahasan Persiapan Pengujian DRP Tahun 2022 *Discussion of DPR Testing Preparation of 2022*
2	17 November 2022 *November 17, 2022*	Pembahasan 1. Pembahasan Rencana Pengembangan TI Tahun 2023 2. Rencana Strategis Teknologi Informasi Tahun 2023-2025 *Discussion on* *1. IT Development Plan 2023 Discussion* *2. Information Technology Strategic Plan 2023-2025*

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

CUSTOMER SERVICE AND PROBLEM SOLVING COMMITTEE

Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dibentuk berdasarkan Keputusan Direksi Nomor 0154A/KEP/DIR/DJA/2020 tanggal 9 April 2020 tentang Komite Pelayanan

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

dan Penyelesaian Pengaduan Konsumen PT Bank Pembangunan Daerah Bali.

on Service and Settlement of Consumer Complaints at PT Bank Pembangunan Daerah Bali.

STRUKTUR KOMITE PELAYANAN DAN PENYELESAIAN PENGADUAN KONSUMEN

STRUCTURE OF THE CUSTOMER SERVICE AND PROBLEM SOLVING COMMITTEE

Komposisi Keanggotan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen adalah sebagai berikut:

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*

TUGAS DAN TANGGUNG JAWAB KOMITE PELAYANAN DAN PENYELESAIAN PENGADUAN KONSUMEN

DUTIES AND RESPONSIBILITIES OF THE CUSTOMER SERVICE AND PROBLEM SOLVING COMMITTEE

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).

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).*

FREKUENSI RAPAT KOMITE PELAYANAN DAN PENYELESAIAN PENGADUAN KONSUMEN

FREQUENCY OF CUSTOMER SERVICE AND PROBLEM SOLVING COMMITTEE MEETINGS

Selama Tahun 2022, Komite Pelayanan dan Penyelesaian Pengaduan Konsumen melakukan rapat sebanyak 4 (empat) Kali dengan realisasi program kerja sebagai berikut:

During 2022, Customer Compalining Service and Resolution Committee held 4 (four) meetings with the realization of the following work programs:

TABEL RAPAT KOMITE PELAYANAN DAN PENYELESAIAN PENGADUAN KONSUMEN
TABLE OF CUSTOMER SERVICE AND PROBLEM SOLVING COMMITTEE MEETINGS

No.	Tanggal / *Date*	Keterangan / *Description*
1	07 Januari 2022 *January 7, 2022*	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan IV tahun 2021. *Meeting of the Consumer Complaint Service and Settlement Committee to discuss the 2021 Quarter IV 2021 Consumer Complaint Service and Settlement Report.*
2	06 April 2022 *April 6, 2022*	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan I tahun 2022. *Meeting of the Consumer Complaint Service and Settlement Committee to discuss the 1st Quarter of 2022 Consumer Complaint Service and Settlement Report.*
3	05 Juli 2022 *July 5, 2022*	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan II tahun 2022. *Meeting of the Consumer Complaint Service and Settlement Committee to discuss the 2nd Quarter of 2022 Consumer Complaint Service and Settlement Report.*
4	06 Oktober 2022 *October 6, 2022*	Rapat Komite Penanganan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Penanganan dan Penyelesaian Pengaduan Konsumen Triwulan III tahun 2022. *Meeting of the Consumer Complaint Service and Settlement Committee to discuss the 3rd Quarter of 2022 Consumer Complaint Service and Settlement Report.*

Hasil rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the meeting of the Consumer Complaint Service and Resolution Committee are written in the minutes of the meeting which are well documented, including any dissenting opinions if they occur at the meeting.

PENANGANAN BENTURAN KEPENTINGAN

RESOLVING CONFLICT OF INTEREST

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.

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.

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

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

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 2022 tidak terdapat transaksi yang mengandung benturan kepentingan sehingga tidak ada kerugian atau hal yang mengurangi keuntungan Bank.

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 June 22, 2021 regarding the Fourth Amendment to the Decision of the Board of Directors Number 0349/KEP/ DIR/SDM/2014 dated May 23, 2014 concerning SOP for Employee Discipline). During 2022 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

Bank telah melaksanakan sosialisasi Kode Etik Bank BPD Bali kepada seluruh karyawan PT Bank Pembangunan Daerah Bali dan juga memberikan Buku Saku Kode Etik Bank yang harus dipelajari dan dilaksanakan oleh setiap karyawan, serta seluruh karyawan pada awal tahun menandatangani Formulir Pernyataan Sikap.

SOCIALIZATION OF THE CODE OF CONDUCT

The Bank has socialized the Bank BPD Bali Code of Conduct to all employees of PT Bank Pembangunan Daerah Bali and also provided a Pocket Book of the Bank's Code of Conduct that must be learned and implemented by every employee, and all employees at the beginning of the year sign the Attitude Statement Form.

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 2022 tidak ada pelanggaran yang dilakukan oleh Dewan Komisaris ataupun Direksi.

Selama Tahun 2022 Bank mencatat adanya pelanggaran Kode Etik sebanyak 2 (dua) pelanggaran. Pelanggaran Kode Etik tersebut terjadi di Kantor Cabang dan Kantor Cabang Pembantu yaitu:

1. Kantor Cabang Ubud;
2. Kantor Cabang Pembantu Padang Bay.

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 2022 there were no violations committed by the Board of Commissioners or the Board of Directors.

During 2022 the Bank recorded 2 (two) violations of the Code of Conduct. Violations of the Code of Conduct occurred at Branch Office and Sub-Branch Office, namely:

1. *Ubud Branch Office;*
2. *Padang Bay Sub-Branch 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 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 Bank BPD Bali sehingga mampu mencapai visi dan misinya lebih cepat.

Kompeten

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
3. Mengembangkan etos kerja dengan dasar agama dan memandang kerja sebagai ibadah serta memiliki akhlak yang baik.

Kerja Sama Tim

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.

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 to the positions*
3. *To develop work ethics with religion as the basis and perceive working as praying to God and have good moral.*

Teamwork

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.*

Orientasi Pelanggan

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 orientasi pelanggan, 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 memperbarui data karyawan;
6. Seluruh karyawan agar selalu bekerja sesuai dengan SOP dan ketentuan yang berlaku dan tidak melakukan *Fraud*;
7. Sikap dan perilaku karyawan Bank BPD Bali harus mencerminkan nilai-nilai budaya CINTA dan etika serta membudayakan senyum, salam dan sapa sebagai bentuk performa standar pelayanan baik kepada sesama karyawan maupun kepada nasabah.

Tahun 2022, dalam rangka penerapan nilai budaya kerja kepada karyawan, Bank BPD Bali telah melaksanakan berbagai kegiatan sebagai berikut:

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 oriented, 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. *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.*

In 2022, in the context of implementing work cultural values for employees, Bank BPD Bali has carried out various activities as follows:

1. Survei Budaya Kerja (*Corporate Culture's Survey*);
2. *Launching tagline & virtual background "STRONGER TOGETHER";*
3. Bimbingan Rohani oleh seluruh Satuan Kerja dan Unit Kerja;
4. Seminar Motivasi Budaya Kerja dengan tema Transformasi Digital;
5. Internalisasi Program Budaya Kerja "*Leaders* Menyapa!"

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 Pengendalian 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 2022 tidak ada laporan terkait penerimaan gratifikasi dari pengurus dan karyawan bank.

1. *Work Culture Survey (Corporate Culture's Survey);*
2. *Launching tagline & virtual background "STRONGER TOGETHER";*
3. *Spiritual Guidance by all Work Units and Work Units;*
4. *Work Culture Motivation Seminar with the theme Digital Transformation;*
5. *Internalization of the Work Culture Program "Leaders Menyapa!"*

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 2022 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 2022

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 2022 rumusan tersebut dimuat dalam rencana kerja kepatuhan dan dituangkan dalam Rencana Bisnis Bank Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0639/KEP/DIR/RENSTRA/2021 tanggal 26 November 2021 tentang Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1201/DIR/RENSTRA/2021 tanggal 26 November 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, Bank telah melakukan perubahan terhadap Rencana Bisnis Bank Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0202/KEP/DIR/RENSTRA/2022 tanggal 30 Mei 2022 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0564/DIR/RENSTRA/2022 tanggal 30 Mei 2022 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, Bank telah melakukan penyesuaian terhadap Rencana Bisnis Bank Tahun

COMPLIANCE FUNCTION WORK PROGRAM IN 2022

The formulation of a strategy to encourage the creation of a Compliance Culture has been contained in the Compliance Blueprint in accordance with the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0764/KEPDIR/KPN/2019 dated December 03, 2019 concerning Blueprint for Compliance of the Bali Regional Development Bank for 2019-2024.

For 2022, the formulation is contained in the compliance work plan and set forth in the Bank's Business Plan for 2022-2024 in accordance with Directors Decree Number 0639/KEP/DIR/RENSTRA/2021 dated November 26, 2021 concerning PT Bank Pembangunan Daerah Bali's Business Plan for 2022-2024 and has been submitted to the Financial Services Authority in accordance with letter Number B-1201/DIR/RENSTRA/2021 dated November 26, 2021 concerning Submission of PT Bank Pembangunan Daerah Bali's Business Plan for 2022-2024 and PT Bank Pembangunan Daerah Bali's Sustainable Finance Action Plan for 2022- 2026, the Bank has made changes to the Bank Business Plan for 2022-2024 in accordance with Directors Decree Number 0202/KEP/DIR/RENSTRA/2022 dated May 30, 2022 concerning Bank Business Plans (Changes) PT Bank Pembangunan Daerah Bali for 2022-2024 and has been submitted to the Financial Services Authority according to letter Number B-0564/DIR/RENSTRA/2022 dated May 30, 2022 peri in terms of Submission of the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024, the Bank has made adjustments to

2022-2024 sesuai Keputusan Direksi Nomor 0616/KEP/DIR/RENSTRA/2022 tanggal 26 Desember 2022 tentang Perubahan Atas Keputusan Direksi Nomor 0202/KEP/DIR/RENSTRA/2022 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1948/DIR/RENSTRA/2022 tanggal 26 Desember 2022 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024.

the Bank's Business Plan for 2022-2024 in accordance with Directors Decree Number 0616/KEP/DIR/RENSTRA/2022 dated December 26, 2022 concerning Amendments to Board of Directors Decree Number 0202/KEP/DIR/RENSTRA/2022 concerning the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024 and has been submitted to the Financial Services Authority according to letter Number B-1948/DIR/RENSTRA/2022 dated December 26, 2022 concerning Submission of the Bank Business Plan Book (Adjustment) of PT Bank Pembangunan Daerah Bali for 2022-2024.

Dengan memperhatikan prinsip kehati-hatian untuk memastikan kepatuhan Bank terhadap ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku, memastikan prosedur kepatuhan pada unit kerja serta dilakukan penyesuaian pada pedoman internal Bank terhadap perubahan perundang-undangan melalui Bagian Sisdur dan melakukan kajian atas rancangan keputusan manajemen melalui Bagian Kepatuhan. Program Kerja Fungsi Kepatuhan Tahun 2022 meliputi:

By taking into account the precautionary principle to ensure the Bank's compliance with the provisions of the Financial Services Authority and applicable laws and regulations, ensuring compliance procedures in work units and making adjustments to the Bank's internal guidelines for changes in legislation through the System Section and reviewing Draft decisions management through the Compliance Department. The 2022 Compliance Function Work Program includes:

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 dan kompetensi SDM untuk mendukung penerapan *Governance, Risk Management* dan *Compliance*;
4. Meningkatkan kualitas standarisasi dan pengelolaan BPP/SOP yang terintegrasi dengan aspek risiko dan *compliance* serta melakukan *review* kebijakan dan prosedur sesuai dengan perkembangan kebijakan regulator dan persaingan pasar;
5. Melakukan pencegahan terjadinya *fraud* dan pemberlakuan sanksi yang tegas atas pelaku *fraud (zero tolerance)* serta meningkatkan peran audit internal dan *whistleblowing system*.
6. Meningkatkan kualitas penerapan program anti pencucian uang dan pencegahan pendanaan terorisme sesuai ketentuan yang berlaku;
7. Meningkatkan penerapan Kode Etik, Budaya Kepatuhan dan Budaya Risiko serta memantau kepatuhan penyampaian Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) oleh Dewan Komisaris, Direksi dan Pejabat Bank kepada KPK;
8. Meningkatkan produktivitas karyawan dengan memberikan pelatihan, sosialisasi, serta pendampingan hukum kepada seluruh Satuan Kerja dan Unit Kerja Bank BPD Bali sehingga Risiko Hukum dan Risiko Kepatuhan dapat dihindari demi terwujudnya Budaya Kepatuhan di Bank BPD Bali.
9. Melakukan *Assessment* CRA *(Compliance Risk Assesment)* pada unit Operasional sehingga diperoleh gambaran tingkat

1. *Maintaining the Bank's Soundness Level at rank 2 by improving the quality of Governance/GCG management, Risk Profile, Earning and Capital;*
2. *Improving the internal control system and compliance with the organizational structure;*
3. *Improving the quality and competence of human resources to support the implementation of Governance, Risk Management and Compliance;*
4. *Improving the quality of BPP/SOP standardization and management that is integrated with risk and compliance aspects as well as reviewing policies and procedures in accordance with developments in regulatory policies and market competition;*
5. *Preventing fraud and imposing strict sanctions on perpetrators of fraud (zero tolerance) as well as increasing the role of internal audit and the whistleblowing system.*
6. *Improving the quality of the implementation of anti-money laundering and prevention of terrorism financing programs in accordance with applicable regulations;*
7. *Improving the implementation of the Code of Ethics, Compliance Culture and Risk Culture as well as monitoring compliance with the submission of the State Administration Wealth Report (LHKPN) by the Board of Commissioners, Directors and Bank Officers to the KPK;*
8. *Increasing employee productivity by providing training, outreach, and legal assistance to all Work Units and Work Units of Bank BPD Bali so that Legal Risk and Compliance Risk can be avoided for the sake of realizing a Compliance Culture at Bank BPD Bali.*
9. *Conduct a CRA (Compliance Risk Assessment) Assessment on the Operational unit in order to obtain an overview of the*

dan tren eksposur risiko yang relevan dalam rangka mengelola risiko kepatuhan.

Kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi disusun dan disampaikan pada direksi setelah mendapatkan masukan dari seluruh unit kerja di Divisi Kepatuhan. Saat ini Bank telah memiliki:

1. Buku Pedoman Perusahaan tentang Pedoman Penyusunan BPP dan SOP PT Bank Pembangunan Daerah Bali sesuai dengan Keputusan Direksi Nomor 0577/KEP/DIR/KPN/2014 tanggal 20 September 2014, yang telah diubah berdasarkan Keputusan Direksi Nomor 0412/KEP/DIR/KPN/2015 tanggal 16 September 2015 yang digunakan sebagai pedoman penyusunan ketentuan dan pedoman intern bank;

2. *Blueprint* Kepatuhan sesuai dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0764/KEP/DIR/KPN/2019 tanggal 03 Desember 2019 Tentang *Blueprint* Kepatuhan Bank Pembangunan Daerah Bali Tahun 2019–2024.

   Blueprint Kepatuhan Bank BPD Bali Tahun 2019-2024 dilakukan melalui 3 (tiga) tahapan untuk kemudahan implementasi dan sekaligus disinkronisasi dengan tahapan transformasi BPD Jilid II sebagai berikut:
   a. Tahap I, Desember Tahun 2019 - Desember Tahun 2020, dengan tema: "Memperkuat Fondasi". Arah dari tahap I ini fokus pada perbaikan internal, memperkuat basis organisasi Divisi Kepatuhan, meningkatkan peran Divisi Kepatuhan dalam penentuan *risk appetite* Kepatuhan, dan memperkuat budaya kepatuhan sebagai bagian budaya perusahaan;
   b. Tahap II, Januari Tahun 2021 - Desember Tahun 2022, dengan tema: "Seimbang - Proaktif - Terukur", dengan fokus pada arah perubahan untuk penguatan peran dan fungsi Divisi Kepatuhan dalam pengelolaan risiko kepatuhan yang mendukung pencapaian target bisnis selalu dalam koridor prinsip *prudential* dan ketentuan yang berlaku, mendukung optimalisasi budaya kepatuhan sebagai keunggulan perusahaan;
   c. Tahap III, Januari Tahun 2023 - Desember Tahun 2024, dengan tema: "Stabilisasi, Meningkatkan dan Melanjutkan". Arahnya dilakukan dengan meneruskan, menguatkan dan stabilisasi peran serta fungsi Divisi Kepatuhan secara Pro-Aktif, Seimbang dan Terukur melalui penerapan 4 (empat) pilar kepatuhan yaitu supervisi, kajian, konsultasi dan regulasi serta optimalisasi budaya kepatuhan sebagai keunggulan perusahaan, melalui Moto: "Berani, Jujur Dan Patuh".

   Dan sesuai sifat *Blueprint* Kepatuhan Bank BPD Bali Tahun 2019-2024 yang "*high level*" dan "*living document*" maka implementasinya bisa dinamis dan disesuaikan dengan kebutuhan dan situasi yang dihadapi Bank BPD Bali.

level and trend of relevant risk exposure in order to manage compliance risk.

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. *The Company Handbook regarding Guidelines for the Preparation of BPP and SOP for PT Bank Pembangunan Daerah Bali in accordance with the Decree of the Board of Directors Number 0577/KEP/DIR/KPN/2014 dated 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 preparing bank internal regulations and guidelines;*
2. *Compliance Blueprint in accordance with the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0764/KEP/DIR/KPN/2019 dated December 03, 2019 concerning Blueprint for Compliance of the Bali Regional Development Bank 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 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 2022 karyawan pada Satuan Kerja Kepatuhan sudah memiliki:

1. Sertifikasi Kepatuhan Level I sebanyak 10 (sepuluh) orang;
2. Sertifikasi Kepatuhan Level II sebanyak 3 (tiga) orang;
3. Sertifikasi Kepatuhan Level III sebanyak 1 (satu) orang

Selama Tahun 2022 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 2022 employees at the Compliance Work Unit already have:

1. *Level I Compliance Certification for 10 (ten) people;*
2. *Level II Compliance Certification for 3 (three) people;*
3. *Level III Compliance Certification for 1 (one) person*

During 2022 the Compliance Unit has attended and implemented the following education and training:

No.	Materi Pelatihan / *Training Material*
1	Sosialisasi dan Diskusi POJK No 13 terkait Produk Bank Umum *POJK Socialization and Discussion No. 13 related to Commercial Bank Products*
2	*Refreshment* Sertifikasi Manajemen Risiko Level 3 *Level 3 Risk Management Certification Refreshment*
3	*Leadership Development Program* *Leadership Development Program*
4	Sosialisasi *Anti Fraud – Officer* *Anti Fraud Socialization - Officer*
5	Sosialisasi Dampak Perubahan NPWP 16 Digit Bagi Sektor Perbankan *Socialization of the Impact of Changing the 16-Digit TIN for the Banking Sector*
6	Ujian Profesi Advokat *Advocate Professional Exam*
7	*Public Speaking Training* *Public Speaking Training*
8	*Refreshment* Sertifikasi Perbankan *Banking Certification Refreshment*
9	*Overview* dan Prospek Ekonomi Global dan Indonesia serta Tantangan dan Strategi Kedepan Bagi Bank BPD Bali *Overview and Prospects of the Global and Indonesian Economy as well as Future Challenges and Strategies for Bank BPD Bali*
10	Eksekusi Inisiatif Strategis RBB di Masa Pandemi Dengan 4DX *RBB Strategic Initiative Execution in a Pandemic Period with 4DX*
11	Tipikor Dalam Pengelolaan Keuangan Perusahaan & Perbankan *Corruption in Corporate and Banking Financial Management*
12	Webinar *Big Data Analytics for Money Laundering* *Webinar Big Data Analytics for Money Laundering*
13	Sosialisasi Ketentuan Bank Umum *Socialization of Commercial Bank Regulations*
14	*Kick Off Meeting* Profesi Manajemen Risiko *Risk Management Profession Kick Off Meeting*

No.	Materi Pelatihan / *Training Material*
15	Mekanisme Pengembangan Produk Bank Berbasis Teknologi Informasi *Information Technology-Based Bank Product Development Mechanism*
16	Pelatihan Pemahaman ISO 370001: 2016 *ISO 370001:2016 Understanding Training*
17	*Workshop Study* Analisa Risiko, Perancangan dan Penulisan Informasi Terdokumentasi (Pedoman/Panduan.SOP) Sistem Manajemen Anti Penyuapan *Workshop on Study of Risk Analysis, Design and Writing of Documented Information (Guidelines/Guidelines.SOP) Anti-Bribery Management System*
18	*Refreshment* Penerapan Program APU & PPT Tahun 2022 *Refreshment of the 2022 APU & PPT Program Implementation*
19	*Refreshment* SOP ATM & APMK *SOP ATM & APMK Refreshment*
20	Pelatihan Auditor Sistem Manajemen Anti Penyuapan Berbasis SNI ISO 37001:2016 *Anti-Bribery Management System Auditor Training Based on SNI ISO 37001:2016*
21	*Digital Awareness Program : The Key to Transform Your Organization* *Digital Awareness Program : The Key to Transform Your Organization*
22	*Digital Business Modelling*: Pemodelan Bisnis Untuk Mengembangkan Ide Inovasi di Bidang Keuangan *Digital Business Modeling: Business Modeling to Develop Innovation Ideas in Finance*
23	*Know Your Employee* *Know Your Employee*
24	Webinar Risiko Iklim dan Stabilitas Keuangan *Webinar on Climate Risk and Financial Stability*
25	Pelatihan *Blockhain* *Blockchain Training*
26	Strategi efektif implementasi *Project Management Office* dalam mensukseskan Pengelolaan Rencana Startegis Bank BPD Bali *An effective strategy for implementing the Project Management Office in the success of the Management of the Strategic Plan of Bank BPD Bali*
27	Sertifikasi Kepatuhan Level I *Compliance Level I Certification*
28	*Workshop* Hukum Acara Pidana dan Hukum Acara Perdata *Workshop on Criminal Procedure Law and Civil Procedure Law*
29	Webinar *Anti Bribery Management System Experience Through Integrity* *Webinar Anti Bribery Management System Experience Through Integrity*
30	*Internal Liquidity Adequancy Assesment Process* (ILAAP) *Internal Liquidity Adequancy Assesment Process (ILAAP)*
31	FGD Implementasi dan Pelaporan Taksonomi Hijau Indonesia Edisi 1.0 *FGD Implementation and Reporting of Indonesia's Green Taxonomy Edition 1.0*
32	*Workshop* Strategi Pengembangan Produk *Product Development Strategy Workshop*
33	Teknik Penyusunan dan Pembuatan Buku Pedoman Perusahaan Dalam Perspektif *Best Practice* *Techniques for Preparation and Publishment of Company Handbooks in a Best Practice Perspective*

No.	Materi Pelatihan / *Training Material*
34	*Workshop* Penyusunan Pedoman Program *Onboarding* Divisi Sumber Daya Manusia Bank BPD Bali *Workshop on Preparation of the Onboarding Program Guidelines for the Human Resources Division of Bank BPD Bali*
35	*Information Security Management System Awareness Training* *Information Security Management System Awareness Training*
36	*Enhancement* Program Pedoman Umum Governansi Korporat Indonesia *Enhancement Program General Guidelines for Corporate Governance in Indonesia*
37	Pelatihan APU PPT Tingkat Pejabat Eksekutif *Executive Officer Level APU PPT Training*
38	*Arbitrator Talks: The Future of Arbitration for Financial Sectors Dispute Settlement in Indonesia* *Arbitrator Talks: The Future of Arbitration for Financial Sectors Dispute Settlement in Indonesia*
39	*Workshop The New* Bank BPD Bali *Workshop The New Bank BPD Bali*
40	Sosialisasi Penyempurnaan Peraturan tentang Rekening Giro di Bank Indonesia *Socialization of Improvement of Regulations concerning Current Accounts at Bank Indonesia*
41	Seminar Percepatan Digitalisasi di Dunia Perbankan Saat Ini *Seminar on the Acceleration of Digitalization in the Current Banking World*
42	Seminar *Outlook* Ekonomi Tahun 2023 dan Strategi Menghadapi Risiko Inflasi Serta Resesi Global *Seminar on Economic Outlook for 2023 and Strategies to Face Inflation and Global Recession Risks*
43	Pelatihan Pra Purnabakti *Pre Retirement Training*
44	*Arbitrator Talks: The Future of Arbitration for Financial Sectors Dispute Settlement in Indonesia* *Arbitrator Talks: The Future of Arbitration for Financial Sectors Dispute Settlement in Indonesia*
45	*Workshop* PKPU dan Kepailitan dalam Perspektif Kreditur Perbankan *PKPU and Bankruptcy Workshop in the Perspective of Banking Creditors*
46	Transaksi Keuangan Mencurigakan *Batch* 4 *Batch 4 Suspicious Financial Transactions*
47	Pelatihan Aplikasi *Audit Common Language* (ACL) *Common Language Audit Application (ACL) Training*
48	*Enhancement* Program Pedoman Umum *Governansi Korporat* Indonesia *Enhancement Program General Guidelines for Corporate Governance in Indonesia*
49	Pelatihan Identifikasi Transaksi Keuangan Mencurigakan Bagi Perbankan *Training on the Identification of Suspicious Financial Transactions for Banking*
50	*Training Specific General Banking* *Training Specific General Banking*
51	*How to Set A Growth Mindset* *How to Set A Growth Mindset*
52	*Basic Credit Analysis* *Basic Credit Analysis*
53	*E-Learning* Peningkatan Pemahaman Gratifikasi *E-Learning to Improve Understanding of Gratification*

No.	Materi Pelatihan / *Training Material*
54	*Banking Agility- Building Resilence and Growing From Failure* *Banking Agility- Building Resilence and Growing From Failure*
55	Pelatihan Pengadaan Barang dan Jasa *Goods and Services Procurement Training*
56	FGD PESTEL *Analysis* SRA Korporasi *PESTEL FGD Corporate SRA Analysis*

PELAKSANAAN PROGRAM KERJA FUNGSI KEPATUHAN TAHUN 2022

Selama Tahun 2022 Direktur Kepatuhan telah melaksanakan fungsi kepatuhan yang termuat di dalam laporan pelaksanaan tugas dan tanggung jawab Direktur Kepatuhan yang mencakup:

1. Pelaksanaan Tugas dan Fungsi Kepatuhan:
   a. Laporan Pengujian Rancangan Kepatuhan dan Hukum;
   b. Laporan Pengujian Rancangan Keputusan Pengendalian Risiko dan Sistem dan Prosedur;
   c. Laporan Pengujian Rancangan Keputusan Pemberian Kredit/ Bank Garansi;
   d. Laporan Pengujian Rancangan Keputusan Penyelesaian Kredit Bermasalah;
   e. Laporan Pengujian Rancangan Keputusan Penempatan Dana/ Transaksi Surat Berharga;
   f. Laporan Pemantauan Kepatuhan Pelaksanaan Prinsip Kehatihatian 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 2022, Satuan Kerja Kepatuhan telah melakukan kajian kepatuhan sebanyak 304 (tiga ratus empat) kajian yang terdiri dari Rancangan Kepatuhan dan Hukum sebanyak 108 (seratur delapan) kajian, Rancangan keputusan Pengendalian Risiko dan Sistem prosedur sebanyak 124 (seratus dua puluh empat) kajian, Rancangan Keputusan Pemberian Kredit/Bank

IMPLEMENTATION OF COMPLIANCE FUNCTION WORK PROGRAM IN 2022

During 2022 the Compliance Director has carried out the compliance function contained in the report on the implementation of the duties and responsibilities of the Compliance Director which includes:

1. *Implementation of Duties and Compliance Function:*
   a. Compliance and Legal Design Testing Reports;
   b. Testing Report on the Draft Risk Control Decision and Systems and Procedures;
   c. Testing Report on the Draft Decision on Credit/Bank Guarantee;
   d. Non-Performing Loan Settlement Draft Testing Reports;
   e. Testing Report on the Draft Decision on Fund Placement/ Securities Transactions;
   f. Compliance Monitoring Report on the Implementation of the Bank's Prudential Principles;
   g. Reports on the Implementation of the AML and CFT Programs;
   h. Monitoring Report on the Implementation of Agreements and Commitments with BI/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 2022, the Compliance Unit has conducted 304 (three hundred and four) compliance studies consisting of 108 (one hundred and eight) Compliance and Legal Studies, 124 (one hundred and twenty four) Risk Control Decision Drafts and Procedures, 57 (fifty seven) studies of the Draft Decision on Non-Performing Credit/Bank Guarantee, 0 (zero) Non-Performing Credit

Garansi sebanyak 57 (lima puluh tujuh) kajian, Rancangan Keputusan Penyelesaian Kredit Bermasalah sebanyak 0 (nihil) kajian, Rancangan Keputusan Penempatan Dana/Transaksi Surat Berharga sebanyak 16 (enam belas) kajian.

Bank BPD Bali telah menyampaikan Laporan Kepatuhan periode Semester I dan Semester II Tahun 2022 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 peningkatan pada tahun 2022 realisasinya 21,58% atau meningkat 1,30% jika dibandingkan dengan tahun 2021 sebesar 20,28%. Peningkatan disebabkan oleh penambahan permodalan yaitu sepanjang tahun 2022 telah terdapat setoran modal dari pemegang saham antara lain sebesar Rp50.000 juta dari Pemerintah Kabupaten Badung, sebesar Rp10.000 juta dari Pemerintah Kota Denpasar, sebesar Rp15.000 juta dari Pemerintah Kabupaten Buleleng, sebesar Rp1.000 juta dari Pemerintah Kabupaten Gianyar, sebesar Rp750 juta dari Pemerintah Kabupaten Karangasem, dan sebesar Rp200 juta dari Pemerintah Kabupaten Tabanan sehingga modal mengalami peningkatan sebesar Rp246.805 juta atau 7,20% dari Rp3.426.296 juta menjadi Rp3.673.100 juta. Pertumbuhan Aset Tertimbang Menurut Risiko (ATMR) lebih rendah dibandingkan pertumbuhan total modal sebesar Rp127.347 juta atau 0,75% dari Rp16.897.248 juta di tahun 2021 menjadi Rp17.024.632 juta di tahun 2022.

2. *Non Performing Loan* (NPL)
   Rasio NPL *Gross* PT Bank Pembangunan Daerah Bali mencapai 2,37% atau membaik 0,05% dibandingkan tahun 2021 yang sebesar 2,42%, penurunan NPL tetap dilakukan melalui Ekspansi Kredit secara hati-hati, pemberian restrukturisasi kepada debitur-debitur yang masih kooperatif, memiliki prospek dan masih memiliki kemampuan membayar, melakukan pemantauan atas pergeseran kualitas kredit secara harian, penagihan kredit-kredit NPL, penjualan agunan di bawah tangan, penjualan agunan debitur yang tidak kooperatif melalui kerjasama dengan balai lelang swasta secara langsung maupun melalui Kantor Pelayanan Kekayaan Negara dan Lelang (KPKNL), percepatan penyelesaian kredit bermasalah melalui gugatan sederhana, penghapus bukuan kredit macet yang telah memenuhi ketentuan, kerjasama penjualan agunan dengan agen properti yang memiliki sertifikasi, 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 membuat aplikasi info lelang Bank BPD Bali untuk percepatan pemasaran atas agunan debitur yang akan dijual atau lelang.

Settlement Decisions, 16 (sixteen) reviews of Draft Decisions on Fund Placement/Securities Transactions.

Bank BPD Bali has submitted its 2022 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 has increased in 2022 to 21.58% or an increase of 1.30% compared to 2021 of 20.28%. The increase was due to additional capital, namely that throughout 2022 there has been a capital deposit from shareholders, including Rp50,000 million from the Badung Regency Government, Rp10,000 million from the Denpasar City Government, Rp15,000 million from the Buleleng Regency Government, Rp1 ,000 million from the Gianyar Regency Government, Rp750 million from the Karangasem Regency Government, and Rp200 million from the Tabanan Regency Government so that capital increased by Rp246,805 million or 7.20% from Rp3,426,296 million to Rp3,673,100 million. The growth in Risk Weighted Assets (RWA) is lower than the growth in total capital of Rp127,347 million or 0.75% from Rp16,897,248 million in 2021 to Rp17,024,632 million in 2022.

2. *Non Performing Loan (NPL)*
   The Gross NPL ratio of PT Bank Pembangunan Daerah Bali reached 2.37% or an improvement of 0.05% compared to 2021 which was 2.42% the reduction in NPLs was still carried out through prudent Credit Expansion, providing restructuring to debtors who were still cooperative, had prospects and still have the ability to pay, monitor shifts in credit quality on a daily basis, collect NPL credits, sell private collateral, sell uncooperative debtors' collateral through cooperation with private auction houses directly or through the State Property and Auction Service Office (KPKNL), acceleration of settlement of non-performing loans through simple lawsuits, write-off of bad loans that have complied with the provisions, cooperation in selling collateral with certified property agents, granting relief to troubled debtors who will make payments by Decree of the Board of Directors Number 0509/KEP/ DIR/KRD/2021 dated September 27, 2021 concerning Authority Mem sent arrears relief, fines and fees and made an auction info application for Bank BPD Bali to accelerate marketing of debtor collateral to be sold or auctioned.

3. Rentabilitas
Pencapaian ROA posisi 31 Desember 2022 sebesar 2,68% meningkat 0,07% dibandingkan posisi 31 Desember 2021 sebesar 2,62%, hal tersebut karena bank mampu untuk mengelola aset yang ada dengan baik sehingga menghasilkan pertumbuhan laba yang lebih tinggi dibandingkan tahun sebelumnya yaitu sebesar 9,90%. Pencapaian total aset dapat terlihat dengan peningkatan pada penempatan pada Bank Indonesia, efek-efek, dan efek-efek yang dibeli dengan janji dijual kembali. Realisasi ROE posisi 31 Desember 2022 sebesar 18,27% atau lebih tinggi 0,49% dibandingkan posisi 31 Desember 2021 sebesar 17,78%, hal tersebut karena bank mampu memanfaatkan modal yang diberikan dengan baik, hal ini terlihat dari persentase pertumbuhan laba setelah pajak lebih tinggi dibandingkan persentase pertumbuhan rata-rata modal inti. Di tahun 2022 pertumbuhan laba setelah pajak mencapai 9,90% sedangkan untuk rata-rata modal inti hanya 6,94%. NIM posisi 31 Desember 2022 realisasi sebesar 6,00% meningkat 0,22% dibandingkan tahun 2021 sebesar 5,78%, meningkatnya NIM membuktikan bahwa Bank dapat mengelola aktiva produktifnya untuk meningkatkan pendapatan, hal ini terlihat dari pendapatan bunga bersih mengalami peningkatan sebesar Rp184.353 juta atau 11,86% sedangkan rata-rata aset produktif meningkat sebesar Rp2.063.198 juta atau 7,48%.

4. *Loan to Deposit Ratio* (LDR)
Rasio LDR tahun 2022 mencapai 75,85%, lebih rendah dibandingkan tahun 2021 sebesar 84,69%, hal ini karena Bank menerapkan prinsip kehati-hatian dalam penyaluran kredit sehubungan dengan adanya Pandemi *Covid-19*.

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:

3. *Rentability*
Achievement of ROA for the position of December 31, 2022 of 2.68%, an increase of 0.07% compared to the position of December 31, 2021 of 2.62%, this is because the bank is able to manage existing assets properly resulting in higher profit growth compared to the previous year, namely by 9.90%. The achievement of total assets can be seen from the increase in placements with Bank Indonesia, marketable securities, and securities purchased under agreements to resell. Realization of ROE for the position of December 31, 2022 was 18.27% or 0.49% higher compared to the position of December 31, 2021 of 17.78%, this was because banks were able to make good use of the capital provided, this can be seen from the percentage growth in profit after tax higher than the average core capital growth percentage. In 2022 the growth in profit after tax will reach 9.90% while the average core capital is only 6.94%. The NIM for December 31, 2022 was realized at 6.00%, an increase of 0.22% compared to 2021 of 5.78%, the increase in NIM proved that the Bank can manage its earning assets to increase income, this can be seen from the net interest income which increased by Rp184, 353 million or 11.86% while the average earning assets increased by Rp2,063,198 million or 7.48%.

4. *Loan to Deposit Ratio (LDR)*
The LDR ratio in 2022 reached 75.85%, lower than in 2021 of 84.69%, this is because the Bank applies the precautionary principle in lending in connection with the Covid-19 Pandemic.

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 *Statutory Reserves*	**Ketentuan Bank Indonesia** *Bank Indonesia Provision*	**Ketentuan setelah mendapat insentif** *Provision upon receiving incentives*	**Tahun 2022** *Year 2022*
GWM Rupiah	9,00	7,00	7,20
GWM Harian/*Daily*	0,00	0,00	0
GWM Rata-rata/*Average*	9,00	7,00	7,20
PLM (Penyangga Likuiditas makroprudensial / *Macroprudential Liquidity Buffer)*	6,00		29,61

Giro Wajib Minimum *Statutory Reserves*	Ketentuan Bank Indonesia *Bank Indonesia Provision*	Ketentuan setelah mendapat insentif *Provision upon receiving incentives*	Tahun 2022 *Year 2022*
GWM Valas	4,00		26,29
Harian/*Daily*	2,00		2,00
Rata-rata/*Average*	2,00		24,29

6. Posisi Devisa *Netto* (PDN)
   Posisi Devisa *Netto* tahun 2022 dijaga pada level 0,55%, lebih rendah jika dibandingkan tahun lalu sebesar 0,63%. Posisi Devisa *Netto* tersebut berada dibawah ketentuan Bank Indonesia sebesar 16%.

6. *Net Open Position*
   The Net Open Position in 2022 is maintained at the level of 0.55%, lower than last year's 0.63%. The Net Open Position is under Bank Indonesia regulation of 16%.

PENERAPAN PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME (APU PPT)

IMPLEMENTATION OF THE ANTI MONEY LAUNDERING AND COUNTER FINANCING TERORSIM (AML AND CFT)

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.

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.

Terkait hal tersebut selama tahun 2022 Bank telah menyampaikan 57 Laporan TKM, 1.175 Laporan TKT dan 349 Laporan TKL kepada PPATK serta menyampaikan 920 tanggapan atas permintaan data dari pihak eksternal.

In this regard, during 2022 the Bank has submitted 57 Suspicious Financial Transactions Reports, 1,175 Cash Financial Transactions Reports and 349 Out of the Country Reports to PPATK as well as 920 responds on the data request from external parties.

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.

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.

Selama tahun 2022 Bank menerima 9 kali *update* DTTOT dan/ atau DPPSPM dari otoritas. Bank juga menerima permintaan data pengkayaan daftar *watch list* orang atau korporasi terduga terkait dengan teroris dan organisasi teroris dari PPATK dan Bank telah menindaklanjutinya dengan melakukan *screening* pada

During 2022 the Bank received 9 DTTOT and/or DPPSPM updates from the authorities. The Bank also received a request for data enrichment of a watch list of persons or corporations suspected of being related to terrorists and terrorist organizations from PPATK and the Bank has followed up on this by conducting screening

sistem Bank. 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.

on the Bank's system. In addition, with the launching of the Information Exchange Platform for the Prevention and Eradication of Criminal Financing of Terrorism (SIPENDAR) on 2 August 2021, which is a means of exchanging information related to criminal acts of terrorism and criminal acts of terrorism financing between the Reporting Parties and PPATK, Banks as one of the reporting parties are obliged to monitor and submit customer data/ information related to criminal acts of terrorism and criminal acts of financing terrorism.

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.

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.

Terkait kewajiban Bank untuk melakukan pemantauan dan pengkinian data Nasabah dalam rangka untuk memperoleh profil terkini dari Nasabah, pada tahun 2022 Bank telah merencanakan pengkinian data terhadap 183.388 CIF Nasabah. Dari rencana tersebut, sampai akhir bulan Desember 2022, Bank telah merealisasikan pengkinian data nasabah sebanyak 223.104 CIF atau sebesar 121.65%. Realisasi ini melebihi dari target yang telah direncanakan. Bank juga telah melaporkan pengguna jasa baru pada laporan SIPESAT, dimana untuk laporan triwulan I 2022 telah disampaikan tanggal 5 April 2022, laporan triwulan II disampaikan tanggal 5 Juli 2022, laporan triwulan III 2022 disampaikan tanggal 6 Oktober 2022 dan laporan triwulan IV disampaikan tanggal 9 Januari 2023. Selain itu, Bank juga telah menyampaikan laporan akses informasi keuangan terkait perpajakan (domestik) ke Dirjen Pajak tanggal 25 April 2022 secara elektronik pada portal EOI, sedangkan untuk Pelaporan akses informasi keuangan terkait perpajakan internasional (WNA) ke OJK telah dilaporkan tanggal 19 Juli 2022 secara elektronik pada portal SiPINA.

Regarding the Bank's obligation to monitor and update customer data in order to obtain the latest profiles from customers, in 2022 the Bank has planned to update data on 183,388 CIF customers. From this plan, until the end of December 2022, the Bank has updated 223,104 CIF customer data or 121.65%. This realization exceeded the planned target. The bank has also reported new service users in the SIPESAT report, where the 2022 first quarter report was submitted on April 5, 2022, the second quarter report was submitted on July 5, 2022, the third quarter report 2022 was submitted on October 6, 2022 and the fourth quarter report was submitted on January 9 2023. In addition, the Bank has also submitted a report on access to financial information related to taxation (domestic) to the Director General of Taxes on April 25, 2022 electronically on the EOI portal, while Reporting on access to financial information related to international taxation (WNA) to OJK was reported on July 19, 2022 electronically on the SiPINA portal.

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. Selain melakukan *maintenance* rutin terhadap aplikasi yang telah ada, Bank juga mengembangkan beberapa aplikasi pendukung lainnya diantaranya pengembangan aplikasi PEP untuk dapat mengakses *database* PEP secara lebih luas, penyempurnaan modul identifikasi transaksi keuangan mencurigakan pada aplikasi goAML Bank BPD Bali, menambahan modul pelaporan SIPESAT pada aplikasi goAML Bank BPD Bali, memperluas pemanfaatan *database* kependudukan (KTP-el) dengan mengintergasikan pendaftaran nasabah pada *core banking system* dengan *database* KTP-el, serta pengembangan metode menentukan tingkat risiko calon nasabah terkait APU

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. Apart from carrying out routine maintenance of existing applications, the Bank has also developed several other supporting applications including developing the PEP application to be able to access the PEP database more broadly, improving the module for identifying suspicious financial transactions in the goAML Bank BPD Bali application, adding the SIPESAT reporting module to the goAML application Bank BPD Bali, expanding the use of the population database (KTP-el) by integrating customer registration on the core banking system with the KTP-el database, as well as developing a method for determining the risk level of prospective customers related to APU & PPT automatically on the core banking system. In addition, to

& PPT secara otomatis pada co*re banking system*. Selain itu, untuk memantau perkembangan *database* nasabah yang memiliki CIF lebih dari satu (CIF ganda) ataupun tidak lengkap, Bank telah memanfaatkan aplikasi *Audit Command Language (ACL) Analytic*. Dengan beberapa pengembangan yang telah dilakukan, diharapkan penerapan program APU & PPT di Bank dapat lebih efisien dan efektif dalam memitigasi risiko APU & PPT.

monitor the development of a customer database that has more than one CIF (multiple CIF) or incomplete, the Bank has utilized the Audit Command Language (ACL) Analytic application. With several developments that have been carried out, it is expected that the implementation of the AML & CFT program at the Bank can be more efficient and effective in mitigating AML & CFT risks.

Bank telah melakukan sosialisasi/*refreshment* terkait penerapan program APU & PPT kepada Direksi dan Pejabat Eksekutif dengan mengundang pembicara dari pihak eksternal yang berkompeten di bidangnya. Melaksanakan sosialisasi/*refreshment* BPP dan SOP Penerapan Program APU & PPT keseluruh satuan kerja dan Unit kerja. Bank senantiasa mengikutsertakan satuan kerja dan unit kerja untuk mengikuti sosialisasi ataupun bimbingan teknis yang dilakukan oleh pihak eksternal/regulator terkait penerapan program APU & PPT.

The Bank has conducted socialization/refreshment related to the implementation of the APU & PPT program to Directors and Executive Officers by inviting speakers from external parties who are competent in their fields. Carry out socialization/refreshment of BPP and SOP for the Implementation of the APU & PPT Program to all work units and work units. The Bank always involves work units and work units to participate in socialization or technical guidance conducted by external parties/regulators regarding the implementation of the APU & PPT program.

LHKPN (LAPORAN HARTA KEKAYAAN PENYELENGGARA NEGARA)

LHKPN (STATE ADMINISTRATORS' ASSETS REPORT)

Bank BPD Bali telah memiliki ketentuan internal terkait LHKPN yaitu Keputusan Direksi Nomor 0556/KEP/DIR/KPN/2020 tanggal 16 Desember 2020 tentang Kewajiban Pelaporan Harta Kekayaan bagi Dewan Komisaris, Direksi dan Pejabat Bank.

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.

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.

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 2022 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 2023 sesuai surat nomor B-1596/

Officers and Employees Mandatory of LHKPN of Bank BPD Bali for 2022 amounted to 166 (one hundred and 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, 2023 according to letter number B-1596/DIR/KPN/2022 dated December 26, 2022

DIR/KPN/2022 tanggal 26 Desember 2022 perihal Batas Waktu Penyampaian LHKPN.

regarding the Deadline for Submission of LHKPN.

PERMASALAHAN HUKUM DAN UPAYA PENYELESAIAN OLEH BANK

LEGAL ISSUES AND MITIGATION BY THE BANK

Permasalahan hukum dan upaya penyelesaian oleh Bank ditangani oleh Bagian Hukum Divisi Kepatuhan berkoordinasi dengan konsultan hukum yang ditunjuk oleh Bank. Selama Tahun 2022 permasalahan hukum yang dihadapi Bank BPD Bali adalah sebagai berikut:

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 2022 the legal problems faced by Bank BPD Bali are as follows:

TABEL PERMASALAHAN HUKUM BANK TAHUN 2022
TABLE OF LEGAL ISSUES OF THE BANK IN 2022

No.	Kasus / *Case*	Nomor Perkara / Laporan *Case /Reports Number*	Keterangan / *Description*	Unit Kerja / *Work Unit*	Kuasa Hukum / *Legal Authority*
Perdata / *Civil*					
1	PT Bank Negara Indonesia (Persero) (Penggugat/*Plaintiff*)	138/Pdt.G/2019/PN. Jkt.Sel	Proses Banding *Appeal Process*	Kantor Pusat *Head office*	Bravo Law Office
2	Gugatan/*Lawsuit* Ida Bagus Made Putera	252/Pdt.G/2019/PN Gin	Putus *Resolved*	Cabang Klungkung *Klungkung Branch*	Suryatin Lijaya dan Intern *and intern*
3	Gugatan/*Lawsuit* Ni Luh Genep	220/Pdt.Bth/2021/PN Gin.	Kasasi *Cassation*	Cabang Gianyar *Gianyar Branch*	Intern
4	Gugatan/*Lawsuit* I Made Sudarta	196/Pdt.G/2021/PN Amp	Putus *Resolved*	Cabang Karangasem *Karangasem Branch*	Intern
5	Gugatan/*Lawsuit* Luh Riasini	596/Pdt.G/2021/PN Sgr	Kasasi *Cassation*	Cabang Singaraja *Singaraja Branch*	Intern
6	Gugatan/*Lawsuit* I Made Sujana	64/Pdt.Bth/2022/PN Gin	Putus *Resolved*	Cabang Ubud *Ubud Branch*	Intern
7	Gugatan/*Lawsuit* I Made Sujana	65/Pdt.Bth/2022/PN Gin	Putus *Resolved*	Cabang Ubud *Ubud Branch*	Intern
8	Gugatan/*Lawsuit* I Putu Ngurah Riasa	229/PdtG/2021/PN Nga	Putus *Resolved*	Cabang Negara *Negara Branch*	Suryatin Lijaya dan Intern *and intern*
9	Gugatan/*Lawsuit* Abdul Azis	620/Pdt.Bth/2021/PN Sgr	Sidang *Hearing*	Cabang Singaraja *Singaraja Branch*	Intern
10	Gugatan/*Lawsuit* Ida Bagus Ketut Oka Suteja	23/Pdt.G/2022/PN Amp	Putus *Resolved*	Cabang Karangasem *Karangasem Branch*	Intern
11	Gugatan I Gede Munggah	89/Pdt.G/2022/PN Amp	Sidang *Hearing*	Cabang Karangasem *Karangasem Branch*	Suryatin Lijaya dan Intern *and intern*
12	Gugatan/*Lawsuit* Putu Suarjana	396/Pdt.G/2022/PN. Dps	Putus *Resolved*	Cabang Badung *Badung Branch*	Intern

TABEL PERMASALAHAN HUKUM BANK TAHUN 2022
TABLE OF LEGAL ISSUES OF THE BANK IN 2022

No.	Kasus / *Case*	Nomor Perkara / Laporan *Case /Reports Number*	Keterangan / *Description*	Unit Kerja / *Work Unit*	Kuasa Hukum / *Legal Authority*
13	Gugatan/*Lawsuit* I Wayan Sedantha, Dkk	169/Pdt.G/2022/PN Gin	Sidang *Hearing*	Cabang Pembantu Sukawati *Sukawati Sub-Branch*	Intern
14	Gugatan/*Lawsuit* I Gusti Made Ense Ismana Juara, SE I Gusti Ayu Made Sudiati	875/Pdt.G/2022/PN.Dps	Sidang *Hearing*		Intern
15	Gugatan/*Lawsuit* PT Duta Karya Perkasa Dk	942/Pdt.G/2022/PN.Dps	Sidang *Hearing*	Kantor Pusat *Head Office*	Intern
16	Gugatan/*Lawsuit* I Wayan Artawan	275/Pdt.G/2022/PN Gin	Mediasi *Mediation*	Cabang Ubud *Ubud Branch*	Intern
17	Gugatan/*Lawsuit* Muchamad Agus Bhudiyono	283/Pdt.G/2022/PN Mtr	Mediasi *Mediation*	Cabang Mataram *Mataram Branch*	Intern
Pidana / ***Criminal***					
	Nihil *None*	Nihil *None*	Nihil *None*	Nihil *None*	Nihil *None*
Niaga / ***Commerce***					
	Nihil *None*	Nihil *None*	Nihil *None*	Nihil *None*	Nihil *None*

TABEL REKAPITULASI PERKARA PERDATA DAN PIDANA BANK BPD BALI
TABLE OF RECAPITULATION OF PRIVATE AND CRIMINAL CASES OF BANK BPD BALI

Permasalahan Hukum / *Legal Issue*	Jumlah / *Total*	
	Perdata / *Civil*	**Pidana** / *Criminal*
Telah selesai (telah mempunyai kekuatan hukum yang tetap) *Has been settled (has permanent legal force)*	7	0
Dalam proses penyelesaian *In the process of settlement*	10	0
Total	**17**	**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.

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.*

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.

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.

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;

INTERNAL AUDIT AND ANTI FARAUD 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. Keputusan Direksi Nomor 0716/KEP/DIR/SAF/2021 tentang Piagam Audit Intern;
7. Keputusan Direksi Nomor 0722/KEP/DIR/SAF/2021 tentang Kode Etik Profesi Auditor Intern.

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 apabila diperlukan;

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.*

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 if necessary;*

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.

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*

INTERNAL AUDIT AND ANTI FRAUD WORKING UNIT'S ANNUAL WORK PLAN

Rencana Kerja SKAI & *Anti Fraud* telah tertuang dalam Program Kerja Audit Tahunan (PKAT) Tahun 2022 Nomor : B-0581/SAF/AU1/2021 tanggal 20 Desember 2021 dan telah mendapat persetujuan Direktur Utama dan Komisaris Utama. Penyusunan rencana kerja tersebut telah mengacu pada pedoman dan prosedur SKAI & *Anti Fraud* yang berlaku.

