2023 Laporan Tahunan
Annual Report

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

Tumbuh Kuat & Berkesinambungan

BANK BPD BALI
2023
Tumbuh Kuat &
Berkesinambungan

Tumbuh Kuat & Berkesinambungan

PT Bank Pembangunan Daerah Bali ("Bank BPD Bali") dengan bangga menghadirkan laporan tahunan 2023, yang merangkum pencapaian di sepanjang tahun 2023. Tema "Tumbuh Kuat dan Berkesinambungan" pada laporan ini tidak hanya mencerminkan komitmen Bank BPD Bali untuk pertumbuhan yang berkelanjutan, tetapi juga menyoroti upaya Bank dalam mencapai kinerja yang konsisten dan berkelanjutan.

Bank BPD Bali telah menunjukkan pertumbuhan yang kuat dalam berbagai aspek bisnisnya. Pertumbuhan dalam aset, simpanan nasabah, laba bersih, dan pangsa pasar menjadi sorotan utama. Peningkatan tersebut tidak hanya tercermin dalam angka, tetapi juga dalam kekuatan fundamental Bank BPD Bali, termasuk pertumbuhan jumlah nasabah, jaringan cabang, dan inovasi produk.

Bank BPD Bali memahami bahwa pertumbuhan tanpa keberlanjutan tidak berarti apa-apa. Oleh karena itu, Bank BPD Bali telah memastikan bahwa pertumbuhannya didasarkan pada prinsip-prinsip keberlanjutan. Bank BPD Bali telah mengambil langkah-langkah konkret untuk memastikan bahwa aktivitas yang dilakukan mendukung pembangunan ekonomi, sosial, dan lingkungan yang berkelanjutan. Ini termasuk kebijakan Tanggung Jawab Sosial dan Lingkungan (TJSL) yang terintegrasi dengan baik, praktik tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG), serta investasi dalam teknologi dan efisiensi energi.

Dalam menghadapi masa depan, Bank BPD Bali akan terus mempertahankan komitmennya untuk pertumbuhan yang berkelanjutan, dengan tetap memastikan bahwa aktivitas bisnisnya tidak hanya memberikan manfaat finansial, tetapi juga memberdayakan masyarakat dan menjaga lingkungan hidup. Dengan tetap berpegang teguh pada nilai-nilai tersebut, Bank BPD Bali akan terus tumbuh kuat dan berkesinambungan di masa yang akan datang.

PT Bank Pembangunan Daerah Bali ("Bank BPD Bali") is pleased to present its 2023 annual report, which summarizes its achievements throughout 2023. The theme "Growing Strong and Sustainable" in this report not only reflects Bank BPD Bali's commitment to sustainable growth, but also highlights the Bank's efforts in achieving consistent and sustainable performance.

Bank BPD Bali has shown strong growth in various aspects of its business. Growth in assets, customer deposits, net profit, and market share are the main highlights. These improvements are not only reflected in the numbers, but also in the fundamental strengths of Bank BPD Bali, including growth in customer numbers, branch network, and product innovation.

Bank BPD Bali understands that growth without sustainability means nothing. Therefore, Bank BPD Bali has ensured that its growth is based on the principles of sustainability. Bank BPD Bali has taken concrete steps to ensure that its activities support sustainable economic, social, and environmental development. These include a well-integrated Social and Environmental Responsibility (CSR) policy, good corporate governance (GCG) practices, as well as investments in technology and energy efficiency.

In facing the future, Bank BPD Bali will continue to maintain its commitment to sustainable growth, while ensuring that its business activities not only provide financial benefits, but also empower communities and protect the environment. By sticking to these values, Bank BPD Bali will continue to grow strong and sustainable in the future.

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Financial Report

BANK BPD BALI

PT Bank Pembangunan Daerah Bali

01

KILAS KINERJA 2023

Performance Highlight in 2023

Ikhtisar Keuangan
Financial Highlights

Tabel Ikhtisar Keuangan

Table of Financial Highlights

(Rp jutaan/million)

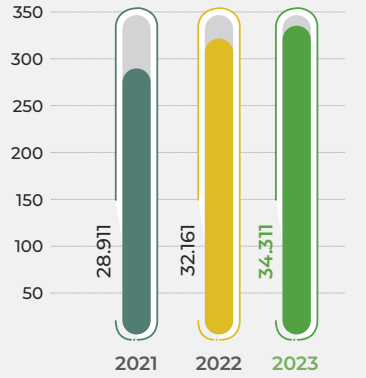
Keterangan Description	2023	2022	2021	2020	2019
Laporan Posisi Keuangan Statement of Financial Position					
Total Aset Total Assets	34.310.712	32.160.682	28.910.973	26.109.365	24.655.732
Giro & Penempatan pada Bank Indonesia Current Accounts & Placement with Bank Indonesia	2.493.861	3.763.495	1.507.606	794.701	1.648.867
Giro & Penempatan pada Bank Lain Current Accounts & Placement with Other Banks	2.498.926	272.411	856.687	1.507.830	1.431.595
Efek-efek dan Reserve Repo Marketable Securities Including Reserve Repo	8.321.914	8.004.323	6.115.112	4.699.408	2.680.619
Repo Repo	-	199.985	248.761	-	-
Kredit yang Diberikan Loans	21.150.581	20.068.329	19.800.470	19.123.169	18.405.121
Penyertaan Equity Investments	-	500	500	500	500
Simpanan dari Nasabah Deposits from Customers	27.948.417	26.452.997	23.377.092	21.451.014	20.063.851
Simpanan dari Bank Lain Deposits from Other Banks	1.550.582	1.113.898	1.293.107	834.599	479.317
Pinjaman Diterima Borrowings	66.730	57.216	37.529	38.222	39.026
Total Kewajiban Total Liabilities	30.320.544	28.569.508	25.591.631	22.904.658	21.154.012
Ekuitas Equity	3.990.169	3.591.175	3.319.342	3.204.707	3.501.720
Laporan Laba Rugi Statement of Profit and Loss					
Pendapatan Bunga Bersih Net Interest Income	2.241.669	1.738.155	1.553.802	1.624.142	1.624.946
Pendapatan Operasional Lainnya Other Operating Income	181.324	146.009	116.836	93.260	94.569
Pendapatan Operasional Operating Income	2.422.993	1.884.164	1.670.638	1.717.402	1.719.402
Beban Operasional Lainnya Other Operating Expenses	1.014.722	846.075	796.883	796.355	741.492
Penyisihan/ (Pemulihan) CKPN Aset Keuangan, Non Keuangan dan Transaksi Rekening Administrasi Allowance for Impairments of Financial Assets and Administrative Account Transaction	334.633	186.236	133.725	214.841	204.227

(Rp jutaan/million)

Keterangan Description	**2023**	**2022**	**2021**	**2020**	**2019**
Laba Operasional Operating Income	1.073.637	851.853	740.029	706.206	773.795
Pendapatan Non Operasional Bersih Non Operating Income Net	(5,481)	(41,988)	(18,995)	(8,644)	(2,568)
Laba Sebelum Pajak Income Before Tax	1.068.156	809.865	721.035	697.561	771.227
Beban Pajak Penghasilan Income Tax Expenses	329.928	206.349	171.882	175.740	201.368
Laba Setelah Tahun Pajak Berjalan Net Income	738.228	603.516	549.153	521.821	569.858
Laba Komprehensif Comprehensive Profit	739.574	606.747	546.324	518.099	564.780
Rasio Keuangan Financial Ratio (%)					
CAR (Risiko Rasio Kredit, Pasar dan Operasional) Credit, Market and Operational Ratio Risk	25.38	21.58	20.28	20.56	22.48
Imbal Hasil Aset (ROA) Return on Asset (ROA)	3.24	2.68	2.62	2.70	3.08
Imbal Hasil Ekuitas (ROE) Return on Equity (ROE)	20.23	18.27	17.78	16.95	18.18
Margin Bunga Bersih Net Interest Margin	7.16	6.00	5.78	6.41	6.88
Beban Operasional (BOPO) Operating Expenses to Operating Income	67.32	68.87	71.34	73.14	70.87
Kredit/Dana Pihak Ketiga (LDR) Loan to Deposit Ratio	75.65	75.85	84.69	89.11	91.72
Kredit Bermasarlah (NPL Gross) Non Performing Loan Gross	1.29	2.37	2.42	2.61	2.61
NPL-CKPN/T. Kredit (NPL-Nett) Non Performing Loan Net	0.02	0.06	0.13	0.06	0.30

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

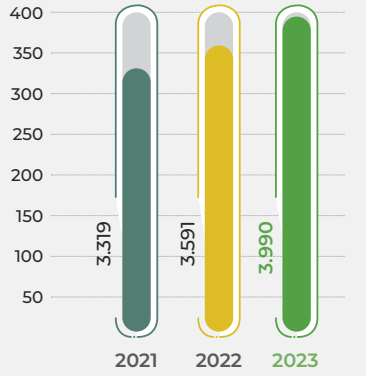
Total Aset
Total Assets
Dalam miliar Rupiah/in billion Rupiah



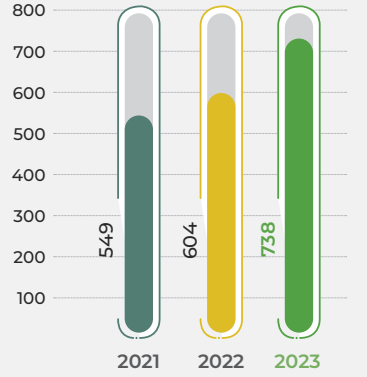
Total Kredit
Total Loan
Dalam miliar Rupiah/in billion Rupiah

Total DPK Total
Third Party Deposit
Dalam miliar Rupiah/in billion Rupiah

Total Ekuitas
Total Equity
Dalam miliar Rupiah/in billion Rupiah

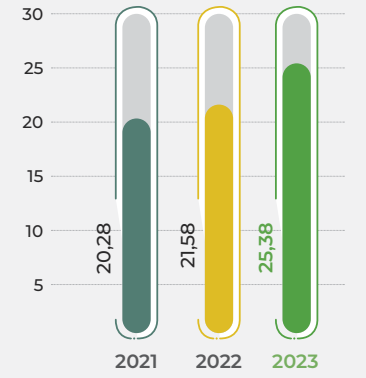


Laba Bersih
Net Profit
Dalam miliar Rupiah/in billion Rupiah

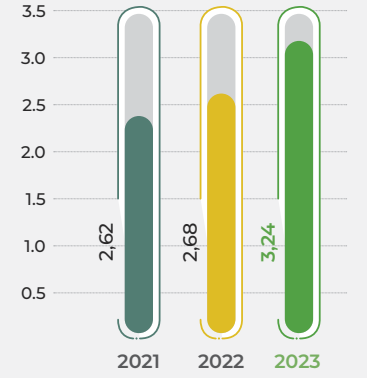


Rasio LDR
LDR Ratio
Dalam %/in %

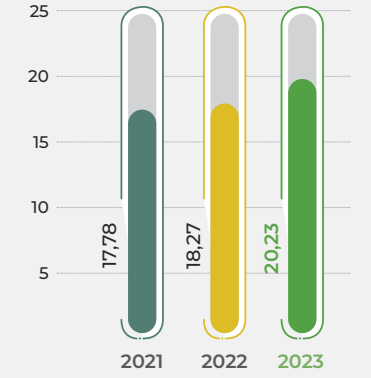
Rasio CAR
CAR Ratio
Dalam %/in %



Rasio ROA
ROA Ratio
Dalam %/in %



Rasio ROE
ROE Ratio
Dalam %/in %



Perbandingan Kinerja Bank BPD Bali terhadap Industri Perbankan Nasional Posisi Desember 2023

Comparison of Performance of Bank BPD Bali to the National Banking Industry as of December 2023

PERTUMBUHAN ASET
ASSETS GROWTH (%)

Bank BPD Bali **6,69**

BPD Konvensional
5,02

Industri Perbankan Nasional
5,91

PERTUMBUHAN KREDIT
LOANS GROWTH (%)

Bank BPD Bali **5,39**

BPD Konvensional
7,79

Industri Perbankan Nasional
10,37

PERTUMBUHAN DPK
THIRD PARTY DEPOSIT GROWTH (%)

Bank BPD Bali **5,65**

BPD Konvensional
0,89

Industri Perbankan Nasional
3,82

CAR
CAR (%)

Bank BPD Bali **25,38**

BPD Konvensional
24,95

Industri Perbankan Nasional
27,37

LDR
LDR (%)

Bank BPD Bali **75,65**

BPD Konvensional
83,07

Industri Perbankan Nasional
84,17

NPL GROSS
NPL GROSS (%)

Bank BPD Bali **1,29**

BPD Konvensional
2,18

Industri Perbankan Nasional
2,35

NPL NETT
NPL NETT (%)

Bank BPD Bali **0,02**

BPD Konvensional
0,81

Industri Perbankan Nasional
0,84

BOPO
BOPO (%)

Bank BPD Bali **67,32**

BPD Konvensional
76,51

Industri Perbankan Nasional
78,94

NIM
NIM (%)

Bank BPD Bali **7,16**

BPD Konvensional
6,05

Industri Perbankan Nasional
4,92

ROA
ROA (%)

Bank BPD Bali **3,24**

BPD Konvensional
2,18

Industri Perbankan Nasional
2,78

Perbandingan Kinerja Bank BPD Bali terhadap Industri Perbankan Bali Posisi Desember 2023

Comparison of Performance of Bank BPD Bali to the Bali Banking Industry as of December 2023

PERTUMBUHAN ASET
ASSETS GROWTH (%)

Bank BPD Bali **6,69**

Bank umum di Bali
15,15

PERTUMBUHAN KREDIT
LOANS GROWTH (%)

Bank BPD Bali **5,39**

Bank umum di Bali
6,10

PERTUMBUHAN DPK
THIRD PARTY DEPOSIT GROWTH (%)

Bank BPD Bali **5,65**

Bank umum di Bali
18,13

Ikhtisar Operasional

Operational Highlights

Keterangan Description	Satuan Unit	2023	2022	2021	2020	2019
Jumlah Karyawan Total Employees	Orang/ Person	1.327	1.374	1.276	1.327	1.375
Jumlah Kantor Total Offices	Unit	103	103	104	104	105
Jumlah ATM Total Automated Teller Machine	Unit	212	207	206	200	204
Jumlah CDM Total Cash Deposit Machine	Unit	0	0	0	0	5
Jumlah CRM Total Cash Recycle Machine	Unit	26	25	24	12	0
Jumlah EDC Total Electronic Data Capture	Unit	153	183	173	123	123
Jumlah KPK Permanen Total Permanent Cash Services Activities	Unit	52	52	52	48	47
Jumlah KPK Berpindah Total Mobile Cash Services Activities	Unit	7	7	7	7	7

Ikhtisar Kepemilikan Saham dan Modal
Share Ownership and Capital Highlights

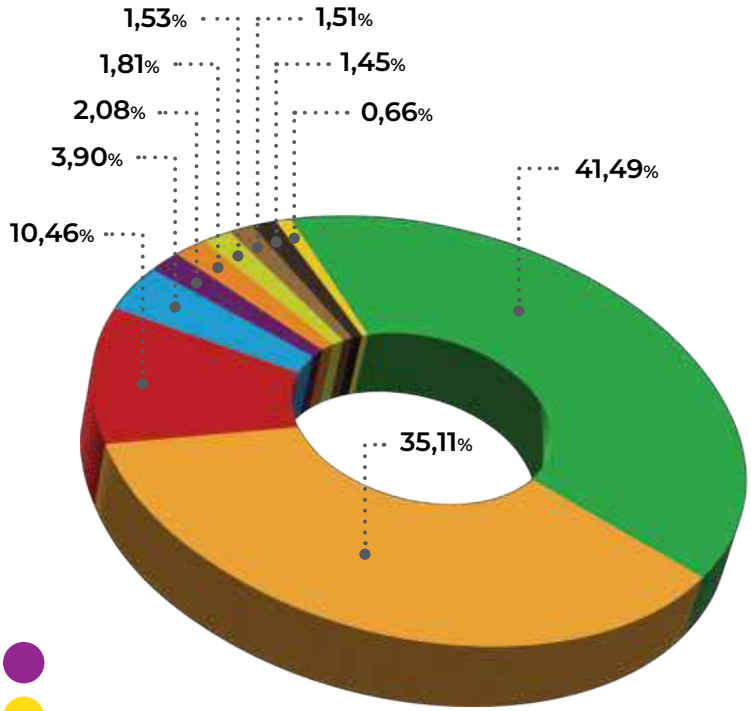
Komposisi Kepemilikan Saham Posisi 31 Desember 2023
Share Ownership Composition as of December 31, 2023

Kota/Kabupaten City/Regency	**Jumlah Lembar Saham** Total Share	**Kepemilikan (%)** Ownership (%)
Pemerintah Kabupaten Badung Badung Regency Administration	850.617	41,49
Pemerintah Provinsi Bali The Governance of Bali	719.912	35,11
Pemerintah Kota Denpasar Denpasar Administration	214.476	10,46
Pemerintah Kabupaten Buleleng Buleleng Regency Administration	80.000	3,90
Pemerintah Kabupaten Karangasem Karangasem Regency Administration	42.550	2,08
Pemerintah Kabupaten Jembrana Jembrana Regency Administration	37.092	1,81
Pemerintah Kabupaten Klungkung Klungkung Regency Administration	31.423	1,53
Pemerintah Kabupaten Tabanan Tabanan Regency Administration	31.006	1,51
Pemerintah Kabupaten Gianyar Gianyar Regency Administration	29.604	1,45
Pemerintah Kabupaten Bangli Bangli Regency Administration	13.577	0,66
Jumlah Total	**2.050.257**	**100,00**

1 Lembar Saham

I Share = Rp1.000.000,00

Komposisi Kepemilikan Saham Posisi 31 Desember 2023
Share Ownership Composition as of December 31, 2023



01 Pemerintah Kabupaten Badung
Badung Regency Administration
41,49% | 850.617 Lembar Saham *Share*

02 Pemerintah Provinsi Bali
The Governance of Bali
35,11% | 719.912 Lembar Saham *Share*

03 Pemerintah Kota Denpasar
DenpasarAdministration
10,46% | 214.476 Lembar Saham *Share*

04 Pemerintah Kabupaten Buleleng
Buleleng Regency Administration
3,90% | 80.000 Lembar Saham *Share*

05 Pemerintah Kabupaten Karangasem
Karangasem Regency Administration
2,08% | 42.550 Lembar Saham *Share*

06 Pemerintah Kabupaten Jembrana
Jembrana Regency Administration
1,81% | 37.092 Lembar Saham *Share*

07 Pemerintah Kabupaten Klungkung
Klungkung Regency Administration
1,53% | 31.423 Lembar Saham *Share*

08 Pemerintah Kabupaten Tabanan
Tabanan Regency Administration
1,51% | 31.006 Lembar Saham *Share*

09 Pemerintah Kabupaten Gianyar
Gianyar Regency Administration
1,45% | 29.604 Lembar Saham *Share*

10 Pemerintah Kabupaten Bangli
Bangli Regency Administration
0,66% | 13.577 Lembar Saham *Share*

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
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	**1.788.492.000.000**	**33.808.000.000**	**1.822.300.000.000**
2020			
Pemerintah Provinsi Provincial Government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota Regency Administration	1.207.388.000.000	1.000.000.000	1.208.388.000.000
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	1.208.388.000.000	7.950.000.000	1.216.338.000.000
Jumlah Total	**1.823.300.000.000**	**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**
2023			
Pemerintah Provinsi Provincial Government	644.912.000.000	75.000.000.000	719.912.000.000
Pemerintah Kabupaten/Kota Regency Administration	1.293.288.000.000	37.057.000.000	1.330.345.000.000
Jumlah Total	**1.938.200.000.000**	**112.057.000.000**	**2.050.257.000.000**

Setoran Modal Tahun 2023
Capital Deposit in 2023

Pemegang Saham Shareholders	**Modal Tahun 2022** Capital in 2022		**Setoran Modal yang Disahamkan Tahun 2023** Capital Deposit in 2023		**Modal Tahun 2023** Capital in 2023	
	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	33,27	75.000.000.000	Akta No. 47 Tanggal 22 Februari 2023 Deed No. 47 Dated February 22, 2023	719.912.000.000	35,11
Pemerintah Kabupaten Badung Badung Regency Administration	850.617.000.000	43,89	-	-	850.617.000.000	41,49
Pemerintah Kota Denpasar Denpasar Administration	184.476.000.000	9,52	30.000.000.000	Akta No. 38 Tanggal 22 November 2023 Deed No. 38 Dated November 22, 2023	214.476.000.000	10,46
Pemerintah Kabupaten Buleleng Buleleng Regency Administration	74.443.000.000	3,84	5.557.000.000	Akta No. 27 Tanggal 13 Juli 2023 Deed No. 27 Dated July 13, 2023	80.000.000.000	3,90
Pemerintah Kabupaten Karangasem Karangasem Regency Administration	41.050.000.000	2,12	1.500.000.000	Akta No. 25 Tanggal 12 Mei 2023 Deed No. 25 Dated May 12, 2023	42.550.000.000	2,08
Pemerintah Kabupaten Jembrana Jembrana Regency Administration	37.092.000.000	1,91	-	-	37.092.000.000	1,81
Pemerintah Kabupaten Klungkung Klungkung Regency Administration	31.423.000.000	1,62	-	-	31.423.000.000	1,53
Pemerintah Kabupaten Tabanan Tabanan Regency Administration	31.006.000.000	1,60	-	-	31.006.000.000	1,51
Pemerintah Kabupaten Gianyar Gianyar Regency Administration	29.604.000.000	1,53	-	-	29.604.000.000	1,45
Pemerintah Kabupaten Bangli Bangli Regency Administration	13.577.000.000	0,70	-	-	13.577.000.000	0,66
Jumlah I Total	**1.938.200.000.000**	**100,00**	**112.057.000.000**	**-**	**2.050.257.000.000**	**100,00**

Penghargaan
Awards

Penghargaan 2023
Awards in 2023

No	Penghargaan	Tanggal	Diberikan Oleh
1	*Indonesia Best BUMD Awards 2023 in Innovation of Digital Banking Services*	31 Januari 2023 January 31, 2023	Warta Ekonomi
2	*Obsession Awards 2023-Best Companies*	8 Maret 2023 March 8, 2023	*Obsession Media Group* (OMG)
3	*Excellence Community Program Award Best CSR Program Based on Digital Culture Best CSR on MSME (UKM) Program*	16 Maret 2023 March 16, 2023	*First Indonesia Magazine*
4	*PR Indonesia Awards 2023* Kategori Terpopuler di Media Cetak dan Online 2022 Sub Kategori BUMD & Perusahaan Daerah Layanan Publik	17 Maret 2023 March 17, 2023	*Public Relations Indonesia Awards 2023*
5	*The Best IT Governance & The Best Digital Workplace 2023 (Local Banking Industries)*	29 Maret 2023 March 29, 2023	*Itech – Digitech Award 2023*
6	Top BUMD Awards 2023#BPD-Bintang 5 Top BUMD Awards 2023#BPD-Star 5	5 April 2023 April 5, 2023	*Top Business*
7	*Top Innovation Choice Award 2023* Untuk Inovasi "BaliPay" Inovasi Layanan Digital Uang Elektronik Servered Based Yang Dapat Digunakan Untuk Transaksi Pembayaran, Pembelian dan Transfer Dana pada Berbagai Jenis Layanan Merchant Tanpa Harus Membuka Rekening Baru Top Innovation Choice Award 2023 For Innovation "BaliPay" Innovation of Servered Based Electronic Money Digital Services that can be used for Payment Transactions, Purchases and Fund Transfers on Various Types of Merchant Services Without Having to Open a New Account	13 April 2023 April 13, 2023	*Tras n co dan Infobrand.ID*
8	Pemenang I Penghargaan Jaminan Sosial Ketenagakerjaan Kategori Perusahaan Skala Besar Sektor Keuangan, Perdagangan dan Jasa Tahun 2022 First Winner of the Employment Social Security Award Category of Large-Scale Companies in the Finance, Trade and Services Sector in 2022	9 Mei 2023 May 9, 2023	Gubernur Bali Governor of Bali
9	TOP BUMD 2023 - *PT Bank Pembangunan Daerah Bali with predicate Excellent for The Financial Performance During September 2021-2022*	11 Mei 2023 May 11, 2023	Infobank
10	*Indonesia TOP Digital PR Award 2023 Special Achievement for BUMD-Prestasi* dalam Membangun *Digital Public Relations*	31 Mei 2023 May 31, 2023	InfoEkonomi.ID dan Tras n Co
11	*The Best Indonesia SALES MARKETING Award -VI-2023* Category : *Regional Development Bank*	23 Juni 2023 June 23, 2023	*Economic* Review
12	*4th Indonesia TOP Bank Awards 2023 - as the winner of 4th Indonesia Top Bank Awards 2022 in BPD Capital 2-4 Trillion Category*	27 Juni 2023 June 27, 2023	*The Iconomics*
13	*The Best HSR in Crisis Management and Recovery The Best in Women Empowerment Strategy The Best Company of Culture and Employee Experience The Most Resilience Company 2023*	5 Juli 2023 July 5, 2023	*Human Capital 2023*

No	Penghargaan	Tanggal	Diberikan Oleh
14	*The Best BPD in Executing UMKM Strategy*	6 Juli 2023 July 6, 2023	Kontan Media
15	Bank BPD Bali sebagai Pemenang Kategori Bank Teraktif Pelaksanaan *Bank Goes To School* Bank BPD Bali as the Winner of the Most Active Bank Goes to School Category	20 Agustus 2023 August 20, 2023	OJK
16	*The Best GRC For Corporate Compliance 2023 (Local Banking)*	30 Agustus 2023 August 30, 2023	*Business News*
17	*Top CSR Awards 2023* (bintang 5)	31 Agustus 2023 August 31, 2023	*Economic Review*
18	*Top GRC Awards 2023 #Star 5*	6 September 2023 September 06, 2023	*Top Business*
19	*The Most Innovative Bank*	18 Oktober 2023 October 18, 2023	*ATM Bersama Awards 2023*
20	*Top Human Capital Awards 2023 #Star 4*	19 Oktober 2023 October 19, 2023	*Top Business*
21	Pemenang Teladan 1 Olimpiade Pengupahan Berbasis Produktivitas Kategori Perusahaan Berskala Besar 1st Exemplary Winner of Productivity-Based Wage Olympics in the Large-Scale Company Category	2 November 2023 November 2, 2023	Dinas Ketenagakerjaan dan Energi Sumber Daya Mineral Provinsi Bali Bali Provincial Manpower and Energy and Mineral Resources Office
22	*The Best Performing Bank 2023 Based On Financial Performance 2021-2023" Bank Assets Category Within Rp 25 Trillion Less Than Rp 50 Trillion*	14 November 2023 November 14, 2023	*The Finance*
23	*5th Anniversary Best 50 Financial Awards 2023 Best Brand Popularity in BPD Category*	17 November 2023 November 27, 2023	*The Iconomics*
24	*The Best Recruitment And Workforce Planning Strategy 2023*	29 November 2023 November 29, 2023	*Business News*
25	*The Best Talent Management Strategy 2023*	29 November 2023 November 29, 2023	*Business News*
26	*Best Digital Finance for Cross Border QRIS Channel Features Category KBMI 1*	29 November 2023 November 29, 2023	Warta Ekonomi
27	Peserta SKNBI dan KPDHN Terbaik KBMI dan 2 Best SKNBI and KPDHN Participants KBMI and 2	29 November 2023 November 29, 2023	Bank Indonesia

Peristiwa Penting 2023
Significant Events in 2023

6 Februari 2023
February 6, 2023

Customer Gathering Bank BPD Bali Dengan Tunas Jaya Sanur Group.
Customer Gathering of Bank BPD Bali with Tunas Jaya Sanur Group.

7 Maret 2023
March 7, 2023

Bank BPD Bali Semakin Digital dan Komitmen untuk Berkontribusi bagi Perekonomian Daerah.
Bank BPD Bali is increasingly digital and committed to contributing to the regional economy.

10 Maret 2023
March 10, 2023

Tingkatkan Standar Keamanan Sistem Informasi, Bank BPD Bali Terima Sertifikat ISO/IEC 27001:2013.
Improving Information System Security Standards, Bank BPD Bali Receives ISO/IEC 27001:2013 Certificate.

30 Maret 2023
March 30, 2023

Peningkatan Transformasi Digital Bank BPD Bali Raih Penghargaan dari *Digital Technology & Innovation Awards 2023*.
Increasing the Digital Transformation of Bank BPD Bali Wins Award from the 2023 Digital Technology & Innovation Awards.

9 Mei 2023
May 9, 2023

Dukung Percepatan Ekonomi, Bank BPD Bali Gencarkan KKPD dan QRIS *Cross Border*.
Supporting Economic Acceleration, Bank BPD Bali Intensifies KKPD and QRIS Cross Border.

9 Mei 2023
May 9, 2023

Komitmen Bank BPD Bali dalam Implementasi Jaminan Sosial Ketenagakerjaan Peroleh Apresiasi Paritrana Award Tingkat Provinsi Tahun 2022
Bank BPD Bali's Commitment in Implementing Employment Social Security Receives Paritrana Award Appreciation at Provincial Level in 2022.

10 Mei 2023
May 10, 2023

Laba Bank BPD Bali Capai 6,31% Pada Triwulan I Tahun 2023.
Bank BPD Bali's profit reaches 6.31% in the first quarter of 2023.

12 Mei 2023
May 12, 2023

Bank BPD Bali Tetapkan Pengurus Dewan Komisaris Periode 2023-2027.
Bank BPD Bali Appoints Board of Commissioners Management for 2023-2027 Period.

26 Mei 2023
May 26, 2023

Dukung Pengembangan Dunia Pendidikan, Bank BPD Bali *Launching* Agen Simpel Sekolah.
Supporting the Development of the World of Education, Bank BPD Bali Launches Simple School Agent.

14 Juli 2023
July 14, 2023

Gong Bali Dwipa Bank BPD Bali Kembali Hadir Dengan Total Hadiah Hingga 1 Miliar.
Gong Bali Dwipa Bank BPD Bali is Back with a Total Prize of Up to 1 Billion.

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

02

PROFIL PERUSAHAAN

Company Profile

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	Rp2.050.257.000.000,00
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 2023 | As of December 31, 2023 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 212 Unit, Terminal CRM Bank BPD Bali 26 Unit, Terminal EDC Bank BPD Bali 153 Unit, serta terhubung dengan jaringan BPDNET *Online*, BI-RTGS, SKNBI, *WESTERN UNION* dan *SWIFT* Bank BPD ATM Terminal Bali 212 Unit, Bank BPD Bali CRM Terminal 26 Unit, Bank BPD Bali EDC Terminal 153 Unit, also connect with BPDNET Online network, BI-RTGS, SKNBI, *WESTERN UNION* and SWIFT

Rekam Jejak
Track Record

1962 - 1965

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

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.

2004 - 2008

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

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.

2014

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

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

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

2015

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

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

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

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.

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.

2018

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

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

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.

2020

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

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

- Bank BPD Bali Launches EDC Mini ATM Service & Bank Partner Information System.
- Bank BPD Bali as Partner Bank for Distribution of State Funds Placement(PUN) in the Context of National Economic Recovery.
- Bank BPD Bali received 27 awards in 2020,including:
  1. Bank BPD Bali as the Best Partner 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.

2022

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

- 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 crossborder 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.

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 Indonesia (KKI) - (a). Kerja Sama Penyediaan Jasa Layanan Kartu Kredit Indonesia (KKI) .
  14. Pengembangan Kartu Kredit Indonesia (KKI) - (b). Penerbitan Kartu Kredit Indonesia (KKI) 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.

2023

Di sepanjang tahun 2023, Bank BPD Bali terus tumbuh kuat dan berkesinambungan dengan menghadirkan beragam inovasi dan digitalisasi yang dapat memudahkan pelanggan dalam bertransaksi sekaligus memberikan kenyamanan dan keamanan. Beberapa produk/aktivitas layanan baru yang diluncurkan Bank BPD Bali di tahun 2023 antara lain adalah:

- QRIS *Cross Border* Malaysia dan Singapura;
- Penerbitan Kartu Kredit Indonesia Fisik Segmen Pemerintah Berlogo Nasional Berbasis GPN;
- Deposito dengan Mekanisme Retensi (Diskonto);
- Implementasi transaksi non tunai pada Pemerintahan Desa melalui integrasi Siskuedes *Link* dengan CMS Bank BPD Bali.

Throughout 2023, Bank BPD Bali continues to grow strongly and sustainably by presenting various innovations and digitalization that can facilitate customers in transactions while providing comfort and security. Some of the new products/service activities launched by Bank BPD Bali in 2023 include:

- QRIS Cross Border Malaysia and Singapore;
- Issuance of Government Segment Physical Indonesian Credit Card with National Logo Based on NPG;
- Deposits with Retention Mechanism (Discounting);
- Implementation of non-cash transactions in the Village Government through the integration of Siskuedes Link with Bank BPD Bali CMS.

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 Februari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan Nomor Des.9/21/28-128 tanggal 14 Juli 1965.

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

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

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.

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.

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

Pada tahun 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.

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.

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 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.

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 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.

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 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

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

izin Bank BPD Bali menjadi Penyedia Jasa Pembayaran dengan kategori izin I yaitu Penatausahaan Sumber Dana.

Pada tahun 2022, Bank BPD Bali meluncurkan Produk/ Aktivitas 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 Indonesia (KKI) .

Bank BPD Bali terus melakukan inovasi berkelanjutan dalam digitalisasi untuk memberikan kemudahan dan kenyamanan dalam bertransaksi, dimana pada tahun 2023 Bank BPD Bali meluncurkan Produk/ Aktivitas Layanan Baru, antara lain: QRIS *Cross Border* Malaysia dan Singapura, Penerbitan Kartu Kredit Indonesia Fisik Segmen Pemerintah Berlogo Nasional Berbasis GPN, Deposito dengan Mekanisme Retensi (Diskonto), Implementasi transaksi non tunai pada Pemerintahan Desa melalui integrasi Siskuedes Link dengan CMS Bank BPD Bali.

Sampai dengan posisi Desember 2023, 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 jaringan kantor yang terdiri dari 1 kantor pusat, 14 kantor cabang dan 88 kantor cabang pembantu. Selain itu Bank memiliki 391 terminal perbankan elektronik yang terdiri dari 212 terminal ATM, 26 terminal CRM dan 153 terminal EDC serta 59 Kegiatan/Aktivitas Lainnya berupa 52 KPK Permanen dan 7 KPK Berpindah.

has converted the permit of Bank BPD Bali to become a Payment Service Provider with permit category I, namely Administration of Fund Sources.

In 2022, Bank BPD Bali launched new products/ service activities, including: Balipay server-based electronic money, Cardless Cash Withdrawal / Deposit Transaction Services using Mobile Banking, QRIS Cross Border, Payment Gateway Service Cooperation, BI FAST, Online On Boarding, merchant aggregator cooperation with PT Artajasa Electronic Payment, Capitalization Deposit, Jakcard Co-branding, and Regional Government Credit Card (KKPD).

Bank BPD Bali continues to make continuous innovations in digitalization to provide convenience and comfort in transactions, where in 2023 Bank BPD Bali launched New Products / Service Activities, including: QRIS Cross Border Malaysia and Singapore, Issuance of Government Segment Physical Indonesian Credit Card with National Logo Based on GPN, Deposit with Retention Mechanism (Discount), Implementation of non-cash transactions in the Village Government through the integration of Siskuedes Link with Bank BPD Bali CMS.

As of December 2023, Bank BPD Bali operates an office network, electronic banking terminals and other activities spread throughout Bali and West Nusa Tenggara which includes 103 office networks consisting of 1 head office, 14 branch offices and 88 sub-branch offices. In addition, the Bank has 391 electronic banking terminals consisting of 212 ATM terminals, 26 CRM terminals and 153 EDC terminals and 59 Other Activities in the form of 52 Permanent KPK and 7 Mobile KPK.

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:

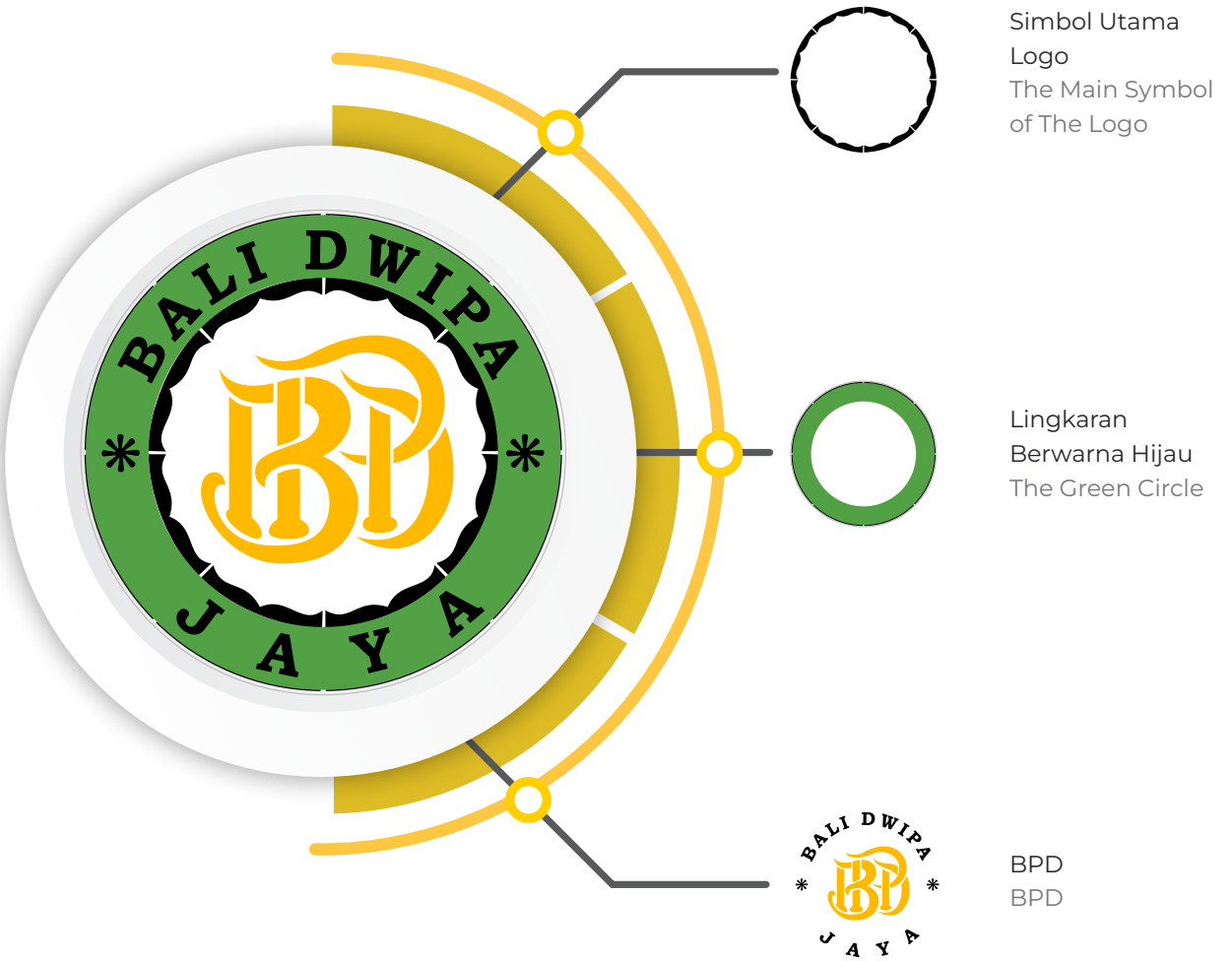
- Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- Memberikan kredit
- Menerbitkan surat pengakuan hutang;
- Menempatkan dana, meminjam dana dari/atau meminjamkan dana kepada bank 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.

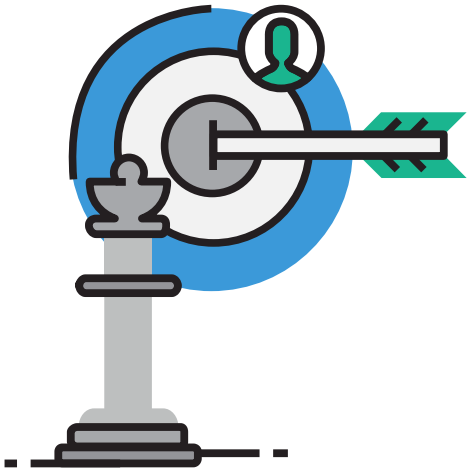
With all positive energy represented in this logo, Bank BPD Bali can maintain the business continuity and positioned itself as the bank of people's choice

Visi dan Misi
Vision and Mission

Visi/ Vision

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

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



Misi/ Mission

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

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

Budaya Kerja "CINTA"
Corporate Culture "CINTA"

Seiring dengan adanya perubahan lingkungan bisnis seperti digital disruption, millenial disruption, COVID-19 disruption yang memengaruhi perubahan perilaku, kebutuhan pasar, cara kerja baru hingga penggunaan dan perkembangan teknologi dilakukan revisit terhadap budaya kerja CINTA agar budaya perusahaan tetap relevan, adaptif dan lincah karena budaya merupakan fondasi rasa percaya diri karyawan untuk menghadapi perubahan.

Dengan tetap mengacu pada filsafat Tri Kaya Parisudha, dilakukan redefinisi terhadap perilaku utama serta penetapan budaya yang diharapkan dan kalimat afirmasi dari masing-masing nilai dengan penjelasan dalam mencapai visi Bank BPD Bali menjadi bank yang kuat, berdaya saing tinggi, dan terkemuka dalam melayani UMKM serta berkontribusi bagi pertumbuhan ekonomi dan pembangunan daerah yang berkelanjutan.

Along with changes in the business environment such as digital disruption, millennial disruption, COVID-19 disruption which affects changes in behavior, market needs, new ways of working to the use and development of technology, a revisit of the LOVE work culture is carried out so that the corporate culture remains relevant, adaptive and agile because culture is the foundation of employee confidence to face change.

By still referring to the Tri Kaya Parisudha philosophy, a redefinition of the main behaviors as well as the establishment of the expected culture and affirmation sentences of each value with an explanation in achieving the vision of Bank BPD Bali to become a strong, highly competitive, and leading bank in serving MSMEs and contributing to sustainable economic growth and regional development.

KOMPETEN

Melakukan sesuatu dengan baik dan benar, memiliki pengetahuan dan ketrampilan, serta adaptif terhadap perubahan, dengan perilaku utama:

1. Berpikir dan bertindak kreatif dan inovatif untuk mencapai visi dan misi.
2. Menerapkan standar kerja tinggi dengan tetap berpedoman pada ketentuan yang berlaku.
3. Selalu siap mengikuti perubahan dan memiliki motivasi yang gigih untuk berkembang dengan tetap mempertahankan akurasi dan ketelitian dalam bekerja.

Budaya yang diharapkan muncul dari nilai dan perilaku *Competence* yaitu *Digital and Learning Culture*.

Dengan Kalimat Afirmasi: Kami Beradaptasi dengan perubahan untuk bekerja secara profesional.

COMPETENCE

Doing things well and correctly, having knowledge and skills, and being adaptive to change, with key behaviors:

1. Think and act creatively and innovatively to achieve vision and mission.
2. Implementing high work standards while adhering to applicable regulations.
3. Always ready to follow changes and have persistent motivation to develop while maintaining accuracy and thoroughness in work.

The culture that is expected to emerge from the values and behaviors of Competence is Digital and Learning Culture.

With Affirmation Sentence: We Adapt to changes to work professionally.