The Annual Work Plan of internal audit and Anti Fraud working unit has been stated in the 2022 Annual Audit Work Program (PKAT) Number: B-0581/SAF/AU1/2021 dated December 20, 2021 and has received approval from the President Director and President Commissioner. The preparation of the work plan has referred to the applicable internal 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 2022 dapat dipaparkan sebagai berikut :

The realization of the 2022'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 Branch Office General Audit*	LHAU Nomor : R-0129/SAF/AU2/2022 Tanggal 24 Maret 2022 *LHAU Number : R-0129/SAF/AU2/2022 Dated March 24, 2022*
2	Audit Umum Kantor Cabang Mangupura *Mangupura Branch Office General Audit*	LHAU Nomor : R-0183/SAF/AU1/2022 Tanggal 26 April 2022 *LHAU Number : R-0183/SAF/AU1/2022 Dated April 26, 2022*
3	Audit Umum Kantor Cabang Klungkung *Klungkung Branch Office General Audit*	LHAU Nomor : R-0185/SAF/AU2/2022 Tanggal 26 April 2022 *LHAU Number : R-0185/SAF/AU2/2022 Dated April 26, 2022*
4	Audit Umum Kantor Cabang Tabanan *Tabanan Branch Office General Audit*	LHAU Nomor : R-0221/SAF/AU1/2022 Tanggal 27 Mei 2022 *LHAU Number : R-0221/SAF/AU1/2022 Dated May 27, 2022*
5	Audit Umum Kantor Cabang Ubud *Ubud Branch Office General Audit*	LHAU Nomor : R-0223/SAF/AU2/2022 Tanggal 27 Mei 2022 *LHAU Number : R-0223/SAF/AU2/2022 Dated May 27, 2022*

TABEL AUDIT UMUM
TABLE OF GENERAL AUDIT

No.	Kegiatan / *Activity*	Hasil / *Result*
6	Audit Umum Kantor Cabang Utama Denpasar *Denpasar Main Branch Office General Audit*	LHAU Nomor : R-0257/SAF/AU1/2022 Tanggal 24 Juni 2022 *LHAU Number : R-0257/SAF/AU1/2022 Dated June 24, 2022*
7	Audit Umum Kantor Cabang Karangasem *Karangasem Branch Office General Audit*	LHAU Nomor : R-0306/SAF/AU1/2022 Tanggal 28 Juli 2022 *LHAU Number : R-0306/SAF/AU1/2022 Dated July 28, 2022*
8	Audit Umum Kantor Cabang Badung *Badung Branch Office General Audit*	LHAU Nomor : R-0308/SAF/AU2/2022 Tanggal 28 Juli 2022 *LHAU Number : R-0308/SAF/AU2/2022 Dated July 28, 2022*
9	Audit Umum Kantor Cabang Singaraja *Singaraja Branch Office General Audit*	LHAU Nomor : R-0352/SAF/AU1/2022 Tanggal 25 Agustus 2022 *LHAU Number : R-0352/SAF/AU1/2022 Dated August 25, 2022*
10	Audit Umum Kantor Pusat Head Office Office General Audit	LHAU Nomor : R-0399/SAF/AU2/2022 Tanggal 29 September 2022 *LHAU Number : R-0399/SAF/AU2/2022 Dated September 29, 2022*

TABEL AUDIT KHUSUS
TABLE OF SPECIAL AUDIT

No.	Kegiatan / *Activity*	Hasil / *Result*
Kecurangan Intern / *Fraud Internal*		
1	Audit Khusus atas Indikasi *Fraud* di Kantor Cabang Ubud *Special Audit of Fraud Indication in Ubud Branch Office*	LHAK Nomor : R-0427/SAF/AFF/2022 Tanggal 27 Oktober 2022 *LHAK Number : R-0427/SAF/AFF/2022 Dated October 27, 2022*
2	Audit Khusus atas adanya Indikasi *Fraud* Intern di Kantor Capem Padangbai *Special Audit of Internal Fraud Indication in Padangbai Sub-Branch Office*	LHAK Nomor : R-0518/SAF/AFF/2022 Tanggal 13 Desember 2022 *LHAK Number : R-0518/SAF/AFF/2022 Dated December 13, 2022*
Kecurangan Ekstern / *Fraud External (skimming)*		
1	Audit Khusus Dugaan *Skimming* Kartu ATM Nasabah Kantor Cabang Denpasar Tahun 2021 *Special Audit for Alleged Skimming of ATM Card Customers at the Denpasar Branch Office in 2021*	LHAK Nomor : R-0019/SAF/AFF/2022 tanggal 7 Januari 2022 *LHAK Number : R-0019/SAF/AFF/2022 dated January 7, 2022*
2	Audit khusus Dugaan *Skimming* Kartu ATM Nasabah Kantor Capem Legian Tahun 2021 *Special Audit for Alleged Skimming of ATM Card Customers at the Denpasar Branch Office in 2021*	LHAK Nomor : R-0029/SAF/AFF/2022 tanggal 11 Januari 2022 *LHAK Number : R-0029/SAF/AFF/2022 dated January 11, 2022*

TABEL AUDIT KHUSUS
TABLE OF SPECIAL AUDIT

No.	Kegiatan / *Activity*	Hasil / *Result*
3	Audit Khusus atas adanya Indikasi *Fraud* Ekstern pada ATM Kantor Capem Bebandem *Special Audit on the existence of an Indication of External Fraud at the ATM of the Bebandem Sub Branch Office*	LHAK Nomor : R-0479/SAF/AFF/2022 tanggal 17 November 2022 *LHAK Number : R-0479/SAF/AFF/2022 dated November 17, 2022*
Audit Khusus Lainnya / *The Other Special Audit*		
1	Audit Pendalaman atas Pemberitaan Negatif Kredit Kantor Cabang Badung *In-Depth Audit of Badung Branch Credit Negative Reporting*	LHA Nomor : R-0500/SAF/AU2/2022 Tanggal 25 November 2022 *LHA Nomor : R-0500/SAF/AU2/2022 dated November 25, 2022*
2	Audit Pendalaman Terkait Adanya Penarikan Dana Nasabah Kantor Cabang Badung *In-Depth Audit Regarding the Withdrawal of Customer Funds at the Badung Branch Office*	LHA Nomor : R-0287/SAF/AFF/2022 Tanggal 18 Juli 2022 *LHA Number : R-0287/SAF/AFF/2022 dated July 18, 2022*
3	Audit Pendalaman atas Temuan Hasil Audit Umum Pada Kantor Capem Bajera *In-Depth Audit of General Audit Findings at the Bajera Sub-district Office*	Dalam proses penyusunan laporan *In the process of preparing the report*
4	Audit Pendalaman terkait *Customer Identification File* (CIF) *In-Depth Audit regarding Customer Identification File (CIF)*	Dalam proses penyusunan laporan *In the process of preparing the report*

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 Payment System*	BI-RTGS(LHPK Nomor : R-0092/SAF/AU1/2022 tanggal 24 Februari 2022) BI-SSSS (LHPK Nomor : R-0093/SAF/AU1/2022 tanggal 24 Februari 2022) BI-ETP (LHPK Nomor : R-0094/SAF/AU1/2022 tanggal 24 Februari 2022) SKNBI (LHPK Nomor : R-0095/SAF/AU1/2022 tanggal 24 Februari 2022) KPDHN LHPK Nomor : R-0096/SAF/AU1/2022 tanggal 24 Februari 2022) Security Audit SP dan FMI BI (LHA Nomor : R-0098/SAF/AU1/2022 tanggal 24 Februari 2022) Surat Pernyataan Direktur Kepatuhan (Nomor : R-0097/SAF/AU1/2022 tanggal 24 Februari 2022) *BI-RTGS (LHPK Number : R-0092/SAF/AU1/2022 dated February 24, 2022)* *BI-SSSS (LHPK Number : R-0093/SAF/AU1/2022 dated February 24, 2022)* *BI-ETP (LHPK Number : R-0094/SAF/AU1/2022 dated February 24, 2022)* *SKNBI (LHPK Number : R-0095/SAF/AU1/2022 dated February 24, 2022)* *KPDHN (LHPK Number : R-0096/SAF/AU1/2022 dated February 24, 2022)* *Security Audit SP and FMI BI (LHA Number : R-0098/SAF/AU1/2022 dated February 24, 2022)* *(Declaration of Compliance Director (Number : R-0097/SAF/AU1/2022 dated February 14, 2022)*
2	Audit terkait Laporan *Single Customer View* (SCV) *Audits related to the Single Customer View (SCV) Report*	LHA Nomor : R-0361/SAF/AU2/2022 Tanggal 29 Agustus 2022 *LHA Number : R-0361/SAF/AU2/2022 Dated August 29, 2022*
3	Audit terkait APU-PPT *Audits related to APU-PPT*	LHA Nomor : R-0396/SAF/AU1/2022 Tanggal 29 September 2022 *LHA Number : R-0396/SAF/AU1/2022 Dated September 29, 2022*
4	Audit Terkait Restrukturisasi Kredit *Audit Related to Credit Restructuring*	LHA Nomor : R-0503/SAF/AU1/2022 Tanggal 28 November 2022 *LHA Number : R-0503/SAF/AU1/2022 Dated November 28, 2022*

TABEL *SURPRISE* AUDIT, AUDIT LAINNYA DAN *REVIEW*
TABLE OF SURPRISE AUDIT, OTHER AUDITS AND REVIEW

No.	Kegiatan /*Activity*	Hasil /*Result*
Surprise Audit		
1	*Surprise* Audit Pengelolaan dan Pengadministrasian Kartu ATM/*Debit* di Kantor Capem Kelas 5 *Surprise Audit of Management and Administration of ATM/Debit Cards at Class 5 Sub-Branch Offices*	LHSA Nomor : R-0135/SAF/AFF/2022 tanggal 31 Maret 2022 *LHSA Number: R-0135/SAF/AFF/2022 dated March 31, 2022*
2	*Surprise* Audit Aktivitas Perubahan Data CIF *CIF Data Change Activity Audit Surprise*	LHSA Nomor : R-0241/SAF/AFF/2022 tanggal 10 Juni 2022 *LHSA Number: R-0241/SAF/AFF/2022 dated June 10, 2022*
3	*Surprise* Audit Pengelolaan Kas *Cash Management Audit Surprise*	LHSA Nomor : R-0372/SAF/AFF/2022 tanggal 13 September 2022 *LHSA Number: R-0372/SAF/AFF/2022 dated September 13, 2022*
4	*Surprise* Audit Pengelolaan Kas *Cash Management Audit Surprise*	LHSA Nomor : R-0436/SAF/AFF/2022 tanggal 1 November 2022 *LHSA Number: R-0436/SAF/AFF/2022 dated November 1, 2022*

TABEL *SURPRISE* AUDIT, AUDIT LAINNYA DAN *REVIEW*
TABLE OF SURPRISE AUDIT, OTHER AUDITS AND REVIEW

No.	Kegiatan /*Activity*	Hasil /*Result*
Audit Lainnya / *Other Audits*		
1	*Review/Probity* Audit atas Tahapan Pengadaan Jasa Pelaksana Konstruksi Pembangunan Gedung DRC Bank BPD Bali Baturiti Tabanan *Review/Probity Audit of the Stages of Procurement of Construction Implementation Services for the Construction of DRC Bank BPD Bali Baturiti Tabanan Building*	Nota Dinas Nomor : 0373/SAF/AU2/2022 Tanggal 18 November 2022 *Official Note Number : 0373/SAF/AU2/2022 dated November 18, 2022*
2	Audit Terkait Penerapan Sistem Manajemen Anti Penyuapan (SMAP) Di Bagian Pengadaan PT Bank Pembangunan Daerah Bali Kantor Pusat *Audit Regarding the Implementation of the Anti-Bribery Management System (SMAP) in the Procurement Division of PT Bank Pembangunan Daerah Bali Head Office*	LHA Nomor : R-0194/SAF/AU1/2022 Tanggal 28 April 2022 *LHA Number: R-0194/SAF/AU1/2022 dated April 28, 2022*
3	*Joint* Audit Teknologi Informasi dengan auditor ekstern PT Veda Praxis *Information Technology Joint Audit with external auditor PT Veda Praxis*	LHA Nomor : R-0454/SAF/AU2/2022 Tanggal 9 November 2022 *LHA Number : R-0454/SAF/AU2/2022 dated November 9, 2022*
Review		
1	*Review* Vandalisme ATM Kantor Capem Sembung dan ATM Abiantuwung *Vandalism Review of the Sembung Sub-district Office ATM and Abiantuwung ATM*	Nota Dinas Nomor : 0008/SAF/AFF/2022 tanggal 5 Januari 2022 *Official Note Number: 0008/SAF/AFF/2022 dated January 5, 2022*
2	Inspeksi Kepatuhan Proses Bisnis *Frontliner* di Kantor Capem Kelas 5 dan Kelas 6 di bawah Supervisi Kantor Cabang Badung *Frontliner Business Process Compliance Inspection at Class 5 and Class 6 Sub-Branch Offices under the Supervision of the Badung Branch Office*	Nota Dinas Nomor : 0110/SAF/AFF/2022 tanggal 28 April 2022 *Official Note Number : 0110/SAF/AFF/2022 dated April 28, 2022*
3	*Review* atas Laporan Pengaduan Konsumen Kantor Cabang Mataram a/n Mayor Usman *Review of the Consumer Complaint Report of the Mataram Branch Office a/n Major Usman*	Nota Dinas Nomor : 0043/SAF/AFF/2022 tanggal 3 Februari 2022 *Official Note Number: 0043/SAF/AFF/2022 dated February 3, 2022*
4	*Review* atas Pengaduan Nasabah Kantor Cabang Badung *Review of Badung Branch Office Customer Complaints*	Nota Dinas Nomor : 0084/SAF/AFF/2022 tanggal 23 Maret 2022 *Official Note Number : 0084/SAF/AFF/2022 dated March 23, 2022*
5	Inspeksi Kas Besar Kantor Cabang Renon, Capem Warmadewa dan Capem Sanur *Big Cash Inspection of Renon Branch Office, Sub-Branch Office Warmadewa and Sub-Branch Office Sanur*	Nota Dinas Nomor : 0106/SAF/AFF/2022 tanggal 26 April 2022 *Official Note Number : 0106/SAF/AFF/2022 dated April 26, 2022*

TABEL *SURPRISE* AUDIT, AUDIT LAINNYA DAN *REVIEW*
TABLE OF SURPRISE AUDIT, OTHER AUDITS AND REVIEW

No.	Kegiatan /*Activity*	Hasil /*Result*
6	*Review* atas Pelanggaran Ketentuan Giro Wajib Minimum (GWM) *Review of Violations of Minimum Statutory Reserves (GWM)*	Nota Dinas Nomor : 0109/SAF/AFF/2022 tanggal 28 April 2022 *Official Note Number : 0109/SAF/AFF/2022 dated April 28, 2022*
7	Inspeksi atas Inventaris KC Singaraja *Inspection of Inventory of KC Singaraja*	Nota Dinas Nomor : 0158/SAF/AFF/2022 tanggal 16 Juni 2022 *Official Note Number : 0158/SAF/AFF/2022 dated June 16, 2022*
8	*Review* terhadap KEPDIR Nomor : 0203/KEP/DIR/TRS/2022 tentang Perubahan Kelima Ketentuan Tarif Layanan *Review of KEPDIR Number: 0203/KEP/DIR/TRS/2022 concerning the Fifth Amendment to Service Tariff Terms*	Nota Dinas Nomor : 0184/SAF/AFF/2022 tanggal 7 Juli 2022 *Official Note Number : 0184/SAF/AFF/2022 dated July 7, 2022*
9	*Review* atas Laporan Indikasi Tindakan Vandalisme pada ATM Arta Dewata Tebongkang *Review of Reports on Indications of Vandalism at the Arta Dewata Tebongkang ATM*	Nota Dinas nomor : 0268/SAF/AFF/2022 tanggal 12 September 2022 *Official Note Number : 0268/SAF/AFF/2022 dated September 12, 2022*
10	*Review* atas Adanya Indikasi Pelanggaran Ketentuan Pemberian Kredit Kepada Pihak Terkait pada Kantor Cabang Ubud *Review on Indications of Violations of Provisions for Granting Credit to Related Parties at the Ubud Branch Office*	Nota Dinas nomor : 0404/SAF/AFF/2022 tanggal 15 Desember 2022 *Official Note Number : 0404/SAF/AFF/2022 dated December 15, 2022*
11	*Review* atas Laporan Pengaduan Konsumen *Phising* *Review of Phishing Consumer Complaint Reports*	Nota Dinas nomor : 0347/SAF/AFF/2022 tanggal 2 November 2022 *Official Note Number : 0347/SAF/AFF/2022 dated November 2, 2022*
12	*Review* atas Percobaan Pembobolan ATM Kantor Capem Surabrata *Review of Attempted Burglary of ATM Sub-district Office of Surabrata*	Nota Dinas nomor : 0379/SAF/AFF/2022 tanggal 22 November 2022 *Official Note Number : 0379/SAF/AFF/2022 dated November 22, 2022*
13	*Review* atas Laporan Pencongkelan ATM Abian Tuwung *Review of the Abian Tuwung ATM Robbery Report*	Nota Dinas nomor : 0410/SAF/AFF/2022 tanggal 27 Desember 2022 *Official Note Number : 0410/SAF/AFF/2022 dated December 27, 2022*
14	*Review* atas Percobaan Pembobolan ATM Kantor Capem IB Mantra *Review of Attempts to Break into ATMs at Sub-district Office IB Mantra*	Nota Dinas nomor : 0414/SAF/AFF/2022 tanggal 27 Desember 2022 *Official Note Number : 0414/SAF/AFF/2022 dated December 27, 2022*
15	Hasil *Review* Laporan atas Laporan Selisih Kas Cabang Badung *Results of the Report Review on the Badung Branch Cash Difference Report*	Nota Dinas nomor : 0405/SAF/AFF/2022 tanggal 16 Desember 2022 *Official Note Number : 0405/SAF/AFF/2022 dated December 16, 2022*
16	Evaluasi atas Laporan *Know Your Employee* Kantor Capem Baturiti *Evaluation of the Know Your Employee Report for the Sub-district Office of Baturiti*	Nota Dinas nomor : 0417/SAF/AFF/2022 tanggal 28 Desember 2022 *Official Note Number : 0417/SAF/AFF/2022 dated December 28, 2022*

TABEL PENGAWASAN PASIF
TABLE OF PASSIVE MONITORING

No.	Kegiatan *Activity*	Hasil *Result*
Pengawasan Pasif Kantor Cabang / *Branch Office's Passive Monitoring*		
1	Pengawasan Pasif Cabang Seririt *Seririt Branch Passive Monitoring*	Laporan Nomor : R-0040/SAF/AFF/2022 tanggal 14 Januari 2022 *Report Number : R-0040/SAF/AFF/2022 dated January 14, 2022*
2	Pengawasan Pasif Cabang Mangupura *Mangupura Branch Passive Monitoring*	Laporan Nomor : R-0071/SAF/AFF/2022 tanggal 4 Februari 2022 *Report Number : R-0071/SAF/AFF/2022 dated February 4, 2022*
3	Pengawasan Pasif Cabang Klungkung *Klungkung Branch Passive Monitoring*	Laporan Nomor : R-0069/SAF/AFF/2022 tanggal 4 Februari 2022 *Report Number : R-0069/SAF/AFF/2022 dated February 4, 2022*
4	Pengawasan Pasif Cabang Tabanan *Tabanan Branch Passive Monitoring*	Laporan Nomor : R-0100/SAF/AFF/2022 tanggal 24 Februari 2022 *Report Number : R-0100/SAF/AFF/2022 dated February 24, 2022*
5	Pengawasan Pasif Cabang Ubud *Ubud Branch Passive Monitoring*	Laporan Nomor : R-0111/SAF/AFF/2022 tanggal 10 Maret 2022 *Report Number : R-0111/SAF/AFF/2022 dated March 10, 2022*
6	Pengawasan Pasif Cabang Denpasar *Denpasar Branch Passive Monitoring*	Laporan Nomor : R-0134/SAF/AFF/2022 tanggal 31 Maret 2022 *Report Number : R-0134/SAF/AFF/2022 dated March 31, 2022*
7	Pengawasan Pasif Cabang Karangasem *Karangasem Branch Passive Monitoring*	Laporan Nomor : R-0210/SAF/AFF/2022 tanggal 20 Mei 2022 *Report Number : R-0210/SAF/AFF/2022 dated May 20, 2022*
8	Pengawasan Pasif Cabang Badung *Badung Branch Passive Monitoring*	Laporan Nomor : R-0211/SAF/AFF/2022 tanggal 20 Mei 2022 *Report Number : R-0211/SAF/AFF/2022 dated May 20, 2022*
9	Pengawasan Pasif Cabang Singaraja *Singaraja Branch Passive Monitoring*	Laporan Nomor : R-0242/SAF/AFF/2022 tanggal 14 Juni 2022 *Report Number : R-0242/SAF/AFF/2022 dated June 14, 2022*
10	Pengawasan Pasif Cabang Renon *Renon Branch Passive Monitoring*	Laporan Nomor : R-0330/SAF/AFF/2022 tanggal 5 Agustus 2022 *Report Number : R-0330/SAF/AFF/2022 dated August 5, 2022*
11	Pengawasan Pasif Cabang Bangli *Bangli Branch Passive Monitoring*	Laporan Nomor : R-0331/SAF/AFF/2022 tanggal 5 Agustus 2022 *Report Number : R-0331/SAF/AFF/2022 dated August 5, 2022*
12	Pengawasan Pasif Cabang Negara *Negara Branch Passive Monitoring*	Laporan Nomor : R-0359/SAF/AFF/2022 tanggal 29 Agustus 2022 *Report Number : R-0359/SAF/AFF/2022 dated 29 August 2022*
13	Pengawasan Pasif Cabang Mataram *Mataram Branch Passive Monitoring*	Laporan Nomor : R-0360/SAF/AFF/2022 tanggal 29 Agustus 2022 *Report Number : R-0360/SAF/AFF/2022 dated August 29, 2022*
14	Pengawasan Pasif Cabang Seririt *Seririt Branch Passive Monitoring*	Laporan Nomor : R-0040/SAF/AFF/2022 tanggal 14 Januari 2022 *Report Number : R-0040/SAF/AFF/2022 dated January 14, 2022*
Pengawasan Pasif Bankwide / *Bankwide's Passive Monitoring*		
1	Pengawasan Pasif Desember 2021 *Passive Monitoring of December 2021*	Laporan Nomor : R-0053/SAF/AFF/2022 tanggal 21 Januari 2022 *Report Number : R-0053/SAF/AFF/2022 dated January 21, 2022*
2	Pengawasan Pasif Triwulan I Tahun 2022 *Passive Monitoring Quarter I of 2022*	Laporan Nomor : R-0180/SAF/AFF/2022 tanggal 22 April 2022 *Report Number : R-0180/SAF/AFF/2022 dated April 22, 2022*
3	Pengawasan Pasif Triwulan II Tahun 2022 *Passive Monitoring Quarter II of 2022*	Laporan Nomor : R-0292/SAF/AFF/2022 tanggal 20 Juli 2022 *Report Number : R-0292/SAF/AFF/2022 dated July 20, 2022*
4	Pengawasan Pasif Triwulan III Tahun 2022 *Passive Monitoring Quarter III of 2022*	Laporan Nomor : R-0416/SAF/AFF/2022 tanggal 18 Oktober 2022 *Report Number : R-0416/SAF/AFF/2022 dated October 18, 2022*

TABEL KEGIATAN SOSIALISASI STRATEGI *ANTI FRAUD*

TABLE OF ANTI FRAUD STRATEGY SOCIALIZATION

No.	Kegiatan *Activity*	Waktu *Date*	Hasil *Result*
1	Sosialisasi Kantor Pusat (Setingkat *Officer* Non Pejabat) oleh AAF *Socialization of the Head Office (Non-Officer Officer Level) by AAF*	21 Januari 2022 *January 21, 2022*	Laporan Nomor : B-0062/SAF/AFF/2022 tanggal 26 Januari 2022 *Report Number : B-0062/SAF/AFF/2022 dated January 26, 2022*
2	Sosialisasi Kantor Cabang Gianyar *Socialization of Gianyar Branch Office*	9 Februari 2022 *February 9, 2022*	Laporan Nomor : B-0080/SAF/AFF/2022 tanggal 16 Februari 2022 *Report Number : B-0080/SAF/AFF/2022 dated February 16, 2022*
3	Sosialisasi Kantor Cabang Klungkung *Socialization of Klungkung Branch Office*	10 Februari 2022 *February 10, 2022*	Laporan Nomor : B-0082/SAF/AFF/2022 tanggal 16 Februari 2022 *Report Number : B-0082/SAF/AFF/2022 dated February 16, 2022*
4	Sosialisasi Kantor Cabang Renon *Socialization of Renon Branch Offices*	11 Februari 2022 *February 11, 2022*	Laporan Nomor : B-0081/SAF/AFF/2022 tanggal 16 Februari 2022 *Report Number : B-0081/SAF/AFF/2022 dated February 16, 2022*
5	Sosialisasi Kantor Cabang Bangli *Socialization of Bangli Branch Offices*	21 Februari 2022 *February 21, 2022*	Laporan Nomor : B-0101/SAF/AFF/2022 tanggal 25 Februari 2022 *Report Number : B-0101/SAF/AFF/2022 dated February 25, 2022*
6	Sosialisasi Kantor Cabang Negara *Socialization of Negara Branch Offices*	22 Februari 2022 *February 22, 2022*	Laporan Nomor : B-0102/SAF/AFF/2022 tanggal 25 Februari 2022 *Report Number : B-0102/SAF/AFF/2022 dated February 25, 2022*
7	Sosialisasi Kantor Cabang Mataram *Socialization of Mataram Branch Office*	23 Februari 2022 *February 23, 2022*	Laporan Nomor : B-0103/SAF/AFF/2022 tanggal 25 Februari 2022 *Report Number : B-0103/SAF/AFF/2022 dated February 25, 2022*
8	Sosialisasi Kantor Cabang Mangupura *Socialization of Mangupura Branch Office*	5 April 2022 *April 5, 2022*	Laporan Nomor : B-0157/SAF/AFF/2022 tanggal 6 April 2022 *Report Number : B-0157/SAF/AFF/2022 dated April 6, 2022*
9	Sosialisasi Kantor Cabang Seririt *Socialization of Seririt Branch Office*	6 April 2022 *April 6, 2022*	Laporan Nomor : B-0160/SAF/AFF/2022 tanggal 7 April 2022 *Report Number : B-0160/SAF/AFF/2022 dated April 7, 2022*
10	Sosialisasi Kantor Cabang Singaraja *Socialization of Singaraja Branch Office*	7 April 2022 *April 7, 2022*	Laporan Nomor : B-0161/SAF/AFF/2022 tanggal 8 April 2022 *Report Number : B-0161/SAF/AFF/2022 dated April 8, 2022*
11	Sosialisasi Kantor Cabang Karangasem *Socialization of Karangasem Branch Office*	12 April 2022 *April 12, 2022*	Laporan Nomor : B-0168/SAF/AFF/2022 tanggal 14 April 2022 *Report Number : B-0168/SAF/AFF/2022 dated April 14, 2022*
12	Sosialisasi Kantor Cabang Ubud *Socialization of Ubud Branch Office*	14 April 2022 *April 14, 2022*	Laporan Nomor : B-0170/SAF/AFF/2022 tanggal 18 April 2022 *Report Number : B-0170/SAF/AFF/2022 tanggal April 18, 2022*
13	Sosialisasi Kantor Cabang Tabanan *Socialization of Tabanan Branch Office*	18 April 2022 *April 18, 2022*	Laporan Nomor : B-0175/SAF/AFF/2022 tanggal 20 April 2022 *Report Number : B-0175/SAF/AFF/2022 tanggal April 20, 2022*

TABEL KEGIATAN SOSIALISASI STRATEGI *ANTI FRAUD*
TABLE OF ANTI FRAUD STRATEGY SOCIALIZATION

No.	Kegiatan *Activity*	Waktu *Date*	Hasil *Result*
14	Sosialisasi Kantor Cabang Badung *Socialization of Badung Branch Offices*	28 Maret 2022 *March 28, 2022*	Laporan Nomor : B-0143/SAF/AFF/2022 tanggal 1 April 2022 *Report Number : B-0143/SAF/AFF/2022 dated April 1, 2022*
15	Sosialisasi Kantor Cabang Denpasar *Socialization of Denpasar Branch Office*	29 Maret 2022 *March 29, 2022*	Laporan Nomor : B-0144/SAF/AFF/2022 tanggal 1 April 2022 *Report Number : B-0144/SAF/AFF/2022 dated April 1, 2022*
16	Sosialisasi Kantor Pusat (Direksi, Kepala Divisi, Wakil Kepala Divisi, Kepala Cabang, KABAG-YOR-AOR Kantor Pusat dan seluruh SKAI & AF) oleh OJK *Socialization of Head Office (Directors, Division Heads, Deputy Division Heads, Branch Heads, Head Office KABAG-YOR-AOR and all SKAI & AF) by OJK*	28 November 2022 *November 28, 2022*	Laporan Nomor : B-0506/SAF/AFF/2022 tanggal 2 Desember 2022 *Report Number : B-0506/SAF/AFF/2022 dated December 2, 2022*

TABEL PENDAMPINGAN AUDITOR EKSTERN
TABLE OF EXTERNAL AUDITOR'S ASSISTANCE

No.	Kegiatan *Activity*	Auditor Ekstern *External Auditors*
1	Pendampingan *Monitoring* atas Realisasi dan Penggunaan Dana yang Ditempatkan oleh Pemerintah Pada PT Bank Pembangunan Daerah Bali *Monitoring Assistance on the Realization and Use of Funds Placed by the Government at PT Bank Pembangunan Daerah Bali*	BPKP Provinsi Bali
2	Pendampingan atas Permintaan Penjelasan Data dan atau Keterangan Kekurangan Pembayaran Pajak Tahun 2017 s.d. 2020 *Assistance on Requests for Explanation of Data and or Information on Shortage of Tax Payments for 2017 to 2020*	KPP Madya Denpasar
3	Pendampingan *Review* Penggunaan Dana yang Ditempatkan oleh Pemerintah pada PT Bank Pembangunan Daerah Bali *Assistance in Reviewing the Use of Funds Placed by the Government at PT Bank Pembangunan Daerah Bali*	BPKP Provinsi Bali
4	Pendampingan atas Pemeriksaan Khusus Terkait Pelaporan Implementasi Standar Nasional Teknologi *Chip* Dan Penggunaan *Personal Identification Number* (PIN) *Online* 6 *Digit* Untuk Kartu ATM Dan/Atau Kartu Debit Yang Diterbitkan di Indonesia *Assistance for Special Examinations Related to Reporting on the Implementation of National Chip Technology Standards and the Use of 6-Digit Online Personal Identification Number (PIN) for ATM Cards and/or Debit Cards Issued in Indonesia*	Bank Indonesia
5	Pendampingan Pemeriksaan tentang APU-PPT Tahun 2022 *Assistance in Examination on APU-PPT in 2022*	*Joint* Audit PPATK bersama OJK
6	Pendampingan Evaluasi Kualitas *Governance, Risk*, dan *Compliance* (GRC) dan Kinerja PT Bank Pembangunan Daerah Bali Terhadap Kontribusi Pembangunan Daerah Provinsi Bali *Assistance in the Evaluation of the Quality of Governance, Risk and Compliance (GRC) and the Performance of PT Bank Pembangunan Daerah Bali for the Regional Development Contribution of the Province of Bali*	BPKP Provinsi Bali

TABEL PENDAMPINGAN AUDITOR EKSTERN
TABLE OF EXTERNAL AUDITOR'S ASSISTANCE

No.	Kegiatan *Activity*	Auditor Ekstern *External Auditors*
7	Pendampingan Audit Umum OJK Tahun 2022 *OJK General Audit Assistance for 2022*	OJK Regional 8 Bali dan Nusa Tenggara
8	Pendampingan Pemeriksaan Pajak Tahun 2018 *2018 Tax Audit Assistance*	Kanwil DJP Bali
9	Pendampingan *General Audit* Laporan Keuangan Tahun Buku 2021 oleh Kantor Akuntan Publik (KAP) *Assistance for the General Audit of Financial Statements for Fiscal Year 2021 by the Public Accounting Firm (KAP)*	KAP Kreston HHES
10	Pendampingan *General Audit* Laporan Keuangan Tahun Buku 2022 oleh Kantor Akuntan Publik (KAP) *Assistance for the General Audit of Financial Statements for Fiscal Year 2022 by the Public Accounting Firm (KAP)*	KAP Kreston HHES
11	Pendampingan Pemeriksaan Evaluasi Kinerja Keuangan Bank Tahun Buku 2021 oleh Kantor Akuntan Publik (KAP) *Assistance in the Examination of the Bank's Financial Performance Evaluation for Fiscal Year 2021 by the Public Accounting Firm (KAP)*	KAP Kreston HHES
12	Pendampingan Audit *Cardless* *Cardless Audit Assistance*	Veda Praxis
13	Pendampingan Audit TI Sistem Pembayaran Tahun 2022 *Payment System IT Audit Assistance in 2022*	Veda Praxis
14	Pendampingan Audit *Post Implementation Review* (PIR) *Online On Boarding* (OOB) *Online On Boarding (OOB) Post Implementation Review (PIR) Audit Assistance*	Solmit Bangun Indonesia
15	Pendampingan *Acquirer* Debit (Lanjutan) *Debit Acquirer Assistance (Continued)*	Veda Praxis
16	Pendampingan Audit Produk Kartu Kredit Pemerintah Daerah *Audit Assistance for Regional Government Credit Card Products*	Veda Praxis
17	Pendampingan Audit Persiapan Sertifikasi ISO ISO/IEC 27001 : 2013 *Audit Assistance for Preparation of ISO Certification ISO/IEC 27001 : 2013*	Robere & Associate

TEMUAN DAN TIDAK 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 2022 bank telah menyelesaikan 98,43% atau 1.129 temuan dari total sebanyak

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, 2022 the bank has completed 98.43% or 1,129 findings from a total of 1,147. There are still 18 findings that have

1.147. Masih terdapat 18 temuan yang belum tuntas ditindaklanjuti 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. 2 (dua) Temuan Audit Umum OKK Tahun 2021
e. 1 (satu) Temuan Audit KAP Kreston HHES Tahun Buku 2021
f. 2 (dua) Temuan Audit Umum Intern Tahun 2022
g. 2 (dua) Temuan Audit Bank Indonesia (SNTC) Tahun 2022
h. 5 (lima) Temuan Joint Audit OJK & PPATK (APU-PPT) Tahun 2022
i. 2 (dua) Temuan Audit Veda Praxis Bidang TI (Sistem Pembayaran) Tahun 2022.

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.

not been fully followed up 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. 2 (two) findings of 2021's OJK General Audit
e. 1 (one) KAP Kreston HHES Audit Findings for Fiscal Year 2021
f. 2 (two) findings of 2022's Internal General Audit
g. 2 (two) 2022 Bank Indonesia Audit Findings (SNTC)
h. 5 (five) OJK & PPATK (APU-PPT) Joint Audit Findings for 2022
i. 2 (two) Veda Praxis Audit Findings in IT (Payment System) for 2022.

In conducting audits, SKAI & Anti-Fraud act objectively without being influenced by other parties as stated in the Decree of the Board of Directors Number 0716/KEP/DIR/SAF/2021 concerning the Internal Audit Charter.

Selama Tahun 2022, *Fraud* Intern yang terjadi pada Bank BPD Bali dapat dilihat pada tabel berikut :

During 2022, Internal Fraud that occurred at Bank BPD Bali can be seen in the following table :

TABEL INTERN *FRAUD* TAHUN 2022
TABLE OF INTERNAL FRAUD IN 2022

Intern *Fraud* dalam 1 Tahun / *Internal Fraud In 1 Year*	**Tahun 2022 /** *Year 2022*			
	Pengurus / *Management*		**Karyawan /** *Employee*	
	Thn Sebelumnya / *Year Before*	**Thn Berjalan/** *Current Year*	**Thn Sebelumnya /** *Year Before*	**Thn Berjalan/** *Current Year*
Total *Fraud* *Total Fraud*	**-**	**-**	**4**	**2**
Telah Terselesaikan *Has Been settled*	-	-	4	2
Dalam Proses Penyelesaian di Intern Bank *In the Settlement Process at the Bank's Internal*	-	-	-	-
Belum Diupayakan Penyelesaiannya *Has not been settled yet*	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum *Has been followed up through the legal process*	-	-	-	-

Adapun Internal *Fraud* tersebut terjadi di:
- Kantor Cabang Ubud
- Kantor Cabang Pembantu Padangbai

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:
- *Ubud Branch Office*
- *Padangbai sub-branch 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.

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.

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 UndangUndang. Sesuai dengan Surat Dewan Komisaris Nomor 109/DK/BPD/2022 tanggal 19 Juli 2022, 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.

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: 109/DK/BPD/2022 dated July 19, 2022, 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.

Dalam memenuhi kewajibannya, Kantor Akuntan Publik Kreston HHES telah menerbitkan laporan yaitu :

a. Laporan Keuangan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 31 Desember 2021.
b. Laporan Komentar dan Saran untuk Manajemen untuk tahun yang berakhir pada tanggal 31 Desember 2022.
c. Laporan Kepatuhan terhadap Peraturan dan Perundang-undangan untuk tahun yang berakhir pada tanggal 31 Desember 2022.
d. Laporan Kepatuhan terhadap Pengendalian Internal untuk tahun yang berakhir pada tanggal 31 Desember 2022.

In fulfilling its obligations, the Public Accounting Firm Kreston HHES has published reports, namely:

a. Financial Statements for the years ended December 31, 2022 and December 31, 2021.
b. Management Letter for the year ended December 31, 2022.
c. Report on Compliance with Regulations and Legislation for the year ended December 31, 2022.
d. Compliance Report on Internal Control for the year ended December 31, 2022

Laporan tersebut di atas telah disampaikan kepada Otoritas Jasa Keuangan sesuai Surat Dinas nomor : R-0038/DIR/SAF/2023 tanggal 25 Januari 2023 perihal Penyampaian Laporan hasil Pemeriksaan KAP Kreston HHES di Bank BPD Bali untuk Tahun Buku 2022.

The report has been submitted to the Otoritas Jasa Keuangan in accordance with the Office Letter number: R-0038/DIR/SAF/2023 dated January 25, 2023 regarding the Submission of the Audit Report on Public Accounting Firm Kreston HHES at Bank BPD Bali for the year Book 2022.

Bank BPD Bali membayar jasa Audit sebesar Rp713.732.000. Selama Tahun 2022 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 : 00009/2.1127/AU.1/07/0060-3/1/I/2023 tanggal 12 Januari 2023 pada Laporan Keuangan untuk tahun-tahun yang berakhir pada 2022, memberikan opini "Laporan

Bank BPD Bali pays Audit services in the amount of Rp713,732,000 During 2022 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, 2022, according to letter Number : 00009/2.1127/AU.1/07/0060-3/1/I/2023 dated January 12, 2023, gave an opinion

keuangan disajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank BPD Bali tanggal 31 Desember 2022, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntasi Keuangan Indonesia".

"The financial statements are presented fairly, in all material respects, the financial position of Bank BPD Bali as of December 31, 2022, as well as its financial performance and cash flows for the year ended on that date, in accordance with Indonesian Financial Accounting Standards".

Selain hal tersebut juga telah dilakukan Evaluasi Kinerja Keuangan Bank BPD Bali Tahun Buku 2022 yang dilaksanakan oleh Kantor Akuntan Publik Kreston HHES sesuai pengantar Laporan Nomor : R0001/01/ISS/III/23 tanggal 30 Januari 2023 dengan kesimpulan Tingkat Kesehatan Bank "Tingkat Kesehatan Bank posisi 31 Desember 2022 dibanding posisi 31 Desember 2021 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 2022 yang memproyeksikan Tingkat Kesehatan Bank berada pada peringkat 2 telah tercapai."

In addition to this, an evaluation of the financial performance of Bank BPD Bali for the 2022 financial year was carried out by the Public Accounting Firm Kreston HHES according to the introduction to Report Nomor : R0001/01/ISS/III/23 dated January 30, 2023 with the conclusion of Health Bank "The soundness level of the Bank for the position of December 31, 2022 has not changed compared to the position December 31, 2021, 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 2022, 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 Authority 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

ACTIVE SUPERVISION OF THE BOARD OF COMMISSIONERS AND DORECTORS

Dewan Komisaris memiliki tugas dan tanggung jawab yang jelas :

The Board of Commissioners has clear duties and responsibilities:

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 nasehat 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

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

pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

f. Wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
g. Wajib melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukan:
   1) Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan/atau
   2) Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
h. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab, wajib membentuk paling sedikit:
   1) Komite Audit;
   2) Komite Pemantau Risiko; dan
   3) Komite Remunerasi dan Nominasi.
i. Dewan Komisaris dapat membentuk komite remunerasi dan nominasi secara terpisah.
j. Pengangkatan anggota komite wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
k. Wajib memastikan bahwa komite yang telah dibentuk menjalankan tugas secara efektif.
l. Wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris.
m. Pedoman dan tata tertib kerja paling sedikit mencantumkan:
   1) Pengaturan etika kerja;
   2) Waktu kerja; dan
   3) Pengaturan rapat.
n. Memberikan dukungan sepenuhnya kepada Satuan Kerja Audit Intern & *Anti Fraud* (SAF) dapat melaksanakan tugas secara independen dengan melakukan *review* atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak 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,

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 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

maka akan berlaku RBB dan Anggaran Tahunan Bank BPD Bali tahun sebelumnya.

s. Melakukan tugas pengawasan lainnya yang ditetapkan berdasarkan keputusan RUPS.

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.

Tanggung Jawab Dewan Komisaris

a. Setiap anggota Dewan Komisaris wajib dengan itikad baik, kehati-hatian, dan bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasehat 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.
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.

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. 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.

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

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

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 Rencana Bisnis Bank Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0639/KEP/DIR/RENSTRA/2021tanggal 26 November 2021 tentang Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1201/DIR/RENSTRA/2021 tanggal 26 November 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, Bank telah melakukan perubahan terhadap Rencana Bisnis Bank Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0202/KEP/DIR/RENSTRA/2022 tanggal 30 Mei 2022 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0564/DIR/RENSTRA/2022 tanggal 30 Mei 2022 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, Bank telah melakukan penyesuaian terhadap Rencana Bisnis Bank Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0616/KEP/DIR/RENSTRA/2022 tanggal 26 Desember 2022 tentang Perubahan Atas Keputusan Direksi Nomor 0202/KEP/DIR/RENSTRA/2022 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1948/DIR/RENSTRA/2022 tanggal 26 Desember 2022 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024;

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 2022-2025.

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 compiled in the Bank's Business Plan for 2022-2024 in accordance with Directors Decree Number 0639/KEP/DIR/RENSTRA/2021 dated November 26, 2021 concerning PT Bank Pembangunan Daerah Bali's Bank Business Plan for 2022-2024 and has been submitted to the Financial Services Authority according to letter Number B-1201/DIR/RENSTRA/2021 dated November 26, 2021 concerning Submission of the PT Bank Pembangunan Daerah Bali Bank Business Plan for 2022-2024 and PT Bank Pembangunan Daerah Bali's Sustainable Finance Action Plan for 2022-2026, the Bank has made changes to Bank Business Plan for 2022-2024 in accordance with Directors Decree Number 0202/KEP/DIR/RENSTRA/2022 dated May 30, 2022 concerning Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024 and has been submitted to the Financial Services Authority according to letter No. B-0564/DIR/RENSTRA/2022 dated May 30, 2022 regarding Submission of the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024, Bank tel ah make adjustments to the Bank's Business Plan for 2022-2024 in accordance with Directors' Decree Number 0616/KEP/DIR/RENSTRA/2022 dated December 26, 2022 concerning Amendments to Directors' Decree Number 0202/KEP/DIR/RENSTRA/2022 concerning Bank Business Plans (Changes) PT Bank Pembangunan Daerah Bali for 2022-2024 and has been submitted to the Financial Services Authority according to letter Number B-1948/DIR/RENSTRA/2022 dated December 26, 2022 regarding Submission of the Bank Business Plan Book (Adjustment) PT Bank Pembangunan Daerah Bali for 2022-2024;

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 2022-2025.

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 *Counterparty Limit* telah diatur kewenangan memutus *Counterparty Limit* per jenjang jabatan. Terdapat kewenangan memutus kredit dan pengelolaan kredit, kewenangan memutus Pengadaan Barang/Jasa, Batas Wewenang Transaksi *Treasury*, Limit Risiko Transaksi *FX Spot & Domestic Non Deliverable Forward* (DNDF) Tahun 2022, 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 Nomor 0560/KEP/DIR/MRO/2022 tanggal 28 November 2022;
   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 sebagaimana diubah dengan perubahan terakhir sesuai Keputusan Direksi Nomor 0245/KEP/DIR/MRO/2022 tanggal 29 Juni 2022.
   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 2022-2025 dengan Keputusan Direksi Nomor 0438/KEP/DIR/MRO/2022 tanggal 21 September 2022;
   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

c. Compile and stipulate a transaction approval mechanism including those that exceed the limit and authority for each level of position listed in the Company's Guidebook and SOP of each operational unit. The SOP on Counterparty Line has set the authority to decide Counterparty Limit 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 ofDirectors Number 0560/KEP/DIR/MRO/2022 dated November 28, 2022;
   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 as amended with the latest amendment in accordance with Directors Decree Number 0245/KEP/DIR/MRO/2022 dated June 29, 2022.
   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 2022-2025 by Decree of the Board of Directors Number 0438/KEP/DIR/MRO/2022 dated September 21, 2022;
   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

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.
10) Standar Operasional Prosedur Perhitungan ATMR Risiko Operasional dengan Keputusan Direksi No. 0451/KEP/DIR/MRO/2022 tanggal 28 September 2022.
11) Standar Operasional Prosedur Profil Risiko Kantor Pusat dengan Keputusan Direksi No. 0559/KEP/DIR/MRO/2022 tanggal 28 November 2022.

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.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 Februari 2024;

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.
10) Standard Operational Procedures for Calculation of Operational Risk RWA by Decree of the Board of Directors No. 0451/KEP/DIR/MRO/2022 dated September 28, 2022.
11) Standard Operational Procedures for Head Office Risk Profile with Decree of the Board of Directors No. 0559/KEP/DIR/MRO/2022 dated November 28, 2022.

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. 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 February 14, 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 Februari 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 Mei 2019 dan akan berakhir pada tanggal 20 Mei 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.

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 pertanggung jawaban 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*;

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 February 14, 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 May 20, 2019 and will end on May 20, 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. 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. Memastikan pelaksanakan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank yang ditemukan oleh SKAI dan *Anti Fraud*. Direksi telah melaksanakan langkah-langkah perbaikan atas temuan SKAI dan *Anti Fraud* yang dimonitor melalui rapat evaluasi yang dihadiri oleh seluruh Direksi dan Kepala Divisi dan Kepala Cabang. Terhadap temuan hasil audit SKAI dan *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 2010 s.d. 2020/BA/DIR/RENSTRA/2021 tanggal 11 Desember 2021 tentang Kesepakatan Target Kinerja Satuan Kerja Tahun 2022 PT Bank Pembangunan Daerah Bali;
   - Berita Acara Nomor 2021/BA/DIR/RENSTRA/2021 tanggal 11 Desember 2021 tentang Kesepakatan Target Proyek Korporasi Tahun 2022 Antara Direksi Dengan Seluruh Kepala Divisi dan Kepala Satuan Kerja & Anti Fraud PT Bank Pembangunan Daerah Bali;
   - Berita Acara Nomor 2022 s.d. 2035/BA/DIR/RENSTRA/2021 tanggal 11 Desember 2021 tentang Kesepakatan Target Kinerja Unit Kerja Tahun 2022 PT Bank Pembangunan Daerah Bali.
   - Berita Acara Nomor 0825 s.d. 0835/BA/DIR/RENSTRA/2022 tanggal 29 Juni 2022 tentang Kesepakatan Target Kinerja Satuan Kerja Tahun 2022 PT Bank Pembangunan Daerah Bali.
   - Berita Acara Nomor 0836/BA/DIR/RENSTRA/2022 tanggal 29 Juni 2022 tentang Kesepakatan Target Proyek Korporasi Tahun 2022 Antara Direksi Dengan Seluruh Kepala Divisi dan Kepala Satuan Kerja & Anti Fraud PT Bank Pembangunan Daerah Bali.
   - Berita Acara Nomor 0837 s.d. 0850/BA/DIR/RENSTRA/2022 tanggal 29 Juni 2022 tentang Kesepakatan Target Kinerja Unit Kerja Tahun 2022 PT Bank Pembangunan Daerah Bali.
   - Berita Acara Nomor 2120 s.d. 2130/BA/DIR/RENSTRA/2022 tanggal 19 Desember 2022 tentang Kesepakatan Target Kinerja Satuan Kerja Tahun 2023 PT Bank Pembangunan Daerah Bali.

h. Ensure the implementation of corrective measures for problems or irregularities in the Bank's business activities that are found by Internal Audit and Anti Fraud. The Board of Directors has taken corrective measures on the findings of the Internal Audit Unit and Anti Fraud which were monitored through evaluation meetings attended by all Directors and Heads of Divisions and Branch Heads. Regarding the findings of the Internal Audit and 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 of Event Number 2010 to 2020/BA/DIR/RENSTRA/2021 dated December 11, 2021 concerning Agreement on Work Unit Performance Targets for 2022 PT Bank Pembangunan Daerah Bali;*
   - *Minutes of Event Number 2021/BA/DIR/RENSTRA/2021 dated December 11, 2021 concerning Agreement on Corporate Project Targets for 2022 Between the Directors and All Heads of Divisions and Heads of Work & Anti-Fraud Units of PT Bank Pembangunan Daerah Bali;*
   - *Minutes of Event Number 2022 to 2035/BA/DIR/RENSTRA/2021 dated December 11, 2021 concerning Agreement on Work Unit Performance Targets for 2022 PT Bank Pembangunan Daerah Bali.*
   - *Official Minutes Number 0825 to 0835/BA/DIR/RENSTRA/2022 dated June 29, 2022 concerning Agreement on Work Unit Performance Targets for 2022 PT Bank Pembangunan Daerah Bali.*
   - *Minutes of Event Number 0836/BA/DIR/RENSTRA/2022 dated June 29, 2022 concerning the Agreement on Corporate Project Targets for 2022 Between the Directors and All Heads of Divisions and Heads of Work Unit & Anti-Fraud PT Bank Pembangunan Daerah Bali.*
   - *Official Minutes Number 0837 to 0850/BA/DIR/RENSTRA/2022 dated June 29, 2022 concerning Agreement on Work Unit Performance Targets for 2022 PT Bank Pembangunan Daerah Bali.*
   - *Official Minutes Number 2120 to 2130/BA/DIR/RENSTRA/2022 dated December 19, 2022 concerning Agreement on Work Unit Performance Targets for 2023 PT Bank Pembangunan Daerah Bali.*

- Berita Acara Nomor 2131/BA/DIR/RENSTRA/2023 tanggal 19 Desember 2022 tentang Kesepakatan Target Proyek Korporasi Tahun 2023 Antara Direksi Dengan Seluruh Kepala Divisi dan Kepala Satuan Kerja & *Anti Fraud* PT Bank.
- Berita Acara Acara Nomor 2132 sd 2145/BA/DIR/RENSTRA/2022 tanggal 19 Desember 2022 tentang Kesepakatan Target Kinerja Unit Kerja Tahun 2023 PT Bank Pembangunan Daerah Bali.

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 2022 sebagai berikut:

- *Minutes of Event Number 2131/BA/DIR/RENSTRA/2023 dated December 19, 2022 concerning Agreement on Corporate Project Targets for 2023 Between the Directors and All Heads of Divisions and Heads of Work & Anti-Fraud Units of PT Bank Pembangunan Daerah Bali.*
- *Official Minutes Number 2132 to 2145/BA/DIR/RENSTRA/2022 dated December 19, 2022 concerning Agreement on Work Unit Performance Targets for 2023 PT Bank Pembangunan Daerah Bali.*

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 *CERTIFICATION*	JUMLAH (ORANG) *AMOUNT(PEOPLE)*
1	Sertifikasi Manajemen Risiko *Risk Management Certification*	
	a. Tingkat 1 /*Level 1*	267
	b. Tingkat 2 / *Level 2*	88
	c. Tingkat 3 / *Level 3*	62
	d. Tingkat 4 /*Level 4*	16
	e. Tingkat 5 / *Level 5*	8
	TOTAL SERTIFIKASI MANAJEMEN RISIKO *TOTAL RISK MANAGEMENT CERTIFICATION*	441
2	Sertifikasi *Brevet* Bidang Perpajakan *Tax Brevet Certification*	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*	9
6	Sertifikasi *Treasury Intermediate* *Treasury Intermediate Certification*	5
7	Sertifikasi *Treasury Advance* *Treasury Advance Certification*	3
8	Sertifikasi *Audit Intern Bank Level Auditor* *Auditor Level Bank Internal Audit Certification*	7

NO.	SERTIFIKASI *CERTIFICATION*	JUMLAH (ORANG) *AMOUNT(PEOPLE)*
9	Sertifikasi *Audit Intern Bank Level Audit Supervisor* *Bank Internal Audit Certification Level Audit Supervisor*	7
10	Sertifikasi *Audit Intern Bank Level Audit Manager* *Bank Internal Audit Certification for Audit Manager Level*	4
11	Sertifikasi Kepatuhan Level I *Level I Compliance Certification*	10
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 Certification Level I*	58
15	Sertifikasi *General Banking* Level II *General Banking Certification Level II*	65
16	Sertifikasi *General Banking* Level III *General Banking Certification Level III*	8
17	Sertifikasi Kredit Level *Credit Officer* *Credit Officer Level Credit Certification*	224
18	Sertifikasi Kredit Level *Senior Credit Officer* *Senior Credit Officer Level Credit Certification*	99
19	Sertifikasi *Credit Operation & Administration* *Credit Operation & Administration Certification*	73
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 Representatives*	39
22	Sertifikasi *Funding & Service – Teller* *Funding & Service Certification – Tellers*	173
23	Sertifikasi *Funding & Service – Customer Service* *Funding & Service Certification – Customer Service*	107
24	Sertifikasi *Office Channeling* Taspen *Taspen Office Channeling Certification*	86
	TOTAL	**1.552**

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;

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. 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.

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

ADEQUACY OF POLICIES, RISK MANAGEMENT PROCEDURES AND ESTABLISHMENT OF RISK LIMITS

Bank BPD Bali telah memiliki kebijakan, prosedur dan penetapan limit risiko yang memadai, melekat pada BPP dan SOP masing-masing unit kerja antara lain:

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	35
3	Divisi Umum dan Kesekretariatan *General and Secretarial Division*	6	5
4	Divisi Operasional, Keuangan dan Akuntansi *Operational, Finance and Accounting Division*	5	11
5	Divisi Sumber Daya Manusia *Human Resources Division*	1	10
6	Divisi Manajemen Risiko *Risk Management Division*	1	10
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	4
9	Divisi *Treasury* *Treasury Division*	1	19
10	Divisi Kredit *Loan Division*	2	12
11	Divisi Teknologi Informasi *Information and Technology Division*	1	26
	TOTAL	**29**	**141**

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 2022 telah dilakukan kajian kredit baik terhadap debitur maupun PKS di bidang kredit.

2. Bank tetap berpegang pada prinsip kehati-hatian. Bank secara konsisten telah meningkatkan kompetensi SDM dan *risk awareness* dalam mengatasi dinamika bisnisnya. Bank telah memiliki strategi bisnis dengan sensitivitas memadai dalam mempertahankan pertumbuhan kredit dengan karakteristik risiko rendah pada kondisi makro ekonomi yang ekstrim sehingga perolehan Laba Bank tetap terjaga;

3. Bank melakukan pembentukan CKKE secara bertahap sesuai dengan kemampuan Laba Tahun Berjalan mengacu pada Rencana Bisnis Bank Tahun 2022-2024;

4. Bank juga telah melakukan *Post Implementation Review* (PIR) PSAK 71 dengan mempergunakan jasa Pihak Independen, dalam hal ini adalah PT Lembaga Pengembangan Profesi Risiko Manajemen Gagasan (LPP RMG) yang mana laporan hasil *review* telah disampaikan melalui laporan Nomor L810a/PHPK/DS/2022 tanggal 5 Agustus 2022 perihal Penyerahan Hasil Pekerjaan Konsultansi.

5. 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.

   Bank tetap berpegang pada prinsip kehati-hatian. Bank secara konsisten telah meningkatkan kompetensi SDM dan *risk awareness* dalam mengatasi dinamika bisnisnya. Bank telah memiliki strategi bisnis dengan senstivitas memadai dalam mempertahankan pertumbuhan kredit dengan karakteristik risiko rendah pada kondisi makro ekonomi yang ekstrim sehingga perolehan Laba Bank tetap terjaga;

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 adheres to the principle of prudence. The Bank has consistently increased HR competence and risk awareness in overcoming its business dynamics. The Bank has a business strategy with sufficient sensitivity in maintaining credit growth with low risk characteristics in extreme macroeconomic conditions so that the Bank's profit is maintained;*

3. *The Bank shall establish CKKE in stages in accordance with the current year's Profit capability referring to the Bank's Business Plan for 2022-2024;*

4. *The Bank has also conducted a Post Implementation Review (PIR) of PSAK 71 using the services of an Independent Party, in this case PT Institute for Professional Development Risk Management Idea (LPP RMG) where the review report has been submitted through report Number L810a/PHPK/DS /2022 dated August 5, 2022 regarding Submission of Consultancy Work Results.*

5. *The Bank already has an information system for monitoring market information related to liquidity management and gap management through Refinitiv and Bloomberg with the output of Maturity Profile Reports and LBUT for interest rates.*

   The Bank still adheres to the principle of prudence. The Bank has consistently increased HR competence and risk awareness in overcoming its business dynamics. The Bank has a business strategy with sufficient sensitivity in maintaining credit growth with low risk characteristics in extreme macroeconomic conditions so that the Bank's profit is maintained;

6. Bank telah memiliki sistem informasi untuk pemantauan informasi pasar terkait *liquidity management* dan *gap management* melalui Refinitiv dan Bloomberg dengan *output* Laporan Profil Maturitas dan LBUT untuk suku bunga.

7. 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 kegiatankegiatan yang berpotensi menimbulkan risiko. Telah direalisasikan dengan laporan Profil Risiko Cabang tiap triwulan.

   Bank juga telah melakukan *Post Implementation Review* (PIR) PSAK 71 dengan mempergunakan jasa Pihak Independen, dalam hal ini adalah PT Lembaga Pengembangan Profesi Risiko Manajemen Gagasan (LPP RMG) yang mana laporan hasil *review* telah disampaikan melalui laporan Nomor L810a/PHPK/DS/2022 tanggal 5 Agustus 2022 perihal Penyerahan Hasil Pekerjaan Konsultansi.
8. Bank memiliki sistem informasi manajemen yang menyediakan laporan dan data risiko hukum, dan disampaikan setiap triwulan untuk kepentingan profil risiko Bank. Bank telah memiliki sistem informasi hukum melalui media *intranet*.
9. Bank telah memiliki RBB 2022-2024 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 2022-2024 dilakukan dengan pendekatan alternatif yang menyesuaikan dengan simulasi kondisi makro ekonomi di Tahun 2022.
10. 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

6. The Bank already has an information system for monitoring market information related to liquidity management and gap management through Refinitiv and Bloomberg with the output of Maturity Profile Reports and LBUT for interest rates.

7. A management information system that provides risk event data reports through LED applications that are directed to be able to measure operational risk limits within risk tolerance. Currently 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 that 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 it will be able to carry out early identification and treatment of activities that have the potential to cause risk. It has been realized with quarterly Branch Risk Profile reports.

The Bank has also carried out a Post Implementation Review (PIR) of PSAK 71 using the services of an Independent Party, in this case PT Institute for Development of Idea Management Risk Professions (LPP RMG) where the review report has been submitted through report Number L810a/PHPK/DS/2022 August 5, 2022 regarding Submission of Consultancy Work Results.

8. 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.

9. The Bank has a 2022-2024 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 2022-2024 Bank's Budget Plan is carried out with an alternative approach that adapts to simulations of macroeconomic conditions in 2022.

10. 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 Unitsusing the IFTI's (International

Kerja Khusus APU dan PPT dengan menggunakan aplikasi IFTI's (*International Fund/Transfer Instructions*) secara harian.

11. 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.
12. Bank telah memiliki aplikasi Profil Risiko Kantor Pusat dan KRI sebagai alat ukur dalam penerapan manajemen risiko yang memadai.

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 dan *Anti Fraud*, Divisi Manajemen Risiko dan Komite Manajemen Risiko serta Divisi Kepatuhan.
2. Bank telah melakukan pemisahan tugas atau *segregation of duti*es dalam hal menerapkan *four eyes principle*. Sebagai wujud kecukupan pemisahan tugas dan wewenang dan kontrol ganda (*dual control*).
3. 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, SKAI dan *Anti Fraud* melakukan audit atas CKPN (Cadangan Kecukupan Penurunan Nilai), dan hasilnya dilaporkan ke Direktur Utama dan Direksi terkait lainnya.
4. SKAI dan *Anti Fraud* telah melakukan *general audit* menyangkut aktivitas *Treasury*.
5. Bank telah melakukan kaji ulang (*Review*) guna menetapkan atau mengkinikan ketentuan intern sesuai dengan perubahan atau terbitnya peraturan dan perundang-undangan yang berlaku.
6. 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.
7. Berdasarkan hasil penilaian sendiri Tingkat Kesehatan Bank posisi Desember 2022 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*".

Fund Transfer Instructions) application on a daily basis.

11. 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.

12. The Bank has a Head Office Risk Profile application and KRI as a measuring tool in the implementation of adequate risk management.

COMPERHENSIVE 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 and Anti Fraud, 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. 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 implementing the assessment by filling out the Objective Proof of Impairment Form, implementing Asset Quality Assessments and revaluing collateral property for KPR in order to improve internal control and risk culture, SKAI and Anti-Fraud conducted an audit of CKPN (Allowance Adequacy Reserves for Impairment Value), and the results are reported to the President Director and other relevant Directors.
4. Internal Audit Unit and Anti Fraud have conducted a general audit regarding treasury activities.
5. The Bank has conducted a review in order to determine or update internal regulations in accordance with the changes or issuance of the prevailing laws and regulations.
6. 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.

7. Aggregate risk rating of Bank BPD Bali as of December 2022, 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"

8. **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* *INHERENT RISK*	KPMR	KOMPOSIT *COMPOSIT*
1	Risiko Kredit *Credit Risk*	*Moderate* 3	*Satisfactory 2*	*LowMod 2*
2	Risiko Pasar *Market Risk*	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
3	Risiko Likuiditas *Liquidity Risk*	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
4	Risiko Operasional *Operational Risk*	*Moderate* 3	*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 PELANGGAN
Whistleblowing System

KEBIJAKAN SISTEM PELAPORAN PELANGGAN

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

Penerapan *whistleblowing system* mengacu pada Keputusan Direksi Nomor : 0747/KEP/DIR/SAF/2019 tentang Buku Pedoman Perusahaan Strategi *Anti Fraud* sebagaimana telah diubah sesuai Keputusan Direksi Nomor : 0135/KEP/DIR/SAF/2020 tentang Perubahan 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*.

WHISTLEBLOWING SYSTEM POLICY

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

The implementation of the whistleblowing system refers to Decree of the Board of Directors Number 0135/KEP/DIR/SAF/2020 concerning Amendments to Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 concerning Anti-Fraud Strategy Company Manual; and Decree of the Board of Directors Number 0846/KEP/DIR/SAF/2019 date December 31, 2019 concerning Standard Operating Procedures for Anti-Fraud Strategy.

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*.

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/fraud awareness.*

Laporan minimal memuat data informasi sebagai berikut :

- identitas terlapor mencakup nama, jabatan dan unit kerja;
- Informasi pelanggaran;
- Pihak-pihak yang terlibat;
- Perkiraan kerugian yang terjadi;
- Tempat dan waktu kejadian;

2. Berdasarkan laporan pelanggan tersebut bagian *Anti Fraud* melakukan identifikasi awal dan menyusun rekomendasi hasil identifikasi awal, kemudian dilaporkan kepada Kepala SKAI & *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*.

The minimum report contains the following information data

- *Identity of the listed person including name, position and work unit as follow :*
- *Information on violations;*
- *The parties involved;*
- *Estimation of losses incurred;*
- *Place and time of occurrence;*

2. *Based on the customer report, the Anti Fraud department conducted initial identification and compiled the initial identification results, then reported it to the Head of Internal Audit & 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.*

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

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*

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*.

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.

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.*

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.

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

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

The Bank has guidelines for provision of funds to related parties and large exposure as stipulated in the Decree of the Board of Directors Number: 0506/KEP/DIR/KRD/2019 dated September 2, 2019 concerning Amendments to the Decree of the Board of Directors Number: 0229/KEP/ DIR/KRD/2014 dated March 19, 2014 concerning Company's Guidebook (BPP) of the Credit.

Bank telah menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan penyediaan dana, khususnya penyediaan dana kepada pihak terkait (*related party*) dan atau penyediaan dana besar (*large exposures*) sesuai dengan ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) dan independen tanpa ada intervensi dari pihak terkait atau pihak lainnya. Pelaksanaan penyediaan dana tersebut berpedoman pada kebijakan dan prosedur tentang Penyediaan Dana kepada Pihak Terkait dan/ atau Penyediaan Dana Besar yang diatur dalam BPP Perkreditan. Bank BPD Bali telah menyampaikan Laporan Penyediaan Dana dimaksud kepada Otoritas Jasa Keuangan secara berkala, tepat waktu dan sesuai dengan ketentuan yang berlaku. Berikut disampaikan data penyediaan dana kepada Debitur Bank BPD Bali posisi 31 Desember 2022.

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 referred Provision of Funds Report to the Financial Services Authority periodically, in a timely manner and in accordance with the applicable regulations.. Following is the data on provision of funds to the debtor of Bank BPD Bali for the position of December 31, 2022.

NO.	Penyediaan Dana *Provision of Fund*	Jumlah Debitur *Amount Debtors*	Jumlah Nominal (Jutaan Rupiah) *Amount (Million Rupiah)*
1	Kepada pihak terkait *Related Party*	90	28.934
2	Kepada debitur inti / *To main debtor*		
	a. Individu/ *Individual*	34	596.306
	b. Kelompok/*Group*	68	1.197.705

TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK, LAPORAN PELAKSANAAN TATA KELOLA DAN PELAPORAN INTERN

Transparancy 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 serta Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

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 and Circular of the Financial Services Authority Number 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial 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 2022 telah dimuat di *website* Bank (www.bpdbali.co.id) dari bulan Januari 2022 sampai dengan Desember 2022 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 2022 adalah sebagai berikut:
   a. Laporan Publikasi Triwulan IV Tahun 2021 yang dipublikasikan pada tanggal 23 Februari 2022, yang telah dimuat di media cetak Pos Bali, Bisnis Indonesia, Bali Post;
   b. Laporan Publikasi Triwulan I Tahun 2022 yang dipublikasikan pada tanggal 30 April 2022, yang telah dimuat di *website* Bank BPD Bali;
   c. Laporan Publikasi Triwulan II Tahun 2022 yang dipublikasikan pada tanggal 15 Agustus 2022, yang telah dimuat di Nusa Bali dan Radar Bali;
   d. Laporan Publikasi Triwulan III Tahun 2022 yang dipublikasikan pada tanggal 9 November 2022, yang telah dimuat di *website* Bank BPD Bali;
3. Laporan Pelaksanaan Tata Kelola
   Pada Tahun 2022 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 Pelaksanaan Tata Kelola Tahun 2021 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-0444/DIR/KPN/2022 tanggal 11 April 2022 perihal Laporan Pelaksanaan Tata Kelola Tahun 2021 PT Bank Pembangunan Daerah Bali;
   b. Laporan *Self Assessment* Tata Kelola Semester I Tahun 2022 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0291/DIR/MRO/2022 tanggal 28 Juli 2022 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Juni 2022;
   c. Laporan *Self Assessment* Tata Kelola Semester II Tahun 2022 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Direksi Nomor B-0036/DIR/MRO/2023 tanggal 25 Januari 2023 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Desember 2022.
4. Laporan Publikasi Tahunan
   Pada Tahun 2022, Bank telah menyampaikan Laporan Publikasi Tahunan untuk Tahun Buku 2021 kepada:

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 2022 have been published on the Bank's website (www.bpdbali.co.id) from January 2022 to December 2022 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 2022 are as follows:
   a. The 2021 Quarter IV Publication Report published on February 23, 2022 which has been published in the printed Media Pos Bali, Bisnis Indonesia, Bali Post;
   b. The Quarter I 2022 Publication Report published on April 30, 2022 which has been published inBank BPD Bali Website;
   c. The 2022 Quarter II Publication Report published on August 15, 2022 which has been published in Nusa Bali and Radar Bali;
   d. Third Quarterly Publication Report of 2022, published on November 9, 2022 which has been published in Bank BPD Bali Website;
3. *Governance Implementation Report*
   In 2022 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. The 2021 Governance Implementation Report submitted to the Financial Services Authority in accordance with Letter Number B-0444/DIR/KPN/2022 dated April 11, 2022 regarding the 2021 Governance Implementation Report of PT Bank Pembangunan Daerah Bali;
   b. Governance Self Assessment Report for Semester I of 2022 submitted to the Financial Authority in accordance with the Board of Directors Letter Number B-0291/DIR/MRO/2022 dated July 28, 2022 concerning Submission of Bank Soundness Level Reports to OJK position June 2022;
   c. Governance Self Assessment Report for Semester II of 2022 which was submitted to the Financial Services Authority in accordance with the Board of Directors Letter Number B-0036/DIR/MRO/2023 dated January 25, 2023 concerning Submission of Bank Soundness Level Reports to OJK for the position of December 2022.
4. *Annual Publication Report*
   In 2021, the Bank has submitted the Annual Publication Report for the 2021 Financial Year to:

a. Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-1051DIR/UMS/2022 tanggal 27 April 2022 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2021 PT Bank Pembangunan Daerah Bali;
b. Pemegang saham sesuai dengan Surat Nomor B-1063/DIR/UMS/2022 pada tanggal 27 April 2022 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2021 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.

a. The Financial Services Authority pursuant to Letter Number B-1051DIR/UMS/2022 dated April 27, 2022 regarding Submission of the Annual Published Report and Sustainability Report for the 2021 Fiscal Year of PT Bank Pembangunan Daerah Bali;
b. Shareholders pursuant to Letter Number B-1063/DIR/UMS/2022 dated April 27, 2022 regarding Submission of the Annual Published Report and Sustainability Report for Fiscal Year 2021 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	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.
	Background and Objectives of the Remuneration Policy	*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.*

TABEL PROSES PENYUSUNAN KEBIJAKAN REMUNERASI
TABLE OF REMUNERATION POLICY FORMULATION PROCESS

NO.	PARAMETER *PARAMETER*	KETERANGAN *DESCRIPTION*
2	Pelaksanaan kaji ulang atas Kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya *Implementation of a review of the Remuneration Policy in the previous year, along with its improvements*	Kaji ulang dilaksanakan baik pada kebijakan remunerasi yang bersifat tetap maupun variabel. Pada Tahun 2020 telah diperbaharui pemberian remunerasi yang bersifat tetap sesuai dengan Keputusan Direksi Nomor 0155/KEP/DIR/SDM/2020 tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0292/KEP/DIR/SDM/2017 tentang Standar Operasional Prosedur Gaji dan Tunjangan Karyawan dan proses perubahan sistem penggajian menuju *Job Grading*. Sedangkan pada remunerasi variabel dilakukan proses pembaharuan terhadap pemberian Bonus tahun buku 2020. *The review of the remuneration policy implemented either on a permanent or variable. In 2020 the provision of permanent remuneration has been renewed in accordance with the Decree of the Board of Directors Number 0155 / KEP / DIR / SDM / 2020 concerning the Third Amendment to the Decree of the Board of Directors Number 0292 / KEP / DIR / SDM / 2017 concerning Standard Operating Procedures for Salary and Employee Benefits and Process changes to the payroll system towards Job Grading. While the variable remuneration renewal process is done on the provision of financial year 2020 Bonus.*
3	Mekanisme untuk memastikan bahwa Remunerasi bagi pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya: *Mechanisms to ensure that remuneration for employees in the control unit is independent from the work unit that they supervise:*	Remunerasi karyawan di unit kontrol sesuai dengan *grade*, posisi dan jabatan dan direalisasikan secara sentral di Kantor Pusat sehingga *independent* dari unit kerja yang diawasi. *Remuneration of employees in the control unit in accordance with the grade, position and the position and realized centrally at Headquarters thus independent of supervised work unit.*

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

REMUNERATRION 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 EASUREMENT 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 RISKREMUNERATION

TABEL PENYESUAIAN REMUNERASI DIKAITKAN DENGAN KINERJA DAN RISIKO

TABLE OF REMUNERATION ADJUSTMENTSASSOCIATED TO PERFORMANCE AND RISK

NO	PARAMETER *PARAMETER*	KETERANGAN *DESCRIPTION*
1	Kebijakan mengenai Remunerasi yang Bersifat Variabel, mengenai: a. Penangguhan; b. Besarannya; dan c. Kriteria untuk menetapkan besaran tersebut	a. Penangguhan untuk Pengurus dan Karyawan dilakukan selama 3 (tiga) tahun sebesar persentase tertentu. b. Besarnya persentase penangguhan ditetapkan sebagai berikut: - 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.
	Variable Remuneration Policy, regarding: a. Suspension; b. The amount; and c. Criteria for determining the amoun	*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*);	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.
	The Bank's Deferred Variable Remuneration Policy regarding: a. Delayed payment (Malus); or b. Withdrawed back in case it has been paid (Clawback);	*Malus criteria:* *a. If on a consolidated basis the bank experiences a loss as stated in the calculated year-end profit / loss statement; or* *b. There is a restate profit for the calculated financial year; and Fraud.* *c. 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

ADJUSTMENTS ASSOCIATED TO PERFORMANCE AND RISK ARE IN ACCORDANCE WITH THE POLICY ON VARIABLE OF THE

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 10 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 faktorfaktor 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 DIBAWAH INI:

REMUNERATIONNUMBER OF DIRECTORS, BOARD OF COMMISSIONERS, AND EMPLOYEEES WHO RECEIVED VARIABLE RENUMERATION FOR 1 (ONE) YEAR AND THE TOTAL NONIMAL VALUE AS SHOWN IN THE TABLE BELOW:

Remunerasi yang Bersifat Variabel *Variable Remuneration*	Jumlah Diterima dalam 1 (Satu) Tahun *Amount Received in 1 (one) Year*					
	Direksi *Board of Directors*		Dewan Komisaris *Board of Commissioners*		Pegawai *Employee*	
	Orang *Person*	Dalam Juta Rp *In Rp Million*	Orang *Person*	Dalam Juta Rp *In Rp Million*	Orang *Person*	Dalam Juta Rp *In Rp Million*
Total	**5**	**14.076**	**8**	**7.350**	**1.334**	**93.636**

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	27

SHARES OPTION YANG DIMILIKI DIREKSI, DEWAN KOMISARIS DAN PEJABAT

SHARES OPTIONS OWNED BY THE BOARD OF DIRECTORS, THE BOARD OF COMMISSIONERS AND EXECUTIVE OFFICERS

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 2022, Bank BPD Bali tidak melakukan *shares option*.

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, 2022, Bank BPD Bali has not exercised share options.

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 2022 Bank BPD Bali tidak pernah membeli kembali saham dan/atau obligasi yang telah dikeluarkan. Pengungkapan mengenai *share option* sebagaimana tabel dibawah ini:

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 2022 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*			
		Yang Diberikan (lembar saham) *Given (shares)*	Yang Telah Dieksekusi (lembar saham) *Executed (shares)*	Harga Opsi (Rp) *Price Option (Rp)*	Jangka Waktu *Term*
Direksi *The Board of Directors*	-	-	-	-	-
Dewan Komisaris *The Board of Commissioners*	-	-	-	-	-
Pejabat Eksekutif *Executive Officer*	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**

TABEL RASIO GAJI TERTINGGI DAN TERENDAH, YANG MENCAKUP:
TABLE OF 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*	5,73 : 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*	3,04 : 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

BAYARKAN 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*	11

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*	KETERANGAN *DESCRIPTION*
1	Remunerasi yang Bersifat Variabel yang ditangguhkan: *Variable Remuneration that is deferred :*	-
2	Dewan Komisaris *The Board of Commissioners*	741
3	Direksi *The Board Directors*	1.992
4	Karyawan *Employees*	102
	TOTAL	**2.835**

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 *PARAMETER*	KETERANGAN *DESCRIPTION*
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*	678
3	Direksi *The Board Directors*	1.242
4	Karyawan *Employees*	62
	TOTAL	**1.982**

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*	35.683
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*	22.363	2.835
2. Saham/instrumen yang berbasis saham yang diterbitkan *Bank Shares / share-based instruments issued by the Bank*	-	-

Keterangan /*description : *)*
Hanya untuk MRT dan diungkapkan dalam juta rupiah. / *)
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,

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,*

Sebagaimana dalam tabel di bawah ini: *As in the table below:*

Jenis Remunerasi yang Bersifat Variabel*) *Type of Variable Remuneration*)*	Sisa yang Masih Ditangguhkan *Suspended*	Total Pengurangan Selama Periode Laporan Total *Reduction During the Reporting Period*		
		Disebabkan Penyesuaian Eksplisit (A) *Caused by Explicit Adjustment (A)*	Disebabkan Penyesuaian Implisit (B) *Caused an Impicit Adjustment (B)*	Total (A)+(B)
Tunai / *Cash* (dalam juta rupiah/ *in million rupiah)*	5.404			
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) *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	**5.404**			

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 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 telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0959/DIR/RENSTRA/2021 tanggal 27 September 2021. Bank telah menyusun Perubahan *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025 sesuai Keputusan Direksi Nomor 0556/KEP/DIR/RENSTRA/2022 tanggal 25 November 2022 tentang Perubahan Atas Keputusan Direksi Nomor 0477/KEP/DIR/RENSTRA/2021 tanggal 7 September 2021 tentang *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1689/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Perubahan *Corporate Plan* PT Bank Pembangunan Daerah Bali Tahun 2021-2025.

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. Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0764/KEP/DIR/KPN/2019 tentang *Blueprint* Kepatuhan Bank BPD Bali Tahun 2019-2024.

STRATEGIC PLAN

Strategic plan of PT Bank Pembangunan Daerah Bali is prepared in the form of a corporate plan that describes a long-term (five-year) strategic plan. The Bank has prepared a Corporate Plan of PT Bank Pembangunan Daerah Bali for 2021-2025 in accordance with the Board of Directors Decree 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 in accordance to letter Number B-0959/DIR/RENSTRA/2021 dated September 27, 2021. The Bank has compiled Corporate Plan Changes of PT Regional Development Bank Bali Year 2021-2025 according to the Board of Directors Decree Number 0556/KEP/DIR/RENSTRA/2022 dated November 25, 2022 concerning Amendment on the Board of Directors Decree 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 Financial Services Authority according to letter Number B-1689/DIR/RENSTRA/2022 dated November 25, 2022 regarding Submission of Corporate Plan Changes of PT Bank Pembangunan Daerah Bali 2021-2025.

The Corporate Plan of PT Bank Pembangunan Daerah Bali is the guideline used in the preparation of the Blueprint, General Policy of the Board of Directors and the Bank Business Plan.
Bank BPD Bali already has a Blueprint, including:

1. *Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0 764 /KEP/DIR/KPN/20 19 concerning Bank BPD Bali Compliance Blueprint for 2019-2024.*

2. Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0695/KEP/DIR/TRS/2021 tentang Cetak Biru *(Blueprint)* Bisnis *Treasury* Bank BPD Bali Tahun 2021-2025.
3. Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0042/KEP/DIR/SDM/2022 tentang Cetak Biru Pengembangan Sumber Daya Manusia PT Bank Pembangunan Daerah Bali Periode 2022-2025.
4. Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0438/KEP/DIR/MRO/2022 tentang *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2022-2025.
5. Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0569/KEP/DIR/TIF/2022 tentang Rencana Strategis Teknologi Informasi Tahun 2023-2025.

Kebijakan Umum Direksi (KUD) disusun sebagai pedoman dalam penyusunan Rencana Bisnis Bank. Bank telah menyusun Kebijakan Umum Direksi Tahun 2023 sesuai Keputusan Direksi Nomor 0456/KEP/DIR/RENSTRA/2022 tanggal 30 September 2022 tentang Kebijakan Umum Direksi PT Bank Pembangunan Daerah Bali Tahun 2023. 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 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 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat 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, Bank telah melakukan perubahan terhadap Rencana Bisnis Bank Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0202/KEP/DIR/RENSTRA/2022 tanggal 30 Mei 2022 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0564/DIR/RENSTRA/2022 tanggal 30 Mei 2022 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, Bank telah melakukan penyesuaian terhadap Rencana Bisnis Bank Tahun 2022-2024 sesuai Keputusan Direksi Nomor 0616/KEP/DIR/RENSTRA/2022 tanggal 26 Desember 2022 tentang Perubahan Atas Keputusan Direksi Nomor 0202/KEP/DIR/RENSTRA/2022 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1948/DIR/RENSTRA/2022 tanggal 26 Desember 2022 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024.

2. *Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0695/KEP/DIR/TRS/2021 concerning the Treasury Business Blueprint for Bank BPD Bali for 2021-2025.*
3. *Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0042/KEP/DIR/SDM/2022 concerning the Blueprint for Human Resource Development for PT Bank Pembangunan Daerah Bali for the 2022-2025 period.*
4. *Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0438/KEP/DIR/MRO/2022 concerning the Risk Management Blueprint for Bank BPD Bali for 2022-2025.*
5. *Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0569/KEP/DIR/TIF/2022 concerning the Information Technology Strategic Plan for 2023-2025.*

General Policy of the Board of Directors (KUD) is prepared as a guide in preparing the Bank's Business Plan. The Bank has prepared General Policy of the Board of Directors for 2023 according to the Board of Directors Decree Number 0456/KEP/DIR/RENSTRA/2022 dated September 30, 2022 concerning General Policy of the Board of Directors of PT Bank Pembangunan Daerah Bali in 2023. Short-term (one year) and medium-term (three years) strategic plans are outlined in the Bank Business Plan of PT Bank Pembangunan Daerah Bali.

The Bank has prepared a Bank Business Plan for 2022-2024 according to the Board of Directors Decree Number 0639/KEP/DIR/RENSTRA/2021 dated November 26, 2021 concerning PT Bank Pembangunan Daerah Bali Business Plan for 2022-2024 and has been submitted to the Financial Services Authority according to letter Number B-1201/DIR/RENSTRA/2021 dated November 26, 2021 regarding Submission of Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2022-2024 and the Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2022-2026, the Bank has made changes to the Bank Business Plan for 2022-2024 in accordance with the Board of Directors Decree Number 0202/KEP /DIR/RENSTRA/2022 dated May 30, 2022 concerning the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024 and has been submitted to the Financial Services Authority according to letter Number B-0564/DIR/RENSTRA/2022 dated May 30, 2022 concerning Submission of the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024, the Bank has made adjustments to the Bank Business Plan for 2022-2024 in accordance with the Board of Directors Decree Number 0616/KEP/DIR/RENSTRA/2022 dated December 26, 2022 concerning Amendments to the Board of Directors Decree Number 0202/KEP/DIR/RENSTRA/2022 concerning the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024 and has been submitted to the Financial Services Authority according to letter Number B-1948/DIR/RENSTRA/2022 dated December 26, 2022 regarding Submission of the Bank Business Plan Book (Adjustment) of PT Bank Pembangunan Daerah Bali for 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 Intern dan Ekstern.

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-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 Regional 8 Bali dan Nusa Tenggara.
   b. 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.
   c. 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.
   d. Surat 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.
   e. Surat Direktur Utama Nomor 0048/DIR/RENSTRA/2022 tanggal 14 Januari 2022 perihal Penyampaian Buku

The Bank has prepared a Bank Business Plan in a manner of:
1. *Realistic: see historical conditions Internal, 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 its preparation has involved top down and bottom up parties.*
3. *Measurable: plans are made using certain quantitative (rupiah and percentage) and qualitative (unit) measurements, so that success can be measured quarterly.*

The preparation also pays attention to the prudent principle and responsive to any internal and external changes.

Furthermore, the Board of Directors has communicated the Bank Business Plan to:
1. *Shareholders of the Bank through: Book of Annual Report and Supervisory Task Report of the Board of Commissioners submitted at the Annual General Meeting of Shareholders of PT Bank Pembangunan Daerah Bali;*
2. *Regulators and all organizational levels in the Bank through:*
   a. *President Director Letter Number B-1201/DIR/RENSTRA/2021 dated November 26, 2021 concerning Submission of Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2022-2024 and Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2022-2026 addressed to the Head of Regional Financial Services Authority Office 8 Bali and Nusa Tenggara.*
   b. *President Director Letter Number B-1202/DIR/RENSTRA/2021 dated November 26, 2021 concerning Submission of Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2022-2024 and Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2022-2026, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia.*
   c. *President Director Letter Number B-1203/DIR/RENSTRA/2021 dated November 26, 2021 concerning Submission of Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2022-2024 and Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2022-2026, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali.*
   d. *Letter Number B-1230/RENSTRA/PSR/2021 dated December 3, 2021 concerning Submission of Bank Business Plan Book of PT Bank Pembangunan Daerah Bali for 2022-2024 and Sustainable Finance Action Plan Book of PT Bank Pembangunan Daerah Bali for 2022-2026, addressed to all Division Heads and Heads of SKAI & AF as well as all Branch Heads with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali.*
   e. *President Director Letter Number 0048/DIR/RENSTRA/2022 dated January 14, 2022 concerning Submission of the*

Program Kerja dan Anggaran Rencana Bisnis Bank Tahun 2022 PT Bank Pembangunan Daerah Bali, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali.

f. Surat Nomor 0049/RENSTRA/PSR/2022 tanggal 14 Januari 2022 perihal Penyampaian *Soft Copy* Buku Program Kerja dan Anggaran Rencana Bisnis Bank Tahun 2022 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 B-0564/DIR/RENSTRA/2022 tanggal 30 Mei 2022 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara.
h.. Surat Direktur Utama Nomor B-0565/DIR/RENSTRA/2022 tanggal 30 Mei 2022 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia.
i. Surat Direktur Utama Nomor B-0566/DIR/RENSTRA/2022 tanggal 30 Mei 2022 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali.
j. Surat Nomor B-0580/RENSTRA/PSR/2022 tanggal 31 Mei 2022 perihal Penyampaian Buku Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali.
k. Surat Direktur Utama Nomor 0879/DIR/RENSTRA/2022 tanggal 29 Juli 2022 perihal Penyampaian Buku Program Kerja dan Anggaran Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2022, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali.
l. Surat Nomor 0864/RENSTRA/PSR/2022 tanggal 27 Juli 2022 perihal Penyampaian *Soft Copy* Buku Program Kerja dan Anggaran Rencana Bisnis Bank (Perubahan) Tahun 2022 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 B-1948/DIR/RENSTRA/2022 tanggal 26 Desember 2022 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Kepala

Work Program Book and Bank Business Plan Budget for 2022 PT Bank Pembangunan Daerah Bali, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali.

f. Letter Number 0049/RENSTRA/PSR/2022 dated January 14, 2022 concerning Submission of Bank Business Plan Soft Copy of PT Bank Pembangunan Daerah Bali for 2022 and Work Program Book, addressed to all Division Heads and Heads of SKAI & AF as well as all Branch Heads with a copy to the Board of Directors PT Bank Pembangunan Daerah Bali;
g. President Director Letter Number B-0564/DIR/RENSTRA/2022 dated May 30, 2022 concerning Submission of the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to the Head of Regional Financial Services Authority Office 8 Bali and Nusa Tenggara.
h. President Director Letter Number B-0565/DIR/RENSTRA/2022 dated May 30, 2022 concerning Submission of the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia.
i. President Director Letter Number B-0566/DIR/RENSTRA/2022 dated May 30, 2022 concerning Submission of the Bank Business Plan (Changes) of PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali.
j. Letter Number B-0580/RENSTRA/PSR/2022 dated May 31, 2022 concerning Submission of the Bank Business Plan (Changes) Book of PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to all Division Heads and Heads of SKAI & AF as well as all Branch Heads with copies to the Board of Directors of PT Bank Pembangunan Daerah Bali.
k. President Director Letter Number 0879/DIR/RENSTRA/2022 dated July 29, 2022 concerning Submission of Work Program Books and Bank Business Plan Budget (Changes) of PT Bank Pembangunan Daerah Bali Year 2022, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali.
l. Letter Number 0864/RENSTRA/PSR/2022 dated July 27, 2022 regarding Submission of the Soft Copy of the Work Program Book and Bank Business Plan Budget (Changes) for 2022 PT Bank Pembangunan Daerah Bali, addressed to all Division Heads and Heads of SKAI & AF as well as all Branch Heads with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali.
m. President Director Letter Number B-1948/DIR/RENSTRA/2022 dated December 26, 2022 concerning Submission of the Bank Business Plan (Adjustment) Book of PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to

Kantor Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara.

n.. Surat Direktur Utama Nomor B-1949/DIR/RENSTRA/2022 tanggal 26 Desember 2022 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia.

o. Surat Direktur Utama Nomor B-1947/DIR/RENSTRA/2022 tanggal 26 Desember 2022 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali.

p. Surat Nomor B-1971/RENSTRA/PSR/2022 tanggal 29 Desember 2022 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali.

q. Surat Direktur Utama Nomor B-1691/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2023-2027, ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara.

r. Surat Direktur Utama Nomor B-1692/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2023-2027, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia.

s. Surat Direktur Utama Nomor B-1693/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2023-2027, ditujukan kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali.

t. Surat Nomor B-1711/RENSTRA/PSR/2022 tanggal 29 November 2022 perihal Penyampaian Buku Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan Buku Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2023-2027, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang dengan tembusan kepada Direksi PT Bank Pembangunan Daerah Bali.

the Head of Regional Financial Services Authority Office 8 Bali and Nusa Tenggara.

n. President Director Letter Number B-1949/DIR/RENSTRA/2022 dated December 26, 2022 concerning Submission of the Bank Business Plan (Adjustment) Book of PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to Financial System Surveillance Department of Bank Indonesia (DSSK).

o. President Director Letter Number B-1947/DIR/RENSTRA/2022 dated December 26, 2022 concerning Submission of Bank Development Plans (Adjustments) for PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to the Board of Commissioners of PT Bank Pembangunan Daerah Bali.

p. Letter Number B-1971/RENSTRA/PSR/2022 dated December 29, 2022 concerning Submission of the Bank Business Plan Book (Adjustment) of PT Bank Pembangunan Daerah Bali for 2022-2024, addressed to all Division Heads and Heads of SKAI & AF as well as all Branch Heads with a copy to the Board of Directors of PT Bank Pembangunan Daerah Bali.

q. President Director Letter Number B-1691/DIR/RENSTRA/2022 dated November 25, 2022 concerning Submission of the PT Bank Pembangunan Daerah Bali Bank Business Plan for 2023-2025 and PT Bank Pembangunan Daerah Bali's Sustainable Finance Action Plan for 2023-2027, addressed to the Head of Regional Financial Services Authority Office 8 Bali and Nusa Tenggara.

r. President Director Letter Number B-1692/DIR/RENSTRA/2022 dated November 25, 2022 concerning Submission of Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2023-2025 and Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2023-2027, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia.

s. President Director Letter Number B-1693/DIR/RENSTRA/2022 dated November 25, 2022 concerning Submission of Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2023-2025 and Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali for 2023-2027, addressed to the Board of Commissioners of PT Bali Regional Development Bank.

t. Letter Number B-1711/RENSTRA/PSR/2022 dated November 29, 2022 concerning Submission of Bank Business Plan Book of PT Bank Pembangunan Daerah Bali for 2023-2025 and Sustainable Finance Action Plan Book of PT Bank Pembangunan Daerah Bali for 2023-2027, addressed to all Heads Divisions and Heads of SKAI & AF as well as all Branch Heads with copies to the Board of Directors of PT Bank Pembangunan Daerah Bali.

Rencana strategis Bank didukung sepenuhnya oleh pemilik dengan mengambil langkah yang diperlukan antara lain komitmen

The Bank's strategic plan is fully supported by the owner by taking the necessary steps including the owner's commitment and efforts

dan upaya pemilik untuk memperkuat permodalan Bank. Pemilik melakukan setoran modal yaitu:

a. Penambahan modal disetor oleh Pemerintah Kabupaten Buleleng sebesar Rp15.000.000.000,- (lima belas miliar rupiah) dan Pemerintah Kabupaten Karangasem sebesar Rp750.000.000,- (tujuh ratus lima puluh juta rupiah). Sehingga total modal disetor menjadi sebesar Rp1.877.000.000.000,- (satu triliun delapan ratus tujuh puluh tujuh miliar rupiah) sesuai Akta Nomor 41 tanggal 28 Juni 2022 tentang Pernyataan Keputusan Rapat PT Bank Pembangunan Daerah Bali.

b. Penambahan modal disetor oleh Pemerintah Kabupaten Tabanan sebesar Rp200.000.000,- (dua ratus juta rupiah) sehingga total modal disetor menjadi sebesar Rp1.877.200.000.000,- (satu triliun delapan ratus tujuh puluh tujuh miliar dua ratus juta rupiah) sesuai Akta Nomor 74 tanggal 26 Agustus 2022 tentang Pernyataan Keputusan Rapat PT Bank Pembangunan Daerah Bali.
c. Penambahan modal disetor oleh Pemerintah Kabupaten Badung sebesar Rp50.000.000.000,- (lima puluh miliar rupiah) dan Pemerintah Kota Denpasar sebesar Rp10.000.000.000,- (sepuluh miliar rupiah), sehingga total modal disetor menjadi sebesar Rp1.937.200.000.000,- (satu triliun sembilan ratus tiga puluh tujuh miliar dua ratus juta rupiah) sesuai Akta Nomor 09 tanggal 07 Desember 2022 tentang Pernyataan Keputusan Rapat PT Bank Pembangunan Daerah Bali.

d. Penambahan modal disetor oleh Pemerintah Kabupaten Gianyar sebesar Rp1.000.000.000,- (satu miliar rupiah), sehingga total modal disetor menjadi sebesar Rp1.938.200.000.000,- (satu triliun sembilan ratus tiga puluh delapan miliar dua ratus juta rupiah) sesuai Akta Nomor 73 tanggal 28 Desember 2022 tentang Pernyataan Keputusan Rapat PT Bank Pembangunan Daerah Bali.

to strengthen the Bank's capital. The owner makes a capital deposit, namely:

a. Additional paid-in capital by the Government of Buleleng Regency in the amount of Rp15,000,000,000.- (fifteen billion rupiahs) and the Government of Karangasem Regency in the amount of Rp750,000,000.- (seven hundred and fifty million rupiahs). So that the total paid-up capital is Rp1,877,000,000,000,- (one trillion eight hundred and seventy-seven billion rupiah) according to Deed Number 41 dated June 28, 2022 concerning Statement of Meeting Resolutions of PT Bank Pembangunan Daerah Bali.
b. Additional paid-in capital by the Tabanan Regency Government of Rp200,000,000.- (two hundred million rupiahs) so that the total paid-up capital is Rp1,877,200,000,000.- (one trillion eight hundred seventy seven billion two hundred million rupiahs) according to Deed Number 74 August 26, 2022 concerning Statement of Meeting Resolutions of PT Bank Pembangunan Daerah Bali.
c. Additional paid-in capital by the Government of Badung Regency in the amount of Rp50,000,000,000 (fifty billion rupiah) and the Government of Denpasar City in the amount of Rp10,000,000,000 (ten billion rupiah), bringing the total paid-up capital to Rp1,937,200,000,000 ,- (one trillion nine hundred thirty seven billion two hundred million rupiah) in accordance with Deed Number 09 dated December 7, 2022 concerning Statement of Meeting Resolutions of PT Bank Pembangunan Daerah Bali.
d. Additional paid-in capital by the Gianyar Regency Government of Rp1,000,000,000 (one billion rupiah), bringing the total paid-up capital to Rp1,938,200,000,000 (one trillion nine hundred thirty-eight billion two hundred million rupiah) according to the Deed Number 73 dated December 28, 2022 concerning Statement of Meeting Resolutions of PT Bank Pembangunan Daerah Bali.

Target Jangka Pendek Tahun 2022

Short Term Target in 2022

Tahun 2022 PT Bank Pembangunan Daerah Bali telah menetapkan beberapa kinerja kunci sebagai berikut:

1. Memperkuat permodalan Bank secara berkelanjutan.
2. Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*.
3. Meningkatkan kualitas kredit melalui pengendalian *Non Performing Loan* (NPL) secara ketat dengan menetapkan NPL *Gross* maksimal 3%.
4. Menguatkan bisnis untuk mengoptimalkan rentabilitas secara berkelanjutan dengan menetapkan ROA minimal 2,25%, ROE minimal 16,50%, BOPO maksimal 76% dan NIM minimal 5,75%.
5. Mendorong pertumbuhan penghimpunan dana pihak ketiga sebesar 7% dengan komposisi giro sebesar 13%, tabungan sebesar 46% dan deposito sebesar 41%.

In 2022 PT Bank Pembangunan Daerah Bali has set several key performances as follows:

1. Strengthening the Bank's capital in a sustainable manner;
2. Improving the quality of Governance, Risk Management and Compliance management;
3. Improving credit quality through strict control of Non Performing Loans (NPL) by setting a maximum Gross NPL of 3%;
4. Strengthening the business to optimize profitability in a sustainable manner by setting a minimum ROA of 2.25%, minimum ROE of 16.50%, maximum BOPO of 76% and minimum NIM of 5.75%;
5. Encouraging growth in the collection of third party funds by 7% with a composition of 13% demand deposits, 46% savings and 41% time deposits;

6. Mendorong pertumbuhan penyaluran kredit sebesar 3% dengan komposisi kredit produktif minimal sebesar 49%;
7. Mendorong segmen UMKM sebagai salah satu motor penggerak perekonomian dan pembangunan daerah dengan menetapkan *share* kredit UMKM minimal sebesar 45% dari total kredit.
8. Meningkatkan inovasi produk dan layanan dalam rangka penguatan loyalitas pelanggan.
9. Memperluas jangkauan layanan dan akses dengan memanfaatkan digitalisasi.
10. Memperkuat peran sebagai Bank Devisa.
11. Meningkatkan aliansi strategis dengan sejumlah mitra.
12. Meningkatkan *Corporate Brand*.
13. Memperkuat organisasi dan meningkatkan kapabilitas strategis SDM serta internalisasi budaya perusahaan.
14. Mengoptimalkan pemanfaatan digitalisasi sebagai *backbone* pelayanan kepada nasabah maupun pengelolaan internal.

6. Encouraging the growth of lending by 3% with a minimum productive credit composition of 49%;
7. Encouraging the MSME segment as one of the engines driving the economy and regional development by setting a minimum MSME credit share of 45% of total credit;
8. Improving product and service innovation in order to strengthen customer loyalty;
9. Expanding the range of services and access by utilizing digitization;
10. Strengthening the role as a Foreign Exchange Bank;
11. Increasing strategic alliances with a number of partners;
12. Improving Corporate Brand;
13. Strengthening the organization and improve HR strategic capabilities and internalize corporate culture;
14. Optimizing the use of digitalization as a service backbone to customers and internal management.

Target Jangka Menengah Tahun 2022 - 2024

PT Bank Pembangunan Daerah Bali telah menyusun Arah Kebijakan Bank Tahun 2022 - 2024 dengan langkah-langkah strategis sebagai berikut:

1. Memperkuat permodalan Bank secara berkelanjutan.
2. Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*.
3. Meningkatkan kualitas kredit melalui pengendalian *Non Performing Loan* (NPL) secara ketat.
4. Menguatkan bisnis untuk mengoptimalkan rentabilitas secara berkelanjutan.
5. Mendorong pertumbuhan penghimpunan dana pihak ketiga.
6. Mendorong pertumbuhan penyaluran kredit.
7. Mendorong segmen UMKM sebagai salah satu motor penggerak perekonomian dan pembangunan daerah.
8. Meningkatkan inovasi produk dan layanan dalam rangka penguatan loyalitas pelanggan.
9. Memperluas jangkauan layanan dan akses dengan memanfaatkan digitalisasi.
10. Memperkuat peran sebagai Bank Devisa.
11. Meningkatkan aliansi strategis dengan sejumlah mitra;
12. Meningkatkan *Corporate Brand*.
13. Memperkuat organisasi dan meningkatkan kapabilitas strategis SDM serta internalisasi budaya perusahaan.
14. Mengoptimalkan pemanfaatan digitalisasi sebagai *backbone* pelayanan kepada nasabah maupun pengelolaan internal.

Medium Term Targets for 2022 – 2024

PT Bank Pembangunan Daerah Bali has prepared Directions of Bank Policy for 2022 - 2024 with the following strategic steps:

1. Strengthening the Bank's capital in a sustainable manner.
2. Improving the quality of Governance, Risk Management and Compliance management.
3. Improving credit quality through strict control of Non Performing Loans (NPL).
4. Strengthening business to optimize sustainable profitability.
5. Encouraging growth in the collection of third party funds.
6. Encouraging the growth of lending.
7. Encouraging the MSME segment as one of the driving forces of the economy and regional development.
8. Improving product and service innovation in order to strengthen customer loyalty.
9. Expanding the range of services and access by utilizing digitization.
10. Strengthening the role as a Foreign Exchange Bank.
11. Increasing strategic alliances with a number of partners.
12. Improving Corporate Brand.
13. Strengthening the organization and improve HR strategic capabilities and internalize corporate culture.
14. Optimizing the use of digitalization as a service backbone to customers and internal management.

PENILAIAN PENERAPAN TATA KELOLA PERUSAHAAN

Bank BPD Bali melakukan penilaian sendiri (*self assesment*) 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 is concluded that in general it is in good health, so it is considered capable of facing significant negative influences from changes in business conditions and other external factors as reflected in the ranking of assessment factors, including Risk Profile, Implementation of Good Corporate Governance Management, profitability and capital are generally good. If there are weaknesses, in general these weaknesses are less significant.*

PENCAPAIAN TATA KELOLA PERUSAHAAN

Tahun 2022 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 2022 secara komposit dapat diuraikan sebagai berikut:

SEMESTER I (JANUARI 2022 – JUNI 2022)

Laporan *Self assesment* Tata Kelola Semester I Tahun 2022 disampaikan kepada OJK sesuai dengan Surat Direksi Nomor B- 0291/DIR/MRO/2022 tanggal 28 Juli 2022 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Juni 2022, bahwa

ACHIEVEMENT OF GOOD CORPORATE GOVERNANCE

In 2022, 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:

SEMESTER I (JANUARY 2022 – JUNE 2022)

The Governance Self-Assessment Report for Semester I of 2022 is submitted to Financial Service Authority in accordance with the Letter of the Board of Directors Number B- 0291/DIR/MRO/2022 dated July 28, 2022 regarding Submission of the Bank Soundness

penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

Level Report to Financial Service Authority position June 2022, 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 S-70/KR.081/2022 tanggal 17 November 2022 perihal Penilaian Tingkat Kesehatan Bank, disampaikan bahwa pada Semester I Tahun 2022 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* dan penetapan *Good Corporate Governance* (*GCG*) dinilai 2 (dua) atau Baik.

In accordance with the Regional 8 Bali and Nusa Tenggara Financial Services Authority (OJK) letter Number S-70/KR.081/2022 dated 17 November 2022 concerning Assessment of Bank Soundness Level, it is stated that in Semester I of 2022 the Risk Profile is rated 2 (two) or low to moderate with details of inherent risk rated 3 (three) or moderate and Quality of Risk Management Implementation rated 2 (two) or satisfactory and determination of Good Corporate Governance (GCG) rated 2 (two) or Good.

SEMESTER II (JULI 2022 – DESEMBER 2022)

SEMESTER II (JULY 2022 – DECEMBER 2022)

Laporan *Self assesment* Tata Kelola Semester II Tahun 2022 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi B-0036/DIR/MRO/2023 tanggal 25 Januari 2023 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 31 Desember 2022, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

The Governance Self-Assessment Report for Semester II of 2022 submitted to the Financial Authority in accordance with the Letter of the Board of Directors Number B-0036/DIR/MRO/2023 dated January 25, 2023 regarding Submission of the Bank Soundness Level Report to Financial service Authority position December 31, 2022, that the application of the principles the implementation of the Bank's governance received a rating of 2 (Good).


BANK BPD BALI
Saat ini sedang marak terjadi pembobolan dengan modus PHISING melalui Telepon, WA, website, media sosial, email
Bagaimana modusnya ?
nasabah memperoleh Telepon, WA, SMS, email yang menginformasikan untuk pengiriman data lalu diarahkan untuk mengklik sebuah tautan (link) yang mengarah untuk membuka halaman palsu.
HATI-HATI PENIPUAN !!!
01
02
03
04
INGAT & KENALI !

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*

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



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



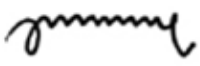
MADE LESTARA WIDIATMIKA, S.E.
Direktur Kredit
President of Credit



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

BANK BPD BALI

Bersama Anda Membangun Bali



Tanggung Jawab Sosial PERUSAHAAN

Corporate Social Responsibility


BANK BPD BALI
Balipay
Bank BPD Bali
Forward with flexibility
Balipay

TANGGUNG JAWAB SOSIAL PERUSAHAAN
Corporate Social Responsibility

Informasi terkait Tanggung Jawab Sosial Perusahaan disajikan dalam laporan keberlanjutan *(sustainability report)* yang merupakan bagian yang tidak terpisahkan dari laporan tahunan ini.

Information related to Corporate Social Responsibility is presented in a sustainability report which is an integral part of this annual report.

Perusahaan telah menyajikan informasi terkait Tanggung Jawab Sosial Perusahaan dalam laporan keberlanjutan *(sustainability report)*, oleh sebab itu, Perusahaan tidak lagi mengungkapkan informasi tersebut dalam Laporan Tahunan ini.

The Company has presented information related to Corporate Social Responsibility in its sustainability report; thus, the Company no longer discloses this information in this Annual Report.

Hal ini dilakukan sesuai dengan Surat Edaran OJK No. 30/SEOJK.04/2016 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, butir III.2.h.2) & 3) yang mengatur bahwa:

This is set up in accordance with FSA Circular No. 30/SEOJK.04/2016 concerning the Form and Content of the Annual Report of the Issuer or Public Company, point III.2.h.2) & 3) which stipulates that:

Dalam hal Emiten atau Perusahaan Publik menyajikan informasi mengenai tanggung jawab sosial dan lingkungan dalam laporan tersendiri seperti laporan tanggung jawab sosial dan lingkungan atau laporan keberlanjutan *(sustainability report)*, Emiten atau Perusahaan Publik dikecualikan untuk mengungkapkan informasi mengenai tanggung jawab sosial dan lingkungan dalam Laporan Tahunan; dan Laporan sebagaimana dimaksud, disampaikan kepada Otoritas Jasa Keuangan bersamaan dengan penyampaian Laporan Tahunan.

In the event that an Issuer or Public Company presents information regarding social and environmental responsibility in a separate report such as a social and environmental responsibility report or a sustainability report, the Issuer or Public Company is exempted from disclosing information regarding social and environmental responsibility in the Annual Report; and Reports as referred to, are submitted to the Financial Service Authority at the same time as the Annual Report.