INTEGRITAS

Berpikir dan berperilaku sesuai ketentuan dan peraturan dengan penuh tanggung jawab, dan selalu memperhatikan nilai etika dan moral, dengan perilaku utama:

1. Menerapkan standar etika/moral tinggi, sesuai dengan norma lingkungan.
2. Berlaku jujur dan tidak memberi, menerima serta tidak membuka peluang suap menyuap atau mengharap jasa berkaitan dengan jabatan.
3. Menunjukkan etos kerja dengan penuh komitmen dan rasa tanggung jawab.

Budaya yang diharapkan muncul dari nilai dan perilaku *Integrity* yaitu *Dicipline Culture*.

Dengan Kalimat Afirmasi: Kami mentaati dan melaksanakan etika, ketentuan, dan peraturan dengan penuh tanggung jawab.

INTEGRITY

Think and behave according to the rules and regulations with full responsibility, and always pay attention to ethical and moral values, with key behaviors:

1. Apply high ethical/moral standards, in accordance with environmental norms.
2. Being honest and not giving, receiving and not opening opportunities for bribery or expecting services related to the position.
3. Demonstrate a work ethic with full commitment and sense of responsibility.

The culture that is expected to emerge from the value and behavior of Integrity is Dicipline Culture.

With Affirmation Sentence: We obey and implement ethics, provisions, and regulations with full responsibility.

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 kerjasama dan komunikasi yang baik, dengan perilaku utama:

1. Mengutamakan kepentingan perusahan dan mengesampingkan ego sektoral.
2. Menghargai perbedaan pendapat dan aktif berkontribusi dalam membangun komunikasi yang harmonis.
3. Mengembangkan rasa empati dan tidak mengkeksploitasi perbedaan jabatan/pangkat dan generasi dalam menciptakan sinergi yang positif.

Budaya yang diharapkan muncul dari nilai dan perilaku *Teamwork* yaitu *Respect Culture*.

Dengan Kalimat Afirmasi: Kami berkolaborasi dan bersinergi untuk menciptakan Kerjasama dan komunikasi yang baik.

TEAMWORK

A sense of cohesiveness or unity that exists in the organization and closeness to fellow individuals or to fellow work units so as to support the creation of good cooperation and communication, with the main behaviors:

1. Prioritizing the interests of the company and putting aside sectoral ego.
2. Respect different opinions and actively contribute in building harmonious communication.
3. Developing a sense of empathy and not exploiting differences in position/rank and generation in creating positive synergy.

The culture that is expected to emerge from the values and behaviors of Teamwork is Respect Culture.

With an Affirmation Sentence: We collaborate and synergize to create good cooperation and communication.

KEPEDULIAN PELANGGAN

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

1. Memberikan pengalaman terbaik bagi pelanggan untuk meningkatkan produktifitas dan loyalitasnya.
2. Mengenal pelanggan dari sisi personal dan memberikan rasa nyaman saat berinteraksi.
3. Menjaga hubungan baik dengan pelanggan, bertindak cepat memenuhi kebutuhannya, menyelesaikan masalahnya dan menghindari komitmen yang berlebihan.

Budaya yang diharapkan muncul dari nilai dan perilaku *Customer Awareness* yaitu *Service Culture*.

Dengan Kalimat Afirmasi: Kami memberikan pelayanan terbaik demi kepuasan pengguna dan pelanggan.

CUSTOMER AWARENESS

Making the user the primary focus of our actions, developing and maintaining productive customer relationships, with key behaviors:

1. Provide the best experience for customers to increase their productivity and loyalty.
2. Get to know customers on a personal level and provide a sense of comfort when interacting.
3. Maintain good relationships with customers, act quickly to meet their needs, solve their problems and avoid excessive commitment.

The culture that is expected to emerge from the values and behaviors of Customer Awareness is Service Culture.

With Affirmation Sentence: We provide the best service for user and customer satisfaction.

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.

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

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

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

Giro

Giro Kas Daerah (KASDA) adalah simpanan yang dimiliki oleh Pemerintah Daerah Provinsi, Kabupaten/Kota dalam mata uang Rupiah yang penyetorannya menggunakan Surat Tanda Setoran (STS) dan

Saving Products

Current Account

Regional Cash Current Account is Rupiah denominated saving owned by the Provincial, Regency/City Administration whose fund can be deposited use a Deposit Certificate (STS) and

penarikannya menggunakan Surat Perintah Pencairan Dana (SP2D), warkat, atau media penarikan lainnya yang merujuk pada ketentuan Pemerintah tentang Pengelolaan Kas Daerah.

Giro Pemerintah adalah simpanan Pemerintah Daerah Provinsi, Kabupaten/Kota dalam rupiah yang penyetoran dan penarikannya dapat dilakukan kapan saja selama jam kerja. Fasilitas tambahan yang didapat oleh Giro Pemerintah yaitu *Internet Banking* Bisnis atau Korporasi yang memungkinkan nasabah untuk melaksanakan transaksi secara real time online.

Giro *Treasury Notional Pooling* (TNP) adalah simpanan untuk instansi pemerintah pengelola dana APBN. Pembukaan Giro TNP 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.

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.

withdrawn use a Fund Disbursement Order (SP2D), scripts, or other withdrawal media that refer to the Government's provisions on Regional Treasury Management.

Government Current Account is a rupiah-denominated saving product made on account of Provincial/Regency/City Administration; whose fund can be deposited and withdrawn at any time during working hours. Bank has added another facility onto the Government Current Account product, namely Corporate Internet Banking that allows the customers to make transactions online and at real time.

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

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

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

Saving

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

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

Simpanan Bali Dwipa (SIMPEDA) is a rupiah-denominated saving product whose account opening and fund depositor withdrawal can be done at all branches of Bank BPD Bali. The savers will receive a list of facilities, including Mobile Banking, 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) adalah simpanan dalam rupiah yang diperuntukkan bagi Lembaga Perkreditan Desa (LPD) di mana pembukaan, penyetoran, dan penarikannya dapat dilakukan di seluruh Kantor Cabang Bank BPD Bali, dan difasilitasi melalui layanan *Internet Banking* Bisnis atau Korporasi, E-Link LPD.

Simpanan Lembaga Perkreditan Desa (LPD) is a rupiahdenominated saving product for Rural Credit Institution whose account opening and fund depositor withdrawal can be done at all branches of Bank BPD Bali. The savers are facilitated through Business Internet Banking service, E-Link LPD.

Tabunganku adalah simpanan dalam rupiah yang merupakan mandatory produk tabungan Bank Indonesia. Pembukaan, penyetoran, dan penarikan dapat dilakukan di seluruh kantor cabang Bank BPD Bali.

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

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.

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.

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.

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) adalah simpanan nasabah perorangan maupun badan usaha dalam

Simpanan Valuta Asing (SIVA) is a savings product made on account of individual customers, or business

valuta asing yang penarikannya dapat dilakukan kapan saja selama jam kerja dan/ atau melalui pemindahbukuan.

entities in foreign exchange, whose funds can be withdrawn at anytime during working hours and/ or by account transfer

Deposito

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

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.

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 nonindividual 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.

Layanan Jasa

Uang Elektronik Bank BPD Bali adalah alat pembayaran yang praktis dalam bentuk kartu ataupun non kartu. Uang Elektronik Bank BPD Bali adalah hasil kerjasama antara Bank BPD Bali dengan Bank Mandiri "*E-Money* Bank BPD Bali" serta hasil kerja sama antara Bank BPD Bali dengan Bank BRI "Brizzi Bank BPD Bali".

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

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

Swift Code merupakan kode yang digunakan antar lembaga keuangan untuk melakukan transaksi pengiriman uang. Sehingga memungkinkan bagi

Services

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

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

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

Swift Code is code used among financial institutions in fund transfer transactions, thus allowing customers of the Bank BPD Bali to transfer funds to other

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

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 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

Inkaso facilitates collection of bank drafts in domestic

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.

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

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.

(American Express) dan mesin CRM *(Cash Recycle Machine)* yang digunakan untuk melayani penyetoran dan penarikan uang tunai.

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

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

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

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

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

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

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

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.

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).

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.

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.

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.

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

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

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

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

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

Kredit Fasilitas SCF *(Supply Chain Financing)* adalah fasilitas kredit modal kerja yang diberikan oleh Bank kepada fasilitas kesehatan yang telah menjadi mitra BPJS Kesehatan untuk pembiayaan *invoice* klaim BPJS Kesehatan.

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

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

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

Kredit Program

Program Loan

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

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

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

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

Kredit Konsumtif

Consumer Loan

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

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

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

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

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

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

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

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

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

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

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

welfare of the management/employees of LPD.

Kredit Tidak Langsung

Garansi Bank

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

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

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

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

Indirect Loan

Bank Guarantee

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

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

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

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

Jaringan Kantor Bank, Terminal Perbankan Elektronik & Kegiatan/Aktivitas Lainnya

Bank Office Network, Electronic Banking Terminal & Other Activities

Terminal Perbankan Elektronik dan Kegiatan/Aktivitas Lainnya

Electronic Banking and Other Activities/ Activities

KAB. JEMBRANA
Jembrana Regency

KC/*Branch Office*	1
KCP/*Sub Branch Office*	4
ATM/*ATM*	12
CRM/*CRM*	1
EDC/*EDC*	8
KPK Permanen	4
KPK Berpindah	1

KAB. BULELENG
Buleleng Regency

KC/*Branch Office*	2
KCP/*Sub Branch Office*	8
ATM/*ATM*	24
CRM/*CRM*	2
EDC/*EDC*	9
KPK Permanen	8
KPK Berpindah	2

KAB. BANGLI
Bangli Regency

KC/*Branch Office*	1
KCP/*Sub Branch Office*	5
ATM/*ATM*	12
CRM/*CRM*	1
EDC/*EDC*	7
KPK Permanen	2

KAB. KARANGASEM
Karangasem Regency

KC/*Branch Office*	1
KCP/*Sub Branch Office*	9
ATM/*ATM*	15
CRM/*CRM*	2
EDC/*EDC*	12
KPK Permanen	3
KPK Berpindah	1

KAB. KLUNGKUNG
Klungkung Regency

KC/*Branch Office*	1
KCP/*Sub Branch Office*	3
ATM/*ATM*	12
CRM/*CRM*	1
EDC/*EDC*	6
KPK Permanen	5

KAB. TABANAN
Tabanan Regency

KC/*Branch Office*	1
KCP/*Sub Branch Office*	12
ATM/*ATM*	17
CRM/*CRM*	2
EDC/*EDC*	23
KPK Permanen	6

KAB. GIANYAR
Gianyar Regency

KC/*Branch Office*	2
KCP/*Sub Branch Office*	7
ATM/*ATM*	23
CRM/*CRM*	4
EDC/*EDC*	13
KPK Permanen	5
KPK Berpindah	1

KAB. LOMBOK TENGAH
Central Lombok Regency

ATM/*ATM*	1

KAB. BADUNG
Badung Regency

KC/*Branch Office*	2
KCP/*Sub Branch Office*	18
ATM/*ATM*	34
CRM/*CRM*	5
EDC/*EDC*	23
KPK Permanen	8

KAB. DENPASAR
Denpasar Regency

KP	1
KC/*Branch Office*	2
KCP/*Sub Branch Office*	21
ATM/*ATM*	61
CRM/*CRM*	7
EDC/*EDC*	50
KPK Permanen	11
KPK Berpindah	2

KOTA MATARAM
Mataram City

KC/*Branch Office*	1
CRM/*CRM*	1
EDC/*EDC*	1

KAB. LOMBOK UTARA
North Lombok Regency

KCP/*Sub Branch Office*	1
ATM/*ATM*	1
EDC/*EDC*	1

Perkembangan Jaringan Kantor, Terminal Perbankan Elektronik dan Kegiatan/Aktivitas Lainnya Bank BPD Bali Tahun 2019-2023

Development of Office Networks, Electronic Banking Terminal and Other Activities/ Activities of Bank BPD Bali 2019-2023

Jaringan Kantor & Terminal Perbankan *Elektronik Office* Network & Electronic Banking Terminal	2023	2022	2021	2020	2019
Jaringan Kantor Office Network					
Kantor Pusat KP Head Office	1	1	1	1	1
Kantor Cabang KC Branch Office	14	14	14	14	14

Jaringan Kantor & Terminal Perbankan *Elektronik Office* Network & Electronic Banking Terminal	**2023**	**2022**	**2021**	**2020**	**2019**
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*	50	50	51	51	52
Terminal Perbankan Elektronik Electronic Banking Terminal					
Terminal ATM (Anjungan Tunai Mandiri) ATM (Automatic Teller Machine) Terminal	212	207	206	200	204
Terminal CRM *(Cash Recycle Machine)* CRM (Cash *Recycle* Machine) Terminal	26	25	24	12	5*
Terminal EDC *(Electronic Data Capture)* EDC (Electronic Data Capture) Terminal	153	183	173	123	123
Kegiatan/Aktivitas Lainnya Other Activities					
Kegiatan Pelayanan Kas Permanen Permanent Cash Services Activities	52	52	52	48	47
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	553	577	566	494	491

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

* Terminal CRM (Cash Recycle Machine) Tahun 2019 adalah CDM
The 2019 CRM (Cash Recycle Machine) terminal is CDM

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	41,49
Pemerintah Provinsi Bali The Governance of Bali	719.912	35,11
Pemerintah Kota Denpasar / Denpasar Administration	214.476	10,46
Pemerintah Kabupaten Buleleng Buleleng Regency Administration	80.000	3,90
Pemerintah Kabupaten Karangasem Karangasem Regency Administration	42.550	2,08
Pemerintah Kabupaten Jembrana Jembrana Regency Administration	37.092	1,81
Pemerintah Kabupaten Klungkung Klungkung Regency Administration	31.423	1,53
Pemerintah Kabupaten Tabanan Tabanan Regency Administration	31.006	1,51
Pemerintah Kabupaten Gianyar Gianyar Regency Administration	29.604	1,45
Pemerintah Kabupaten Bangli Bangli Regency Administration	13.577	0,66
Total 1 Lembar Saham/ 1 Share = Rp1.000.000,00	2.050.257	100,00

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/	KAP Hendrawinata Hanny Erwin & Sumargo	Audit Eksternal Laporan Keuangan Perusahaan Tahun Buku 2022 dan 2023 dengan biaya sebesar Rp670.120.000 dan Rp713.732.000.	1. 23 Oktober 2022 - 10 Januari 2023 untuk Audit Tahun Buku 2022 2. 28 Oktober 2023 - 15 Januari 2024 untuk Audit Tahun Buku 2023
Public Accounting Firm	Hendrawinata Hanny Erwin & Sumargo Public Accounting Office	Eksternal Audit for Company's Financial Report of 2022 and 2023 Fiscal Year with fee of Rp670,120,000 and Rp713,732,000	1. October 23, 2022 - January 10, 2023 for 2022 Fiscal Year 2. October 28, 2023 - January 15, 2024 for 2023 Fiscal Year
Kantor Notaris	I Made Widiada, S.H.	Notaris /PPAT Notary	2004 - Sekarang
Notary Office		Land Deed Official	2004 - Present

Nama dan Alamat Name and Address		Jenis dan Bentuk Jasa Type of Service	Periode Penugasan Assignment Period
Konsultan Hukum	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. 11 Juni 2022-11 Juni 2023 2. 9 Juli 2022-9 Juli 2023 3. 24 Februari 2022 – 24 Februari 2023
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. Legal Consultation and Services in the Civil Sector 2. Legal Consultation 3. Legal Consulting and Legal Services in the Bankruptcy Sector	1. June 11, 2022- June 11, 2023 2. July 9, 2022-July 9, 2023 3. February 24, 2022 - February 24, 2023

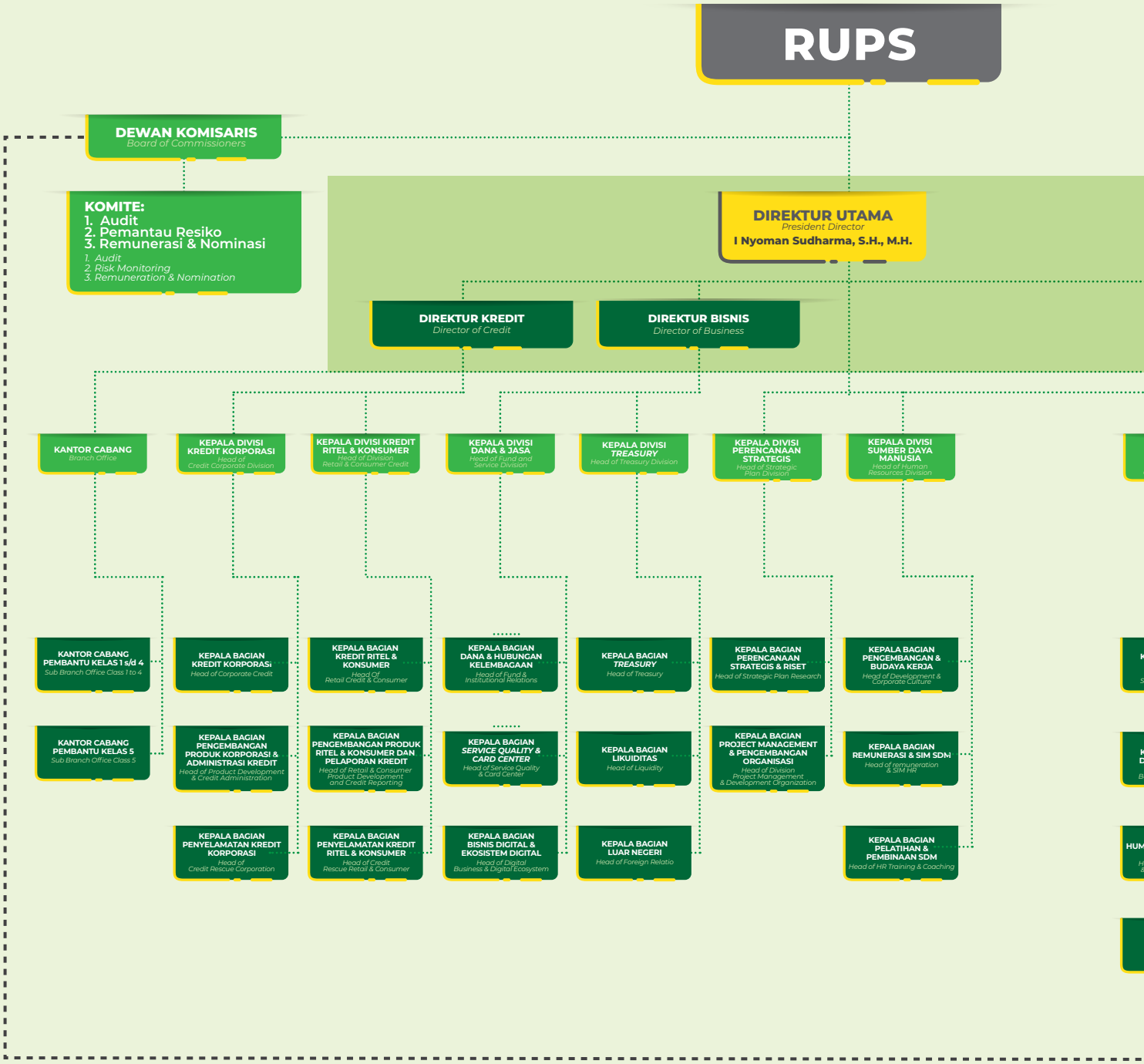
Keanggotaan pada Asosiasi

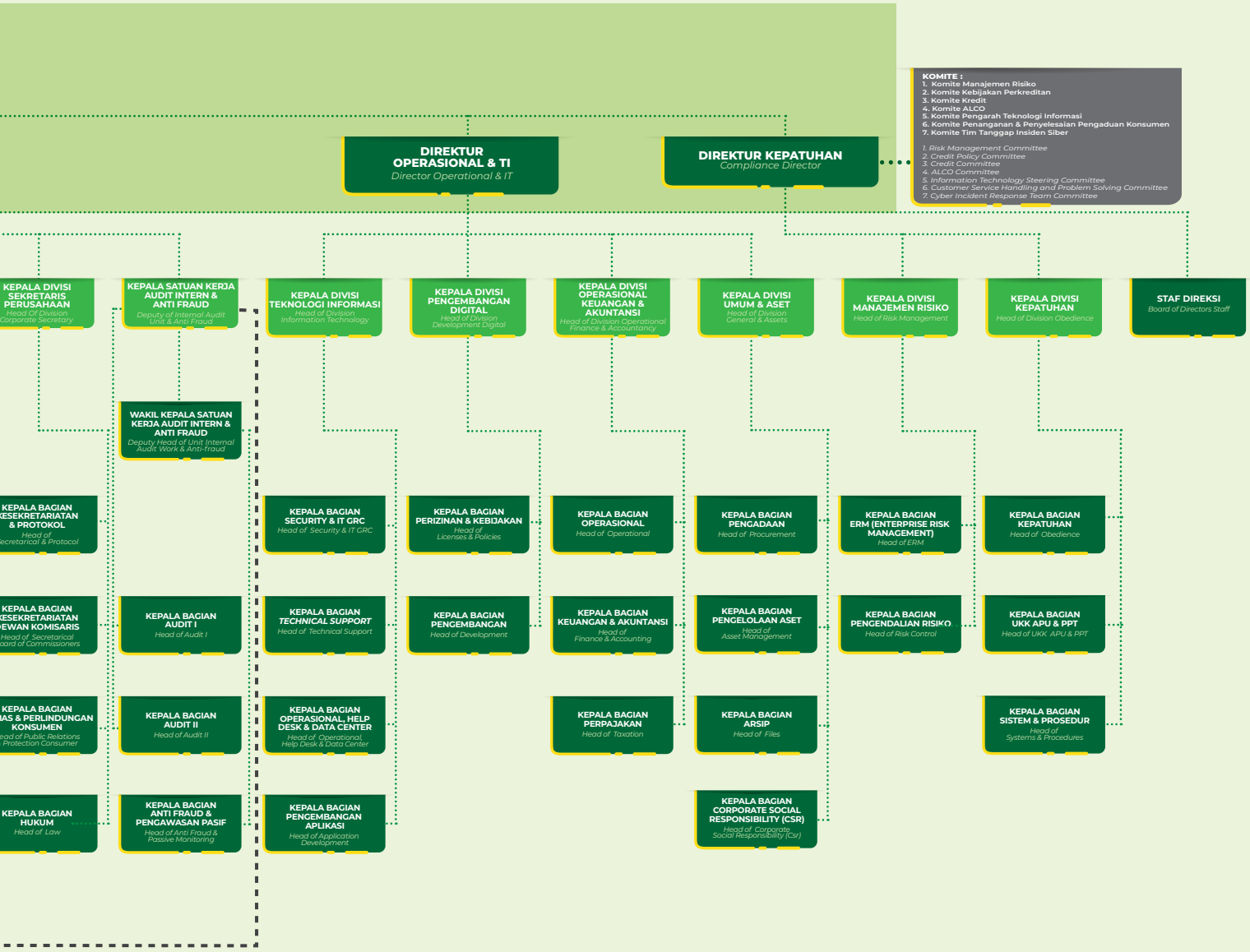
Perseroan berkomitmen menjadi perusahaan yang senantiasa memperhatikan faktor lingkungan, sosial dan tata kelola (ESG) dalam bisnis. Sejak 25 Maret 1999 Perseroan berkomitmen menjadi bagian dari ASBANDA dan sejak 27 September 2007, Perseroan telah menjadi bagian dari PERBANAS.

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
Orhanizational Structure




KOMITE :
1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Kredit
4. Komite ALCO
5. Komite Pengarah Teknologi Informasi
6. Komite Penanganan & Penyelesaian Pengaduan Konsumen
7. Komite Tim Tanggap Insiden Siber
1. Risk Management Committee
2. Credit Policy Committee
3. Credit Committee
4. ALCO Committee
5. Information Technology Steering Committee
6. Customer Service Handling and Problem Solving Committee
7. Cyber Incident Response Team Committee
DIREKTUR OPERASIONAL & TI
Director Operational & IT
DIREKTUR KEPATUHAN
Compliance Director
KEPALA DIVISI SEKRETARIS PERUSAHAAN
Head Of Division Corporate Secretary
KEPALA SATUAN KERJA AUDIT INTERN & ANTI FRAUD
Deputy of Internal Audit Unit & Anti Fraud
KEPALA DIVISI TEKNOLOGI INFORMASI
Head of Division Information Technology
KEPALA DIVISI PENGEMBANGAN DIGITAL
Head of Division Development Digital
KEPALA DIVISI OPERASIONAL KEUANGAN & AKUNTANSI
Head of Division Operational Finance & Accountancy
KEPALA DIVISI UMUM & ASET
Head of Division General & Assets
KEPALA DIVISI MANAJEMEN RISIKO
Head of Risk Management
KEPALA DIVISI KEPATUHAN
Head of Division Obedience
STAF DIREKSI
Board of Directors Staff
WAKIL KEPALA SATUAN KERJA AUDIT INTERN & ANTI FRAUD
Deputy Head of Unit Internal Audit Work & Anti-fraud
KEPALA BAGIAN KESEKRETARIATAN & PROTOKOL
Head of Secretarical & Protocol
KEPALA BAGIAN KESEKRETARIATAN DEWAN KOMISARIS
Head of Secretarical Board of Commissioners
KEPALA BAGIAN HAS & PERLINDUNGAN KONSUMEN
Head of Public Relations & Protection Consumer
KEPALA BAGIAN HUKUM
Head of Law
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 & Passive Monitoring
KEPALA BAGIAN SECURITY & IT GRC
Head of Security & IT GRC
KEPALA BAGIAN TECHNICAL SUPPORT
Head of Technical Support
KEPALA BAGIAN OPERASIONAL, HELP DESK & DATA CENTER
Head of Operational, Help Desk & Data Center
KEPALA BAGIAN PENGEMBANGAN APLIKASI
Head of Application Development
KEPALA BAGIAN PERIZINAN & KEBIJAKAN
Head of Licenses & Policies
KEPALA BAGIAN PENGEMBANGAN
Head of Development
KEPALA BAGIAN OPERASIONAL
Head of Operational
KEPALA BAGIAN KEUANGAN & AKUNTANSI
Head of Finance & Accounting
KEPALA BAGIAN PERPAJAKAN
Head of Taxation
KEPALA BAGIAN PENGADAAN
Head of Procurement
KEPALA BAGIAN PENGELOLAAN ASET
Head of Asset Management
KEPALA BAGIAN ARSIP
Head of Files
KEPALA BAGIAN CORPORATE SOCIAL RESPONSIBILITY (CSR)
Head of Corporate Social Responsibility (Csr)
KEPALA BAGIAN ERM (ENTERPRISE RISK MANAGEMENT)
Head of ERM
KEPALA BAGIAN PENGENDALIAN RISIKO
Head of Risk Control
KEPALA BAGIAN KEPATUHAN
Head of Obedience
KEPALA BAGIAN UKK APU & PPT
Head of UKK APU & PPT
KEPALA BAGIAN SISTEM & PROSEDUR
Head of Systems & Procedures

Komposisi Dewan Komisaris dan Direksi Termasuk Perubahannya

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

Komposisi susunan Dewan Komisaris dan Direksi Perseroan hingga 31 Desember 2023 adalah sebagai berikut:

The composition of the Company's Board of Commissioners and Directors until 31 December 2023 is as follows:

Susunan Dewan Komisaris PT Bank Pembangunan Daerah Bali Sesuai Akta Nomor 38 tanggal 22 November 2023

The composition of the Board of Commissioners of PT Bank Pembangunan Daerah Bali is in accordance with Deed Number 38 dated 22 November 2023

Nama	Jabatan
I Gusti Ngurah Bagus Artawan, S.H.	Komisaris Utama Independen Independent President Commissioner
Insinyur Gede Arimbawa	Komisaris Independen Independent Commissioner
I Nyoman Suparsa Widana	Komisaris Independen Independent Commissioner
I Gede Darmawa, S.E.	Komisaris Non Independen Non Independent Commissioner
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen Non Independent Commissioner

Susunan Direksi PT Bank Pembangunan Daerah Bali Sesuai Akta Nomor 25 tanggal 12 Mei 2023

The composition of the Board of Directors of PT Bank Pembangunan Daerah Bali is in accordance with Deed Number 25 dated 12 May 2023

Nama	Jabatan
I Nyoman Sudharma, S.H., M.H.	Direktur Utama President Director
Ida Bagus Gede Setia Yasa	Direktur Operasional dan TI Director of Operation and IT
Drs. I Wayan Sutela Negara	Direktur Kepatuhan Director of Compliance
Made Lestara Widiatmika	Direktur Kredit Director of Credit
I Nyoman Sumanaya, S.E., M.M.	Direktur Bisnis Director of Business

Profil Dewan Komisaris
Profile of The Board of Commissioners

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Badung, 25 Juli 1966 Badung, July 25, 1966
Usia/ Age	57 tahun 57 years of age
Domisili/ Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 38 tanggal 22 November 2023 Deed Number 38 dated November 22, 2023
Latar Belakang Pendidikan Education Background	S1 Hukum Keperdataan Universitas Ngurah Rai Denpasar Bachelor of Civil Law Ngurah Rai University of Denpasar
Pengalaman Kerja Working Experiences	• Kepala Cabang Bank BPD Bali Kantor Cabang Mangupura Branch Manager of Bank BPD Bali Mangupura Branch Office • Kepala Cabang Bank BPD Bali Kantor Cabang Negara Branch Manager of Bank BPD Bali Negara Branch Office • Kepala Bagian Kepatuhan Divisi Kepatuhan Bank BPD Kantor Pusat Head of Compliance Division Compliance Division of Bank BPD Head Office • Kepala Bidang Administrasi Kredit Bank BPD Bali Cabang Utama Denpasar Head of Credit Administration Division of Bank BPD Bali Main Branch Denpasar • Kepala Seksi Pemasaran Bank BPD Bali Cabang Pembantu Ngurah Rai Head of Marketing Section of Bank BPD Bali Ngurah Rai Sub-Branch • Pelaksana Bank BPD Bali Cabang Utama Denpasar Executor of Bank BPD Bali Denpasar Main Branch • Pelaksana Bank BPD Bali Cabang Kuta Bank BPD Bali Kuta Branch Executive
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
Kewarganegaraan Citizenship	Indonesia

I Gusti Ngurah Bagus Artawan, S.H.
Komisaris Utama Independent | Independent President Commissioner

Tempat & Tanggal Lahir Place & Date of Birth	Singaraja, 13 Juli 1964 Singaraja, July 13, 1964
Usia/ Age	59 tahun / 59 years of age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 25 Tanggal 12 Mei 2023 Deed Number 25 dated May 12, 2023
Latar Belakang Pendidikan Education Background	Insinyur Peternakan Universitas Udayana Animal Husbandry Engineer at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Direktur PT Bali Dana Sejahtera Director of PT Bali Dana Sejahtera • Kepala Divisi Kepatuhan PT Bank Pembangunan Daerah Bali Kantor Pusat Head of Compliance Division of PT Bank Pembangunan Daerah Bali Head Office • Kepala Cabang Bank BPD Bali Kantor Cabang Renon Branch Manager of Bank BPD Bali Renon Branch Office • Kepala Bagian Pengadaan Divisi Administrasi Umum Bank BPD Bali Kantor Pusat Head of Procurement Division of General Administration Division of Bank BPD Bali Head Office • Kepala Bagian Pengendalian Risiko Divisi Manajemen Risiko Kantor Pusat Head of Risk Control Section Risk Management Division Head Office • Kepala Cabang Bank BPD Bali Kantor Cabang Singaraja Branch Manager of Bank BPD Bali Singaraja Branch Office • Kepala Cabang PT Bank Pembangunan Daerah Bali Kantor Cabang Gianyar Branch Manager of PT Bank Pembangunan Daerah Bali Gianyar Branch Office • Kepala Bagian Operasional Kredit Divisi Kredit Bank BPD Bali Kantor Pusat Head of Credit Operations Credit Division of Bank BPD Bali Head Office • Kepala Bidang Pemasaran Kredit BPD Bali Kantor Cabang Utama Denpasar Head of Credit Marketing Division of BPD Bali Denpasar Main Branch Office • Kepala Seksi Pemasaran Kredit BPD Bali Cabang Kuta Head of Credit Marketing Section of BPD Bali Kuta Branch • Kepala Seksi Administrasi Kredit Bank BPD Bali Cabang Negara Head of Credit Administration Section of Bank BPD Bali Negara Branch • Kepala Seksi Pemasaran Bank BPD Bali Cabang Bangli Head of Marketing Section of Bank BPD Bali Bangli Branch • Analis Kredit Bank BPD Bali Cabang Singaraja Credit Analyst of Bank BPD Bali Singaraja Branch • Teller Bank BPD Bali Cabang Singaraja Teller Bank BPD Bali Singaraja Branch • Pelaksana Bank BPD Bali Cabang Singaraja Bank BPD Bali Singaraja Branch Executive
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
Kewarganegaraan Citizenship	Indonesia

Insinyur Gede Arimbawa
Komisaris Independent | Independent Commissioner

Tempat & Tanggal Lahir Place & Date of Birth	Gianyar, 13 Agustus 1969 Gianyar, August 13, 1969
Usia/ Age	54 tahun/ 54 years of age
Domisili/ Domicile	Gianyar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 25 Tanggal 12 Mei 2023 Deed Number 25 dated May 12, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta Postgraduate School of Economics IPWI of Jakarta
Pengalaman Kerja Working Experiences	• Direktur Utama PT BPR Bank Daerah Gianyar (Perseroda) d/h PD BPR Werdhi Sedana Kabupaten Gianyar President Director of PT BPR Bank Daerah Gianyar (Perseroda) formerly PD BPR Werdhi Sedana Gianyar Regency • Direktur PD BPR Werdhi Sedana Kabupaten Gianyar Director of PD BPR Werdhi Sedana Gianyar Regency • Pembantu Dekan Bidang Akademik Fakultas Ekonomi Universitas Hindu Indonesia Assistant Dean for Academic Affairs, Faculty of Economics, Hindu University of Indonesia
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 Suparsa Widana
Komisaris Independent | Independent Commissioner

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 11 April 1956 Denpasar, April 11, 1956
Usia/ Age	67 Tahun/ 67 Years of Age
Domisili/ Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 25 Tanggal 12 Mei 2023 Deed Number 25 dated May 12, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Inspektur Kabupaten Badung Badung Regency Inspector • Asisten Pemerintahan dan Kesejahteraan Rakyat Pemerintah Daerah Kabupaten Badung Assistant Government and People's Welfare Badung Regency Government • Kepala Dinas Tenaga Kerja Pemerintah Daerah Kabupaten Badung Head of the Local Government Manpower Office of Badung Regency • Kepala Badan Kesatuan Bangsa dan Perlindungan Masyarakat Pemerintah Daerah Kabupaten Badung Head of the National Unity and Community Protection Agency for theRegional Government of Badung Regency • Kepala Dinas Kebersihan Pemda Tk. II Badung Head of the Sanitation Service of Badung District Government • Kepala Kantor Pembangunan Masyarakat Desa Kabupaten Pemda Tk.II Badung Head of the Office of Rural Community Development of BadungDistrict Government • Kepala Kantor Pembangunan Desa Kabupaten Pemda Tk. II Badung Head of the District Rural Development Office of the Badung District Government • Kepala Bagian Urusan Generasi Muda dan Olahraga Pada Biro Mental Spiritual Pemda Tk. I Bali Head of Youths and Sports Affairs of Mental Spiritual Bureau of Bali Regional Goverment • Kepala Bagian Pengembangan Pegawai Pada Biro Kepegawaian Pemda Tk. I Bali Head of Employee Development In Employment Bureau of Bali Regional Government • Kepala Bagian Kesra Pada Setwilda Pemda Tk. II Karangasem Head of the People's Welfare Section at the Regional Secretariat of Karangasem Regional Government • Kepala Bagian Hubungan Masyarakat Pemda Tk.II Karangasem Head of Public Relation of Karangasem Regional Goverment
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Wisnu Bawa Temaja, S.H., M.H.
Komisaris Non Independen | Non Independend Commissioner

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Karangasem, 31 Desember 1961 Karangasem, December 31, 1961
Usia/ Age	62 tahun/ 62 years of age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 25 Tanggal 12 Mei 2023 Deed Number 25 dated May 12, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarja Akuntansi Pemerintahan/ Pengawasan Keuangan Negara Universitas Udayana Bali Postgraduate Government Accounting/State Finance Supervision Udayana University of Bali
Pengalaman Kerja Working Experiences	• Kepala Badan Pengembangan Sumber Daya Manusia Provinsi Bali Head of Bali Province Human Resources Development Agency • Pejabat Sekretaris Daerah Kabupaten Karangasem Official Regional Secretary of Karangasem Regency • Kepala Biro Umum Setda Provinsi Bali Head of the General Bureau of the Bali Provincial Secretariat • Kepala Biro Umum Setda, pada Biro Umum dan Protokol Setda Provinsi Bali Head of the General Bureau of the Regional Secretariat, at the General and Protocol Bureau of the Regional Secretariat of Bali Province • Sekretaris Dispenda Provinsi Bali Secretary of the Bali Provincial Dispenda • Kepala UPTD DIspenda Provinsi Bali, di Kabupaten Karangasem Head of UPTD DIspenda Bali Province, in Karangasem Regency • Kepala UPTD Dispenda Provinsi Bali di Kabupaten Bangli Head of UPTD of Bali Provincial Dispenda in Bangli Regency • Kepala Sub Bagian Program, Evaluasi dan Pelaporan Inspektorat Provinsi Bali Head of Program, Evaluation and Reporting Section of Bali Provincial Inspectorate • Kepala Sub Bagian Hukum dan Humas Badan Pengawasan Daerah, Provinsi Bali Head of Legal and Public Relations Section of the Regional Supervisory Agency, Bali Province • Staf Badan Pengawasan Daerah Provinsi Bali Staff of the Bali Provincial Regional Supervisory Agency
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota dewan komisaris, direksi, dan memiliki afiliasi dengan pemegang saham Does not have affiliated relation with the Board of Commissioners, the Board of Directors and affiliated with Shareholders

I Gede Darmawa, S.E.
Komisaris Non Independen | Non Independend Commissioner

Profil Direksi
Profile of The Board of Directors

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Ungasan, 9 Agustus 1972 Ungasan, August 9, 1972
Usia/ Age	51 Tahun/ 51 Years of Age
Domisili/ Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Februari 2019 Deed Number 28 dated February 14, 2019
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Postgraduated at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Pelaksana Tugas Direktur Utama dan Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali Acting President Director of Non Loan Business Director of PT Bank Pembangunan Daearah Bali • Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Head of Bank BPD Bali Credit Division Head Office • Kepala Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Head of Human Resources Division of Bank BPD Bali Head Office • Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Head of Bank BPD Bali Credit Division Head Office • Pejabat Sementara Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Acting Head of Credit Division of Bank BPD Bali Head Office • Kepala Bank BPD Bali Kantor Cabang Singaraja Head of Bank BPD Bali Singaraja Branch Office • Kepala Bagian Kepatuhan Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat Head of Compliance of Risk Management Division of Bank BPD Bali Head Office • Kepala Bagian Kepatuhan & Hukum Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat Head of Compliance & Legal of Risk Management Division of Bank BPD Bali Head Office • Kepala Cabang Pembantu Ngurah Rai Bank BPD Bali Kantor Cabang Kuta Head of Bank BPD Bali Ngurah Rai Sub Branch Office of Kuta Branch Office • Kepala Cabang Pembantu Nusa Dua Bank BPD Bali Kantor Cabang Kuta Head of Bank BPD Bali Nusa Dua Sub Branch Office of Kuta Branch Office • Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Utama Denpasar Head of Credit Marketing Section of Bank BPD Bali Denpasar Branch Office • Kepala Seksi Pemasaran Kredit Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Renon Head of Credit Marketing Section of Bank BPD Bali Sanur Sub Branch Office of Renon Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

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

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 23 November 1973 Denpasar, November 23,1973
Usia/ Age	50 Tahun/ 50 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 37 tanggal 20 Mei 2019 Deed Number 37 dated May 20, 2019
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

I Nyoman Sumanaya, S.E., M.M.
Direktur Bisnis | Director of Business

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Karangasem, 13 Agustus 1970 Karangasem, August 13, 1970
Usia/ Age	53 Tahun/ 53 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 47 tanggal 22 Februari 2023 Deed Number 47 dated February 22, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Direktur Operasional dan Pelaksana Tugas Direktur Kredit PT Bank Pembangunan Daerah Bali Operation Director and Acting Credit Director of PT Bank Pembangunan Daerah Bali • Kepala Divisi Teknologi & Akuntansi Bank BPD Bali Kantor Pusat Head of Technology & Accounting Division of Bank BPD Bali Head Office • Kepala Divisi Teknologi Informasi Bank BPD Bali Kantor Pusat Head of Information Technology Division of Bank BPD Bali Head Office • Kepala Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Head of Strategyc Plan Division of Bank BPD Bali Head Office • Kepala Bank BPD Bali Kantor Cabang Bangli Head of Bank BPD Bali Bangli Branch Office • Senior Officer Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat Senior Officer of Internal Control Unit (SPI) & QA of Bank BPD Bali Head Office • Yunior Officer Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat Junior Officer of Internal Control Unit (SPI) & QA of Bank BPD Bali Head Office • Assisten Officer Satuan Pengawasan Intern (SPI) & QA Bank BPD Bali Kantor Pusat Assisten Officer Internal Control Unit (SPI) & QA of Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Ida Bagus Gede Setia Yasa
Direktur Operasional dan TI | Director of Operation and IT

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Jembrana, 18 Juni 1963 Jembrana, June 18, 1963
Usia/ Age	60 Tahun/ 60 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 47 tanggal 22 Februari 2023 Deed Number 47 dated February 22, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Postgraduated at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Kepala Satuan Kerja Audit Intern & Anti *Fraud* Bank BPD Bali Kantor Pusat Head of Intern Audit Work Unit & Anti Fraud of Bank BPD Bali Head Office • Kepala Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat Head of Risk Management Division of Bank BPD Bali Head Office • Wakil Kepala Satuan Kerja Audit Intern & Anti *Fraud* Bank BPD Bali Kantor Pusat Deputy Head of Intern Audit Work Unit & Anti Fraud of Bank BPD Bali Head Office • Wakil Kepala Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Deputy Head of Human Resources Division of Bank BPD Bali Head Office • Kepala Bank BPD Bali Kantor Cabang Mangupura Head of Bank BPD Bali Mangupura Branch Office • Kepala Bagian Luar Negeri Divisi Treasury Bank BPD Bali Kantor Pusat Head of Foreign Relation of Treasury Division of Bank BPD Bali Head Office • Kepala Bank BPD Bali Kantor Cabang Negara Head of Bank BPD Bali Negara Branch Office • Kepala Bagian Perencanaan Strategis & Riset Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Head of Strategyc Plan & Research of Strategyc Plan Division of Bank BPD Bali Head Office • Yunior Officer Biro Manajemen Risiko Bank BPD Bali Kantor Pusat Junior Officer Risk Management Bureau of Bank BPD Bali Head Office • Yunior Officer Biro Kesekretariatan & Umum Bank BPD Bali Kantor Pusat Junior Officer of Secretary & General Bureau of Bank BPD Bali Head Office • Yunior Officer Biro TRP Bank BPD Bali Kantor Pusat Junior Officer of TRP Bureau of Bank BPD Bali Head Office • Kepala Seksi Biro TRP Bank BPD Bali Kantor Pusat Head of TRP Bureau Section of Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Drs. I Wayan Sutela Negara
Direktur Kepatuhan | Director of Compliance

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 13 April 1964 Denpasar, April 13,1964
Usia/ Age	59 Tahun/ 59 Years of Age
Domisili/ Domicile	Buleleng, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta No. 28, tanggal 14 Februari 2019 Deed Number 28 dated February 14, 2019
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

Made Lestara Widiatmika
Direktur Kredit | Credit Director

Kepala Divisi
Division Head

Putu Dharmapatni, S.E., M.M.
Kepala Divisi Dana & Jasa |
Head of Funds & Services Division

I Gusti Ayu Citrawati, S.E.
Kepala Divisi Kredit Retail dan Konsumer |
Head of Retail and Consumer Credit Division

Ni Wayan Suciati,SE AK.
Kepala Divisi Umum & Aset |
Head of General & Assets Division

I Gusti Ayu Citrawati, S.E.
Kepala Divisi Kredit Retail dan Konsumer |
Head of Retail and Consumer Credit Division

I. A. Sri Wahyuni Darmawati, S.E., M.M., QIA.
Kepala SKAI & Anti Fraud |
Head of Internal Audit & Anti Fraud

Ida Ayu Putri Yuniawati, S.E.
Kepala Divisi Treasury |
Head of Treasury Division

Anak Agung Istri Eka Parwita Dewi, S.E., M.M
Kepala Divisi Sumber Daya Manusia |
Head of Human Resources Division

I Komang Wiratna Jaya, S.T., M.M.
Kepala Divisi Perencanaan Strategis |
Head of Strategic Planning Division

Ida Bagus Gd. Ary Wijaya Guntur, S.E., M.M.
Kepala Divisi Sekretaris Perusahaan |
Head of Corporate Secretary Division

A.A. Indraprasta Yasa, S.Kom., M.M.
Kepala Divisi Pengembangan Digital |
Head of Digital Development Division

I Gusti Ngurah Made Supardi, S.E., M.M.
Kepala Divisi Operasional, Keuangan & Akuntansi |
Head of Operations, Finance & Accounting Division

Ida Bagus Nyoman Ari Suryantara, S.H., M.M.
Kepala Divisi Kepatuhan |
Head of Compliance Division

I Gd. Arya Purusa Dhana, S.Kom., M.M.
Kepala Divisi Teknologi Informasi |
Head of Information Technology Division

I Gede Sukanada, S.E.
Kepala Divisi Kredit Korporasi |
Head of Corporate Credit Division

Profil Kepala Divisi
Profile of Division Head

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Karangasem, 3 Agustus 1970 Karangasem, August 3, 1970
Usia/ Age	53 Tahun/ 53 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 Divisi Kredit Bank BPD Bali Head of Credit Division Bank BPD Bali • Kepala Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Denpasar Head Office • Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Deputy of Loan Division at Bank BPD Bali Head Office • Pejabat Sementara Wakil Kepala Divisi Kredit Bank BPD Bali Kantor Pusat Acting Deputy of Loan Division at Bank BPD Bali Head Office • Kepala Bank BPD Bali Kantor Cabang Ubud Head of Bank BPD Bali Ubud Branch Office • Kepala Bagian Kredit Mikro & Kecil Divisi Kredit Bank BPD Bali Kantor Pusat Head of Micro & Small Credit of Credit Division of Bank BPD Bali Head Office • Kepala Bagian Kredit Konsumtif Divisi Kredit Bank BPD Bali Kantor Pusat Head of Consumer Credit Division, Credit Divison of 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 • Assisten 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

I Gusti Ayu Citrawati, S.E.
Kepala Divisi Kredit Retail dan Konsumer | Head of Retail and Consumer Credit Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Klungkung, 10 Januari 1972 Klungkung, January 10,1972
Usia/ Age	52 Tahun/ 52 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	• Kepala Divisi Dana & Jasa Bank BPD Bali Kantor Pusat Head of Fund and Service Division at Denpasar Head Office • Kepala Bank BPD Bali Kantor Cabang Karangasem Head of Bank BPD Bali Karangasem Branch Office • Kepala Bank BPD Bali Cabang Singaraja Head of Bank BPD Bali Singaraja Branch Office • Kepala Bank BPD Bali Kantor Cabang Seririt Head of Bank BPD Bali Seririt Branch Office • Kepala Bagian Dana & Jasa Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat Head of Fund and Service Division at Denpasar Head Office • Yunior Officer Biro Treasuri Bank BPD Bali Kantor Pusat Junior Officer of Treasury Bureau of Bank BPD Bali Head Office • Assisten Officer Biro Treasuri Bank BPD Bali Kantor Pusat Assisten Officer of Treasury Bureau of Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Ida Bagus Nyoman Ari Suryantara, S.H., M.M.
Kepala Divisi Kepatuhan | Head of Compliance Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 10 Juni 1974 Denpasar, June, 10, 1974
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	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

Ida Ayu Putri Yuniawati, S.E.
Kepala Divisi *Treasury* | Head Of Treasury Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 26 Januari 1972 Denpasar, January 26, 1972
Usia/ Age	51 Tahun/ 51 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0267/KEP/DIR/SDM/2023 tanggal 27 Juni 2023 Directors Decision No. 0267 / KEP / DIR / SDM / 2023 dated June 27, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Pendidikan Nasional Postgraduate at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	• Kepala Divisi Teknologi & Akuntansi Bank BPD Bali Kantor Pusat Head of Technology & Accounting Division at Bank BPD Bali Head Office • Wakil Kepala Divisi Teknologi & Akuntansi Bank BPD Bali Kantor Pusat Deputy of Technology & Accounting Division at Bank BPD Bali Head Office • Pejabat Sementara Wakil Kepala Divisi Teknologi & Akuntansi Bank BPD Bali Kantor Pusat Acting Deputy Head of Technology & Accounting Division of Bank BPD Bali Head Office • Kepala Bagian Pengembangan Aplikasi Biro TSI Bank BPD Bali Kantor Pusat Head of Aplication Development of TSI Bureau of Bank BPD Bali Head Office • Yunior Officer Biro TSI Bank BPD Bali Kantor Pusat Junior Officer of TSI Bureau of Bank BPD Bali Head Office • Assisten Officer Biro TSI Bank BPD Bali Kantor Pusat 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

A.A. Indraprasta Yasa, S.Kom., M.M.
Kepala Divisi Pengembangan Digital | Head of Digital Development Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 29 Januari 1970 Denpasar, Januari 29, 1970
Usia/ Age	53 Tahun/ 53 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0267/KEP/DIR/SDM/2023 tanggal 27 Juni 2023 Directors Decision No. 0267 / KEP / DIR / SDM / 2023 dated June 27, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Kepala Divisi Umum & Kesekretariatan Bank BPD Bali Head of General and Secretarial Division of Bank BPD Bali • Kepala Bank BPD Bali Kantor Cabang Tabanan Head of Bank BPD Bali Tabanan Branch Office • Kepala Bank BPD Bali kantor Cabang Gianyar Head of Bank BPD Bali Gianyar Branch Office • Kepala Bagian Sekretariat & Rumah Tangga Divisi Sekretaris Perusahaan Bank BPD Bali Kantor Pusat Head of Secretary & Household of Corporate Secretary Division of Bank BPD Bali Head Office • Kepala Bagian Kesekretariatan, Humas & Protokol Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat Head of Secretary, Public Relation & Protocol of Secretary & General Division of Bank BPD Bali Head Office • Yunior Officer Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat Junior Officer of Secretary & General Division of Bank BPD Bali Head Office • Assisten Officer Sekretaris Direksi Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat Assisten Officer of Secretary of the Board Directors of Secretary & General of Bank BPD Bali Head Office • Assisten Officer Biro Treasury & Luar Negeri Bank BPD Bali Kantor Pusat Assisten Officer of Treasury & Foreign Bureau of Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Ida Bagus Gd. Ary Wijaya Guntur, S.E., M.M.
Kepala Divisi Sekretaris Perusahaan | Head of Corporate Secretary Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Banjarangkan, 31 Agustus 1973 Banjarangkan, August 31, 1973
Usia/ Age	50 Tahun/ 50 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	• Kepala Bagian Pengembangan & Pelatihan Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Head of Development & Training Division of Human Resources Bank BPD Bali Head Office • Kepala Bagian Pengembangan Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat Head of Human Resources Development Division of Bank BPD Bali Head Office • Wakil Kepala Bisnis Bank BPD Bali Kantor Cabang Renon Deputy Head of Business at Bank BPD Bali Renon Branch Office • Wakil Kepala Operasional Bank BPD Bali Kantor Cabang Renon Deputy Head of Operations at Bank BPD Bali Renon Branch Office • Wakil Kepala Bank BPD Bali Kantor Cabang Badung Deputy Head of Bank BPD Bali Badung Branch Office • Kepala Cabang Pembantu Gatot Subroto Barat Bank BPD Bali Kantor Cabang Mangupura Head of West Gatot Subroto Sub-Branch at Bank BPD Bali Mangupura Branch Office • Kepala Bidang Pemasaran Dana Bank BPD Bali Kantor Cabang Utama Denpasar Head of Fund Marketing of Bank BPD Bali Denpasar Branch Office • Kepala Seksi Pemasaran Cabang Pembantu Teuku Umar Bank BPD Bali Kantor Cabang Utama Denpasar Head of Marketing Section Teuku Umar Sub Branch Office of Bank BPD Bali Denpasar Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Anak Agung Istri Eka Parwita Dewi, S.E., M.M
Kepala Divisi Sumber Daya Manusia | Head Of Human Resources Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Jembrana, 24 Juli 1971 Jembrana, July 24, 1971
Usia/ Age	52 Tahun/ 52 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0012/KEP/DIR/SDM/2016 tanggal 12 Januari 2016 Directors Decision No. 0012 / KEP / DIR / SDM / 2016 dated January 12, 2016
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Postgraduate at Udayana University
Pengalaman Kerja Working Experiences	• Kepala Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Denpasar Head Office • Wakil Kepala Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Deputy of Strategyc Planing Division at Bank BPD Bali Head Office • Kepala Bank BPD Bali Kantor Cabang Negara Head of Bank BPD Bali Negara Branch Office • Wakil Kepala Bank BPD Bali Kantor Cabang Kuta Deputy of Bank BPD Bali Kuta Branch Office • Kepala Cabang Pembantu Pekutatan Bank BPD Bali Kantor Cabang Negara Head of Pekutatan Supporting Branch Office of Bank BPD Bali Negara Branch Office • KSI Pemasaran Bank BPD Bali Kantor Cabang Gianyar Head of Marketing Section at Bank BPD Bali Gianyar Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

I Komang Wiratna Jaya, S.T., M.M.
Kepala Divisi Perencanaan Strategis | Head of Strategic Planning Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Singaraja/3 September 1974 Singaraja, September 3,1974
Usia/ Age	49 Tahun/ 49 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0267/KEP/DIR/SDM/2023 tanggal 27 Juni 2023 Directors Decision No. 0267/KEP/DIR/SDM/2023 dated June 27, 2023
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Pendidikan Nasional Bachelor of Economic at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	• Wakil Kepala Divisi Umum & Kesekretariatan Deputy Head of the General & Secretarial Division • Kepala Bank BPD Bali Kantor Cabang Gianyar Head of Bank BPD Bali Gianyar Branch Office • Kepala Bank BPD Bali Kantor Cabang Bangli Head of Bank BPD Bali Bangli Branch Office • Kepala Bagian Jasa & Pelayanan Head of Services & Services • Wakil Kepala Bank BPD Bali Kantor Cabang Gianyar Deputy Head 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

Ni Nyoman Sri Utari Tresna, S.E.
Kepala Divisi Manajemen Risiko | Head of Risk Management Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 4 Mei 1973 Denpasar, May 4,1973
Usia/ Age	50 Tahun/ 50 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Directors Decision No. 0338 / KEP / DIR / SDM / 2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi STIMI Handayani Denpasar Bachelor of Economic at STIMI Handayani of Denpasar
Pengalaman Kerja Working Experiences	• Kepala SKAI & Anti Fraud Head of SKAI & Anti Fraud • 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 Gede Sukanada, S.E.
Kepala Divisi Kredit Korporasi | Head of Credit Corporate Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Badung, 24 Februari 1969 Badung, February 24,1969
Usia/ Age	54 Tahun/ 54 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	• Kepala Bank BPD Bali Kantor Cabang Tabanan 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 Gusti Ngurah Made Supardi, S.E., M.M.
Kepala Divisi Operasional, Keuangan & Akuntansi | Head of Operations, Finance & Accounting Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Mengwitani, 25 Agustus 1976 Mengwitani, August 25, 1976
Usia/ Age	47 Tahun/ 47 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0267/KEP/DIR/SDM/2023 tanggal 27 Juni 2023 Directors Decision No. 0267/KEP/DIR/SDM/2023 dated June 27, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Pendidikan Nasional Postgraduate at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	• Wakil Kepala Divisi Teknologi Deputy Head of Technology Division • Wakil Kepala Divisi Teknologi & Akuntansi Deputy Head of Technology and Accounting Division • Kepala Bagian Technical Support Divisi TIF Head of Technical Support, TIF Division • Wakil Kepala Bank BPD Bali Kantor Cabang Bangli Deputy Head of Bank BPD Bali Bangli Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

I Gd. Arya Purusa Dhana, S.Kom., M.M.
Kepala Divisi Teknologi Informasi | Head of Information Technology Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 11 Juni 1972 Denpasar, June 11, 1972
Usia/ Age	51 Tahun/51 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0267/KEP/DIR/SDM/2023 tanggal 27 Juni 2023 Directors Decision No. 0267/KEP/DIR/SDM/2023 dated June 27, 2023
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Akuntansi Universitas Udayana Bachelor of Economics in Accounting at Udayana University
Pengalaman Kerja Working Experiences	• Wakil Kepala Satuan Kerja Audit Intern & Anti Fraud Deputy Head of the Internal Audit & Anti-Fraud Work Unit • Wakil Kepala Divisi Kredit Deputy Head of Credit Division • Kepala Bagian Divisi Kredit Head of Credit Division
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 Wayan Suciati,SE AK.
Kepala Divisi Umum & Aset | Head Of General & Assets Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 20 Juli 1971 Denpasar, July 20, 1971
Usia/ Age	52 Tahun/ 52 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	• 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 Humas & Kesekretariatan Divisi Sekretaris Perusahaan Bank BPD Bali Kantor Pusat Head of Public Relations and Secretariat of the Corporate Secretary Division at Bank BPD Bali Head Office • Kepala Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Sanur Sub-Branch of Denpasar Branch Office • Kepala Cabang Pembantu Ubung Bank BPD Bali Kantor Cabang Utama Denpasar Head of Bank BPD Bali Ubung Sub-Branch of Denpasar Branch Office • Kepala Seksi Dana & Jasa Bank BPD Bali Kantor Cabang Badung Head of Fund Marketing Section at Bank BPD Bali Badung Branch Office • Assisten Officer Divisi Kredit Bank BPD Bali Kantor Pusat Assisten Officer of Credit Division of Bank BPD Bali Head Office • Head Teller Divisi Treasuri & Luar Negeri Bank BPD Bali Kantor Pusat Head Teller of Treasury Division & Foreign Relation of Bank BPD Bali Head Office • Kepala Seksi Pelayanan Tunai & Non Tunai Bank BPD Bali Kantor Cabang Utama Denpasar Head of Cash & Non Cash Service Section of Bank BPD Bali Denpasar Branch Office • Kepala Seksi Pemasaran Kredit Cabang Pembantu Simpang Siur Bank BPD Bali Kantor Cabang Kuta Head of Marketing Section of Bank BPD Bali Simpang Siur Supporting Branch, Kuta Branch Office • Kepala Seksi Pemasaran Kredit Cabang Pembantu Nusa Dua Bank BPD Bali Kantor Cabang Kuta Head of Credit Marketing Section of Bank BPD Bali Nusa Dua Sub-Branch, Kuta Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Putu Dharmapatni, S.E., M.M.
Kepala Divisi Dana & Jasa | Head of Funds & Services Division

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 9 Juni 1974 Denpasar, June 9,1974
Usia/ Age	49 Tahun/ 49 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0477/KEP/DIR/SDM/2023 tanggal 27 September 2023 Directors Decision No. 0477/KEP/DIR/SDM/2023 dated September 27, 2023
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Postgraduate at Udayana University
Pengalaman Kerja Working Experiences	• Wakil Kepala Satuan Kerja Audit Intern & Anti *Fraud* Deputy Head of the Internal Audit & Anti-Fraud Work Unit • Kepala Bank BPD Bali Kantor Cabang Ubud Head of Bank BPD Bali Ubud Branch Office • Wakil Kepala Bank BPD Bali Kantor Cabang Tabanan Deputy Head of Bank BPD Bali Tabanan Branch Office • Kepala Bagian *Project Management* Divisi Perencanaan dan Strategi Head of Project Management Planning and Strategy Division • Wakil Kepala Bank BPD Bali Kantor Cabang Ubud Deputy Head of Bank BPD Bali Ubud Branch Office • Kepala Bidang Dana dan Jasa Bank BPD Bali Cabang Utama Denpasar Head of Fund and Services of Bank BPD Bali Main Branch Denpasar • Kepala Cabang Pembantu Bank BPD Bali Cabang Pembantu Gatsu Barat Head of Sub Branch Bank BPD Bali Gatsu Barat Sub Branch • Kepala Seksi Pemasaran Kredit Bank BPD Bali Cabang Pembantu Abiansemal Head of Credit Marketing Section Bank BPD Bali Sub Branch Abiansemal
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

I. A. Sri Wahyuni Darmawati, S.E., M.M., QIA.
Kepala SKAI & Anti *Fraud* | Head of Internal Audit & Anti Fraud

Kepala Cabang
Branch Head

I Dw.Gede Dodi Baskara, SE,MM
Kepala Cabang Negara |
Head of Negara Branch Office

Ida Bagus Purwa Pidada, S.E.
Kepala Cabang Bangli |
Head of Bangli Branch Office

I Made Indra Taurisiana, S.T
Kepala Cabang Klungkung |
Head of Klungkung Branch Office

Sanjaya Caesar, S.H., M.H.
Kepala Cabang Badung |
Head of Badung Branch Office

Ketut Bagus Ariana, S.E., M.M.
Kepala Cabang Gianyar |
Head of Gianyar Branch Office

Ayun Marheny, S.E
Kepala Cabang Renon |
Head of Renon Branch Office

I Made Sudarma, S.E., M.M.
Kepala Cabang Utama Denpasar |
Head of Denpasar Main Branch

I Made Astika Budiyasa, S.T., M.M.
Kepala Cabang Seririt |
Head of Seririt Branch Office

I Komang Sandhyana Kartika, S.E.,M.M.
Kepala Cabang Ubud |
Head of Ubud Branch Office

Ni Ketut Lestari, S.TP.
Kepala Cabang Tabanan |
Head of Tabanan Branch Office

A.A. Ngurah Aryadiputra, S.E.Ak
Kepala Cabang Mataram |
Head of Mataram Branch Office

Ida Bagus Made Surawan, S.Pi.
Kepala Cabang Mangupura |
Head of Mangupura Branch Office

Made Adhitya Pranajaya, S.E., M.M.
Kepala Cabang Singaraja |
Head of Singaraja Branch Office

Ketut Andayana Kusuma Yasa, S.E., M.M.
Kepala Cabang Karangasem |
Head of Karangasem Branch Office

Profil Kepala Cabang
Profile of Branch Head

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Tabanan, 9 Maret 1971 Tabanan, March 9,1971
Usia/ Age	52 Tahun/ 52 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 Warmadewa, Bali Postgraduate at Warmadewa University of Bali
Pengalaman Kerja Working Experiences	• 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 • 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

I Made Sudarma, S.E., M.M.
Kepala Cabang Utama Denpasar | Head of Denpasar Main Branch

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 23 Desember 1972 Denpasar, December 23,1972
Usia/ Age	51 Tahun/ 51 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 Bank BPD Bali Kantor Cabang Negara Head of Bank BPD Bali Negara Branch Office • Kepala Bagian Pengembangan Produk & Organisasi Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat Head of Product Development & Organization of Strategyc Plan Division of Bank BPD Bali Head Office • Wakil Kepala Bank BPD Bali Kantor Cabang Mangupura Deputy Head of Bank BPD Bali Mangupura Branch Office • Kepala Cabang Pembantu Ngurah Rai Bank BPD Bali Kantor Cabang Badung Head of Ngurah Rai Sub Branch of Bank BPD Bali Badung Branch Office • Kepala Cabang Pembantu Bajera Bank BPD Bali Kantor Cabang Tabanan Head of Bajera Sub Branch of Bank BPD Bali Tabanan Branch Office • Assisten Officer Divisi Kredit Bank BPD Bali Kantor Pusat Assisten Officer of Credit Division of Bank BPD Bali Head Office • Kepala Seksi Pemasaran Kredit Bank BPD Bali Kantor Cabang Negara Head of Credit Marketing Section of Bank BPD Bali Negara Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Ida Bagus Made Surawan, S.Pi.
Kepala Cabang Mangupura | Head of Mangupura Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 26 November 1974 Denpasar, November 26,1974
Usia/ Age	49 Tahun/ 49 Years of Age
Domisili/ Domicile	Denpasar, 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 Bank BPD Bali Kantor Cabang Klungkung Head of Bank BPD Bali Klungkung Branch 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 • 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 • 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 • Kepala Bidang Hukum & Administrasi Kredit Bank BPD Bali Kantor Cabang Tabanan Head of Legal & Credit Administration of Bank BPD Bali Tabanan 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.
Kepala Cabang Singaraja | Head of Singaraja Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 13 Desember 1973 Denpasar, December 13,1973
Usia/ Age	50 Tahun/ 50 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 Cabang Bank BPD Bali Kantor Cabang Mangupura Branch 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 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

Ayun Marheny, S.E
Kepala Cabang Renon | Head of Renon Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Balikpapan, 1 Agustus 1980 Balikpapan, August 1,1980
Usia/ Age	43 Tahun/ 43 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0176/KEP/DIR/SDM/2020 tanggal 08 Mei 2020 Directors Decision No. 0176 / KEP / DIR / SDM / 2020 dated May 08, 2020
Latar Belakang Pendidikan Education Background	Pascasarjana Postgraduate
Pengalaman Kerja Working Experiences	• Kepala Bagian Dana & Hubungan Kelembagaan Divisi Dana & Jasa Bank BPD Bali Kantor Pusat Head of Fund & Corporate Relation of Fund & Service Division of Bank BPD Bali Head Office • Kepala Bagian Dana & Pengembangan Produk Divisi Dana & Jasa Bank BPD Bali Kantor Pusat Head of Fund & Product Development of Fund & Service Division of Bank BPD Bali Head Office • Pejabat Sementara Kepala Bagian Dana & Pengembangan Produk Divisi Dana & Jasa Bank BPD Bali Kantor Pusat Acting Head of Fund & Product Development of Fund & Service Division of Bank BPD Bali Head Office • Kepala Cabang Pembantu Sanur Bank BPD Bali Kantor Cabang Renon Head of Sanur Sub Branch of Bank BPD Bali Renon Branch Office • Assisten Officer Pengendalian Risiko Operasional dan Risiko Lainnya Divisi MRO Bank BPD Bali Kantor Pusat Assisten Officer of Operation Risk and Other Risk Controling of MRO Division of Bank BPD Bali Head Office • Kepala Seksi Unit Kontrol Internal Bank BPD Bali Kantor Cabang Singaraja Head internal Unit Control Section of Bank BPD Bali Singaraja Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Ketut Bagus Ariana, S.E., M.M.
Kepala Cabang Gianyar | Head of Gianyar Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 24 Oktober 1977 Denpasar, October 24,1977
Usia/ Age	46 Tahun/ 46 Years of Age
Domisili/ Domicile	Karangasem, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0355/KEP/DIR/SDM/2019 tanggal 03 Juli 2019 Directors Decision No. 0355 / KEP / DIR / SDM / 2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Pendidikan Nasional Postgraduate at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	• Kepala Bank BPD Bali Kantor Cabang Mataram Head of Bank BPD Bali Mataram Branch Office • Kepala Bagian Sistem & Prosedur Divisi Kepatuhan Bank BPD Bali Kantor Pusat Head of System and Procedure Division of Compliance Division at Bank BPD Bali Head Office • Pejabat Sementara Kepala Bagian Sistem & Prosedur Divisi Kepatuhan Bank BPD Bali Kantor Pusat Acting Head of System and Procedure Division of Compliance Division at Bank BPD Bali Head Office • Yunior Officer Kebijakan & Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat Junior Officer of Policy & Operational & Non Operational Procedure of Compliance Division of Bank BPD Bali Head Office • Yunior Officer Monitoring & Pelaporan Divisi Kepatuhan Bank BPD Bali Kantor Pusat Junior Officer of Monitoring & Reporting of Compliance Division of Bank BPD Bali Head Office • Assisten Officer Unit Kerja Khusus Divisi Kepatuhan Bank BPD Bali Kantor Pusat Assisten Officer of Special Working Unit of Compliance Division of Bank BPD Bali Head Office • Kepala Seksi Unit Kontrol Internal Bank BPD Bali Kantor Cabang Utama Denpasar Head of Internal Unit Control Section of Bank BPD Bali Denpasar Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Ketut Andayana Kusuma Yasa, S.E., M.M.
Kepala Cabang Karangasem | Head of Karangasem Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 29 Maret 1978 Denpasar, March 29, 1978
Usia/ Age	45 Tahun/45 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0147/KEP/DIR/SDM/2023 tanggal 29 Maret 2023 Directors Decision No. 0148/KEP/DIR/SDM/2023dated March 29, 2023
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Bachelor of Economics
Pengalaman Kerja Working Experiences	• Kepala Bidang Kredit Kantor BPD Bali Cabang Denpasar Head of Credit Division of the BPD Bali Denpasar Branch • Kepala Bidang Kredit Kantor BPD Bali Cabang Tabanan Head of Credit Division of the BPD Bali Tabanan Branch • Kepala Bidang Penyelamatan Kredit BPD Bali Kantor Cabang Renon Head of Credit Rescue Division of BPD Bali Renon Branch Office • Kepala Seksi Kredit Kantor BPD Bali Cabang Singaraja Head of the Credit Section of the BPD Bali Singaraja Branch
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 Purwa Pidada, S.E.
Kepala Cabang Bangli | Head of Bangli Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 25 September 1979 Denpasar, September 25, 1979
Usia/ Age	44 Tahun/ 44 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0148/KEP/DIR/SDM/2023 tanggal 29 Maret 2023 Directors Decision No. 0148/KEP/DIR/SDM/2023dated March 29, 2023
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Kepala Seksi Bisnis Kantor BPD Bali Cabang Pembantu Pekutatan Head of the Business Section of the BPD Bali Pekutatan Sub-Branch Office • Kepala Kantor BPD Bali Cabang Pembantu Pupuan Head of BPD Bali Pupuan Sub-Branch Office • Kepala Kantor BPD Bali Cabang Pembantu Gatsu Timur Head of BPD Bali Gatsu Timuur Sub-Branch Office • Kepala Kantor BPD Bali Cabang Pembantu Nusa Dua Head of BPD Bali Nusa Dua 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

A.A. Ngurah Aryadiputra, S.E.Ak
Kepala Cabang Mataram | Head of Mataram Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 20 Mei 1978 Denpasar, May 20, 1978
Usia/ Age	45 Tahun/ 45 Years of Age
Domisili/ Domicile	Denpasar, 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 03, 2019
Latar Belakang Pendidikan Education Background	Sarjana Teknik Bachelor of Engineer
Pengalaman Kerja Working Experiences	• Kepala Bank BPD Bali Kantor Cabang Ubud Head of Bank BPD Bali Ubud Branch Office • Kepala Bank BPD Bali Kantor Cabang Mataram Head of Bank BPD Bali Mataram Branch Office • Kepala Bagian Treasury Divisi Treasury Bank BPD Bali Kantor Pusat Head of Treasury Section at Bank BPD Bali Head Office • Pejabat Sementara Kepala Bagian Treasury Divisi Treasury Bank BPD Bali Kantor Pusat Acting Head of Treasury Section at Bank BPD Bali Head Office • Kepala Cabang Pembantu Kintamani Bank BPD Bali Kantor Cabang Bangli Head of Bank BPD Bali Kintamani Supporting Branch of Bangli Branch Office • Assisten Officer Money Changer Divisi Treasury Bank BPD Bali Kantor Pusat Assisten Officer of Money Changer of Treasury Division of Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

I Made Indra Taurisiana, S.T
Kepala Cabang Klungkung | Head Of Klungkung Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 28 Juni 1979 Denpasar, June 28,1979
Usia/ Age	44 Tahun/ 44 Years of Age
Domisili/ Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0436/KEP/DIR/SDM/2019 tanggal 06 Agustus 2019 Directors Decision No. 0436 / KEP / DIR / SDM / 2019 dated August 06, 2019
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Postgraduate at Udayana University
Pengalaman Kerja Working Experiences	• Kepala Bagian Kajian & Laporan Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat Head of Study & Report of Risk Management Division of Bank BPD Bali Head Office • Pejabat Sementara Kepala Bagian Kajian & Laporan Divisi Manajemen Resiko Bank BPD Bali Kantor Pusat Acting Head of Study & Report of Risk Management Division of Bank BPD Bali Head Office • Assisten Yunior Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat Junior Assisten of Policy & Procedure of Operational & Non Operational of Compliace Division of Bank BPD Bali Head Office • Assisten Officer Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan Bank BPD Bali Kantor Pusat Assisten Officer of Policy & Procedure of Operational & Non Operational of Compliace Division of Bank BPD Bali Head Office • Kepala Seksi Hukum & Administrasi Kredit Bank BPD Bali Kantor Cabang Ubud Head of Legal & Credit Administration Section of Credit Division of Bank BPD Bali Ubud Branch Office • Assisten Officer Divisi Sekretaris Perusahaan Bank BPD Bali Kantor Pusat Assisten Officer of Corporate Secretary of Bank BPD Bali Head Office • Assisten Officer Divisi Sekretariatan & Umum Bank BPD Bali Kantor Pusat Assisten Officer of Secretary & General Division of Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Sanjaya Caesar, S.H., M.H.
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	50 Tahun/ 50 Years of Age
Domisili/ Domicile	Badung, 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 Teknologi Pertanian Universitas Udayana Bali Bachelor of Agriculture Technology at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Kepala Bank BPD Bali Kantor Cabang Badung Head of Bank BPD Bali Badung Branch Office • 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

Ni Ketut Lestari, S.TP.
Kepala Cabang Tabanan | Head of Tabanan Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Badung, 29 Juli 1983 Badung, July 29,1983
Usia/ Age	40 Tahun/ 40 Years of Age
Domisili/ Domicile	Badung, 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	• Kepala Bank BPD Bali Kantor Cabang Pembantu Gilimanuk Head of Bank BPD Bali Gilimanuk Sub-Branch Office • Kepala Bank BPD Bali Kantor Cabang Pembantu Nusa Dua Head of Bank BPD Bali Nusa Dua Sub-Branch Office • Kepala Bagian Dana & Hubungan Kelembagaan Head of Funds and Institutional Relations Section
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

I Komang Sandhyana Kartika, S.E., M.M.
Kepala Cabang Ubud | Head of Ubud Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 25 Oktober 1077 Denpasar, October 25, 1977
Usia/ Age	46 Tahun/ 46 Years of Age
Domisili/ Domicile	Bangli, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0066/KEP/DIR/SDM/2023 tanggal 16 Februari 2023 Directors Decision No. 0066/KEP/DIR/SDM/2023 dated February 16, 2023
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Pendidikan Nasional Post Graduate Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	• Wakil Kepala Kantor BPD Bali Cabang Renon Deputy Head of the BPD Bali Renon Branch Office • Wakil Kepala Kantor BPD Bali Cabang Tabanan Deputy Head of the BPD Bali Tabanan Branch • Kepala Kantor BPD Bali Cabang Pembantu Sukawati Head of the BPD Bali Sukawati 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

I Dw.Gede Dodi Baskara, SE,MM
Kepala Cabang Negara | Head of Negara Branch Office

Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Gianyar, 9 Juni 1980 Gianyar, Juni 9, 1980
Usia/ Age	43 Tahun/ 43 Years of Age
Domisili/ Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Keputusan Direksi Nomor 0066/KEP/DIR/SDM/2023 tanggal 16 Februari 2023 Directors Decision No. 0066/KEP/DIR/SDM/2023 dated February 16, 2023
Latar Belakang Pendidikan Education Background	Pascasarjana Universitas Udayana Bali Postgraduate at Udayana University of Bali
Pengalaman Kerja Working Experiences	• Kepala Bagian Kepatuhan Head of Compliance • Wakil Kepala Kantor BPD Bali Cabang Badung Deputy Head of the BPD Bali Badung Branch Office • Kepala Kantor BPD Bali Cabang Pembantu Candidasa Head of the BPD Bali Sub-Branch Office, Candidasa
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 Astika Budiyasa, S.T., M.M.
Kepala Cabang Seririt | Head of Seririt Branch Office

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

03

LAPORAN MANAJEMEN

Management Report

Laporan Dewan Komisaris
Board of Commissioners' Report

I Gusti Ngurah Bagus Artawan, S.H.
Komisaris Utama Independent | 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 2023.

Kondisi Makro Ekonomi dan Industri Perbankan

Pada tahun 2023, kondisi makroekonomi Indonesia dan industri perbankan mungkin dipengaruhi oleh berbagai faktor.

Kinerja perekonomian dan pasar keuangan global selama tahun 2023 bergerak sangat dinamis dengan ketidakpastian yang tinggi. Perekonomian di berbagai negara mengalami divergensi di tengah perlambatan ekonomi global, inflasi yang tinggi, prospek suku bunga *higher for longer*, peningkatan tensi geopolitik, serta berbagai permasalahan domestik.

Dalam menghadapi tantangan ekonomi global pada tahun 2023, Bank Indonesia secara konsisten telah berperan aktif dalam perumusan kebijakan internasional untuk menjaga ketahanan dan stabilitas makroekonomi, sistem keuangan, serta mendukung pemulihan ekonomi global. Meskipun demikian, kami memproyeksikan ekonomi global akan tumbuh sebesar 1,9% pada tahun 2023, atau sedikit lebih tinggi dari rata-rata tren jangka panjangnya di angka sekitar 3,5%.

Perekonomian Bali selama tahun 2023 mengalami dinamika yang menarik. Pada triwulan pertama tahun 2023, ekonomi Bali mengalami kontraksi sebesar 4,81%

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, 2023.

Macro Economic Condition and Banking Industry

In 2023, Indonesia's macroeconomic conditions and the banking industry may be affected by various factors.

The performance of the global economy and financial markets during 2023 was very dynamic with high uncertainty. Economies in various countries experienced divergence amidst the global economic slowdown, high inflation, the prospect of higher for longe interest rates , increased geopolitical tensions, and various domestic issues.

In the face of global economic challenges in 2023, Bank Indonesia has consistently played an active role in the formulation of international policies to maintain macroeconomic resilience and stability, the financial system, and support global economic recovery2. Nonetheless, we project the global economy to grow by 1.9% in 2023, or slightly higher than its long-term average trend of around 3.5%.

Bali's economy during 2023 experienced interesting dynamics. In the first quarter of 2023, Bali's economy contracted by 4.81% compared to the previous

dibandingkan dengan triwulan sebelumnya. Namun, dari sisi produksi, sektor industri pengolahan mencatat pertumbuhan tertinggi sebesar 8,32%. Secara keseluruhan, pertumbuhan ekonomi Bali pada tahun 2023 diproyeksikan sebesar 5,71%, lebih tinggi dari sebelum masa pandemi Covid-19.

Industri keuangan dan perbankan di Bali juga mengalami dampak yang signifikan akibat lumpuhnya industri pariwisata. Kebijakan relaksasi yang sepadan diperlukan untuk melindungi dana pihak ketiga (DPK) dan mengurangi risiko kredit.

- Pemulihan ekonomi dan pariwisata di Bali mendorong peningkatan DPK masyarakat Bali dan permintaan kredit.
- Penyaluran kredit kepada UMKM juga semakin meningkat, terutama pada lapangan usaha pertanian, industri, dan perdagangan.

Dalam menghadapi tantangan ini, industri perbankan perlu mengambil langkah-langkah cerdas dan responsif untuk memastikan pertumbuhan yang berkelanjutan.

Penilaian Kinerja Direksi

Dewan Komisaris menyadari bahwa tantangan tahun 2023 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 2023 mengalami peningkatan sebesar 5,39% dari tahun 2022 sebesar Rp20.068,33 miliar menjadi sebesar Rp 21.150,58 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 2023 sebesar 5.65% dari tahun 2022 sebesar Rp26.453,00 miliar

quarter. However, in terms of production, the manufacturing sector recorded the highest growth of 8.32%. Overall, Bali's economic growth in 2023 is projected at 5.71%, higher than before the Covid-19 pandemic.

The financial and banking industry in Bali has also been significantly impacted by the paralysis of the tourism industry. Commensurate relaxation policies are needed to protect third-party funds (DPK) and reduce credit risk.

- The economic and tourism recovery in Bali is driving an increase in Balinese deposits and credit demand.
- Lending to MSMEs has also increased, especially in agriculture, industry, and trade.

In the face of these challenges, the banking industry needs to take smart and responsive steps to ensure sustainable growth.

Performance Assessment of The Board of Directors

The Board of Commissioners realizes that the challenges in 2023 faced by the Board of Directors and all levels of management are very heavy 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. Lending in 2023 has increased by 5.39% from 2022 amounting to Rp20,068.33 billion to Rp21,150.58 billion. The relatively small credit growth needs to find a breakthrough while adhering to the principles of prudence and sound lending principles. Third Party Funds (DPK) experienced growth in 2023 of 13.16% from 2022 amounting to Rp26,453.00 billion to Rp27,948.42 billion. The composition of low-cost

menjadi sebesar Rp27.948,42 miliar. Komposisi dana murah (giro dan tabungan) terhadap total dana pihak ketiga (CASA) mengalami pertumbuhan dari 61,20% posisi tahun 2022 menjadi 71,48% posisi tahun 2023. Dari peningkatan Dana Pihak Ketiga (DPK) berpengaruh terhadap pertumbuhan aset tahun 2023 sebesar 6.69% dari tahun 2022 sebesar Rp32.160,68 miliar menjadi sebesar Rp34.310,71 miliar. Sedangkan laba mengalami pertumbuhan tahun 2023 sebesar 22,32% dari tahun 2022 sebesar Rp603,52 miliar menjadi sebesar Rp738,23 miliar.

funds (current accounts and savings) to total third party funds (CASA) grew from 61.20% in 2022 to 71.48% in 2023. The increase in third party funds (DPK) affected asset growth in 2023 by 11.24% from 2022 amounting to Rp32,160.68 billion to Rp34,310,712 billion. While profits experienced growth in 2023 of 22.32% from 2022 amounting to Rp603.52 billion to Rp738.23 billion.

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 75,85% tahun 2022 menjadi 75,65% tahun 2023, mencerminkan fungsi intermediasi Bank BPD Bali perlu ditingkatkan. Rasio kredit bermasalah (NPL-Gross) mengalami perbaikan dari 2,37% tahun 2022 menjadi 1,29% tahun 2023. Rasio permodalan (CAR) mengalami peningkatan dari 21,58% tahun 2022 menjadi sebesar 25,38% tahun 2023. ROA mengalami peningkatan dari 2,68% tahun 2022 menjadi sebesar 3,24% tahun 2023. ROE mengalami peningkatan dari 18,27% tahun 2022 menjadi sebesar 20,23% tahun 2023, dan BOPO mengalami penurunan dari tahun 2022 sebesar 68,87% menjadi sebesar 67,32% tahun 2023 Bank secara ketat melakukan efisiensi.

This condition is reflected in the financial performance indicators of Bank BPD Bali and the Bank's Health Level is maintained in a healthy predicate. In terms of financial ratios, LDR has decreased from 75.85 in 2022 to 75.65% in 2023, reflecting the intermediary function of Bank BPD Bali needs to be improved. Non-performing loan ratio (NPL-Gross) has improved from 2.37% in 2022 to 1.29% in 2023. The capital ratio (CAR) improved from 21.58% in 2022 to 25.38% in 2023. ROA increased from 2.68% in 2022 to 3.24% in 2023. ROE has increased from 18.27% in 2022 to 20.23% in 2023, and BOPO has decreased from 68.87% in 2022 to 67.32% in 2023 The bank is strictly implementing efficiency.

Atas pencapaian tersebut, Dewan Komisaris memberikan apresiasi dan penghargaan atas kebijakan dan langkah strategis yang diterapkan Direksi pada tahun 2023. Namun masih terdapat aspek kualitatif belum berjalan optimal, tercermin dari rencana 26 (dua puluh enam) proyek korporasi, terealisasi sebanyak 24 (dua puluh empat) proyek korporasi atau tercapai 92%. Sedangkan realisasi proyek korporasi yang merupakan proyek korporasi insidentil tahun 2023 sebanyak 3 proyek korporasi atau terealisasi sebesar 100% dari target tahun 2023 sebanyak 3 proyek korporasi. Sehingga pencapaian progres proyek korporasi tahun 2023 sebesar 96%.

For this achievement, the Board of Commissioners gives appreciation and appreciation for the policies and strategic steps implemented by the Board of Directors in 2023. However, there are still qualitative aspects that have not run optimally, reflected in the plan for 26 (twenty six) corporate projects, realized as many as 24 (twenty four) corporate projects or achieved 92%. Meanwhile the realization of corporate projects which are incidental corporate projects in 2023 is 3 corporate projects or realized by 100% of the 2023 target of 3 corporate projects. So that the achievement of corporate project progress in 2023 amounted to 96%.

Segenap jajaran Direksi telah berusaha secara maksimal menindaklanjuti saran/nasihat Dewan Komisaris dalam upaya mempertahankan dan meningkatkan kinerja Bank tahun 2023 secara optimal.

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 2023 optimally.

Pandangan atas Penerapan GCG

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.

Berdasarkan surat Otoritas Jasa Keuangan (OJK) Provinsi Bali Nomor SR-35/KO.1812/2023 tanggal 21 Desember 2023 perihal Laporan Realisasi Rencana Bisnis PT Bank Pembangunan Daerah Bali Triwulan III-2023 dan Penetapan Tingkat Kesehatan Bank, Peringkat Komposit Tingkat Kesehatan Bank posisi Juni 2023 dikategorikan Peringkat Komposit 2 (PK-2) yang mencerminkan kondisi Bank secara umum sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. *Inherent Risk* dinilai 3 *(Moderate)* dan Kualiitas Penerapan Manajemen Risiko dinilai 2 *(Satisfactory)* sehingga Profil Risiko Bank secara komposit dinilai 2 *(Low to Moderate)*. Faktor *Good Corporate Governance* (Tata Kelola) dinilai 2 (Baik), Rentabilitas dinilai 2 (Baik) dan Permodalan dinilai 2 (Baik).

Saran dan nasehat Dewan Komisaris tersebut telah ditindaklanjuti oleh Direksi. Hal tersebut tercermin dari hasil penilaian Otoritas Jasa Keuangan atas penerapan Tata Kelola periode Desember 2023 berada pada peringkat komposit 2 (Baik).

Perspective on The GCG 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, 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.

Based on the letter of the Financial Services Authority (OJK) of Bali Province Number SR-35/KO.1812/2023 dated 21 December 2023 regarding the Report on the Realization of PT Bank Pembangunan Daerah Bali's Business Plan for the Third Quarter of 2023 and Determination of the Bank's Health Level, the Bank's Health Level Composite Rating as of June 2023 is categorized as Composite Rating 2 (PK-2) which reflects the Bank's generally healthy condition and is considered capable of facing significant negative influences from changes in business conditions and other external factors. Inherent Risk is rated 3 (Moderate) and the Quality of Risk Management Implementation is rated 2 (Satisfactory) so that the Bank's composite Risk Profile is rated 2 (Low to Moderate). The Good Corporate Governance factor is rated 2 (Good), Rentability is rated 2 (Good) and Capital is rated 2 (Good).

The advice and counsel of the Board of Commissioners have been followed up by the Board of Directors. This is reflected in the results of the Financial Services Authority's assessment of the implementation of Governance for the period December 2023 at a composite rating of 2 (Good).

Berdasarkan Surat Otoritas Jasa Keuangan Provinsi Bali Nomor SR-36/KO.181/2024 tanggal 18 April 2024 Perihal : Tindak Lanjut Penilaian Tingkat Kesehatan Bank (TKB) Posisi Semester II Tahun 2023, Tingkat Kesehatan Bank dikategorikan Peringkat Komposit 2 (PK-2) dengan rincian Profil risiko dinilai 2 *(Low to Moderate)* dengan risiko inheren komposit dinilai 2 *(Low to 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.