Dalam hal ini, PT Bank Pembangunan Daerah Bali, selaku BUMD, melakukan penyesuaian dengan aturan yang telah dibuat oleh pihak Regulator atau OJK mengenai pemaparan informasi Tanggung Jawab Sosial Perusahaan yang akan dimuat di dalam Laporan Keberlanjutan 2022.

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 2022 Sustainability Report.



BANK BPD BALI

Bersama Anda Membangun Bali



Laporan KEUANGAN

Financial Report


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BANK BPD BALI

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bersama membangun Indonesia

BANK BPD BALI

LAPORAN KEUANGAN / Financial Statement







UNTUK TAHUN YANG BERAKHIR PADA TANGGAL / FOR THE YEARS ENDED

31 Desember 2022/December 31st, 2022

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SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2022
PT BANK PEMBANGUNAN DAERAH BALI

DIRECTOR'S STATEMENT LETTER
RELATING TO
THE RESPONSIBILITY ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022
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 2022;
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.

State that :

1. *We are responsible for preparation and presentation of the Entity financial statements for the year ended December 31, 2022;*
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.*

Demikianlah pernyataan ini dibuat dengan sebenarnya. *This statement letter is made truthfully.*

Denpasar, 12 Januari/ *January 12*, 2023

Atas nama dan mewakili Direksi/*For and on behalf of the Directors*



I Nyoman Sudharma, S.H., M.H.	Ida Bagus Gede Setia Yasa, S.Kom., M.M.
Direktur Utama/*President Director*	Direktur Operasional/*Director Operational*

Laporan Auditor Independen
Independent Auditor's Report

No/*Ref.* : 00009/2.1127/AU.1/07/0060-3/1/I/2023

Pemegang Saham, Dewan Komisaris dan Direksi

PT BANK PEMBANGUNAN DAERAH BALI

To the Shareholders, Boards of Commissioners and Directors

PT BANK PEMBANGUNAN DAERAH BALI

Opini

Kami telah mengaudit laporan keuangan PT Bank Pembangunan Daerah Bali ("Bank"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2022, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Opinion

We have audited the financial statements of PT Bank Pembangunan Daerah Bali (the "Bank"), which comprise the statement of financial position as of December 31, 2022, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2022, and its financial performance and its cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of the most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Cadangan kerugian penurunan nilai pinjaman yang diberikan

Pada tanggal 31 Desember 2022, pinjaman yang diberikan mencerminkan 59% dari jumlah aset. Bank membentuk cadangan kerugian penurunan nilai atas kredit yang diberikan sebesar Rp186.243.837.818 dengan akumulasi cadangan kerugian penurunan nilai Sebesar Rp1.105.305.454.920 untuk tahun yang berakhir pada tanggal 31 Desember 2022.

Allowance for impairment credit loss of loans

As of December 31, 2022, the loans represent 59% of the total assets. The Bank provides an allowance for impairment losses on loans amounting to Rp186,243,837,818 with an accumulated allowance for impairment losses of Rp1,105,305,454,920 for the year ended December 31, 2022.

Cadangan kerugian penurunan nilai atas pinjaman yang diberikan yang diukur pada biaya perolehan diamortisasi ditentukan oleh Bank berdasarkan Kerugian Kredit Ekspektasian ("KKE") berdasarkan PSAK 71, "Instrumen Keuangan" ("PSAK 71").

These allowance for impairment losses for loans measured at amortized cost are determined by the Bank based on the Expected Credit Losses ("ECL") framework under SFAS 71, "Financial Instruments" ("SFAS 71").

Sesuai yang diungkapkan pada Catatan 3 di laporan keuangan, penilaian ini melibatkan pertimbangan manajemen dan estimasi yang signifikan. Bank menghitung KKE dengan menggunakan beberapa parameter seperti *probability of default, loss given default, exposure at default* dan tingkat diskonto. Bank juga menggunakan asumsi dalam menentukan eksposure seperti arus kas masa depan yang diharapkan dan faktor makro ekonomi masa akan datang, beberapa skenario probabilitas tertimbang dan penyesuaian *overlay* KKE yang dibuat, mengingat ketidakpastian ekonomi yang timbul sebagai dampak dari COVID-19.

As disclosed in Note 3 to the financial statements, this assessment involves significant management judgment and estimation. The Bank calculates ECL using several parameters such as the probability of default, loss given default, exposure at default and discount rate. The Bank also uses assumptions in determining exposures such as expected future cash flows and future macroeconomic factors, several weighted probability scenarios and ECL overlay adjustments made, given the economic uncertainties that arise as a result of COVID-19.

Pengungkapan Bank mengenai cadangan kerugian penurunan nilai pinjaman yang diberikan dijelaskan pada Catatan 2d dan 11 atas laporan keuangan.

The Bank's disclosures regarding allowance for impairment losses on loans are explained in Notes 2d and 11 to the financial statements.

Bagaimana audit kami merespon Hal Audit Utama	*How our audit addressed this Key Audit Matter*
- Kami telah melaksanakan prosedur dengan memahami dan mengevaluasi desain dan implementasi dari pengendalian internal Bank yang relevan atas identifikasi aset keuangan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, melalui pengujian atas pengendalian penetapan rating internal dan melakukan pemeriksaan secara sampling atas dokumen pinjaman.	- *We have carried out procedures by understanding and evaluating the design and implementation of Bank relevant internal controls for the identification of financial assets with significantly increased credit risk or objective evidence of impairment, through testing of internal rating determination controls and conducting sampling examinations of loan documents.*
- Kami memeriksa sampel atas aset keuangan yang diidentifikasi oleh Bank memiliki kualitas kredit yang lebih rendah dan direstrukturisasi, debitur di industri berisiko tinggi yang terkena dampak COVID-19 dan membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.	- *We examined samples of financial assets identified by the Bank as having lower credit quality and restructured, debtors in high-risk industries impacted by COVID-19 and formed our own independent judgment as to whether there was a significant increase in credit risk or any objective evidence of impairment.*
- Kami mengevaluasi keakuratan, kelengkapan data dan asumsi pemodelan signifikan yang digunakan dalam model KKE, termasuk penentuan *probability of default*, *loss given default* dan *exposure at default*, yang diterapkan terhadap persyaratan PSAK 71. Kami juga mengevaluasi kewajaran prakiraan ekonomi makro Indonesia.	- *We evaluate the accuracy, completeness of data and significant modeling assumptions used in the ECL model, including the determination of the probability of default, loss given default and exposure at default, which are applied to the requirements of SFAS 71. We also evaluate the reasonableness of Indonesia's macroeconomic forecasts.*
- Kami memeriksa keakuratan data dan perhitungan jumlah KKE, dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan melakukan perhitungan ulang atas penurunan nilainya dinilai secara individual berdasarkan sampel.	- *We checked the accuracy of data and calculation of the ECL amount, by recalculating the collective impairment assessment for the portfolio and recalculating the individual impairment assessment on a sample basis.*
- Kami juga menilai apakah pengungkapan laporan keuangan secara memadai dan Bank eksposur mencerminkan tepat terhadap risiko kredit.	- *We also assessed whether the financial statement disclosures adequately and appropriately reflect the Bank's exposures to credit risk.*
- Kami juga melibatkan spesialis pemodelan kredit dan teknologi informasi dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan	- *We also involved our credit modeling and information technology specialists in the performance of the above procedures where their specific expertise was required.*

Penilaian atas imbalan kerja dan penghasilan komprehensif lain

Bank telah mengakui beban atas imbalan kerja sebesar Rp20.673.917.993 dan penghasilan komprehensif lainnya sebesar Rp4.141.961.305 pada laporan keuangan tanggal 31 Desember 2022. Asumsi yang mendasar penilaian keuntungan aktuarial merupakan hal penting, dan juga subjektif, pertimbangan karena saldo tidak stabil dan mempengaruhi komponen ekuitas lainnya Bank. Manajemen telah memperoleh saran dari ahli aktuaria untuk menghitung aktuaria ini. Penilaian aktuaria ini sensitif terhadap asumsi utama seperti tingkat diskonto, tingkat inflasi dan tingkat kematian. Mengingat pertimbangan diperlukan oleh Bank dalam menetapkan asumsi ini, volatilitas dapat diakibatkan oleh perubahan asumsi dan signifikansi saldo terhadap laporan keuangan secara keseluruhan. Lihat Catatan 24.

Bagaimana audit kami merespon Hal Audit Utama

Kami mengevaluasi penilalan Bank atas asumsi yang digunakan dalam penilaian keuntungan (kerugian) aktuaria dan penghasilan komprehensif lainnya termasuk informasi yang terkandung dalam laporan penilaian aktuaria untuk setiap program. Kami juga menilai desain dan implementasi kontrol sehubungan dengan proses penilaian untuk program manfaat pensiun.

Kami mereviu ruang lingkup penilaian yang dilakukan dan kami mengevaluasi keahlian dan independensi aktuaris Bank. Ini termasuk penilaian dan penyelidikan untuk asumsi utama yang diterapkan, *benchmarking*, tingkat diskonto, inflasi, dan tingkat kematian, terhadap data eksternal jika tersedia dan membentuk ekspektasi independen kami sendiri herdasarkan pengetahuan kami tentang praktik pasar lokal.

Kami juga menilai kecukupan dan kelengkapan pengungkapan manfaat pensiun terkait dalam laporan keuangan.

Valuation of post employment benefit and other comprehensive Income

Bank's has recognized the post employment benefit cost amounting to Rp20,673,917,993 and other comprehensive income amounting to Rp4,141,961,305 as of December 31, 2022. The assumptions that underpin the valuation of the actuarial gain are important, and also subjective, judgments as the balance is volatile and affects Bank's other equity component. Management has obtained advice from actuarial specialists in order to calculate this actuarial. These actuarial valuations are sensitive to key assumptions such as discount rates, inflation rates and mortality rates. Given the judgment required by Bank's in setting these assumptions, the volatility can result from changes in assumptions and the significance of the balances to the financial statements as a whole. Refer to Note 24.

How our audit addressed this Key Audit Matter

We evaluated Bank's assessment of the assumptions used in the valuation of actuarial gain (loss) and other comprehensive income including the information contained within the actuarial valuation reports for each plan. We also assessed the design and implementation of controls in respect of the valuation process for retirement benefit plans.

We reviewed the scope of valuations performed and we evaluated the expertise and independence of Bank's actuary. This included assessment and inquiry for the key assumptions applied, benchmarking, discount rates, inflation, and mortality rates, against external data where available and forming our own independent expectations based on our knowledge of local market practices.

We also assessed the adequacy and completeness of the related retirement benefit disclosures in the financial statements.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap 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.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the 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.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memeroleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Standard on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*
- *Obtain an understanding of internal control relevant to the audit 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 Bank's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

HENDRAWINATA HANNY ERWIN & SUMARGO

00009

HENDRAWINATA HANNY ERWIN & SUMARGO
Registered Public Accountants

Welly Adrianto, CPA

No. Ijin Akuntan Publik / *Public Accountant License Number:* AP. 0060

Jakarta, 12 Januari 2023/*January 12, 2023*

The original financial statements included herein are in the Indonesian Language

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan / *Notes*	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
ASET				***ASSETS***
Kas	4	519.162.055.853	944.904.107.255	*Cash*
Giro Pada Bank Indonesia	5	2.689.636.624.578	1.007.684.924.246	*Current Accounts with Bank Indonesia*
Giro Pada Bank Lain	6			*Current Accounts with Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		52.690.921.094	42.008.100.738	*Third Parties -*
Jumlah Giro Pada Bank Lain		52.690.921.094	42.008.100.738	*Total Current Accounts with Other Banks*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(17.233.223)	(33.810.295)	*Less: Allowance for Impairment Losses*
		52.673.687.871	41.974.290.443	
Penempatan pada Bank Indonesia dan Bank Lain	7			*Placements with Bank Indonesia and Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.293.578.592.454	1.314.600.272.107	*Third Parties -*
Jumlah Penempatan pada Bank Indonesia dan Bank Lainnya		1.293.578.592.454	1.314.600.272.107	*Total Placements with Bank Indonesia and Other Banks*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(378.944.000)	(551.634.400)	*Less: Allowance for Impairment Losses*
		1.293.199.648.454	1.314.048.637.707	
Efek - Efek	8			*Securities*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		2.749.145.971.702	1.772.721.619.497	*Third Parties -*
Jumlah Efek - Efek		2.749.145.971.702	1.772.721.619.497	*Total Securities*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(235.314.100)	(574.586.650)	*Less: Allowance for Impairment Losses*
		2.748.910.657.602	1.772.147.032.847	
Efek - Efek yang Dibeli dengan Janji Dijual Kembali	9			*Marketable Securities Purchased Under Resale Agreement*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		5.255.177.840.155	4.342.390.270.118	*Third Parties -*
Total Efek - Efek yang Dibeli dengan Janji Dijual Kembali		5.255.177.840.155	4.342.390.270.118	*Total Marketable Securities Purchased Under Resale Agreement*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Losses*
		5.255.177.840.155	4.342.390.270.118	
Efek - Efek yang Dijual dengan Janji Dibeli Kembali	10			*Marketable Securities sold under repurchase agreement*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		199.985.298.142	248.761.278.698	*Third Parties -*
Total Efek - Efek yang Dijual dengan Janji Dibeli Kembali		199.985.298.142	248.761.278.698	*Total Marketable Securities Sold Under Repurchase Agreement*
Pinjaman yang Diberikan	11			*Loans*
- Pihak Berelasi		28.932.700.510	29.624.542.947	*Related Parties -*
- Pihak Ketiga		20.039.396.219.431	19.770.845.263.888	*Third Parties -*
Total Pinjaman yang Diberikan		20.068.328.919.941	19.800.469.806.835	*Total Loans*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(1.105.305.454.920)	(1.000.162.185.583)	*Less: Allowance for Impairment Loss*
		18.963.023.465.021	18.800.307.621.252	
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	321.534.533.096	288.529.655.144	*Fixed Assets*
Dikurangi : Akumulasi Penyusutan		(225.350.422.523)	(203.848.106.691)	*Less: Accumulated Depreciation*
		96.184.110.573	84.681.548.453	
Aset Takberwujud	14	41.632.775.742	36.814.255.310	*Intangible Assets*
Dikurangi: Akumulasi Amortisasi		(35.819.694.171)	(33.100.769.573)	*Less: Accumulated Amortization*
		5.813.081.571	3.713.485.737	
Aset Hak Guna	15	77.964.945.493	62.708.412.902	*Right-of-Use Assets*
Dikurangi : Akumulasi Penyusutan		(34.595.459.510)	(23.986.930.854)	*Less: Accumulated Depreciation*
		43.369.485.983	38.721.482.048	
Aset Lain - lain	16	184.459.768.490	218.998.280.962	*Other Assets*
Aset Pajak Tangguhan - Bersih	22	108.661.732.109	92.215.310.377	*Deferred Tax Assets - Net*
TOTAL ASET		**32.160.682.456.402**	**28.910.973.270.143**	***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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas Segera	17	196.858.567.288	150.198.010.131	*Liabilities Due Immediately*
Simpanan dari Nasabah	18			*Deposits from Customers*
- Pihak Berelasi		1.498.706.173.497	932.744.440.120	*Related Parties* -
- Pihak Ketiga		24.954.290.408.706	22.444.347.296.803	*Third Parties* -
		26.452.996.582.203	23.377.091.736.923	
Simpanan dari Bank Lain	19			*Deposits from Other Banks*
- Pihak Berelasi		--	--	*Related Parties* -
- Pihak Ketiga		1.113.897.572.212	1.293.107.274.941	*Third Parties* -
		1.113.897.572.212	1.293.107.274.941	
Liabilitas Efek-efek yang Dijual dengan Janji Dibeli Kembali	20	192.219.962.033	241.406.093.556	*Liability for Securities Sold Under Repurchase Agreement*
Pinjaman yang Diterima	21	57.216.440.132	37.528.510.397	*Borrowings*
Utang Pajak	22	50.981.759.450	44.655.222.996	*Taxes Payable*
Beban yang Masih Harus Dibayar	23	22.201.050.374	26.290.293.230	*Accrued Expense*
Liabilitas Imbalan Kerja	24	226.673.898.187	231.730.357.932	*Post-Employment Benefit Obligation*
Liabilitas Sewa	25	16.213.804.103	17.032.289.111	*Lease Liabilities*
Liabilitas Lain - lain	26	240.248.263.972	172.591.132.071	*Other Liabilities*
TOTAL LIABILITAS		**28.569.507.899.954**	**25.591.630.921.288**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal Saham				*Share Capital*
nilai nominal Rp1.000.000 (nilai penuh) per saham				*Rp1,000,000 (full amount) par value per share*
Modal Dasar : 4.000.000 saham				*Authorized Capital : 4,000,000 shares*
Modal ditempatkan dan disetor penuh:	27			*Issued and fully paid capital:*
- 2022 : 1.938.200 saham		1.938.200.000.000	--	*2022 : 1,938,200 shares* -
- 2021 : 1.861.250 saham		--	1.861.250.000.000	*2021 : 1,861,250 shares* -
Tambahan Modal Disetor	28	2.340.338	2.340.338	*Additional Paid-In Capital*
Pengukuran Kembali atas Imbalan Pasca Kerja		(60.565.240.211)	(63.795.970.029)	*Remeasurement of Post-Employment Benefit Obligation*
Saldo laba				*Retained Earnings*
- Telah Ditentukan Penggunaannya		1.110.021.178.825	972.732.912.252	*Appropriated* -
- Belum Ditentukan Penggunaannya		603.516.277.496	549.153.066.294	*Unappropriated* -
TOTAL EKUITAS		**3.591.174.556.448**	**3.319.342.348.855**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**32.160.682.456.402**	**28.910.973.270.143**	***TOTAL LIABILITIES AND EQUITY***

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2022
(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, 2022
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
PENDAPATAN BUNGA				***INTEREST INCOME***
Pendapatan Bunga	30	2.595.112.121.429	2.466.480.464.956	*Interest Income*
Beban Bunga	31	(856.956.756.566)	(912.678.066.859)	*Interest Expense*
Jumlah Pendapatan Bunga Bersih		**1.738.155.364.863**	**1.553.802.398.097**	***Net Interest Income***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Pendapatan Operasional	32	137.154.094.747	109.939.704.471	*Operating Income*
Provisi dan Komisi	32	7.640.356.938	5.839.344.086	*Provision and Commission*
Lainnya	32	1.214.089.981	1.056.463.668	*Others*
Jumlah Pendapatan Operasional Lainnya		**146.008.541.666**	**116.835.512.225**	***Total Other Operating Income***
PEMULIHAN (PEMBENTUKAN) PENYISIHAN KERUGIAN PENURUNAN NILAI				***RECOVERY (PROVISION) FOR IMPAIRMENT LOSSES***
Aset Keuangan	33	(185.715.297.796)	(133.260.444.216)	*Financial Assets*
Transaksi Rekening Administratif	26	(520.380.111)	(465.009.514)	*Transactions of Administrative Accounts*
Jumlah Pembentukan Penyisihan Kerugian Penurunan Nilai		**(186.235.677.907)**	**(133.725.453.730)**	***Total Provision for Impairment Losses***
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Gaji dan Tunjangan Karyawan	34	(549.688.096.414)	(525.995.868.051)	*Salaries and Employee Benefits*
Umum dan Administrasi	35	(283.646.748.694)	(262.909.962.711)	*General and Administrative*
Beban Modifikasi		(12.740.444.705)	(7.977.142.554)	*Modification Expenses*
Jumlah Beban Operasional Lainnya		**(846.075.289.813)**	**(796.882.973.316)**	***Total Other Operating Expenses***
LABA OPERASIONAL		**851.852.938.809**	**740.029.483.276**	***OPERATING INCOME***
PENDAPATAN (BEBAN) NON OPERASIONAL				***NON-OPERATING INCOME (EXPENSE)***
Pendapatan Non Operasional	36	5.857.896.696	3.378.033.229	*Non-Operating Income*
Beban Non Operasional	36	(47.845.636.508)	(22.372.817.074)	*Non-Operating Expenses*
Jumlah Beban Non Operasional		**(41.987.739.812)**	**(18.994.783.845)**	***Total Non Operating Expense***
LABA SEBELUM BEBAN PAJAK		**809.865.198.997**	**721.034.699.431**	***INCOME BEFORE TAX EXPENSE***
MANFAAT PAJAK PENGHASILAN (BEBAN)				***INCOME TAX (EXPENSE) BENEFIT***
Kini	22	(223.706.574.720)	(187.336.376.920)	*Current Tax*
Tangguhan	22	17.357.653.219	15.454.743.783	*Deferred Tax*
Jumlah Beban Pajak		**(206.348.921.501)**	**(171.881.633.137)**	***Total Tax Expense***
LABA TAHUN BERJALAN		**603.516.277.496**	**549.153.066.294**	***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	4.141.961.305	(3.626.522.708)	*Remeasurement of Post - Employement Benefit Obligation*
- Pajak Penghasilan Terkait		(911.231.487)	797.834.996	*Related Income Tax -*
Jumlah Pendapatan (Beban) Komprehensif Lain		**3.230.729.818**	**(2.828.687.712)**	***Total Other Comprehensive Income (Expense)***
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		**606.747.007.314**	**546.324.378.582**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM	48	321.772	297.771	*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 2022
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2022
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital*	Tambahan Modal Disetor / *Additional Paid-in Capital*	Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employment benefit Obligation-After Tax*	Saldo Laba / *Retained Earnings*			Jumlah Ekuitas/ *Total Equity*
					Telah Ditentukan penggunaaannya/ *Appropriated*			
					Cadangan Umum/ *General Reserve*	Cadangan Tujuan/ *Specific Reserve*	Belum Ditentukan Penggunaannya/ *Unappropriated*	
Saldo 1 Januari 2022 / *Balance as of January 1, 2022*		**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**
Laba tahun berjalan/ *Profit for the year*		--	--	--	--	--	603.516.277.496	603.516.277.496
Penilaian Kembali Imbalan Kerja Setelah Pajak/ *Remeasurament of post employment benefit obligation*	24	--	--	3.230.729.818	--	--	--	3.230.729.818
Setoran modal/ *Issuance of share capital*	28	76.950.000.000	--	--	--	--	--	76.950.000.000
Tambahan modal disetor / *Additional paid incapital*		--	--	--	--	--	--	--
Pembagian laba/ *Distribution of net income :*								
Cadangan umum/ *Specific reserve*	29	--	--	--	137.288.266.573	--	(137.288.266.573)	--
Dividen / *Dividends*	29	--	--	--	--	--	(411.864.799.721)	(411.864.799.721)
Saldo 31 Desember 2022 / *Balance as of December 31, 2022*		**1.938.200.000.000**	**2.340.338**	**(60.565.240.211)**	**1.110.021.178.825**	**--**	**603.516.277.496**	**3.591.174.556.448**

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2022
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2022
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital*	Tambahan Modal Disetor / *Additional Paid-in Capital*	Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employment benefit Obligation-After Tax*	Saldo Laba / *Retained Earnings*			Jumlah Ekuitas/ *Total Equity*
					Telah Ditentukan penggunaaannya/ *Appropriated*			
					Cadangan Umum/ *General Reserve*	Cadangan Tujuan/ *Specific Reserve*	Belum Ditentukan Penggunaannya/ *Unappropriated*	
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 ARUS KAS
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2022
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2022
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *Desember 31, 2021*	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari Pendapatan Bunga, Provisi, dan Komisi		2.612.429.603.021	2.460.866.389.190	*Receipts from Interest Income, Fee and Commissions*
Pembayaran Bunga		(861.045.999.422)	(920.365.666.038)	*Payments of Interest Expense*
Pembayaran Beban Tenaga Kerja		(666.519.906.732)	(617.130.627.430)	*Payments of Employee Expense*
Pembayaran Beban Umum dan Adminitrasi		(248.473.162.698)	(229.629.560.328)	*Payments of General and Administrative Expense*
Penerimaan dari Pendapatan Operasional dan Non Operasional Lainnya		144.481.273.159	114.681.059.564	*Receipts from Other Operating Income and Other Non-Operating Income*
Pembayaran Beban Non Operasional		(47.845.636.508)	(10.780.980.131)	*Non Operating Expense Paid*
Arus Kas Sebelum Perubahan Pada Aset dan Liabilitas Operasi		**933.026.170.820**	**797.640.614.827**	***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	39.958.834.245	(59.653.745.791)	*Placements with Bank Indonesia and other Banks*
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	9	(912.787.570.037)	(1.326.957.277.240)	*Marketable Securities Purchased Under Resale Agreement*
Pinjaman yang Diberikan	11	(354.942.840.397)	(749.713.906.760)	*Loans*
Aset Lain-lain	16	24.861.387.818	18.825.641.828	*Other Assets*
Kenaikan / (Penurunan) Liabilitas Operasi				*(Increase) / Decrease In Operating Liabilities*
Liabilitas Segera	17	46.660.557.157	7.728.727.866	*Liabilities Due Immediately*
Simpanan Nasabah	18	3.075.904.845.280	1.926.077.500.729	*Deposits from Costumers*
Simpanan dari Bank Lain	19	(179.209.702.729)	458.508.322.252	*Deposits from Other Banks*
Liabilitas Lain-lain	26	176.296.777.773	116.894.375.279	*Other Liabilities*
Utang Pajak	22	(63.794.253)	6.844.537.368	*Taxes Payable*
Pembayaran Pajak Penghasilan	22	(217.316.244.013)	(229.903.091.532)	*Payment of Income Tax*
Kas Bersih Diperoleh dari Aktivitas Operasi		2.632.388.421.664	966.291.698.826	*Net Cash Provided by Operating Activities*
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTMENT ACTIVITIES***
Pembelian Efek-efek	8	(976.834.503.172)	(96.102.000.534)	*Acquisition from Marketable Securities*
Pembelian Aset Tetap	13	(33.603.886.597)	(16.499.289.495)	*Acquisitions of Fixed Assets*
Penjualan Aset Tetap	13	-	74.445.500	*Proceeds from Sale of Fixed Assests*
Pembelian Aset Takberwujud	14	(4.818.520.432)	(1.872.500.800)	*Acquisitions of Intangible Assests*
Pembayaran Aset Hak Guna		(16.075.017.599)	(17.596.695.867)	*Payment of Right-of-Use Assets*
Kas Bersih Digunakan untuk Aktivitas Investasi		(1.031.331.927.800)	(131.996.041.196)	*Net Cash Used in Investing Activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penambahan Setoran Modal	27, 28	76.950.000.000	37.950.000.000	*Proceeds from Issuance of Share Capital*
Penerimaan Pinjaman yang Diterima	21	20.000.000.000	32.000.000.000	*Receipt of Borrowings*
Pembayaran Pinjaman yang Diterima	21	(312.070.265)	(32.693.686.894)	*Payments of Borrowings*
Pembayaran Dividen	29	(411.864.799.721)	(469.638.876.925)	*Dividend Paid*
Kas Bersih Digunakan untuk Aktivitas Pendanaan		(315.226.869.986)	(432.382.563.819)	*Net Cash Used in Financing Activities*
Kenaikan Bersih Kas dan Setara Kas		**1.285.829.623.878**	**401.913.093.811**	***Net Increase Cash and Cash Equivalents***
Kas dan Setara Kas Pada Awal Tahun		**3.249.543.658.555**	**2.847.630.564.744**	***Cash and Cash Equivalents at Beginning of the Year***
Kas dan Setara Kas Pada Akhir Tahun		**4.535.373.282.433**	**3.249.543.658.555**	***Cash and Cash Equivalents at End of the Year***
Komponen Kas dan Setara Kas:				***Components of Cash and Cash Equivalents:***
Kas	4	519.162.055.853	944.904.107.255	*Cash*
Giro pada Bank Indonesia	5	2.689.636.624.578	1.007.684.924.246	*Current Account with Bank Indonesia*
Giro pada Bank Lain	6	52.690.921.094	42.008.100.738	*Current Account with Other Banks*
Penempatan pada Bank Indonesia dan Bank Lain - Jangka Waktu Jatuh Tempo Tiga Bulan atau Kurang Sejak Tanggal Perolehan	7	1.273.883.680.908	1.254.946.526.316	*Placement with Bank Indonesia and Other Banks - Maturing within Three Months Since Aquisition Date*
Jumlah Kas dan Setara Kas		**4.535.373.282.433**	**3.249.543.658.555**	***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.

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.

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. 73 tanggal 28 Desember 2022 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-0262502.AH.01.11.TAHUN 2022 tanggal 29 Desember 2022.

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 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 utang;
d. Membeli, menjual atau menjamin atas resiko maupun kepentingan dan atas perintah nasabahnya yaitu berupa surat-surat wesel termasuk yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud, surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud, kertas perbendaharaan negara dan surat jaminan pemerintah, Sertifikat Bank Indonesia (SBI), Obligasi, surat dagang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku dan surat berharga lainnya sesuai dengan peraturan perundang-undangan yang berlaku;
e. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;

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.

On November 11, 2004, the Bank has obtained a license to operate as a Foreign Exchange 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 a Foreign Exchange Bank.

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. 73 dated December 28, 2022 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-0262502.AH.01.11.TAHUN 2022 dated December 29, 2022.

The controlling shareholder of the Bank is Provincial Government of Bali and Badung Regency Goverments.

b. Purpose and Objectives

Based on Article 3 of the Bank's Articles of Association, the purpose and objective of the Bank is to do business in the banking sector. In order to achieve the aforementioned aims and objectives, the Company may carry out the business activities of Regional Government Foreign Exchange Commercial Banks (This group includes the activities of banks whose capital is wholly or substantially owned by the Regional Government as stated in the applicable laws and regulations and obtain a letter of appointment of Bank Indonesia to be able to conducting banking business activities in foreign currencies and/or conducting banking transactions with foreign parties) whose main business activities are as follows:

a. *To collect third-party funds in the form of demand deposits, time deposits, certificates of deposits, savings and/or other similar forms;*
b. *To grant loans;*
c. *Issuing a letter of acknowledgment of debt;*
d. *Buying, selling or guaranteeing at risk or interest and at the behest of its customers, namely in the form of bills of exchange including those accepted by the bank whose validity period is no longer than the custom in trading of said letters, debt acknowledgments and other trade papers whose validity period is not longer longer than is customary in trading such documents, state treasury papers and government guarantee letters, Bank Indonesia Certificates (SBI), Bonds, trade papers with a maturity in accordance with applicable laws and regulations and other securities in accordance with laws and regulations applicable;*
e. *Transferring money both for its own interests and for the benefit of customers;*

1. UMUM (LANJUTAN)

b. Maksud dan Tujuan (Lanjutan)

f. 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;
g. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan/atau antar pihak ketiga;
h. Menyediakan tempat untuk penyimpanan barang dan surat berharga;
i. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
j. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tercatat di bursa efek;
k. 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;
l. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat;
m. Melakukan kegiatan dalam perdagangan Valuta Asing dan/atau sebagai Bank Devisa dengan memenuhi ketentuan peraturan perundang-undangan yang berlaku;
n. Melakukan kegiatan penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku;
o. Bertindak sebagai pendiri dan pengurus Dana Pensiun sesuai dengan peraturan perundang-undangan yang berlaku;
p. Melakukan kegiatan lain yang lazim dilakukan oleh bank umum sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

c. Jaringan Kantor, Terminal Perbankan Elektronik (TPE) dan Kegiatan/Aktivitas Lainnya

Bank berkantor pusat di Jalan Raya Puputan, Niti Mandala, Denpasar. Bank mengklasifikasikan jaringan kantor menjadi Kantor Pusat, Kantor Cabang Utama, Kantor Cabang, dan Kantor Cabang Pembantu. Selain itu Bank memiliki Terminal Perbankan Elektronik (TPE) berupa Anjungan Tunai Mandiri (ATM), ATM Setor Tarik Tunai (CRM) dan Sistem Pembayaran Elektronik (EDC) serta kegiatan/aktivitas lainnya. Jumlah jaringan kantor, Terminal Perbankan Elektronik (TPE) dan kegiatan/aktivitas lainnya pada tanggal 31 Desember 2022 dan 2021 (tidak diaudit) adalah sebagai berikut:

	2022	2021	
Kantor Pusat	1	1	Main Office
Kantor Cabang Utama	1	1	Main Branch Office
Kantor Cabang	13	13	Branch Office
Kantor Cabang Pembantu	88	89	Sub Branch Office
Anjungan Tunai Mandiri (ATM)	207	206	Automated Teller Machines
ATM Setor Tarik Tunai (CRM)	25	24	Cash Recycling Machines
Sistem Pembayaran Elektronik (EDC)	183	173	Electronic Data Captures
Kegiatan/Aktivitas Lainnya	59	59	Activities/Other Activities
	577	**566**	

Sesuai POJK No. 12/POJK.03/2021 tentang Bank Umum, jaringan kantor Bank terdiri dari Kantor Pusat, Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, Kantor Fungsional, dan Kantor di Luar Negeri. Untuk memperluas layanan kepada nasabah, Bank dapat menyediakan Terminal Perbankan Elektronik (TPE).

Sesuai pengumuman OJK tanggal 27 April 2022 melalui aplikasi APOLO-Jaringan Kantor, untuk *Payment Point* dan Kas Keliling tidak dilaporkan sebagai jaringan kantor Bank namun dicatatkan sebagai kegiatan/aktivitas lainnya karena merupakan bagian dari suatu unit organisasi pada Bank dan berada dibawah supervisi Kantor Cabang atau Kantor Cabang Pembantu.

1. GENERAL (CONTINUED)

b. Purpose and Objectives (Continued)

f. 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;
g. Receive payments from bills on securities and perform calculations with/or between third parties;
h. Provide a place for storage of goods and securities;
i. Carry out custodial activities for the benefit of other parties based on a contract;
j. Placing funds from customers to other customers in the form of securities listed on the stock exchange
k. Purchasing collateral, either in part or in whole through an auction or in other ways in the event that the debtor does not fulfill his obligations to the bank, provided that the collateral purchased must be disbursed as soon as possible in accordance with the provisions of the applicable laws and regulations;
l. Performing factoring activities, credit card business and trustee activities;
m. Carrying out activities in Foreign Exchange trading and/or as a Foreign Exchange Bank by complying with the provisions of the applicable laws and regulations;
n. To conduct invesment activities through share participation in banks or other financial institution in accordance with the prevailing regulation;
o. Act as the founder and administrator of the Pension Fund in accordance with the applicable laws and regulations;
p. Carry out other activities commonly carried out by commercial banks as long as they do not conflict with the applicable laws and regulations.

c. Office Network, Electronic Banking Terminal (TPE), and other activities/activities.

The Bank's head office is located at Jalan Raya Puputan, Niti Mandala, Denpasar. The Bank classifies the office network into Head Office, Main Branch Office, Branch Offices, and Sub-Branch Offices. In addition, the Bank has an Electronic Banking Terminal (TPE) in the form of Automated Teller Machines (ATM), ATM Cash Withdrawals (CRM) and Electronic Payment System (EDC) as well as other activities/activities. The number of office networks, Electronic Banking Terminals (TPE) and other activities/activities as of December 31, 2022 and 2021 (unaudited) are as follows:

In accordance with the Financial Services Authority Regulation Number POJK No. 12/POJK.03/2021 concerning Commercial Banks, the Bank's office network consists of the Head Office, Regional Offices, Branch Offices, Sub-Branch Offices, Functional Offices, and Overseas Offices. To expand services to customers, the Bank can provide Electronic Banking Terminal (TPE).

In accordance with the OJK announcement dated April 27, 2022 through the APOLO-Office Network application, Payment Points and Mobile Cash are not reported as the Bank's office network but are listed as other activities/activities because they are part of an organizational unit within the Bank and are under the supervision of a Branch Office or Office, Sub Branch.

1. UMUM (LANJUTAN)

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 dan Surat Keputusan Dewan Komisaris No. 001/KEP/DK/BPD/2022 tanggal 1 November 2022, susunan Dewan Komisaris, Direksi dan Komite Bank pada 31 Desember 2022 dan 2021 adalah sebagai berikut:

1. GENERAL (CONTINUED)

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 and Decree of the Board of Commissioners No. 001/KEP/DK/BPD/2022 dated November 1, 2022, the composition of the Board of Commissioners, Directors and Committee as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022 / December 31, 2022	
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.	*Independent Commissioner*
Komisaris Independen	Ida Bagus Wibawa, S.E.	*Independent Commissioner*
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	Wisnu Bawa Temaja, S.H., M.H	*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	Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	*Member*
Anggota	I Nengah Dana Wirawan, S.E.	*Member*
Anggota	GDE Winata, S.E., M.M.	*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*

	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.	*Independent Commissioner*
Komisaris Independen	Ida Bagus Wibawa, S.E.	*Independent Commissioner*
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*

1. UMUM (LANJUTAN)

d. Organisasi dan Struktur Manajemen (Lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, Kepala Satuan Kerja Audit Internal dan Anti Fraud Bank adalah I Gede Sukanada, S.E. sesuai dengan Surat Keputusan Direksi No. 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018.

Sekretaris Perusahaan pada tanggal 31 Desember 2022 dan 2021 berdasarkan Surat Keputusan Direksi No. No. 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 adalah I.B.Gd. Ary Wijaya Guntur, S.E., M.M.

Jumlah pegawai Bank adalah sebagai berikut (tidak diaudit):

	Tetap/ *Permanent*	Tidak Tetap/ *Non-Permanent*	Jumlah/ *Total*	
2022	1.245	129	1.374	*2022*
2021	1.276	13	1.289	*2021*

1. *GENERAL (CONTINUED)*

d. *Organizational and Management Structure (Continued)*

As of December 31, 2022 and 2021, the Head of the Bank's Internal Audit and Anti-Fraud Unit is I Gede Sukanada, S.E. in accordance with Directors Decree No. 0338/KEP/DIR/SDM/2018 dated July 27, 2018.

The Corporate Secretary as of December 31, 2022 and 2021 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, S.E., M.M.

The number of employees of the Bank are as follows (unaudited):

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Kebijakan akuntansi yang penting yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut:

a. Pernyataan Kepatuhan

Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan ("SAK") di Indonesia yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI").

Laporan keuangan juga disusun dan disajikan sesuai dengan Buku Panduan Akuntansi Perbankan (BPAK) sesuai dengan Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 34/SEOJK.03/2021 tentang Buku Panduan Akuntansi Perbankan Bagi Bank Umum Konvensional.

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 2022, Bank menerapkan PSAK baru yang berlaku efektif pada tanggal pelaporan. Perubahan kebijakan akuntansi Bank telah dibuat sesuai kebutuhan, sesuai dengan ketentuan transisi dalam standar masing-masing.

Penerapan standar baru dan amendemen berikut yang relevan dengan operasi Bank adalah sebagai berikut:

- Amendemen PSAK 57 - Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi;
- Penyesuaian Tahunan PSAK 71 - Instrumen Keuangan; dan
- Penyesuaian Tahunan PSAK 73 - Sewa.

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di periode berjalan atau tahun sebelumnya.

2. *SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES*

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows:

a. *Statement of Compliance*

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).

The Financial statements of the Bank have also been prepared and presented in accordance with the Banking Accounting Guidebook (BPAK) in accordance with the Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 34/SEOJK.03/2021 concerning the Banking Accounting Guidebook for Conventional Commercial Banks.

b. *Basis for Preparation of the Financial Statements*

The financial statements have been 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 using 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, 2022, the Bank adopted new SFAS that are effective for application from that date. Changes to the Bank's accounting policies have been made as required, in accordance with the transitional provisions in the respective standards.

The adoption of the following new standards and amendment which are relevant to the Bank's operations are follows:

- *Amendment to SFAS 57- Provisions, contingent liabilities, and contingent assets;*
- *Annual Improvement SFAS 71- Financial Instruments; and*
- *Annual Improvement SFAS 73- Leases.*

The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the financial statements for the current period or prior financial years.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

Amendemen PSAK 57 - Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi;

PSAK 57 mendefinisikan kontrak yang memberatkan sebagai kontrak dimana biaya yang tidak dapat dihindari untuk memenuhi kewajiban Perusahaan melebihi manfaat ekonomi yang akan diterima berdasarkan kontrak tersebut. Biaya yang tidak dapat dihindari adalah yang lebih rendah dari biaya bersih untuk keluar dari kontrak dan biaya untuk memenuhi kontrak. Amendemen tersebut mengklarifikasi arti 'biaya untuk memenuhi kontrak'.

Penyesuaian Tahunan PSAK 71 - Instrumen Keuangan

Amendemen PSAK 71 mengatur biaya mana yang harus dimasukkan dalam pengujian 10% untuk penghentian pengakuan liabilitas keuangan. Biaya atau *fee* dapat dibayarkan kepada pihak ketiga atau pemberi pinjaman. Berdasarkan amandemen tersebut, biaya atau biaya yang dibayarkan kepada pihak ketiga tidak akan dimasukkan dalam tes 10%.

Selain itu, amendemen ini juga mengklarifikasi perlakuan akuntansi untuk imbalan tersebut dalam kondisi modifikasi yang mengakibatkan penghentian pengakuan dan tidak memenuhi penghentian pengakuan liabilitas keuangan. Jika modifikasi tidak mengakibatkan penghentian pengakuan liabilitas keuangan, imbalan tersebut harus dimasukkan dalam perhitungan suku bunga. Jika modifikasi mengakibatkan penghentian pengakuan liabilitas keuangan awal, maka imbalan tersebut dibebankan langsung ke laba rugi.

Penyesuaian Tahunan PSAK 73 - Sewa

DSAK-IAI telah menghilangkan ilustrasi pembayaran dari *lessor* terkait dengan prasarana. Alasan amendemen tersebut adalah untuk menghilangkan potensi kebingungan tentang perlakuan insentif leasing

Beberapa standar dan interpretasi akuntansi baru yang tidak wajib untuk tahun yang berakhir pada tanggal 31 Desember 2022 telah diterbitkan dan belum diterapkan secara dini oleh Bank, dibahas dalam Catatan 51.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards (Continued)

Amendment SFAS 57- Provisions, Contingent liabilities and Contingent assets

SFAS 57 defines an onerous contract as one in which the unavoidable costs of meeting the Bank's obligations exceed the economic benefits to be received under that contract. Unavoidable costs are the lower of the net cost of exiting the contract and the costs to fulfil the contract. The amendment clarifies the meaning of 'costs to fulfil a contract.

Annual Improvement SFAS 71 – Financial Instruments

The amendment to SFAS 71 addresses which fees should be included in the 10% test for derecognition of financial liabilities. Costs or fees could be paid to either third parties or the lender. Under the amendment, costs or fees paid to third parties will not be included in the 10% test.

In addition, this amendment also clarifies the accounting treatment for those fees in the condition for the modification resulting in derecognition and does not meet derecognition of financial liabilities If the modification does not result in derecognition of financial liabilities, those fees should be included in the effective interest rate calculation. If the modification results in derecognition of initial financial liabilities, those fees are charged directly to profit or loss.

Annual Improvement SFAS 73- Leases

DSAK- IAI has removed the illustration of payments from the lessor relating to leasehold improvements. The reason for the amendment is to remove any potential confusion about the treatment of lease incentives.

Certain new accounting standards and interpretations that have been published that are not mandatory for the year ended December 31, 2022 and have not been early adopted by the Bank, are discussed in Note 51.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

i) Klasifikasi (Lanjutan)

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).

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

i) Classification (Continued)

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).*

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.

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.

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.

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.

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.

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.*

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.*

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

iv) Derecognition

The Bank derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or when it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Bank is recognised as a separate asset or liability.

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognises the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognised separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognise the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

The Bank writes off a financial asset and any related allowance for impairment losses, when the Bank determines that the financial asset is completely uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the financial position of borrower/financial asset's issuer such that the borrower/financial asset's issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

v) 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

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.

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)*.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

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 bankruptcy 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 minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognised in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

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).

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

ix) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

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.

- *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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

ix) Allowance for Impairment Losses on Financial Assets (Continued)

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.

- *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.

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)

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di neraca mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVOCI, saldo di neraca mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan terpisah sebagai cadangan pada pendapatan komprehensif lain.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif. Dasar *input* asumsi dan teknik estimasi diungkapkan dalam Catatan 3.

Ketika ada sejumlah kewajiban debitur yang dianggap tidak bisa diselesaikan, maka cadangan kerugian penurunan nilai kredit *Stage* 3 akan dibuat. Cadangan kerugian penurunan nilai *Stage* 3 ini adalah selisih antara jumlah pinjaman yang tercatat dan probabilitas tertimbang nilai sekarang dari estimasi arus kas masa depan yang telah dihitung menggunakan tiga skenario (antara lain dari hasil penyelesaian terbaik, terburuk atau yang paling mungkin) dimana Bank akan memberikan bobot probabilitas individu untuk setiap skenario pemulihan yang diidentifikasi berdasarkan rencana *workout* untuk masing-masing debitur individu.

Proyeksi arus kas juga mencakup jaminan yang dapat direalisasi, nilai-nilai yang digunakan akan memperhitungkan dampak dari informasi ekonomi di masa mendatang (*forward looking*). Keadaan dari masing-masing debitur secara individu dipertimbangkan ketika memperkirakan arus kas masa depan dan kapan penyelesaian kewajiban diterima dengan memasukan unsur pertimbangan yang signifikan.

Kerugian kredit ekspektasian atas komitmen Pinjaman yang diberikan dan jaminan keuangan diakui pada liabilitas lain-lain. Jika instrumen keuangan mencakup komponen aset keuangan dan komitmen yang belum ditarik dan tidak dapat dipisahkan atas kerugian kredit ekspektasian pada komponen ini, jumlah kerugian kredit atas komitmen tersebut diakui bersamaan dengan kerugian kredit atas aset keuangan. Dalam kondisi jumlah kerugian kredit ekspektasian gabungan melebihi jumlah tercatat bruto dari aset keuangan, maka kerugian kredit ekspektasian diakui sebagai liabilitas lain-lain.

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.

e. Transaksi dalam Mata Uang Asing dan Penjabaran

Mata Uang Pelaporan

Bank 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 Reuters. 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.

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)

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.

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. Foreign Currency Transaction and Translations

Reporting Currency

The Bank maintains 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 Reuters. 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 2022 dan 2021 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:

	2022	2021	
Dolar Amerika Serikat	15.568	14.253	*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.
Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

h. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), Surat berharga pemerintah, *call money* dan deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain 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.

Penyisihan kerugian wajib diakui sesuai dengan pedoman dari Bank Indonesia dan disajikan sebagai pengurang saldo investasi pada efek-efek.

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.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

e. Foreign Currency Transaction and Translations (Continued)

As of December 31, 2022 and 2021 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.

Refer to note 2d for the accounting policies of financial assets and liabilities.

h. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks consists of Bank Indonesia Deposit, marketable securities, call money and time deposit.

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.

Allowance for possible losses are recognized in accordance with the guidelines of Bank Indonesia and are stated as a deduction of investments in marketable securities.

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.

Refer to note 2d for the accounting policies of financial assets and liabilities.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

k. Instrumen Keuangan Derivatif

Dalam melakukan usaha bisnisnya, Bank melakukan transaksi instrumen keuangan derivatif seperti kontrak berjangka mata uang asing, *swap* mata uang asing, *swap* atas suku bunga, dan transaksi *spot* untuk mengelola eksposur pada risiko pasar seperti risiko mata uang dan risiko tingkat suku bunga.

Instrumen keuangan derivatif diakui di laporan posisi keuangan pada nilai wajar. Setiap kenaikan nilai wajar kontrak derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Tagihan dan liabilitas derivatif diklasifikasikan sebagai aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi.

Keuntungan atau kerugian yang terjadi dari perubahan nilai wajar diakui dalam laporan laba rugi.

Nilai wajar instrumen derivatif ditentukan berdasarkan diskonto arus kas dan model penentu harga atau harga yang diberikan oleh broker (*quoted price*) atas atas instrumen lainnya yang memiliki karakteristik serupa.

Kontrak berjangka mata uang asing, *swap* mata uang asing dan *cross currency swap* dan tingkat suku bunga *swap* dilakukan untuk tujuan pendanaan dan perdagangan.

l. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

k. Derivative financial instruments

In the normal course of its business, the Bank enters into transactions involving derivative financial instruments such as foreign currency forward contracts, foreign currency swaps, interest rate swaps, and spot transactions to manage exposures on market risk, such as currency risk and interest rate risk.

Derivatives financial instruments are recognized in the statement of financial position at fair value. Each increase in fair value derivative contract is carried as asset when the fair value is positive and as liability when the fair value is negative.

Derivatives receivable and payable are classified as financial assets and liabilities at fair value through profit or loss.

Gains or losses resulting from fair value changes are recognized in the statement of profit or loss.

The fair value of derivative instruments is determined based on discounted cash flows and pricing models or quoted prices from brokers of other instruments with similar characteristics.

Foreign currency forward contracts, foreign currency swaps, and cross currency and interest rate swaps are for funding and trading purposes.

l. 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

m. 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:

a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   ii. memiliki pengaruh signifikan atas entitas pelapor; atau
   iii. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan sesama entitas anak saling berelasi dengan entitas lainnya).
   ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya).
   iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
   iv Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.
   v. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.
   vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).
   vii. Orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas).
   viii Entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi signifikan yang dilakukan dengan pihak-pihak berelasi, baik dilakukan dengan kondisi dan persyaratan yang sama dengan pihak ketiga maupun tidak, diungkapkan pada laporan keuangan. (Catatan 38).

n. 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. 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:

a. A person or a close member of that person's family is related to the reporting entity if that person:
   i. has control or joint control over the reporting entity;
   ii. has significant influence over the reporting entity; or
   iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

b. An entity is related to the reporting entity if any of the following conditions applies:
   i. The entity, and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
   ii. One entity is an associate or joint venture of another entity (or an associate or joint venture that is a member of a business group of which the other entity is a member).
   iii. Both entities are joint ventures of the same third party.
   iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
   v. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.
   vi. The entity is controlled or jointly controlled by a person identified in (a).
   vii. A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity).
   viii. The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

Significant transactions with related parties, whether or not made at similar terms and conditions as those done with third parties, are disclosed in the financial statements. (Note 38).

n. 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

o. 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:

	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.

2) Aset dalam Penyelesaian

Akumulasi biaya konstruksi aset tetap dikapitalisasi sebagai aset dalam penyelesaian. Biaya tersebut direklasifikasi ke akun aset tetap pada saat proses konstruksi selesai dan aset tetap siap untuk digunakan. Penyusutan mulai dibebankan pada tanggal yang sama.

Bank memilih untuk menggunakan metode biaya untuk mengukur aset tetapnya.

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.

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.

p. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

o. 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:

Land is recorded at cost and not depreciated.

Acquisition cost includes the cost of replacing a part of the fixed assets when that cost is incurred, if the recognition criteria are met. Likewise, when a major inspection is performed, its cost is recognized in the carrying amount of the fixed assets as a replacement if the recognition criteria are satisfied. All other repairs and maintenance costs that do not meet the recognition criteria are recognized in profit or loss incurred.

An item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the year the asset is derecognized.

2) *Construction in Progress*

The accumulated costs of the construction of fixed assets are capitalized as assets under construction. These costs are reclassified to the appropriate fixed asset account when the construction is completed and the asset is ready to use. Depreciation is charged from this date.

The Bank has chosen the cost model for the valuation of its fixed assets.

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.

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.

p. 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

q. Penurunan Nilai Aset Non - 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.

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.

r. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

q. Impairment of Non - Financial Assets

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.

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.

r. 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

s. 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.

t. Simpanan dari Nasabah

Simpanan dari nasabah adalah dana yang ditempatkan oleh masyarakat kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk dalam akun ini adalah giro, tabungan, deposito berjangka, dan bentuk lain yang dipersamakan dengan itu.

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, kartu Anjungan Tunai Mandiri (ATM), atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

u. 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.

v. 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.

w. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

s. 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.

t. Deposits from Customers

Deposits from customers are the funds placed by customers (excluding banks) with the Bank based on fund deposit agreements. Included in this account are current accounts, saving accounts, time deposits, and other forms which are similar.

Current accounts represent customers' funds which can be used as payment instruments, and which can be withdrawn by the depositors at any time through cheque, Automatic Teller Machine card (ATM) or transfers between accounts using bilyet giro and other orders of payment or transfer.

Savings account represent customers' funds, which can only be withdrawn by the depositors under certain conditions.

Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities, based on the agreement between the depositor and Bank.

Deposits from customers are classified as financial liabilities and measured at amortized cost using the effective interest rate. Incremental costs that can be attributed directly to the acquisition of deposits from customers are deducted from total deposits received.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

u. 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.

v. 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.

w. 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 balance sheet method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. However, deferred tax liabilities are not recognised if they arise from the initial recognition of goodwill and deferred income tax is not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss. Deferred income tax is determined using tax rates that have been enacted or substantially enacted as at reporting period and is expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

w. Perpajakan (Lanjutan)

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas 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.

x. 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.

y. 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.

z. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

w. Taxation (Continued)

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net

Corrections to taxation liabilities are recorded when an assessment is received or, if appealed against, when the appeal has been decided.

x. 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.

y. 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.

z. 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

z. Transaksi Sewa (Lanjutan)

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Modifikasi sewa

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:
- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan - harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

aa. Imbalan Kerja

Bank menerapkan PSAK 24, "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. Imbalan kerja ditentukan berdasarkan peraturan Bank dan persyaratan minimum Undang-undang Cipta Kerja No. 11/2020, mana yang lebih tinggi.