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*.

Based on the Bali Province Financial Services Authority Letter Number SR-36/KO.181/2024 dated April 18, 2024 Regarding: Follow-up Assessment of Bank Health Level (TKB) Position Semester II Year 2023, the Bank's Health Level is categorized as Composite Rating 2 (PK-2) with details Risk profile rated 2 (Low to Moderate) with composite inherent risk rated 2 (Low to Moderate) and Quality of Risk management Implementation rated 2 (Satisfactory), GCG rated 2 (Good), Rentability rated 2 (Good) and Capital rated 2 (Good) which reflects the Bank's general condition is healthy and is considered capable of facing significant negative influences from changes in business conditions and other external factors.

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

Fungsi pengawasan yang dilakukan Dewan Komisaris didukung oleh komite-komite yang berada di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Selama tahun 2023, komite-komite telah memberikan saran dan rekomendasi kepada Dewan Komisaris dalam melaksanakan fungsi pengawasan atas sistem pengendalian internal, pengelolaan risiko, sumber daya manusia, dan tata kelola dengan baik.

Pada tahun 2023 Komite Audit telah mengadakan rapat sebanyak 10 (Sepuluh) kali, melakukan pertemuan dengan SKAI & Anti *Fraud* sebanyak 4 (empat) kali, dan telah melakukan kajian lebih dari 59 (lima puluh sembilan) laporan hasil audit internal.

Komite Pemantau Risiko tahun 2023 telah mengadakan rapat sebanyak 9 (sembilan) kali, dan melakukan kajian lebih dari 72 (tujuh puluh dua) laporan terkait dengan manajemen risiko.

Performance Assessment of The Committee Under The Board of Commissioners

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 2023 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 2023, the Audit Committee met 10 (ten) times, met with SKAI & Anti Fraud 4 (four) times, and reviewed more than 59 (fifty nine) internal audit reports.

The Risk Monitoring Committee met 9 (nine) times in 2023, and reviewed more than 72 (seventy-two) reports related to risk management.

Komite Remunerasi dan Nominasi tahun 2022 telah mengadakan rapat sebanyak 8 (delapan) kali dalam kapasitasnya untuk mengevaluasi kebijakan remunerasi Direksi, Dewan Komisaris, Pejabat Senior, dan Karyawan Bank BPD Bali secara keseluruhan, dan melakukan kajian lebih dari 25 (dua puluh lima) 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.

The 2023 Remuneration and Nomination Committee has held 8 (eight) 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 25 (twenty five) 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

Perbaikan ekonomi pada tahun 2023 secara nasional maupun regional khususnya Bali, memberikan optimisme setelah Melawati tahun yang sangat menantang akibat pandemi. Dewan Komisaris memandang bahwa perencanaan yang sudah disusun oleh Direksi dan jajarannya akan berjalan sesuai dengan target yang sudah dicanangkan oleh Bank. Namun dalam kondisi perekoomian menuju normal, Dewan komisaris senantiasa mengingatkan dan memberikan saran, arahan dan masukan Kepada Direksi untuk displin untuk menerapkan langkah-langkah strategis yang optimal, efektif dan efisen. Inovasi, transformasi dan *agility* diperlukan untuk tetap memberikan layanan prima bagi nasabah dan meningkatkan daya saing yang semakin ketat dan dinamis agar menjadi *regional 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

View on Business Prospect

The economic improvement in 2023 nationally and regionally, especially Bali, provides optimism after a very challenging year due to the pandemic. The Board of Commissioners views that the plans that have been prepared by the Board of Directors and its staff will run in accordance with the targets set by the Bank. However, as economic conditions normalize, the Board of Commissioners continues to remind and provide advice, direction and input to the Board of Directors to be disciplined in implementing strategic measures that are optimal, effective and efficient. Innovation, transformation and agility are needed to continue to provide excellent service to customers and increase competitiveness in an increasingly tight and dynamic environment in order to become a regional market leader.

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

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.

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

Di sepanjang tahun 2023 terdapat beberapa kali perubahan komposisi Dewan Komisaris dengan susunan per akhir tahun 2023 sesuai dengan Akta Nomor 38 tanggal 22 November 2023 adalah sebagai berikut:

Changes in The Composition of The Board of Commissioners

Throughout 2023, there were several changes in the composition of the Board of Commissioners with the composition as of the end of 2023 in accordance with Deed Number 38 dated November 22, 2023 as follows:

Komisaris Utama Independen Independent President Commissioner	I Gusti Ngurah Bagus Artawan, S.H.
Komisaris Independen Independent Commissioner	Insinyur Gede Arimbawa
Komisaris Independen Independent Commissioner	I Nyoman Suparsa Widana
Komisaris Non Independen Non Independent Commissioner	Wisnu Bawa Temaja, S.H., M.H.
Komisaris Non Independen Non Independent Commissioner	I Gede Darmawa, S.E.

Penutup

Dengan penuh rasa hormat dan rasa syukur yang mendalam, kami, Dewan Komisaris Bank Pembangunan Daerah (BPD) Bali, ingin menyampaikan ucapan terima kasih yang tulus kepada seluruh pihak yang telah turut serta dalam perjalanan luar biasa kami selama tahun 2023.

Tahun ini telah menjadi periode yang penuh tantangan dan peluang bagi kami. Kami ingin mengucapkan terima kasih kepada seluruh karyawan yang telah berjuang keras untuk menjaga integritas dan profesionalitas dalam setiap langkah yang diambil. Keberhasilan kami dalam mencapai berbagai pencapaian strategis tidak akan mungkin terwujud tanpa dedikasi dan komitmen mereka.

Closing

With great respect and deep gratitude, we, the Board of Commissioners of Bank Pembangunan Daerah (BPD) Bali, would like to express our sincere gratitude to all those who have participated in our extraordinary journey during 2023.

This year has been a period of challenges and opportunities for us. We would like to thank all employees who have strived hard to maintain integrity and professionalism in every step taken. Our success in achieving various strategic milestones would not have been possible without their dedication and commitment.

Kami juga ingin mengucapkan terima kasih kepada para pemegang saham, regulator, dan semua pihak yang terlibat dalam memajukan peran BPD Bali dalam pembangunan ekonomi daerah. Dukungan dan arahan yang diberikan telah membantu kami untuk terus berinovasi dan beradaptasi dengan lingkungan yang selalu berubah.

Sebagai Dewan Komisaris, kami menyadari bahwa perjalanan ini tidak akan berakhir di sini. Kami berkomitmen untuk terus mengembangkan strategi yang tepat dan memberikan nilai tambah bagi semua pemangku kepentingan. Dengan semangat kolaborasi dan keberanian untuk berubah, kami yakin BPD Bali akan terus menjadi mitra yang handal dan berdampak positif bagi pertumbuhan ekonomi regional.

Terakhir, mari kita sambut tahun yang akan datang dengan semangat optimisme dan tekad yang kuat untuk meraih kesuksesan bersama. Mari kita terus berjalan bersama sebagai satu tim, menuju masa depan yang lebih cerah bagi BPD Bali dan masyarakat Bali pada umumnya.

OM SHANTI, SHANTI, SHANTI OM

We would also like to thank our shareholders, regulators, and all parties involved in advancing BPD Bali's role in regional economic development. The support and direction provided has helped us to continue to innovate and adapt to the ever-changing environment.

As a Board of Commissioners, we realize that this journey will not end here. We are committed to continue developing the right strategies and providing added value to all stakeholders. With the spirit of collaboration and the courage to change, we are confident that BPD Bali will continue to be a reliable partner and positively impact regional economic growth.

Last but not least, let us welcome the coming year with a spirit of optimism and strong determination to achieve success together. Let us continue to walk together as one team, towards a brighter future for BPD Bali and the Balinese people at large.

OM SHANTI, SHANTI, SHANTI OM

I Gusti Ngurah Bagus Artawan, S.H.
Komisaris Utama Independen
Independent President Commissioner

Laporan Direksi
Board of Directors' Report

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

Om Swastyastu,

Puji syukur kami haturkan kepada Ida Sang Hyang Widhi Wasa, Tuhan Yang Maha Esa atas karunia-Nya sehingga PT Bank Pembangunan Daerah Bali dapat melalui tahun 2023 dengan baik walau dihadapkan oleh tantangan di tengah kondisi yang harus disikapi dengan penuh kehati-hatian. Bank terus malakukan perubahan dan menciptakan inovasi dalam menjalankan bisnis perbankan daerah. Kami mewakili segenap Direksi dan seluruh jajaran manajemen melakukan konsolidasi internal untuk perbaikan kinerja dan juga mengembangkan strategi inisiatif, izin kan kami melaporkan rigkasan kinerja BPD Bali tahun buku 2023.

Kondisi Makro Ekonomi

Kinerja perekonomian dan pasar keuangan global selama tahun 2023 bergerak sangat dinamis dengan ketidakpastian yang tinggi. Perekonomian di berbagai negara mengalami divergensi di tengah perlambatan ekonomi global, inflasi yang tinggi, prospek suku bunga *higher for longer*, peningkatan tensi geopolitik, serta berbagai permasalahan domestik.

Pada awal 2023, optimisme pemulihan ekonomi berangsur meredup. Kenaikan permintaan, terutama di sektor jasa, setelah pulihnya mobilitas manusia pasca-Covid-19 menghadapi keterbatasan sisi penawaran karena dampak luka memar *(scarring effect)* di sisi korporasi maupun pembatasan imigrasi dari kebijakan politik di sejumlah negara maju *(Advanced Economies, AEs)*. Fragmentasi geopolitik-ekonomi juga meningkat dengan berlangsungnya perang Rusia di Ukraina yang menyebabkan keterbatasan pasokan serta tetap tingginya harga energi dan pangan global. Berlanjutnya ketegangan perdagangan antara Amerika Serikat (AS) dan Tiongkok berdampak pada penurunan tidak hanya ekspor-impor kedua negara tersebut, tetapi juga volume perdagangan dunia. Ketegangan Israel dan Palestina sejak awal Oktober 2023 menambah ketegangan geopolitik di Kawasan Timur Tengah dan juga dunia.

Om Swastyastu,

Praise to Ida Sang Hyang Widhi Wasa, God Almighty for His grace so that PT Bank Pembangunan Daerah Bali can go through 2023 well despite being faced with challenges in the midst of conditions that must be addressed with full caution. The Bank continues to make changes and create innovations in running the regional banking business. We represent the entire Board of Directors and all levels of management to carry out internal consolidation to improve performance and also develop initiative strategies, let us report the performance summary of BPD Bali for the fiscal year 2023.

Macroeconomic Conditions

The performance of the global economy and financial markets during 2023 was very dynamic with high uncertainty. Economies in various countries experienced divergence amid the global economic slowdown, high inflation, the prospect of higher interest rates for longer, increased geopolitical tensions, and various domestic problems.

In early 2023, optimism for economic recovery gradually faded. The increase in demand, especially in the services sector, following the recovery of human mobility post-Covid-19 faced supply-side limitations due to the scarring effect on the corporate side as well as immigration restrictions from political policies in a number of advanced economies (AEs). Geopolitical-economic fragmentation has also increased with Russia's ongoing war in Ukraine causing supply constraints and persistently high global energy and food prices. Continuing trade tensions between the United States (US) and China have resulted in a decline not only in the export-import of the two countries, but also in the volume of world trade. Tensions between Israel and Palestine since early October 2023 have added to geopolitical tensions in the Middle East region and the world.

Hal ini mengakibatkan proses pemulihan ekonomi global melambat, disertai dengan berlanjutnya tekanan inflasi karena harga energi dan pangan dunia, serta keketatan pasar tenaga kerja di sejumlah negara maju. Perlambatan ekonomi dunia juga disebabkan oleh pengetatan moneter yang harus ditempuh bank-bank sentral untuk menurunkan inflasi, dengan kenaikan suku bunga yang sangat tinggi di negara maju, khususnya AS. Melonjaknya utang pemerintah untuk membiayai ekspansi kebijakan fiskal di negara maju, khususnya AS, makin mendorong suku bunga dan kuatnya dolar AS di pasar keuangan global sehingga menarik aliran modal dunia dalam jumlah besar.

Di negara *Emerging Market and Developing Economies* (EMDEs), otoritas moneter diharuskan memperkuat respons kebijakan untuk menjaga stabilitas eksternal dari dampak negatif rambatan global tersebut, termasuk pembalikan aliran investasi portofolio dan tingginya tekanan pelemahan nilai tukar. Proses pemulihan ekonomi global juga dipengaruhi oleh permasalahan perubahan iklim, struktur demografi, dan digitalisasi. Cuaca ekstrem dingin di Eropa pada awal tahun makin memperburuk dampak terbatasnya pasokan energi dan pangan akibat perang Rusia di Ukraina terhadap pemulihan ekonomi di kawasan itu.

Sementara itu, kawasan Asia dilanda kekeringan akibat El Nino sehingga mengharuskan otoritas memastikan pasokan dan ketahanan pangan untuk mengatasi dampaknya terhadap inflasi dan pemulihan ekonomi.

Setelah mencatat tinggi sebesar 3,5% pada 2022, pertumbuhan ekonomi pada 2023 diprakirakan turun ke 3,0%, dan terus melambat menjadi 2,8% pada 2024 dengan kecenderungan risiko yang lebih rendah. Dengan harapan meredanya ketegangan geopolitik, ekonomi dunia diprakirakan akan kembali membaik dengan pertumbuhan sebesar 3,0% pada 2025. Divergensi pertumbuhan terjadi antarnegara maju, khususnya AS, yang relatif tinggi dengan negara EMDEs yang tumbuh menurun dan stagnan. Pertumbuhan ekonomi negara maju diprakirakan akan turun dari 1,6% pada 2023 menjadi 1,4% pada 2024 sebelum meningkat menjadi 1,7% pada 2025.

This resulted in a slowdown in the global economic recovery process, accompanied by continued inflationary pressures due to global energy and food prices, as well as labor market tightness in a number of developed countries. The slowdown in the world economy was also caused by the monetary tightening that central banks had to resort to in order to lower inflation, with very high interest rate hikes in developed countries, particularly the US. Soaring government debt to finance fiscal policy expansion in developed countries, particularly the US, further pushed up interest rates and the strength of the US dollar in global financial markets, attracting large capital flows.

In Emerging Market and Developing Economies (EMDEs), monetary authorities are required to strengthen policy responses to maintain external stability from the negative impacts of the global slowdown, including portfolio investment flow reversals and high exchange rate depreciation pressures. The global economic recovery process is also affected by climate change, demographic structure, and digitalization. Extreme cold weather in Europe at the beginning of the year further exacerbated the impact of limited energy and food supplies due to Russia's war in Ukraine on the region's economic recovery.

Meanwhile, the Asian region has been hit by El Nino-induced drought, requiring authorities to ensure food supply and security to address the impact on inflation and economic recovery.

After recording a high of 3.5% in 2022, economic growth in 2023 is forecast to fall to 3.0%, and continue to decelerate to 2.8% in 2024 with a lower risk trend. With the expectation of easing geopolitical tensions, the world economy is predicted to rebound with growth of 3.0% in 2025. Growth divergence occurs between developed countries, especially the US, which is relatively high with EMDEs countries growing declining and stagnant. Economic growth in developed countries is forecast to decline from 1.6% in 2023 to 1.4% in 2024 before increasing to 1.7% in 2025.

Sementara pertumbuhan negara EMDEs akan turun dari 4,0% pada 2023 menjadi 3,8% pada 2024 dan stagnan 3,8% pada 2025. Di negara maju, pertumbuhan ekonomi didorong oleh AS yang tumbuh relatif tinggi yaitu 2,3% pada 2023, ditopang oleh konsumsi rumah tangga dan sektor jasa yang berorientasi domestik, kemudian menurun menjadi 1,3% pada 2024 sebelum meningkat kembali menjadi 1,8% pada 2025.

Meanwhile, EMDEs growth will decline from 4.0% in 2023 to 3.8% in 2024 and stagnate at 3.8% in 2025. In developed countries, economic growth is driven by the US which grows relatively high at 2.3% in 2023, supported by household consumption and the domestic-oriented service sector, then declines to 1.3% in 2024 before increasing again to 1.8% in 2025.

Kinerja Bank BPD Bali Tahun 2023

Sejalan dengan pemulihan ekonomi Nasional dan Bali khususnya, kinerja Bank BPD Bali tahun 2023 juga menunjukkan akselerasi. Tahun 2023 Bank BPD Bali berhasil mencetak pertumbuhan Aset, Kredit, dan Dana Pihak Ketiga masing-masing sebesar 6,69% (yoy), 5,39% (yoy), dan 5,65% (yoy). Jika dibandingkan dengan kinerja BPD Nasional dan Industri Perbankan Nasional posisi tahun 2023, pertumbuhan aset dan dana pihak ketiga Bank BPD Bali lebih tinggi dibandingkan pertumbuhan BPD Nasional dan Industri Perbankan Nasional. Dari sisi rasio keuangan, Bank BPD Bali masih lebih baik dibandingkan BPD Nasional dan Industri Perbankan Nasional untuk rasio ROA, NIM, BOPO, NPL-Gross dan NPL-Nett.

Sampai dengan posisi Desember 2023, 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 391 terminal perbankan elektronik yang terdiri dari 212 terminal ATM, 26 terminal CRM dan 153 terminal EDC serta Bank juga memiliki 59 Kegiatan/Aktivitas Lainnya berupa 52 KPK Permanen dan 7 KPK Berpindah. Pada tahun 2023 Bank BPD Bali telah melakukan pengembangan jaringan kantor berupa pemindahan alamat 1 (satu) Kantor Cabang Pembantu Kelas 3 dan 4 (empat) Kantor Cabang Pembantu Kelas 5. Sedangkan untuk pengembangan Terminal Perbankan Elektronik, Bank BPD Bali telah melakukan penyediaan 7 (tujuh) terminal ATM, 1

Bank BPD Bali's Performance In 2023

In line with the national and Bali economic recovery in particular, the performance of Bank BPD Bali in 2023 also shows acceleration. In 2023 Bank BPD Bali managed to score growth in Assets, Loans, and Third Party Funds of 6.69% (yoy), 5.39% (yoy), and 5.65% (yoy) respectively. When compared to the performance of the National BPD and the National Banking Industry in 2023 position, the growth of assets and third party funds of Bank BPD Bali is higher than the growth of the National BPD and the National Banking Industry. In terms of financial ratios, Bank BPD Bali is still better than the National BPD and the National Banking Industry for ROA, NIM, BOPO, NPL-Gross and NPL-Nett ratios.

As of December 2023, Bank BPD Bali operates a network of offices, electronic banking terminals and other 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 391 electronic banking terminals consisting of 212 ATM terminals, 26 CRM terminals and 153 EDC terminals and 59 Other Activities in the form of 52 Permanent KPK and 7 Mobile KPK. In 2023 Bank BPD Bali has developed Office Network by relocation 1 (one) Class 3 Sub-Branch Offices and 4 (four) Class 5 Sub-Branch Offices. As for the development of Electronic Banking Terminals, Bank BPD Bali has provided 7 (seven) ATM terminals, 1 (one) CRM terminal, relocated 8 (eight) ATM terminals and 6 (six) EDC terminals and terminated the provision of 2 (two) ATM terminals and 30 (thirty) EDC terminals. In addition, in 2023,

(satu) terminal CRM, pemindahan alamat 8 (delapan) terminal ATM dan 6 (enam) terminal EDC serta pengakhiran penyediaan 2 (dua) terminal ATM dan 30 (tiga puluh) terminal EDC. Selain itu pada tahun 2023, Bank BPD Bali juga melakukan pengembangan kegiatan/aktivitas lainnya berupa pembukaan 2 (dua) KPK Permanen, pemindahan alamat 3 (tiga) KPK Permanen dan penutupan 2 (dua) KPK Permanen.

Bank BPD Bali also developed other activities in the form of opening 2 (two) Permanent KPK, moving the address of 3 (three) Permanent KPK and closing 2 (two) Permanent KPK.

Sesuai dengan Visi dan Misi Bank BPD Bali secara terus menerus melakukan inovasi atas produk dan layanan, Pada Tahun 2023 Bank BPD Bali Meluncurkan Produk/Aktivitas Layanan Baru antara lain: (i) QRIS *Cross Border* untuk Negara Malaysia dan Singapura; (ii) Pengembangan Kartu Kredit Pemerintah Daerah (KKPD) Bank BPD Bali Menggunakan Kartu Kredit Fisik; (iii) Kredit KUSUMA (Kredit Usaha untuk Sejahtera, Unggul & Maju); (iv) Kredit KUSUMA SARI (Kredit Usaha Sejahtera Unggul dan Maju untuk Masyarakat Bali); (v) Deposito dengan Mekanisme Retensi (Diskonto) Bank BPD Bali; (vi) Implementasi transaksi non tunai pada Pemerintahan Desa melalui integrasi Siskuedes Link dengan CMS Bank BPD Bali.

In accordance with the Vision and Mission of Bank BPD Bali to continuously innovate products and services, in 2023 Bank BPD Bali launched new products / service activities including: (i) QRIS Cross Border for Malaysia and Singapore; (ii) Development of Regional Government Credit Cards (KKPD) Bank BPD Bali Using Physical Credit Cards; (iii) KUSUMA Credit (Business Credit for Prosperous, Superior & Advanced); (iv) KUSUMA SARI Credit (Prosperous, Superior and Advanced Business Credit for the People of Bali); (v) Deposits with Bank BPD Bali Retention Mechanism (Discount); (vi) Implementation of non-cash transactions in the Village Government through the integration of Siskuedes Link with Bank BPD Bali CMS.

Pencapaian Target

Pencapaian Kinerja Bank BPD Bali pada tahun 2023 dibandingkan dengan target memperlihatkan peningkatan di beberapa kinerja kunci.

Target Achievement

The performance achievements of Bank BPD Bali in 2023 compared to the target show improvement in several key performances.

(dalam Rp miliar / in Rp billion)

Uraian Description	**Target 2023** Target in 2023	**Realisasi 2023** 2023 Realization	**Pencapaian** Achievement
Total Aset Total Assets	33.763	34.311	101,62%
Dana Pihak Ketiga Third Fund Party	27.775	27.948	100,63%
Giro Current Account	3.946	4.501	114,07%
Tabungan Saving Account	12.718	15.476	121,68%
Deposito Deposits	11.111	7.972	71,75%
Kredit yang Diberikan Loans Outstanding	21.272	21.151	99,43%

(dalam Rp miliar / in Rp billion)

Uraian Description	**Target 2023** Target in 2023	**Realisasi 2023** 2023 Realization	**Pencapaian** Achievement
Kredit Modal Kerja Working Capital Loans	3.019	2.488	82,39%
Kredit Investasi Investment Loan	8.354	9.006	107,81%
Kredit Konsumsi Consumption Loan	9.900	9.657	97,55%
Kredit Kepada UMKM Loan to MSMEs	10.000	10.268	102,68%
Laba Sebelum Pajak Net Income before Tax	869	1.068	122,97%
Laba Bersih Net Income	634	738	116,42%
Rasio Keuangan Utama Key Financial Ratio			
CAR	24,73%	25,38%	102,63%
ROA	2,73%	3,24	118,68%
ROE	17,77%	20,23	113,87%
NIM	6,44%	7,16%	111,15%
BOPO	70,66%	67,32%	95,27%
LDR	76,59%	75,65%	98,77%
NPL Gross	2,65%	1,29%	48,68%

Jumlah aset tahun 2023 mencapai Rp34.310.712 juta atau 101,62% dari RBB sebesar Rp33.762.959 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.

Realisasi jumlah pendapatan adalah sebesar Rp3.287.613 juta atau 108,74% dari RBB sebesar Rp3.023.395 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 Rp1.884.823 juta atau 95,46% dari RBB sebesar Rp1.974.414 juta. Dari jumlah

Total assets in 2023 reached Rp34,310,712 million or 101,62% of the RBB of Rp33,762,959 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.

Realization of total income amounted to Rp3,287,613 million or 108,74% of the RBB of Rp3,023,395 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 Rp1,884,823 million or 95.46% of the RBB of Rp1,974,414 million. From the total income and total expenses,

pendapatan dan jumlah beban maka diperoleh laba sebelum pajak mencapai Rp1.068.156 juta atau 122,97% dari RBB yang telah ditetapkan sebesar Rp868.647 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.

the profit before tax reached Rp1,068,156 million or 122.97% of the RBB which had been set at Rp868,647 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 2023 mencapai Rp27.948.417 juta atau 100,63% dari RBB sebesar Rp27.774.510 juta, dengan rincian Giro sebesar Rp4.500.767 juta atau 114,07% dari RBB sebesar Rp3.945.736 juta, Tabungan sebesar Rp15.475.796 juta atau 121,68% dari RBB sebesar Rp12.718.215 juta, Deposito Berjangka sebesar Rp7.971.853 juta atau 71,75% dari RBB sebesar Rp11.110.559 juta.

Collection of Third Party Funds in 2023 reached Rp27,948,417 million or 100,63% of RBB of Rp27,774,510 million, with details of Current Accounts of Rp4,500,767 million or 114,07% of RBB of Rp3,945,736 million, Savings of Rp15,475,796 million or 121.68% of RBB of Rp12,718,215 million, Time Deposits of Rp7,971,853 million or 71.75%of RBB of Rp11,110,559 million.

Realisasi penyaluran pinjaman yang diberikan tahun 2023 sebesar Rp21.150.581 juta atau 99,43% dari target yang ditetapkan dalam RBB sebesar Rp21.272.429 juta, komposisi jumlah kredit investasi sebesar Rp9.005.790 juta atau 107,81% dari target yang ditetapkan dalam RBB sebesar Rp8.353.591 juta, kredit konsumsi sebesar Rp9.657.277juta atau 97,55% dari target yang ditetapkan dalam RBB sebesar Rp9.899.778 juta dan kredit modal kerja sebesar Rp2.478.514 juta atau 82,39% dari target yang ditetapkan dalam RBB sebesar Rp3.019.060 juta. Hingga posisi akhir Desember 2023 Pencapaian target penyaluran kredit kepada Usaha Mikro, Kecil dan Menengah telah terealisasi sebesar Rp10.267.511 juta atau 102,68% dari target yang ditetapkan dalam RBB sebesar Rp9.999.566 juta.

The realization of loan disbursement in 2023 amounted to Rp21,150,581 million or 99,43% of the target set in the RBB of Rp21,272,429 million, the composition of the total investment credit was Rp9,005,790 million or 107,91% of the target set in the RBB of Rp8,353,591 million, consumer loans of Rp9,529,015 million or 97,55% of the target set in the RBB of Rp9,899,778 million and working capital loans of Rp2,478,802 million or 82.11% of the target set in the RBB of Rp3,019,060 million. As of the end of December 2023, the achievement of the credit distribution target to Micro, Small and Medium Enterprises has been realized amounting to Rp10,267,511 million or 102.68% of the target set in the RBB of Rp9,999,566 million.

Prospek Usaha

Kinerja perekonomian dan pasar keuangan global selama tahun 2023 bergerak sangat dinamis dengan ketidakpastian yang tinggi. Berbagai faktor mempengaruhi kondisi ekonomi dan bisnis perbankan di seluruh dunia.
Proyeksi pertumbuhan ekonomi global pada tahun 2023 adalah sekitar 1,9%, sedikit lebih tinggi dari rata-rata tren jangka panjang sekitar 3,5%. Mayoritas negara G20 akan mengalami kondisi keuangan yang lebih ketat karena kenaikan suku bunga. Namun, dengan harapan meredanya ketegangan geopolitik,

Business Prospect

The performance of the global economy and financial markets during 2023 is very dynamic with high uncertainty. Various factors affected economic conditions and banking businesses around the world.
The projection of global economic growth in 2023 is around 1.9%, slightly higher than the long-term average trend of around 3.5%. The majority of G20 countries will experience tighter financial conditions due to rising interest rates. However, with the expected easing of geopolitical tensions, the world economy

ekonomi dunia diprakirakan akan kembali membaik dengan pertumbuhan sebesar 3,0% pada tahun 2025.

Fundamental ekonomi yang kuat merupakan landasan yang penting bagi pertumbuhan ekonomi domestik. Dengan fondasi yang kokoh, aktivitas ekonomi dapat terus bergerak maju, menciptakan peluang dan kesejahteraan bagi masyarakat. Semoga perekonomian terus berkembang dan memberikan manfaat bagi semua pihak. Prospek Bisnis Perbankan Indonesia Tahun 2023

- Pertumbuhan kredit perbankan nasional diperkirakan berada di kisaran 10% - 12%.
- Pertumbuhan Dana Pihak Ketiga (DPK) diperkirakan sekitar 7% - 9%.

Walaupun tantangan di depan adalah besar, perbankan harus tetap optimistis dan waspada agar industri perbankan Indonesia tetap berjalan dengan baik .

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.

Untuk menerapkan tata kelola perusahaan yang baik *(Good Corporate Governance)*, Bank Pembangunan Daerah (BPD) Bali berkomitmen untuk menjalankan prinsip-prinsip GCG dan nilai-nilai yang dapat menujang untuk menikgkatkan kinerja perusahaan secara efektif dan efisien.

Transparansi dan Keterbukaan

Menyediakan informasi yang jelas, akurat, dan tepat waktu kepada para pemangku kepentingan *(stakeholders)*, termasuk nasabah, pemegang saham, regulator, dan masyarakat umum. Ini termasuk

is forecast to rebound with growth of 3.0% in 2025.

Strong economic fundamentals are an important foundation for domestic economic growth. With a solid foundation, economic activity can continue to move forward, creating opportunities and prosperity for the community. May the economy continue to grow and provide benefits for all parties. Indonesia Banking Business Outlook in 2023.

- National banking credit growth is estimated to be in the range of 10% - 12%.
- Third party funds (DPK) growth is estimated to be around 7% - 9%.

Although the challenges ahead are great, banks must remain optimistic and vigilant so that the Indonesian banking industry continues to run well.

Corporate Governance

In order to implementgood corporate governance, the Company is committed to applying governance principles in all Company activities. To that end, Bank BPD Bali will continue to improve corporate governance in order to achieve performance while still paying attention to the prudential principle and consistently managing the risk management system by referring to the prevailing laws and regulations.

To implementGood Corporate Governance, Bank Pembangunan Daerah (BPD) Bali is committed to implementing GCG principles and values that can support to improve the company's performance effectively and efficiently.

Transparency and Openness

Providing clear, accurate, and timely information to stakeholders, including customers, shareholders, regulators, and the general public. This includes financial reports, company policies, and decision-

laporan keuangan, kebijakan perusahaan, dan proses pengambilan keputusan.

making processes.

Akuntabilitas dan Pertanggungjawaban

Memastikan bahwa setiap tingkat manajemen bertanggung jawab atas tindakan dan keputusan yang diambil, serta mampu mempertanggungjawabkannya kepada pemangku kepentingan.

Accountability and Responsibility

Ensure that every level of management is responsible for its actions and decisions, and accountable to stakeholders.

Pengelolaan Risiko yang Efektif

Mengidentifikasi, mengukur, memantau dan mengendalikan risiko secara proaktif untuk melindungi kepentingan perusahaan dan pemangku kepentingan, meliputi risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan dan risiko reputasi.

Effective Risk Management

Proactively identify, measure, monitor and control risks to protect the interests of the company and its stakeholders, including credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputation risk.

Peran Dewan Komisaris yang Efektif

Memastikan bahwa Dewan Komisaris memiliki kemandirian, keahlian, dan pengalaman yang cukup untuk mengawasi kinerja manajemen, memberikan arahan strategis, dan menjaga kepentingan pemegang saham.

Effective Role of the Board of Commissioners

Ensure that the BOC has sufficient independence, expertise, and experience to oversee management performance, provide strategic direction, and safeguard shareholder interests.

Penghargaan terhadap Hak Pemegang Saham

Melindungi hak pemegang saham, termasuk hak suara, hak atas informasi, dan hak atas dividen, serta memperlakukan semua pemegang saham dengan adil dan setara.

Respect for Shareholder Rights

Protect shareholder rights, including voting rights, information rights, and dividend rights, and treat all shareholders fairly and equally.

Etika dan Integritas

Mempraktikkan perilaku yang jujur, adil, dan etis dalam semua aspek bisnis, termasuk dalam hubungan dengan pelanggan, karyawan, dan mitra bisnis.

Ethics and Integrity

Practicing honest, fair and ethical behavior in all aspects of business, including in relationships with customers, employees and business partners.

Kepatuhan terhadap Peraturan dan Hukum

Memastikan bahwa perusahaan mematuhi semua peraturan, hukum, dan standar etika yang berlaku dalam industri dan yurisdiksi tempat beroperasi.

Compliance with Regulations and Laws

Ensure that the company complies with all applicable regulations, laws and ethical standards in the industries and jurisdictions in which it operates.

Peningkatan Kualitas Manajemen

Meningkatkan kapasitas, kompetensi, dan integritas manajemen dalam menjalankan tugas dan tanggung jawab mereka.

Management Quality Improvement

Enhance the capacity, competence, and integrity of management in carrying out their duties and responsibilities.

Keterlibatan Pemangku Kepentingan

Melibatkan pemangku kepentingan utama, termasuk karyawan, pelanggan, dan masyarakat, dalam proses pengambilan keputusan dan memperhatikan kepentingan mereka dalam menjalankan bisnis. Dengan menerapkan prinsip-prinsip tata kelola perusahaan yang baik, BPD Bali dapat meningkatkan kinerja operasionalnya, memperkuat kepercayaan pemangku kepentingan, dan mencapai tujuan jangka panjangnya dengan lebih efektif.

Stakeholder Engagement

Involving key stakeholders, including employees, customers and communities, in the decision-making process and taking into account their interests in conducting business. By applying the principles of good corporate governance, BPD Bali can improve its operational performance, strengthen stakeholder trust, and achieve its long-term goals more effectively.

Pada tahun 2023 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.

In 2023, the Bank's condition is generally healthy, so it is considered capable of facing significant negative influences from changes in business conditions and other external factors reflected in the rating of assessment factors, including: risk profile, governance implementation, profitability, and capital which are generally good.

Perubahan Komposisi Direksi

Di sepanjang tahun 2023 terdapat perubahan komposisi Direksi dengan susunan per akhir tahun 2023 sesuai dengan Akta Nomor 25 tanggal 12 Mei 2023 adalah sebagai berikut:

Changes in The Composition of The Board of Directors

Throughout 2023, there were changes in the composition of the Board of Directors with the composition as of the end of 2023 in accordance with Deed Number 25 dated May 12, 2023 as follows:

Direktur Utama President Director	I Nyoman Sudharma, S.H., M.H.
Direktur Bisnis Director of Business	I Nyoman Sumanaya, S.E., M.M.
Direktur Operasional dan TI Director of Operation and IT	Ida Bagus Gede Setia Yasa
Direktur Kepatuhan Director of Compliance	Drs. I Wayan Sutela Negara
Direktur Kredit Director of Credit	Made Lestara Widiatmika

Apresiasi Direksi

Mewakili Direksi dan segenap jajaran manajemen BPD Bali, kami dengan rendah hati menyampaikan laporan tahunan ini sebagai refleksi atas capaian, tantangan, dan komitmen kami dalam melayani masyarakat Bali dan pemangku kepentingan kami. Tahun 2023 telah menjadi tahun yang penuh dengan berbagai dinamika dan tantangan yang tidak terduga. Meskipun demikian, kami bangga dengan kemampuan tim kami untuk beradaptasi dan berinovasi dalam menghadapi setiap hambatan yang dihadapi.

Kami ingin mengucapkan terima kasih kepada seluruh pemangku kepentingan, termasuk nasabah setia kami, pemegang saham, regulator, dan masyarakat Bali yang telah mendukung kami sepanjang tahun ini. Tanpa dukungan dan kepercayaan Anda, pencapaian kami tidak akan mungkin terwujud.

Terima kasih atas kepercayaan dan dukungannya. Kami menantikan tahun-tahun berikutnya yang lebih baik dan penuh prestasi bersama.

OM SHANTI, SHANTI, SHANTI OM

Board of Directors' Appreciation

On behalf of the Board of Directors and the entire management of BPD Bali, we humbly submit this annual report as a reflection of our achievements, challenges and commitment in serving the people of Bali and our stakeholders. The year 2023 has been a year filled with various dynamics and unforeseen challenges. Nonetheless, we are proud of our team's ability to adapt and innovate in the face of every obstacle encountered.

We would like to thank all of our stakeholders, including our loyal customers, shareholders, regulators, and the people of Bali who have supported us throughout the year. Without your support and trust, our achievements would not have been possible.

Thank you for your trust and support. We look forward to many more great years and achievements together.

OM SHANTI, SHANTI, SHANTI OM

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

04

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

ANALISIS & PEMBAHASAN MANAJEMEN

Management Discussion and Analysis

Tinjauan Industri
Industrial Review

Analisis Perekonomian Global

Perekonomian global melambat dengan ketidakpastian yang semakin meningkat tinggi. Tekanan inflasi global yang melonjak akinat disrupsi suplai pasca pandemi dan peningkatan tensi geopolitik Ukraina-Rusia, serta Israel-Palestina.

Ekonomi Amerika Serikat (AS) pada 2023 masih tumbuh kuat terutama ditopang oleh konsumsi rumah tangga dan sektor jasa yang berorientasi domestik, sedangkan Tiongkok melambat dipengaruhi oleh pelemahan konsumsi dan penurunan kinerja sektor properti. Untuk mengendalikan inflasi, suku bunga kebijakan moneter di negara maju, termasuk *Federal Funds Rate* (FFR), diprakirakan akan tetap bertahan tinggi dalam jangka waktu yang lebih lama *(higher for longer)*. Kenaikan suku bunga global diperkirakan akan diikuti pada tenor jangka panjang dengan kenaikan *yield* obligasi Pemerintah negara maju, khususnya AS *(US Treasury)*, akibat peningkatan kebutuhan pembiayaan utang Pemerintah, dan kenaikan premi risiko jangka panjang *(term-premia)*. Berbagai perkembangan tersebut mendorong pembalikan arus modal dari negara *Emerging Market Economies* (EMEs) ke negara maju dan ke aset yang lebih likuid, yang mengakibatkan dolar AS menguat secara tajam terhadap berbagai mata uang dunia.

Global Economic Analysis

The global economy is slowing down with heightened uncertainty. Soaring global inflationary pressures due to post-pandemic supply disruptions and increased Ukraine-Russia, and Israel-Palestine geopolitical tensions.

The United States (US) economy in 2023 is still growing strongly mainly supported by household consumption and the domestically-oriented service sector, while China is slowing down due to weakening consumption and declining property sector performance. To control inflation, monetary policy rates in developed countries, including the Federal Funds Rate (FFR), are predicted to remain higher for longer. The increase in global interest rates is expected to be followed in the long-term tenor by an increase in yields on developed country government bonds, especially US Treasuries, due to an increase in government debt financing needs, and an increase in term-premia. These developments prompted a reversal of capital flows from Emerging Market Economies (EMEs) to developed countries and to more liquid assets, resulting in the US dollar strengthening sharply against various world currencies.

Analisis Industri Perbankan Nasional

Pertumbuhan ekonomi Indonesia dinilai masih terjaga meskipun dalam situasi ekonomi global yang penuh ketidakpastian. Perekonomian indonesia pada tahun 2023 tumbuh kuat sebesar 5,04% (YoY) pada triwulan IV dan sebesar 5,05% untuk keseluruhan tahun 2023.

Berdasarkan catatan dari Otoritas Jasa Keuangan (OJK), realisasi pertumbuhan outstanding pembiayaan industri perusahaan multifinance tumbuh sebesar 14,14% (YoY) pada November 2023 didukung oleh pembiayaan modal kerja dan investasi sebesar 17,22% dan 10,59% (YoY). *Gearing Ratio* perusahaan pembiayaan menunjukkan tren yang positif sebesar 2,21 kali, jauh dibawah batas maksimum 10 kali.

National Banking Industry Analysis

Indonesia's economic growth is considered to be maintained despite the uncertain global economic situation. The Indonesian economy in 2023 grew strongly by 5.04% (YoY) in the fourth quarter and by 5.05% for the whole of 2023.

Based on records from the Financial Services Authority (OJK), the realization of outstanding financing growth in the multifinance company industry grew by 14.14% (YoY) in November 2023 supported by working capital and investment financing of 17.22% and 10.59% (YoY). Gearing Ratio of finance companies showed a positive trend of 2.21 times, far below the maximum limit of 10 times.

pertumbuhan bisnis pembiayaan tidak terlepas dari pengaruh pandemi COVID-19 yang telah berakhir sehingga mampu mendorong penyaluran pembiayaan. Selain itu, kondisi makro ekonomi yang terus positif dan terjaganya inflasi menjadi penopang melajunya bisnis *multifinance*. Otomoitif dan pembiayaan alat berat menjadi salah satu sektor penopang pertumbuhan.

The growth of the financing business is inseparable from the influence of the COVID-19 pandemic which has ended so that it can encourage the distribution of financing. In addition, the continued positive macroeconomic conditions and maintained inflation supported the multifinance business. Automotive and heavy equipment financing became one of the sectors supporting growth.

Analisis Posisi Bank BPD Bali di Industri Perbankan

Tahun 2023 Bank BPD Bali berhasil mencetak pertumbuhan Aset, Kredit, dan Dana Pihak Ketiga masing-masing sebesar 6,69% (yoy), 5,39% (yoy), dan 5,65% (yoy). Jika dibandingkan dengan kinerja BPD Nasional dan Industri Perbankan Nasional posisi tahun 2023, pertumbuhan aset dan dana pihak ketiga Bank BPD Bali lebih tinggi dibandingkan pertumbuhan BPD Nasional dan Industri Perbankan Nasional. Dari sisi rasio keuangan, Bank BPD Bali masih lebih baik dibandingkan BPD Nasional dan Industri Perbankan Nasional untuk rasio ROA, NIM, BOPO, NPL-Gross dan NPL-Nett. Sebagai perbandingan, berikut ini merupakan rincian kinerja Bank BPD Bali dibandingkan dengan industri perbankan.

Analysis on Bank BPD Bali Position in Banking Industry

In 2023 Bank BPD Bali managed to score growth in Assets, Loans, and Third Party Funds of 6.69% (yoy), 5.39% (yoy), and 5.65% (yoy) respectively. When compared to the performance of the National BPD and the National Banking Industry in 2023 position, the growth of assets and third party funds of Bank BPD Bali is higher than the growth of the National BPD and the National Banking Industry. In terms of financial ratios, Bank BPD Bali is still better than the National BPD and the National Banking Industry for ROA, NIM, BOPO, NPL-Gross and NPL-Nett ratios. For comparison, the following is a breakdown of Bank BPD Bali's performance compared to the banking industry.

Kinerja Performance	**Tahun 2023** Year 2023		
	Bank BPD Bali	**BPD Konvensional** Conventional BPD	**Industri Perbankan Nasional** National Banking Industry
Pertumbuhan Aset Asset Growth	6,69%	5,02%	5,19%
Pertumbuhan Kredit Credit Growth	5,39%	7,79%	10,37%
Pertumbuhan DPK Third Party Fund Growth	5,65%	0,89%	3,82%
NIM	7,16%	6,05%	4,92%
ROA	3,24%	2,18%	2,78%
CAR	25,38%	24,95%	27,37%
BOPO	67,32%	76,51%	78,94%
NPL Gross	1,29%	2,18%	2,35%
LDR	75,65%	83,07%	84,17%

Tinjauan Operasional
Operational Review

Strategi Bank BPD Bali 2023

A. Arah Kebijakan Bank

Arah Kebijakan Bank Tahun 2023 adalah membangun posisi sebagai pemimpin pasar dengan memelihara dan terus meningkatkan skala dan kinerja bisnis sehingga mampu berdaya saing tinggi dan berkontribusi optimal bagi perekonomian daerah serta memenuhi ekspektasi stakeholders.

Arah Kebijakan Bank, yaitu:
1. Peningkatan Ketahanan Kelembagaan;
2. Peningkatan Kemampuan sebagai *Agent of Regional Development;*
3. Peningkatan Daya Saing.

B. Langkah-langkah Strategis Bank
1. Peningkatan Ketahanan Kelembagaan, melalui:
   1) Memperkuat permodalan Bank secara berkelanjutan, dengan:
      a. Penambahan modal disetor dari pemegang saham;
      b. Meningkatkan pemupukan modal dari penyisihan laba yang ditempatkan dalam cadangan umum;
      c. Melakukan *review* kecukupan modal terhadap perkembangan usaha Bank;
      d. Melakukan efisiensi modal Bank.
   2) Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*, dengan:
      a. Mempertahankan Tingkat Kesehatan Bank pada peringkat 2 dengan meningkatkan kualitas pengelolaan Tata Kelola/GCG, Profil Risiko, *Earning* dan *Capital*;
      b. Meningkatkan kualitas dan kompetensi SDM untuk mendukung penerapan *Governance, Risk Management* dan *Compliance*;
      c. Meningkatkan kualitas standarisasi dan pengelolaan BPP/SOP yang terintegrasi dengan aspek risiko dan *compliance*;
      d. Meningkatkan penerapan budaya Anti *Fraud* sebagai upaya pencegahan

Bank BPD Bali Strategies In 2023

A. Bank Policy Direction

The Bank's Policy Direction for 2023 is to build a position as a market leader by maintaining and continuously improving business scale and performance so as to be highly competitive and contribute optimally to the regional economy and meet stakeholder expectations.

The Bank's Policy Directions are:
1. Improving Institutional Resilience;
2. Increased Ability as an Agent of Regional Development;
3. Increased Competitiveness.

B. Strategic Steps of the Bank
1. Improving Institutional Resilience, through:
   1) Strengthening the Bank's capital in a sustainable manner, by:
      a. Additional paid-up capital from shareholders;
      b. Increasing capital accumulation from the profit allowance placed in the general reserve;
      c. Conducting a capital adequacy review of the Bank's business development;
      d. Performing capital efficiency of the Bank.
   2) Improve the quality of Governance, Risk Management and Compliance management, by:
      a. Maintaining the Bank's Health Level at rating 2 by improving the quality of the management of Governance/GCG, Risk Profile, Earning and Capital;
      b. Improving the quality and competence of human resources to support the implementation of Governance, Risk Management and Compliance;
      c. Improve the quality of standardization and management of BPP/SOP integrated with risk and compliance aspects;
      d. Improve the implementation of Anti *Fraud* culture as an effort to prevent

terjadinya *fraud* dan pemberlakuan sanksi yang tegas atas pelaku *fraud (zero tolerance)*;

e. Meningkatkan fungsi dan pemanfaatan *whistleblowing system* sebagai upaya deteksi *fraud*;
f. Meningkatkan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT);
g. Meningkatkan *Governance, Risk* dan *Compliance* TI dalam pengelolaan proyek dan operasional TI;
h. Meningkatkan kapabilitas *cyber resilience*;
i. Meningkatkan kapabilitas transformasi digital;
j. Meningkatkan kapabilitas budaya risiko;
k. Meningkatkan penerapan Kode Etik, Budaya Kepatuhan dan Budaya Risiko;
l. Meningkatkan kapabilitas SKAI & Anti *Fraud*;
m. Meningkatkan kemampuan penilaian 3E (Efektif, Efisien & Ekonomis) kegiatan dan kemampuan memberikan konsultasi pada tata kelola, manajemen risiko, dan pengendalian internal.

3) Meningkatkan kualitas kredit melalui pengendalian *Non Performing Loan* (NPL) secara ketat dengan menetapkan NPL Gross maksimal 2,65%, dengan:
   a. Menerapkan prinsip kehati-hatian dalam penyaluran kredit serta mentaati peraturan yang berlaku di bidang perkreditan;
   b. Meningkatkan dan menjaga penyaluran kredit *low risk*;
   c. Meningkatkan pemantauan terhadap kredit yang memiliki potensi bermasalah;
   d. Mempercepat penanganan dan penyelesaian kredit bermasalah untuk debitur korporasi & kredit bermasalah lainnya;
   e. Melakukan restrukturisasi kredit debitur yang mengalami penurunan kemampuan membayar;
   f. Meningkatkan kualitas SDM di bidang perkreditan;

fraud and impose strict sanctions on fraudsters (zero tolerance);

e. Improve the function and utilization of the whistleblowing system as an effort to detect fraud;
f. Improve the implementation of Anti-Money Laundering and Prevention of Financing of Terrorism (AML/CFT) program;
g. Improve IT Governance, Risk and Compliance in project management and IT operations;
h. Improve cyber resilience capability;
i. Improve digital transformation capabilities;
j. Improving risk culture capability;
k. Improving the implementation of Code of Ethics, Compliance Culture and Risk Culture;
l. Improve SKAI & Anti Fraud capability;
m. Improve the ability to assess 3E (Effective, Efficient & Economical) activities and the ability to provide consultation on governance, risk management, and internal control.

3) Improve credit quality through strict Non Performing Loan (NPL) control by setting a maximum Gross NPL of 2.65%, by:
   a. Applying the precautionary principle in lending and complying with applicable regulations in the field of credit;
   b. Increase and maintain the distribution of low risk loans;
   c. Increase monitoring of potentially problematic loans;
   d. Accelerate the handling and settlement of non-performing loans for corporate debtors & other non-performing loans;
   e. Conduct credit restructuring of debtors who have decreased ability to pay;
   f. Improve the quality of human resources in the field of credit;

g. 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.

4) Menguatkan bisnis untuk mengoptimalkan rentabilitas secara berkelanjutan dengan menetapkan ROA minimal 2,50%, ROE minimal 17%, BOPO maksimal 75%, dan NIM minimal 6%, dengan:
   a. Meningkatkan *fee based income* minimal 30%;
   b. Meningkatkan penerimaan kredit hapus buku;
   c. Menjaga kecukupan pembentukan Cadangan Kerugian Kredit Ekspektasian (CKKE) aset keuangan;
   d. Optimalisasi pengelolaan kas;
   e. Meningkatkan aktivitas treasury;
   f. Meningkatkan efisiensi usaha;
   g. Meningkatkan produktivitas karyawan.

2. Peningkatan Kemampuan sebagai *Agent Of Regional Development*, melalui:
   1) Mendorong pertumbuhan penghimpunan dana pihak ketiga sebesar 5%, dengan komposisi CASA minimal 60%, dengan:
      a. Meningkatkan pertumbuhan rekening dana pihak ketiga;
      b. Mendorong pertumbuhan CASA dan diversifikasi DPK *non core deposit*;
      c. Meningkatkan *cross selling* dalam pemasaran dana;
      d. Meningkatkan kegiatan promosi dan aktivitas pemasaran dana;
      e. Menyelenggarakan kompetisi antar unit kerja untuk mengakselerasi pertumbuhan dana pihak ketiga dan *fee based income*;
      f. Meningkatkan kualitas dan pemahaman SDM terkait *product knowledge* di bidang dana dan jasa melalui *e-learning system*;
      g. Meningkatkan sinergi dengan Pemerintah Daerah, lembaga keuangan baik Bank maupun non Bank, lembaga pendidikan, serta lembaga/instansi lainnya.

g. Improving and evaluating internal business processes in lending so as to produce effective and efficient internal business processes and prevent excessive NPL ratios.

4) Strengthen the business to optimize profitability in a sustainable manner by setting a minimum ROA of 2.50%, a minimum ROE of 17%, a maximum BOPO of 75%, and a minimum NIM of 6%, with:
   a. Increasing fee-based income by at least 30%;
   b. Increasing the acceptance of write-off loans;
   c. Maintain adequate provisioning for expected credit losses (CKKE) on financial assets;
   d. Optimization of cash management;
   e. Improving treasury activities;
   f. Improving business efficiency;
   g. Increase employee productivity.

2. Increased Capability as an Agent of Regional Development, through:
   1) Encouraging the growth of third party fund collection by 5%, with a minimum CASA composition of 60%, by:
      a. Increasing the growth of third party fund accounts;
      b. Encouraging CASA growth and diversification of non-core deposits;
      c. Increase cross selling in fund marketing;
      d. Increase promotional activities and fund marketing activities;
      e. Organizing competitions between work units to accelerate the growth of third party funds and fee based income;
      f. Improve the quality and understanding of human resources related to product knowledge in the field of funds and services through the e-learning system;
      g. Increase synergy with the Regional Government, financial institutions both banks and non-banks, educational institutions, and other institutions/agencies.

2) Mendorong pertumbuhan penyaluran kredit sebesar 6%, dengan komposisi kredit produktif minimal sebesar 52%, dengan:
   a. Meningkatkan dan mempertahankan penyaluran kredit yang telah menjadi *captive market*;
   b. Meningkatkan penyaluran kredit produktif dan konsumtif;
   c. Meningkatkan penyaluran kredit kepada kegiatan usaha yang melindungi, memperbaiki, dan meningkatkan kualitas atas perlindungan dan pengelolaan lingkungan hidup serta mitigasi dan adaptasi perubahan iklim;
   d. Meningkatkan promosi dan aktivitas pemasaran kredit;
   e. Membangun kemitraan strategis dalam memperkuat *supply chain ecosystem*;
   f. Me-*review* ketentuan dan produk perkreditan sesuai dengan perkembangan kebijakan regulator dan persaingan pasar;
   g. Meningkatkan kualitas dan pemenuhan SDM di bidang perkreditan;
   h. Meningkatkan *internal business process* di bidang perkreditan berbasis aplikasi atau *platform digital*;
   i. Melakukan kerja sama dengan agen Bank, instansi dan pihak ketiga lainnya dalam memperluas layanan perkreditan;
   j. Menyelenggarakan kompetisi antar unit kerja dan analis kredit untuk mengakselerasi pertumbuhan dan memperbaiki kualitas kredit.
3) Mendorong segmen UMKM sebagai salah satu motor penggerak perekonomian dan pembangunan daerah dengan menetapkan share kredit UMKM minimal sebesar 46% dari total kredit, dengan:
   a. Meningkatkan penyaluran kredit yang menjadi program prioritas pemerintah;
   b. Meningkatkan penyaluran KUR;
   c. Meningkatkan kualitas dan pemenuhan analis kredit mikro kecil;
   d. Meningkatkan penyaluran kredit skema kerja sama melalui klaster;
   e. Meningkatkan *internal business process* layanan kredit UMKM berbasis aplikasi atau *digital platform*;

2) Encourage lending growth of 6%, with a minimum productive loan composition of 52%, by:
   a. Increase and maintain lending to captive markets;
   b. Increase the distribution of productive and consumptive loans;
   c. Increase lending to business activities that protect, repair, and improve the quality of environmental protection and management as well as climate change mitigation and adaptation;
   d. Increase credit promotion and marketing activities;
   e. Building strategic partnerships in strengthening the supply chain ecosystem;
   f. Review credit provisions and products in accordance with regulatory policy developments and market competition;
   g. Improve the quality and fulfillment of human resources in the credit sector;
   h. Improve internal business processes in credit based on applications or digital platforms;
   i. Cooperate with Bank agents, agencies and other third parties in expanding credit services;
   j. Organizing competitions between work units and credit analysts to accelerate growth and improve credit quality.
3) Encourage the MSME segment as one of the driving forces of the economy and regional development by setting a minimum MSME credit share of 46% of total credit, by:
   a. Increasing lending to government priority programs;
   b. Increasing the distribution of KUR;
   c. Improve the quality and fulfillment of micro and small credit analysts;
   d. Increase the distribution of cooperation scheme loans through clusters;
   e. Improving the internal business process of MSME credit services based on applications or digital platforms;

f. Meningkatkan penyaluran kredit melalui kerja sama dengan agen Bank, instansi dan pihak ketiga lainnya dalam memperluas layanan kredit UMKM;
g. Mendukung penguatan kapasitas ekonomi dan UMKM melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL) sebagai bagian dari keuangan berkelanjutan.

4) Meningkatkan kolaborasi ekosistem digital dengan Pemerintah Daerah, dengan:
a. Meningkatkan dukungan infrastruktur digital solution bagi Pemerintah Daerah;
b. Melakukan edukasi dan literasi ekosistem digital kepada OPD Pengelola dan Penghasil serta lembaga keuangan lainnya;
c. Meningkatkan sinergi dengan lembaga keuangan yang ada di Bali.

3. Peningkatan Daya Saing, melalui:
1) Meningkatkan inovasi produk dan layanan dalam rangka penguatan loyalitas pelanggan, dengan:
a. Mengembangkan produk dan layanan terintegrasi berbasis digital;
b. Mengembangkan produk berbasis *Emerging Technology* melalui *Open Banking/Open API*;
c. Mempermudah akses masyarakat untuk mendapatkan layanan;
d. Membangun *value added* layanan untuk peningkatan loyalitas nasabah;
e. Meningkatkan program pemasaran dan retensi nasabah;
f. Meningkatkan kualitas layanan;
g. Melakukan survei layanan.

2) Memperluas jangkauan layanan dan akses dengan memanfaatkan digitalisasi, dengan:
a. Mendorong pengembangan Jaringan Kantor, Terminal Perbankan Elektronik (TPE) dan Kegiatan/Aktivitas Lainnya untuk meningkatkan akses layanan kepada masyarakat;
b. Mengembangkan ekosistem digital.

3) Memperkuat peran sebagai Bank Devisa, dengan:
a. Meningkatkan pertumbuhan pendapatan dari layanan Bank Devisa minimal 30%;

f. Increase lending through cooperation with Bank agents, agencies and other third parties in expanding MSME credit services;
g. Support the strengthening of economic capacity and MSMEs through Social and Environmental Responsibility (CSR) programs as part of sustainable finance.

4) Improve digital ecosystem collaboration with Local Government, by:
a. Improving digital solution infrastructure support for Local Governments;
b. Conducting education and literacy on digital ecosystems to Managing and Generating OPDs and other financial institutions;
c. Increase synergy with existing financial institutions in Bali.

3. Increased Competitiveness, through:
1) Increasing product and service innovation in order to strengthen customer loyalty, by:
a. Developing digital-based integrated products and services;
b. Developing Emerging Technology-based products through Open Banking/Open API;
c. Facilitate community access to services;
d. Building value added services to increase customer loyalty;
e. Improving marketing and customer retention programs;
f. Improve service quality;
g. Conduct service surveys.

2) Expanding service coverage and access by utilizing digitalization, by:
a. Encouraging the development of Office Networks, Electronic Banking Terminals (TPE) and Other Activities to improve service access to the community;
b. Developing a digital ecosystem.

3) Strengthening the role as a Foreign Exchange Bank, by:
a. Increasing revenue growth from Foreign Exchange Bank services by at least 30%;

b. Mengembangkan dan meningkatkan produk serta layanan Bank Devisa;
c. Meningkatkan kualitas SDM terkait layanan Bank Devisa;
d. Me-*review* ketentuan transaksi devisa sesuai dengan perkembangan kebijakan regulator dan persaingan pasar;
e. Meningkatkan sinergi dan kerjasama dengan lembaga/instansi terkait untuk mendorong aktivitas Bank Devisa.

4) Meningkatkan aliansi strategis dengan sejumlah mitra, dengan:
a. Mengoptimalkan pemanfaatan *delivery channel* yang telah dimiliki Bank;
b. Meningkatkan kemampuan sebagai *financial consultant* bagi Pemerintah Daerah dan nasabah.

5) Meningkatkan *Corporate Brand*, dengan:
a. Meningkatkan program promosi;
b. Melakukan standarisasi *corporate identity;*
c. Melakukan kegiatan literasi dan inklusi keuangan;
d. Mengoptimalkan pemanfaatan dana Tanggung Jawab Sosial dan Lingkungan (TJSL) berbasis komunitas yang memberikan *feedback* kepada perusahaan untuk mendukung penerapan keuangan berkelanjutan;
e. Mendukung program Pemerintah Provinsi Bali untuk mewujudkan Bali Hijau.

6) Memperkuat organisasi dan meningkatkan kapabilitas strategis SDM serta internalisasi budaya perusahaan, dengan:
a. Mengoptimalkan kapabilitas organisasi;
b. Memperkuat internalisasi budaya perusahaan;
c. Mengoptimalkan kapabilitas pengelolaan SDM yang profesional, berintegritas, dan berdaya saing global;
d. Menyempurnakan kebijakan di bidang *Human Capital*;
e. Meningkatkan hubungan industrial;
f. Melakukan pengaturan SDM sesuai protokol kesehatan pasca pandemi COVID-19.

7) Mengoptimalkan pemanfaatan digitalisasi sebagai *backbone* pelayanan kepada nasabah maupun pengelolaan internal:

b. Developing and improving products and services for Foreign Exchange Bank;
c. Improve the quality of human resources related to Foreign Exchange Bank services;
d. Review foreign exchange transaction provisions in accordance with the development of regulatory policies and market competition;
e. Increase synergy and cooperation with related institutions/agencies to encourage Foreign Exchange Bank activities.

4) Enhance strategic alliances with a number of partners, by:
a. Optimizing the utilization of delivery channels that the Bank already has;
b. Improving the ability to act as a financial consultant for the Local Government and customers.

5) Enhance Corporate Brand, by:
a. Improving promotional programs;
b. Standardizing corporate identity;
c. Conduct financial literacy and inclusion activities;
d. Optimizing the utilization of community-based Social and Environmental Responsibility (CSR) funds that provide feedback to the company to support the implementation of sustainable finance;
e. Supporting the Bali Provincial Government program to realize Green Bali.

6) Strengthen the organization and improve the strategic capabilities of HR and internalization of corporate culture, by:
a. Optimizing organizational capabilities;
b. Strengthening the internalization of corporate culture;
c. Optimizing HR management capabilities that are professional, have integrity, and are globally competitive;
d. Refining policies in the field of Human Capital;
e. Improving industrial relations;
f. Conducting HR arrangements in accordance with post-COVID-19 pandemic health protocols.

7) Optimizing the use of digitalization as a backbone for customer service and internal management:

a. Mengoptimalkan teknologi informasi untuk meningkatkan kapabilitas produk dan layanan Bank;
b. Meningkatkan kualitas sumber daya Teknologi Informasi yang dapat diandalkan dan terpercaya bagi *stakeholders*;
c. 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*.
d. Penerapan aplikasi e-surat dalam menunjang korenpondensi internal bank

Aspek Pemasaran

Kegiatan Program Pemasaran Tahun 2023

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 2023 dilakukan sebagai berikut:

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

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

a. Optimizing information technology to improve the capabilities of the Bank's products and services;
b. Improving the quality of Information Technology resources that are reliable and trusted for stakeholders;
c. Strengthening productive partnerships between Information Technology managers and the Business in achieving the Bank's business strategies and objectives to increase the role of IT Solution and IT Supporting.
d. Implementation of e-mail applications to support internal bank correspondence

Marketing Aspect

Marketing Programs In 2023

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 2023 are carried out as follows:

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

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

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 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*.

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 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.

Operating Segment

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

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

The Bank applies PSAK No. 5 (Revised 2009), "Operating Segments". This revised PSAK requires disclosures that enable users of financial statements to evaluate the nature and financial effects of business activities in which the entity engages and the economic environment in which it operates.

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

Segmen kredit

Segmen kredit Bank BPD Bali dibagi menjadi dua, yaitu Kredit Langsung dan Kredit Tidak Langsung Penyaluran dana dalam bentuk kredit dilakukan melalui produk-produk sebagai berikut:

a. Kredit Produktif seperti Kredit Modal Kerja (KMK), Kredit Investasi (KI), Kredit Sindikasi, Kredit Konstruksi, Kredit Konstruksi & Pengadaan Barang/ Jasa Bali Dwipa, Kredit *Supply Chain Financing* (SCF), Kredit Kepada Lembaga Keuangan Bali Dwipa (KKLK - Bali Dwipa), Kredit Pasar Bali Dwipa, Kredit Usaha Persiapan Pensiun (KUPP), Kredit Usaha Pensiunan (KUP), Kredit Usaha Pensiunan (KUP) dan *Cash Collateral Credit*.

b. Kredit Program yaitu Kredit Usaha Rakyat (KUR) dan Kredit Modal Kerja Pemulihan Ekonomi Nasional (KMK PEN).
c. Kredit Konsumsi antara lain KPR Bali Dwipa, Kredit Aneka Guna (KAG), Kredit Multi Guna (KMG), Kredit Pensiunan Bali Dwipa, Kredit Kepada Anggota DPR/DPRD dan KPP-LPD.
d. Garansi Bank yang terdiri dari Garansi Bank Penawaran, Garansi Bank Uang Muka, Garansi Bank Pelaksanaan Pekerjaan dan Garansi Bank Pemeliharaan Pekerjaan.

Pertumbuhan ekonomi Bali akibat pandemi COVID-19 yang mengalami penurunan, terutama sektor-sektor yang terkait langsung dengan pariwisata, seperti akmamin, perdagangan, transportasi dan jasa, menimbulkan penurunan atas permintaan pasar terhadap kredit, mempersempit potensi calon debitur yang *feasible* untuk dibiayai, menurunnya kemampuan membayar debitur *existing* sehingga Bank harus mengoptimalkan sumber daya yang ada dalam rangka penyelamatan kredit. Sampai dengan posisi 31 Desember 2023 telah dilakukan restrukturisasi kepada 5,654 debitur dengan *outstanding* Rp1.601.657.433.402 atau 7,57% dari total penyaluran kredit sebesar Rp21.150.581.005.487 kepada 136.240 debitur.

Sejak *outbreak* pandemi COVID-19 di China pada awal tahun 2020 dan pengumuman kasus pasien

Loan Segment

Bank BPD Bali's loan segment is divided into two segments, Direct Credit and Non Direct Credit. The distribution of the funds in the form of loans carried out by the following products:

a. Productive Loans such as Working Capital Loan (KMK), Investment Loan (KI), Syndicated Loans, Construction Loans and Termyn Billing Construction Loan, Bali Dwipa Construction & Procurement Loan/ Credit, Supplay Chain Financing (SCF), Health Support Loan, Loan to Bali Dwipa Financial Institutions (KKLK - Bali Dwipa), Bali Dwipa Market Loan, Retirement Preparation Business Loan (KUPP), Transitional KUPP, Retirement Business Credit (KUP) ,and Cash Collateral Credit.
b. 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, MultiPurpose Loan (KAG), Multi-Use Loan (KMG), Retirement Loan, Loan to Members of DPR/DPRD and KPP-LPD.
d. Bank Guarantee which consists of Bank Guarantee for Offers, Bank Guarantee for Down Payment, Bank Guarantee for Work Performance and Bank Guarantee for Job Maintenance.

Bali's economic growth due to the COVID-19 pandemic experience decreased, especially sectors related to tourism, such as culinary, trade, transportation and services, there is a decline in credit demand, narrowing potential debtors that are feasible to finance, decreasing ability to pay debtors existing so that the Bank must optimize the existing resources in order to save credit. As of December 31, 2023, 5.654 debtors have been restructured with an outstanding of Rp1,601,657,433,402 or 7.57% of the total loan disbursement of Rp21,150,581,005,487 to 136,240 debtors.

Since the outbreak of the COVID-19 pandemic in China in early 2020 and the announcement of the

COVID-19 pertama di Indonesia oleh Presiden RI pada tanggal 2 Maret 2020 serta penerbitan POJK No. 11/ POJK.3/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran COVID-19 tanggal 13 Maret 2020 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir dengan POJK No.17/POJK.03/2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran COVID-19 tanggal 10 September 2021 dan Permenko Bidang Perekonomian No. 6 tahun 2020 tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi COVID-19 tanggal 14 April 2020 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir No. 3 tahun 2021 tentang Perubahan Keempat Atas Peraturan Menteri Koordinator Bidang Perekonomian Nomor 6 Tahun 2020 Tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi COVID-19 tanggal 17 Mei 2021. Bank BPD Bali telah melakukan berbagai terobosan untuk memastikan bahwa debitur-debitur yang sumber pengembalian kreditnya terdampak COVID-19 dapat sesegera mungkin tertangani dan tidak menyebabkan penurunan kinerja Bank baik dari sisi kualitas maupun pembentukan biaya cadangan kerugian penurunan nilai (CKPN) melalui Keputusan Direksi Bank BPD Bali No. 0132/ KEP/DIR/KRD/2020 tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran Coronavirus Disease 2019 (COVID-19) tanggal 27 Maret 2020 yang sudah beberapa kali mengalami perubahan dengan perubahan terakhir No. 0691/ KEP/DIR/ KRD/2021 tentang Perubahan Kelima Atas Keputusan Direksi Nomor 0132/KEP/DIR/KRD/2020 tentang Perlakuan Khusus Terhadap Kredit Yang Terdampak Penyebaran *Coronavirus Disease* 2019 (COVID-19) tanggal 20 Desember 2021.

Tahun 2023 Bank BPD Bali berhasil mencatat pertumbuhan Kredit yang Diberikan-neto sebesar 5,40% menjadi Rp21.151 miliar, dari tahun sebelumnya sebesar Rp20.068 miliar. Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah *(Non Performing Loan-NPL)*. Pada 31 Desember 2023 dan 31 Desember

first COVID-19 patient case in Indonesia by the President of the Republic of Indonesia on March 2, 2020 and the issuance of POJK No. 11/ POJK.3/2020 concerning National Economic Stimulus as a Countercyclical Policy for the Impact of the Spread of COVID-19 dated March 13, 2020 which has been amended several times with the latest amendment with POJK No.17/POJK.03/2021 concerning the Second Amendment to the Regulation of the Financial Service Authority No. 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy for the Impact of the Spread of COVID-19 dated September 10, 2021 and Coordinating Minister for Economic Affairs No. 6 of 2020 concerning Special Treatment for People's Business Credit Recipients Affected by the COVID-19 Pandemic dated April 14, 2020 which has been amended several times with the latest amendment No. 3 of 2021 concerning the Fourth Amendment to the Regulation of the Coordinating Minister for the Economy Number 6 of 2020 concerning Special Treatment for People's Business Credit Recipients Affected by the COVID-19 Pandemic dated May 17, 2021. Bank BPD Bali has made various breakthroughs to ensure that debtors whose sources of credit returns are affected by COVID-19 can be handled as soon as possible and do not cause a decline in the Bank's performance both in terms of quality and the formation of allowance for impairment losses (CKPN) through the Decree of the Board of Directors of Bank BPD. Bali No. 0132/KEP/ DIR/ KRD/2020 concerning Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (COVID-19) dated March 27, 2020 which has been amended several times with the latest amendment No. 0691/KEP/DIR/ KRD/2021 concerning the Fifth Amendment to the Decision of the Board of Directors Number 0132/ KEP/DIR/KRD/2020 concerning Special Treatment of Credit Affected by the Spread of Coronavirus Disease 2019 (COVID-19) dated December 20, 2021.

In 2023 Bank BPD Bali managed to record the growth of net credit disbursement of 5,40% to Rp21,151 billion, from the previous year of Rp20,068 billion. The collectibility of bank loans is seen from the total non-performing loans (NPL). As of December 31, 2023 and December 31, 2022, the Gross NonPerforming

2022, Rasio kredit bermasalah *(Non-Performing Loan-NPL)* Bruto tetap, yaitu sebesar 1,29% dan 2,37%. Sedangkan Rasio NPL netto masing-masing sebesar 0,02% dan 0,06% pada tanggal 31 Desember 2023 dan 2022. Bank telah melakukan pemantauan secara aktif terhadap perkembangan kualitas piutang, khususnya kredit yang telah disalurkan.

Loan (NPL) ratio remained at 1.29% and 2.37%, respectively. Meanwhile, the net NPL ratio was 0.02% and 0.06% as of December 31, 2023 and 2022. The Bank has been actively monitoring the development of the quality of receivables, especially loans that have been disbursed.

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 2023.

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 2023.

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

Deposit Segment

The Bank BPD Bali savings segment is distinguished by its ownership, namely Owned by Government and Non-Government Deposits. Government Savings are savings funds originating from central and local governments. While the Non-Government Deposits funding comes from LPD and other public funds. Things conducted by Bank BPD Bali in order to manage business segment, among others:

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.

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*. 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 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) yang 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:

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 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) 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.

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.

(dalam Rp / in Rp)

Kepemilikan Ownership	**2023**	**2022**	**Pertumbuhan** Growth	**%**
Pemerintah Government				
Giro	2.765.856.818.459	2.372.040.131.788	393.816.686.671	17
Tabungan ISavings	372.644.341.968	182.051.306.429	190.593.035.539	105
Deposito I Deposit	44.775.700.582	3.723.338.382	41.052.362.200	1.103
Total Pemerintah Total Government	3.183.276.861.009	2.557.814.776.599	625.462.084.410	24
Non Pemerintah Non Government				
Giro	1.734.910.644.882	1.818.594.175.704	(83.683.530.822)	(5)
Tabungan I Savings	15.103.152.011.356	11.816.265.551.892	3.286.886.459.464	28
Deposito I Deposit	7.927.077.785.621	10.260.322.078.008	7.916.817.463.543	77.160
Total Non Pemerintah Total Non Government	24.765.140.441.859	13.645.120.049.674	11.120.020.392.185	81

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 UndangUndang 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*.

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

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.

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 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 2023

Realization of Payment System Bank BPD Bali in 2023

No	Uraian Description	Persetujuan Regulator Regulatory Approval
1	QRIS *Crossborder* Malaysia	Pelaporan diterima Bank Indonesia melalui E-Licensing Bank Indonesia Nomor PJPPIP230505154979E9E642 tanggal 05 Mei 2023 dengan Subject E-Licensing Bank Indonesia [Permohonan Pelaporan Penyediaan Jasa Pembayaran (PJP)/ Penyelenggara Infrastruktur Sistem Pembayaran (PIP)] [BPDBALI] [Status: Laporan Realisasi diterima Bank Indonesia] Reporting received by Bank Indonesia through E-Licensing Bank Indonesia Number PJPPIP230505154979E9E642 dated 05 May 2023 with Subject E-Licensing Bank Indonesia [Application for Reporting Payment Service Provider (PJP)/ Payment System Infrastructure Provider (PIP)] [BPDBALI] [Status: Realization Report received by Bank Indonesia].
2	QRIS *Crossborder* Singapore	Pelaporan diterima Bank Indonesia melalui E-Licensing Bank Indonesia Nomor PJPPIP2311032002154EEF9D tanggal 08 November 2023 dengan Subject E-Licensing Bank Indonesia [Permohonan Pelaporan Penyediaan Jasa Pembayaran (PJP)/ Penyelenggara Infrastruktur Sistem Pembayaran (PIP)] [BPDBALI] [Status: Laporan diterima Bank Indonesia dan harus menyampaikan laporan efektif sesuai batas waktu dalam ketentuan]. Reporting received by Bank Indonesia through Bank Indonesia E-Licensing Number PJPPIP2311032002154EEF9D dated November 08, 2023 with Subject E-Licensing Bank Indonesia [Application for Reporting Payment Service Provider (PJP)/ Payment System Infrastructure Operator (PIP)] [BPDBALI] [Status: Report received by Bank Indonesia and must submit an effective report according to the deadline in the provisions].
3	KKI FISIK Segmen Pemerintah	Sesuai dengan Surat OJK Nomor S-13/KO.1812/2023 tanggal 09 November 2023 Perihal Permohonan Pengajuan Kartu Kredit Indonesia (KKI) Fisik Segmen Pemerintah PT Bank Pembangunan Daerah Bali In accordance with OJK Letter Number S-13/KO.1812/2023 dated November 09, 2023 Regarding Application for Submission of Government Segment Physical Indonesian Credit Card (KKI) PT Bank Pembangunan Daerah Bali.
		Persetujuan Bank Indonesia Nmor 25/626/DKSP/Srt/B tanggal 04 Desember 2023 perihal Persetujuan Pengembangan Produk Berupa Penerbitan Kartu Kredit Indonesia Fisik Segmen Pemerintah Berlogo Nasional Berbasis GPN Bekerjasama dengan PT Artajasa Pembayaran Elektronis dan PT Jasuindo Tiga Perkasa,Tbk. Approval of Bank Indonesia Nmor 25/626/DKSP/Srt/B dated December 04, 2023 regarding Approval of Product Development in the Form of Issuance of Government Segment Physical Indonesian Credit Card with National Logo Based on GPN in Collaboration with PT Artajasa Pembayaran Elektronis and PT Jasuindo Tiga Perkasa, Tbk.

Kinerja Keuangan Sistem Pembayaran Bank BPD Bali Tahun 2023

Financial Performance of Bank BPD Bali Payment System in 2023

Laba/Rugi

Profit/Loss

(dalam Rp/in Rp)

Uraian Description	2023	2022
Pendapatan Income		
Pendapatan *Interchange* Interchange Income	16.710.087.730,51	3.717.225.500,74
Pendapatan MDR *(Issuing dan Acquiring)* MDR Income (Issuing and Acquiring)	0	0
Pendapatan *Payment Gateway* Payment Gateway Income	39.356.207.544,14	7.296.139.221,25
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	56.066.295.274,65	11.013.364.721,99
Biaya-biaya Cost		
Biaya Operasional Operational Cost	5.937.595.984,15	1.399.283.635,36
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	57.761,74	7.447,07
Total Biaya Total Cost	**5.937.653.745,89**	**1.399.291.082,43**
Pendapatan Bersih Net Income	**50.128.641.528,76**	**9.614.073.639,56**

Tinjauan Keuangan
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2023 dan 2022 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 2023, serta kinerja keuangan dan arus kas Bank untuk periode yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial review described below refers to to the Financial Report for the year ending December 31, 2023 and 2022 presented in this Annual Report. Report Finances have been audited by the Public Office Hendrawinata Hanny Erwin & Sumargo and got reasonable opinion in all material matters, position finances of PT Regional Development Bank Bali December 31, 2023, as well as financial performance and the Bank's cash flow for the period ended on that date, in accordance with the Standard Financial Accounting in Indonesia.

Laporan Posisi Keuangan

Financial Postion Statement

(dalam miliar rupiah/in billion rupiah)

Uraian Description	2023	2022	Pertumbuhan Growth	%
Kas Cash	570	519	51	9,71
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	2.394	2.690	(296)	(11)
Giro pada bank lain Current Accounts with Other Banks	70	53	17	33,40
Penempatan pada Bank Indonesia dan bank lain Placement at Other Banks and Bank Indonesia	2.529	1.294	1.235	95,49
Efek-efek Securities	4.356	2.749	1.607	58,45
Efek-efek yang dibeli dengan janji dijual kembali Securities Purchased Under Agreement to Resel	3.966	5.255	(1.289)	(24,53)
Efek-efek yang dijual dengan janji dibeli kembali Securities Sold Under Repurchase Agreement	-	200	(200)	(100)
Kredit yang diberikan - neto Loans Provided - Net	19.918	18.963	955	5,04
Penyertaan saham Investment in Shares of Stocks	-	1	(1)	(100)
CKPN Aset Keuangan Allowance for Impairment Loss	(1.235)	(1.106)	(129)	11,64
Aset tetap - neto Fixed Assets - Net	123	96	27	28,34

(dalam miliar rupiah/in billion rupiah)

Uraian Description	2023	2022	Pertumbuhan Growth	%
Aset Sewa Guna Right-of-Use Assets	76	78	(2)	(3,13)
Aset pajak tangguhan Deferred Tax	125	109	16	14,66
Aset Tak Berwujud Intangible Assets	48	42	6	14,74
Aset lain-lain Other Assets	213	184	29	15,60
Total Aset Total Assets	**34.311**	**32.161**	**2.150**	**6,69**

Total Aset

Total aset Bank BPD Bali pada tahun 2023 meningkat sebesar 6,69% (yoy) menjadi Rp34.311 miliar dari Rp32.161 miliar pada tahun 2022. Berdasarkan komposisi aset, 95,56% merupakan aset produktif dan sisanya 4,44% adalah aset lainnya. Kredit yang diberikan memiliki porsi terbesar dengan persentase 61,64% dari keseluruhan aset produktif Bank, diikuti oleh efek-efek sebesar 12,70% dan sisanya sebesar 25,66% berupa aset produktif lainnya.

Total Assets

The total assets of Bank BPD Bali in 2023 increased by 16.69% (yoy) to Rp34,311 billion from Rp32,161 billion in 2022. Based on the composition of assets, 95.56% are productive assets and the remaining 4.44% are other assets. other. Loans provided the largest portion with a percentage of 61.64% of the Bank's total productive assets, followed by securities at 12.70% and the remaining 25.66% were other earning assets.

Kas

Jumlah Kas Bank pada 31 Desember 2023 mencapai Rp570 miliar, naik 9,83% dibandingkan tahun sebelumnya sebesar Rp519 miliar.

Cash

Total Bank Cash on December 31, 2023 reached Rp570 billion, an increase of 9.83% compared to the previous year of Rp519 billion.

Efek-Efek

Jumlah Efek-Efek yang dikuasai Bank pada 31 Desember 2023 adalah sebesar Rp4.356 miliar, naik 58,45% dibandingkan tahun sebelumnya sebesar Rp2.749 miliar.

Securities

The number of Securities controlled by the Bank as at December 31, 2023 was Rp4,356 billion, higher 58.45% compared to the previous year of Rp2,749 billion.

Kredit yang Diberikan

Tahun 2023 Bank BPD Bali berhasil mencatat pertumbuhan Kredit Yang Diberikan - neto sebesar 5,04% menjadi Rp19.918 miliar, dari tahun sebelumnya sebesar Rp18.963 miliar.

Credit Disbursement

In 2023 Bank BPD Bali managed to record the growth of Credit Disbursement-net by 5.04% toRp19,918 billion, from the previous year of Rp18,963 billion.

(dalam miliar rupiah/in billion rupiah)

Segmen Skala Usaha Business Segment	2023	2022	Pertumbuhan Growth	%
Konsumer Consumer	9.657	9.529	128	1,35
Ritel Retail	9.163	8.103	1.060	13,08
Menengah Medium	1.105	1.173	(68)	(5,78)
Non- UMKM Non- MSME	10.883	10.791	92	0,85
CKPN Impairment Loses	(1.232)	(1.106)	126	11,39
Total Kredit yang diberikan Total Credit Disbursement	21.151	20.068	1.082	5,39

Berdasarkan tabel di atas, segmen consumer menjadi kontributor utama bagi Kredit yang diberikan Bank BPD Bali tahun 2023.

Based on the table above, consumer segment still the largest contributor to the credit disbursement by Bank BPD Bali in 2023.

Liabilitas

Liabilities

(dalam miliar rupiah/in billion rupiah)

Uraian Description	2023	2022	Pertumbuhan Growth	%
Liabilitas segera Current liabilities	103	197	(93)	(47,48)
Simpanan nasabah Customers Saving	27.948	26.453	1.495	5,65
Simpanan dari bank lain Deposits from other Banks	1.551	1.114	437	(39,20)
Pinjaman yang Diterima Fund Borowwing	67	57	10	16,63
Utang pajak Tax Debt	117	51	66	130,06
Liabilitas lain-lain Other Liabilities	534	505	29	5,70
Total Liabilitas Total Liabilities	**30.321**	**28.570**	**1.751**	**6,13**

Total Liabilitas Bank pada 31 Desember 2023 adalah sebesar Rp30.321 miliar, meningkat 6,13% dibandingkan tahun sebelumnya sebesar Rp28.570 miliar. Peningkatan Total Liabilitas tersebut utamanya disebabkan terjadinya peningkatan terhadap simpanan nasabah sebesar 5,65% dari Rp26.453 miliar tahun 2022 menjadi Rp27.948 miliar di tahun 2023.

The Bank's Total Liabilities as at December 31, 2023 amounted to Rp30,321 billion, an increase 6.13% compared to the previous year of Rp28.570 billion. The increase in total liabilities was mainly due to an increase in customer deposits by 5.65% from Rp26,453 billion in 2022 to Rp27,948 billion in 2023.

Liabilitas Segera

Jumlah Liabilitas Segera Bank BPD Bali pada akhir tahun 2023 mencapai Rp103 miliar, menurun 47,72% dibandingkan tahun sebelumnya sebesar Rp197 miliar.

Current Liabilities

The amount of Bank BPD Bali's Immediate Liabilities at the end of 2023 reached Rp103 billion, decrease 47.72% compared to the previous year of Rp197 billion.

Simpanan Nasabah

Jumlah Simpanan Nasabah yang berhasil dihimpun Bank BPD Bali tahun 2023 mencapai Rp27.948 miliar, naik 5,65% dibandingkan tahun sebelumnya sebesar Rp26.453 miliar. Peningkatan ini terutama disebabkan oleh peningkatan pada tabungan yang meningkat menjadi Rp15,475 miliar dari tahun sebelumnya sebesar Rp11,998 miliar. Giro yang meningkat dari Rp4,191 miliar di tahun 2022 menjadi Rp4,501 miliar di tahun 2023.

Customer Saving

The number of customer deposits that Bank BPD Bali managed to collect in 2023 reached Rp27,948 billion, an increase of 5.65% compared to the previous year of Rp26,453 billion. This increase was mainly due to an increase in savings which increased to Rp15.475 billion from the previous year of Rp11.998 billion. Current accounts which increased from Rp4.191 billion in 2022 to Rp4.501 billion in 2023.

(dalam miliar rupiah/in billion rupiah)

Simpanan Nasabah Customer Saving	**2023**	**2022**	**Pertumbuhan** Growth	**%**
Giro Giro	4.501	4.191	310	7,40
Tabungan Saving	15.475	11.998	3.477	28,98
Deposito Berjangka Time Deposits	7.972	10.264	-2.292	-22,33
Total Simpanan Nasabah Total Customer Saving	**27.948**	**26.453**	**1.495**	**5,65**

Ekuitas

Equity

(dalam miliar rupiah/in billion rupiah)

Uraian Description	**2023**	**2022**	**Pertumbuhan** Growth	
			Rp	**%**
Modal saham Share Capital	2.050	1.938	112	5,78
Tambahan modal disetor Additional Paid-in Capital	0	0	0	0
Opsi saham Shares Options	-	-	-	-

(dalam miliar rupiah/in billion rupiah)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Rp	%
Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang tersedia untuk dijual – setelah pajak tangguhan Unrealised gain (loss) on available-for-sale Securities –Net	-	-	-	-
Saldo laba Retained Earnings				
Telah ditentukan penggunaannya: Appropriated	1.261	1.110	151	13,59
Cadangan umum General Reserves	-	-	-	-
Belum ditentukan penggunaannya Unappropriated	738	604	135	22,32
Total Ekuitas Total Equity	3.990	3.591	399	11,11

Jumlah Ekuitas Bank BPD Bali per 31 Desember 2023 adalah sebesar Rp3.990 miliar naik 11,11% dibandingkan tahun sebelumnya sebesar Rp3.591 miliar sebagai akibat peningkatan saldo laba yang telah ditentukan penggunaannya sebesar Rp151 miliar atau 13,59% (yoy).