Pada bulan April 2022, DSAK IAI (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia) menerbitkan materi penjelasan melalui siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK 24: Imbalan Kerja yang diadopsi dari IAS 19 *Employee Benefits*. Materi penjelasan tersebut menyampaikan informasi bahwa pola fakta umum dari program pensiun berbasis undang-undang ketenagakerjaan yang berlaku di Indonesia saat ini memiliki pola fakta serupa dengan yang ditanggapi dan disimpulkan dalam *IFRS Intepretation Committee* ("IFRIC") Agenda *Decision Attributing Benefit to Periods of Service* (IAS 19).

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

z. Lease Transactions (Continued)

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.

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.*

aa. Employee Benefits

Bank apply SFAS 24, "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's employees. The benefits are determined based on the Bank regulations and the minimum requirements of Omnibus Law No. 11/2020 whichever is higher.

In April 2022, DSAK IAI (Institute of Indonesia Chartered Accountants' Accounting Standard Board) issued an explanatory material through a press release regarding attribution of benefits to periods of service in accordance with PSAK 24: Imbalan Kerja which was adopted from IAS 19 Employee Benefits. The explanatory material conveyed the information that the fact pattern of the pension program based on the Labor Law currently enacted in Indonesia is similar to those responded and concluded in the IFRS Intepretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service (IAS 19).

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

aa. Imbalan Kerja (Lanjutan)

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 (*lump sum*) yang didefinisikan berdasarkan gaji dan periode kepesertaan yang terkait dengan masa kerja. Namun, akumulasi saldo program iuran pasti (DPLK) akan mengurangi kewajiban Bank. Laporan ini menghitung pembayaran yang harus dilakukan Bank (apabila ada) jika manfaat pasti yang dijanjikan perusahaan melebihi akumulasi saldo DPLK. Kontribusi perusahaan ke DPLK dicatat secara terpisah dan tidak disajikan dalam laporan ini.

Berdasarkan skema program, risiko yang mempengaruhi hasil perhitungan dalam laporan keuangan 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 3,5% dari laba bersih setelah pajak tahun buku sebelum berakhirnya masa jabatan. Besarnya uang penghargaan bagi Dewan Komisaris secara bersama-sama ditetapkan sebesar 1,25% dari laba bersih setelah pajak tahun buku sebelum berakhirnya masa jabatan. Uang penghargaan tersebut dicadangkan secara proporsional tiap tahun selama masa jabatan, yang diakui sebagai beban pada tahun berjalan.

ab. 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.

ac. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan pada tanggal dividen tersebut disetujui oleh para pemegang saham.

ad. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

aa. Employee Benefit (Continued)

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.

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 3.5% of profit after tax before the end of the fiscal year tenure. The amount of services awards benefit for the Board of Commissioners simultaneously set 1.25% of profit after tax before the end of the fiscal year tenure. Services awards benefit was reserved proportionally during the term of office, which is recognized as an expense in the current year.

ab. 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.

ac. 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.

ad. 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

ae. 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.

af. Peristiwa Setelah Tanggal Neraca

Peristiwa setelah tanggal neraca yang menyediakan informasi tambahan tentang posisi Bank pada tanggal pelaporan (peristiwa penyesuaian) disajikan dalam laporan keuangan jika material. Peristiwa setelah tanggal neraca yang bukan merupakan peristiwa penyesuaian diungkapkan dalam catatan atas laporan keuangan apabila material.

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

ae. Operating Segments

An operating segment is a component of the Bank 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.

af. Events After the Reporting Period

Post year-end events that provide additional information about the Bank positions at the reporting date (adjusting events) are reflected in the financial statements when material. Post year-end events that are not adjusting events are disclosed in the notes to the financial statements when material.

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.

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)

3. *USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)*

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)

Estimasi Masa Sewa

Dalam mengestimasi masa sewa dari masing-masing perjanjian sewa, manajemen mempertimbangkan seluruh fakta dan keadaan yang memberikan insentif ekonomik untuk mengeksekusi opsi perpanjangan, atau untuk tidak mengeksekusi opsi penghentian, termasuk perubahan fakta atau keadaan yang diekspektasi dari tanggal permulaan hingga tanggal eksekusi opsi. Opsi perpanjangan (atau periode setelah opsi penghentian) hanya diperhitungkan dalam masa sewa jika sewa cukup pasti akan diperpanjang (atau tidak dihentikan).

Estimation of lease term

When estimating the lease term of the respective lease arrangement, management considers all facts and circumstances that create an economic incentive to exercise an extension option, or not to exercise a termination option, including any expected changes in facts and circumstances from the commencement date until the exercise date of the option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated).

Mata Uang Fungsional

Mata uang fungsional dari Bank adalah mata uang dari lingkungan ekonomi utama dimana entitas beroperasi.

Bank mempertimbangkan beberapa faktor dalam menentukan mata uang fungsionalnya seperti mata uang yang mempengaruhi pendapatan, biaya dan aktivitas pendanaan serta mata uang yang mana penerimaan dari aktivitas operasi pada umumnya dipertahankan.

Berdasarkan substansi ekonomis dari kondisi yang sesuai dengan Bank, mata uang fungsional telah ditentukan berupa Rupiah Indonesia (IDR), karena hal ini berkaitan dengan fakta bahwa mayoritas bisnis Bank dipengaruhi oleh penetapan harga dengan lingkungan ekonomis lokal.

Functional currency

The functional currency of the Bank is the currency of the primary economic environment in which each entity operates.

The Bank considers some factors in determining its functional currency, among others, the currency that mainly influences the revenue, cost and financing activities, and the currency in which receipts from operating activities are usually retained.

Based on the economic substance of the underlying circumstances relevant to the Bank, the functional currency has been determined to be Indonesian Rupiah (IDR), as this reflected the fact that majority of the Bank's operational businesses are influenced by pricing in local economic environment.

Provisi dan Kontijensi

Bank, dalam kegiatan usaha normal, menjalankan sesuai ketentuan untuk kewajiban hukum maupun konstruktif, jika ada, sesuai dengan kebijakan pada ketentuan dan kontinjensi. Dalam pengakuan dan pengukuran ketentuan, manajemen mengambil pertimbangan risiko dan ketidakpastian.

Provisions and Contingencies

The Bank, in the ordinary course of business, sets up appropriate provisions for its present legal or constructive obligations,if any, in accordance with its policies on provisions and contingencies. In recognizing and measuring provisions, management takes risk and uncertainties in to account.

4. KAS / *4. CASH*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Rupiah			***Rupiah***
Kas	434.789.006.855	790.164.641.900	*Cash*
Kas ATM	83.949.753.105	153.746.066.105	*Cash In ATM*
Sub Jumlah	**518.738.759.960**	**943.910.708.005**	***Sub Total***
Dolar Amerika Serikat			***US Dollar***
Kas	423.295.893	993.399.250	*Cash*
Sub Jumlah	**423.295.893**	**993.399.250**	***Sub Total***
Jumlah	**519.162.055.853**	**944.904.107.255**	***Total***

Saldo kas pada tanggal 31 Desember 2022 dan 2021 dimiliki oleh Bank.

The Cash as of December 31, 2022 and 2021 is owned by the Bank.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Rupiah	2.688.834.898.328	1.006.950.920.496	*Rupiah*
Dolar Amerika Serikat	801.726.250	734.003.750	*United States Dollar*
Jumlah	**2.689.636.624.578**	**1.007.684.924.246**	***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 2022 dan 2021, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018, 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, PBI No. 23/16/PBI/2021 tanggal 17 Desember 2021 serta PBI No. 24/4/PBI/2022 tanggal 25 Februari 2022 tentang Perubahan keempat 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. Dan dijelaskan dengan Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

As of December 31, 2022 and 2021, the Bank's Statutory Reserves (GWM) complies with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018, 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, PBI No. 23/16/PBI/2021 dated December 17, 2021 and PBI No. 24/4/PBI/2022 dated February 25, 2022 regarding the fourth 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. And explained with PADG No. 24/8/PADG/2022 dated June 30, 2022 regarding Implementation Regulations for Fulfillment of Statutory Reserves in Rupiah and Foreign Currency, for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

Penyangga Likuiditas Makroprudensial (PLM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/4/PBI/2018 tanggal 3 April 2018, 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, PBI No. 23/17/PBI/2021 tanggal 17 Desember 2021 serta PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022 tentang Perubahan Keempat 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. Dan dijelaskan dengan Peraturan Anggota Dewan Gubernur (PADG) No.20/11/PADG/2018 sebagaimana diubah empat kali dengan PADG No.23/31/PADG/2021 tanggal 31 Desember 2021 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

The Bank's Macroprudential Liquidity Buffer (PLM) complies with Bank Indonesia Regulation (PBI) No. 20/4/PBI/2018 dated April 3, 2018, as amended several times by PBI No. 21/12/PBI/2019 dated December 2, 2019, PBI No. 22/17/PBI/2020 dated May 1, 2020, PBI No. 23/17/PBI/2021 dated December 17, 2021 and PBI No. 24/16/PBI/2022 dated October 31, 2022, 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. And explained with PADG No.20/11/PADG/2018 which have been amended four times with PADG No.23/31/PADG/2021 dated December 31, 2021 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units.

Berdasarkan surat dari Bank Indonesia No.24/228/DKMP/Srt/B tanggal 28 November 2022 dan merujuk pada pada Peraturan Bank Indonesia Nomor 24/5/PBI/2022 tanggal 30 Juni 2022, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM sebesar 2%.

Based on a letter from Bank Indonesia No.24/228/DKMP/Srt/B dated November 28, 2022 and referring to Bank Indonesia Regulation Number 24/5/PBI/2022, as of June 30, 2022, Bank has obtained incentives for providing funds for activities a certain and inclusive economy that reduction in the fulfillment of the statutory reserve requirement by 2%.

Rasio Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The Minimum Statutory Reserve Ratios as of December 31, 2022 and 2021 required under Bank Indonesia regulations are as follows:

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	9,00%	3,50%	*GWM Rupiah*
Harian	0,00%	0,50%	*Daily*
Rata-rata	9,00%	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.

5. GIRO PADA BANK INDONESIA (LANJUTAN) / 5. CURRENT ACCOUNTS WITH BANK INDONESIA (CONTINUED)

Rasio GWM Bank pada tanggal-tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The Statutory Reserves Ratios as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	7,20%	3,64%	*GWM Rupiah*
Harian	0,00%	0,50%	*Daily*
Rata-rata	7,20%	3,14%	*Average*
PLM	29,61%	19,99%	*MLB*
GWM Valas	26,29%	46,98%	*GWM Foreign Exchange*
Harian	2,00%	2,00%	*Daily*
Rata-rata	24,29%	44,98%	*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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Rupiah	31.161.303.352	20.391.482.499	*Rupiah*
Dolar Amerika Serikat	21.529.617.742	21.616.618.239	*United States Dollar*
Jumlah	52.690.921.094	42.008.100.738	*Total*
Cadangan Kerugian Penurunan Nilai	(17.233.223)	(33.810.295)	*Allowance for Impairment Losses*
Jumlah bersih	**52.673.687.871**	**41.974.290.443**	***Net***

b. Berdasarkan Hubungan / b. By Relationship

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Pihak Ketiga			***Third Parties***
Rupiah	31.161.303.352	20.391.482.499	*Rupiah*
Dolar Amerika Serikat	21.529.617.742	21.616.618.239	*United States Dollar*
Jumlah	52.690.921.094	42.008.100.738	*Total*
Cadangan Kerugian Penurunan Nilai	(17.233.223)	(33.810.295)	*Allowance for Impairment Losses*
Jumlah bersih	**52.673.687.871**	**41.974.290.443**	***Net***

c. Berdasarkan Bank / c. By Bank

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Rupiah			***Rupiah***
Bank Pemerintah Daerah			***Local Government Bank***
PT BPD Lampung	--	81.664.546	*PT BPD Lampung*
PT Bank DKI	10.000.000	10.371.142	*PT Bank DKI*
PT BPD Sulawesi Selatan dan Barat	--	9.592.847	*PT BPD Sulawesi Selatan and Barat*
	10.000.000	101.628.535	
Bank Umum			***Commercial Bank***
PT Bank Central Asia Tbk	22.924.904.512	18.860.254.156	*PT Bank Central Asia Tbk*
PT Bank Mandiri (Persero), Tbk	4.668.703.474	835.283.086	*PT Bank Mandiri (Persero), Tbk*
PT Bank Negara Indonesia (Persero), Tbk	2.215.472.551	89.592.445	*PT Bank Negara Indonesia (Persero), Tbk*
PT Bank Rakyat Indonesia (Persero), Tbk	1.342.222.815	504.724.276	*PT Bank Rakyat Indonesia (Persero), Tbk*
	31.151.303.352	20.289.853.963	
Sub - Jumlah	31.161.303.352	20.391.482.498	*Sub - Total*
Dolar Amerika Serikat			***United States Dollar***
PT Bank Mandiri (Persero), Tbk	12.982.926.673	8.435.390.014	*PT Bank Mandiri (Persero), Tbk*
PT Bank Negara Indonesia (Persero), Tbk	8.546.691.069	13.181.228.226	*PT Bank Negara Indonesia (Persero), Tbk*
Sub - Jumlah	21.529.617.742	21.616.618.240	*Sub - Total*
Jumlah	52.690.921.094	42.008.100.738	*Total*
Cadangan Kerugian Penurunan Nilai	(17.233.223)	(33.810.295)	*Allowance for Impairment Losses*
Jumlah bersih	**52.673.687.871**	**41.974.290.443**	***Net***

d. Tingkat Suku Bunga Rata-rata per Tahun / d. Average Interest Rate per Annum

	Tahun yang Berakhir Pada Tanggal		
	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Rupiah	0,00% - 1,25%	0,00% - 1,25%	*Rupiah*
Dolar Amerika Serikat	0,00%	0,00%	*United States Dollar*

6. GIRO PADA BANK LAIN (LANJUTAN) / 6. CURRENT ACCOUNTS WITH OTHER BANKS (CONTINUED)

e. Perubahan Cadangan Kerugian Penurunan Nilai / e. Movements in the Allowance for Impairment Losses

	31 Desember 2022 / December 31, 2022				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	Stage 2	Stage 3	Jumlah/*Amount*	
Saldo awal tahun	33.810	--	--	33.810	*Balance, beginning of year*
Perubahan selama periode berjalan	(16.577)	--	--	(16.577)	*Movement during current period*
Saldo, akhir periode	17.233	--	--	17.233	*Balance, end of period*

	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*

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 exists.

Seluruh Giro pada Bank Lain pada tanggal-tanggal 31 Desember 2022 dan 2021 diklasifikasikan lancar.

All Current Accounts with Other Banks as of December 31, 2022 and 2021 were classified as current.

Kualitas giro pada bank lain adalah sebagai berikut :

The quality of current account with other banks are as follows :

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Lancar	52.690.921.094	42.008.100.738	*Current*
Macet	--	--	*Loss*
Jumlah	52.690.921.094	42.008.100.738	*Total*
Cadangan Kerugian Penurunan Nilai	(17.233.223)	(33.810.295)	*Allowance for Impairment Losses*
Jumlah bersih	**52.673.687.871**	**41.974.290.443**	***Net***

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2022 and 2021, 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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
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	1.074.000.000.000	200.000.000.000	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	(141.652.263)	(30.548.554)	*Unamortized Discount*
Sub - Jumlah	1.073.858.347.737	199.969.451.446	*Sub - Total*
Interbank Call Money			***Interbank Call Money***
Bank Pemerintah Daerah			***Local Goverment Bank***
PT BPD Sumsel Babel	200.000.000.000	155.000.000.000	*PT BPD Sumsel Babel*
PT BPD Jawa Timur, Tbk	--	100.000.000.000	*PT BPD Jawa Timur, Tbk*
Sub - Jumlah	200.000.000.000	255.000.000.000	*Sub - Total*
Tabungan			***Saving Account***
PT Bank Mandiri (Persero), Tbk	25.333.171	25.384.854	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	25.333.171	25.384.854	*Sub - Total*
Deposito			***Deposit***
Negotiable Certificate of Deposit	18.894.911.546	58.203.745.791	*Negotiable Certificate of Deposit*
Deposit Berjangka	800.000.000	1.450.000.000	*PBL-Time Deposit*
Deposit On Call	--	500.000.000.000	*PBL-Deposit On Call*
Sub - Jumlah	19.694.911.546	559.653.745.791	*Sub - Total*
Jumlah	**1.293.578.592.454**	**1.314.600.272.107**	***Total***
Cadangan Kerugian Penurunan Nilai	(378.944.000)	(551.634.400)	*Allowance for Impairment Losses*
Jumlah bersih	**1.293.199.648.454**	**1.314.048.637.707**	***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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Rupiah	0.00% - 6.20%	5.00% - 5.50%	*Rupiah*

c. Perubahan Cadangan Kerugian Penurunan Nilai / *c. Movements in the Allowance for Impairment Losses*

	31 Desember 2022 / *December 31, 2022*				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	*Stage 2*	*Stage 3*	Jumlah/*Amount*	
Saldo awal tahun	551.634	--	--	551.634	*Balance, beginning of year*
Perubahan selama periode berjalan	(172.690)	--	--	(172.690)	*Movement during current period*
Saldo, akhir periode	378.944	--	--	378.944	*Balance, end of period*

	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*

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Lancar	1.293.578.592.454	1.314.600.272.107	*Current*
Macet	--	--	*Loss*
Jumlah	1.293.578.592.454	1.314.600.272.107	*Total*
Cadangan Kerugian Penurunan Nilai	(378.944.000)	(551.634.400)	*Allowance for Impairment Losses*
Jumlah bersih	**1.293.199.648.454**	**1.314.048.637.707**	***Net***

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 2022 / *December 31, 2022*		31 Desember 2021 / *December 31, 2021*		
	Jangka Waktu / *Period*	Jumlah / *Total*	Jangka Waktu / *Period*	Jumlah / *Total*	
Deposito	< 1 tahun/*year*	19.694.911.546	< 1 tahun/*year*	559.653.745.791	*Deposits*
Interbank Call Money	< 1 bulan/*month*	200.000.000.000	< 1 bulan/*month*	255.000.000.000	*Interbank Call Money*
Fasilitas Penyimpanan	< 1 bulan/*month*	1.073.858.347.737	< 1 bulan/*month*	199.969.451.446	*Saving Facility*
Tabungan	> 1 bulan/*month*	25.333.171	> 1 bulan/*month*	25.384.854	*Saving*
Deposit Berjangka	< 1 bulan/*month*	--	< 1 bulan/*month*	299.951.690.016	*Term Deposit*
		1.293.578.592.454		**1.314.600.272.107**	

f. Informasi Lain / *f. Other Information*

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan. Manajemen yakin bahwa seluruh dana yang ditempatkan akan diterima kembali.

As of December 31, 2022 and 2021, there were no placements with Bank Indonesia and other banks pledged as cash collateral. Management believes that all funds are placed to be reaccepted.

8. EFEK - EFEK / *SECURITIES*

a. Berdasarkan Jenis dan Hubungan / *By Type and Relationship*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Biaya Perolehan diamortisasi			***Amortized Cost***
Pihak Ketiga			***Third Parties***
Surat Utang Negara (SUN) (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2022 dan 2021 sebesar Rp19.696.028.298 dan Rp2.213.619.497	2.408.145.971.702	1.584.721.619.497	*Government Bonds (net of unamortized discount or premium of the year 2022 and 2021 of Rp19,696,028,298 and Rp2,213,619,497*
Sub - Jumlah	2.408.145.971.702	1.584.721.619.497	*Sub - Total*
Obligasi Bank	341.000.000.000	188.000.000.000	*Bank Bonds*
Sub - Jumlah	341.000.000.000	188.000.000.000	*Sub - Total*
Jumlah	**2.749.145.971.702**	**1.772.721.619.497**	***Total***
Cadangan Kerugian Penurunan Nilai	(235.314.100)	(574.586.650)	*Allowance for Impairment Losses*
Jumlah Bersih	**2.748.910.657.602**	**1.772.147.032.847**	***Net***

b. Berdasarkan Penerbit / *By Issuer*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pemerintah			***Government***
SUN Seri FR 0090	800.334.000.000	--	*SUN Seri FR 0090*
SUN Seri FR 0081	600.000.000.000	800.000.000.000	*SUN Seri FR 0081*
SUN Seri FR 0086	500.000.000.000	250.000.000.000	*SUN Seri FR 0086*
SUN Seri VR 0033	214.698.000.000	214.698.000.000	*SUN Seri VR 0033*
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	*SUN Seri FR 0043*
Premium (Diskonto) yang belum Diamortisasi	(19.696.028.298)	2.213.619.497	*Unamortized premium (discount)*
Sub - Jumlah	2.408.145.971.702	1.584.721.619.497	*Sub - Total*
Bank			***Bank***
PT Bank Tabungan Negara Tbk	135.000.000.000	65.000.000.000	*PT Bank Tabungan Negara Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	80.000.000.000	80.000.000.000	*PT BPD Sulawesi Selatan and Sulawesi Barat*
PT Bank Negara Indonesia Tbk	75.000.000.000	--	*PT Bank Negara Indonesia Tbk*
PT Bank Maybank Indonesia Tbk	23.000.000.000	--	*PT Bank Maybank Indonesia Tbk*
PT Bank Mandiri Tbk	15.000.000.000	15.000.000.000	*PT Bank Mandiri Tbk*
PT Bank Mantap	13.000.000.000	28.000.000.000	*PT Bank Mantap*
Sub - Jumlah	341.000.000.000	188.000.000.000	*Sub - Total*
Jumlah	**2.749.145.971.702**	**1.772.721.619.497**	***Total***
Cadangan Kerugian Penurunan Nilai	(235.314.100)	(574.586.650)	*Allowance for Impairment Losses*
Jumlah Bersih	**2.748.910.657.602**	**1.772.147.032.847**	***Net***

8. EFEK - EFEK (LANJUTAN) / *8. SECURITIES (CONTINUED)*

c. Berdasarkan Peringkat / *c. By Rating*

Peringkat obligasi berdasarkan penilaian lembaga pemeringkat pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Bond ratings classified by the rating institution assessment as of December 31, 2022 and 2021 were as follows:

	31 Desember 2022 / *December 31, 2022*			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai Wajar / *Fair Value***	
Perbankan				***Banking***
PT Bank Tabungan Negara (Persero) Tbk	Fitch	AA	135.000.000.000	*PT Bank Tabungan Negara (Persero) Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	80.000.000.000	*PT BPD Sulawesi Selatan and Barat*
PT Bank Negara Indonesia (Persero) Tbk	Pefindo	AAA	75.000.000.000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	Pefindo	AAA	23.000.000.000	*PT Bank Maybank Indonesia Tbk*
PT Bank Mandiri (Persero) Tbk	Pefindo	AAA	15.000.000.000	*PT Bank Mandiri (Persero) Tbk*
PT Bank Mantap	Fitch	AA	13.000.000.000	*PT Bank Mantap*
Pemerintah				***Government***
SUN Seri FR 0090	--	--	800.334.000.000	*SUN Seri FR 0090*
SUN Seri FR 0081	--	--	600.000.000.000	*SUN Seri FR 0081*
SUN Seri FR 0086			500.000.000.000	*SUN Seri FR 0086*
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	--	--	--	*SUN Seri FR 0043*
Premium (Diskonto) yang belum diamortisasi	--	--	(19.696.028.298)	*Unamortized Premium (Discount)*
Jumlah			2.749.145.971.702	*Total*
Cadangan Kerugian Penurunan Nilai			(235.314.100)	*Allowance for Impairment Losses*
Jumlah Bersih			**2.748.910.657.602**	***Net***

	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 0086	--	--	5.000.000.000	*SUN Seri FR 0086*
SUN Seri FR 0044	--	--	250.000.000.000	*SUN Seri FR 0044*
Diskonto yang belum Diamortisasi	--	--	2.213.619.497	*Unamortized 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***

d. Berdasarkan Jangka Waktu / *d. By Period*

	31 Desember 2022 / *December 31, 2022*	**31 Desember 2021 / *December 31, 2021***	
Kurang dari 1 tahun	--	--	*Less than 1 year*
1 sampai dengan 5 tahun	2.438.328.696.019	1.457.168.683.634	*1 to 5 years*
Lebih dari 5 tahun	310.581.961.583	314.978.349.213	*More than 5 years*
Jumlah	**2.748.910.657.602**	**1.772.147.032.847**	***Total***

8. EFEK - EFEK (LANJUTAN) / ***8. SECURITIES (CONTINUED)***

e. Berdasarkan Sisa Umur Jatuh Tempo / ***e. By Maturity***

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Kurang dari 1 tahun	164.776.126.763	19.999.275.703	*Less than 1 year*
1 sampai dengan 5 tahun	2.555.540.812.342	1.703.656.178.955	*1 to 5 year*
Lebih dari 5 tahun	28.593.718.497	48.491.578.189	*More than 5 year*
Jumlah	**2.748.910.657.602**	**1.772.147.032.847**	***Total***

f. Tingkat Suku Bunga Rata-rata per Tahun / ***f. Average Interest Rate per Annum***

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Efek - efek	4.79% - 10.25%	3.54% - 10.25%	*Marketable Securities*

g. Perubahan Cadangan Kerugian Penurunan Nilai / ***g. Movements in the Allowance for Impairment Losses***

	31 Desember 2022 / *December 31, 2022* — Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	**Stage 2**	**Stage 3**	**Jumlah/*Amount***	
Saldo awal tahun	574.587	--	--	574.587	*Balance, beginning of year*
Perubahan selama periode berjalan	(339.273)	--	--	(339.273)	*Movement during current period*
Saldo, akhir periode	235.314	--	--	235.314	*Balance, end of period*

	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*

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Lancar	2.749.145.971.702	1.772.721.619.497	*Current*
Macet	--	--	*Loss*
Jumlah	2.749.145.971.702	1.772.721.619.497	*Total*
Cadangan Kerugian Penurunan Nilai	(235.314.100)	(574.586.650)	*Allowance for Impairment Losses*
Jumlah bersih	**2.748.910.657.602**	**1.772.147.032.847**	***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 2022 dan 2021 adalah sebagai berikut :

Marketable securities purchased under resale agreements as of December 31, 2022 and 2021 are as follows :

a. Berdasarkan Penerbit / ***a. By Issuer***

31 Desember 2022 / *December 31, 2022*

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						
VR0038	7	2-Jan-23	858.318.120.000	859.236.043.545	131.192.013	859.104.851.532
VR0075	14	11-Jan-23	749.636.240.000	751.315.425.178	1.199.801.308	750.115.623.870
VR0037	28	24-Jan-23	605.135.375.000	607.968.753.300	2.328.388.122	605.640.365.178
VR0062	7	3-Jan-23	570.602.760.000	571.212.987.952	174.417.405	571.038.570.547
VR0035	7	5-Jan-23	478.173.350.000	478.684.729.833	292.283.977	478.392.445.856
VR0053	14	9-Jan-23	420.084.315.000	421.025.303.866	537.965.721	420.487.338.145
VR0044	28	23-Jan-23	384.930.240.000	386.732.568.924	1.416.824.028	385.315.744.896
VR0064	28	25-Jan-23	380.475.440.000	382.256.910.560	1.527.483.979	380.729.426.581
VR0072	28	26-Jan-23	277.457.970.000	278.759.247.879	1.162.146.304	277.597.101.575
FR0072	364	17-Nov-23	99.479.400.000	106.178.342.796	5.912.185.010	100.266.157.786
FR0083	364	1-Dec-23	95.831.000.000	102.284.259.540	5.937.155.088	96.347.104.452
VR0035	7	5-Jan-23	95.634.670.000	95.736.945.967	58.456.796	95.678.489.171
VR0076	364	15-Dec-23	93.516.430.000	99.813.826.396	6.029.125.491	93.784.700.905
VR0076	364	8-Dec-23	93.395.260.000	99.684.496.808	5.903.855.501	93.780.641.307
VR0071	91	27-Mar-23	46.850.755.000	47.592.116.141	692.837.787	46.899.278.354
Jumlah / *Total*			**5.249.521.325.000**	**5.288.481.958.685**	**33.304.118.530**	**5.255.177.840.155**

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (LANJUTAN) / *9. MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEMENTS (CONTINUED)*

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 / *Unrealized 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**

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 2022 dan 2021 lokasi penyimpanan efek-efek jaminan tanpa warkat (*scriptless*) dicatat pada sistem BI - SSSS Bank Indonesia.

As of December 31, 2022 and 2021, 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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Efek - efek yang Dibeli dengan Janji Dijual Kembali	5.50% - 6.66%	3,01% - 3,50%	*Marketable Securities Purchased under Resale Agreements*

c. Berdasarkan Kualitas Aset / *c. By Asset Quality*

Kualitas Efek-efek yang Dibeli dengan Janji Dijual Kembali adalah sebagai berikut:

The quality of Marketable Securities Purchased under Resale Agreements are as follows:

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Lancar	5.255.177.840.155	4.342.390.270.118	*Current*
Macet	--	--	*Loss*
Jumlah	5.255.177.840.155	4.342.390.270.118	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Jumlah bersih	**5.255.177.840.155**	**4.342.390.270.118**	***Net***

Manajemen berpendapat bahwa tidak perlu cadangan kerugian penurunan nilai pada efek-efek yang dibeli dengan janji dijual kembali pada 31 Desember 2022 dan 2021.

Management believes that there were no allowance for impairment losses on securities purchased under resale agreements to be recognized as of December 31, 2022 and 2021.

10. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI / *10. MARKETABLE SECURITIES SOLD UNDER REPURCHASED AGREEMENTS*

Pada tanggal 31 Desember 2022 dan 2021 Bank memiliki tagihan dari surat berharga yang dijual dengan janji dibeli kembali sejumlah Rp199.985.298.142 dan Rp248.761.278.698 dengan rincian sebagai berikut:

As of December 31, 2022 and 2021, the Bank has a number of marketable securities for sale with reverse repurchase agreement Rp199,985,298,142 and Rp248,761,278,698, with details as follows:

31 Desember 2022 / *December 31, 2022*

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					
FR0081	200.000.000.000	2-Jul-20	15-Jun-25	14.701.858	199.985.298.142
Jumlah / *Total*	**200.000.000.000**			**14.701.858**	**199.985.298.142**

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pihak Berelasi			***Related Parties***
Konsumsi	21.670.597.470	21.842.337.921	*Consumer*
Investasi	3.700.422.286	4.638.498.188	*Investment*
Modal kerja	3.561.680.754	3.143.706.838	*Working Capital*
Sub - Jumlah	28.932.700.510	29.624.542.947	*Sub - Total*
Pihak Ketiga			***Third Parties***
Konsumsi	9.507.344.258.088	9.622.945.552.365	*Consumer*
Investasi	7.692.693.139.811	7.201.862.237.635	*Investment*
Modal kerja	2.388.155.747.009	2.473.564.992.164	*Working Capital*
Sindikasi	451.203.074.523	472.472.481.724	*Syndication*
Sub - Jumlah	20.039.396.219.431	19.770.845.263.888	*Sub - Total*
Total	**20.068.328.919.941**	**19.800.469.806.835**	*Total*
Cadangan Kerugian Penurunan Nilai	(1.105.305.454.920)	(1.000.162.185.583)	*Allowance for Impairment Losses*
Jumlah bersih	**18.963.023.465.021**	**18.800.307.621.252**	***Net***

Rincian Pinjaman yang diberikan berdasarkan kualitas kredit adalah sebagai berikut: / *Loans based on quality are as follows :*

	31 Desember 2022 / *December 31, 2022*			
	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	97,25%	19.515.690.794.134	618.677.966.645	*Current*
Dalam Perhatian Khusus	0,39%	77.563.190.323	22.706.613.426	*Special Mention*
Kurang Lancar	0,07%	14.997.945.581	9.636.264.520	*Substandard*
Diragukan	0,07%	14.972.692.862	10.750.513.633	*Doubtful*
Macet	2,22%	445.104.297.041	443.534.096.696	*Loss*
Jumlah	**100,00%**	**20.068.328.919.941**	**1.105.305.454.920**	***Total***

	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***

b. Berdasarkan Sektor Ekonomi / *b. By Economic Sector*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Rumah Tangga	9.529.014.855.558	9.644.787.890.286	*Household*
Perdagangan Besar dan Eceran	5.824.746.888.248	5.075.833.700.932	*Wholesale and Retail Trade*
Pertanian, Kehutanan dan Perikanan	1.399.838.466.407	--	*Agriculture, forestry and Fishery*
Pertanian, Perburuan dan Kehutanan	--	1.226.599.432.829	*Agriculture, Hunting and Forestry*
Penyediaan Akomodasi dan Penyediaan Makan Minum	1.219.278.228.476	1.137.396.255.355	*Accomodation and culinary supplying*
Konstruksi	605.844.366.136	590.422.263.946	*Construction*
Jasa Kemasyarakatan, Sosial Budaya Hiburan dan Perorangan Lainnya Lainnya	--	565.039.209.148	*Community Service, Socio-Cultural Entertainment and Other Individuals Other*
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	186.633.502.730	--	*Leasing and Leasing Activities Without Employment Options Travel Agencies and Other Business Support*
Aktivitas Kesehatan Manusia Dan Aktivitas Sosial	423.176.960.247	--	*Human Health Activities And Social activity*
Jasa Kesehatan dan Kegiatan Sosial	--	409.083.372.592	*Health Services and Activities Social*
Kesenian, Hiburan dan Rekreasi	4.305.898.255	--	*Arts, Entertainment and Recreation*
Industri Pengolahan	310.306.906.773	303.299.407.682	*Processing Industry*
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial wajib	145.831.374.774	218.609.586.847	*Government administration defense and social wefare*
Real Estate	19.903.041.352	--	*Real Estate*
Real Estate, Usaha Persewaan dan Jasa Perusahaan	--	207.332.957.695	*Real Estate, Rental Business and Company Services*
Jumlah - dipindahkan	**19.668.880.488.956**	**19.378.404.077.312**	***Balance brought forward***

11. PINJAMAN YANG DIBERIKAN (LANJUTAN)

11. LOANS (CONTINUED)

b. Berdasarkan Sektor Ekonomi (Lanjutan)

b. By Economic Sector (Continued)

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Jumlah dipindahkan	**19.668.880.488.956**	**19.378.404.077.312**	***Balance carried forward***
Informasi dan Komunikasi	9.698.275.924	--	*Information and Communication*
Trasnportasi, Pergudangan dan Komunikasi	--	147.475.510.202	*Transportation, Warehousing and Communication*
Perantara Keuangan	--	108.044.318.775	*Financial Intermediary*
Pengangkutan dan Pergudangan	121.782.405.482	--	*Transportation and Warehousing*
Aktivitas Keuangan dan Asuransi	88.677.504.512	--	*Financial and Insurance Activities*
Listrik, Gas dan Air	--	66.692.382.276	*Electricity, Gas and Water*
Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin	39.791.788.768	--	*Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air*
Pengelolaan Air, Pengelolaan Air Limbah Pengelolaan dan Daur Ulang Sampah dan Aktivitas aktivitas Remedias	15.509.550.790	--	*Water Management, Wastewater Management Waste Management and Recycling and Remediation activities*
Pendidikan	41.154.726.623	38.572.663.044	*Education*
Perikanan	--	45.274.063.027	*Fishery*
Aktivitas Rumah Tangga Sebagai Pemberi Kerja; Aktivitas Yang Menghasilkan Barang Dan Jasa Oleh Rumah Tangga Yang Digunakan Untuk Memenuhi Kebutuhan Sendiri	12.396.267.237	--	*Household Activities as Employer Activities That Produce Goods And Services By Households Used To Fulfill Own Needs*
Pertambangan dan Penggalian	76.889.421	317.526.355	*Mining and Excavation*
Aktivitas Profesional, Ilmiah Dan Teknis	60.791.833.077	--	*Professional, Scientific And Technical Activities*
Aktivitas Jasa Lainnya	9.569.189.151	--	*Other Service Activities*
Jasa Perorangan Yang Melayani Rumah Tangga	--	15.689.265.844	*Personal Services Serving the Household*
Jumlah	**20.068.328.919.941**	**19.800.469.806.835**	***Total***
Cadangan Kerugian Penurunan Nilai	(1.105.305.454.920)	(1.000.162.185.583)	*Allowance for Impairment Losses*
Jumlah bersih	**18.963.023.465.021**	**18.800.307.621.252**	***Total - net***

Pada tahun 2022, Bank mengikuti PBI No 23/8/PBI/2021 tentang Perubahan Kedua atas Peraturan Bank Indonesia No. 21/9/PBI/2019 tentang Laporan Bank Umum Terintegrasi dan PADG No. 23/13/PADG/2021 tentang Perubahan Kedua Atas Peraturan Anggota Dewan Gubernur No. 21/23/PADG/2019 tentang Laporan Bank Umum Terintegrasi.

In 2022, the Bank follows PBI No 23/8/PBI/2021 concerning the Second Amendment to Bank Indonesia Regulation No. 21/9/PBI/2019 concerning Integrated Commercial Bank Reports and PADG No. 23/13/PADG/2021 concerning the Second Amendment to the Regulation of Members of the Board of Governors No. 21/23/PADG/2019 concerning Integrated Commercial Bank Reports.

11. PINJAMAN YANG DIBERIKAN (LANJUTAN) / 11. LOANS (CONTINUED)

c. Berdasarkan Periode Sisa Jatuh Tempo / c. By Remaining Period to Maturity

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Kurang dari atau sama dengan 1 tahun	1.826.105.344.060	2.752.938.276.435	Less or equal to 1 year
Lebih dari 1 tahun sampai 2 tahun	963.672.795.346	1.617.778.935.687	More than 1 year to 2 years
Lebih dari 2 tahun sampai 5 tahun	4.298.570.199.740	3.474.500.575.645	More than 2 year to 5 years
Lebih dari 5 tahun	12.979.980.580.795	11.955.252.019.068	More than 5 years
Jumlah	20.068.328.919.941	19.800.469.806.835	Total
Cadangan Kerugian Penurunan Nilai	(1.105.305.454.920)	(1.000.162.185.583)	Allowance for Impairment Losses
Jumlah bersih	**18.963.023.465.021**	**18.800.307.621.252**	***Net***

d. Berdasarkan Jangka Waktu Perjanjian Kredit / d. By Loan Period based on Credit Agreements

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Lebih dari 5 tahun	14.649.647.363.482	14.154.029.662.554	More than 5 years
Lebih dari 2 tahun sampai 5 tahun	3.965.469.489.458	3.667.123.279.191	More than 2 year to 5 years
Lebih dari 1 tahun sampai 2 tahun	142.782.200.872	374.514.059.151	More than 1 year to 2 years
Kurang dari atau sama dengan 1 tahun	1.310.429.866.129	1.604.802.805.939	Less or equal to 1 year
Jumlah	**20.068.328.919.941**	**19.800.469.806.835**	***Total***
Cadangan Kerugian Penurunan Nilai	(1.105.305.454.920)	(1.000.162.185.583)	Allowance for Impairment Losses
Jumlah bersih	**18.963.023.465.021**	**18.800.307.621.252**	***Net***

e. Berdasarkan Pihak Berelasi / e. By Related Parties

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Keluarga Direksi dan Karyawan kunci	26.603.429.807	25.425.181.563	Director's family and Key Employees
Komisaris	160.850.157	1.673.876.224	Commissioners
Lainnya	2.168.420.546	2.525.485.160	Others
Jumlah	**28.932.700.510**	**29.624.542.947**	***Total***

f. Berdasarkan *Stage* / f. *By Stage*

	31 Desember 2022 / December 31, 2022 (Dalam Ribuan Rupiah/ In Thousand of Rupiah)				
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo awal	18.382.026.203	349.356.466	1.069.087.138	19.800.469.807	Beginning balance
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(186.689.670)	188.261.565	(1.571.895)	--	Transfer to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(223.895.683)	(102.015.650)	325.911.333	--	Transfer to credit impaired (Stage 3)
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	15.167.232	(10.988.514)	(4.178.718)	--	Transfer to 12 month expected credit losses (Stage 1)
Perubahan bersih pada eksposur dan pengukuran kembali	645.607.856	(83.223.610)	(294.525.133)	267.859.113	Net change in exposure and remeasurement
Saldo akhir	18.632.215.938	341.390.257	1.094.722.725	20.068.328.920	***Ending balance***

	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***

g. Tingkat Suku Bunga per Tahun / g. Annual Interest Rates

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Pinjaman yang diberikan	2,00% - 16,00%	2,00% - 15,00%	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 2022 / *December 31, 2022*		
	Kredit bermasalah/ *Non Performing Loan*	**Cadangan Kerugian/ *Allowance for Impairment Losses***	
Rumah Tangga	52.856.629.152	50.496.922.690	*Household*
Perdagangan Besar dan Eceran	201.263.787.714	196.172.857.839	*Wholesale and Retail Trade*
Pertanian, Kehutanan dan Perikanan	42.502.860.308	40.875.908.830	*Agriculture, forestry and Fishery*
Penyediaan Akomodasi dan Penyediaan Makan Minum	154.056.090.188	153.766.875.400	*Accomodation and culinary supplying*
Konstruksi	3.805.692.834	3.578.765.060	*Construction*
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	2.017.419.047	1.880.356.664	*Leasing and Leasing Activities Without Employment Options Travel Agencies and Other Business Support*
Aktivitas Kesehatan Manusia Dan Aktivitas Sosial	1.996.983.965	1.996.983.965	*Human Health Activities And Social activity*
Industri Pengolahan	7.353.300.351	7.201.514.731	*Processing Industry*
Real Estate	3.662.860.269	3.662.860.269	*Real Estate*
Informasi dan Komunikasi	71.588.942	71.588.942	*Information and Communication*
Aktivitas Keuangan dan Asuransi	3.777.998.495	2.506.516.240	*Financial and Insurance Activities*
Pengelolaan Air, Pengelolaan Air Limbah Pengelolaan dan Daur Ulang Sampah dan Aktivitas aktivitas Remediasi	98.500.000	98.500.000	*Water Management, Wastewater Management, Waste Management and Recycling and Remediation activities*
Pendidikan			*Education*
Aktivitas Rumah Tangga Sebagai Pemberi Kerja; Aktivitas Yang Menghasilkan Barang Dan Jasa Oleh Rumah Tangga yang Digunakan Untuk Memenuhi Kebutuhan Sendiri	850.993	850.993	*Household Activities as Employer Activities That Produce Goods And Services By Households Used To Fulfill Own Needs*
Pertambangan dan Penggalian	76.889.421	76.889.421	*Mining and Excavation*
Aktivitas Profesional, Ilmiah Dan Teknis	1.525.395.011	1.525.395.011	*Professional, Scientific And Technical Activities*
Aktivitas Jasa Lainnya	8.088.794	8.088.794	*Other Service Activities*
Jumlah	**475.074.935.484**	**463.920.874.849**	***Total***

	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***

Rasio kredit bermasalah - kotor terhadap jumlah kredit adalah 2,37% dan 2,42% masing-masing untuk tanggal 31 Desember 2022 dan 2021.

Non performing loan ratio - gross to total loan was 2.37% and 2.42% as of December 31, 2022 and 2021 respectively.

Rasio kredit bermasalah - bersih terhadap jumlah kredit adalah 0,06% dan 0,13% masing-masing untuk tanggal 31 Desember 2022 dan 2021.

Non performing loan ratio - net to total loan was 0.06% and 0.13% as of December 31, 2022 and 2021 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 Rp451.203.074.523 dan Rp472.472.481.724 masing-masing untuk tanggal 31 Desember 2022 dan 2021.

Syndicated loans represent loans provided to debtors under syndication agreements with other banks. Total syndicated loans amounted to Rp451,203,074,523 and Rp472,472,481,724 as of December 31, 2022 and 2021 respectively.

Keikutsertaan Bank dalam kredit sindikasi sebagai anggota sebesar 0,69% - 5,75% pada 31 Desember 2022 dan 0,69% - 5,75% pada 31 Desember 2021 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, 2022 and 0.69% - 5.75% as at December 31, 2021 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 2022 / *December 31, 2022* (Dalam Ribuan Rupiah/ *In Thousand of Rupiah*)				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo, awal tahun	149.797.326	150.281.733	700.083.126	1.000.162.185	*Balance, beginning of year*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(10.240.004)	11.389.709	(1.149.705)	--	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(12.036.070)	(43.404.460)	55.440.530	--	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	7.066.586	(4.369.318)	(2.697.268)	--	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	(4.661.286)	68.514.367	122.390.757	186.243.838	*Net change in exposure and remeasurement*
Penghapusan	(3.128.970)	(3.024.533)	(74.947.065)	(81.100.568)	*Written-off*
Saldo, akhir tahun	**126.797.582**	**179.387.498**	**799.120.375**	**1.105.305.455**	***Balance, end of year***

	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***

Rating tidak sepenuhnya mencerminkan kualitas kredit karena manajemen melakukan penyesuaian rating dalam rangka mitigasi risiko kredit sebagaimana surat OJK S-7 tanggal 14 April 2020 perihal Penerapan PSAK 71 dan PSAK 68 dalam Kondisi Pandemi Covid-19. Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Rating does not fully reflect credit quality because management has made rating adjustments in order to mitigate credit risk as stated in OJK Letter S-7 dated April 14, 2020 concerning Application of SFAS 71 and SFAS 68 in the Covid-19 Pandemic Conditions. 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. / *Loans are generally secured by pledged collateral, fiducia, time deposits or other collateral accepted by Bank.*
2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor, kredit multiguna lainnya, kredit multiguna perorangan dan kredit konsumtif perorangan lainnya. / *Consumption loans consist of home ownership loans, motor vehicle loans, other multipurpose loans, individual multipurpose loans and other individual consumer loans.*
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. / *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) Kredit karyawan adalah Pinjaman yang diberikan kepada karyawan untuk membeli kendaraan, rumah, atau keperluan lainnya dengan tingkat bunga sesuai tujuan kreditnya. / *Loans to Employee are loans given to employees to buy vehicles, houses, or other purposes with an interest rate according to the purpose of the credit*
5) 31 Desember 2022 dan 2021, 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. / *As of December 31, 2022 and 2021, 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) Saldo kredit yang di hapus buku selama periode tahun 2022 dan 2021 adalah sebesar Rp81.100.568.482 dan Rp70.728.682.928. Penghapusbukuan kredit ini bukan merupakan hapus tagih, sehingga upaya penagihan tetap dilakukan. / *Credit balances written off during the period 2022 and 2021 amounted to Rp81,100,568,482 and Rp70,728,682,928. Write-off credit is not a write-off, so that the billing attempt is still being done.*

11. PINJAMAN YANG DIBERIKAN (LANJUTAN) / 11. LOANS (CONTINUED)

k. Informasi Pokok Lainnya Sehubungan dengan Pinjaman yang Diberikan (Lanjutan) / k. Other Significant Information Related to Loans (Continued)

7) Simpanan dari nasabah yang diblokir dan dijadikan jaminan atas Pinjaman yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing - masing sebesar Rp56.956.668.759 dan Rp113.664.699.194 adalah sebagai berikut:

7) *Deposits from customer which are blocked and pleged as loan collateral as of December 31, 2022 and 2021, amounting to Rp56,956,668,759 and Rp113,664,699,194 respectively, are follows:*

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Deposito berjangka	47.757.803.145	90.454.699.194	*Time Deposit*
Tabungan	9.198.865.614	23.210.000.000	*Savings*
Jumlah	**56.956.668.759**	**113.664.699.194**	***Total***

8) Tagihan/piutang yang ada saat ini dan/atau akan melekat dikemudian hari, termasuk hak agunan yang melekat padanya dijadikan jaminan atas pinjaman yang diterima dari PT Sarana Multigriya Finansial (Persero).

8) *Mortgage bills/debts that are present and/or will be attached later, including the right collateral attached to it are pledged as loan collateral from PT Sarana Multigriya Finansial (Persero).*

l. Kredit yang Direstrukturisasi / l. Restructured Loans

Berikut ini adalah jenis dan jumlah Pinjaman yang diberikan yang telah direstrukturisasi per 31 Desember 2022 dan 2021:

Below is the type and amount of restructured loans as of December 31, 2022 and 2021:

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Perpanjangan Jangka waktu Kredit dan Skema Lain	2.257.529.379.199	2.794.921.794.457	*Extension of Loan Period and Other Schemes*
Perpanjangan Jangka waktu Kredit	253.459.759.447	307.692.229.111	*Extension of Loan Period*
Perpanjangan Waktu dengan Penyesuaian Suku Bunga	27.553.522.691	32.974.145.663	*Extension of Loan Period and Interest Rate Adjusment*
Jumlah	**2.538.542.661.337**	**3.135.588.169.231**	***Total***

Kredit yang direstrukturisasi berdasarkan kualitas kredit adalah sebagai berikut:

Restructured loans by quality are as follows:

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Lancar	2.311.725.345.477	2.947.242.146.254	*Current*
Dalam Perhatian Khusus	21.767.351.464	39.130.263.026	*Special Mention*
Kurang Lancar	9.732.234.143	8.636.517.967	*Substandard*
Diragukan	9.962.137.821	6.830.956.251	*Doubtful*
Macet	185.355.592.432	133.748.285.733	*Loss*
Jumlah	**2.538.542.661.337**	**3.135.588.169.231**	***Total***

12. PENYERTAAN SAHAM / 12. INVESMENT IN SHARES

a. Penyertaan Saham Merupakan Penyertaan pada PT Sarana Bali Ventura / a. Invesment in Shares Represent Shares PT Sarana Bali Ventura

	31 Desember 2022 / December 31, 2022		31 Desember 2021 / December 31, 2021		
	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*
Nilai	(75.000.000)		(75.000.000)		*Losses*
Jumlah bersih	425.000.000		425.000.000		***Net***

b. Berdasarkan Kualitas Aset / b. By Asset Quality

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
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 / c. Movements in the Allowance for Impairment Losses

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Saldo Awal	(75.000.000)	(75.000.000)	*Beginning Balance*
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.

Management believes that the allowance for impairment losses mentioned above is sufficent to cover impairment losses on investments in shares.

Penerimaan dividen dari penyertaan saham pada PT Sarana Bali Ventura untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah Rp Nihil.

Dividend income received from investment in shares in PT Sarana Bali Ventura for the year ended December 31, 2022 and 2021 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 2022 / *December 31, 2022*				
	Saldo Awal / *Beginning Balance*	**Penambahan/ *Additions***	**Pengurangan/ *Disposals***	**Reklasifikasi/ *Reclassification***	**Saldo Akhir/ *Ending Balance***
Harga Perolehan/ *Acquisition Cost*					
Tanah/*Land*	13.042.730.805	--	--	--	13.042.730.805
Bangunan/*Buildings*	86.760.446.176	11.509.623.381	599.008.644	120.755.700	97.791.816.613
Inventaris kelompok I/ *Fixture Group I*	147.905.129.855	15.535.975.858	--	--	163.441.105.713
Inventaris kelompok II/ *Fixture Group II*	39.466.450.429	2.451.444.679	--	--	41.917.895.108
	287.174.757.265	29.497.043.918	599.008.644	120.755.700	316.193.548.239
Aset dalam Penyelesaian/ *Construction in Progress*	1.354.897.878	4.106.842.679	--	(120.755.700)	5.340.984.857
Jumlah/*Total*	288.529.655.143	33.603.886.597	599.008.644	--	321.534.533.096
Akumulasi Penyusutan/ *Accumulated Depreciation*					
Bangunan/*Buildings*	47.751.897.729	3.900.130.165	343.816.910	--	51.308.210.984
Inventaris kelompok I/ *Fixture Group I*	125.757.806.050	15.202.339.335	--	--	140.960.145.385
Inventaris kelompok II/ *Fixture Group II*	30.338.402.912	2.743.663.242	--	--	33.082.066.154
	203.848.106.691	21.846.132.742	343.816.910	--	225.350.422.523
Nilai Buku Bersih/ *Net Book Value*	**84.681.548.453**				**96.184.110.573**

	31 Desember 2021 / *December 31, 2021*				
	Saldo Awal / *Beginning Balance*	**Penambahan/ *Additions***	**Pengurangan/ *Disposals***	**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**

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp21.846.132.742 dan Rp22.590.497.253 masing-masing pada 2022 dan 2021.

Total depreciation expense charged to other operating expenses amounted to Rp21,846,132,742 and Rp22,590,497,253 in 2022 and 2021, respectively.

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2022 berkisar antara 1,33% sampai dengan 60,98%. Estimasi penyelesaian yaitu pada tahun 2023.

The percentage of completion of the assets in progress as of December 31, 2022 is approximately 1.33% to 60.98%. The estimated completion date is in 2023.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2022 dan 2021 masing-masing sebesar Rp324.403.649.962 dan Rp257.450.309.899 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, 2022 and 2021, for a total coverage of Rp324,403,649,962 and Rp257,450,309,899 rescpectively, 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 2022 dan 2021.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2022 and 2021.

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Harga Jual	-	74.445.500	*Selling Price*
Nilai Buku	255.191.734	381.303.697	*Book Value*
Rugi Penjualan/Penghapusan	**(255.191.734)**	**(306.858.197)**	***Loss on Disposal***

Pada tanggal 31 Desember 2022 dan 2021 Bank memiliki 51 bidang tanah dengan sertifikat Hak Milik, Sertifikat Hak Pakai (SHP) 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, 2022 and 2021, the Bank has 51 plots of land with Ownership Rights (Hak Milik or HM), Right of Use Certificate (SHP) 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 2022 dan 2021

There are no fixed assets pledged by the Bank as of December 31, 2022 and 2021.

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 2022 dan 2021 harga perolehan dari aset tetap yang telah disusutkan penuh dan masih digunakan adalah masing-masing sebesar Rp129.162.606.210 dan Rp112.262.102.342.

As of December 31, 2022 and 2021, the cost of fully depreciated fixed asset that are still in use amounted to Rp129,162,606,210 and Rp112,262,102,342.

14. ASET TAKBERWUJUD / *14. INTANGIBLE ASSETS*

Rincian aset takberwujud adalah sebagai berikut: / *The details of intangible assets are as follows:*

	31 Desember 2022 / *December 31, 2022*					
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclasifications*	Saldo Akhir/ *Ending Balance*	
Nilai Perolehan						***Acquisition Cost***
Perangkat lunak komputer	36.814.255.310	4.818.520.432	--	--	41.632.775.742	*Computer Software*
Jumlah	**36.814.255.310**	**4.818.520.432**	--	--	**41.632.775.742**	***Total***
Akumulasi amortisasi						***Accumulated Amortization***
Perangkat lunak komputer	33.100.769.573	2.718.924.598	--	--	35.819.694.171	*Computer Software*
Jumlah	**33.100.769.573**	**2.718.924.598**	--	--	**35.819.694.171**	***Total***
Nilai Buku Bersih	**3.713.485.737**				**5.813.081.571**	***Net Intangible Assets***

	31 Desember 2021 / *December 31, 2021*					
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclasifications*	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 book value***

15. ASET HAK GUNA / *15. RIGHT-OF-USE ASSET*

	31 Desember 2022 / *December 31, 2022*				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Saldo akhir/ *Ending balance*	
Harga Perolehan					***Acquisition Cost***
Gedung	33.127.690.789	13.255.670.716	4.160.040.546	42.223.320.959	*Building*
Tanah	785.718.980	--	--	785.718.980	*Land*
ATM	16.622.310.151	5.985.656.700	938.571.028	21.669.395.823	*ATM*
Kendaraan	10.313.500.937	5.813.208.768	5.747.832.019	10.378.877.686	*Vehicle*
Hardware	1.859.192.045	--	--	1.859.192.045	*Hardware*
Gedung Bukan Kantor	--	1.048.440.000	--	1.048.440.000	*Non-Office Building*
Total	**62.708.412.902**	**26.102.976.184**	**10.846.443.593**	**77.964.945.493**	***Total***
Akumulasi Penyusutan					***Accumulated Depreciation***
Gedung	12.451.898.916	7.825.845.148	4.160.040.546	16.117.703.518	*Building*
Tanah	113.828.141	98.062.839	--	211.890.980	*Land*
ATM	4.510.135.297	5.260.001.956	938.571.028	8.831.566.225	*ATM*
Kendaraan	6.136.405.149	7.003.217.045	5.747.832.019	7.391.790.175	*Vehicle*
Hardware	774.663.351	619.730.678	--	1.394.394.029	*Hardware*
Gedung Bukan Kantor	--	648.114.583	--	648.114.583	*Non-Office Building*
Total	**23.986.930.854**	**21.454.972.249**	**10.846.443.593**	**34.595.459.510**	***Total***
Nilai buku bersih	**38.721.482.048**			**43.369.485.983**	***Net book value***

15. ASET HAK GUNA (LANJUTAN) / *15. RIGHT-OF-USE ASSET (CONTINUED)*

	31 Desember 2021 / *December 31, 2021*				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	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***

16. ASET LAIN-LAIN / *16. OTHER ASSETS*

Seluruh aset lain-lain dalam mata uang Rupiah. / *All other assets are stated in Rupiah.*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Bunga yang Akan Diterima	115.689.654.282	125.366.778.936	*Accrued Interest receivable*
Tagihan *Switching* Antar Bank & GPN	24.103.685.726	14.436.529.904	*Interbank Switching Bills & GPN*
Beban yang Ditangguhkan	15.821.729.390	13.055.853.897	*Deferred Costs*
Uang Muka Pajak	9.291.280.603	46.367.347.773	*Tax Advance*
Rupa-rupa Dalam Penyelesaian	9.555.194.424	10.183.190.581	*Other Advances*
Biaya Dibayar Dimuka	5.583.910.957	5.608.970.662	*Prepaid Expense*
Setoran Jaminan	2.000.000.000	2.000.000.000	*Guarantee Deposit*
Persediaan Barang Cetakan	1.035.690.808	1.251.889.109	*Printing Supllies*
Tagihan Kiriman Uang			*Money bills transfer*
Western Union	768.970.500	277.068.300	*Western Union*
Properti Terbengkalai	436.651.800	436.651.800	*Abandoned Property*
Lainnya	173.000.000	14.000.000	*Others*
Jumlah	**184.459.768.490**	**218.998.280.962**	***Total***

a. Bunga yang akan diterima terdiri dari: / *a. Accrued interests receivables are as follows:*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pinjaman yang diberikan	84.980.461.408	104.116.877.986	*Loans*
Efek-efek dan Penempatan Pada Bank Lain	30.709.192.874	21.249.900.950	*Securities and Placement with Other Banks*
Jumlah	**115.689.654.282**	**125.366.778.936**	***Total***

b. Biaya dibayar dimuka terdiri dari: / *b. Prepaid Expenses :*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Sewa	2.992.328.523	3.612.567.732	*Rental*
Asuransi	2.527.257.970	1.994.845.843	*Insurance*
Lain-Lain	64.324.464	1.557.087	*Others*
Jumlah	**5.583.910.957**	**5.608.970.662**	***Total***

c. Uang muka pajak / *c. Tax advance*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pajak Badan (Catatan 22)	57.558.102.170	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	158.133.156	*VAT (Note 22)*
	57.716.235.326	57.959.184.716	
Dikurangi:			*Less:*
Penyisihan cadangan kerugian	(48.424.954.723)	(11.591.836.943)	*Allowance for impairment loss*
Jumlah	**9.291.280.603**	**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 dan dicatat sebagai uang muka pajak pada tanggal 31 Desember 2021.

Pada tanggal 13 Januari 2022 Bank menerima Surat Keputusan Direktur Jenderal Pajak Nomor : KEP-00001/KEB/PJ/WPJ.17/2022, KEP-00002/KEB/PJ/WPJ.17/2022, dan KEP-00003/KEB/PJ/WPJ.17/2022 tentang Keberatan Wajib Pajak atas Surat Ketetapan Pajak Kurang Bayar dimana Direktorat Jenderal Pajak menetapkan menolak keberatan Wajib Pajak dan mempertahankan jumlah pajak yang masih harus dibayar oleh Wajib Pajak.

Selanjutnya Bank memutuskan untuk mengajukan permohonan Banding yang ditujukan kepada Ketua Pengadilan Pajak yang berkedudukan di Jakarta sesuai Surat Nomor : R-1692/DIR/OKA/2022 dan R-1693/DIR/OKA/2022 tanggal 1 April 2022 perihal Permohonan Banding terhadap Keputusan Direktorat Jenderal Pajak atas keputusan penolakan keberatan dimaksud.

Saat ini Bank telah menjalani 5 (lima) kali proses persidangan terkait dengan permohonan Banding atas sengketa dimaksud. Sidang ke-5 tersebut berlangsung secara online pada tanggal 24 Nopember 2022. Sesuai informasi, selanjutnya pelaksanaan sidang berikutnya juga dilaksanakan secara *online* pada tanggal 12 Januari 2023 dengan agenda penyampaian "*closing statement*" dari Bank sebagai pemohon banding dan dari DJP sebagai terbanding.

Berdasarkan *assessment* Bank, saat ini Bank telah membentuk cadangan penyisihan sebesar Rp48.424.954.723 dan Rp11.591.836.943 atas uang muka pajak pada 31 Desember 2022 dan 2021.

d. Tagihan *Switching* Antar Bank & GPN

Tagihan ATM merupakan tagihan yang terkait dengan transaksi nasabah yang dilakukan melalui jaringan ATM Bersama dan ATM Prima.

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.

On January 13, 2022, the Bank received the Decree of the Director General of Taxes Number: KEP-00001/KEB/PJ/WPJ.17/2022, KEP-00002/KEB/PJ/WPJ.17/2022, and KEP-00003/KEB/PJ /WPJ.17/2022 concerning Taxpayer's Objection to the Underpaid Tax Assessment Letter where the Directorate General of Taxes determines to reject the Taxpayer's objection and maintains the amount of tax still to be paid by the Taxpayer.

Subsequently, the Bank decided to submit an appeal application addressed to the Head of the Tax Court domiciled in Jakarta in accordance with Letters Number: R-1692/DIR/OKA/2022 and R-1693/DIR/OKA/2022 dated April 1, 2022 regarding the Application for Appeal against the Decision of the Directorate General of Taxes on the decision to reject the objection.

Currently the Bank has undergone 5 (five) court proceedings related to the appeal of the said dispute. The 5th trial took place online on November 24, 2022. According to information, the next trial will also be held online on January 12, 2023 with the agenda of submitting a "closing statement" from the Bank as the appellant and from the DGT as the appeal.

Based on the Bank's assessment, the Bank established an allowance of Rp48,424,954,723 and Rp11,591,836,943 for tax advances at December 31, 2022 and 2021.

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Titipan Gaji Tabungan	118.599.221.253	103.065.884.048	*Temporary salary savings account*
Titipan Kewajiban *Switching* Antar Bank & GPN	53.949.742.390	22.661.677.892	*Interbank Switching & GPN Obligation*
Beban yang Masih Harus Dibayar	16.468.585.079	15.082.324.663	*Accrued payable*
Titipan Pembayaran Kredit	4.125.713.916	3.742.527.680	*Deposit of credit payment*
Bunga Deposito Jatuh Tempo	533.812.500	1.886.000	*Interest of time deposit fall due*
Rekening Titipan	276.518.486	4.093.540.441	*Temporary acoount*
Lain-lain	2.904.973.664	1.550.169.407	*Others*
Jumlah	**196.858.567.288**	**150.198.010.131**	***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

18. DEPOSITS FROM CUSTOMERS

a. Berdasarkan Jenis, Mata Uang dan Hubungan

a. By Type, Currency, and Relationship

	31 Desember 2022 / *December 31, 2022*			
	Pihak Berelasi / *Related Parties*	Pihak Ketiga / *Third Parties*	Jumlah / *Total*	
Rupiah				***Rupiah***
Giro	1.474.023.199.425	2.716.535.274.260	4.190.558.473.685	*Current Account*
Tabungan	5.031.168.567	11.992.257.753.407	11.997.288.921.974	*Savings*
Deposito Berjangka	19.628.617.715	10.242.634.319.925	10.262.262.937.640	*Time Deposit*
Sub - Jumlah	1.498.682.985.707	24.951.427.347.592	26.450.110.333.299	*Sub - Total*
Dollar Amerika Serikat				***United States Dollar***
Giro	--	75.833.807	75.833.807	*Current Account*
Tabungan	7.620.290	1.020.316.057	1.027.936.347	*Savings*
Deposito Berjangka	15.567.500	1.766.911.250	1.782.478.750	*Time Deposit*
Sub - Jumlah	23.187.790	2.863.061.114	2.886.248.904	*Sub - Total*
Jumlah	**1.498.706.173.497**	**24.954.290.408.706**	**26.452.996.582.203**	***Total***

18. SIMPANAN DARI NASABAH (LANJUTAN) / *18. DEPOSITS FROM CUSTOMERS (CONTINUED)*

a. Berdasarkan Jenis, Mata Uang dan Hubungan (Lanjutan) / *a. By Type, Currency, and Relationship (Continued)*

	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 Certificate 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***

b. Deposito Berjangka Berdasarkan Jangka Waktu / *b. Time Deposits Based on Contractual Period*

	31 Desember 2022 / *December 31, 2022*	**31 Desember 2021 / *December 31, 2021***	
Rupiah			***Rupiah***
1 bulan	2.503.813.600.433	2.289.567.463.722	*1 Month*
3 bulan	2.483.265.361.133	1.918.128.097.401	*3 Months*
6 bulan	1.351.001.862.539	974.672.932.990	*6 Months*
12 bulan	3.919.065.718.240	5.442.043.326.075	*12 Months*
24 bulan	5.116.395.295	2.285.000.000	*24 Months*
Sub - Jumlah	10.262.262.937.640	10.626.696.820.188	*Sub - Total*
Dollar Amerika Serikat			***United States Dollar***
1 bulan	1.581.658.000	108.319.000	*1 Month*
3 bulan	108.972.500	99.767.500	*3 Months*
6 bulan	91.848.250	84.089.750	*6 Months*
12 bulan	--	570.100.000	*12 Months*
Sub - Jumlah	1.782.478.750	862.276.250	*Sub - Total*
Jumlah	**10.264.045.416.390**	**10.627.559.096.438**	***Total***

c. Deposito Berjangka Berdasarkan Sisa Umur Sampai dengan Saat Jatuh Tempo / *c. Classification Time Deposits Based on Remaining Maturity*

	31 Desember 2022 / *December 31, 2022*	**31 Desember 2021 / *December 31, 2021***	
Rupiah			***Rupiah***
Kurang atau sama dengan 1 bulan	3.837.455.782.743	3.665.051.187.322	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	2.267.682.664.962	1.759.394.704.291	*More than 1 month to* / *3 months*
Lebih dari 6 sampai dengan 12 bulan	3.141.027.977.258	3.587.995.635.092	*More than 6 months to* / *12 months*
Lebih dari 3 sampai dengan 6 bulan	1.012.126.117.382	1.612.634.293.483	*More than 3 months to* / *6 months*
Lebih dari 12 bulan	3.970.395.295	1.621.000.000	*More than 12 months*
Sub - Jumlah	10.262.262.937.640	10.626.696.820.188	*Sub - Total*
Dolar Amerika Serikat			***United States Dollar***
Kurang atau sama dengan 1 bulan	1.581.658.000	108.319.000	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	200.820.750	183.857.250	*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	*More than 6 month to* / 12 months
Sub - Jumlah	1.782.478.750	862.276.250	*Sub - Total*
Jumlah	**10.264.045.416.390**	**10.627.559.096.438**	***Total***

d. Kisaran Suku Bunga per Tahun / *d. Interest Range per Annum*

	31 Desember 2022 / *December 31, 2022*	**31 Desember 2021 / *December 31, 2021***	
Rupiah			***Rupiah***
Giro	0% - 1.90%	0% - 1.90%	*Current Account*
Tabungan	0% - 3.50%	0% - 3.50%	*Savings*
Deposito berjangka	2.90% - 3.50%	2.90% - 3.50%	*Time Deposit*
NCD	--	4.75%	*NCD*
Dolar Amerika Serikat			***United States Dollar***
Giro	0% - 0.15%	0% - 0.15%	*Current Account*
Tabungan	0% - 0.20%	0% - 0.30%	*Savings*
Deposito berjangka	0.20%	0.20%	*Time Deposit*

e. Simpanan Diblokir dan Dijadikan Jaminan atas Pinjaman yang Diberikan: / *e. Blocked Savings Account and Pledged as Collateral for Loans:*

	31 Desember 2022 / *December 31, 2022*	**31 Desember 2021 / *December 31, 2021***	
Deposito berjangka	47.757.803.145	90.454.699.194	*Time Deposit*
Tabungan	9.198.865.614	23.210.000.000	*Savings*
Jumlah	**56.956.668.759**	**113.664.699.194**	***Total***

19. SIMPANAN DARI BANK LAIN / 19. DEPOSITS FROM OTHER BANKS

Seluruh simpanan dari bank lain dalam mata uang Rupiah. / *All deposit with other banks are stated in Rupiah.*

a. Berdasarkan Jenis dan Hubungan / *a. By Type and Relationship*

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Pihak Ketiga			***Third parties***
Deposito berjangka	267.723.350.000	267.849.558.909	*Time deposits*
Giro	140.354.635.004	102.884.674.380	*Current account*
Tabungan	175.819.587.207	144.310.431.712	*Savings*
Negotiable Certificate of Deposits (NCD)	--	278.062.609.940	*Negotiable Certificate of Deposits (NCD)*
Interbank Call Money	530.000.000.000	500.000.000.000	*Interbank Call Money*
Jumlah	**1.113.897.572.212**	**1.293.107.274.941**	***Total***

b. Deposito Berjangka Berdasarkan Jangka Waktu / *b. Time Deposits Based on Contractual Period*

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
1 bulan	120.760.000.000	116.249.558.909	*1 Month*
3 bulan	110.313.350.000	70.300.000.000	*3 Months*
6 bulan	21.550.000.000	22.900.000.000	*6 Months*
12 bulan	15.100.000.000	58.400.000.000	*12 Months*
Jumlah	**267.723.350.000**	**267.849.558.909**	***Total***

c. Deposito Berjangka Berdasarkan Sisa Umur Sampai dengan Saat Jatuh Tempo / *c. Classification Time Deposits Based on Remaining Maturity*

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Kurang atau sama dengan 1 bulan	178.918.350.000	141.549.558.909	*Less or equal to 1 month*
Lebih dari 1 sampai dengan 3 bulan	66.405.000.000	104.700.000.000	*More than 1 to 3 month*
Lebih dari 3 sampai dengan 6 bulan	20.600.000.000	18.500.000.000	*More than 3 to 6 month*
Lebih dari 6 sampai dengan 12 bulan	1.800.000.000	3.100.000.000	*More than 6 to 12 month*
Jumlah	**267.723.350.000**	**267.849.558.909**	***Total***

d. Tingkat Suku Bunga per Tahun / *d. Interest Rate per Annum*

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Giro	0% - 1.90%	0% - 0.90%	*Current account*
Tabungan	0% - 1.85%	0% - 1.85%	*Savings*
Deposito berjangka	2.65% - 3.15%	2.65% - 3.15%	*Time deposits*
NCD	--	4.75%	*NCD*
Interbank Call Money	5.75% - 5.95%	2.88% - 3.52%	*Interbank Call Money*

e. Tidak terdapat simpanan dari bank lain yang diblokir atau dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021.

e. *There are no deposits from other banks that are blocked or used as collateral for loans granted on December 31, 2022 and 2021.*

20. LIABILITAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI / 20. LIABILITY FOR SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki liabilitas surat berharga yang dijual dengan janji dibeli kembali sejumlah Rp192.219.962.033 dan Rp241.406.093.556 dengan rincian sebagai berikut:

As of December 31, 2022 and 2021, Bank has a number of liability for repo securities Rp192,219,962,033 and Rp241,406,093,556 with details as follows:

31 Desember 2022 / *December 31, 2022*

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						
FR0081	7	3-Jan-23	192.066.600.000	192.281.341.129	61.379.096	192.219.962.033
Jumlah / *Total*			**192.066.600.000**	**192.281.341.129**	**61.379.096**	**192.219.962.033**

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 / *21. BORROWINGS*

Tidak terdapat pinjaman yang diterima dari pihak berelasi.

There were no borrowings from related parties.

Seluruh pinjaman yang diterima dalam mata uang Rupiah.

All borrowings are stated in Rupiah.

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pinjaman PT Sarana Multigriya Finansial (Persero)	52.000.000.000	32.000.000.000	*Borrowing from PT Sarana Multigriya Finansial (Persero)*
Pinjaman KPR Sejahtera tapak	4.322.127.407	4.593.361.714	*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	267.629.574	308.465.532	*Borrowings from KPR Sejahtera tapak Portion 75*
KLBI KUT MT Tahun 1999	160.469.329	160.469.329	*KLBI KUT MT Tahun 1999*
Jumlah	**57.216.440.132**	**37.528.510.397**	***Total***

Pinjaman PT Sarana Multigriya Finansial (Persero)

Bank memperoleh Fasilitas pinjaman lagi dari PT Sarana Multigriya Finansial (Persero) untuk menggantikan sumber pendanaan atas Pinjaman Kredit Multiguna Perumahan (ASN, Pegawai BUMN. BUMD, PPPK) yang telah disalurkan sebesar Rp20.000.000.000 jangka waktu 5 tahun dengan tingkat bunga 6.75% sesuai dengan PKS No. 189/PP/SMF-BPD.BALI/VII/2022 tanggal 3 Agustus 2022.

Bank memperoleh Fasilitas pinjaman 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 Bank obtained another loan facility from PT Sarana Multigriya Finansial (Persero) to replace the funding source for Multipurpose Housing Loans (ASN, BUMN Employees. BUMD, PPPK) which had been disbursed in the amount of Rp20,000,000,000 for a period of 5 years with an interest rate of 6.75%. according to MCC No. 189/PP/SMF-BPD.BALI/VII/2022 dated August 3, 2022.

The Bank obtained loan facility from PT Sarana Multigriya Finansial (Persero) to replace the funding source for the KPR that had been disbursed in the amount of Rp32,000,000,000 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 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 KPR Sejahtera Tapak

Kredit Pemilikan Rumah Sejahtera Bank BPD Bali yang selanjutnya disebut dengan KPR Sejahtera Bank BPD Bali adalah kredit pemilikan rumah kepada Masyarakat Berpenghasilan Rendah (MBR) 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 for Low-Income Communities (MBR) with the support of a housing finance liquidity facility consisting 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.

KLBI KUT MT Tahun 1998/1999

Kredit modal kerja yang diberikan melalui bank pemberi kredit Kepada Koperasi Primer atau LSM sebagai pelaksana pemberian kredit untuk keperluan petani yang tergabung dalam kelompok tani guna membiayai usaha taninya dalam rangka intensifikasi padi, palawija dan holtikultura.

Jangka waktu KUT ditetapkan maksimum 1 (satu) tahun sejak ditandatanganinya perjanjian penerusan KUT. Jangka waktu KL KUT ditetapkan maksimum 2 (dua) tahun terhitung sejak tanggal Surat Persetujuan KLBI (SPK KLBI) kepada Bank (Sept 2000).

Debitur merupakan Koperasi atau LSM, dengan Bunga KL 0% Bunga Kredit 10,5%. Apabila bank terlambat menyampaikan laporan pelunasan lebih cepat kepada BI maka kepada Bank akan dikenakan sanksi kewajiban membayar (mengacu pada SE Pengalihan Pengelolaan KLBI No. 5/56/INTERN Tanggal 18 Nopember 2003 dan SE 6/37/INTERN Tanggal 9 Juli 2004. Risk Sharing:
- Pemerintah : 52,25%
- Bank Indonesia : 42,75%
- Jamkrindo : 5%

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.

KLBI KUT MT Year 1998/1999

Working capital loans provided through lending banks to Primary Cooperatives or Non-governmental organizationas (NGO) executor of granting credit for the needs of farmers who are members of farmer groups to finance their farming business in the context of intensification of rice, secondary crops and horticulture.

The KUT period is set at a maximum of 1 (one) year from the signing of the KUT forwarding agreement. The KL KUT period is set at a maximum of 2 (two) years from the date of the KLBI Approval Letter (SPK KLBI) to the Bank (Sept 2000).

The debtor is a Cooperative or an NGO, with a KL Interest of 0% Credit Interest of 10.5%. If a bank is late in submitting a report on early repayment to BI, the Bank will be subject to a financial penalty (referring to SE Transfer of Management of KLBI No. 5/56/INTERN dated 18 November 2003 and SE 6/37/INTERN dated 9 July 2004. Risk Sharing:
- *Government : 52.25%*
- *Bank of Indonesia : 42.75%*
- *Jamkrindo : 5%*

22. PERPAJAKAN

a. Utang Pajak

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
PPN	3.501.550	6.439.291	
Pasal 21	5.082.165.894	3.513.190.984	*Article 21*
Pasal 4 (2)	8.418.907.828	7.550.263.732	*Article 4 (2)*
Pasal 25	11.549.749.802	14.090.468.001	*Article 25*
Pasal 29	25.591.910.296	19.201.579.589	*Article 29*
Pasal 23	335.524.080	293.281.399	*Article 23*
Jumlah	**50.981.759.450**	**44.655.222.996**	***Total***

b. Manfaat (Beban) Pajak

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pajak Kini			*Current Tax*
Tahun berjalan	(214.630.278.720)	(187.336.376.920)	*Current year*
Penyesuaian tahun sebelumnya	(9.076.296.000)	--	*Prior year adjustment*
Sub Jumlah	(223.706.574.720)	(187.336.376.920)	*Sub Total*
Pajak Tangguhan	17.357.653.219	15.454.743.783	*Deferred Tax*
Jumlah	**(206.348.921.501)**	**(171.881.633.137)**	***Total***

22. TAXATION

a. Taxes Payable

b. Tax Benefit (Expense)

22. PERPAJAKAN (LANJUTAN) / 22. TAXATION (CONTINUED)

c. Rekonsiliasi Pajak / ***c. Tax Reconciliation***

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi adalah sebagai berikut:

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in statement of profit or loss the are as follows:

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Laba Sebelum Beban Pajak	809.865.198.997	721.034.699.431	*Income Before Tax Expense*
Beda Waktu:			***Temporary Difference:***
Koreksi Positif :			*Positive Correction:*
Penyisihan Cadangan Bonus dan Tantiem	128.850.725.246	113.949.261.239	*Provision for Bonus and Tatiem*
Pembentukan Penghargaan Direksi	1.902.712.395	956.623.215	*Director Service gratuity Expense*
Pembentukan Imbalan Pasca Kerja	20.673.917.993	47.579.070.232	*Post-Employment Benefits Expense*
Cadangan kerugian penurunan nilai	64.297.256.262	46.136.059.154	*Allowance for Impairment Loss*
Pembentukan Penghargaan Dewan Komisaris	679.540.141	341.651.149	*Board of Commisioners Services Gratuity Expense*
Sub - Jumlah	**216.404.152.037**	**208.962.664.989**	***Sub - Total***
Koreksi Negatif :			*Negative Correction:*
Penyisihan Cadangan Bonus dan Tantiem	115.917.311.878	107.017.799.441	*Provision for Bonus and Tatiem*
Pembayaran Manfaat Imbalan Kerja	21.588.416.434	31.696.030.171	*Post-Employment Benefits Paid*
Sub - Jumlah	**137.505.728.312**	**138.713.829.612**	***Sub - Total***
Jumlah Beda Waktu	**78.898.423.725**	**70.248.835.377**	***Total Temporary difference:***
Beda Tetap :			***Permanent Difference:***
Koreksi Positif :			*Positive Correction:*
Biaya Pajak	39.563.054.299	12.654.141.016	*Tax Expense*
Biaya Sumbangan	1.325.740.420	1.069.338.946	*Donation*
Tamu dan Souvenir	1.713.110.145	1.633.873.288	*Entertaiment and Souvenirs*
Pemantapan Pelaksanaan Ibadah	3.823.560.408	3.216.885.349	*Strengthening Implementation of Worship*
Biaya Telepon,Telegram	143.527.335	142.771.171	*Cost of Telephone, Telegram*
Biaya Promosi dan Pengembangan Bisnis	14.259.394.400	15.668.414.258	*Bussiness Development Expense*
Biaya HUT Bank	1.612.581.439	1.606.051.842	*Bank Anniversary Cost*
Biaya Humas dan CSR	14.584.272.511	13.176.645.781	*Cost of Public Relation and CSR*
Biaya Lain-lain	9.961.102.844	11.222.312.892	*Other Expense*
Sub - Jumlah	**86.986.343.801**	**60.390.434.543**	***Sub - Total***
Koreksi Negatif :			*Negative Correction:*
Pendapatan Sewa Gedung/ Bangunan	157.790.200	144.983.167	*Rental Income Building*
Sub - Jumlah	**157.790.200**	**144.983.167**	***Sub - Total***
Jumlah Beda Tetap	**86.828.553.601**	**60.245.451.376**	***Total Permanent Difference:***
Jumlah Koreksi Fiskal	**165.726.977.326**	**130.494.286.753**	***Total Fiscal Correction***
Laba Kena Pajak	**975.592.176.323**	**851.528.986.184**	***Estimated of Income Tax***
Pembulatan	975.592.176.000	851.528.986.000	*Rounded*
Beban Pajak Penghasilan:			*Income Tax Expense*
22% x 975.592.176.000	214.630.278.720	--	22% x 975.592.176.000
22% x 851.528.986.000	--	187.336.376.920	22% x 851.528.986.000
Jumlah Pajak Kini	**214.630.278.720**	**187.336.376.920**	***Total current taxes***
Dikurangi:			*Less:*
Pajak Penghasilan Dibayar Dimuka Pasal 25	(189.038.368.424)	(168.134.797.331)	*Prepaid Taxes Article 25*
Kurang Pajak Penghasilan Badan	**25.591.910.296**	**19.201.579.589**	***Income Tax Payable***

Total laba kena pajak Bank untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 menjadi dasar dalam pengisian SPT tahunan 2022 dan 2021.

The Bank's taxable income for the year ended December 31, 2022 and 2021 is the basis for preparing annual tax return for 2022 and 2021.

22. PERPAJAKAN (LANJUTAN) / *22. TAXATION (CONTINUED)*

d. Aset Pajak Tangguhan / *d. Deferred Tax Assets*

31 Desember 2022 / *December 31, 2022*

	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	14.145.396.377	--	--	24.295.329.391
Penyisihan Cadangan Bonus dan Tantiem/ *Provision for Bonus and Tantiem*	25.346.049.075	2.845.350.941	--	--	28.191.400.016
Pembentukan Imbalan Pasca Kerja/ *Post-Employee Benefit Expense*	30.206.755.273	858.657.816	(911.231.487)	--	30.154.181.602
Pembentukan Imbalan Jangka Panjang/ *Long Term Post Employee Benefit Expense*	20.773.923.473	(1.059.847.473)	--	--	19.714.076.000
Pembentukan Pengabdian Direksi/ *Director Service Gratuity Expense*	4.240.565.411	418.596.727	--	--	4.659.162.138
Pembentukan Pengabdian Dewan Komisaris/ *Commissioner Service Gratuity Expense*	1.498.084.131	149.498.831	--	--	1.647.582.962
Aset Pajak Tangguhan/ *Deffered Tax Asset*	**92.215.310.377**	**17.357.653.219**	**(911.231.487)**	**--**	**108.661.732.109**

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**

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 / *e. Administration*

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.

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.

f. Perubahan Tarif Pajak / *e. The Changes in Tax Rate*

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%. Pada tanggal 29 Oktober 2021 pemerintah juga menetapkan Undang-undang (UU) tentang Harmonisasi Peraturan Perpajakan yang antara lain menetapkan tarif pajak penghasilan badan untuk tahun fiskal 2022 adalah sebesar 22%.

On March 31, 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 2022 and 2021 fiscal years is 22%. On October 29, 2021, the government also enacted a Law (UU) on the Harmonization of Tax Regulations which among other things set the corporate income tax rate for the 2022 fiscal year at 22%.

UU No. 7 tahun 2021 mengatur perubahan tarif pajak pertambahan nilai perusahaan, mulai 1 April 2022 dari 10% ke tarif pajak sebesar 11%.

UU No. 7 year 2021 regulates changes of the corporate tax rate, starting fiscal April 1, 2022 from 10% to 11%.

22. PERPAJAKAN (LANJUTAN)

g. Surat Ketetapan Pajak

Bank menerima surat permintaan penjelasan atas data dan/atau Keterangan No SP2DK-2735/WPJ.17/KP.04/2021 tanggal 30 November 2021 atas data perpajakan tahun pajak 2018. Atas SP2DK ini, manajemen telah melakukan pembetulan SPT pajak penghasilan tahun pajak 2018 dengan status SPT kurang bayar sebesar Rp3.906.213.750.

Bank menerima Surat Tagihan Pajak (STP) pajak penghasilan No. 00135/106/18/904/22 tanggal 15 Agustus 2022 sebesar Rp928.116.387 atas sanksi administrasi pembayaran pajak tahun 2018. Bank mengajukan permohonan pengurangan atau penghapusan sanksi administrasi wajib pajak dalam suratnya no. 4541/DIR/OKA/2022 tanggal 26 Agustus 2022. Berdasarkan surat keputusan Direktur Jenderal Pajak No. KEP-12091/NKEB/WPJ.17/2022 tanggal 7 Desember Dirjen Pajak mengabulkan sebagian permohonan pengurangan jumlah sanksi administrasi menjadi sebesar Rp603.275.651.

Bank menerima surat permintaan penjelasan atas data dan/atau Keterangan No SP2DK-2627/WPJ.17/KP.04/2021 tanggal 23 November 2021 atas data perpajakan tahun pajak 2019. Atas SP2DK ini, manajemen telah melakukan pembetulan SPT pajak penghasilan tahun pajak 2019 dengan status SPT kurang bayar sebesar Rp5.170.082.250.

Bank menerima Surat Tagihan Pajak (STP) pajak penghasilan No. 00083/106/19/904/22 tanggal 15 Agustus 2022 sebesar Rp1.228.411.542 atas sanksi administrasi pembayaran pajak tahun 2019. Bank mengajukan permohonan pengurangan atau penghapusan sanksi administrasi wajib pajak dalam suratnya no. 4542/DIR/OKA/2022 tanggal 26 Agustus 2022. Berdasarkan surat keputusan Direktur Jenderal Pajak No. KEP-12092/NKEB/WPJ.17/2022 tanggal 7 Desember Dirjen Pajak mengabulkan sebagian permohonan pengurangan jumlah sanksi administrasi menjadi sebesar Rp798.467.502.

Sejak 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.

d. Pada tanggal 13 Januari 2022 Bank menerima Surat Keputusan Direktur Jenderal Pajak Nomor : KEP-00001/KEB/PJ/WPJ.17/2022, KEP-00002/KEB/PJ/WPJ.17/2022, dan KEP-00003/KEB/PJ/WPJ.17/2022 tentang Keberatan Wajib Pajak atas Surat Ketetapan Pajak Kurang Bayar dimana Direktorat Jenderal Pajak menetapkan menolak keberatan Wajib Pajak dan mempertahankan jumlah pajak yang masih harus dibayar oleh Wajib Pajak.

e. Selanjutnya Bank memutuskan untuk mengajukan permohonan Banding yang ditujukan kepada Ketua Pengadilan Pajak yang berkedudukan di Jakarta sesuai Surat Nomor : R-1692/DIR/OKA/2022 dan R-1693/DIR/OKA/2022 tanggal 1 April 2022 perihal Permohonan Banding terhadap Keputusan Direktorat Jenderal Pajak atas keputusan penolakan keberatan dimaksud.

f. Saat ini Bank telah menjalani 5 (lima) kali proses persidangan terkait dengan permohonan Banding atas sengketa dimaksud. Sidang ke-5 tersebut berlangsung secara online pada tanggal 24 Nopember 2022. Sesuai informasi, selanjutnya pelaksanaan sidang berikutnya juga dilaksanakan secara *online* pada tanggal 12 Januari 2023 dengan agenda penyampaian "*closing statement*" dari Bank sebagai pemohon banding dan dari DJP sebagai terbanding.

22. TAXATION (CONTINUED)

g. Tax Assesment

The Bank received a letter requesting an explanation of data and/or information No SP2DK-2735/WPJ.17/KP.04/2021 dated November 30, 2021 on tax data for the 2018 tax year. For this SP2DK, management has made corrections to the income tax return for the 2018 tax year with underpaid SPT status of Rp3,906,213,750.

The Bank received a Tax Collection Letter (STP) for income tax No. 00135/106/18/904/22 dated 15 August 2022 amounting to Rp928,116,387 for the 2018 tax payment administrative sanction. The Bank submitted an application for a reduction or abolition of the tax payer administrative sanction in its letter no. 4541/DIR/OKA/2022 dated August 26, 2022. Based on the Decree of the Director General of Taxes No. KEP-12091/NKEB/WPJ.17/2022 dated December 7, the Director General of Taxes granted a partial request for a reduction in the amount of administrative sanctions to Rp603,275,651.

The Bank received a letter requesting an explanation of data and/or information No. SP2DK-2627/WPJ.17/KP.04/2021 dated 23 November 2021 regarding taxation data for the 2019 tax year. For this SP2DK, management has made corrections to the income tax returns for the 2019 tax year with underpaid SPT status of Rp5,170,082,250.

The bank accepts income tax Tax Collection Letter (STP) No. 00083/106/19/904/22 dated 15 August 2022 amounting to Rp1,228,411,542 for the 2019 tax payment administrative sanction. The Bank submitted an application for a reduction or abolition of the tax payer administrative sanction in its letter no. 4542/DIR/OKA/2022 dated 26 August 2022. Based on the Decree of the Director General of Taxes No. KEP-12092/NKEB/WPJ.17/2022 dated December 7, the Director General of Taxes granted a partial request for a reduction in the amount of administrative sanctions to Rp798,467,502.

Since 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 Rp57,959,184,716 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.

d. On January 13, 2022, the Bank received the Decree of the Director General of Taxes Number: KEP-00001/KEB/PJ/WPJ.17/2022, KEP-00002/KEB/PJ/WPJ.17/2022, and KEP-00003/KEB/PJ /WPJ.17/2022 concerning Taxpayer's Objection to the Underpaid Tax Assessment Letter where the Directorate General of Taxes determines to reject the Taxpayer's objection and maintains the amount of tax still to be paid by the Taxpayer.

e. Subsequently, the Bank decided to submit an appeal application addressed to the Head of the Tax Court domiciled in Jakarta in accordance with Letters Number: R-1692/DIR/OKA/2022 and R-1693/DIR/OKA/2022 dated April 1, 2022 regarding the Application for Appeal against the Decision of the Directorate General of Taxes on the decision to reject the objection.

f. Currently the Bank has undergone 5 (five) court proceedings related to the appeal of the said dispute. The 5th trial took place online on November 24, 2022. According to information, the next trial will also be held online on January 12, 2023 with the agenda of submitting a "closing statement" from the Bank as the appellant and from the DGT as the appeal.

23. BEBAN YANG MASIH HARUS DIBAYAR / *23. ACCRUED EXPENSES*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Rupiah			*Rupiah*
Biaya bunga deposito yang masih harus dibayar	18.245.816.544	23.626.601.184	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	3.519.890.080	2.570.737.606	*Accrued Saving Interest*
Biaya bunga lainnya yang masih harus dibayar	435.138.881	92.638.890	*Accrued Other Interest*
Sub - Jumlah	**22.200.845.505**	**26.289.977.680**	***Sub Total***
Mata uang asing			*Foreign Currency*
Biaya bunga deposito yang masih harus dibayar	174.979	286.475	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	29.890	29.075	*Accrued Saving Interest*
Sub - Jumlah	**204.869**	**315.550**	***Sub- Total***
Jumlah	**22.201.050.374**	**26.290.293.230**	***Total***

24. LIABILITAS IMBALAN KERJA / *24. POST-EMPLOYMENT BENEFIT OBLIGATION*

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.

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.

Penilaian aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja pada 31 Desember 2022 dihitung oleh aktuaria independen Kantor Konsultan Aktuaria I Gde Eka Sarmaja, FSAI & Rekan dengan menggunakan metode *projected unit credit* dari laporan aktuaria pada tanggal 5 Januari 2023

Actuarial assessment of long-term employee benefits and post- employee benefit as of December 31, 2022 is calculated by an independent actuary Kantor Konsultan Aktuaria I Gde Eka Sarmaja, FSAI & Rekan, using the projected unit credit method from the actuarial reports on January 5, 2023.

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.

The Bank's pension plan managed by Dana Pensiun Bank Pembangunan Daerah Bali. Employee contribution is 5% (five percent) of basic salary of those employees and the Bank bear the difference.

Bank juga memiliki Program Dana Pensiun Lembaga Keuangan (DPLK), untuk karyawan tetap mulai pengangkatan tanggal 3 Oktober 2011, kontribusi Bank dan karyawan adalah masing-masing sebesar 13,5% dan 5% dari gaji pokok. Program Dana Pensiun Lembaga Keuangan (DPLK) dikelola oleh Dana Pensiun Lembaga Keuangan PT Axa Mandiri. Terhitung sejak tanggal 15 Desember 2022, DPLK telah ditutup dan seluruh kekayaan serta peserta dipindahkan ke Dana Pensiun Pemberi Kerja (DPPK).

The Bank also has a financial institution pension funds program for its employees which appointment start October 3, 2011, where by the proportion of contribution between the Bank and employees were 13.5% and 5% of basic salary. Financial institution pension funds program managed by Dana Pensiun Lembaga Keuangan PT Axa Mandiri. As of December 15, 2022, the DPLK has been closed and all assets and participants have been transferred to the Employer Pension Fund (DPPK).

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.

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.

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.

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.

Imbalan masa bebas tugas dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.

Severance compansation managed by the Bank and is an employee benefits program for employees who will retire.

Program cuti berimbalan jangka panjang dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

Long service leave benefit managed by the Bank and is an employee benefits program for employees for reimbursement of leave entitlements.

Dana Pensiun / ***Pension Funds***

Program Pensiun Manfaat Pasti / *Defined Benefit Pension Programme*

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.

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Tingkat Diskonto	7,25%	7,00%	*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*

24. LIABILITAS IMBALAN KERJA (LANJUTAN) / 24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)

a. Aset program neto / a. Program Net Asset

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.

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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Nilai Wajar Aset Program	438.552.496.851	420.875.025.788	*Fair Value of Asset Program*
Nilai Kini Kewajiban	(410.714.244.639)	(386.141.372.918)	*Present Value of Benefit Obligation*
Status Pendanaan	**27.838.252.212**	**34.733.652.870**	***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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Saldo Awal Tahun	420.875.025.788	405.760.419.039	*Beginning Balance*
Bunga atas Imbalan Pasti	28.857.335.125	26.430.924.576	*Interest on defined benefit*
Iuran	10.251.374.524	12.890.391.692	*Contribution*
Pembayaran Manfaat	(21.431.238.586)	(21.706.485.743)	*Benefits paid*
Laba / (Rugi) Aktuaria Pada Aset	--	(2.500.223.776)	*Gain / (Loss) on actuarial asset*
Saldo Akhir Nilai Wajar Aset Program	**438.552.496.851**	**420.875.025.788**	***Ending Balance for value of asset program***

c. Beban imbalan kerja adalah sebagai berikut: / c. Employee benefit expense are as follows :

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Biaya Jasa Kini	11.882.796.556	10.042.619.135	*Current Service Cost*
Biaya Jasa Lalu	3.750.734.995	--	*Past Service Cost*
Biaya Bunga	26.054.340.408	23.415.755.144	*Interest Cost*
Hasil yang Diharapkan Dari Aset Program	(28.857.335.125)	(26.430.924.576)	*Expected return on Plan assets*
Bunga atas Dampak Batas atas Dari Aset	2.431.355.701	3.015.169.432	*Interest on upper limit Impact of asset*
Beban Imbalan Kerja	**15.261.892.535**	**10.042.619.135**	***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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Saldo Awal Tahun	386.141.372.918	358.916.847.514	*Beginning Balance*
Biaya Jasa Kini	11.882.796.556	10.042.619.135	*Current Service Cost*
Biaya Jasa Lalu	3.750.734.995	--	*Past Service Cost*
Biaya Bunga	26.054.340.408	23.415.755.144	*Interest Charges*
Pengakuan (Untung) Rugi Aktuaria yang di Realisasi	--	--	*Actuarial (Gain) Loss Realized*
Pembayaran Manfaat	(18.434.326.367)	(18.675.818.226)	*Benefits Paid*
Kerugian Aktuaria	1.319.326.129	12.441.969.351	*Loss on Actuarial*
Saldo Akhir Nilai Kini Imbalan Pasti	**410.714.244.639**	**386.141.372.918**	***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 2022/ December 31, 2022

Tingkat Diskonto/ *Discount Rate*	Nilai Kini Kewajiban/ *Present Value of Obligation*	
	Jumlah/ *Amount*	Perubahan/ *Changes*
7,25%	410.714.244.639	0%
-1%	462.368.514.479	12,58%
+1%	368.366.148.680	-10,31%

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%	433.061.200.147	4,50%
+1%	347.249.772.416	-3,97%

24. LIABILITAS IMBALAN KERJA (LANJUTAN) / 24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)

e. Analisa tingkat sensitivitas untuk risiko tingkat diskonto (Lanjutan) / ***e. Analyze the sensitivity level for discount rate risk (Continued)***

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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Program Imbalan Kerja	137.064.461.828	137.303.433.061	*Employee Benefits Program*
Imbalan Jangka Panjang Lainnya	89.609.436.359	94.426.924.871	*Other Long term benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**226.673.898.187**	**231.730.357.932**	***Ending Balance of Defined benefit***

Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain berdasarkan klasifikasi akun adalah sebagai berikut:

Expenses recognized in the statements of profit or loss and other comprehensive income based on account classification are as follows :

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Biaya Karyawan (Catatan 34)	20.673.917.993	47.579.070.232	*Employee Costs (Note 34)*
Pengukuran Kembali atas Liabilitas Imbalan Kerja - Kerugian (Keuntungan) Aktuaria	(4.141.961.305)	3.626.522.708	*Remeasurement of Liability for Employee Benefit - Actuarial (Gain) Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**16.531.956.688**	**51.205.592.940**	***Expense Recognized in the Statement of Profit or Loss and Other Comprehensive Income***

Program Imbalan Kerja / *Employee Benefits Program*

Program imbalan dihitung sesuai dengan Undang-Undang Cipta Kerja No.11/2020. Termasuk dalam program ini adalah THT.

The rewards program is calculated in accordance with Omnibus Law No. 11/2020. Included in the program is THT.

Berikut ini adalah asumsi-asumsi yang digunakan dalam perhitungan program pensiun imbalan kerja pada laporan aktuaris tertanggal 5 Januari 2023 dan 3 Januari 2022 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 sebagai berikut:

The following are assumptions used in the calculation of the employee benefit pension plan as of January 5, 2023 and January 3, 2022 respectively for the years ended December 31, 2022 and 2021 are as follow:

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Tingkat Diskonto	7,00%	7,00%	*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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Nilai Kini Kewajiban Imbalan Kerja	226.673.898.187	231.730.357.932	*Present Value of Benefit Obligation*
Nilai Wajar Aset Program	--	--	*Fair Value of Asset Program*
Liabilitas Yang Diakui Dalam Laporan Posisi Keuangan	**226.673.898.187**	**231.730.357.932**	***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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Biaya Jasa Kini	7.333.520.898	7.719.934.335	*Current Service Cost*
Biaya Jasa Lalu	(3.369.284.753)	(1.047.091.493)	*Past Service Cost*
Biaya Bunga	10.028.447.097	9.575.061.725	*Interest Cost*
Beban yang Diakui Dalam Laporan Laba Rugi	**13.992.683.242**	**16.247.904.567**	***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	(4.141.961.305)	3.626.522.708	*Actuarial (Gain)/Loss*
Diakui dalam Penghasilan Komprehensif Lain	**(4.141.961.305)**	**3.626.522.708**	***Recognized in other Comprehensive Income***

24. LIABILITAS IMBALAN KERJA (LANJUTAN) / 24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)

Program Imbalan Kerja (Lanjutan) / *Employee Benefits Program (Continued)*

c. Perubahan penyisihan adalah sebagai berikut: / ***c. The allowance changes are as follows:***

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Saldo Awal Tahun	137.303.433.061	132.769.777.174	*Beggining Balance*
Penambahan Tahun Berjalan	13.992.683.242	16.247.904.567	*Addition during the year*
Nilai Yang Diakui Dalam Penghasilan Komprehensif Lain	(4.141.961.305)	3.626.522.708	*Amount recognized in other Comprehensive Income*
Pembayaran Manfaat	(18.434.326.367)	(15.340.771.388)	*Benefit Paid*
Saldo Akhir Nilai Kini Imbalan Pasti	**128.719.828.631**	**137.303.433.061**	***Ending Balance of Current cost Defined Benefits***

d. Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain untuk imbalan jangka panjang adalah sebagai berikut: / ***d. Expenses recognized in the statements of income and other comprehensive income for long-term benefits are as follows:***

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Biaya Jasa Kini	7.413.567.691	6.010.502.711	*Current Service Cost*
Biaya Bunga	5.750.555.428	3.325.360.175	*Interest Cost*
(Keuntungan) Kerugian Aktuaria atas Imbalan Kerja Jangka Panjang Lain	(6.482.888.366)	21.995.302.779	*Actuarial Gain/ Loss of Other Long Term Employee Benefit*
Beban Yang Diakui Dalam Laporan Laba Rugi	**6.681.234.753**	**31.331.165.665**	***Expenses recognized in the Income Statements***
(Keuntungan) Kerugian Aktuaria	--	--	*Actuarial Gain/ Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**6.681.234.753**	**31.331.165.665**	***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 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Saldo Awal Tahun	94.426.924.871	79.451.017.989	*Beginning Balance*
Penambahan Tahun Berjalan	13.164.123.119	9.335.862.886	*Additions during the year*
Kerugian (Keuntungan) Aktuaria yang diakui Tahun Berjalan	(6.482.888.366)	21.995.302.779	*Net Actuarial Losses (Gain) Recognized during the Year*
Pembayaran Manfaat	(11.498.723.265)	(16.355.258.783)	*Benefits Paid*
Saldo Akhir Nilai Kini Imbalan Pasti	**89.609.436.359**	**94.426.924.871**	***Ending Balance of present value of defined benefit***

25. LIABILITAS SEWA / 25. LEASE LIABILITIES

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Mesin ATM	12.381.523.600	10.973.833.693	*ATM Machine*
Kendaraan	3.823.562.994	5.410.824.227	*Vehicles*
Bangunan	8.717.509	12.513.001	*Buildings*
Hardware	--	635.118.190	*Hardware*
Jumlah	**16.213.804.103**	**17.032.289.111**	***Total***

26. LIABILITAS LAIN-LAIN / 26. OTHER LIABILITIES

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Jasa Produksi dan Tantiem	128.142.727.343	115.209.313.976	*Production Service Bonus and Tantiem*
Rupa-rupa Kewajiban	66.469.491.382	16.716.188.728	*Other Liabilities*
Penghargaan Direksi	21.123.069.712	19.220.357.317	*Service Gratuity for the Directors*
Penghargaan Dewan Komisaris	7.543.953.469	6.864.413.328	*Service gratuity for Board of Commissioners*
Estimasi Kerugian atas Transaksi Rekening Administratif	7.277.666.006	6.757.285.895	*Estimated losses on transactions of Administration Account*
Penangguhan Remunerasi Pengurus dan karyawan	5.404.025.153	4.551.098.751	*Deferral of Management Remuneration and employee*
Titipan Pembayaran Lainnya	1.798.484.639	394.564.308	*Other Payment Deposit*
Provisi Bank Garansi Diterima Di Muka	738.717.698	1.336.708.716	*Advance Bank Guarantee Fees*
Titipan Pajak Dan Retribusi Daerah	169.661.598	327.463.716	*Deposit of Local Taxes and Retribution*
Pendapatan Bunga Kredit Yang Ditangguhkan	75.762.840	120.610.090	*Deferred interest income for loans*
Lainnya	1.504.704.132	1.093.127.246	*Others*
Jumlah	**240.248.263.972**	**172.591.132.071**	***Total***

Rupa-rupa kewajiban terdiri dari imbal jasa penjamin dan lainnya terdiri dari dana titipan, setoran jaminan *safe deposit box* , dan setoran jaminan bank garansi lainnya.

Other liabilities consist of guarantor fees and others consist of safe deposit funds, safe deposit box guarantee deposits, and other bank guarantee deposits.

26. LIABILITAS LAIN-LAIN (LANJUTAN)

Cadangan kerugian ekspektasian atas transaksi rekening administratif adalah sebagai

26. OTHER LIABILITIES (CONTINUED)

Expected credit losses on transactions of administration account are as follows:

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Saldo awal tahun	6.757.285.895	6.292.276.381	*Balance, beginning of year*
Penyisihan Tahun Berjalan	520.380.111	465.009.514	*Provision during the year*
Jumlah	**7.277.666.006**	**6.757.285.895**	***Balance, end of period***

27. MODAL SAHAM

Pada tanggal 31 Desember 2022 dan 2021, susunan pemegang saham adalah sebagai berikut:

27. SHARE CAPITAL

As of December 31, 2022 and 2021, the shareholders composition are as follows:

Pemegang Saham/ *Shareholder*	31 Desember 2022 / *December 31, 2022*		
	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	33,27%
Pemerintah Kota Denpasar / *Denpasar City Government*	184.476	184.476.000.000	9,52%
Pemerintah Kabupaten / *Regencies Government*			
- Badung	850.617	850.617.000.000	43,89%
- Buleleng	74.443	74.443.000.000	3,84%
- Jembrana	37.092	37.092.000.000	1,91%
- Karangasem	41.050	41.050.000.000	2,12%
- Tabanan	31.006	31.006.000.000	1,60%
- Klungkung	31.423	31.423.000.000	1,62%
- Gianyar	29.604	29.604.000.000	1,53%
- Bangli	13.577	13.577.000.000	0,70%
Jumlah / *Total*	**1.938.200**	**1.938.200.000.000**	**100,00%**

Pemegang Saham/ *Shareholder*	31 Desember 2021 / *December 31, 2021*		
	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%**

Selama tahun 2022 dan 2021, pemegang saham Bank telah memberikan kontribusi tambahan.

During the years 2022 and 2021, the Bank's shareholders have made additional contributions.

Berdasarkan akta No. 41 tanggal 28 Juni 2022 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Buleleng sebanyak 15.000 (lima belas ribu) lembar saham atau bernilai nominal sebesar Rp15.000.000.000 (lima belas milyar rupiah) sehingga sekarang menjadi sebanyak 74.443 (tujuh puluh empat ribu empat ratus empat puluh tiga) lembar saham atau bernilai nominal seluruhnya Rp 74.443.000.000 (tujuh puluh empat miliar empat ratus empat puluh tiga juta rupiah), dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No.AHU-AH.01.03.-0257987 tanggal 29 Juni 2022.