Bank BPD Bali's Equity as of December 31, 2023 was Rp3,990 billion, an increase 11.11% compared to the previous year amounted Rp3,591 billion, as a result of an increase in retained earnings appropriated amounted to Rp151 billion or 13.59% (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	2023	2022	Pertumbuhan Growth	
			Rp	%
Pendapatan bunga Interest Income	3.101	2.595	506	19,49
Beban bunga Interest Expense	(859)	(857)	(2)	0,27
Pendapatan Bersih Net Income	2.242	1.738	504	28,97
Pendapatan Operasional Operating Income	172	137	35	25,09

(dalam miliar rupiah/in billion rupiah)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Rp	%
Provisi dan Komisi Provision and Commision	9	8	1	14,70
Pendapatan Lainnya Other Income	1	1	0	0
Pendapatan operasional lainnya Other Operating Income	181	146	35	24,19
Aset keuangan Financial Assets	(338)	(186)	(153)	82,14
Transaksi Rekening Administratif Transaction of Administrative Accounts	3,6	(0,5)	4,1	(798)
Jumlah Pembentukan Cadangan Total Kerugian Penurunan Nilai Total Allowance for Impairment Losses	(335)	(186)	(148)	79,68
Gaji dan Tunjangan Karyawan Salaries and Employee Benefits	(649)	(550)	(99)	18,00
Umum dan Administrasi General and Administrative	(341)	(284)	(57)	20,24
Beban Modifikasi Modification Expenses	(25)	(13)	(12)	96,48
Jumlah Beban Operasional Lainnya Total Other Operating Expenses	(1.015)	(846)	(169)	19,93
Laba operasional Operating Income	1.074	852	222	26,04
Pendapatan non operasional-neto Non-operating Income-Net	5	6	(1)	9,12
Beban Non Operasional Non Operating Expenses	(11)	(48)	37	(77,42)
Jumlah Beban Non Operasional Total Non Operating Income	(6)	(42)	36	(86,95)
Laba Sebelum Beban Pajak Income Before Tax	1.068	810	258	31,89
Pajak Terkini Current Tax	(346)	(224)	(122)	54,78
Pajak Tangguhan Deffered Tax	16	17	(1)	(6,01)
Jumlah Beban Pajak Total Tax Expense	(330)	(206)	124	59,89
Laba tahun berjalan Income for the year	738	604	134	22,32
Liabilitas Imbalan Pasca Kerja Employment Benefit Obligation	2	4	-2	(58,34)

(dalam miliar rupiah/in billion rupiah)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Rp	%
Penyesuaian Tarif Pajak Effect of Change in tax rate	-	-	-	-
Pajak Penghasilan Terkait Related Income Tax	0	0	0	0
Jumlah Pendapatan (Beban) Komprehensif Lain Total Other Comprehensive Income (Expense)	1	3	-2	(58,34)
Jumlah Laba Komprehensif Tahun Berjalan Total Comprehensive Income For The Year	740	607	133	21,89

Pendapatan Bunga

Pendapatan bunga mengalami peningkatan sebesar Rp506 miliar atau 19,50% dari sebesar Rp2.595 miliar pada tahun 2022 menjadi Rp3.101 miliar pada tahun 2023. Hal tersebut disebabkan oleh adanya peningkatan dari pendapatan bunga atas kredit yang diberikan sebesar Rp268 miliar atau 12,18%, efek-efek atas jual beli surat berharga yang meningkat sebesar Rp194 miliar atau 53,01% dan penempatan pada Bank Indonesia sebesar Rp6 miliar atau 46,15%.

Interest Income

Interest income increased by Rp506 billion or 19.50% from Rp2,595 billion in 2022 to Rp3,101 billion in 2023. This was due to an increase in interest income on loans of Rp268 billion or 12.18%, securities on sale and purchase of securities which increased by Rp194 billion or 53.01% and placement with Bank Indonesia by Rp6 billion or 46.15%.

(dalam miliar rupiah/in billion rupiah)

Pendapatan Bunga Interest Income	2023		2022		Pertumbuhan Growth	
	Rp	%	Rp	%	Rp	%
Kredit yang diberikan Credit Disbursement	2.468	79,59	2.200	84,77	268	12,18
Efek-efek Securities	560	18,06	366	14,11	194	53,01
Penempatan pada Bank Lain Placement with Other Bank	55	1,77	16	0,62	39	243,75
Penempatan pada Bank Indonesia Placement with Bank Indonesia	19	0,61	13	0,50	6	46,15
Total Pendapatan Bunga Total Interest Income	3.101	100	2.595	100	506	19,50

Beban Bunga

Beban Bunga tahun 2023 mengalami peningkatan sebesar Rp2 miliar atau 0,23%, realisasi beban bunga pada tahun 2023 sebesar Rp859 miliar dibandingkan dengan realisasi pada tahun 2022 sebesar Rp857 miliar. Peningkatan beban bunga sejalan dengan pendapatan bunga yang meningkat pada tahun berjalan.

Interest Expense

Interest Expense in 2023 increased by Rp2 billion or 0.23%, the realization of interest expense in 2023 amounted to Rp859 billion compared to the realization in 2022 of Rp857 billion. The increase in interest expense is in line with the increase in interest income in the current year.

(dalam miliar rupiah/in billion rupiah)

Pendapatan Bunga Interest Income	2023		2022		Pertumbuhan Growth	
	Rp	%	Rp	%	Rp	%
Simpanan Nasabah Customer Saving	707	82,31	717	83,66	(10)	(1,39)
Deposito Berjangka Time Deposits	373	43,42	463	54,03	(90)	(19,44)
Tabungan Saving	258	30,03	179	20,89	79	44,13
Giro Giro	76	8,85	63	7,35	13	20,63
Sertifikat Deposit yang dapat Dinegosiasikan Negotioable Certificate of Deposit	-	-	12	1,40	(12)	(100)
Premium penjamin simpanan Deposit insurance premium	54	6,29	52	6,07	2	3,85
Penjaminan Guarantee	67	7,80	53	6,18	14	26,42
Simpanan Bank Lain Deposits from Another Bank	18	2,10	24	2,80	(6)	(25,00)
Pinjaman yang Diterima Borrowings	4	0,47	2	0,23	2	100
Pinjaman yang Diberikan Loans	0,40	0,05	0,42	0,05	(0,02)	(4,76)
Sertifikat Deposit yang Dapat Dinegosiasikan Call Money and Repo	7	0,81	7	0,82	0	0
Beban Bunga SGU Interest Expense SGU	2	0,23	2	0,23	0	0
Total Beban Bunga Total Interest Expense	859	100	857	100	2	0,23

Pendapatan Operasional Lainnya

Tahun 2023 pendapatan operasional lainnya mencapai Rp181 miliar, mengalami peningkatan sebesar Rp35 miliar dibandingkan tahun 2022 sebesar Rp146 miliar. Peningkatan tersebut terutama bersumber dari pertumbuhan pendapatan penerimaan kembali kredit hapus buku sebesar Rp24 miliar atau 85,34% dari Rp29 miliar pada tahun 2022 menjadi Rp53 miliar pada tahun 2023. Peningkatan pada pendapatan fee sebesar Rp6 miliar atau 19,86% dari Rp28 miliar pada tahun 2022 menjadi Rp34 miliar pada tahun 2023. Peningkatan juga terjadi pada pendapatan administrasi sebesar Rp4 miliar atau 6,69% dari Rp62 miliar pada tahun 2022 menjadi Rp66 miliar pada tahun 2023. Pendapatan provisi/komisi juga mengalami peningkatan sebesar Rp1 miliar atau 14,70% dari Rp8 miliar pada tahun 2022 menjadi Rp9 miliar pada tahun 2023. Pendapatan lain-lain meningkat sebesar Rp1 miliar atau 10,79% dari Rp7 miliar pada tahun 2022 menjadi Rp8 miliar pada tahun 2023. Namun demikian pendapatan denda kredit mengalami penurunan sebesar Rp1 miliar atau 5,26% dari Rp13 miliar pada tahun 2022 menjadi Rp12 miliar pada tahun 2023.

Other Operating Income

In 2023, other operating income reached Rp181 billion, an increase of Rp35 billion compared to Rp146 billion in 2022. The increase mainly came from the growth in income from loan write-offs of Rp24 billion or 85.34% from Rp29 billion in 2022 to Rp53 billion in 2023. An increase in fee income of Rp6 billion or 19.86% from Rp28 billion in 2022 to Rp34 billion in 2023. The increase also occurred in administrative income by Rp4 billion or 6.69% from Rp62 billion in 2022 to Rp66 billion in 2023. Fee/commission income also increased by Rp1 billion or 14.70% from Rp8 billion in 2022 to Rp9 billion in 2023. Other income increased by Rp1 billion or 10.79% from Rp7 billion in 2022 to Rp8 billion in 2023. However, credit penalty income decreased by Rp1 billion or 5.26% from Rp13 billion in 2022 to Rp12 billion in 2023.

(dalam miliar rupiah/in billion rupiah)

Pendapatan Operasional Lainnya Other Operating Income	**2023** **Rp**	**2022** **Rp**	**Pertumbuhan** Growth	
			Rp	**%**
Provisi/komisi selain kredit Provition/commissions other than credit	9	8	1	12,5
Administrasi Administration	66	62	4	6,45
Penerimaan kembali kredit hapus buku Recovery of Account Hapus Buku Written-off	53	29	24	82,76
Denda kredit Loan Penalties	12	13	(1)	(7,69)
Fee	34	28	6	21,43
Lain-lain Other	7	7	0	0
Total	**181**	**146**	**35**	**23,97**

Penyisihan Kerugian Penurunan Nilai

Beban cadangan kerugian penurunan nilai aset keuangan tahun 2023 mencapai Rp335 miliar, meningkat sebesar Rp148 miliar atau 79,68% dibandingkan posisi tahun 2022 sebesar Rp186 miliar. Bank dalam melakukan perhitungan pembentukan CKKE, disamping mendasarkan pada Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0528/KEP/DIR/OKA/2023 tentang Pedoman Operasional Dalam Rangka Penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) 71, Bank juga mendasarkan pada Keputusan Direksi Nomor 0529/KEP/DIR/MRO/2023 tentang Penyesuaian Penambahan Cadangan Kerugian Kredit Ekspektasian (CKKE) Terhadap Kredit Restrukturisasi serta Siaran Pers OJK SP138/GKPB/OJK/X/2023 dan SP163/GKPB/OJK/X/2023 yang menyatakan terjadinya volatilitas pasar keuangan sehingga seluruh Lembaga jasa keuangan diminta untuk melakukan penguatan cadangan.

Impairment Losses

The allowance for impairment losses on financial assets in 2023 reached Rp335 billion, an increase of Rp148 billion or 79.68% compared to the position in 2022 of Rp186 billion. The Bank 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 0528/KEP/DIR/OKA/2023 concerning Operational Guidelines in the Framework of the Implementation of Statement of Financial Accounting Standards (PSAK) 71 , The Bank also bases its decision on Board of Directors Decree Number 0529/KEP/DIR/MRO/2023 on Adjustment of Expected Credit Loss Allowance (CKKE) for Restructured Loans as well as OJK Press Releases SP138/GKPB/OJK/X/2023 and SP163/GKPB/OJK/X/2023 which state that there is financial market volatility so that all financial services institutions are asked to strengthen reserves.

Beban Operasional Lainnya

Beban operasional lainnya terdiri dari beban tenaga kerja, beban umum dan administrasi dan beban modifikasi. Selama tahun 2023, beban operasional lainnya mencapai Rp1.015 miliar meningkat Rp169 miliar atau 19,93% dibandingkan tahun 2022 sebesar Rp846 miliar.

Other Operating Expenses

Other operating expenses consist of labor expenses, general expenses and administration and modification expenses. During 2023, other operating expenses reached Rp1.015 billion, an increase of Rp169 billion or 19.93% compared to 2022 of Rp846 billion.

Laba Operasional

Jumlah Laba Operasional Bank BPD Bali tahun 2023 tercatat sebesar Rp1.074 miliar, mengalami kenaikan dibandingkan Laba Operasional tahun sebelumnya sebesar Rp852 miliar.

Operating Income

The total Operating Profit of Bank BPD Bali in 2023 was recorded at Rp1,074 billion, an increase compared to the previous year's Operating Profit of Rp852 billion.

Laba Sebelum Pajak

Tahun 2023, jumlah Laba Sebelum Pajak Bank terkoreksi dari Rp810 miliar menjadi Rp1.068 miliar.

Profit Before Tax

In 2023, the amount of the Bank's Profit Before Tax was corrected from Rp810 billion to Rp1,068 billion.

Beban Pajak

Beban Pajak di tahun 2023 mengalami kenaikan

Tax Expense

Tax Expenses in 2023 increase of Rp330 billion

menjadi Rp330 miliar dibandingkan tahun 2022.

compared to 2022.

Penghasilan Komprehensif Lainnya

Other Comprehensive Income

Pada tahun 2023 Bank mencatat penghasilan komprehensif lain sebesar Rp 1.346 juta, turun sebesar Rp1.885 juta dari tahun 2022.

In 2023 the Bank recorded other comprehensive loss of Rp1.346 million, a decrease of Rp1.885 million from 2022.

Arus Kas

Cash Flow

(dalam miliar rupiah/in billion rupiah)

Uraian Description	2023	2022	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Arus kas dari aktivitas operasi Cash flows from operating activities	3.001	2.632	368	13,99
Arus kas dari aktivitas investasi Cash flows from investing activities	(1.671)	(1.031)	(640)	62,06
Arus kas dari aktivitas pendanaan Cash flows from financing activities	(331)	(315)	(16)	5,02
Kenaikan (penurunan) neto kas dan setara kas net increase (decrease) in cash and cash equivalents	998	1.286	(288)	(22,37)
Kas dan setara kas awal tahun Cash and cash equivalents at beginning of year	4.535	3.250	1.286	39,57
Kas dan setara kas akhir tahun Cash and cash equivalents at end of year	5.534	4.535	998	22,01

Jumlah Kas Bank pada akhir tahun 2023 tercatat sebesar Rp5.534 juta, mengalami kenaikan sebesar Rp998 juta dibandingkan jumlah Kas pada awal tahun sebesar Rp4.535 juta.

The amount of Bank Cash at the end of 2023 was recorded at Rp5,534 million, an increase of Rp998 million compared to the amount of Cash at the beginning of the year amounted to Rp4,535 million.

Rasio Keuangan Penting
Key Financial Ratio

Pada tahun 2023, Indikator Rasio Penting Bank BPD Bali menunjukkan penurunan/peningkatan, hal tersebut dapat dilihat sebagai berikut.

In 2023, Bank BPD Bali's Important Ratio Indicator shows a decrease/ increase, this can be seen as follows

Rasio Utama Key Ratios	2023 %	2022 %
CAR	25,38	21,58
NIM	7,16	6,00
ROA	3,24	2,68
ROE	20,23	18,27
NPL (gross)	1,29	2,37
NPL (nett)	0,02	0,06
LDR	75,65	75,85
BOPO	67,32	68,87

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	2023	2022
Fasilitas Kredit Kepada Debitur yang belum Digunakan Credit Facilities to Debitors that Have not been Used	537	420
Jumlah Liabilitas Komitment - Bersih Total Commitments Liablity - Net	537	420
Kontinjensi Contingencies		
Pendapatan Bunga Dalam Penyelesaian Interest Income in Settlement	115	247
Tagihan Kontinjensi Bank garansi yang Diterima Contingencies Receivable Bank Guarantee Received	0	0
Sub Total	**115**	**247**
Liabilitas Kontinjensi Contingencies Liabilities		
Bank Garansi yang diterbitkan Bank Guarantee Issued	(178)	(301)
Sub Total	**(178)**	**(301)**
Jumlah Liabilitas Kontinjensi Bersih Total Contigencies Liabilities Net	**(62)**	**(54)**

Suku Bunga Dasar Kredit
Prime Lending Rate

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

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

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

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

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

1. Kredit korporasi yang merupakan kredit yang diberikan kepada nasabah Komersial Menengah;
2. Kredit ritel yang mencakup kredit yang diberikan kepada nasabah Perbankan Komersial Bawah *(Small-Medium Enterprise)*;

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

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

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

Prime Lending Rate calculation must be reported to Bank Indonesia and published for 4 (four) types of credit in Rupiah, namely corporate credit, retail credit, micro credit and consumption credit (consisting of Housing Loan and Non Housing Loan). The Bank is committed to lowering its lending rates but by continuing to consider various conditions, especially the condition of the banking industry and national, regional and global economic conditions.

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

1. Corporate loans which represent loans given to Medium Commercial customers;
2. Retail loans which include loans to customers of Commercial Banking (Small-Medium Enterprise);

3. 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).

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
2022	7,57%	8,75%	7,34%	6,41%	8,92%
2023	7,15%	9,60%	9,36%	5,65%	8,03%

Dampak Perubahan Tingkat Suku Bunga Terhadap Kinerja Bank

Impact of Interest Rate Changes Towards Bank Performance

Hingga akhir tahun 2023, Bank Indonesia (BI) tercatat mempertahankan suku bunga acuan *BI Rate* sebesar 6%. Ketetapan suku bunga yang dilakukan BI ini, memberikan dampak pada kinerja Bank BPD Bali seperti pencapaian pendapatan bunga kredit dan biaya bunga simpanan

Until the end of 2023, Bank Indonesia (BI) was recorded to maintain the BI Rate benchmark interest rate of 6%. 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

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 2023, LDR Bank BPD Bali mengalami penurunan sebesar 0,26% dari 75,85% di tahun 2022 menjadi 75,65% di tahun 2023.

Ability to Pay Short-Term Debt

The Bank's ability to pay short-term debt can be seen from the liquidity ratio. The Bank's liquidity ratio can be measured through the ratio of credit to third party funds (LDR). In 2023, Bank BPD Bali's LDR will decrease by 0.26% from 75.85% in 2022 to 75.65% in 2023.

Kemampuan Membayar Utang Jangka Panjang

Bank mengukur solvabilitas melalui rasio permodalan bank. Bank BPD Bali memastikan kecukupan modal Bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal *(Capital Adequacy Ratio (CAR))*. CAR adalah rasio modal terhadap aset tertimbang menurut risiko (Risk-Weighted Assets (RWA)). Pada tahun 2023, Rasio Kecukupan Modal Bank mencapai 25,38%, mengalami peningkatan sebesar 17,61% jika dibandingkan dengan Rasio Kecukupan Modal tahun 2022 sebesar 21,58%.

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 25,38%, struktur permodalan Bank memiliki kapabilitas

Ability to Pay Long-Term Debt

Banks measure solvency through bank capital ratios. Bank BPD Bali ensures the Bank's capital adequacy to meet credit risk, market risk and operational risk which is reflected in the Capital Adequacy Ratio (CAR). CAR is the ratio of capital to risk-weighted assets (RWA). In 2023, the Bank's Capital Adequacy Ratio will reach 25.38% an increase of 17.61% compared to the Capital Adequacy Ratio in 2022 of 21.58%.

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 25.38%, the Bank's capital structure has the capability to offset market

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

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

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

risk, credit risk and operational risk where the ratio is higher than the FSA minimum adequacy ratio and the Bank's capital structure meets the FSA Regulations. This means that the Company has managed the Bank's capital well and has sufficient capital to protect against the risk of solvency.

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

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

Kolektibilitas Piutang
Receivables Collectibility

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah (*NonPerforming Loan* - NPL). Pada 31 Desember 2023 dan 2022, Rasio kredit bermasalah (*Non-Performing Loan* - NPL) Bruto turun sebesar 1,08% dari 2,37% tahun 2022 menjadi 1,29% tahun 2023. Sedangkan Rasio NPL netto masing-masing sebesar 0,02% dan 0,06% pada tanggal 31 Desember 2023 dan 2022. 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 1.08% from 2.37% in 2022 to 1.29% in 2023. Meanwhile, the net NPL ratio was 0.02% and 0.06% respectively on December 31, 2023 and 2022. The Bank has been actively monitoring the development of the quality of receivables, especially loans that have been disbursed.

Uraian Description	**2023**	**2022**
Total Kredit Bermasalah (Rp juta) Total Non-Performing Loans (Rp million)	272	476
Total Kredit Yang Diberikan (gross) (Rp juta) Total Loans (gross) (Rp million)	21.151	20.068
% kredit bermasalah (NPL-bruto) % Non-Performing Loans (NPL – gross)	1,29	2,37
% kredit bermasalah (NPL-netto) % Non-Performing Loans (NPL – net)	0,02	0,06

Struktur Modal
Capital Structure

Kebijakan Manajemen atas Struktur Modal dan Dasar Pemilihannya

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

Management Policy on Capital Structure and Basis of Election

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

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

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).

Details of Capital Structure

In accordance with Financial Services Authority Regulation No. 11/ POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks and Financial Services Authority Regulation No. 34/ POJK.03/2016 concerning changes from POJK No. 11/ POJK.03/2016, Banks are required to provide minimum capital in accordance with the risk profile. The Bank's minimum capital requirement based on the current risk profile is 9% to less than 10% of the Risk Weighted Assets (ATMR). In addition to the need to meet minimum capital based on a risk profile, the Bank is also obliged to provide additional buffer capital with the following details: (i) Capital Conservation Buffer, (ii) Countercyclical Buffer, and (iii) Capital Surcharge for Domestic Systemically Important Banks (D-SIB).

Pada tahun 2023, 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

In 2023, 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

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).

Per posisi 31 Desember 2023, posisi *Capital Adequacy Ratio* (CAR) untuk bank saja berada pada tingkat 25,38%, 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 24,22% 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.

2.5%, while the Countercyclical buffer and Capital Surcharge requirements for D-SIB will be reviewed by the regulator twice a year. All buffering capital obligations must be met with Common Equity Tier 1 (CET 1).

As of December 31, 2023, the position of the Capital Adequacy Ratio (CAR) for banks is at the level of 25,38%, above the minimum capital requirement, including additional capital buffer obligations. In addition, Tier 1 ratio (currently equal to CET 1 ratio) of 24.22% 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 2023 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, 2023 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 a Head

Perbandingan Target dan Realisasi

Pada awal tahun buku 2023, Bank telah menetapkan sejumlah target yang hendak dicapai yang dituangkan dalam Rencana Bisnis Bank (RBB) 2023. Perbandingan pencapaian beberapa target yang ditetapkan dengan realisasi tahun buku 2023 adalah sebagai berikut:

Comparison of Target and Realisation

At the beginning of the 2023 financial year, the Bank has set a number of targets to be achieved which are contained in the 2023 Bank Business Plan (RBB). Comparison of the achievement of several targets set with the realization of the 2023 fiscal year is as follows:

(dalam miliar rupiah/in billion rupiah)

Uraian Description	**RBB 2023** 2023 Bank Business Plan	**Realisasi 2023** 2023 Realization	**Pencapaian** Achievement
Kredit yang Diberikan Credit Disbursement	21.272	21.151	99,43%
Total Aset Total Assets	33.763	34.311	101,62%
Dana Pihak Ketiga Third Party Fund	27.775	27.948	100,63%
Laba Bersih Net Income	634	738	116,40%

Proyeksi Satu Tahun Ke Depan

Memasuki tahun 2024, Bank telah menetapkan sejumlah target yang dituangkan dalam RBB 2024, antara lain:

One-Year Projection in The Future

Entering 2024, the Bank has set a number of targets as outlined in the 2024 Bank Business Plan, including:

(dalam miliar rupiah/in billion rupiah)

Uraian Description	**RBB 2024** 2024 Bank Business Plan
Total Aset Total Asset	36.726
Dana Pihak Ketiga Third Party Fund	30.184
Pendapatan Bunga Interest Income	3.303
Kredit yang Diberikan Credit Disbursement	22.843

Kebijakan dan Pembagian Dividen
Policy and Dividend Distribution

KEBIJAKAN DIVIDEN Bank BPD Bali berusaha untuk memperhatikan hak para pemegang saham tanpa mengabaikan kondisi keuangan Bank. Keputusan pembagian dividen Bank dikaitkan dengan, antara lain laba bersih yang didapat pada tahun fiskal dan kewajiban Bank untuk mengalokasikan dana cadangan sesuai dengan aturan yang berlaku serta kondisi keuangan Bank. Selain itu, Bank BPD Bali juga mempertimbangkan tingkat pertumbuhan ke depan dan rencana ekspansi dalam keputusan pembagian dividen. Tatkala RUPS menetapkan pembagian dividen kepada Pemegang Saham, maka Bank wajib melakukan pembayaran paling lambat 30 hari setelah tanggal pengumuman.

DIVIDEND POLICY Bank BPD Bali tries to pay attention to the rights of shareholders without ignoring the financial condition of the Bank. The decision to distribute the Bank's dividends is related to, among other things, the net profit earned in the fiscal year and the Bank's obligation to allocate reserve funds in accordance with applicable regulations and the financial condition of the Bank. In addition, Bank BPD Bali also considers future growth rates and expansion plans in dividend distribution decisions. When the GMS determines the distribution of dividends to Shareholders, the Bank is required to make payments no later than 30 days after the announcement date.

Kronologis Pembagian Dividen

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

Chronology of Dividend Distribution

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

Uraian Description	Tahun Buku 2023 Fiscal Year 2023	Tahun Buku 2022 Fiscal Year 2022
Laba Bersih (Rp) Net Income (Rp)	738	604
Jumlah Dividen (Rp) Total Dividend (Rp)	453	412
Dividen per Saham (Rp) Dividend per Share (Rp)	221	212
Payout Ratio (%) Payout Ratio (%)	75%	75%
Tanggal Pengumuman Date of Announcement	22 Februari 2024/ February 22, 2024	22 Februari 2023/ February 22, 2023
Tanggal Pembayaran Date of Payment	1 Maret 2024/ March 1, 2024	1 Maret 2023/ March 1, 2023

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 2023, RUPS Tahunan Bank BPD Bali yang diadakan tanggal 23 Februari 2024 menyetujui pembayaran dividen sebesar Rp553.671,23 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 2023.

For the Fiscal Year of 2023, Bank BPD Bali's AGMS which was held on February 23, 2024 agreed to pay cash dividend of Rp553,671.23 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 2023.

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
2018	RUPS Tahunan Tanggal 27 Maret 2019 Annual GMS dated March 27, 2019	483.325	168.927	Pemerintah Provinsi Provincial Governance
			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 Governance
			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 Governance
			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 Governance
			270.361	Pemerintah Kabupaten/kota Regency/City government

(dalam miliar rupiah/in billion rupiah)

Tahun Year	Dasar Hukum Legal Base	Dividen Dividend	Rincian Dividen Dividend Details	Pemegang Saham Shareholders
2022	RUPS Tahunan Tanggal 22 Februari 2023 Annual GMS dated February 22, 2023	452.637	155.842	Pemerintah Provinsi Provincial Governance
			296.795	Pemerintah Kabupaten/kota Regency/City government
2023	RUPS Tahunan Tanggal 23 Februari 2024 Annual GMS dated February 23, 2024	553.671	195.335	Pemerintah Provinsi Provincial Governance
			358.336	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 2023 adalah sebesar Rp346 miliar, atau meningkat sebesar 54,46% dibandingkan dengan tahun 2022 yang tercatat sebesar Rp224 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 2023 is Rp346 billion, an increase of 54.46% compared to 2022 which was Rp224 billion.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)
Share Ownership Program by Employees and/or Management (ESOP/MSOP)

Hingga tahun 2023, Perusahaan belum pernah menjalankan program *Employee Stock Ownership Program* (ESOP) dan *Management Stock Ownership Program* (MSOP).

Until 2023, 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 2023 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 2023 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 2023, tidak terdapat hal yang berpotensi signifikan terhadap kelangsungan usaha Bank. Secara umum, kondisi internal dan eksternal Bank tahun 2023 cukup baik. Kendati melambat, namun ekonomi Indonesia masih tetap tumbuh, demikian juga dengan kredit perbankan yang masih mengalami pertumbuhan positif di tahun 2023.

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.

Pottential Matters Having a Significant Effect on The Bank's Business Continuity

During 2023, there was no significant potential for the Bank's business continuity. In general, the Bank's internal and external conditions in 2023 are quite good. Despite the slowdown, Indonesia's economy is still growing, and so is bank credit which is experiencing positive growth in 2023.

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 Surat Otoritas Jasa Keuangan Provinsi Bali Nomor SR-36/KO.181/2024 tanggal 18 April 2024 Perihal : Tindak Lanjut Penilaian Tingkat Kesehatan Bank (TKB) Posisi Semester II Tahun 2023, Tingkat

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 Bali Province Financial Services Authority Letter Number SR-36/KO.181/2024 dated April 18, 2024 Regarding: Follow-up Assessment of Bank Health Level (TKB) Position Semester II Year

Kesehatan Bank dikategorikan Peringkat Komposit 2 (Sehat) dengan rincian :

1. Profil risiko Bank berada pada peringkat 2 *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).

2023, the Bank's Health Level is categorized as Composite Rating 2 (Healthy) with details:

1. The Bank's risk profile is at 2 Low to Moderate level.
2. GCG composite rating is ranked 2 with a Composite Predicate of "Good".
3. he Bank's profitability rating is ranked 2 (Adequate).
4. The Bank's capitalization rating is rated 2 (Adequate).

Asumsi yang Digunakan dalam Melakukan *Assessment*

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

1. Kinerja Keuangan;
2. Pangsa Pasar;
3. Perkara Hukum; dan
4. Tingkat Kesehatan Bank.

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

Assumptions Exerted in Conducting Assessment

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

1. Financial Performance;
2. Market Share;
3. Legal Matters; and
4. Bank Soundness.

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

Prospek Usaha
Business Prospect

Perekonomian nasional diperkirakan akan meningkat menjadi 5,2 persen pada tahun 2024. Resiliensi perekonomian nasional di tahun 2023 akan berperan penting dalam membentuk pijakan yang kuat bagi laju pertumbuhan ekonomi di tahun 2024. Ekonomi Bali sampai dengan triwulan III-2023 (c-to-c) tumbuh sebesar 5,66 persen. Peningkatan transaksi finansial pun mengikuti pertumbuhan ekonomi Bali yang semakin bergairah. Catatan tersebut menjadi gambaran terus bangkitnya perekonomian Bali pada triwulan III-2023. Secara total, hampir semua kategori lapangan usaha penyusun PDRB tumbuh positif pada periode triwulan III-2023.

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. Tingkat Kesehatan Bank berada pada peringkat 2 sehingga dapat mendukung operasional Bank dan rating Bank di posisi "idA+" outlook stable dari lembaga pemeringkat (PEFINDO) menunjukkan ekspektasi risiko *default* rendah;
b. Sebagai Bank milik Pemerintah Daerah dan pemegang Kas Daerah Provinsi dan Kabupaten/Kota di Bali;
c. Sebagai Bank pengelola sistem pembayaran pajak dan retribusi daerah seluruh Pemerintah Kabupaten, Kota, dan Provinsi Bali;
d. Sebagai Bank Daerah mempunyai *captive market* Aparatur Sipil Negara dan Pensiunan Aparatur Sipil Negara;
e. Adanya sinergi dan kemitraan dengan Instansi Pemerintah, Lembaga Perkreditan Desa (LPD), Koperasi, Asosiasi serta sebagai APEX Bank Perekonomian Rakyat (BPR);
f. 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 serta memiliki produk dana dan kredit yang beragam.

The national economy is expected to accelerate to 5.2 percent in 2024. The resilience of the national economy in 2023 will play an important role in establishing a strong foothold for the pace of economic growth in 2024. Bali's economy up to the third quarter of 2023 (c-to-c) grew by 5.66 percent. The increase in financial transactions also followed Bali's vibrant economic growth. This record illustrates the continued rise of the Balinese economy in the third quarter of 2023. In total, almost all business field categories that make up GRDP grew positively in the third quarter-2023 period.

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

1. Strengths

a. The Bank's Health Level is ranked 2 so that it can support the Bank's operations and the Bank's rating at "idA+" outlook stable from the rating agency (PEFINDO) indicates low default risk expectations;
b. As a Regional Government owned Bank and holder of the Provincial and Regency/City Treasury in Bali;
c. As the Bank managing the regional tax and levy payment system for all Regency, City, and Provincial Governments in Bali;
d. As a Regional Bank has a captive market of State Civil Apparatus and Retired State Civil Apparatus;
e. There are synergies and partnerships with Government Agencies, Village Credit Institutions (LPD), Cooperatives, Associations and as APEX of the People's Economic Bank (BPR);
f. Having a network of offices and services spread in every sub-district with real time online, including a downline network throughout Bali and there is also an office network in Lombok and has a variety of fund and credit products.

2. Kelemahan

a. Kuantitas dan kualitas digital talent, digital leadership, dan digital culture masih terbatas;
b. Kemampuan Teknologi Informasi dalam mengikuti perkembangan digitalisasi masih memiliki ruang untuk ditingkatkan;
c. Pengembangan produk devisa masih terbatas;
d. *Marketing communication d*an promosi atas produk dan layanan Bank belum optimal sehingga belum sepenuhnya menjangkau target pasar;
e. Sumber pendapatan Bank masih mengandalkan dari pendapatan bunga kredit, dan kontribusi pendapatan dari jasa perbankan lainnya *(fee based income)* masih rendah.

3. Peluang

a. Perekonomian nasional terjaga solid ditandai dengan neraca perdagangan yang kuat, aktivitas konsumsi yang bertumbuh dan inflasi yang terkendali, serta optimisme perbaikan perekonomian Bali yang terus berlanjut didorong oleh pemulihan pariwisata sejalan dengan kebijakan-kebijakan yang mempermudah masuknya wisatawan ke Bali dan adanya event domestik maupun manacanegara di Provinsi Bali;
b. Adanya kebijakan Transformasi Ekonomi Bali (Bali Kerthi) untuk pengembangan sektor unggulan di Bali khususnya sektor pertanian dalam arti luas, sektor kelautan dan perikanan, sektor IKM dan UMKM, sektor industri branding Bali, sektor ekonomi kreatif dan digital, serta sektor pariwisata;
c. Semakin tingginya pemanfaatan jasa lembaga keuangan baik Bank maupun non Bank oleh masyarakat terutama Generasi Z dan Milenial yang mencapai 48,90% di Provinsi Bali serta seiring dengan peningkatan penduduk kelas menengah, berpotensi meningkatkan *customer base* dan pendapatan *fee based income*;
d. Semakin berkembangnya ekonomi digital melalui digital platform serta terbukanya kerja sama kemitraan strategis dengan penyedia

2. Weaknesses

a. The quantity and quality of digital talent, digital leadership, and digital culture are still limited;
b. Information Technology capability in following the development of digitalization is still limited;
c. Foreign exchange product development is still limited;
d. Marketing communication and promotion of the Bank's products and services have not been optimized so that they have not fully reached the target market;
e. The Bank's source of income still relies on loan interest income, and the contribution of income from other banking services (fee-based income) is still low.

3. Opportunities

a. The national economy is maintained solidly characterized by a strong trade balance, growing consumption activity and controlled inflation, as well as optimism for the continued improvement of the Balinese economy driven by tourism recovery in line with policies that facilitate the entry of tourists to Bali and the presence of domestic and foreign events in Bali Province;
b. The existence of the Bali Economic Transformation (Bali Kerthi) policy for the development of leading sectors in Bali, especially the agricultural sector in a broad sense, the marine and fisheries sector, the SME and MSME sector, the Bali branding industry sector, the creative and digital economy sector, and the tourism sector;
c. The higher utilization of financial institution services both banks and non-banks by the public, especially Generation Z and Millennials, which reached 48.90% in Bali Province and along with the increase in the middle class population, has the potential to increase the customer base and fee-based income;
d. The development of the digital economy through digital platforms and the opening of strategic partnerships with e-commerce,

layanan *e-commerce, market place,* dan *fintech*, dapat memperluas jaringan dan memberikan kemudahan akses bagi masyarakat;

e. Semakin terbukanya regulasi penerbitan produk bank memberikan kesempatan yang luas bagi bank untuk berinovasi dalam menciptakan produk dan layanan;
f. Adanya kebijakan insentif likuiditas makroprudensial yang mendorong perbankan untuk meningkatkan penyaluran kredit ke sektor-sektor tertentu;
g. Adanya proyek infrastruktur berskala besar di Bali, antara lain Pembangunan Pusat Kebudayaan Bali, Pembangunan *Shortcut* Singaraja-Mengwitani, Pembangunan Jalan Tol Jagat Kerthi Bali, Pembangunan Bali *Maritime Tourism* Hub Denpasar, Pembangunan Bendungan Sidan Badung, Pembangunan Turya pada Tower KBS 6.0 Kerthi Bali, Pengembangan Kawasan Ekonomi Khusus (KEK) Sanur dan Kura-Kura Bali.

4. Tantangan

a. Aktivitas perekonomian global masih menghadapi tantangan isu geopolitik, volatilitas sektor keuangan, dan pelemahan sektor manufaktur serta tekanan inflasi yang masih tinggi akibat disrupsi rantai pasok dan juga konflik Rusia-Ukraina yang belum usai;
b. Perubahan iklim patut diwaspadai dimana dampaknya tidak hanya terlihat pada menurunnya produktivitas beberapa sektor tertentu saja (sektor pertanian, kehutanan, perikanan, dan pariwisata), tetapi juga meliputi kesehatan masyarakat, kerusakan pemukiman, dan kerusakan infrastruktur;
c. Inovasi dan perkembangan layanan berbasis digital semakin cepat serta persaingan di ranah *digital finance services* semakin ketat;
d. Pesatnya perkembangan teknologi berpengaruh terhadap meningkatnya risiko operasional seperti kejahatan siber *(cyber crime)*;
e. Kondisi usaha debitur terdampak pandemi COVID-19 yang belum sepenuhnya pulih serta berakhirnya kebijakan restrukturisasi kredit pada 31 Maret 2024 sesuai Keputusan Dewan

market place, and fintech service providers, can expand the network and provide easy access for the community;

e. The more open regulations on the issuance of bank products provide ample opportunities for banks to innovate in creating products and services;
f. The existence of macroprudential liquidity incentive policies that encourage banks to increase lending to certain sectors;
g. The existence of large-scale infrastructure projects in Bali, including the Construction of the Bali Cultural Center, Construction of the Singaraja-Mengwitani Shortcut, Construction of the Jagat Kerthi Bali Toll Road, Construction of the Bali Maritime Tourism Hub Denpasar, Construction of the Sidan Badung Dam, Construction of the KBS 6.0 Kerthi Bali Tower, Development of the Sanur Special Economic Zone (SEZ) and Kura-Kura Bali.

4. Challenge

a. Global economic activity is still facing the challenges of geopolitical issues, financial sector volatility, and weakening manufacturing sector as well as high inflationary pressures due to supply chain disruptions as well as the ongoing Russia-Ukraine conflict;
b. Climate change is a cause for concern as its impact is not only seen in the declining productivity of certain sectors (agriculture, forestry, fisheries, and tourism), but also includes public health, housing destruction, and infrastructure damage;
c. Innovation and development of digital-based services is accelerating and competition in the realm of digital finance services is getting tougher;
d. The rapid development of technology has an effect on increasing operational risks such as cyber crime;
e. The business conditions of debtors affected by the COVID-19 pandemic that have not fully recovered and the end of the credit restructuring policy on March 31, 2024 in accordance with

Komisioner Otoritas Jasa Keuangan Nomor 34/KDK.03/2022, akan berdampak pada peningkatan LaR dan NPL Bank;

f. Dilaksanakannya Pemilihan Umum Presiden (Pilpres), Pemilihan Umum Legislatif (Pileg), dan Pemilihan Kepala Daerah (Pilkada) pada tahun 2024 akan berdampak pada kondisi ekonomi, sosial dan politik.

the Decree of the Board of Commissioners of the Financial Services Authority Number 34/KDK.03/2022, will have an impact on increasing the Bank's LaR and NPL;

f. The implementation of the Presidential General Election (Pilpres), Legislative General Election (Pileg), and Regional Head Election (Pilkada) in 2024 will have an impact on economic, social and political conditions.

05

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

TATA KELOLA PERUSAHAAN

Good Corporates 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.

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

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 increasing corporate values. For this reason, the Shareholders, the Board of Commissioners and the Board of Directors as organs of the company are committed to always implementing governance in accordance with laws and regulations and corporate culture. This commitment is realized in every implementation of activities that always refers to the applicable rules, and implements a values policy that is explicitly stated as a standard of behavior required for all organs of the company through the formulation and implementation of the 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;
b. Memberdayakan elola 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.

Vision and Mission

Vision

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

Mission

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

Budaya Kerja

Bank BPD Bali telah memiliki budaya kerja CINTA yang terdiri dari 4 (empat) nilai yaitu *Competent* (Kompetensi), *Integrity* (Integritas), *Teamwork* (Kerjasama), *Customer* Awareness (Orientasi Pelanggan), memuat nilai-nilai perilaku sangat mendasar yang menjadi landasan dan pemandu arah bagi karyawan Bank BPD Bali di segala lini dan aspek. Seiring dengan adanya perubahan lingkungan bisnis seperti *digital disruption, millenial disruption, COVID-19 disruption* yang memengaruhi perubahan perilaku, kebutuhan pasar, cara kerja baru hingga penggunaan dan perkembangan teknologi dilakukan revisit terhadap budaya kerja CINTA agar budaya perusahaan tetap relevan, adaptif dan lincah karena budaya merupakan fondasi rasa percaya diri karyawan untuk menghadapi perubahan.

Dengan tetap mengacu pada filsafat Tri Kaya Parisudha, dilakukan redefinisi terhadap perilaku utama serta penetapan budaya yang diharapkan dan kalimat afirmasi dari masing-masing nilai dengan penjelasan sebagai berikut:

Working Culture

Bank BPD Bali has a CINTA work culture consisting of 4 (four) values namely Competent, Integrity, Teamwork, Customer Awareness, containing very basic behavioral values that become the foundation and direction guide for Bank BPD Bali employees in all lines and aspects. Along with changes in the business environment such as digital disruption, millennial disruption, COVID-19 disruption which affects changes in behavior, market needs, new ways of working to the use and development of technology, a revisit of the LOVE work culture is carried out so that the corporate culture remains relevant, adaptive and agile because culture is the foundation of employee confidence to face change.

By still referring to the Tri Kaya Parisudha philosophy, a redefinition of the main behaviors as well as the establishment of the expected culture and affirmation sentences of each value were carried out with the following explanation:

Competence

Melakukan sesuatu dengan baik dan benar, memiliki pengetahuan dan ketrampilan, serta adaptif terhadap perubahan, dengan perilaku utama:

a. Berpikir dan bertindak kreatif dan inovatif untuk mencapai visi dan misi
b. Menerapkan standar kerja tinggi dengan tetap berpedoman pada ketentuan yang berlaku
c. Selalu siap mengikuti perubahan dan memiliki motivasi yang gigih untuk berkembang dengan tetap mempertahankan akurasi dan ketelitian dalam bekerja

Budaya yang diharapkan muncul dari nilai dan perilaku *Competence* yaitu *Digital and Learning Culture*.

Dengan Kalimat Afirmasi : Kami Beradaptasi dengan perubahan untuk bekerja secara profesional.

Competence

Doing things well and correctly, having knowledge and skills, and being adaptive to change, with key behaviors:

a. Thinking and acting creatively and innovatively to achieve vision and mission
b. Implementing high work standards while still guided by applicable regulations
c. Always ready to keep up with changes and have a persistent motivation to develop while maintaining accuracy and thoroughness in work

The culture that is expected to emerge from the values and behaviors of Competence is Digital and Learning Culture.

With Affirmation Sentence: We adapt to changes to work professionally.

Integrity

Berpikir dan berperilaku sesuai ketentuan dan peraturan dengan penuh tanggung jawab, dan selalu memperhatikan nilai etika dan moral, dengan perilaku utama:

a. Menerapkan standar etika/moral tinggi, sesuai dengan norma lingkungan
b. Berlaku jujur dan tidak memberi, menerima serta tidak membuka peluang suap menyuap atau mengharap jasa berkaitan dengan jabatan
c. Menunjukkan etos kerja dengan penuh komitmen dan rasa tanggung jawab

Budaya yang diharapkan muncul dari nilai dan perilaku Integrity yaitu *Dicipline Culture*.

Dengan Kalimat Afirmasi : Kami mentaati dan melaksanakan etika, ketentuan, dan peraturan dengan penuh tanggung jawab.

Integrity

Think and behave according to the provisions and regulations with full responsibility, and always pay attention to ethical and moral values, with key behaviors:

a. Apply high ethical/moral standards, in accordance with environmental norms
b. Act honestly and do not give, receive and do not open opportunities for bribery or expect services related to position
c. Demonstrate a work ethic with full commitment and sense of responsibility

The culture that is expected to emerge from the values and behaviors of Integrity is Dicipline Culture.

With Affirmation Sentence: We obey and implement ethics, provisions, and regulations with full responsibility.

Teamwork

Rasa kekompakan atau persatuan yang ada dalam organisasi dan kedekatan dengan sesama individu

Teamwork

A sense of cohesiveness or unity that exists in the organization and closeness to fellow individuals or

atau pada sesama satuan kerja sehingga mampu mendukung terciptanya kerjasama dan komunikasi yang baik, dengan perilaku utama:

a. Mengutamakan kepentingan perusahan dan mengesampingkan ego sektoral
b. Menghargai perbedaan pendapat dan aktif berkontribusi dalam membangun komunikasi yang harmonis
c. Mengembangkan rasa empati dan tidak mengeksploitasi perbedaan jabatan/pangkat dan generasi dalam menciptakan sinergi yang positif

Budaya yang diharapkan muncul dari nilai dan perilaku *Teamwork* yaitu *Respect Culture*.

Dengan Kalimat Afirmasi : Kami berkolaborasi dan bersinergi untuk menciptakan Kerjasama dan komunikasi yang baik.

Customer Awareness

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

a. Memberikan pengalaman terbaik bagi pelanggan untuk meningkatkan produktifitas dan loyalitasnya
b. Mengenal pelanggan dari sisi personal dan memberikan rasa nyaman saat berinteraksi
c. Menjaga hubungan baik dengan pelanggan, bertindak cepat memenuhi kebutuhannya, menyelesaikan masalahnya dan menghindari komitmen yang berlebihan

Budaya yang diharapkan muncul dari nilai dan perilaku *Customer Awareness* yaitu *Service Culture*.

Dengan Kalimat Afirmasi : Kami memberikan pelayanan terbaik demi kepuasan pengguna dan pelanggan.

Kode Etik

Untuk meningkatkan kinerja, kepatuhan terhadap peraturan perundang-undangan yang berlaku dan melindungi kepentingan *stakeholders* serta untuk

to fellow work units so as to support the creation of good cooperation and communication, with the main behaviors:

a. Prioritizing the interests of the company and putting aside sectoral ego.
b. Respect different opinions and actively contribute in building harmonious communication
c. Developing a sense of empathy and not exploiting differences in position/rank and generation in creating positive synergy.

The culture that is expected to emerge from the values and behaviors of Teamwork is Respect Culture.

With Affirmation Sentence: We collaborate and synergize to create good cooperation and communication.

Customer Awareness

Making users the main focus of our actions, carrying out and maintaining relationships with customers productively, with key behaviors:

a. Providing the best experience for customers to increase their productivity and loyalty.
b. Getting to know customers on a personal level and providing a sense of comfort during interactions
c. Maintain good relations with customers, act quickly to meet their needs, solve their problems and avoid excessive commitment.

The culture that is expected to emerge from the values and behaviors of Customer Awareness is Service Culture.

With Affirmation Sentence: We provide the best service for user and customer satisfaction.

Code of Conduct

To improve performance, compliance with applicable laws and regulations and protect the interests of stakeholders and to create a Coporate Culture, it is

mewujudkan Budaya Kerja *(Coporate Culture)*, perlu merumuskan nilai-nilai etika yang terangkum dalam suatu Kode Etik PT Bank Pembangunan Daerah Bali berpedoman pada Keputusan Direksi Nomor 0235/KEP/DIR/KPN/2023 tanggal 12 Juni 2023 tentang Kode Etik Bank BPD Bali.

necessary to formulate ethical values that are summarized in a Code of Ethics of PT Bank Pembangunan Daerah Bali guided by Board of Directors Decree Number 0235/KEP/DIR/KPN/2023 dated June 12, 2023 concerning the Code of Ethics of 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, sebagaimana telah dicabut dengan Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2023 tanggal 29 Desember 2023 tentang Piagam Dewan Komisaris yang mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023.

Direksi dalam melaksanakan tugasnya berpedoman pada Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0750/KEP/DIR/UMS/2019 tanggal 25 November 2019 tentang Pedoman dan Tata Tertib Kerja Direksi PT Bank Pembangunan Daerah Bali, sebagaimana telah dicabut dengan Keputusan Direksi Nomor 0698/KEP/DIR/SEKPER/2023 tanggal 25 Desember 2023 tentang Piagam Direksi PT Bank Pembangunan Daerah Bali yang mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023.

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 its duties is guided by Board of Commissioners Decree Number 001/KEP/DK/BPD/2021 dated December 27, 2021 concerning the Guidelines and Work Procedures of the Board of Commissioners, as revoked by Board of Commissioners Decree Number 002/KEP/DK/BPD/2023 dated December 29, 2023 concerning the Board of Commissioners Charter which refers to the Financial Services Authority Regulation Number 17 of 2023.

The Board of Directors in carrying out its duties is guided by the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0750/KEP/DIR/UMS/2019 dated November 25, 2019 concerning the Guidelines and Work Rules of the Board of Directors of PT Bank Pembangunan Daerah Bali, as revoked by Decree of the Board of Directors Number 0698/KEP/DIR/SEKPER/2023 dated December 25, 2023 concerning the Charter of the Board of Directors of PT Bank Pembangunan Daerah Bali which refers to the Financial Services Authority Regulation Number 17 of 2023.

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*

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

Responsibility dan Keputusan Direksi Nomor 0229/KEP/DIR/UMS/2018 tanggal 23 Mei 2018 tentang Standar Operasional Prosedur *Corporate Social Responsibility*.

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

Bank telah memiliki pedoman yang mengatur hak dan kewajiban karyawan serta perlindungan terhadap keselamatan kerja karyawan sesuai 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 yang telah mengalami beberapa kali perubahan terakhir dengan Keputusan Direksi Nomor 0146/KEP/DIR/SDM/2022 tanggal 1 April 2022 tentang Perubahan keempat 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

The Bank has a guideline that regulates the rights and obligations of employees as well as protection of employee work safety in accordance with the Decree of the Board of Directors Number 0308/KEP/DIR/SDM/2016 dated June 27, 2016 concerning the Corporate Manual of the Human Resources Division of PT Bank Pembangunan Daerah Bali which has undergone several changes, most recently with the Decree of the Board of Directors Number 0146/KEP/DIR/SDM/2022 dated April 1, 2022 concerning the Fourth Amendment to the Decree of the Board of Directors Number 0308/KEP/DIR/SDM/2016 dated June 27, 2016 concerning the Corporate Manual of the Human Resources Division of PT Bank Human Resources Bali Regional.

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

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

pihak manapun yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat.

Kewajaran

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

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. Pedoman dan Tata Tertib Kerja Dewan Komisaris dan Direksi
3. Piagam Internal Audit
4. Kode Etik

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 masingmasing 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.

from any party that is not in accordance with the prevailing laws and regulations and sound corporate principles.

Fairness

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

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. Charter of the Board of Commissioners and Board of Director
3. Internal Audit Charter
4. Code of Conduct

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.

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 & Anti *Fraud*, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko.

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 & Anti Fraud Unit, Compliance Unit and Risk Management Work Unit.

Pelaksanaan Tata Kelola Perusahaan

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

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

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

a. Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Januari 2023 sampai dengan Juni 2023 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0388/DIR/MRO/2023

Implementation of Good Corporate Governance

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

a. Implementation of duties and responsibilities of the Board of Directors;
b. Implementation of duties and responsibilities of the Board of Commissioners;
c. Completeness and implementation of Committee duties;
d. Handling of conflicts of interest;
e. Implementation of the Bank's compliance function;
f. Implementation of the internal audit function;
g. 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:

a. The result of the Self Assessment of Governance Implementation from January 2023 to June 2023 is a rating of 2 with a Composite Predicate of "Good" which is submitted together with the Bank's Health Level Report in accordance with the letter of the Board of Directors Number B-0388/DIR/MRO/2023

tanggal 26 Juli 2023 perihal Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK.

b. Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2023 sampai dengan Desember 2023 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0250/DIR/MRO/2024 tanggal 26 Januari 2024 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK.

Penilaian pelaksanaan tata kelola tersebut mencerminkan bahwa manajemen telah melaksanakan tata kelola yang baik, hal tersebut terlihat dari pemenuhan yang memadai atas prinsip-prinsip pelaksanaan tata kelola dimana apabila terdapat kelemahan dalam penerapan prinsip-prinsip tata kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Dalam mewujudkan kualitas pelaksanaan tata kelola tersebut, Bank BPD Bali telah melakukan penguatan infrastruktur, restrukturisasi intern yang mengarah kepada praktik terbaik, penyesuaian dan pembaharuan sistem dan prosedur yang diperlukan untuk mendukung pelaksanaan tata kelola yang efektif.

dated July 26, 2023 regarding Submission of the Bank's Health Level Report to OJK.

b. The result of the Self Assessment of Governance Implementation from July 2023 to December 2023 is a rating of 2 with a Composite Predicate of "Good" which is submitted together with the Bank's Health Level Report in accordance with the letter of the Board of Directors Number B-0250/DIR/MRO/2024 dated January 26, 2024 regarding the Submission of the Bank's Health Level Report to OJK.

The assessment reflects that management has implemented good governance, this can be seen from the adequate fulfillment of the principles of governance implementation where if there are weaknesses in the application of governance principles, then in general these weaknesses are less significant and can be resolved by normal actions by the management of the Bank. In realizing the quality of governance implementation, 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 Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas (Lembaran Negara Republik Indonesia Tahun 2007 Nomor 106, Tambahan Lembaran Negara Republik Indonesia Nomor 4756) sebagaimana telah diubah beberapa kali terakhir dengan Undang-Undang Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang (Lembaran Negara Republik Indonesia Tahun 2022 Nomor 238, Tambahan Lembaran Negara Republik Indonesia Nomor 6841), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanatkan dalam anggaran dasar dan peraturan

Corporate Gorvenance Structure

Based on Law Number 40 of 2007 concerning Limited Liability Companies (State Gazette of the Republic of Indonesia of 2007 Number 106, Supplement to State Gazette of the Republic of Indonesia Number 4756) as amended several times most recently by Law Number 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 concerning Job Creation into Law (State Gazette of the Republic of Indonesia of 2022 Number 238, Supplement to State Gazette of the Republic of Indonesia Number 6841), the Company's organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors, which have clear authorities and responsibilities in accordance with their respective functions as mandated in the articles of association and laws and

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 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.

regulations. However, both have the responsibility to maintain the sustainability 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 to develop the company.

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

Rapat Umum Pemegang Saham (RUPS)

RUPS sebagai organ Perseroan merupakan wadah para pemegang saham untuk mengambil keputusan penting berkaitan dengan modal dan hal-hal lain yang berpengaruh terhadap kemajuan pengelolaan perusahaan dengan memperhatikan ketentuan anggaran dasar dan peraturan perundang-undangan.

Dalam pembahasan RUPS, Pemegang Saham melakukan pengambilan keputusan penting yang berkaitan dengan pengelolaan Bank BPD Bali, baik untuk kepentingan jangka pendek, jangka menengah maupun jangka panjang. Pengelolaan perusahaa 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.

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 2023 PT Bank Pembangunan Daerah Bali telah melaksanakan 4 (empat) kali RUPS yaitu 1 (satu) kali RUPS Tahunan yang dilaksanakan pada tanggal 22 Februari 2023 untuk Tahun Buku 2022 dan 3 (tiga) kali RUPS Luar Biasa dilaksanakan secara sirkuler yaitu pada tanggal 12 Mei 2023, 13 Juli 2023, dan 22 November 2023, sebagaimana tersaji dalam tabel sebagai berikut:

In 2023 PT Bank Pembangunan Daerah Bali has held 4 (four) GMS, namely 1 (one) Annual GMS held on February 22, 2023 for Financial Year 2022 and 3 (three) Extraordinary GMS held circularly on May 12, 2023, July 13, 2023, and November 22, 2023, as presented in the table below:

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
47	22 Februari 2023	RUPS Tahunan	Hasil Keputusan: 1. Menerima dan mengesahkan Laporan Tahunan, Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan Tahun Buku 2022, serta selanjutnya memberikan pembebasan sepenuhnya *(Acquit Et Decharge)* kepada Direksi dan Dewan Komisaris Perseroan untuk Laporan Pertanggung Jawaban Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Laporan Tahun Buku 2022. 2. Memberikan Persetujuan: A. Pembagian laba Bersih Tahun Buku 2022: Pembagian Laba Bersih untuk Tahun Buku 2022 sebesar Rp. 603.516.277.496,00, dengan perincian sebagai berikut: - Dividen sebesar 75 % atau sebesar Rp. 452.637.208.122.00. - Cadangan umum sebesar 25% atau sebesar Rp.150.879.069.374,00 B. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank mengacu kepada pembagian bonus dan tantiem Tahun Buku 2021, dengan komposisi masing-masing 17,3% untuk karyawan dan sebesar 4,05% untuk Pengurus Bank yang terdiri dari: - Sebesar 2,70 % untuk Direksi, dan - Sebesar 1,35 % untuk Dewan Komisaris. - Pemberian bonus dan tantiem diatur dalam peraturan perseroan. - Remunerasi dan fasilitas pengurus Bank masih tetap sama sesuai dengan Remunerasi sebagaimana tercantum dalam Akta Nomor: 93 tertanggal 27 Maret 2019 dan Akta Nomor: 54 tertanggal 18 Februari 2022 C. Perubahan Anggaran Dasar Perseroan yaitu tentang: - Persetujuan penambahan modal disetor oleh Pemerintah Provinsi Bali sebanyak 75.000 lembar saham atau bernilai nominal sebesar Rp.75.000.000.000,00. - Memberikan persetujuan Perubahan Anggaran Dasar Perseroan Tentang Perubahan Penyebutan Nama Jabatan Direksi sehingga untuk selanjutnya menjadi sebagai berikut: a) Direktur Operasional menjadi Direktur Operasional dan Teknologi Informasi dan untuk selanjutnya disebut dengan Direktur Operasional dan TI. b) Direktur Bisnis Non Kredit menjadi Direktur Bisnis c) untuk selanjutnya penyebutan nama jabatan Direksi menjadi sebagai berikut: 1) Direktur Utama. 2) Direktur Operasional Dan TI 3) Direktur Kepatuhan. 4) Direktur Kredit. 5) Direktur Bisnis. d) Selanjutnya melaporkan perubahan penyebutan nama jabatan Direksi tersebut kepada Otoritas Jasa Keuangan (OJK). Memberikan kewenangan kepada Dewan Komisaris untuk persetujuan apabila terjadi perubahan penyebutan nama jabatan Direksi dikemudian hari.

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS Type of GMS	Susunan Acara dan Hasil Keputusan Schedule and Decision
			3. Menyetujui pembangunan Gedung Kantor Bank BPD Bali yang berlokasi di Jalan Raya Puputan Niti Mandala Renon Denpasar. 4. Agenda Tambahan: A. Penyampaian berakhirnya masa jabatan Dewan Komisaris Dan Direksi Bank BPD Bali. B. Menyetujui: - Sistem Dan Prosedur Pemilihan Dewan Komisaris Bank BPD Bali. - Penetapan calon Dewan Komisaris dilakukan secara tertutup. - Menetapkan calon-calon Dewan Komisaris Perseroan Periode 2023 sampai dengan 2027 adalah sebagai berikut: a) Tuan I GUSTI NGURAH BAGUS ARTAWAN, Sarjana Hukum, sebagai calon Komisaris Independen sekaligus sebagai calon Komisaris Utama. b) Tuan I GEDE DARMAWA, Sarjana Ekonomi, sebagai calon Komisaris Non Independen. c) Tuan Insinyur GEDE ARIMBAWA, sebagai calon Komisaris Independen. d) Tuan I NYOMAN SUPARSA WIDANA, sebagai calon Komisaris Independen. Untuk diajukan *Fit and Proper Test*, dan apabila disetujui oleh Otoritas Jasa Keuangan (OJK) akan ditetapkan secara efektif sebagai Dewan Komisaris sejak serah terima jabatan dan akan berakhir sampai dengan masa jabatan 4 (empat) tahun. - Menetapkan dan memperpanjang masa jabatan Tuan WISNU BAWA TEMAJA, Sarjana Hukum, Magister Hukum, sebagai Komisaris Non Independen Bank BPD Bali periode 13 Mei 2023 sampai dengan tanggal 13 Mei 2027. - Menugaskan Tuan WISNU BAWA TEMAJA, Sarjana Hukum, Magister Hukum, untuk mengkoordinir pengurusan calon Dewan Komisaris yang baru kepada otoritas yang berwenang. - Kepada Dewan Komisaris yang akan mengakhiri masa jabatan periode 2019-2023, diberikan hak-haknya sebagai Dewan Komisaris sesuai dengan Anggaran Dasar Perseroan yang berlaku. C. Memperhatikan aspek kinerja dan aspek lainnya, seluruh Direksi Bank BPD Bali saat ini, masa jabatannya diperpanjang kembali untuk masa jabatan selama 5 (lima) tahun sesuai dengan periode masing-masing yaitu: - Tuan I NYOMAN SUDHARMA, Sarjana Hukum, Magister Hukum, sebagai Direktur Utama periode 14 Februari 2024 sampai dengan 14 Februari 2029. - Tuan IDA BAGUS GEDE SETIA YASA, selaku Direktur Operasional dan TI periode 22 Juni 2023 sampai dengan 22 Juni 2028. - Tuan Dokterandus I WAYAN SUTELA NEGARA, sebagai Direktur Kepatuhan periode 22 Juni 2023 sampai dengan 22 Juni 2028.

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS Type of GMS	Susunan Acara dan Hasil Keputusan Schedule and Decision
			- Tuan MADE LESTARA WIDIATMIKA, sebagai Direktur Kredit periode 14 Februari 2024 sampai dengan 14 Februari 2029. - Tuan I NYOMAN SUMANAYA, Sarjana Ekonomi, Magister Manajemen sebagai Direktur Bisnis periode 20 Mei 2024 sampai dengan 20 Mei 2029. Dan kepada Direksi saat ini yang akan mengakhiri masa jabatannya, diberikan hak-haknya sebagai Direksi sesuai dengan Anggaran Dasar Perseroan yang berlaku.
25	12 Mei 2023	RUPS Luar Biasa secara Sirkuler	Hasil Keputusan : Menyetujui hal-hal sebagai berikut: 1. Memberhentikan dengan hormat seluruh anggota Dewan Komisaris perseroan untuk masa jabatan periode 2019-2023, dan untuk selanjutnya memberikan pembebasan sepenuhnya (Acquit Et Decharge) kepada seluruh Dewan Komisaris Perseroan atas tugas dan tanggung jawab pengawasan, serta Kepada Dewan Komisaris yang akan mengakhiri masa jabatan untuk periode tersebut diberikan hak-haknya sebagai Dewan Komisaris Perseroan sesuai dengan ketentuan dan Anggaran Dasar Perseroan yang berlaku. 2. Menetapkan Dewan Komisaris Perseroan untuk masa jabatan periode 13 Mei 2023 sampai dengan tanggal 13 Mei 2027 yaitu sebagai berikut: - Tuan I GEDE DARMAWA, Sarjana Ekonomi, sebagai Komisaris Non Indepeden. - Tuan Insinyur GEDE ARIMBAWA, sebagai Komisaris Independen. - Tuan I NYOMAN SUPARSA WIDANA, sebagai Komisaris Independen. 3. Menugaskan Tuan WISNU BAWA TEMAJA, Sarjana Hukum, Magister Hukum, sebagai Pelaksana Tugas Sementara Komisaris Utama Perseroan sampai dengan ditetapkannya Komisaris Utama Perseroan yang definitive. Melanjutkan Permohonan Penilaian Kemampuan dan Kepatutan (PKK) atas pencalonan I GUSTI NGURAH BAGUS ARTAWAN sebagai Komisaris Utama Independen untuk diajukan kembali kepada Otoritas Jasa Keuangan (OJK)setelah masa tunggu colling off berakhir, sesuai dengan Surat dari Otoritas Jasa Keuangan (OJK) Nomor: SR-25/PB.021/2023, tertanggal 04 April 2023. 4. Menetapkan kembali susunan Dewan Komisaris dan Direksi perseroan yaitu: - Komisaris Non Independen dan Pelaksana Tugas Sementara Komisaris Utama : Tuan WISNU BAWA TEMAJA, Sarjana Hukum, Magister Hukum. - Komisaris Non Independen : I GEDE DARMAWA, Sarjana Ekonomi. - Komisaris Independen : Insinyur GEDE ARIMBAWA. - Komisaris Independen : I NYOMAN SUPARSA WIDANA. - Direktur Utama : I NYOMAN SUDHARMA, Sarjana Hukum, Magister Hukum. - Direktur Operasional dan TI : IDA BAGUS GEDE SETIA YASA. - Direktur Kepatuhan : Dokterandus I WAYAN SUTELA NEGARA NEGARA. - Direktur Kredit : MADE LESTARA WIDIATMIKA. - Direktur Bisnis : I NYOMAN SUMANAYA, Sarjana Ekonomi, Magister Manajemen. 5. Menyetujui penambahan setoran modal kedalam perseroan oleh Pemerintah Kabupaten Karangasem sebanyak 1500 lembar saham atau bernilai nominal sebeluruhnya sebesar Rp. 1.500.000.000,00.

Akta Nomor Deed Number	**Tanggal** Date	**Jenis RUPS** Type of GMS	**Susunan Acara dan Hasil Keputusan** Schedule and Decision
27	13 Juli 2023	RUPS Luar Biasa secara Sirkuler	Hasil Keputusan : 1. Pengambilan keputusan para pemegang saham dengan keputusan Sirkuler para pemegang saham yang mempunyai kekuatan hukum yang sama dengan suatu keputusan yang diambil dalam Rapat Umum Pemegang Saham (RUPS) dan mengesampingkan semua ketentuan dan tata cara pengambilan keputusan dalam RUPS sebagaimana diatur dalam anggaran dasar Perseroan. 2. Menyetujui penambahan setoran modal kedalam perseroan oleh Pemerintah Kabupaten Buleleng sebanyak 5.557 lembar saham atau bernilai nomimal seluruhnya sebesar Rp.5.557.000.000,00. 3. Terkait dengan fasilitas pakaian dinas dan tambahan penghasilan yang belum diatur didalam akta Nomor: 93 tertanggal 27 Maret 2019 dan Akta Nomor: 54 tertanggal 18 Februari 2022, para pemegang saham menyetujui memberikan tambahan fasilitas kepada Direksi dan Dewan Komisaris Perseroan yaitu berupa: - Fasilitas pakaian dinas yang diatur dalam peraturan Perseroan setelah mendapatkan persetujuan Dewan Komisaris dengan memperhatikan asas transparansi dan akuntabel, dan kebijakan Perseroan tentang fasilitas pakaian dinas bagi karyawan. - Pemberian tambahan penghasilan atas pencapaian laba yang diatur dalam peraturan Perseroan setelah mendapatkan persetujuan Dewan Komisaris yang pembayarannya memperhatikan dan mengikuti kebijakan Perseroan tentang pemberian tambahan penghasilan kepada karyawan
38	22 November 2023	RUPS Luar Biasa secara Sirkuler	Hasil Keputusan : 1. Pengambilan keputusan para pemegang saham dengan keputusan Sirkuler para pemegang saham yang mempunyai kekuatan hukum yang sama dengan suatu keputusan yang diambil dalam Rapat Umum Pemegang Saham (RUPS) dan mengesampingkan semua ketentuan dan tata cara pengambilan keputusan dalam RUPS sebagaimana diatur dalam anggaran dasar Perseroan. 2. Menyetujui penambahan setoran modal kedalam perseroan oleh Pemerintah Kota Denpasar sebanyak 30.000 lembar saham atau bernilai nomimal seluruhnya sebesar Rp.30.000.000.000,00, sehingga untuk selanjutnya jumlah keseluruhan modal yang telah disetor oleh para pemegang saham ke dalam Perseroan adalah sebanyak 2.050.257 lembar saham, atau bernilai nominal seluruhnya sebesar Rp.2.050.257.000.000,00. 3. Menetapkan Tuan I GUSTI NGURAH BAGUS ARTAWAN, Sarjana Hukum, sebagai Komisaris Utama Independen Perseroan PT Bank Pembangunan Daerah Bali untuk masa jabatan periode 21 November 2023 sampai dengan 13 Mei 2027 dan berlaku efektif sejak serah terima jabatan. 4. Memberhentikan dengan hormat Tuan WISNU BAWA TEMAJA Sarjana Hukum, Magister Hukum, sebagai Pelaksana Tugas Sementara Komisaris Utama Indepeden, selanjutnya memberikan pembebasan sepenuhnya (Acquit Et Decharge) kepada yang bersangkutan atas tugas-tugasnya sebagai pelaksana Tugas Sementara Komisaris Utama Independen. Atas pemberhentian tersebut yang bersangkutan telah mendapatkan segala hak dan kewajibannya sesuai Anggaran Dasar Perseroan. 5. Menetapkan kembali susunan Dewan Komisaris perseroan yaitu: - Komisaris Utama Independen: I GUSTI NGURAH BAGUS ARTAWAN, Sarjana Hukum. - Komisaris Non Independen: WISNU BAWA TEMAJA, Sarjana Hukum, Magister Hukum. - Komisasris Non Independen: I GEDE DARMAWA, Sarjana Ekonomi. - Komisaris Independen: Insinyur GEDE ARIMBAWA. - Komisaris Independen: I NYOMAN SUPARSA WIDANA.

Direksi
The Board of Directors

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

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

Jumlah, Komposisi, dan Kriteria Direksi

Jumlah dan Komposisi Direksi Bank BPD Bali Tahun 2023 berdasarkan Akta sebagai berikut:

1. Akta Nomor 47 tanggal 22 Februari 2023 Menyetujui dan Menetapkan Direksi dengan susunan sebagai berikut:

Number, Composition and Criteria for The Board of Directors

The number and composition of the Board of Directors of Bank BPD Bali in 2023 based on the Deed as follows:

1. Deed No. 47 dated February 22, 2023 Approving and Establishing the Board of Directors with the following composition:

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

2. Sesuai dengan Akta Nomor 25 tanggal 12 Mei 2023 tentang Berita Acara Rapat Umum Pemegang Saham Luar Biasa telah memutuskan dan Menetapkan kembali susunan Direksi yaitu:

2. In accordance with Deed No. 25 dated May 12, 2023 regarding the Minutes of the Extraordinary General Meeting of Shareholders, the Board of Directors was resolved and re-established, namely:

Nama Name	**Jabatan** Position
I Nyoman Sudharma.S.H, M.H	Direktur Utama President Director
Ida Bagus Gede Setia Yasa	Direktur Operasional dan TI Director of Operation and IT

Nama Name	Jabatan Position
Drs I Wayan Sutela Negara	Direktur Kepatuhan Director of Compliance
Made Lestara Widiatmika	Direktur Kredit Director of Credit
I Nyoman Sumanaya S.E., M.M.	Direktur Bisnis Non Kredit Director of Business Non Credit

Independensi Direksi

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

Hubungan keluarga dan keuangan Direksi dapat dilihat pada tabel berikut:

The Independence of The Board of Directors

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

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

Tabel Hubungan Keluarga Direksi

Table of Family Relation of The Board of Directors

Nama Name	Hubungan Keluarga dengan Family Related With					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pemegang Saham Pengendali Shareholders	
	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
I Nyoman Sudharma.S.H, M.H	-	√	-	√	-	√
Ida Bagus Gede Setia Yasa	-	√	-	√	-	√
Drs I Wayan Sutela Negara	-	√	-	√	-	√
Made Lestara Widiatmika	-	√	-	√	-	√
I Nyoman Sumanaya S.E., M.M.	-	√	-	√	-	√

Tabel Hubungan Keuangan Direksi

Table of Financial 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	-	√	-	√	-	√
Drs I Wayan Sutela Negara	-	√	-	√	-	√
Made Lestara Widiatmika	-	√	-	√	-	√
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	Direktur Operasional Director of Operation	-	-
Drs I Wayan Sutela Negara	Direktur Kepatuhan Director of Compliance	-	-
Made Lestara Widiatmika	Direktur Kredit Director of Credit	-	-
I Nyoman Sumanaya S.E., 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 dengan:

1. Keputusan Direksi Bank BPD Bali Nomor 0750/KEP/DIR/UMS/2019 tanggal 25 November 2019 tentang Pedoman dan Tata Tertib Kerja Direksi PT Bank Pembangunan Bali, sebagaimana telah dicabut dengan Keputusan Direksi Bank BPD Bali Nomor 0698/KEP/DIR/SEKPER/2023 tanggal 29 Desember 2023 tentang Piagam Direksi.
2. Keputusan Direksi Nomor 0235/KEP/DIR/KPN/2023 tanggal 12 Juni 2023 tentang Kode Etik Bank BPD Bali.

Employement Guidelines and Work Order of Board of Directors

The Board of Directors in carrying out its duties refers to the guidelines and work rules which include work ethics, work time and meetings in accordance with:

1. Decree of the Board of Directors of Bank BPD Bali Number 0750/KEP/DIR/UMS/2019 dated November 25, 2019 concerning the Guidelines and Work Rules of the Board of Directors of PT Bank Pembangunan Bali, as revoked by Decree of the Board of Directors of Bank BPD Bali Number 0698/KEP/DIR/SEKPER/2023 dated December 29, 2023 concerning the Charter of the Board of Directors.
2. Decree of the Board of Directors Number 0235/KEP/DIR/KPN/2023 dated June 12, 2023 on the Code of Ethics of 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 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 Director have participated in the Executive Treasury Certification program held by a Certification Body and already have a Treasury Advance Certification.

Rapat Direksi

Hasil rapat Direksi dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota Direksi yang hadir dan didokumentasikan secara baik termasuk perbedaan pendapat *(dissenting opinion)* jika terjadi dalam rapat.

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

The results of the Board of Directors meeting are set forth in the minutes of meeting signed by all members of the Board of Directors present and are well documented including dissenting opinions if they occur in the meeting.

Broadly speaking, meetings of the Board of Directors can be divided into 6 (six) types which include Meetings of the Board of Directors with Shareholders (GMS), Meetings of the Board of Directors with the Board of Commissioners, Coordination Meetings between Directors, Meetings of the Board of Directors with Units and/or Work Units, Meetings of the Board of Directors with Committees of the Board of Directors, Meetings of the Board of Directors with External Parties, as per the following table:

Table Jenis/Nama Rapat Direktur Tahun 2023

Table of The Type/ Title of 2023 Meetings

No.	Rapat Meeting	Frekuensi Frequency
1	Rapat Umum Pemengang Saham General Meeting of Shareholders	4
2	Rapat Direksi dengan Komisaris Board of Directors Meeting with Commissioners	9
3	Rapat Koordinasi antar Direksi Coordination Meeting between Directors	26
4	Rapat Direksi dengan Satuan dan/ atau Unit Kerja Board of Directors Meeting with Units and/or Work Units	63
5	Rapat Direksi dengan Komite Direksi Board of Directors Meeting with Board of Directors Committee	33
6	Rapat dengan Pihak Eksternal Meeting with External Parties	35
JUMLAH TOTAL		170

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, Keputusan Direksi Nomor: 0556/KEP/DIR/SDM/2019 tentang Remunerasi Pengurus Bank dan Keputusan RUPS Tahunan sesuai Akta Nomor 54 tanggal 18 Februari 2022 tentang Berita Acara Rapat Umum Pemegang Saham Tahunan Bank BPD Bali.

Jumlah remunerasi dan fasilitas lain sebagai berikut:

Remuneration Structure for The Board of Directors

The amount of income of the Board of Directors refers to the Extraordinary GMS Resolution by Deed Number 93 dated March 27, 2019 which approves and authorizes changes in remuneration to the Management of Bank BPD Bali, Decree of the Board of Directors Number: 0556/KEP/DIR/SDM/2019 concerning Remuneration of Bank Management and Annual GMS Resolution according to Deed Number 54 dated February 18, 2022 concerning Minutes of the Annual General Meeting of Shareholders of Bank BPD Bali.

The amount of remuneration and other facilities are as follows:

Tabel Remunerasi Direksi

Table of Board of Directors' Remuneration

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facility	**Jumlah yang Diterima dalam 1 Tahun** 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

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.

Semua anggota Direksi PT Bank Pembangunan Daerah Bali tidak ada yang memiliki Saham pada Bank, Lembaga Keuangan non Bank dan Perusahaan Lain.

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

Share Ownership of The Board of Directors

Bank BPD Bali requires all Directors to disclose its ownership, both at Bank BPD Bali as well as on other Bank and other companies, domiciled within and outside the country in a report which must be renewed annually.

All members of the Board of Directors of PT Bank Pembangunan Daerah Bali do not own any shares in banks, non-bank financial institutions and other companies.

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	-	-	-	-
Drs I Wayan Sutela Negara	-	-	-	-
Made Lestara Widiatmika	-	-	-	-
I Nyoman Sumanaya S.E., M.M.	-	-	-	-

Pelatihan Direksi Tahun 2023

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

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

Board of Directors Training in 2023

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

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

Tabel Pelatihan Direksi

Table of Board of Directors Training

No	**Tanggal** Date	**Materi Pelatihan** Training Material
1	19 Januari 2023 January 19, 2023	*Refreshment* Sertifikasi Manajemen Risiko Risk Management Certification Refreshment
2	17 Maret 2023 March 17, 2023	*Workshop OJK-KfW Sustainable Investment Program Through The Financial Sector In Indonesia*
3	27 Maret 2023 March 27, 2023	Audit Internal SNI ISO 370001 2016 Sistem Manajemen Anti Penyuapan Berbasis ISO 19011-2018 Internal Audit SNI ISO 370001 2016 Anti-bribery Management System Based on ISO 19011-2018
4	3 April 2023 April 3, 2023	*Refreshment* Sertifikasi Manajemen Risiko Level 5 Refreshment of Level 5 Risk Management Certification

No	Tanggal Date	Materi Pelatihan Training Material
5	13 April 2023 April 13, 2023	*Webinar* Mengatasi Tantangan dan Perubahan dalam Sektor Jasa Keuangan Webinar Addressing Challenges and Changes in the Financial Services Sector
6	15 s.d 16 Mei 2023 May 15 to 16, 2023	*LPPI Human Capital BPD Conference*
7	23 s.d 24 Juni 2023 June 23 to 24, 2023	FGD Pembiayaan Taksi Alat dan Mesin Pertanian FGD on Taxi Financing for Agricultural Equipment and Machinery
8	5 s.d 6 Juli 2023 July 5 to 6, 2023	Konferensi Auditor Internal 2023 Internal Auditor Conference 2023
9	12 Juli 2023 July 12, 2023	*Webinar Implementation of Personal Data Protection Laws and Challenges off Their Implementation*
10	13 Juli 2023 July 13, 2023	Sosialisasi Pasar Modal sebagai Alternatif Sumber Pendanaan Perusahaan dalam Rangka SEPMT 2023 di Provinsi Bali Socialization of Capital Market as an Alternative Source of Corporate Funding in the Framework of SEPMT 2023 in Bali Province
11	22 Agustus 2023 August 22, 2023	FGD Tim Kerja Analisis Kolaboratif PPATK terkait Pemilihan Umum dan Pemilihan Kepala Daerah
12	26 Agustus 2023 August 26, 2023	*Workshop Business Review* Tahun 2023 dan *Outlook Ekonomi* 2024 Workshop on Business Review 2023 and Economic Outlook 2024
13	31 Agustus 2023 August 31, 2023	Sosialisasi Pencegahan Tindak Pidana di Sektor Jasa Keuangan kepada Pelaku Usaha Jasa Keuangan di Wilayah Bali Socialization of Prevention of Crime in the Financial Services Sector to Financial Services Business Actors in the Bali Region
14	11 September 2023 September 11, 2023	*Fostering Sustainable Economic Growth through Quality Tourism: Unlocking Indian Market Potential*
15	17 September 2023 September 17, 2023	Seminar *Sales People Finish Strong 2023* Seminar on Sales People Finish Strong 2023
16	19 September 2023 September 19, 2023	Sosialisasi POJK tentang Ketetapan Penerapan Tata Kelola bagi Bank Umum Socialization of POJK on the Implementation of Governance for Commercial Banks
17	22 September 2023 September 22, 2023	*Workshop* Tantangan & Strategi Marketing pada Pengembangan Ekosistem Digital Workshop on Marketing Challenges & Strategies in Digital Ecosystem Development
18	02 Oktober 2023 October 02, 2023	Seminar *Innovation in Design and Build* Innovation in Design and Build Seminar
19	20 s.d 22 Oktober 2023 October 20 to 22, 2023	*FGD Leadership & Communication Skills* bersama BKS LPD Kabupaten/Kota/Provinsi Bali FGD Leadership & Communication Skills with BKS LPD Regency / City / Bali Province
20	02 November 2023 November 02, 2023	Diseminasi Hasil Pengukuran *Financial Integrity Rating on Money Laundering and Terrorist Financial 2023* Dissemination of Financial Integrity Rating Measurement Results on Money Laundering and Terrorist Financial 2023
21	02 November 2023 November 02, 2023	Seminar *Innovation in Design and Build* Innovation in Design and Build Seminar
22	03 s.d 04 November 2023 November 03 to 04, 2023	Sosialisasi Kepatuhan Bank Tahun 2023 Socialization of Bank Compliance 2023

No	Tanggal Date	Materi Pelatihan Training Material
23	09 s.d. 12 November 2023 November 09 to 12, 2023	*Workshop* Kondisi Perkreditan Saat Ini dan Gambaran Ekonomi Tahun 2024 Workshop on Current Credit Conditions and 2024 Economic Outlook
24	11 November 2023 November 11, 2023	*Credit Leadership Refreshment*
25	22 s.d 23 November 2023 November 22 to 23, 2023	Sosialisasi Resolution Plan & Program Restrukturisasi Perbankan Socialization of Resolution Plan & Banking Restructuring Program
26	25 November 2023 November 25, 2023	*Refreshment Treasury Update*
27	02 Desember 2023 December 02, 2023	*Seminar Cyber Security and Information Privacy*
28	07 Desember 2023 December 07, 2023	Seminar *Markplus Conference: Transform & Beyond Immersive Future Excellence* Markplus Conference Seminar: Transform & Beyond Immersive Future Excellence
29	14 Desember 2023 December 14, 2023	Diseminasi PPATK Securing Hasil Tindak Pidana Lintas Batas Negara melalui Implementasi Regulasi PPATK Dissemination Securing the Results of Cross-Border Crimes through the Implementation of Regulations

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 0698/KEP/DIR/SEKPER/2023 tanggal 29 Desember 2023 tentang Piagam Direksi sebagai berikut:

Direktur Utama

1. Direktur Utama mempunyai tugas dan tanggung jawab sesuai dengan peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar serta uraian tugas sebagaimana Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas Bank BPD Bali:
2. Dalam hal Direktur lain berhalangan, Direktur Utama dapat menggantikan tugas dan tanggung jawab Direktur tersebut sesuai dengan tugas

Duties and Responsibilities of The Board of Directors

In accordance with the Company's Articles of Association and prevailing laws and regulations, the implementation of the duties and responsibilities of the Board of Directors has been determined and set forth in the Decision of the Board of Directors Number 0698/KEP/DIR/SEKPER/2023 dated December 29, 2023 concerning the Charter of the Board of Directors as follows:

President Director

1. The President Director has duties and responsibilities in accordance with laws and regulations, including regulations issued by the authorities in the banking sector and the Articles of Association as well as job descriptions as in the Corporate Manual of the Organizational Structure and Job Descriptions of Bank BPD Bali:
2. In the event of the absence of another Director, the President Director may replace the duties and responsibilities of that Director in accordance

dan tanggung jawab Direktur yang digantikannya, kecuali Direktur Kepatuhan;
3. Dalam hal Direktur Utama berhalangan, Direktur lain kecuali Direktur Kepatuhan dapat menggantikan Direktur Utama dengan tugas dan tanggung jawab sebagaimana dimaksud pada angka 1) dan angka 2);
4. Selain tugas–tugas diatas, Direktur Utama melakukan supervisi terhadap unit kerja dibawahnya yang diatur dengan Keputusan Direksi tersendiri.

with the duties and responsibilities of the Director being replaced, except for the Compliance Director;
3. In the event of the absence of the President Director, other Directors except the Compliance Director may replace the President Director with the duties and responsibilities as referred to in number 1) and number 2);
4. In addition to the above duties, the President Director supervises the work units under him/her which is regulated by a separate Board of Directors Decree.

Direktur Operasional & TI

1. Direktur Operasional & TI mempunyai tugas dan tanggung jawab sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank serta uraian tugas sebagaimana Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas Bank BPD Bali;
2. Dalam hal Direktur lain berhalangan, Direktur Operasional & TI dapat menggantikan tugas dan tanggung jawab Direktur tersebut sesuai dengan tugas dan tanggung jawab Direktur yang digantikannya.
3. Dalam hal Direktur Operasional & TI berhalangan, Direktur lain kecuali Direktur Kepatuhan dapat menggantikan Direktur Operasional & TI dengan tugas dan tanggung jawab sebagaimana dimaksud pada angka 1) dan angka 2);
4. Selain tugas-tugas diatas, Direktur Operasional & TI melakukan supervisi terhadap unit kerja dibawahnya yang diatur dengan Keputusan Direksi tersendiri.

Director of Operations & IT

1. The Operations Director & IT has duties and responsibilities in accordance with the laws and regulations including regulations issued by the banking authorities and the Bank's Articles of Association as well as job descriptions as per the Corporate Manual of Bank BPD Bali's Organizational Structure and Job Descriptions;
2. In the event that another Director is absent, the Operations & IT Director may replace the duties and responsibilities of the Director in accordance with the duties and responsibilities of the Director being replaced.
3. In the event that the Operations & IT Director is absent, other Directors except the Compliance Director may replace the Operations & IT Director with the duties and responsibilities as referred to in number 1) and number 2);
4. In addition to the above duties, the Director of Operations & IT supervises the work units under him/her which is regulated by a separate Board of Directors Decree.

Direktur Bisnis

1. Direktur Bisnis mempunyai tugas dan tanggung jawab sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank serta uraian tugas sebagaimana Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas Bank BPD Bali;
2. Dalam hal Direktur lain berhalangan, Direktur Bisnis dapat menggantikan tugas dan tanggung

Director of Business

1. The Business Director has duties and responsibilities in accordance with the laws and regulations including regulations issued by the authorities in the banking sector and the Bank's Articles of Association as well as job descriptions as in the Corporate Manual of the Organizational Structure and Job Description of Bank BPD Bali;
2. In the event that another Director is absent, the Business Director may replace the duties and

jawab Direktur tersebut sesuai dengan tugas dan tanggung jawab Direktur yang digantikannya;

3. Dalam hal Direktur Bisnis berhalangan, Direktur lain kecuali Direktur Kepatuhan dapat menggantikan Direktur Bisnis dengan tugas dan tanggung jawab sebagaimana dimaksud pada angka 1) dan angka 2);
4. Selain tugas-tugas diatas, Direktur Bisnis melakukan supervisi terhadap unit kerja dibawahnya yang diatur dengan Keputusan Direksi tersendiri.

responsibilities of that Director in accordance with the duties and responsibilities of the Director being replaced;

3. In the event that the Business Director is absent, other Directors except the Compliance Director may replace the Business Director with the duties and responsibilities as referred to in number 1) and number 2);
4. In addition to the above duties, the Business Director supervises the work units under him which are regulated by a separate Board of Directors Decree.

Direktur Kredit

1. Direktur Kredit mempunyai tugas dan tanggung jawab sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank serta uraian tugas sebagaimana Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas Bank BPD Bali;
2. Dalam hal Direktur lain berhalangan, Direktur Kredit dapat menggantikan tugas dan tanggung jawab Direktur tersebut sesuai dengan tugas dan tanggung jawab Direktur yang digantikannya;
3. Dalam hal Direktur Kredit berhalangan, Direktur lain kecuali Direktur Kepatuhan dapat menggantikan Direktur Kredit dengan tugas dan tanggung jawab sebagaimana dimaksud pada angka 1) dan angka 2);
4. Selain tugas-tugas diatas, Direktur Kredit melakukan supervisi terhadap unit kerja dibawahnya yang diatur dengan Keputusan Direksi tersendiri.