Based on deed No. 41 dated June 28, 2022 by Notary I Made Widiada, S.H., in Bali it was approved by the Buleleng Regency Government to increase the paid-up capital of 15,000 (fifteen thousand) shares or a nominal value of Rp15,000,000,000 (fifteen billion rupiah) so that it is now a as many as 74,443 (seventy-four thousand four hundred forty-three) shares or a total nominal value of Rp74,443,000,000 (seventy four billion four hundred fourty three million rupiah) and has received approval from the Ministry of Law and Human Rights based on Letter No. AHU-AH.01.03.-0257987 dated June 29, 2022.

Berdasarkan akta No. 41 tanggal 28 Juni 2022 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 41.050 (empat puluh satu ribu lima puluh) lembar saham atau bernilai nominal seluruhnya sebesar Rp41.050.000.000 (empat puluh satu milyar lima puluh juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03.-0257987 tanggal 29 Juni 2022.

Based on deed No. 41 dated 28 June 2022 by Notary I Made Widiada, S.H., in Bali it was approved to increase the paid-up capital by the Govenment of Karangasem Regency as much as 750 (seven hundred fifty) shares or a nominal value of Rp750,000,000 (seven hundred and fifty million rupiah) so that now it becomes 41,050 (forty one thousand and fifty) shares or a total nominal value of Rp41,050,000,000 (forty one billion and fifty million rupiah) and has received approval from the Ministry of Law and Human Rights based on Letter No. AHU-AH.01.03.-0257987 dated June 29, 2022.

Berdasarkan akta No. 74 tanggal 26 Agustus 2022 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Tabanan sebanyak 200 (dua ratus) lembar saham atau bernilai nominal sebesar Rp200.000.000 (dua ratus juta rupiah) sehingga sekarang menjadi sebanyak 31.006 (tiga puluh satu ribu enam) lembar saham atau bernilai nominal seluruhnya sebesar Rp31.006.000.000 (tiga puluh satu milyar enam juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0283592 TAHUN 2022 tanggal 26 Agustus 2022.

Based on deed No. 74 dated August 26, 2022 by Notary I Made Widiada, S.H., in Bali it was approved to increase the paid-up capital by the Government of Tabanan Regency as much as 200 (two hundred) shares or a nominal value of Rp200,000,000 (two hundred million rupiah) so that now it becomes 31,006 (thirty-one thousand and six) shares or a total nominal value of Rp31,006,000,000 (thirty-one billion and six million rupiah) and has been approved by the Ministry of Law and Human Rights based on Letter No. . AHU-AH.01.03-0283592 YEAR 2022 dated August 26, 2022.

27. MODAL SAHAM

Berdasarkan akta No. 09 tanggal 7 Desember 2022 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Badung sebanyak 50.000 (lima puluh ribu) lembar saham atau bernilai nominal sebesar Rp50.000.000.000 (lima puluh miliar rupiah) sehingga sekarang menjadi sebanyak 850.617 (delapan ratus lima puluh ribu enam ratus tujuh belas) lembar saham atau bernilai nominal seluruhnya sebesar Rp850.617.000.000 (delapan ratus lima puluh miliar enam ratus tujuh belas juta rupiah) dan penambahan modal disetor oleh Pemerintah Kota Denpasar sebanyak 10.000 (sepuluh ribu) lembar saham atau bernilai nominal sebesar Rp10.000.000.000 (sepuluh miliar rupiah) sehingga sekarang menjadi sebanyak 184.476 (seratus delapan puluh empat ribu empat ratus tujuh puluh enam) lembar saham atau bernilai nominal seluruhnya sebesar Rp184.476.000.000 (seratus delapan puluh empat miliar empat ratus tujuh puluh enam juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0322388 TAHUN 2022 tanggal 7 Desember 2022.

Berdasarkan akta No. 73 tanggal 28 Desember 2022 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Gianyar sebanyak 1.000 (seribu) lembar saham atau bernilai nominal sebesar Rp1.000.000.000 (satu miliar rupiah) sehingga sekarang menjadi sebanyak 29.604 (dua puluh sembilan ribu enam ratus empat) lembar saham atau bernilai nominal seluruhnya sebesar Rp29.604.000.000 (dua puluh sembilan miliar enam ratus empat juta rupiah) sehingga untuk selanjutnya jumlah keseluruhan modal yang telah disetor oleh para pemegang saham kedalam perseroan adalah sebanyak 1.938.200 (satu juta sembilan ratus tiga puluh delapan ribu dua ratus) lembar saham, atau bernilai nominal seluruhnya sebesar Rp1.938.200.000.000 (satu triliun sembilan ratus tiga puluh delapan miliar dua ratus juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum Dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0497256 TAHUN 2022 tanggal 29 Desember 2022.

Tambahan setoran modal tersebut telah dilaporkan dan dicatat oleh Otoritas Jasa Keuangan.

27. SHARE CAPITAL

Based on deed No. 09 dated December 7, 2022 by Notary I Made Widiada, S.H., in Bali, it was approved to increase the paid-up capital by Government of Badung Regency as much as 50,000 (fifty thousand) shares or a nominal value of IDR 50,000,000,000 (fifty billion rupiah) so that now it becomes 850,617 (eight hundred fifty thousand six hundred and seventeen) shares or a total nominal value of IDR 850,617,000,000 (eight hundred fifty billion six hundred and seventeen million rupiah) and additional paid-in capital by the Government of Denpasar City of 10,000 (ten thousand) shares or a nominal value of IDR 10,000,000,000 (ten billion rupiahs) so that now there are 184,476 (one hundred eighty four thousand four hundred seventy six) shares or a total nominal value of IDR 184,476,000,000 (one hundred and eight twenty-four billion four hundred and seventy-six million rupiah) and has received approval from the Ministry of Law and Human Rights based on Letter No. AHU-AH.01.03-0322388 YEAR 2022 December 7, 2022.

Based on deed No. 73 dated December 28, 2022 by Notary I Made Widiada, S.H., in Bali, it was approved to increase the paid-up capital by Government of Gianyar Regency as much as 1,000 (one thousand) shares or a nominal value of IDR 1,000,000,000 (one billion rupiah) so that now it becomes 29,604 (twenty nine thousand six hundred four) shares or a total nominal value of Rp29,604,000,000 (twenty nine billion six hundred and four million rupiah) so that henceforth the total paid-up capital by the shareholders into the company in the amount of 1,938,200 (one million nine hundred thirty eight thousand two hundred) shares, or a total nominal value of Rp1,938,200,000,000 (one trillion nine hundred thirty eight billion two hundred million rupiahs) and has received approval from the Ministry of Law and Human Rights based on Letter AHU-AH.01.03-0497256 YEAR 2022 December 29, 2022.

Those additional paid-in capital have been reported for registration to and recorded by Financial Services Authority.

28. TAMBAHAN MODAL DISETOR

Selama tahun 2022 dan 2021, para pemegang saham Bank melakukan penambahan setoran modal dan saldo tambahan modal disetor pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

28. ADDITIONAL PAID-IN CAPITAL

During the years 2022 and 2021, the Bank's shareholders have additional capital contributions and the balance of additional paid-in capital as at December 31, 2022 and 2021 are as follows:

31 Desember 2022 / *December 31, 2022*

Pemegang saham/ *Shareholders*	1 Januari 2022/ *January 1, 2022*	Penambahan Modal Disetor/ *Additional Paid In Capital*	Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Share Capital*	31 Desember 2022/ December 31, 2022
Pemerintah Kota Denpasar / *Denpasar City Government*	--	10.000.000.000	(10.000.000.000)	--
Pemerintah Kabupaten/ *Regencies Government*				
- Karangasem	--	750.000.000	(750.000.000)	--
- Badung	--	50.000.000.000	(50.000.000.000)	--
- Tabanan	--	200.000.000	(200.000.000)	--
- Buleleng	312.707	15.000.000.000	(15.000.000.000)	312.707
- Klungkung	200.202	--	--	200.202
- Gianyar	458.456	1.000.000.000	(1.000.000.000)	458.456
- Jembrana	642.847	--	--	642.847
- Bangli	726.126	--	--	726.126
	2.340.338	**76.950.000.000**	**(76.950.000.000)**	**2.340.338**

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
Jumlah / *Total*	**2.340.338**	**37.950.000.000**	**(37.950.000.000)**	**2.340.338**

Seluruh jumlah setoran di atas sementara dicatat sebagai Tambahan Modal Disetor dan baru akan dipindahkan sebagai Modal Saham setelah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia serta di catat di 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 / *29. APPROPRIATION OF RETAINED EARNINGS*

Penggunaan laba bersih tahun 2021 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 54 tanggal 18 Februari 2022, Notaris I Made Widiada, S.H.

Distribution of net income on 2021 determined based on on Deed of Shareholders Annual General Meeting Minutes No.54 dated February 18, 2022, Notary I Made Widiada, S.H.

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.

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.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2021 dan 2020 ditetapkan sebagai berikut:

Based on the above Shareholder Annual General Minutes of Meeting, the distribution of income in 2021 and 2020, are as follows:

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Dividen	411.864.799.721	469.638.876.925	*Dividends*
Cadangan Umum	137.288.266.573	52.182.097.436	*General reserve*
Jumlah	**549.153.066.294**	**521.820.974.361**	***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 2022 untuk laba tahun 2021	411.864.799.721	212.499	*Distribution in 2022 for profit 2021*
Distribusi pada tahun 2021 untuk laba tahun 2020	469.638.876.925	252.324	*Distribution in 2021 for profit 2020*

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pinjaman yang diberikan	2.199.940.976.535	2.158.183.814.771	*Loans*
Efek - efek	366.433.282.313	284.091.995.759	*Marketable Securities*
Penempatan pada Bank Lain	16.033.250.349	17.360.439.861	*Placements with Other Bank*
Penempatan pada Bank Indonesia	12.704.612.232	6.844.214.565	*Placements with Bank Indonesia*
Jumlah	**2.595.112.121.429**	**2.466.480.464.956**	***Total***

31. BEBAN BUNGA / *31. INTEREST EXPENSE*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Simpanan dari Nasabah			*Deposits from Customers*
Deposito Berjangka	462.520.394.653	578.634.222.271	*Time Deposits*
Tabungan	179.060.473.590	160.850.164.019	*Savings Account*
Giro	63.223.785.431	47.225.510.795	*Current Accounts*
Negotiable Certificate of Deposit	12.349.024.200	2.427.819.800	*Negotiable Certificate of Deposit*
Penjaminan	52.620.642.053	40.967.663.406	*Guarantee*
Premi Asuransi Untuk Program Penjaminan Dana Nasabah	51.582.414.813	47.265.208.472	*Insurance Premium for Premium on Deposit Insurance The Customer*
Simpanan dari Bank Lain	23.766.694.427	25.590.929.052	*Deposits from Another Bank*
Call Money dan Repo	6.834.852.774	4.750.491.686	*Call Money and Repo*
Pinjaman Yang Diterima	2.451.719.963	2.398.959.843	*Borrowings*
Beban Bunga SGU	2.092.578.083	1.822.360.298	*Interest Expense SGU*
Pinjaman yang diberikan	419.407.547	744.737.217	*Loans*
Subsidi Kredit	34.769.032	--	*Subsidized Credit*
Jumlah	**856.956.756.566**	**912.678.066.859**	***Total***

32. PENDAPATAN OPERASIONAL LAINNYA / *32. OTHER OPERATING INCOME*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Administrasi	61.559.061.690	51.070.877.451	*Administration*
Penerimaan Kembali Kredit Hapus Buku	28.581.859.156	22.555.798.679	*Recovery of Account Written-off*
Fee	28.004.231.144	21.519.084.316	*Fees*
Denda Kredit	12.857.348.379	8.733.182.728	*Loan Penalties*
Tata Usaha Kredit	5.292.130.400	5.102.191.000	*Loan Administration*
Valuta Asing	422.788.143	300.919.673	*Foreign Exchange Gain*
Tabungan Pasif dan Tutup	354.335.835	577.787.724	*Savings Passive and Closed*
Safe Deposit Box	82.340.000	79.862.900	*Safe Deposit Box*
Sub - Jumlah	137.154.094.747	109.939.704.471	*Sub - Total*
Pendapatan Provisi dan Komisi			*Provision Income and Commissions*
Jasa Bank	7.640.356.938	5.839.344.086	*Bank Services*
Sub - Jumlah	7.640.356.938	5.839.344.086	*Sub - Total*
Lain-lain	1.214.089.981	1.056.463.668	*Others*
Jumlah	**146.008.541.666**	**116.835.512.225**	***Total***

33. PEMBENTUKAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *33. PROVISION (RECOVERY) FOR IMPAIRMENT LOSSES*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pinjaman yang Diberikan	186.243.837.818	134.269.390.628	*Loans*
Penempatan pada Bank-bank Lain	(172.690.400)	(849.615.600)	*Placements with Other Banks*
Efek-efek	(339.272.550)	(179.201.350)	*Securities*
Giro pada Bank Lain	(16.577.072)	19.870.538	*Current Accounts with Other Banks*
Jumlah	**185.715.297.796**	**133.260.444.216**	***Total***

34. GAJI DAN TUNJANGAN KARYAWAN / *34. SALARIES AND EMPLOYEE BENEFITS*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Gaji, Upah dan Honorarium	208.678.611.622	205.753.550.310	*Salaries, Wages and Honorarium*
Tunjangan dan Insentif	144.379.679.574	120.228.813.131	*Benefits and Incentives*
Jasa Produksi dan Tantiem	128.850.725.246	113.949.261.239	*Production Services and Tantiem*
Imbalan Pasca Kerja (Catatan 24)	20.673.917.993	47.579.070.232	*Post-Employment Benefits (Note 24)*
Makan dan Lembur	30.448.743.057	27.065.501.679	*Meal and Overtime*
Pendidikan dan Latihan	12.303.338.706	8.194.406.743	*Education and Training*
Representasi dan Penghargaan	2.582.252.536	1.298.274.364	*Representation and Service Awards*
Lain-lain	1.770.827.680	1.926.990.353	*Others*
Jumlah	**549.688.096.414**	**525.995.868.051**	***Total***

Jumlah gaji kotor, tunjangan dan bonus Dewan Komisaris, Direksi, Komite-komite dan pejabat eksekutif masing-masing adalah sebesar Rp66.077.218.684 dan Rp57.996.015.473 untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021, dengan rincian sebagai berikut:

For the years ended December 31, 2022 and 2021, the amount of gross salaries, benefits and bonuses of the Board of Commissioners, Directors, Committee and executive officers, amounted to Rp66,077,218,684 and Rp57,996,015,473 a respectively, with details as follows:

31 Desember 2022 / *December 31, 2022*

	Jumlah Anggota/ *Total Members*	Gaji/ *Salary*	Tunjangan/ *Benefit*	Bonus dan Penghargaan/ *Bonusses and Service Guarantee*	Jumlah/ *Total*
Direksi/ *Directors*	5	5.292.000.000	8.843.311.039	15.736.735.578	29.872.046.617
Dewan Komisaris/ *Board of Commissioners*	5	2.815.200.000	4.018.309.708	7.684.235.696	14.517.745.404
Pejabat Eksekutif / *Executive Officers*	23	2.004.720.000	10.507.785.952	7.887.699.196	20.400.205.148
Komite Audit/ *Audit Committe*	2	360.000.000	46.915.937	241.182.000	648.097.937
Komite Pemantau Risiko/ *Risk Monitoring Committee*	1	180.000.000	26.504.949	120.591.000	327.095.949
Komitee Remunerasi dan Nominasi/ *Remuneration and Nomination Committee*	1	180.000.000	20.186.629	111.841.000	312.027.629
Jumlah	**37**	**10.831.920.000**	**23.463.014.214**	**31.782.284.470**	**66.077.218.684**

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
Komite Pemantau Risiko/ *Risk Monitoring Committee*	2	353.000.000	32.143.103	91.250.000	476.393.103
Komite Remunerasi dan Nominasi/ *Remuneration and Nomination Committee*	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**

35. BEBAN UMUM DAN ADMINISTRASI / *35. GENERAL AND ADMINISTRATIVE EXPENSES*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Outsourcing	46.318.406.476	42.385.911.046	*Outsourcing*
Otomasi	42.286.112.171	40.895.780.364	*Automation*
Tamu, *Souvenir*, Sumbangan	26.036.034.857	20.183.544.191	*Guest, Souvenirs, Donation*
Penyusutan Aset Tetap (Catatan 13)	21.846.132.742	22.590.497.253	*Depreciation of Fixed Assets (Note 13)*
Amortisasi Aset Hak Guna (Catatan 15)	21.454.972.249	18.600.836.031	*Amortization of Right-of-Use Assets (Note 15)*
Biaya Iuran OJK	14.270.661.656	12.403.349.222	*OJK Fee Expenses*
Rumah Tangga Kantor dan Lainnya	14.146.955.259	13.862.245.110	*Households Office and Others*
Biaya CSR	13.624.778.139	12.153.335.766	*CSR Expenses*
Pemeliharaan dan Perbaikan	12.698.861.563	15.521.834.274	*Maintenance and Repairs*
Iklan dan Promosi	12.244.589.687	9.016.228.334	*Advertising and Promotion*
Listrik, Air dan Telepon	9.464.257.944	9.681.261.199	*Electrical, Water and Telephone*
Ongkos Bank	9.263.982.141	7.266.380.092	*Bank Charges*
Perjalanan Dinas	8.088.624.807	5.144.950.960	*Official Duty*
Premi Asuransi	5.887.522.653	5.850.539.632	*Insurance Premium*
Jasa Profesional	4.294.488.468	4.362.824.902	*Profesional Fee*
Rapat	3.706.023.417	2.845.638.585	*Meeting*
Sewa	3.304.005.135	3.849.603.380	*Rent Expenses*
Amortisasi Aset Takberwujud (Catatan 14)	2.718.924.598	3.617.642.805	*Amortization of Intagible Assets (Note 14)*
Keamanan	1.863.985.000	1.714.972.900	*Security*
Pajak	433.720.850	451.046.349	*Taxes*
Denda dan Sanksi	159.778.748	50.200.000	*Penalty*
Lain-lain	9.533.930.134	10.461.340.316	*Others*
Jumlah	**283.646.748.694**	**262.909.962.711**	***Total***

36. PENDAPATAN (BEBAN) NON OPERASIONAL / *36. NON - OPERATING INCOME (EXPENSES)*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pendapatan Non - Operasional			***Non Operating Income***
Selisih Kurs	2.281.594.013	481.384.226	*Foreign Exchange Difference*
Sewa	157.790.200	144.983.167	*Rent*
Lain-lain	3.418.512.483	2.751.665.836	*Others*
Sub - Jumlah	5.857.896.696	3.378.033.229	*Sub - Total*
Beban Non - Operasional			***Non - operating expense***
Penyisihan Kerugian Uang Muka Pajak	(38.659.542.345)	(11.591.836.943)	*Provision Loss of Tax Advances*
Pemantapan Pelaksanaan Ibadah	(3.823.560.408)	(3.216.885.349)	*Strengthening Implementation of Worship*
Duka	(657.508.752)	(768.305.100)	*Grief*
Kerugian Penghapusan Inventaris Kantor (Catatan 13)	(255.191.734)	(306.858.197)	*Loss from Disposal of Office Equipment (Note 13)*
Lain-lain	(4.449.833.269)	(6.488.931.485)	*Others*
Sub - Jumlah	(47.845.636.508)	(22.372.817.074)	*Sub - Total*
Jumlah	**(41.987.739.812)**	**(18.994.783.845)**	***Total***

37. KOMITMEN DAN KONTINJENSI / *37. COMMITMENTS AND CONTINGENCIES*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Komitmen			***Commitment Liabiities***
Fasilitas Kredit Kepada Debitur yang Belum Digunakan	420.054.398.672	416.502.086.121	*Credit Facilities to Debtors that have not Been Used*
Jumlah Liabilitas Komitmen - Bersih	**420.054.398.672**	**416.502.086.121**	***Total Commitments Liability - Net***
Kontinjensi			***Contingencies***
Pendapatan Bunga Dalam Penyelesaian	247.043.847.941	224.526.292.720	*Interest Income in Settlement*
Tagihan Kontinjensi Bank Garansi yang Diterima	--	--	*Contingencies Receivable Bank Guarantee Received*
Sub - Jumlah	**247.043.847.941**	**224.526.292.720**	***Sub - Total***
Liabilitas Kontinjensi Bank Garansi yang Diterbitkan	(300.840.367.688)	(337.273.766.974)	*Contingencies Liabilities Bank Guarantee Issued*
Sub - Jumlah	**(300.840.367.688)**	**(337.273.766.974)**	***Sub - Total***
Jumlah Liabilitas Kontinjensi - Bersih	**(53.796.519.747)**	**(112.747.474.255)**	***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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Pinjaman yang diberikan			***Loans***
Keluarga Direksi dan Karyawan Kunci	26.603.429.807	25.425.181.563	*Family Directors and Key Employees*
Komisaris	160.850.157	1.673.876.224	*Commissioner*
Lainnya	2.168.420.546	2.525.485.160	*Other*
Jumlah Pinjaman yang Diberikan	28.932.700.510	29.624.542.947	*Total Loans*
Persentase terhadap Jumlah Aset	0,09%	0,10%	*Percentage to Total Asset*
Simpanan dari Nasabah			***Deposits from Customers***
Giro	1.474.023.199.425	878.154.453.104	*Current accounts*
Tabungan	5.038.788.857	33.707.869.301	*Savings*
Deposito	19.644.185.215	20.882.117.715	*time deposits*
Jumlah Simpanan dari Nasabah	1.498.706.173.497	932.744.440.120	*Total Deposits from Customers*
Persentase terhadap Jumlah Liabilitas	5,25%	3,64%	*Percentage to Total Liabilities*

	31 Desember 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Kompensasi Kepada Personil Manajemen Kunci			***Compensation of Key Management Personel***
Bonus dan Penghargaan	31.782.284.470	25.220.542.978	*Bonuses and Service Gratuity*
Tunjangan	23.463.014.214	21.678.512.161	*Benefits*
Gaji	10.831.920.000	11.096.960.334	*Salaries*
Jumlah Kompensasi Kepada Personil Manajemen Kunci	66.077.218.684	57.996.015.473	*Total Compensation of Key Management Personel*
Persentase Terhadap Kompensasi Kepada Personil Manajemen Kunci	0,12%	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 personel, 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 2022 / *December 31, 2022*		31 Desember 2021 / *December 31, 2021*		
	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	
Aset Moneter					***Monetary Assets***
Kas					*Cash*
Kas Harian Teller	27.191	423.295.893	69.700	993.399.250	*Teller daily cash*
Giro pada Bank Indonesia	51.500	801.726.250	51.500	734.003.750	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain	1.382.985	21.529.617.742	1.516.690	21.616.618.239	*Current Accounts with Other Bank*
Liabilitas Moneter					***Monetary Liabilities***
Giro	4.871	75.833.807	5.132	73.147.678	*Current Account*
Tabungan	66.031	1.027.936.347	66.784	951.840.528	*Savings*
Simpanan Berjangka	114.500	1.782.478.750	60.500	862.276.250	*Term Deposits*
Rupa-rupa Liabilitas	8.191	127.517.751	8.028	114.424.914	*Other Liabilities*
Rekening Perantara Valuta	1.266.975	19.723.640.007	1.496.231	21.325.029.334	*Currency intermediary Account*

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN / *40. FAIR VALUE OF FINANCIAL ASSET AND LIABILITIES*

Tabel di bawah ini adalah nilai tercatat dan nilai wajar atas aset keuangan dan liabilitas keuangan dalam laporan posisi keuangan pada tanggal 31 Desember 2022 dan 2021:

The table below sets out the carrying values and fair values of financial assets and liabilities in statements of financial position as December 31, 2022 and of December 31, 2021:

	31 Desember 2022 / *December 31, 2022*		**31 Desember 2021 / *December 31, 2021***		
	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	519.162.055.853	519.162.055.853	944.904.107.255	944.904.107.255	*Cash*
Giro pada Bank Indonesia	2.689.636.624.578	2.689.636.624.578	1.007.684.924.246	1.007.684.924.246	*Current Account with Bank Indonesia*
Giro pada Bank Lain bersih	52.673.687.871	52.673.687.871	41.974.290.443	41.974.290.443	*Current Account with Other Bank Net*
Penempatan pada Bank Indonesia dan Bank Lain Bersih	1.293.199.648.454	1.293.199.648.454	1.314.048.637.707	1.314.048.637.707	*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	18.963.023.465.021	18.963.023.465.021	18.800.307.621.252	18.800.307.621.252	*Loans - Net*
Efek-efek yang Dibeli dengan Janji Dijual Kembali	5.255.177.840.155	5.255.177.840.155	4.342.390.270.118	4.342.390.270.118	*Marketable Securities Purchased Under Resale Agreement*
Efek - Efek yang Dijual dengan Janji Dibeli Kembali	199.985.298.142	199.985.298.142	248.761.278.698	248.761.278.698	*Marketable Securities sold under repurchased agreement*
Aset Lain-lain	184.459.768.490	184.459.768.490	218.998.280.962	218.998.280.962	*Other Assets*
Efek-efek	2.748.910.657.602	2.748.910.657.602	1.772.147.032.847	1.772.147.032.847	*Securities*
Jumlah Aset Keuangan	**31.906.654.046.166**	**31.906.654.046.166**	**28.691.641.443.528**	**28.691.641.443.528**	***Total Financial Assets***
Liabilitas Keuangan					***Financial Liabilities***
Liabilitas Segera	196.858.567.288	196.858.567.288	150.198.010.131	150.198.010.131	*Liabilities Due Immediately*
Simpanan dari Nasabah	26.452.996.582.203	26.452.996.582.203	23.377.091.736.923	23.377.091.736.923	*Deposit from Customers*
Simpanan dari Bank Lain	1.113.897.572.212	1.113.897.572.212	1.293.107.274.941	1.293.107.274.941	*Deposit from Other Bank*
Liabilitas Efek-efek yang Dijual dengan Janji Dibeli Kembali	192.219.962.033	192.219.962.033	241.406.093.556	241.406.093.556	*Liabilities Securities Sold Under Repurchase Agreement*
Pinjaman yang Diterima	57.216.440.132	57.216.440.132	37.528.510.397	37.528.510.397	*Borrowings*
Jumlah Liabilitas Keuangan	**28.013.189.123.868**	**28.013.189.123.868**	**25.099.331.625.948**	**25.099.331.625.948**	***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

Financial Assets

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.

The fair value of short-term financial assets (generally less than one year), such as current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks and other assets are carried at carrying amount due to their approximate fair value.

Nilai wajar atas efek-efek ditentukan dengan mengacu pada kuotasi harga pasar terakhir yang dipublikasikan pada tanggal 31 Desember 2022 dan 2021.

The fair value of securities is determined by reference to the latest market quotes published as of December 31, 2022 and 2021.

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.

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

Financial Liabilities

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.

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.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

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.

Pengukuran nilai wajar yang diakui pada laporan posisi keuangan:

Fair value measurement recognized in the statement of financial position:

- Tingkat pertama pengukuran nilai wajar berasal dari kuotasi harga (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik.

  The first level of measurement of fair value derives from price quotes (not adjusted) in the active market for identical assets and liabilities.

- 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).

  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).

- 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).

  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 2022 / *December 31, 2022*
Dalam Jutaan Rupiah/ *In Million Rupiah*

	Bali/ *Bali*	**Mataram/ *Mataram***	**Jumlah/ *Total***	
Pendapatan Bunga	2.515.016	80.096	2.595.112	*Interest Income*
Beban Bunga	(807.129)	(49.828)	(856.957)	*Interest Expenses*
Pendapatan Bunga - Bersih	1.707.887	30.268	1.738.155	*Interest Income - Net*
Pendapatan Operasional Lainnya	141.337	4.672	146.009	*Other Operating Income*
Gaji dan Tunjangan Karyawan	(539.188)	(10.500)	(549.688)	*Salaries and Employee Benefits*
Umum dan Administrasi	(279.664)	(3.983)	(283.647)	*General and Administrative*
Beban Modifikasi	(12.740)	-	(12.740)	*Modification Expense*
Pembentukan Cadangan Kerugian Penurunan Nilai	(181.868)	(4.368)	(186.236)	*Allowance for Impairment Losses on Financial and*
Laba Operasional	835.763	16.090	851.853	*Operating Income*
Laba Bersih	587.505	16.011	603.516	*Net Profit*
Jumlah Aset	31.485.219	675.464	32.160.682	*Total Assets*
Jumlah Liabilitas	28.396.636	172.872	28.569.508	*Total Liabilities*

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	(857.377)	(55.301)	(912.678)	*Interest Expenses*
Pendapatan Bunga - Bersih	1.529.446	24.356	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	(131.450)	(2.276)	(133.725)	*Allowance for Impairment Losses on Financial and*
Laba Operasional	728.484	11.546	740.029	*Operating Income*
Laba Bersih	537.715	11.438	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*

42. RISIKO KREDIT / *42. CREDIT RISK*

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:

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:

- 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.

- *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.*

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.

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.

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.

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.

Untuk kredit konsumtif dan produktif, Bank menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumer.

For both consumer and productive loans, the Bank use the Internal Credit Scoring model to analyze and calculate the credit risk for consumer.

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*.

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.

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.

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) / *42. CREDIT RISK (CONTINUED)*

Berikut ini adalah rasio kredit bermasalah/*Non Performing Loan* (NPL) dan rasio kualitas aset produktif Bank pada tanggal 31 Desember 2022 dan 2021:

The following are the Non-Performing Loans (NPL) ratio and the earnings asset quality ratio of the Bank as of December 31, 2022 and 2021:

	31 Desember 2022 / *December 31, 2022*	**31 Desember 2021 / *December 31, 2021***	
Ratio NPL - Bruto	2,37%	2,42%	*NPL Ratio - Gross*
Ratio NPL - Bersih	0,06%	0,13%	*NPL Ratio - Net*
Ratio Kualitas Aset Produktif	1,57%	1,69%	*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.

(i) The maximum credit risk exposure without calculating the collateral and other credit.

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

As of December 31, 2022 and 2021, credit risk exposure to assets in the statement of financial position, are as follows:

Keterangan	**31 Desember 2022 / *December 31, 2022***	**31 Desember 2021 / *December 31, 2021***	***Description***
	Eksposur maksimum / *Maximum exposure*		
Pinjaman yang Diberikan	18.963.023.465.021	18.800.307.621.252	*Loans*
Efek-efek yang Dibeli dengan Janji Dijual Kembali	5.255.177.840.155	4.342.390.270.118	*Marketable Securities Purchased Under Resale Agreement*
Efek-efek yang Dijual dengan Janji Dibeli Kembali	199.985.298.142	248.761.278.698	*Marketable Securities Sold Under Repurchased Agreement*
Giro pada Bank Indonesia	2.689.636.624.578	1.007.684.924.246	*Current Account with Bank Indonesia*
Penempatan pada Bank Indonesia dan Bank Lain	1.293.199.648.454	1.314.048.637.707	*Placement with Bank Indonesia and Other Bank*
Giro pada Bank Lain	52.673.687.871	41.974.290.443	*Current Account with Other Bank*
Efek-efek	2.748.910.657.602	1.772.147.032.847	*Securities*
Penyertaan Saham	425.000.000	425.000.000	*Invesment in Shares*
Jumlah	**31.203.032.221.823**	**27.527.739.055.311**	***Total***

Eksposur risiko kredit terhadap rekening administratif pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

As of December 31, 2022 and 2021, credit risk exposure on the administrative accounts is as follows:

Keterangan	**31 Desember 2022 / *December 31, 2022***	**31 Desember 2021 / *December 31, 2021***	***Description***
	Eksposur maksimum / *Maximum exposure*		
Garansi yang Diterbitkan	300.840.367.688	337.273.766.974	*Guarantee Issued*
Fasilitas Kredit Kepada Debitur yang Belum Digunakan	(420.054.398.672)	(416.502.086.121)	*Credit Facilities to Debtors that Have not Been Used*
Jumlah - Bersih	**(119.214.030.984)**	**(79.228.319.147)**	***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 *internal rating* dan *internal scoring* yang ada agar sejalan dengan *Advanced Internal Rating Based Approach (A-IRB Approach),* yaitu dengan mengembangkan *Basel II Risk Paramater Model Probability of Default (PD), Loss Given Default (LGD)* dan *Exposure 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 2022 / *December 31, 2022*					
	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*	2.689.636.624.578	--	--	--	--	2.689.636.624.578
Giro pada Bank Lain/ *Current Accounts with Other Banks*	--	--	--	52.690.921.094	--	52.690.921.094
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement with Bank Indonesia and Other Bank*	1.073.858.347.737	--	--	219.720.244.717	--	1.293.578.592.454
Efek-efek / *Marketable Securities*	2.408.145.971.702	--	--	341.000.000.000	--	2.749.145.971.702
Efek-efek yang Dibeli dengan Janji Dijual Kembali/ *Marketable Securities Purchased Under Agreement to Resell*	5.255.177.840.155	--	--	--	--	5.255.177.840.155
Efek-efek yang Dijual dengan Janji Dibeli Kembali/ *Marketable Securities Sold Under Agreement to Purchase*	199.985.298.142	--	--	--	--	199.985.298.142
Pinjaman yang Diberikan/ *Loans*	145.326.469.935	18.244.124.042.885	48.361.884.294	2.979.318.183	1.627.537.204.644	20.068.328.919.941
Penyertaan Saham/ *Invesment in Shares*	--	--	500.000.000	--	--	500.000.000
Cadangan Kerugian Penurunan Nilai/ *Allowance for Impairment Losses*	(7.059.850.851)	(787.319.730.432)	(3.474.005.036)	(726.017.704)	(307.432.342.220)	(1.106.011.946.243)
Jumlah - Bersih/ *Total - Net*	**11.765.070.701.398**	**17.456.804.312.453**	**45.387.879.258**	**615.664.466.290**	**1.320.104.862.424**	**31.203.032.221.823**

42. RISIKO KREDIT (LANJUTAN) / *42. CREDIT RISK (CONTINUED)*

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan) / *(ii) Concentration of financial asset risk with credit risk exposure (Continued)*

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 Account with Other Bank*	--	--	--	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**

31 Desember 2022 / *December 31, 2022*

	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*	--	--	--	--	300.840.367.688	300.840.367.688
Fasilitas Kredit Kepada Debitur yang Belum Digunakan/ *Cradit Facilities to Borrowers which Have not Used*	2.498.068.061	138.548.486.130	2.568.822.384	6.000.000.000	270.439.022.097	420.054.398.672
Jumlah - Bersih/ *Total - Net*	**2.498.068.061**	**138.548.486.130**	**2.568.822.384**	**6.000.000.000**	**571.279.389.785**	**720.894.766.360**

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**

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2022 dan 2021, 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, 2022 and 2021 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. 19 tanggal 28 Oktober 2022 tentang Perlakuan Khusus untuk Lembaga Jasa Keuangan pada Daerah dan Sektor Tertentu di Indonesia yang Terkena Dampak Bencana.

2. 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.

3. 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.

4. 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.

5. 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.

6. 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 Bank. Covid-19 is expected to be short term 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. 19 dated October 28, 2022 concerning Special Treatment for Financial Services Institutions in Certain Regions and Sectors in Indonesia Affected by Disasters.

2. 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.

3. 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.

4. 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.

5. 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.

6. OJK press release No. SP28/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 2022/ *December 31, 2022*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Rumah Tangga	9.446.032.341.346	82.982.514.212	9.529.014.855.558	*Household*
Perdagangan Besar dan Eceran	5.590.473.869.807	234.273.018.441	5.824.746.888.248	*Wholesale and Retail Trade*
Pertanian, Kehutanan dan Perikanan	1.351.123.821.216	48.714.645.191	1.399.838.466.407	*Agriculture, forestry and Fishery*
Penyediaan Akomodasi dan Penyediaan Maka	1.062.906.004.630	156.372.223.846	1.219.278.228.476	*Accomodation and culinary supplying*
Konstruksi	602.038.673.302	3.805.692.834	605.844.366.136	*Construction Leasing and Leasing*
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	184.172.312.567	2.461.190.163	186.633.502.730	*Activities Without Employment Options Travel Agencies and Other Business Support*
Aktivitas Kesehatan Manusia Dan Aktivitas Sosial	420.198.067.055	2.978.893.192	423.176.960.247	*Human Health Activities And Social activity*
Kesenian, Hiburan dan Rekreasi	4.305.898.255	-	4.305.898.255	*Arts, Entertainment and Recreation*
Industri Pengolahan	300.767.736.943	9.539.169.830	310.306.906.773	*Processing Industry*
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial wajib	145.831.374.774	-	145.831.374.774	*Government administration defense and social wefare*
Real Estate	16.240.181.083	3.662.860.269	19.903.041.352	*Real Estate*
Informasi dan Komunikasi	8.768.322.362	929.953.562	9.698.275.924	*Information and Communication*
Pengangkutan dan Pergudangan	121.190.947.271	591.458.211	121.782.405.482	*Transportation and Warehousing*
Aktivitas Keuangan dan Asuransi	84.882.081.252	3.795.423.260	88.677.504.512	*Financial and Insurance Activities*
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	39.791.788.768	-	39.791.788.768	*Procurement of Electricity, Gas, Steam/Hot Water and Cold Air*
Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah dan Aktivitas Remediasi	15.411.050.790	98.500.000	15.509.550.790	*Water Management, Wastewater Management, Waste Management and Recycling and Remediation activities*
Pendidikan	41.154.726.623	-	41.154.726.623	*Education*
Aktivitas Rumah Tangga Sebagai Pemberi Kerja; Aktivitas Yang Menghasilkan Barang Dan Jasa Oleh Rumah Tangga Yang Digunakan Untuk Memenuhi Kebutuhan Sendiri	12.080.671.221	315.596.016	12.396.267.237	*Household Activities as Employer, Activities That Produce Goods And Services By Households Used To Fulfill Own Needs*
Pertambangan dan Penggalian	-	76.889.421	76.889.421	*Mining and Excavation*
Aktivitas Profesional, Ilmiah Dan Teknis	58.759.824.512	2.032.008.565	60.791.833.077	*Professional, Scientific And Technical Activities*
Aktivitas Jasa Lainnya	9.561.100.357	8.088.794	9.569.189.151	*Other Service Activities*
Jumlah	19.515.690.794.134	552.638.125.807	20.068.328.919.941	*Total*
Cadangan Kerugian Penurunan Nilai	(618.677.966.645)	(486.627.488.275)	(1.105.305.454.920)	*Allowance for Impaiment Losses*
Jumlah - Bersih	**18.897.012.827.489**	**66.010.637.532**	**18.963.023.465.021**	***Total - Net***

42. RISIKO KREDIT (LANJUTAN) / 42. CREDIT RISK (CONTINUED)

(iv) Pinjaman yang diberikan (Lanjutan) / (iv) Loans (Continued)

	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	Accomodation 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 Penuruanan 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***

43. RISIKO LIKUIDITAS / 43. LIQUIDITY RISK

Risiko likuiditas terutama terjadi karena potensi ketidaksesuaian jatuh tempo antara aset dan liabilitas, serta terjadinya konsentrasi dana.

Liquidity risk mainly occurs because of the potential maturity mismatch between assets and liabilities, and the concentration of funds.

Risiko likuiditas mencakup:

Liquidity risk consist of:

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.

a. *Lending includes the ability of liquidity, tenure or loan period.*
b. *Treasury and investment consist of net cash outflow.*
c. *Funding covers a period of funding concentration sources, the concentration of financial resources and dependence on interbank funds.*

Risiko terjadinya kerugian yang merupakan akibat dari adanya kesenjangan antara sumber pendanaan yang pada umumnya berjangka pendek dan aktiva yang pada umumnya berjangka panjang. Besar kecil risiko likuiditas ditentukan antara lain:

The risk loss resulting from the gap between short-term funding and long-term assets. The size of the liquidity risk is determined, i.e:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

a. *Accurancy is cash flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;*
b. *The precision in managing the fund structure, including the adequacy of funding;*
c. *The availablity of asset that is ready to be converted into cash;*
d. *Ability to create access to the interbank market or other fnding sources, including the lender of last resort facilities.*

Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu, untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.

If the gap is large enough it will reduce the Bank's ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.

Kebijakan likuiditas Bank ditunjukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar deposito pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

The Bank's policy is aimed to ensuring that fund requirement can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi melalui pengelolaan *treasury*.

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, kondisi likuiditas Bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank's liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang *idle* dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.

Sources of funds and time deposits maturing managed to avoid any idle funds and determine the amount of liquid assets and appropriate instrument to ensure the level of liquidity in continuously controlled.

44. RISIKO PASAR / *44. MARKET RISK*

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.

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.

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).

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).

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 2022 dan 2021:

The table below summarizes the range of interest rates per annum for significant assets and liabilities for the years ended December 31, 2022 and 2021:

	31 Desember 2022 / December 31, 2022		**31 Desember 2021 / *December 31, 2021***		
	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% - 1.25%	0.00%	*Current Account with Other Bank*
Penempatan pada Bank					*Placements with Bank*
Indonesia dan Bank Lain :					*Indonesia and*
Pada Bank Lain					*Other Banks*
Deposit Facilities	4,75%	--	2,75%	--	*Deposit Facilities*
Interbank Call Money	5,80%	--	3.50% - 3.55%	--	*Interbank Call Money*
Deposito Berjangka	5,00%	--	5.00% - 5.50%	--	*Time Deposits*
Tabungan	--	--	--	--	*Savings*
Efek - efek					*Marketable Securities*
SUN Seri FR 0042	10.25%	--	10.25%	--	*SUN Seri FR 0042*
SUN Seri FR 0043	10.25%	--	10.25%	--	*SUN Seri FR 0043*
SUN Seri FR 0045	9.75%	--	9.75%	--	*SUN Seri FR 0045*
SUN Seri FR 0046	9.50%	--	9.5%	--	*SUN Seri FR 0046*
SUN Seri FR 0081	6,50%	--	6.5%	--	*SUN Seri FR 0081*
SUN Seri VR 0083	4.79%	--	3,54%	--	*SUN Seri VR 0083*
SUN Seri FR 0084	7.25%	--	7.25%	--	*SUN Seri FR 0084*
SUN Seri FR 0086	5.50%	--	5,5%	--	*SUN Seri FR 0086*
SUN Seri FR 0087	--	--	--	--	*SUN Seri FR 0087*
SUN Seri FR 0090	5.125%				*SUN Seri FR 0090*
PT BPD Sulawesi Selatan					*PT BPD Sulawesi Selatan*
dan Sulawesi Barat	6.45% - 8.00%	--	6.45% - 8%	--	*dan Sulawesi Barat*
PT Bank Mantap	6.50%	--	6.5% - 7.9%		*PT Bank Mantap*
PT Bank Maybank Indonesia Tbk	6.25%		--	--	*PT Bank Maybank Indonesia Tbk*
PT Bank Mandiri, Tbk	7.75%	--	7.75%		*PT Bank Mandiri, Tbk*
PT Bank Tabungan Negara, Tbk	5.50 - 7.80%	--	7.80%		*PT Bank Tabungan Negara, Tbk*
PT Bank Negara Indonesia, Tbk	6.35%	--	--	--	*PT Bank Negara Indonesia, Tbk*
Efek-efek yang Dibeli dengan					*Marketable Securities Purchased*
Janji Dijual Kembali	5.50% - 6.66%	--	3.01% - 3.50%	--	*Under Resale Agreement*
Pinjaman yang diberikan	2.00%-16.00%	--	2.0% - 15.0%	--	*Loans*
Liabilitas					***Liability***
Simpanan dari Nasabah					*Deposits from Customers*
Giro	0% - 1.90%	0% - 0.15%	0% - 1.90%	0% - 0.15%	*Current Account*
Tabungan	0% - 3.50%	0% - 0.20%	0% - 3.50%	0% - 0.30%	*Savings*
Deposito Berjangka	2.90% - 3.50%	0.20%	2.90% - 3.50%	0.20%	*Time Deposit*
NCD	--	--	4.75%	--	*NCD*
Simpanan dari Bank Lain:					*Deposits from Other Bank*
Giro	0% - 1.90%	--	0% - 0.90%	--	*Current Account*
Tabungan	0% - 1.85%	--	0% - 1.85%	--	*Savings*
Deposito Berjangka	2.65% - 3.15%	--	2.65% - 3.15%	--	*Time Deposit*
Interbank Call Money	5.75% - 5.95%	--	2.88% - 3.52%	--	*Interbank Call Money*
NCD	--	--	4.75%	--	*NCD*
Pinjaman yang Diterima					*Borrowings*
Dana Lingkungan Bergulir					*Dana Lingkungan Bergulir*
(IEPC - KfW)	--	--	--	--	*(IEPC - KfW)*
Pinjaman Jamsostek	--	--	--	--	*Jamsostek Loan*

44. RISIKO PASAR (LANJUTAN) / 44. MARKET RISK (CONTINUED)

Risiko nilai tukar timbul sebagai akibat adanya Posisi Devisa Neto (PDN) pada laporan posisi keuangan dan rekening administratif baik pada sisi aset maupun liabilitas yang berasal dari transaksi produk-produk individual dan perusahaan dan dari perdagangan mata uang asing di pasar uang antar bank.

Exchange rate risk arising as a result of the Net Open Position (NOP) on the statement of financial position and administrative account on either the assets or liabilities resulting from transactions between individual and companies products and from money market foreign currency trading among the banks.

Sesuai Peraturan Bank Indonesia No. 6/20/PBI/2004 tanggal 15 Juli 2004 sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010, Bank diwajibkan memelihara PDN setinggi-tingginya 20% atas modal tier I dan tier II. PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih tagihan dan liabilitas baik yang merupakan komitmen maupun kontinjensi dalam rekening administratif untuk setiap valuta asing.

In accordance to Bank Indonesia Regulation No. 6/20/PBI/2004 dated July 15, 2004 as last amended by Bank Indonesia Regulation No. 12/10/PBI/2010 dated July 1, 2010, the Bank is required to maintain NOP maximum of 20% on capital tier I and tier II. NOP as a whole is a number that is the sum of the absolute value of the net difference between assets and liabilities in the statement of financial position for each foreign currency plus the net difference between bills and liabilities which are either commitments or contingencies in the administrative account for each foreign currency.

Berikut adalah PDN pada tanggal 31 Desember 2022 dan 2021 per mata uang (dalam ekuivalen rupiah) sesuai dengan Peraturan Bank Indonesia:

On December 31, 2022 and 2021 the Bank's NOP (the rupiah equivalent) in accordance with Bank Indonesia Regulation:

	31 Desember 2022/ December 31, 2022			
	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	22.755	2.886	19.869	*United States Dollar*
Jumlah Modal			3.643.698	*Total Capital*
Posisi Devisa Neto (PDN)			0,55%	*Net Open Position (NOP)*

	31 Desember 2021/ *December 31, 2021*			
	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	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)*

45. RISIKO OPERASIONAL / 45. OPERATIONAL RISK

Bank menaruh perhatian yang besar terhadap kegiatan di bidang manajemen risiko operasional selama tahun 2022. Keberhasilan manajemen risiko ini merupakan hal yang sangat penting dalam mendukung upaya meningkatkan kuantitas dan kualitas operasional guna mendorong pertumbuhan bisnis.

The Bank consider with operational risk management during 2022. The success of this risk management is a very important role in supporting efforts to improve the quantity and quality of operations to encourage business growth.

Manajemen risiko operasional mencakup bidang yang luas, yakni meliputi proses rekonsiliasi, proses pencegahan dan penanganan kejahatan Bank, penanganan keluhan nasabah, perencanaan kesinambungan bisnis, pengembangan pengetahuan karyawan dalam bidang risiko operasional serta proses evaluasi bagi produk, jenis transaksi, pengembangan produk, pola transaksi maupun sistem teknologi.

Operational risk management coverering the reconciliation process, the Bank prevention process and handling the crime, handling customer complaints, business continuity planning, developing employee knowledge in operational risk and evaluation process for the product, transaction type, product development, the transactions pattern or technology systems.

Risiko operasional mencakup:
- Sistem administrasi kredit, *treasury* maupun investasi,
- Kesalahan akuntansi,
- Kecurangan,
- *Force majeur,*
- Hubungan dengan debitur,
- Kegagalan sistem.

Operational risk consist of:
- *Loan administrative, treasury and investment administrative*
- *Accounting Error,*
- *Fraud,*
- *Force majeur,*
- *Relationship with debtor,*
- *System failure.*

46. MANAJEMEN MODAL DAN RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM / 46. CAPITAL MANAGEMENT AND MINIMUM REQUIRED CAPITAL ADEQUACY RATIO

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.

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 mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Tidak terdapat perubahan tujuan, kebijakan dan proses dari tahun sebelumnya.

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.

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

As of December 31, 2022 and 2021, 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 2022 dan 2021 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, 2022 and 2021 are as follows (in million of rupiah):

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Aset Tertimbang Menurut Risiko			***Risk Weight Asset***
Risiko Kredit	13.731.220	13.637.443	*Credit Risk*
Risiko Pasar	19.868	21.456	*Market Risk*
Risiko Operasional	3.273.544	3.238.385	*Operational Risk*
Modal			***Capital***
Modal Inti	3.501.005	3.253.670	*Core Capital*
Modal Pelengkap	172.095	172.626	*Supplementary Capital*
Jumlah Modal	3.673.100	3.426.296	*Total Capital*

	31 Desember 2022 / December 31, 2022	31 Desember 2021 / December 31, 2021	
Dengan memperhitungkan risiko kredit tetapi tanpa memperhitungkan risiko pasar dan risiko operasional	26,75%	25,12%	*Calculating the credit risk but without market risk and operational risk*
Dengan memperhitungkan risiko kredit dan risiko pasar tetapi tanpa memperhitungkan risiko operasional	26,71%	25,08%	*Calculating the credit risk and and market risk but without operational risk*
Dengan memperhitungkan risiko kredit dan risiko operasional tetapi tanpa memperhitungkan risiko pasar	21,60%	20,30%	*Calculating the credit risk and operational risk but without market risk*
Dengan memperhitungkan risiko kredit, risiko pasar dan risiko operasional	21,58%	20,28%	*Calculating the credit risk, market risk, and operational risk*
Rasio kewajiban penyediaan modal minimum yang diwajibkan oleh Otoritas Jasa Keuangan			*The minimum capital requirement ratio required by Financial Service Authority*
Pilar 1	8,00%	8,00%	*Tier 1*
Pilar 2	9,22%	9,25%	*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 2022 dan 2021, 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 3,75% dan 3,5% pada tanggal 31 Desember 2022 dan 2021.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perpu No. 3/2008 menjadi Undang-Undang.

Pada tanggal 31 Desember 2022 dan 2021, 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, 2022 and 2021, 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 3.75% and 3.5% as of December 31, 2022 and 2021.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perpu No. 3/2008 to become a law.

As of December 31, 2022 and 2021, the Bank is a member of government guarantee programs.

48. LABA PER SAHAM / *48. EARNINGS PER SHARE*

Laba tahun berjalan per saham dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah lembar saham biasa yang beredar pada tahun bersangkutan.

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 2022 / *December 31, 2022*	31 Desember 2021 / *December 31, 2021*	
Laba untuk perhitungan laba per saham	603.516.277.496	549.153.066.294	*Income for computation of earnings per share*
Rata-rata tertimbang total saham	1.875.604	1.844.213	*Weighted average number of shares*
Laba per saham (dalam rupiah penuh)	321.772	297.771	*Earnings per share*

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN / *49. SIGNIFICANT CONTRACTS*

Bank memiliki perikatan-perikatan yang signifikan dan penting pada tanggal 31 Desember 2022 dan 2021 sebagai berikut:

Bank has significant engagements as of December 31, 2022 and 2021 as follows:

a. Pada tanggal 10 Januari 2022 Bank menandatangani perjanjian kerja sama bersama dengan BPR Perasta tentang Layanan *Technical Assistance* BPD Bali dengan perjanjian No. 02/x/1/01.2022 - 0032/DIR/DJA/2022.

a. On January 10, 2022, the Bank signed a cooperation agreement with BPR Perasta regarding Technical Assistance Services for BPD Bali with agreement No. 02/x/1/01.2022 - 0032/DIR/DJA/2022.

b. Pada tanggal 11 Januari 2022 Bank menandatangani kesepakatan bersama dengan Universitas Warmadewa tentang Kerja Sama di bidang pendidikan, penelitian dan pengabdian masyarakat dengan perjanjian No. 94/Unwar/PD-15/2022 - 0013/SPK/DIR/DJA/2022.

b. On January 11, 2022, the Bank signed a joint agreement with Warmadewa University on Cooperation in the fields of education, research and community service with agreement No. 94/Unwar/PD-15/2022 - 0013/SPK/DIR/DJA/2022.

c. Pada tanggal 21 Januari 2022 Bank menandatangani perjanjian kerja sama bersama dengan RSUD Klungkung tentang Integrasi Sistem Aplikasi Pembayaran (*Payment System*) Bank BPD Bali dengan RSUD Kabupaten Klungkung dengan perjanjian No. 075/218/RSUD - 0073/SPK/DIR/DJA/2022.

c. On January 21, 2022, the Bank signed a cooperation agreement with RSUD Klungkung regarding the Integration of the Payment System of Bank BPD Bali with RSUD Kabupaten Klungkung with agreement No. 075/218/RSUD - 0073/SPK/DIR/DJA/2022.

d. Pada tanggal 21 Januari 2022 Bank menandatangani nota kesepahaman bersama dengan RSUD Garba Med tentang Pelayanan dan Pemanfaatan Jasa Bank BPD Bali dengan perjanjian No. 0075/SPK/DIR/DJA/2022 - 002/PKS/RSUGM/EXT/I/2022.

d. On January 21, 2022, the Bank signed a memorandum of understanding with RSUD Garba Med regarding the Services and Utilization of Bank BPD Bali Services with agreement No. 0075/SPK/DIR/DJA/2022 - 002/PKS/RSUGM/EXT/I/2022.

e. Pada tanggal 24 Januari 2022 Bank menandatangani perjanjian kerja sama bersama dengan BPR Partasedana tentang Layanan Technical Assistance BPD Bali Melalui E-Link BPR dengan perjanjian No. 0080/spk/dir/dja/2022 - 09/Gip-IV/I/2022.

e. On January 24, 2022, the Bank signed a cooperation agreement with BPR Partasedana regarding Technical Assistance Services for BPD Bali through BPR E-Link with agreement No. 0080/spk/dir/dja/2022 - 09/Gip-IV/I/2022.

f. Pada tanggal 24 Januari 2022 Bank menandatangani perjanjian kerja sama bersama dengan Kop. Samudra harta tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi *Merchant* dengan perjanjian No. 0079/SPK/DIR/DJA/2022-267/KSP/SH/I/2022.

f. On January 24, 2022, the Bank signed a cooperation agreement with Kop. Samudra treasure regarding Payment System Synergy Using E-Link Services and Merchant Acquisition with agreement No. 0079/SPK/DIR/DJA/2022-267/KSP/SH/I/2022.

g. Pada tanggal 27 Januari 2022 Bank menandatangani perjanjian kerja sama bersama dengan Koperasi Arpa Sidhi tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi Merchant dengan perjanjian No. 0097/SPK/DIR/DJA/2022 - 15/SK/ARPA/01/2022.

g. On January 27, 2022, the Bank signed a cooperation agreement with the Arpa Sidhi Cooperative regarding the Synergy of Payment Systems Using E-Link Services and Merchant Acquisition with agreement No. 0097/SPK/DIR/DJA/2022 - 15/SK/ARPA/01/2022.

h. Pada tanggal 28 Januari 2022 Bank menandatangani nota kesepahaman bersama dengan Universitas Hindu Negeri I Gusti Bagus Sugriwa Denpasar tentang Pelayanan dan Pemanfaatan Jasa Bank BPD Bali dengan perjanjian No. 0111/SPK/DIR/DJA/2022 - 413/Uhn.01/1/Hm.01/01/2022.

h. On January 28, 2022, the Bank signed a memorandum of understanding with the State Hindu University I Gusti Bagus Sugriwa Denpasar regarding Services and Utilization of Bank BPD Bali Services with agreement No. 0111/SPK/DIR/DJA/2022 - 413/Uhn.01/1/Hm.01/01/2022.

i. Pada tanggal 28 Januari 2022 Bank menandatangani perjanjian kerja sama bersama dengan Universitas Hindu Negeri I Gusti Bagus Sugriwa Denpasar tentang Layanan Penerimaan dan Pengelolaan Pembayaran Sumbangan Pembinaan (SPP) dan Pembayaran Lainnya dengan perjanjian No. 413/Uhn.01/1/Hm.01/01/2022 - 0112/SPK/DIR/DJA/202.

i. On January 28, 2022, the Bank signed a cooperation agreement with the State Hindu University I Gusti Bagus Sugriwa Denpasar regarding the Service for Acceptance and Management of Development Donation Payments (SPP) and Other Payments with agreement No. 413/Uhn.01/1/Hm.01/01/2022 - 0112/SPK/DIR/DJA/202.

j. Pada tanggal 3 Pebruari 2022 Bank menandatangani perjanjian kerja sama bersama dengan PT Angkasa Pura I (Persero) tentang Sewa Ruang dan Pembagian Pendapatan (*Revenue Sharing*) Kepada AP 1 untuk Kegiatan Usaha Mitra Usaha Mikro, Kecil dan Menengah (UMKM) di Bandar Udara International I Gusti Ngurah Rai - Bali dengan perjanjian No. 0003020006415/HK.06.02/2021/GM.DPS-0114/SPK/DIR/DJA/2022.

j. On February 3, 2022, the Bank signed a cooperation agreement with PT Angkasa Pura I (Persero) regarding Space Lease and Revenue Sharing to AP 1 for Business Activities of Micro, Small and Medium Enterprises (MSMEs) at International Airport I Gusti Ngurah Rai - Bali with agreement No. 0003020006415/HK.06.02/2021/GM.DPS-0114/SPK/DIR/DJA/2022.

k. Pada tanggal 8 Pebruari 2022 Bank menandatangani perjanjian kerja sama bersama dengan RSJ Bangli tentang Integrasi Sistem Aplikasi Pembayaran (*Payment System*) dengan perjanjian No. T.38.981/1891/ADUM/RSJ - 0123/SPK/DIR/DJA/2022.

k. On February 8, 2022, the Bank signed a cooperation agreement with RSJ Bangli regarding the Integration of Payment Application Systems (Payment System) with agreement No. T.38.981/1891/ADUM/RSJ - 0123/SPK/DIR/DJA/2022.

l. Pada tanggal 10 Pebruari 2022 Bank menandatangani kesepakatan bersama dengan Pemkab Bangli tentang Penggunaan Produk dan Jasa Perbankan dengan perjanjian No. 415.4/5/KB/PEM/2022 - 139/SPK/DIR/DJA/2022.

l. On February 10, 2022 the Bank signed a joint agreement with the Bangli Regency Government regarding the Use of Banking Products and Services with agreement No. 415.4/5/KB/PEM/2022 - 139/SPK/DIR/DJA/2022.

m. Pada tanggal 11 Pebruari 2022 Bank menandatangani perjanjian kerja sama bersama dengan PT Taspen (Persero) tentang Pembayaran Tabungan Hari Tua, Pensiun, Jaminan Kecelakaan Kerja dan Jaminan Kematian Melalui Rek. Bank dengan perjanjian No. JAN-01/C.5.4/012022 - 0126/SPK/DIR/DJA/2022.

m. On February 11, 2022, the Bank signed a cooperation agreement with PT Taspen (Persero) regarding Payment for Old Age Savings, Pensions, Work Accident Insurance and Death Insurance through Accounts. Bank with agreement No. JAN-01/C.5.4/012022 - 0126/SPK/DIR/DJA/2022.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

n. Pada tanggal 15 Pebruari 2022 Bank menandatangani perjanjian kerja sama bersama dengan LPD Desa Adat Padang Sambian tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi *Merchant* dengan perjanjian No. 0229/SPK/DIR/DJA/2022 - 10/LPD/DPP/II/2022.

o. Pada tanggal 7 Pebruari 2022 Bank menandatangani perjanjian kerja sama bersama dengan RSUD Tangguwisia Kabupaten Buleleng tentang Integrasi System Aplikasi Pembayaran (*Payment Sytem*) dengan perjanjian No. 445/098.I/II/2022 - 0167/SPK/DIR/DJA/2022.

p. Pada tanggal 18 Pebruari 2022 Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Buleleng tentangPenyimpanan dan Pengelolaan Keuangan Daerah Serta Penyediaan dan Penggunaan Produk, Jasa dan Layanan Perbankan dengan perjanjian No. 075//06/KB/Pem/2022 dan 0161/SPK/DIR/DJA/2022.

q. Pada tanggal 22 Pebruari 2022 Bank menandatangani perjanjian kerja sama bersama dengan RSUD Buleleng tentang Integrasi *System* Aplikasi Pembayaran (*Payment Sytem*) dengan perjanjian No. 445/1066.2/2022 - 0166/SPK/DIR/DJA/2022.

r. Pada tanggal 22 Pebruari 2022 Bank menandatangani Adendum Kelima bersama dengan Dirjen Dukcapil tentang Pemanfaatan NIK, Data Kependudukan dan Kartu Tanda Penduduk Elektronik Dalam Layanan Perbankan Lingkup PT Bank Pembangunan Daerah Bali dengan perjanjian No. 119/3946/DUKCAPIL - 0171/SPK/DIR/DJA/2022.

s. Pada tanggal 15 Maret 2022 Bank menandatangani perjanjian kerja sama bersama dengan LPD Desa Adat Kelan tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi *Merchant* dengan perjanjian No.0236/SPK/DIR/DJA/2022 - 18/III/LPD-DAK/2022.

t. Pada tanggal 17 Maret 2022 Bank menandatangani perjanjian kerja sama bersama dengan PT Artajasa Pembayaran Elektronis tentang *Merchant Aggregator* Layanan Debit Bersama dengan perjanjian No.005-PKS.BPDBALI/AJ/300/2022 - 0242/SPK/DIR/DJA/2022.

u. Pada tanggal 22 Maret 2022 Bank menandatangani perjanjian kerja sama bersama dengan Badan Narkotika Nasional Prov Bali tentang Integrasi Sistem Aplikasi Pembayaran (*Payment System*) dengan perjanjian No.0254/SPK/DIR/DJA/2022 - PKS/05/III/KA/HK/02.2022/BNN.

v. Pada tanggal 1 April 2022 Bank menandatangani perjanjian kerja sama bersama dengan LPD Desa Adat Legian tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dengan perjanjian No.0316/SPK/DIR/DJA/2022 - 01/LP-LG/IV/2022.

w. Pada tanggal 5 April 2022 Bank menandatangani perjanjian kerja sama bersama dengan Universitas Udayana tentang Integrasi *System* Aplikasi Pembayaran (*Payment System*) dengan perjanjian No.B/49/UNI14/HK.07.00/2022 - 0341/SPK/DIR/DJA/2022.

x. Pada tanggal 14 April 2022 Bank menandatangani perjanjian kerja sama bersama dengan LPD Desa Adat Kutuh tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi M*erchant* dengan perjanjian No.0385/SPK/DIR/DJA/2022 - 049/LPD.DAK/IV/2022.

y. Pada tanggal 28 April 2022 Bank menandatangani perjanjian kerja sama bersama dengan Universitas Udayana tentang Pemberian Fasilitas Sewa Kendaraan dengan perjanjian No.0418/SPK/DIR/DJA/2022 - B/22/UN1411/HK.07.00/2022.

z. Pada tanggal 18 Mei 2022 Bank menandatangani kesepakatan bersama dengan Pemprov, GIPI tentang Teknis Pelaksanaan Penerimaan Kontribusi Wisatawan untuk Pelindungan Lingkungan Alam dan Budaya Bali dengan perjanjian No.075/03/KB/B.Pem.Kesra / V / 2022 - 2053/GIPI-BALI/BTB/KB/V/2022 - 0459/DIR/DJA/2022.

aa. Pada tanggal 20 Mei 2022 Bank menandatangani MOU bersama dengan PT Gesit Bali Pratama tentang Kerja Sama Perbankan dengan perjanjian No.0470/SPK/DIR/DJA/2022 - 02/LG.006/GBP.DPS/III/2022.

ab. Pada tanggal 24 Mei 2022 Bank menandatangani perjanjian kerja sama bersama dengan Kop. Werdhi Mekar Sari Sedana tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi *Merchant* dengan perjanjian No.0490/SPK/DIR/DJA/2022 - 048/PK/KWMSS/V/2022.

ac. Pada tanggal 30 Mei 2022 Bank menandatangani perjanjian kerja sama bersama dengan Kop. Konsumen Permata Radha Niaga tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi *Merchant* dengan perjanjian No.0508/SPK/DIR/DJA/2022 - 005kk.PRN/VI/2022.

ad. Pada tanggal 31 Mei 2022 Bank menandatangani perjanjian kerja sama bersama dengan RSUP Sanglah Denpasar tentang Penempatan Deposito dengan perjanjian No.0511/SPK/DIR/DJA/2022 -HK.03.01/XIV/4.3.1/23568/2022.

49. SIGNIFICANT CONTRACTS (CONTINUED)

n. On February 15, 2022, the Bank signed a cooperation agreement with LPD Desa Adat Padang Sambian regarding the Synergy of Payment Systems Using E-Link Services and Merchant Acquisition with agreement No. 0229/SPK/DIR/DJA/2022 - 10/LPD/DPP/II/2022.

o. On February 7, 2022, the Bank signed a cooperation agreement with Tangguwisia Hospital, Buleleng Regency regarding the Integration of Payment Application System (Payment System) with agreement No. 445/098.I/II/2022 - 0167/SPK/DIR/DJA/2022.

p. On February 18, 2022, the Bank signed a joint agreement with the Government of Buleleng Regency on the Deposit and Management of Regional Finances as well as the Provision and Use of Banking Products, Services and Services with agreement no. 075//06/KB/Pem/2022 and 0161/SPK/DIR/DJA/2022.

q. On February 22, 2022, the Bank signed a cooperation agreement with Buleleng Hospital regarding the Integration of Payment System (Payment System) with agreement No. 445/1066.2/2022 - 0166/SPK/DIR/DJA/2022.

r. On February 22, 2022, the Bank signed the Fifth Addendum together with the Director General of Dukcapil concerning the Utilization of NIK, Population Data and Electronic Identity Cards in Banking Services within the scope of PT Bank Pembangunan Daerah Bali with agreement No. 119/3946/DUKCAPIL - 0171/SPK/DIR/DJA/2022.

s. On March 15, 2022, the Bank signed a cooperation agreement with LPD Desa Adat Kelan regarding the Synergy of Payment Systems Using E-Link Services and Merchant Acquisition with agreement No.0236/SPK/DIR/DJA/2022 - 18/III/LPD-DAK/ 2022.

t. On March 17, 2022, the Bank signed a cooperation agreement with PT Artajasa Electronic Payments regarding Merchant Aggregator of Joint Debit Services with agreement No. 005-PKS.BPDBALI/AJ/300/2022 - 0242/SPK/DIR/DJA/2022.

u. On March 22, 2022 the Bank signed a cooperation agreement with the National Narcotics Agency of the Province of Bali regarding the Integration of Payment Application Systems (Payment System) with agreement No.0254/SPK/DIR/DJA/2022 - PKS/05/III/KA/HK/ 02.2022/BNN.

v. On April 1, 2022, the Bank signed a cooperation agreement with LPD Desa Adat Legian regarding the Synergy of Payment System Using E-Link Service with agreement No.0316/SPK/DIR/DJA/2022 - 01/LP-LG/IV/2022.

w. On April 5, 2022, the Bank signed a cooperation agreement with Udayana University regarding the Integration of Payment System (Payment System) with agreement No.B/49/UNI14/HK.07.00/2022 - 0341/SPK/DIR/DJA/2022.

x. On April 14, 2022, the Bank signed a cooperation agreement with LPD Desa Adat Kutuh regarding the Synergy of Payment System Using E-Link Services and Merchant Acquisition with agreement No.0385/SPK/DIR/DJA/2022 - 049/LPD.DAK/IV/ 2022.

y. On April 28, 2022, the Bank signed a cooperation agreement with Udayana University regarding the Provision of Vehicle Rental Facilities with agreement No.0418/SPK/DIR/DJA/2022 - B/22/UN1411/HK.07.00/2022.

z. On May 18, 2022 the Bank signed a joint agreement with the Provincial Government, GIPI on the Technical Implementation of Accepting Tourist Contributions for the Protection of the Balinese Natural and Cultural Environment with agreement No.075/03/KB/B.Pem.Kesra / V / 2022 - 2053/GIPI-BALI/BTB/KB/V/2022 - 0459/DIR/DJA/2022.

aa. On May 20, 2022 the Bank signed a joint MOU with PT Gesit Bali Pratama regarding Banking Cooperation with agreement No.0470/SPK/DIR/DJA/2022 - 02/LG.006/GBP.DPS/III/2022.

ab. On May 24, 2022 the Bank signed a cooperation agreement with Kop. Werdhi Mekar Sari Sedana regarding Payment System Synergy Using E-Link Services and Merchant Acquisition with agreement No.0490/SPK/DIR/DJA/2022 - 048/PK/KWMSS/V/2022.

ac. On May 30, 2022 the Bank signed a cooperation agreement with Kop. Permata Radha Niaga Consumers regarding Payment System Synergy Using E-Link Services and Merchant Acquisition with agreement No.0508/SPK/DIR/DJA/2022 - 005kk.PRN/VI/2022.

ad. On May 31, 2022, the Bank signed a cooperation agreement with Sanglah Hospital Denpasar regarding Deposit Placement with agreement No.0511/SPK/DIR/DJA/2022 -HK.03.01/XIV/4.3.1/23568/2022.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

ae. Pada tanggal 1 Juni 2022 Bank menandatangani perjanjian kerja sama bersama dengan PT Legaum Indonesia Nada Kusumo tentang *Brand Ambassador* Produk *Mobile banking* dan OOB Bank BPD Bali dengan perjanjian No.0475/DIR/DJA/2022 - 023/PKE/LINK/V/2022.

af. Pada tanggal 6 Juni 2022 Bank menandatangani perjanjian kerja sama bersama dengan Pemprov, GIPI tentang Teknis Pelaksanaan Penerimaan Kontribusi Wisatawan Untuk Pelindungan Lingkungan Alam dan Budaya Bali dengan perjanjian No.075/11/PKS/B.Pem.Kesra/VI/2022 - 2067/GIPI-Bali/BTB/PKS/VI/2022 - 0532/SPK/DIR/DJA/2022.

ag. Pada tanggal 16 Juni 2022 Bank menandatangani kesepakatan bersama dengan Poltekkes Denpasar tentang Pemanfaatan Fasilitas Perbankan dan Penguatan Kelembagaan dengan perjanjian No.HK.03.01/WD.II/3081/2022 dan 0581/SPK/DIR/DJA/2022

ah. Pada tanggal 21 Juni 2022 Bank menandatangani nota kesepahaman bersama dengan HIPMI Denpasar tentang Kerjasama Kelembagaan dengan perjanjian No.0594/SPK/DIR/DJA/2022 - 001/B/PKS/-Sek/BPC/VI/2022.

ai. Pada tanggal 6 Juli 2022 Bank menandatangani perjanjian kerja sama bersama dengan Koperasi Jumari tentang Sinergitas Sistem Pembayaran Menggunakan Layanan E-Link dan Akuisisi Merchant dengan perjanjian 0674/SPK/DIR/DJA/2022 - 0231/KSP/JUMARI/VII/2022.

aj. Pada tanggal 22 Juli 2022 Bank menandatangani perjanjian kerja sama bersama dengan CV Binatu Modern tentang Perjanjian Kerjasama dengan perjanjian No.0729/SPK/DIR/DJA/2022 dan 002/MB-XVI/VII/2022.

ak. Pada tanggal 28 Juli 2022 Bank menandatangani perjanjian kerja sama bersama dengan BPR Sari Sedana tentang Kerjasama Elink VA dengan perjanjian No.0748/spk/dir/dja/2022 - 573/ss/bps/viii/2022.

al. Pada tanggal 29 Juli 2022 Bank menandatangani perjanjian kerja sama bersama dengan PT Finnet Indonesia tentang Penyediaan Layanan Internet *Payment Gateway* Untuk Penerimaan Online Payment Pada Website dan Aplikasi We Love Bali dengan perjanjian No.030A/PKS-002/FINNET-020/VII/2022.

am. Pada tanggal 16 Agustus 2022 Bank menandatangani perjanjian kerja sama bersama dengan BPJS Kesehatan tentang Pengumpulan Iuran Peserta Pekerja Bukan Penerima Upah Melalui Model Program Agen Institusi dengan perjanjian No.344/KTR/0822 dan 0992/SPK/DIR/DJA/2022.

an. Pada tanggal 20 Agustus 2022 Bank menandatangani perjanjian kerja sama bersama dengan BPJS Kesehatan tentang Layanan Auto Debet Iuran Jaminan Kesehatan-Kartu Indonesia Sehat dengan perjanjian No.243/KTR/0622 dan 0583/SPK/DIR/DJA/2022.

ao. Pada tanggal 25 Agustus 2022 Bank menandatangani perjanjian kerja sama bersama dengan PT Easy Book Teknologi Indonesia tentang Penyediaan Layanan Fitur Pembayaran dan Akuisisi *Merchant* untuk Transaksi *Online* pada *Website* atau Aplikasi dengan perjanjian No.1020/SPK/DIR/DJA/2022 dan 109.29/DIR/PT.ETI/VIII/2022.

ap. Pada tanggal 30 Agustus 2022 Bank menandatangani perjanjian kerja sama bersama dengan BPR Daerah Gianyar (Perseroda) tentang PKS Layanan *Merchant* dan Akuisisi *Merchant* dengan perjanjian No.1040/spk/dja/2022 - bdg/0417.spk/2022.

aq. Pada tanggal 6 September 2022 Bank menandatangani perjanjian kerja sama bersama dengan BPR Partasedana tentang PKS Layanan *Merchant* dan Akuisisi *Merchant* dengan perjanjian No.1096/SPK/DIR/DJA/2022 - 79/GIP-4/IX/2022.

ar. Pada tanggal 12 September 2022 Bank menandatangani perjanjian kerja sama bersama dengan Pemerintah Kabupaten Badung tentang Penerimaan Pembayaran Retribusi Pemakaian Kekayaan Daerah Kabupaten Badung secara *Online* dengan perjanjian No.134.4/7644/PKS/TKKSD-Bdg/2022 dan 1126/SPK/DIR/DJA/2022.

as. Pada tanggal 12 September 2022 Bank menandatangani perjanjian kerja sama bersama dengan Koperasi Ema Duta Mandiri tentang Sinergitas Sistem Pembayaran menggunakan Layanan *E-Link* dan Akuisisi *Merchant* dengan perjanjian No.0508/SPK/DIR/DJA/2022 - 544/EDMKP/PKS/IX/2022.

at. Pada tanggal 19 September 2022 Bank menandatangani perjanjian kerja sama bersama dengan BAGA Usaha Padruwenan Desa Adat (BUPDA) Kuta tentang Sinergitas Sistem Pembayaran menggunakan Layanan E-Link dengan perjanjian No.1151/SPK/DIR/DJA/2022 - 153/BUPDA-DAK/IX/2022.

au. Pada tanggal 19 September 2022 Bank menandatangani perjanjian kerja sama bersama dengan Koperasi Konsumen Agung Mandiri tentang Sinergitas Sistem Pembayaran menggunakan Layanan E-Link dengan perjanjian No.1153/SPK/DIR/DJA/2022 - 027/KOP/AGM/VIII/2022.

49. SIGNIFICANT CONTRACTS (CONTINUED)

ae. On June 1, 2022, the Bank signed a cooperation agreement with PT Legaum Indonesia Nada Kusumo regarding Brand Ambassador for Mobile banking and OOB Bank BPD Bali Products with agreement No.0475/DIR/DJA/2022 - 023/PKE/LINK/V/2022.

af. On June 6, 2022, the Bank signed a cooperation agreement with the Provincial Government, GIPI regarding the Technical Implementation of Accepting Tourist Contributions for the Protection of the Natural and Cultural Environment of Bali with agreement No.075/11/PKS/B.Pem.Kesra/VI/2022 - 2067/ GIPI-Bali/BTB/PKS/VI/2022 - 0532/SPK/DIR/DJA/2022.

ag. On June 16, 2022 the Bank signed a joint agreement with the Denpasar Poltekkes regarding Utilization of Banking Facilities and Institutional Strengthening with agreements No.HK.03.01/WD.II/3081/2022 and 0581/SPK/DIR/DJA/2022

ah. On June 21, 2022 the Bank signed a joint memorandum of understanding with HIPMI Denpasar regarding Institutional Cooperation with agreement No.0594/SPK/DIR/DJA/2022 - 001/B/PKS/-Sek/BPC/VI/2022.

ai. On July 6, 2022 the Bank signed a joint cooperation agreement with the Jumari Cooperative regarding Payment System Synergy Using E-Link Services and Merchant Acquisition with agreement 0674/SPK/DIR/DJA/2022 - 0231/KSP/JUMARI/VII/2022.

aj. On July 22, 2022 the Bank signed a joint cooperation agreement with CV Binatu Modern regarding the Cooperation Agreement with agreement No.0729/SPK/DIR/DJA/2022 and 002/MB-XVI/VII/2022.

ak. On July 28, 2022, the Bank signed a cooperation agreement with BPR Sari Sedana regarding Elink VA Cooperation with agreement No.0748/spk/dir/dja/2022 - 573/ss/bps/viii/2022.

al. On July 29, 2022, the Bank signed a cooperation agreement with PT Finnet Indonesia regarding the Provision of Internet Payment Gateway Services for Accepting Online Payments on the We Love Bali Website and Application with agreement No.030A/PKS-002/FINNET-020/VII/2022.

am On August 16, 2022 the Bank signed a joint cooperation agreement with BPJS Kesehatan regarding the collection of contributions for non-wage worker participants through the Institutional Agent Program Model with agreements No.344/KTR/0822 and 0992/SPK/DIR/DJA/2022.

an. On August 20, 2022 the Bank signed a joint cooperation agreement with BPJS Kesehatan regarding the Auto Debit Service for Health Insurance Fees-Indonesian Health Cards with agreements No.243/KTR/0622 and 0583/SPK/DIR/DJA/2022.

ao. On August 25, 2022 the Bank signed a joint cooperation agreement with PT Easy Book Teknologi Indonesia regarding the Provision of Payment Feature Services and Merchant Acquisition for Online Transactions on Websites or Applications with agreement No.1020/SPK/DIR/DJA/2022 and 109.29/DIR/ PT. ETI/VIII/2022.

ap. On August 30, 2022, the Bank signed a cooperation agreement with BPR Gianyar Region (Perseroda) regarding PKS Merchant Services and Merchant Acquisition with agreement No.1040/spk/dja/2022 - bdg/0417.spk/2022.

aq. On September 6, 2022 the Bank signed a cooperation agreement with BPR Partasedana regarding PKS Merchant Services and Merchant Acquisition with agreement No.1096/SPK/DIR/DJA/2022 - 79/GIP-4/IX/2022.

ar. On September 12, 2022 the Bank signed a joint cooperation agreement with the Government of Badung Regency regarding Acceptance of Online Retribution for Using Badung Regency Regional Wealth with agreement No.134.4/7644/PKS/TKKSD-Bdg/2022 and 1126/SPK/DIR/DJA/ 2022.

as. On September 12, 2022 the Bank signed a joint cooperation agreement with the Ema Duta Mandiri Cooperative regarding Payment System Synergy using E-Link Services and Merchant Acquisition with agreement No.0508/SPK/DIR/DJA/2022 - 544/EDMKP/PKS/IX/ 2022.

at. On September 19, 2022 the Bank signed a joint cooperation agreement with BAGA Usaha Padruwenan Desa Adat (BUPDA) Kuta regarding Payment System Synergy using E-Link Services with agreement No.1151/SPK/DIR/DJA/2022 - 153/BUPDA-DAK/ IX/2022.

au. On September 19, 2022 the Bank signed a joint cooperation agreement with the Agung Mandiri Consumer Cooperative concerning Payment System Synergy using E-Link Services with agreement No.1153/SPK/DIR/DJA/2022 - 027/KOP/AGM/VIII/2022.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

av. Pada tanggal 19 September 2022 Bank menandatangani perjanjian kerja sama bersama dengan Koperasi Subhakti Ungasan tentang Sinergitas Sistem Pembayaran menggunakan Layanan E-Link dengan perjanjian No.1150/SPK/DIR/DJA/2022 - 22/KSU/VIII/2022.

aw. Pada tanggal 23 September 2022 Bank menandatangani perjanjian kerja sama bersama dengan Universitas Udayana tentang Pemberian Fasilitas Sewa Kendaraan Operasional Alphard dengan perjanjian No.1167/SPK/DIR/DJA/2022 dan B/98/UNI14.II/HK.07.00/2022.

ax. Pada tanggal 9 Nopember 2022 Bank menandatangani perjanjian kerja sama bersama dengan Koperasi Ngardi Rahayu tentang Sinergitas Sistem Pembayaran Menggunakan Layanan *E-link* dan Akuisisi *Merchant* dengan perjanjian No.1329/SPK/DIR/DJA/2022 - 122/KOP-NR/XI/2022.

ay. Pada tanggal 10 Nopember 2022 Bank menandatangani kesepakatan bersama dengan Pemkab Klungkung tentang Sinergi Tabungan SIMPEL Untuk Mendukung Gerakan Indonesia Menabung dengan perjanjian No. 1313/SPK/DIR/DJA/2022 - 075/46/KB/B.Pem.Kes/2022.

az. Pada tanggal 22 Nopember 2022 Bank menandatangani perjanjian kerja sama bersama dengan Bank Negara Indonesia tentang Pemanfaatan Bersama Produk dan Layanan Perbankan dengan perjanjian No.DIR/1046 dan 1401/SPK/DIR/DJA/2022.

ba. Pada tanggal 01 Desember 2022 Bank menandatangani Perjanjian Kerja Sama dengan Pemkab Badung tentang Sinergi Tabungan Simpanan Pelajar (SimPel) Untuk Mendukung Gerakan Indonesia Menabung dengan perjanjian No. 134.4/12317/PKS/TKKSD-Bdg/2022 - 1460/SPK/DIR/DJA/2022.

bb. Pada tanggal 6 Desember 2022 Bank menandatangani perjanjian kerja sama bersama dengan Universitas Ngurah Rai tentang Pemanfaatan Fasilitas Perbankan dan Penguatan Kelembagaan dengan perjanjian No.DIR/1046 dan 929/01.02.3/1.08/2022 dan 1487/SPK/DIR/DJA/2022.

bc. Pada tanggal 8 Desember 2022 Bank menandatangani perjanjian kerja sama bersama dengan Koperasi Serba Usaha Trigunartha Werdhi tentang Sinergitas Sistem Pembayaran Menggunakan Layanan *E-link* dan Akuisisi *Merchant* dengan perjanjian No.1497/SPK/DIR/DJA/2022 - A.161/SPK/TGW/XII/2022.

bd. Pada tanggal 21 Desember 2022 Bank menandatangani perjanjian kerja sama bersama dengan Rumah Sakit Prima Medika tentang Integrasi Sistem Aplikasi Pembayaran (*Payment System*) dengan perjanjian No.0917/DIR/RSPM/XII/2022 - 1598/SPK/DIR/DJA/2022.

be. Pada tanggal 27 Desember 2022 Bank menandatangani perjanjian kerja sama bersama dengan Bank DKI tentang Perluasan Akseptasi serta *Co-Branding* Jackcard dengan perjanjian No.04/PKS/DIR/DIG/XII/2022 - 1715/SPK/DIR/DJA/2022.

bf. Pada tanggal 28 Desember 2022 Bank menandatangani perjanjian kerja sama bersama dengan Finnet tentang Pemasaran Bersama Layanan *Merchant Agregator Finpay Payment Gateway* dengan perjanjian No.024/PKS-002/FINNET-020/XII/2022-1604/SPK/DIR/DJA/2022.

bg. 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.

bh. 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.

bi. 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.

bj. 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.

bk. 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.

bl. 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.

49. SIGNIFICANT CONTRACTS (CONTINUED)

av. On September 19, 2022 the Bank signed a joint cooperation agreement with the Koperasi Subhakti Ungasan regarding Payment System Synergy using E-Link Services with agreement No.1150/SPK/DIR/DJA/2022 - 22/KSU/VIII/2022.

aw On September 23, 2022 the Bank signed a joint cooperation agreement with Udayana University regarding the Provision of Alphard Operational Vehicle Rental Facilities with agreement No.1167/SPK/DIR/DJA/2022 and B/98/UNI14.II/HK.07.00/2022.

ax. On November 9, 2022 the Bank signed a joint cooperation agreement with the Koperasi Ngardi Rahayu concerning Payment System Synergy Using E-link Services and Merchant Acquisition with agreement No.1329/SPK/DIR/DJA/2022 - 122/KOP-NR/XI/2022.

ay. On November 10, 2022 the Bank signed a joint agreement with the Klungkung Regency Government regarding SIMPEL Savings Synergy to Support the Indonesian Savings Movement with agreement No. 1313/SPK/DIR/DJA/2022 - 075/46/KB/B.Pem.Kes/2022.

az. On November 22, 2022 the Bank signed a joint cooperation agreement with Bank Negara Indonesia regarding the Joint Utilization of Banking Products and Services with agreements No.DIR/1046 and 1401/SPK/DIR/DJA/2022.

ba. On December 01, 2022 the Bank signed a joint cooperation agreement with the Badung Regency Government regarding SIMPEL Savings Synergy to Support the Indonesian Savings Movement with agreement No. 134.4/12317/PKS/TKKSD-Bdg/2022 - 1460/SPK/DIR/DJA/2022.

bb. On December 6, 2022 the Bank signed a joint cooperation agreement with Ngurah Rai University regarding Utilization of Banking Facilities and Institutional Strengthening with agreements No.DIR/1046 and 929/01.02.3/1.08/2022 and 1487/SPK/DIR/DJA/2022.

bc. On December 8, 2022 the Bank signed a joint cooperation agreement with the Trigunartha Werdhi Multi-Business Cooperative regarding Synergy of the Payment System Using E-link Services and Merchant Acquisition with agreement No.1497/SPK/DIR/DJA/2022 - A.161/SPK/TGW/XII /2022.

bd. On December 21, 2022 the Bank signed a joint cooperation agreement with Prima Medika Hospital regarding Payment Application System Integration with agreement No.0917/DIR/RSPM/XII/2022 - 1598/SPK/DIR/DJA/2022.

be. On December 27, 2022 the Bank signed a joint cooperation agreement with Bank DKI regarding Expansion of Acceptance and Jackcard Co-Branding with agreement No.04/PKS/DIR/DIG/XII/2022 - 1715/SPK/DIR/DJA/2022.

bf. On December 28, 2022 the Bank signed a joint cooperation agreement with Finnet regarding Joint Marketing of Finpay Payment Gateway Merchant Aggregator Services with agreement No.024/PKS-002/FINNET-020/XII/2022-1604/SPK/DIR/DJA/2022.

bg. 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.

bh. 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.

bi. 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.

bj. 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.

bk. 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.

bl. 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.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

bm. 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.

bn. 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.

bo. 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.

bp. 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.

bq. 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.

br. 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.

bs. 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.

bt. 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.

bu. Pada tanggal 10 Mei 2021 Bank menandatangani perjanjian bersama dengan CV Sevanam tentang Perjanjian Kerahasiaan dengan perjanjian No. 0321/SPK/DIR/DJA/2021.

bv. 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.

bw. 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.

bx. 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.

by. 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.

bz. 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

ca. 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.

cb. 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.

cc. 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.

cd. 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.

49. SIGNIFICANT CONTRACTS (CONTINUED)

bm 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.

bn. 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.

bo. 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.

bp. 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.

bq. 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.

br. 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.

bs. 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.

bt. 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.

bu. 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.

bv. 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.

bw 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.

bx. 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.

by. 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.

bz. 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.

ca. 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.

cb. 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.

cc. 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.

cd. 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.

49. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

ce. 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.

cf. 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.

cg. 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.

ch. 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.

ci. 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.

cj. 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.

ck. 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.

cl. 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.

cm. 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.

cn. 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.

co. 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.

cp. 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.

cq. 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)

ce. 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.

cf. 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.

cg. 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.

ch. 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.

ci. 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.

cj. 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.

ck. 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.

cl. 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.

cm 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.

cn. 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.

co. 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.

cp. 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.

cq. 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. Putusan Mahkamah Agung Republik Indonesia menyatakan "Menolak permohonan kasasi dari Pemohon Kasasi: Ida Bagus Made Putra". Namun, penggugat mengajukan Peninjauan Kembali (PK) atas putusan Mahkamah Agung.

Perkara perdata Nomor 138/Pdt.G/2019/PN Jkt.Sel., terhadap Bank BPD Bali Tidak ada tuntutan pada gugatan, hanya sebagai pihak Turut Tergugat yang saat itu menempatkan dana sebesar Rp. 195.000.000,000,00 dalam bentuk *Deposit on Call*. Dalam artian permasalahan terjadi antara Penggugat dan Para Tergugat. Saat ini Tergugat I menyatakan Banding atas Putusan Pengadilan negeri Jakarta Selatan yang Menyatakan Gugatan Penggugat dikabulkan sebagian.

Perkara perdata Nomor 220/Pdt.Bth/2021/PN Gin tentang Perlawanan Ni Luh Genep selaku Pelawan kepada Kantor Cabang Gianyar terhadap Lelang Eksekusi Hak Tanggungan. Saat ini Pembantah mengajukan permohonan Kasasi ke Mahkamah Agung Republik Indonesia atas putusan Banding Pengadilan Tinggi Denpasar yang menguatkan Putusan Pengadilan Negeri Gianyar yang menyatakan "Menolak Bantahan Pembantah Seluruhnya".

Perkara perdata Nomor 196/Pdt.G/2021/PN Amp tentang Gugatan I Made Sudarta kepada Kantor Cabang Karangasem terhadap Lelang Eksekusi Hak Tanggungan. Bahwa Putusan Banding dari Pengadilan Tinggi menyatakan "Menolak gugatan Pembanding semula Penggugat untuk seluruhnya". Sudah mendapat putusan tetap (*Inkracht*).

Perkara perdata Nomor 596/Pdt.G/2021/PN Sgr tentang gugatan Luh Riasini selaku penggugat kepada Kantor Cabang Singaraja bahwa Bank dinyatakan melakukan perbuatan melawan Hukum karena meminta melakukan pengosongan objek jaminan yang akan dilakukan lelang. Saat ini Penggugat mengajukan permohonan Kasasi Ke Mahkamah Agung Republik Indonesia atas putusan Banding Pengadilan Tinggi Denpasar yang menyatakan " Menyatakan Gugatan Pembanding semula Penggugat tidak dapat diterima (*Niet Onvantkelijk Verklaard*)".

Perkara perdata Nomor 64/Pdt.Bth/2022/PN Gin tentang gugatan I Made Sujana selaku penggugat kepada Cabang Ubud, bahwa Gugatan Perlawanan atas Perkara Eksekusi Perkara No. 5/Pdt.Eks/2022/PN.Gin. Bahwa Gugatan dicoret dari daftar register Perkara Pengadilan Negeri Gianyar. Sudah mendapat putusan tetap (*Inkracht*).

Perkara perdata Nomor 65/Pdt.Bth/2022/PN Gin tentang gugatan I Made Sujana selaku penggugat kepada Cabang Ubud, bahwa Gugatan Perlawanan atas Perkara Eksekusi Perkara No. 5/Pdt.Eks/2022/PN.Gin. Bahwa Gugatan dicoret dari daftar *register* Perkara Pengadilan Negeri Gianyar. Sudah mendapat putusan tetap (*Inkracht*).

Perkara perdata Nomor 229/PdtG/2021/PN Nga tentang gugatan I Putu Ngurah Riasa selaku penggugat kepada Cabang Negara terkait Perlawanan terhadap Lelang Eksekusi Hak Tanggungan. Saat ini Penggugat mengajukan Kasasi atas Putusan Pengadilan Tinggi Denpasar yang menguatkan Putusan Pengadilan Negeri Negara yang menyatakan "Menolak Gugatan Penggugat Seluruhnya.".

Perkara perdata Nomor 620/Pdt.Bth/2021/PN Sgr tentang gugatan Abdul Aziz selaku penggugat kepada Cabang Singaraja 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. Berdasarkan informasi website PN Singaraja, Bahwa Putusan Banding Pengadilan Tinggi menyatakan "Menguatkan putusan Pengadilan Singaraja Nomor 620/Pdt.Bth/2021/PN.Sgr", yang menyatakan "Menolak Bantahan Pembantah Seluruhnya". Sudah mendapat putusan tetap (*Inkracht*)

Perkara perdata Nomor 23/Pdt.G/2022/PN Amp tentang Ida Bagus Ketut Oka Suteja selaku penggugat kepada kantor Cabang Karangasem terkait Bank dinyatakan melakukan perbuatan melawan hukum karena melakukan lelang Eksekusi Hak Tanggungan. Bahwa Putusan Pengadilan Negeri Amlapura menyatakan Gugatan Penggugat tidak dapat diterima. Sudah mendapat putusan tetap (*Inkracht*)

Perkara perdata Nomor 89/Pdt.G/2022/PN Amp tentang gugatan I Gede Munggah dk selaku penggugat kepada Cabang Karangasem 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 Persidangan.

Perkara perdata Nomor 396/Pdt.G/2022/PN. Dps tentang gugatan Putu Suarjana selaku penggugat kepada Cabang Badung selaku Penggugat bahwa Perjanjian Kredit antara Bank BPD Bali Cabang Badung dengan CV. Duta Bangun Persada cacat hukum, sehingga objek jaminan yang telah diikat Hak Tanggungan dinyatakan tidak memiliki kekuatan hukum mengikat dengan segala akibat hukumnya. Gugatan dicabut. Sudah mendapat putusan tetap (*Inkracht*)

Perkara perdata Nomor 169/Pdt.G/2022/PN Gin tentang gugatan I Wayan Sedantha, Dkk selaku penggugat kepada Capem Sukawati terkait Bank BPD Bali Capem Sukawati diminta menyerahkan sisa hasil lelang jaminan. Pada saat ini memasuki tahap Persidangan.

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 relates to a lawsuit filed by Ida Bagus Made Putera as plaintiff against PT Bank Pembangunan Daerah Bali as defendant III, in which the bank was found to have committed an illegal act because defendant II pledged land without the knowledge of the rightful owner. The decision of the Supreme Court of the Republic of Indonesia stated, "Rejecting the cassation request from the cassation petitioner: Ida Bagus Made Putra". However, the plaintiff submitted a judicial review (PK) on the Supreme Court decision.

Civil case Number 138/Pdt.G/2019/PN Jkt.Sel., against Bank BPD Bali There was no claim in the lawsuit, only as a Co-Defendant who at that time placed funds of Rp. 195,000,000,000.00 in the form of a Deposit on Call. In the sense of problems that occur between the Plaintiff and the Defendants. Currently, Defendant I is appealing against the South Jakarta District Court's decision stating that the plaintiff's lawsuit is partially granted.

Civil case No. 220/Pdt.Bth/2021/PN Gin regarding Ni Luh Genep's Opposition as Opponent to the Gianyar Branch Office against the Execution of Mortgage Auction. Currently, the Defendants filed a Cassation application to the Supreme Court of the Republic of Indonesia on the decision of the Denpasar High Court Appeal which upheld the Gianyar District Court's decision which stated "Rejecting the Deniers' Rebuttal in its entirety".

Civil case Number 196/Pdt.G/2021/PN Amp regarding I Made Sudarta's Lawsuit to the Karangasem Branch Office against the Execution of Mortgage Auction. Whereas the Appeal Decision from the High Court stated "Reject the Plaintiff's original Appeal's claim in its entirety". Has received a final decision (Inkracht).

Civil case Number 596/Pdt.G/2021/PN Sgr regarding Luh Riasini's claim as the plaintiff to the Singaraja Branch Office that the Bank was declared to have committed an unlawful act because he asked to vacate the object of collateral to be auctioned. Currently, the Plaintiff is submitting a Cassation application to the Supreme Court of the Republic of Indonesia on the decision of the Denpasar High Court which states "Declaring that the Plaintiff's original Appeals Claim is unacceptable (Niet Onvantkelijk Verklaard)".

Civil case Number 64/Pdt.Bth/2022/PN Gin regarding the lawsuit of I Made Sujana as the plaintiff to the Ubud Branch, that the Lawsuit against the Execution of Case No. 5/Pdt.Eks/2022/PN.Gin. That the lawsuit was removed from the register of cases of the Gianyar District Court. Has received a final decision (Inkracht).

Civil case Number 65/Pdt.Bth/2022/PN Gin regarding the lawsuit of I Made Sujana as the plaintiff to the Ubud Branch, that the Lawsuit against the Execution of Case No. 5/Pdt.Eks/2022/PN.Gin. That the lawsuit was removed from the register of cases of the Gianyar District Court. Has received a final decision (Inkracht).

Civil case Number 229/PdtG/2021/PN Nga regarding the lawsuit of I Putu Ngurah Riasa as the plaintiff to the State Branch regarding the Resistance to the Execution of Mortgage Auction. Currently the Plaintiff is filing an Cassation against the Denpasar High Court Decision which upheld the Decision of the State District Court which stated "Rejecting the Plaintiff's Claim Completely".

Civil case Number 620/Pdt.Bth/2021/PN Sgr regarding the claim of Abdul Aziz as the plaintiff to the Singaraja Branch related to the Bank being declared ineligible to conduct an auction because there has been a decision of the Singaraja District Court No. 190/Pdt.G/2019/PN.Sgr who decided to confiscate the equality of the collateral object. Based on information from the Singaraja District Court website, that the Appeal Decision of the High Court states "Reinforces the decision of the Singaraja Court Number 620/Pdt.Bth/2021/PN.Sgr", which states "Rejects the Deniers' Rebuttal in its entirety". Already got a final decision (Inkracht)

Civil case Number 23/Pdt.G/2022/PN Amp regarding Ida Bagus Ketut Oka Suteja as the plaintiff to the Karangasem Branch related to the Bank being declared to have committed an unlawful act for conducting an Execution Mortgage auction. Whereas the Amlapura District Court's decision stated that the Plaintiff's claim was unacceptable. Already got a final decision (Inkracht).

Civil case Number 89/Pdt.G/2022/PN Amp regarding the lawsuit of I Gede Mupload dk as the plaintiff to the Karangasem Branch related to the Bank being declared to have committed an unlawful act due to conducting an auction of collateral/disputed object without any Authorization to Charge Mortgage from the entitled person. Currently entering the trial stage.

Civil case Number 396/Pdt.G/2022/PN. Dps regarding the lawsuit of Putu Suarjana as the plaintiff to the Badung Branch as the Plaintiff that the Credit Agreement between Bank BPD Bali Badung Branch and CV. Duta Bangun Persada is legally flawed, so that the object of collateral that has been bound by Mortgage is declared to have no binding legal force with all its legal consequences. That the lawsuit is revoked. Already got a final decision (Inkracht).

Civil case Number 169/Pdt.G/2022/PN Gin regarding the lawsuit of I Wayan Sedantha, et al as the plaintiff to Head of Sukawati regarding Bank BPD Bali, Capem Sukawati was asked to submit the remaining results of the auction guarantee. Currently entering the trial stage.

50. KONTINJENSI (LANJUTAN)

Perkara perdata Nomor 875/Pdt.G/2022/PN.Dps tentang gugatan I Gusti Made Ense Ismana Juara dan I Gusti Ayu Made Sudiati, selaku penggugat kepada Cabang Klungkung terkait Bank dinyatakan melakukan perbuatan melawan hukum karena melaksanaan lelang Eksekusi Hak Tanggungan. Pada saat ini memasuki tahap persidangan.

Perkara perdata Nomor 942/Pdt.G/2022/PN.Dps tentang gugatan PT Duta Karya Perkasa, selaku penggugat kepada BPD Bali terkait Bank dinyatakan melakukan perbuatan melawan hukum karena melaksanaan lelang Eksekusi Hak Tanggungan. Pada saat ini memasuki tahap mediasi.

Perkara perdata Nomor 275/Pdt.G/2022/PN Gin tentang gugatan I Nyoman Artawan, Dkk, selaku penggugat kepada Cabang Ubud terkait Bank dinyatakan melakukan perbuatan melawan hukum karena melaksanaan lelang Eksekusi Hak Tanggungan. Pada saat ini memasuki tahap awal persidangan.

Perkara perdata Nomor 283/Pdt.G/2022/PN Mtr. tentang gugatan Muchamad Agus Bhudiyono, selaku penggugat kepada Cabang Mataram terkait Bank dinyatakan melakukan perbuatan melawan hukum karena melaksanaan lelang Eksekusi terhadap agunan penggugat. Pada saat ini memasuki tahap mediasi.

Perkara Pidana : Tindak Pidana Korupsi dalam pengelolaan keuangan/ kredit pada Bank BPD Bali Kantor Cabang Badung di Kuta yang diduga merugikan keuangan daerah Rp. 10.300.000.000,- (sepuluh miliar tiga ratus juta rupiah). Oknum Karyawan Bank BPD Bali Kantor Cabang Badung telah mendapat putusan Pengadilan Tipikor. Saat ini dalam proses Banding di Pengadilan Tinggi Denpasar.

Perkara Pidana : Kasus Dugaan Kredit Fiktif oleh Bank BPD Bali Kantor Cabang Badung kepada CV Sandan Utama (SU), Duta Bangun Persada (DBP) dan CV Bangkit Jaya Lestari. Oknum Karyawan Bank BPD Bali Kantor Cabang Badung diduga lalai dalam proses pemberian kredit fiktif. Saat ini dalam tahap Penyidikan di Kejaksaan Tinggi Bali).

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 Kurator sedang pada tahap pemberesan harta pailit.

50. CONTINGENCIES (CONTINUED)

Civil case Number 875/Pdt.G/2022/PN.Dps regarding the lawsuit of I Gusti Made Ense Ismana Juara and I Gusti Ayu Made Sudiati, as plaintiffs to the Klungkung Branch related to the Bank, who were declared to have committed an unlawful act because of the execution of the Mortgage Execution auction. Currently entering the trial stage.

Civil case Number 942/Pdt.G/2022/PN.Dps regarding the lawsuit of PT Duta Karya Perkasa, as plaintiffs to the BPD Bali related to the Bank, who were declared to have committed an unlawful act because of the execution of the Mortgage Execution auction. Currently entering the mediation stage.

Civil case Number 275/Pdt.G/2022/PN Gin regarding the lawsuit of I Nyoman Artawan, Dkk, as plaintiffs to the Klungkung Branch related to the Bank, who were declared to have committed an unlawful act because of the execution of the Mortgage Execution auction. Currently entering the trial stage.

Civil case Number 283/Pdt.G/2022/PN Mtr regarding the lawsuit of Muchamad Agus Bhudiyono, as plaintiffs to the Mataram Branch regarding the Bank being declared to have committed an unlawful act for carrying out an execution auction of the plaintiff's collateral. Currently entering the mediation stage.

Criminal Case: Corruption in financial/credit management at Bank BPD Bali Badung Branch Office in Kuta which is suspected of causing regional financial loss of Rp. 10,300,000,000, - (ten billion three hundred million rupiah). Unscrupulous employees of Bank BPD Bali Badung Branch Office have received a verdict from the Corruption Court. Currently in the Appeal process at the Denpasar High Court.

Criminal Case: Case of Alleged Fictitious Credit by Bank BPD Bali Badung Branch Office to CV. Sandan Utama (SU), Duta Bangun Persada (DBP) and CV. Bangkit Jaya Lestari. Unscrupulous employees of Bank BPD Bali Badung Branch Office are suspected of being negligent in the process of granting fictitious loans. Currently under investigation at the Bali High Court).

Bankruptcy Case Number 10/Pdt.Sus-PKPU/2015/PN.Niaga.Sby by PT Mastrada Surya, PT Waskita Prima Guna and PT Anis Jaya Raya as the Petitioner then PT Karya Cipta Putra Pratama as the Respondent with PT Bank BPD Bali as the party interested in this matter. Decision of the Commercial Court at the Surabaya District Court No.10/PKPU/2015/PN.NIAGA.SBY dated August 15, 2016 which stated: "The Respondent PT Karya Cipta Putera Pratama domiciled at Jalan Kutisari Indah Utara IV/72, Surabaya is in a state of bankruptcy with all the legal consequences." Bank BPD Bali as the Separatist Creditor has exercised its right to conduct its own auction such as not in bankruptcy with a period of 60 days before the assets in bankruptcy are handed over to the Curator, in accordance with the Bankruptcy Law and PKPU Article 55 paragraph (1). Asset auction has become the authority of the Curator. Currently, the Curator is in the stage of clearing the bankruptcy estate.

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 Bank yang dimulai pada atau setelah 1 Januari 2023:

- Amendemen PSAK 1- Penyajian laporan keuangan- Pengklasifikasian kewajiban lancar dan tidak lancar;
- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan tentang Definisi Estimasi Akuntansi;
- Amendemen PSAK 46- Pajak penghasilan tentang Pajak tangguhan terkait aset dan liabilitas yang timbul dari transaksi tunggal.
- Amendemen PSAK 1 (amendemen) Penyajian Laporan Keuangan: Pengungkapan Kebijakan Akuntansi.

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 Bank's financial statements for the period beginning on or after January 1, 2023:

- *Amendments to SFAS 1- Presentation of financial statements- Classification of liabilities as current and non-current;*
- *Amendments SFAS 25: Accounting Policies, Changes in Accounting Estimates and Errors regarding Definition of Accounting Estimates;*
- *Amendment to SFAS 46- Income tax regarding Deferred tax related to assets and liabilities arising from a single transaction.*
- *Amendments to SFAS 1 (amendment) Presentation of Financial Statements: Disclosure of Accounting Policies.*

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 2022 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, 2022 which affects the decision of the users of the 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 2022 dan untuk tahun yang berakhir pada tanggal tersebut sebagaimana diuraikan di muka yang telah diselesaikan pada tanggal 12 Januari 2023.

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, 2022 and the year then ended which was completed on January 12, 2023.

BANK BPD BALI

Bersama Anda Membangun Bali

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