Director of Credit

1. The Credit Director has duties and responsibilities in accordance with the laws and regulations including regulations issued by the banking authorities and the Bank's Articles of Association as well as job descriptions as in the Corporate Manual of the Organizational Structure and Job Descriptions of Bank BPD Bali;
2. In the event that another Director is absent, the Credit Director may replace the duties and responsibilities of that Director in accordance with the duties and responsibilities of the Director being replaced;
3. In the absence of the Credit Director, any other Director except the Compliance Director may replace the Credit Director with the duties and responsibilities as referred to in number 1) and number 2);
4. In addition to the above duties, the Credit Director supervises the work units under him which are regulated by a separate Board of Directors Decree.

Direktur Kepatuhan

1. Direktur Kepatuhan 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 serta uraian tugas sebagaimana Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas PT Bank Pembangunan Daerah Bali;

Director of Compliance

1. The Compliance Director has the duties and responsibilities for the management of the Bank in accordance with the laws and regulations including regulations issued by the banking authorities and the Bank's Articles of Association as well as the job description as per the Company Manual of Organization Structure and Job Description of PT Bank Pembangunan Daerah Bali;

2. Dalam hal Direktur lain berhalangan, Direktur Kepatuhan dilarang menggantikan tugas dan tanggung jawab Direktur lain dimaksud;
3. Dalam hal Direktur yang membawahkan fungsi Kepatuhan berhalangan sementara sehingga tidak dapat menjalankan tugas jabatannya selama lebih dari 7 (tujuh) hari kerja berturut-turut, pelaksanaan tugas yangbersangkutan wajib digantikan sementara oleh Direktur lain sampai dengan Direktur yang membawahkan fungsi kepatuhan dapat menjalankan tugas jabatannya kembali;
4. Dalam hal Direktur Kepatuhan berhalangan tetap, mengundurkan diri, atau habis masa jabatannya, Bank wajib segera mengangkat pengganti Direktur Kepatuhan, paling lama 6 (enam) bulan setelah Direktur Kepatuhan berhalangan tetap, mengundurkan diri, atau habis masa jabatannya;
5. Direktur lain yang menggantikan tugas dan tanggung jawab Direktur Kepatuhan wajib melepaskan tugas dan tanggung jawabnya;
6. Dalam hal Direktur Kepatuhan berhalangan tetap, Direktur lain setelah memenuhi prosedur yang berlaku dapat menggantikan Direktur Kepatuhan dengan tugas dan tanggung jawabnya sesuai dengan peraturan perundang-undangan;
7. Penggantian sementara Direktur Kepatuhan wajib dilaporkan kepada Otoritas Jasa Keuangan;
8. Selain tugas-tugas diatas, Direktur Kepatuhan melakukan supervisi terhadap unit kerja dibawahnya yang diatur dengan Keputusan Direksi tersendiri.

Keputusan Direksi

Buku Pedoman Perusahaan (BPP) dan Standar Operasional Prosedur (SOP) yang berlaku sampai dengan Tahun 2023 sebanyak 173 diantaranya adalah BPP sebanyak 28 dan SOP sebanyak 145. Selama Tahun 2023 Direksi telah menetapkan 696 Keputusan Direksi yang terdiri dari 2 Perubahan BPP, 8 perubahan SOP, 5 BPP baru, 40 SOP baru dan 641 Keputusan Direksi lainnya. Adapun Keputusan Direksi Tentang BPP baru dan BPP perubahan serta

2. In the event that another Director is absent, the Compliance Director is prohibited from replacing the duties and responsibilities of the other Director;
3. In the event that the Director in charge of the Compliance function is temporarily absent so that he/she cannot carry out his/her duties for more than 7 (seven) consecutive working days, the implementation of the relevant duties must be temporarily replaced by another Director until the Director in charge of the compliance function can carry out his/her duties again;
4. In the event that the Compliance Director is permanently absent, resigns, or expires, the Bank must immediately appoint a replacement for the Compliance Director, no later than 6 (six) months after the Compliance Director is permanently absent, resigns, or expires;
5. Any other Director who replaces the duties and responsibilities of the Compliance Director shall discharge his/her duties and responsibilities;
6. In the event that the Compliance Director is permanently absent, another Director after fulfilling the applicable procedures may replace the Compliance Director with his duties and responsibilities in accordance with the laws and regulations;
7. Temporary replacement of the Compliance Director shall be reported to the Financial Services Authority;
8. In addition to the above duties, the Compliance Director supervises the work unit under him/her which is regulated by a separate Board of Directors Decree.

Decree of The Board of Directors

The Company Manual (BPP) and Standard Operating Procedures (SOP) in effect until 2023 were of which 28 BPP and 145 SOP. During 2023, the Board of Directors has stipulated 696 Decisions of the Board of Directors consisting of 2 BPP changes, 8 SOP changes, 5 new BPPs, 40 new SOPs and 641 other Decisions of the Board of Directors. The Decisions of the Board of Directors regarding the new BPP and BPP changes as well as the new SOP and SOP

SOP baru dan SOP perubahan selama periode Tahun 2023 adalah sebagai berikut:

changes during the period of 2023 are as follows:

Tabel Keputusan Direksi Terkait BPP dan SOP Periode Tahun 2023

Table of Decree of The Board of Directors Regarding BPP and SOP in 2023

No	Nomor Keputusan Decree Number	Tanggal Date	Tentang About
1	0041/KEP/DIR/KRD/2023	06/02/2023	Perubahan Atas Keputusan Direksi Nomor 0068/KEP/DIR/KRD/2022 tentang Standar Operasional Prosedur Kredit Pemilikan Rumah Fasilitas Manfaat Layanan Tambahan Badan Penyelenggara Jaminan Sosial Ketenagakerjaan Bank BPD Bali (KPR MLT BPJSTK Bank BPD Bali) Amendment to the Decree of the Board of Directors Number 0068/KEP/DIR/KRD/2022 concerning Standard Operating Procedures for Home Ownership Loans for Additional Service Benefit Facilities of the Employment Social Security Agency of Bank BPD Bali (KPR MLT BPJSTK Bank BPD Bali)
2	0054/KEP/DIR/KRD/2023	09/02/2023	Standar Operasional Prosedur Kredit Usaha Rakyat (KUR) Standard Operating Procedure for People's Business Credit (KUR)
3	0055/KEP/DIR/DJA/2023	10/02/2023	Perubahan atas Keputusan Direksi Nomor 0275/KEP/DIR/DJA/2022 tentang Standar Operasional Prosedur Balipay Amendment to Board of Directors Decree Number 0275/KEP/DIR/DJA/2022 concerning Balipay Standard Operating Procedures
4	0083/KEP/DIR/RENSTRA/2023	27/02/2023	Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas Company Manual Organization Structure and Job Description
5	0133/KEP/DIR/RENSTRA/2023	27/03/2023	Buku Pedoman Perusahaan Sistem Perencanaan Anggaran dan Kinerja Corporate Manual on Budget and Performance Planning System
6	0137/KEP/DIR/KRD/2023	27/03/2023	Perubahan ke-XIII tentang Standar Operasional Prosedur Perkreditan XIII Amendment on Credit Standard Operating Procedures
7	0144/KEP/DIR/RENSTRA/2023	29/03/2023	Standar Operasional Prosedur Penyusunan CoporatePlan, Rencana Bisnis Bank dan Rencana Aksi Keuangan Berkelanjutan Standard Operating Procedure for the Preparation of Coporate Plan, Bank Business Plan and Sustainable Finance Action Plan
8	0145/KEP/DIR/RENSTRA/2023	29/03/2023	Standar Operasional Prosedur Jaringan Kantor dan Terminal Perbankan Elektronik (TPE) Standard Operating Procedures for Office Network and Terminal Electronic Banking (TPE)
9	0146/KEP/DIR/RENSTRA/2023	29/03/2023	Standar Operasional Prosedur Standarisasi Kantor Cabang dan Kantor Cabang Pembantu Standard Operating Procedures for Branch Office and Sub-Branch Office Standardization

No	Nomor Keputusan Decree Number	Tanggal Date	Tentang About
10	0172/KEP/DIR/SDM/2023	10/04/2023	Perubahan kelima atas Keputusan Nomor 0292/KEP/DIR/SDM/2017 tentang Standar Operasional Prosedur Gaji dan Tunjangan Karyawan Fifth Amendment to Decision Number 0292/KEP/DIR/SDM/2017 on Standard Operating Procedures for Salaries and Employee Benefits
11	0188/KEP/DIR/SAF/2023	28/04/2023	Standar Operasional Prosedur *Probity Audit* Probity Audit Standard Operating Procedure
12	0205/KEP/DIR/RENSTRA/2023	10/05/2023	Perubahan atas Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas Amendment to the Decree of the Board of Directors Number 0083/KEP/DIR/RENSTRA/2023 concerning the Company's Manual on Organizational Structure and Job Description
13	0207/KEP/DIR/TRS/2023	10/05/2023	Standar Operasional *Asset And Liability Management Committee* Standard Operating Procedure Asset Liability Management (ALM)
14	0262/KEP/DIR/SDM/2023	26/06/2023	Standar Operasional Prosedur Penerimaan Karyawan Standard Operating Procedure for Employee Recruitment
15	0284/KEP/DIR/KPN/2023	04/07/2023	BPP Pelaksanaan Fungsi Kepatuhan BPP Implementation of Compliance Function
16	0471/KEP/DIR/UMA/2023	27/09/2023	Standar Operasional Prosedur Pengadaan Pekerjaan Konstruksi Terintegrasi Rancang dan Bangun Standard Operating Procedure for Procurement of Design and Build Integrated Construction Works
17	0473/KEP/DIR/TIF/2023	27/09/2023	Standar Operasional Prosedur Pengelolaan *Power User* Standard Operating Procedure for Power User Management
18	0475/KEP/DIR/MRO/2023	27/09/2023	Standar Operasional Prosedur Perhitungan Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar Standard Operating Procedure for Calculation of Risk Weighted Assets (RWA) for Market Risk
19	0476/KEP/DIR/MRO/2023	27/09/2023	Standar Operasional Prosedur *Middle Office* Middle Office Standard Operating Procedure
20	0489/KEP/DIR/MRO/2023	05/10/2023	Standar Operasional Prosedur Penilaian Profil Risiko Kantor Pusat Standard Operating Procedure for Risk Profile Assessment of Head Office
21	0503/KEP/DIR/TRS/2023	09/10/2023	Standar Operasional Prosedur Tim ALCO ALCO Team Standard Operating Procedure
22	0520/KEP/DIR/MRO/2023	16/10/2023	Standar Operasional Prosedur *Business Continuity Plan* (BCP) Standard Operating Procedure Business Continuity Plan (BCP)

No	Nomor Keputusan Decree Number	Tanggal Date	Tentang About
23	0521/KEP/DIR/KPN/2023	16/10/2023	Perubahan Atas Keputusan Direksi Nomor 0515/KEP/DIR/KPN/2022 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme Amendment to the Decree of the Board of Directors Number 0515/KEP/DIR/KPN/2022 concerning Standard Operating Procedures for the Implementation of Anti-Money Laundering & Terrorism Financing Prevention Program
24	0530/KEP/DIR/MRO/2023	19/10/2023	Standar Operasional Prosedur tentang Penetapan Tarif *Probability Default, Loss Given Default* Dan *Backtesting (Probability Default, Loss Given Default & Macro)* PSAK 71 Standard Operating Procedure on Determination of Probability Default, Loss Given Default and Backtesting Rates (Probability Default, Loss Given Default & Macro) PSAK 71
25	0538/KEP/DIR/RENSTRA/2023	26/10/2023	Standar Operasional Prosedur Project Management Project Management Standard Operating Procedure
26	0541/KEP/DIR/MRO/2023	30/10/2023	Standar Operasional Prosedur *Loss Event Database* Loss Event Database Standard Operating Procedure
27	0600/KEP/DIR/KPN/2023	23/11/2023	Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Corporate Guidebook for the Implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism and Prevention of Financing of Proliferation of Weapons of Mass Destruction
28	0606/KEP/DIR/TRS/2023	27/11/2023	Standar Operasional Prosedur Pengelolaan Kas Standard Operating Procedure for Cash Management
29	0609/KEP/DIR/KRK/2023	30/11/2023	Perubahan Atas Keputusan Direksi Nomor 0442/KEP/DIR/KRD/2022 Tentang Standar Operasional Prosedur Kredit Karyawan Amendment to the Decree of the Board of Directors Number 0442/KEP/DIR/KRD/2022 concerning Standard Operating Procedures for Employee Credit
30	0610/KEP/DIR/TRS/2023	30/11/2023	Perubahan Atas Keputusan Direksi Nomor 0046/KEP/DIR/TRS/2022 tentang BPP *Treasury* Amendment to the Decree of the Board of Directors Number 0046/KEP/DIR/TRS/2022 on Treasury BPP
31	0611/KEP/DIR/MRO/2023	01/12/2023	Perubahan Atas Kep Dir Nomor 0560/KEP/DIR/TRS/2022 tentang Standar Operasional Prosedur PRKC Amendment to Board of Directors Decree Number 0560/KEP/DIR/TRS/2022 concerning PRKC Standard Operating Procedures

No	Nomor Keputusan Decree Number	Tanggal Date	Tentang About
32	0659A/KEP/DIR/TIF/2023	22/12/2023	Standar Operasional Prosedur Pengelolaan Teknologi Informasi Kartu Debit dan/atau Kredit Standard Operating Procedures for Debit and/or Credit Card Information Technology Management
33	0660/KEP/DIR/KRK/2023	27/12/2023	Standar Operasional Prosedur Kredit Kepada Pengurus Standard Operating Procedure for Credit to Management
34	0661/KEP/DIR/TRS/2023	27/12/2023	Standar Operasional Prosedur PPE-EBUS PPE-EBUS Standard Operating Procedure
35	0670/KEP/DIR/KRK/2023	28/12/2023	Standar Operasional Prosedur Kartu Kredit Indonesia Segmen Pemerintah Standard Operating Procedure for Indonesian Credit Card Government Segment
36	0674/KEP/DIR/TRS/2023	28/12/2023	Standar Operasional Prosedur Bali Dwipa *Remmitance* Bali Dwipa Remittance Standard Operating Procedure
37	0680/KEP/DIR/TIF/2023	29/12/2023	Buku Pedoman Perusahaan Tata Kelola Manajemen Teknologi Informasi Corporate Manual on Information Technology Management Governance
38	0681/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Tata Kelola Manajemen Teknologi Informasi Standard Operating Procedures for Information Technology Management Governance
39	0682/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Jaringan Komunikasi Communication Network Standard Operating Procedure
40	0683/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Penggunaan Pihak Penyediaan Jasa TI Standard Operating Procedure for the Use of IT Service Provision Parties
41	0684/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Operasional TI IT Standard Operating Procedures
42	0685/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Standar Rencana Pemulihan Bencana Standard Operating Procedure Standard Disaster Recovery Plan
43	0686/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Pelindungan Data Pribadi dalam penyelenggaraan TI Standard Operating Procedure for Personal Data Protection in IT implementation
44	0687/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Layanan Perbankan Elektronik Standard Operating Procedures for Electronic Banking Services
45	0688/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Pengembangan dan Pengadaan TI Standard Operating Procedure for IT Development and Procurement
46	0689/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Pengamanan Informasi Standard Operating Procedure for Information Security

No	Nomor Keputusan Decree Number	Tanggal Date	Tentang About
47	0690/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Penggunaan Akses Internet Standard Operating Procedure for Internet Access Usage
48	0691/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Pengelolaan TI Mbanking Mbanking IT Management Standard Operating Procedure
49	0692/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Ketahanan dan Keamanan Siber Standard Operating Procedure for Cyber Resilience and Security
50	0693/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur *Enterprise* Architektur Enterprise Architecture Standard Operating Procedure
51	0694/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Penggunaan *Email Corporate* Standard Operating Procedure for Corporate Email Usage
52	0695/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Pengelolaan TI IBB IBB IT Management Standard Operating Procedure
53	0696/KEP/DIR/TIF/2023	29/12/2023	Standar Operasional Prosedur Penyediaan Jasa TI Oleh Bank Standard Operating Procedure for Provision of IT Services by the Bank
54	0700/KEP/DIR/DJA/2023	29/12/2023	Perubahan Atas Keputusan Direksi Nomor 0310/KEP/DIR/DJA/2022 Tentang Standar Operasional Prosedur Deposito Amendment to the Decree of the Board of Directors Number 0310/KEP/DIR/DJA/2022 on Standard Operating Procedures for Deposits
55	0701/KEP/DIR/SDM/2023	29/12/2023	Standar Operasional Prosedur Penilaian Kinerja Karyawan Standard Operating Procedure for Employee Performance Appraisal

Penghargaan yang Diterima Bank BPD Bali Selama Tahun 2023

Selama Tahun 2023, Bank BPD Bali telah meraih penghargaan atas prestasi-prestasi di berbagai kategori, yaitu sesuai tabel berikut:

Award Received by Bank BPD Bali in 2023

During 2023 Bank BPD Bali has won awards for achievements in various categories, according to the following table:

Penghargaan yang Diterima Bank BPD Bali Selama Tahun 2023

Awards Received by Bank BPD Bali During 2023

No	Penghargaan	Tanggal	Diberikan Oleh
1	*Indonesia Best BUMD Awards 2023 in Innovation of Digital Banking Services*	31 Januari 2023 January 31, 2023	Warta Ekonomi
2	*Obsession Awards 2023-Best Companies*	8 Maret 2023 March 8, 2023	*Obsession Media Group* (OMG)

No	Penghargaan	Tanggal	Diberikan Oleh
3	*Excellence Community Program Award Best CSR Program Based on Digital Culture Best CSR on MSME (UKM) Program*	16 Maret 2023 March 16, 2023	*First Indonesia Magazine*
4	*PR Indonesia Awards 2023* Kategori Terpopuler di Media Cetak dan Online 2022 Sub Kategori BUMD & Perusahaan Daerah Layanan Publik	17 Maret 2023 March 17, 2023	*Public Relations Indonesia Awards 2023*
5	*The Best IT Governance & The Best Digital Workplace 2023 (Local Banking Industries)*	29 Maret 2023 March 29, 2023	*Itech – Digitech Award 2023*
6	Top BUMD Awards 2023#BPD-Bintang 5 Top BUMD Awards 2023#BPD-Star 5	5 April 2023 April 5, 2023	*Top Business*
7	*Top Innovation Choice Award 2023* Untuk Inovasi "BaliPay" Inovasi Layanan Digital Uang Elektronik *Servered Based* Yang Dapat Digunakan Untuk Transaksi Pembayaran, Pembelian dan Transfer Dana pada Berbagai Jenis Layanan *Merchant* Tanpa Harus Membuka Rekening Baru Top Innovation Choice Award 2023 For Innovation "BaliPay" Innovation of Servered Based Electronic Money Digital Services that can be used for Payment Transactions, Purchases and Fund Transfers on Various Types of Merchant Services Without Having to Open a New Account	13 April 2023 April 13, 2023	*Tras n co dan Infobrand.ID*
8	Pemenang I Penghargaan Jaminan Sosial Ketenagakerjaan Kategori Perusahaan Skala Besar Sektor Keuangan, Perdagangan dan Jasa Tahun 2022 First Winner of the Employment Social Security Award Category of Large-Scale Companies in the Finance, Trade and Services Sector in 2022	9 Mei 2023 May 9, 2023	Gubernur Bali Governor of Bali
9	TOP BUMD 2023 - *PT Bank Pembangunan Daerah Bali with predicate Excellent for The Financial Performance During September 2021-2022*	11 Mei 2023 May 11, 2023	Infobank
10	*Indonesia TOP Digital PR Award 2023 Special Achievement for BUMD-Prestasi* dalam Membangun *Digital Public Relations*	31 Mei 2023 May 31, 2023	InfoEkonomi.ID dan Tras n Co
11	*The Best Indonesia SALES MARKETING Award -VI-2023* Category : *Regional Development Bank*	23 Juni 2023 June 23, 2023	*Economic* Review
12	*4th Indonesia TOP Bank Awards 2023 - as the winner of 4th Indonesia Top Bank Awards 2022 in BPD Capital 2-4 Trillion Category*	27 Juni 2023 June 27, 2023	*The Iconomics*
13	*The Best HSR in Crisis Management and Recovery The Best in Women Empowerment Strategy The Best Company of Culture and Employee Experience The Most Resilience Company 2023*	5 Juli 2023 July 5, 2023	*Human Capital 2023*
14	*The Best BPD in Executing UMKM Strategy*	6 Juli 2023 July 6, 2023	Kontan Media
15	Bank BPD Bali sebagai Pemenang Kategori Bank Teraktif Pelaksanaan *Bank Goes To School* Bank BPD Bali as the Winner of the Most Active Bank Goes to School Category	20 Agustus 2023 August 20, 2023	OJK
16	*The Best GRC For Corporate Compliance 2023 (Local Banking)*	30 Agustus 2023 August 30, 2023	*Business News*

No	Penghargaan	Tanggal	Diberikan Oleh
17	*Top CSR Awards 2023* (bintang 5)	31 Agustus 2023 August 31, 2023	*Economic Review*
18	*Top GRC Awards 2023 #Star 5*	6 September 2023 September 06, 2023	*Top Business*
19	*The Most Innovative Bank*	18 Oktober 2023 October 18, 2023	*ATM Bersama Awards 2023*
20	*Top Human Capital Awards 2023 #Star 4*	19 Oktober 2023 October 19, 2023	*Top Business*
21	Pemenang Teladan 1 Olimpiade Pengupahan Berbasis Produktivitas Kategori Perusahaan Berskala Besar 1st Exemplary Winner of Productivity-Based Wage Olympics in the Large-Scale Company Category	2 November 2023 November 2, 2023	Dinas Ketenagakerjaan dan Energi Sumber Daya Mineral Provinsi Bali Bali Provincial Manpower and Energy and Mineral Resources Office
22	*The Best Performing Bank 2023 Based On Financial Performance 2021-2023" Bank Assets Category Within Rp 25 Trillion Less Than Rp 50 Trillion*	14 November 2023 November 14, 2023	*The Finance*
23	*5th Anniversary Best 50 Financial Awards 2023 Best Brand Popularity in BPD Category*	17 November 2023 November 27, 2023	*The Iconomics*
24	*The Best Recruitment And Workforce Planning Strategy 2023*	29 November 2023 November 29, 2023	*Business News*
25	*The Best Talent Management Strategy 2023*	29 November 2023 November 29, 2023	*Business News*
26	*Best Digital Finance for Cross Border QRIS Channel Features Category KBMI 1*	29 November 2023 November 29, 2023	Warta Ekonomi
27	Peserta SKNBI dan KPDHN Terbaik KBMI dan 2 Best SKNBI and KPDHN Participants KBMI and 2	29 November 2023 November 29, 2023	Bank Indonesia

Dewan Komisaris
The Board of Commissioners

Dewan Komisaris merupakan organ perusahaan yang bertugas secara kolektif untuk melakukan pengawasan dan memberikan saran kepada Direksi serta memastikan bahwa Bank telah melaksanakan tata Kelola pada seluruh tingkatan atau jenjang organisasi.

Dalam rangka menjalankan tugas, wewenang, dan tanggung jawab serta mengatur larangan, hak dan kewajiban sebagai salah satu organ perusahaan, maka diperlukan Pengaturan tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris, hal ini sejalan dengan amanat Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum yang mewajibkan Bank memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris.

Bank BPD Bali telah memiliki Piagam Dewan Komisaris sesuai dengan Keputusan Dewan Komisaris Bank BPD Bali Nomor 002/KEP/DK/BPD/2023 tanggal 29 Desember 2023 tentang Piagam Dewan Komisaris, yang disusun mengacu pada peraturan perundang-undangan terkait serta memperhatikan prinsip-prinsip tata kelola yang baik yaitu keterbukaan *(transparancy)*, akuntabilitas *(accountability)*, pertanggung jawaban *(responsibility)*, indepedensi *(independency)*, keadilan dan kewajaran *(fairness)*. Dewan Komisaris telah membentuk komite-komite yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi & Nominasi.

Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggungjawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip tata kelola. Dewan Komisaris menyampaikan Laporan Tugas Pengawasan Dewan Komisaris setiap tahun dalam RUPS Tahunan.

The Board of Commissioners is a corporate organ that has a collective duty to supervise and provide advice to the Board of Directors and ensure that the Bank has implemented governance at all levels or levels of the organization.

In order to carry out the duties, authorities, and responsibilities as well as regulate the restrictions, rights and obligations as one of the organs of the company, it is necessary to regulate the Guidelines and Work Rules of the Board of Commissioners, this is in line with the mandate of the Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks which requires the Bank to have guidelines and work rules that are binding for each member of the Board of Commissioners.

Bank BPD Bali has a Board of Commissioners Charter in accordance with the Decree of the Board of Commissioners of Bank BPD Bali Number 002/KEP/DK/BPD/2023 dated December 29, 2023 concerning the Board of Commissioners Charter, which is prepared in reference to the relevant laws and regulations and takes into account the principles of good governance, namely transparency, accountability, responsibility, independence, fairness and fairness. The Board of Commissioners has established committees, namely the Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee.

In performing their duties, the Board of Commissioners is responsible to the GMS. Accountability of the Board of Commissioners to GMS embodies oversight accountability for the management of companies in the framework of the implementation of the principles of governance. The Board of Commissioners submits the Supervisory Report of the Board of Commissioners annually at the Annual GMS.

Jumlah, Komposisi, dan Kriteria Dewan Komisaris

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

Number, Composition and Criteria for The Board of Commissioners

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

Tabel Susunan Dewan Komisaris Bank BPD Bali

Table of Composition of The Board of Commissioners of Bank BPD Bali

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

Sesuai dengan Akta Nomor 47 tanggal 22 Februari 2023 yang telah menetapkan dan memperpanjang masa jabatan Wisnu Bawa Temaja, S.H., M.H., sebagai Komisaris Non Independen Bank BPD Bali periode 13 Mei 2023 - 13 Mei 2027.

In accordance with Deed No. 47 dated February 22, 2023 which has established and extended the term of office of Wisnu Bawa Temaja, S.H., M.H., as Non-Independent Commissioner of Bank BPD Bali for the period of May 13, 2023 - May 13, 2027.

Sesuai dengan Akta Nomor 25 tanggal 12 Mei 2023 yang memberhentikan dengan hormat seluruh anggota Dewan Komisaris perseroan untuk masa jabatan periode 2019-2023, dan menetapkan Dewan Komisaris perseroan untuk masa jabatan periode 13 Mei 2023 - 13 Mei 2027 serta menugaskan Wisnu Bawa Temaja, S.H., M.H., sebagai Pelaksana Tugas Sementara Komisaris Utama Perseroan sampai dengan ditetapkannya Komisaris Utama Perseroan yang definitive sehingga jumlah dan komposisi Dewan Komisaris PT Bank Pembangunan Daerah Bali periode 2023-2027 sehingga susunan Dewan Komisaris sebagai berikut:

In accordance with Deed No. 25 dated May 12, 2023 which respectfully dismissed all members of the Board of Commissioners of the company for the period 2019-2023, and appointed the Board of Commissioners of the company for the period May 13, 2023 - May 13, 2027 and assigned Wisnu Bawa Temaja, S.H., M.H., as Acting President Commissioner of the Company until the establishment of the definitive President Commissioner of the Company so that the number and composition of the Board of Commissioners of PT Bank Pembangunan Daerah Bali for the period 2023-2027 so that the composition of the Board of Commissioners is as follows:

Tabel Susunan Dewan Komisaris Bank BPD Bali

Table of Composition of The Board of Commissioners of Bank BPD Bali

Nama Name	**Jabatan** Position
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen sebagai Pelaksana Tugas Sementara Komisaris Utama sampai ditetapkannya Komisaris Utama secara definitiv Non-Independent Commissioner as Acting President Commissioner until a definitive President Commissioner is appointed.
I Gede Darmawa, S.E.	Komisaris Non Independen Non-Independent Commissioners
Insinyur Gede Arimbawa	Komisaris Independen Independent Commissioner
I Nyoman Suparsa Widana	Komisaris Independen Independent Commissioner

Sesuai dengan Akta Nomor 38 tanggal 22 November 2023 yang telah menetapkan I Gusti Ngurah Bagus Artawan, S.H. sebagai Komisaris Utama Independen Perseroan PT Bank Pembangunan Daerah Bali untuk masa jabatan periode 21 November 2023 - 13 Mei 2027 dan berlaku efektif sejak serah terima jabatan sehingga susunan Dewan Komisaris sebagai berikut:

In accordance with Deed Number 38 dated November 22, 2023 which has appointed I Gusti Ngurah Bagus Artawan, S.H. as Independent President Commissioner of PT Bank Pembangunan Daerah Bali for the period of November 21, 2023 - May 13, 2027 and effective since the handover of office so that the composition of the Board of Commissioners is as follows:

Tabel Susunan Dewan Komisaris Bank BPD Bali

Table of Composition of The Board of Commissioners of Bank BPD Bali

Nama Name	**Jabatan** Position
I Gusti Ngurah Bagus Artawan, S.H.	Komisaris Utama Independen Independent President Commissioner
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen Non-Independent Commissioners
I Gede Darmawa, S.E.	Komisaris Non Independen Non-Independent Commissioners
Insinyur Gede Arimbawa	Komisaris Independen Independent Commissioner
I Nyoman Suparsa Widana	Komisaris Independen Independent Commissioner

Anggota Dewan Komisaris Bank BPD Bali telah memenuhi jumlah, komposisi, kriteria dan independensi sesuai Peraturan Otoritas Jasa

Members of the Board of Commissioners of Bank BPD Bali have met the number, composition, criteria and independence according to the Finansial Service

Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bank bagi Bank Umum.

Authority Regulation Number 17 of 2023 concerning the Implementation of Bank Governance for Commercial Banks.

Independensi Dewan Komisaris

Dewan Komisaris Bank BPD Bali periode 2019-2023 yang masa jabatannya berakhir tanggal 13 Mei 2023 sesuai dengan Akta Nomor 21 tanggal 13 Mei 2019 beranggotakan 5 (lima) orang, terdiri dari 3 (tiga) orang Komisaris Independen dan 2 (dua) orang Komisaris Non Independen. 3 (tiga) orang Komisaris Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga sampai dengan derajat kedua dengan anggota Dewan Komisaris lainnya dan/atau Direksi, Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen. Terdapat 1 (satu) orang Komisaris Non Independen yang memiliki hubungan keluarga dengan Pemegang Saham Pengendali (Gubernur Bali). Hubungan keluarga dan keuangan Dewan Komisaris dapat dilihat pada tabel beriku:

The Independence of The Board of Commissioners

The Board of Commissioners of Bank BPD Bali for the 2019-2023 period whose term of office ends on May 13, 2023 in accordance with Deed Number 21 dated May 13, 2019 consists of 5 (five) members. His term of office ends on May 13, 2023 in accordance with Deed Number 21 (twenty-one) dated May 13, 2019 consists of 5 (five) members, consisting of 3 (three) Independent Commissioners and 2 (two) Non-Independent Commissioners. The 3 (three) Independent Commissioners have no financial, management, share ownership and/or family relationships up to the second degree with other members of the Board of Commissioners and/or Board of 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 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
I Gusti Ngurah Bagus Artawan, S.H. Komisaris Utama Independen Independent President Commissioner	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
I Gede Darmawa, S.E. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	√	-

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
Insinyur Gede Arimbawa Komisaris Independen Independent Commissioner	-	√	-	√	-	√
I Nyoman Suparsa Widana 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
I Gusti Ngurah Bagus Artawan, S.H. Komisaris Utama Independen Independent President Commissioner	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
I Gede Darmawa, S.E. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
Insinyur Gede Arimbawa Komisaris Independen Independent Commissioner	-	√	-	√	-	√
I Nyoman Suparsa Widana Komisaris Independen Independent Commissioner	-	√	-	√	-	√

Semua anggota Dewan Komisaris Bank BPD Bali periode 2019-2023 yang masa jabatannya berakhir tanggal 13 Mei 2023 sesuai dengan Akta Nomor 21 tanggal 13 Mei 2019, tidak ada yang memangku jabatan sebagai anggota Dewan Komisaris, Direksi

All members of the Board of Commissioners of Bank BPD Bali for the 2019-2023 period whose term of office ends on May 13, 2023 in accordance with Deed Number 21 dated May 13, 2019, none of them hold positions as members of the Board of Commissioners,

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.

Directors or Executive Officers at 1 (one) non-financial institutions/companies, Regionally-Owned Enterprises, State-Owned and Private Enterprises; or members of the Board of Commissioners, Directors, or Executive Officers who carry out supervisory functions at 1 (one) non-Bank subsidiary company 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 Non Independent Commissioner	Tidak Ada None	Tidak Ada None
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

Dewan KomisarisBank BPD Bali periode 2023-2027 sesuai dengan Akta Nomor 25 tanggal 12 Mei 2023 yang memberhentikan dengan hormat seluruh anggota Dewan Komisaris perseroan untuk masa jabatan periode 2019- 2023, dan menetapkan Dewan Komisaris perseroan untuk masa jabatan periode 13 Mei 2023 sampai dengan tanggal 13 Mei 2027 serta menugaskan Wisnu Bawa Temaja, S.H., M.H. sebagai Pelaksana Tugas Sementara Komisaris Utama Perseroan sampai dengan ditetapkannya Komisaris Utama Perseroan yang *definitive* sehingga jumlah dan komposisi Dewan Komisaris Bank BPD Bali periode 2023-2027 beranggotakan 4 (empat) orang, terdiri dari 2 (dua) orang Komisaris Independen dan 2 (dua) orang Komisaris Non Independen. Seluruh anggota Dewan Komisaris tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga sampai dengan derajat

The Board of Commissioners of Bank BPD Bali for the period 2023-2027 in accordance with Deed No. 25 dated May 12, 2023 which respectfully dismissed all members of the Board of Commissioners of the company for the period 2019-2023, and appointed the Board of Commissioners of the company for the period May 13, 2023 to May 13, 2027 and assigned Wisnu Bawa Temaja, S.H., M.H. as Acting President Commissioner of the Company until the establishment of the definitive President Commissioner of the Company so that the number and composition of the Board of Commissioners of Bank BPD Bali for the period 2023-2027 consists of 4 (four) members, consisting of 2 (two) Independent Commissioners and 2 (two) Non-Independent Commissioners. All members of the Board of Commissioners have no financial, management, share ownership and/or family relationships up to the second degree with

kedua dengan anggota Dewan Komisaris lainnya dan/atau Direksi, Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen. Hubungan keluarga dan keuangan Dewan Komisaris dapat dilihat pada tabel berikut:

other members of the Board of Commissioners and/or the Board of Directors, Controlling Shareholders or relationships with the Bank that may affect their ability to act independently. 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
Wisnu Bawa Temaja, S.H., M.H. Komisaris Non Independen sebagai Pelaksana Tugas Sementara Komisaris Utama sampai ditetapkannya Komisaris Utama secara definitive Non-Independent Commissioner as Acting President Commissioner until a definitive President Commissioner is appointed	-	√	-	√	-	√
I Gede Darmawa, S.E. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
Insinyur Gede Arimbawa Komisaris Independen Independent Commissioner	-	√	-	√	-	√
I Nyoman Suparsa Widana 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
Wisnu Bawa Temaja, S.H., M.H. Komisaris Non Independen sebagai Pelaksana Tugas Sementara Komisaris Utama sampai ditetapkannya Komisaris Utama secara definitive Non-Independent Commissioner as Acting President Commissioner until a definitive President Commissioner is appointed	-	√	-	√	-	√
I Gede Darmawa, S.E. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
Insinyur Gede Arimbawa Komisaris Independen Independent Commissioner	-	√	-	√	-	√
I Nyoman Suparsa Widana Komisaris Independen Independent Commissioner	-	√	-	√	-	√

Semua anggota Dewan Komisaris Bank BPD Bali sesuai dengan Akta Nomor 25 tanggal 12 Mei 2023 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 in accordance with Deed No. 25 dated May 12, 2023 do not hold positions as members of the Board of Commissioners, Directors or Executive Officers at 1 (one) non-financial institutions/companies, Regionally-Owned Enterprises, State-Owned and Private Enterprises; or members of the Board of Commissioners, Directors, or Executive Officers who carry out supervisory functions at 1 (one) non-Bank subsidiary company 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
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen sebagai Pelaksana Tugas Sementara Komisaris Utama sampai ditetapkannya Komisaris Utama secara definitive Non-Independent Commissioner as Acting President Commissioner until a definitive President Commissioner is appointed	Tidak Ada None	Tidak Ada None
I Gede Darmawa, S.E.	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None
Insinyur Gede Arimbawa	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None
I Nyoman Suparsa Widana	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None

Semua anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali sesuai dengan Akta Nomor 38 tanggal 22 November 2023 yang telah menetapkan I Gusti Ngurah Bagus Artawan, S.H. sebagai Komisaris Utama Independen Perseroan Bank BPD Bali untuk masa jabatan periode 21 November 2023 - 13 Mei 2027 dan berlaku efektif sejak serah terima jabatan, 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 PT Bank Pembangunan Daerah Bali in accordance with Deed No. 38 dated November 22, 2023 which has appointed I Gusti Ngurah Bagus Artawan, S.H. as Independent President Commissioner of the Company Bank BPD Bali for the period of November 21, 2023 - May 13, 2027 and effective since the handover of office, no one holds positions as members of the Board of Commissioners, Directors or Executive Officers at 1 (one) institution/company that is not a financial institution, Regionally-Owned Enterprises, State-Owned Enterprises and Private; or members of the Board of Commissioners, Board of Directors, or Executive Officers who carry out supervisory functions at 1 (one) non-bank subsidiary company controlled by Bank BPD Bali.

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
I Gusti Ngurah Bagus Artawan, S.H. Komisaris Utama Independen Independent President Commissioner	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
I Gede Darmawa, S.E. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
Insinyur Gede Arimbawa Komisaris Independen Independent Commissioner	-	√	-	√	-	√
I Nyoman Suparsa Widana 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
I Gusti Ngurah Bagus Artawan, S.H. Komisaris Utama Independen Independent President Commissioner	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
I Gede Darmawa, S.E. Komisaris Non Independen Non-Independent Commissioner	-	√	-	√	-	√
Insinyur Gede Arimbawa Komisaris Independen Independent Commissioner	-	√	-	√	-	√
I Nyoman Suparsa Widana Komisaris Independen Independent Commissioner	-	√	-	√	-	√

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
I Gusti Ngurah Bagus Artawan, S.H.	Komisaris Utama Independen Independent President Commissioner	Tidak Ada None	Tidak Ada None
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen Non Independent Commissioner	Tidak Ada None	Tidak Ada None
I Gede Darmawa, S.E.	Komisaris Non Independen Non Independent Commissioner	Tidak Ada None	Tidak Ada None
Insinyur Gede Arimbawa	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None
I Nyoman Suparsa Widana, S.E	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, sebagaimana telah dicabut dengan Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2023 tanggal 29 Desember 2023 tentang Piagam Dewan Komisaris yang mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023.

Guidelines and Work Order of The Board of Commissioners

The Board of Commissioners in carrying out its duties is guided by Board of Commissioners Decree Number 001/KEP/DK/BPD/2021 dated December 27, 2021 concerning the Board of Commissioners Charter, as revoked by Board of Commissioners Decree Number 002/KEP/DK/BPD/2023 dated December 29, 2023 concerning the Board of Commissioners Charter which refers to the Financial Services Authority Regulation Number 17 of 2023.

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 Piagam Dewan Komisaris, Dewan Komisaris wajib menyelenggarakan rapat secara berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan 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 tatap muka dengan memanfaatkan teknologi informasi. Hasil rapat Dewan Komisaris dituangkan dalam risalah rapat yang ditandatangani oleh pimpinan rapat dan sekurang-kurangnya seorang anggota Dewan Komisaris dan didokumentasikan secara baik termasuk perbedaan pendapat *(dissenting opinion)* jika terjadi dalam rapat.

Adapun frekuensi rapat Dewan Komisaris selama Tahun 2023 sebanyak 26 (dua puluh enam) kali dengan rincian sebagai berikut:

- Rapat Internal Dewan Komisaris sebanyak 17 (tujuh belas) kali;
- Rapat Dewan Komisaris dengan Direksi sebanyak 9 (sembilan) kali;

Meetings of The Board of Commissioners

Based on the Board of Commissioners Charter, the Board of Commissioners must hold regular meetings at least 1 (one) time in 2 (two) months and must be attended by all members of the Board of Commissioners physically 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, he/she may attend the Board of Commissioners meeting through face-to-face meetings by utilizing information technology. The results of the Board of Commissioners meetings are set forth in the minutes of meetings signed by the chairman of the meeting and at least one member of the Board of Commissioners and are well documented including dissenting opinions if they occur in the meeting.

The frequency of meetings of the Board of Commissioners during the year 2023 was 26 (twenty six) times with the following details:

- Internal Meetings of the Board of Commissioners as many as 17 (seventeen) times;
- Meeting of the Board of Commissioners with the Board of Directors 9 (nine) times;

Tabel Rapat Dewan Komisaris

Board of Commissioners Meeting Table

No	Tanggal Date	Agenda
1	25 Januari 2023 January 25, 2023	Pembahasan: 1. Sistem dan Prosedur Pemilihan Direksi PT Bank Pembangunan Daerah Bali. 2. Jadwal dan Tahapan Pemilihan Direksi PT Bank Pembangunan Daerah Bali. Discussion: 1. System and Procedure for the Election of Directors of PT Bank Pembangunan DaerahBali. 2. Schedule and Stages of Election of Directors of PT Bank Pembangunan Daerah Bali.
2	26 Januari 2023 January 26, 2023	Pembahasan: 1. Draft Keputusan Direksi tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas. 2. Draft Keputusan Direksi tentang BPP Perencanaan, Anggaran dan Kinerja PT Bank Pembangunan Daerah Bali. Discussion: 1. Draft Decree of the Board of Directors on the Company's Manual of Organizational Structure and Job Description. 2. Draft Decree of the Board of Directors on Planning, Budget and Performance BPP of PT Bank Pembangunan Daerah Bali.

No	Tanggal Date	Agenda
3	1 Februari 2023 February 1, 2023	Pembahasan Kajian Remunerasi Pengurus Bank BPD Bali Tahun 2023. Discussion of Bank BPD Bali Management Remuneration Review for 2023.
4	13 Februari 2023	Pembahasan Pertimbangan Pengisian Pejabat Eksekutif.
5	6 Maret 2023 March 6, 2023	Evaluasi tahapan dan persiapan penyampaian dokumen ke Otoritas Jasa Keuangan (OJK). Evaluation of stages and preparation of document submission to the Financial Services Authority (OJK).
6	28 Maret 2023 March 28, 2023	Pembahasan: 1. Pembahasan Pertimbangan Pengisian Pejabat Eksekutif. 2. Pembahasan Pengisian Pejabat Kepala SKAI dan Anti *Fraud*. Discussion: 1. Discussion on Consideration of Filling Executive Officers. 2. Discussion on the Head of SKAI and Anti Fraud Officer.
7	8 Mei 2023 May 8, 2023	Pembahasan: 1. Perpanjangan sementara Dewan Komisaris PT Bank Pembangunan Daerah Bali. 2. Evaluasi/penilaian kinerja dan perilaku kerja Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali. Discussion: 1. Temporary extension of the Board of Commissioners of PT Bank Pembangunan Daerah Bali. 2. Performance evaluation/assessment and work behavior of Board of Commissioners Committee Members of PT Bank Pembangunan Daerah Bali.
8	22 Juni 2023 June 22, 2023	Pembahasan Kajian Remunerasi Pengurus Bank BPD Bali Tahun 2023 Discussion of Bank BPD Bali Management Remuneration Review for 2023
9	22 Juni 2023 June 22, 2023	Pembahasan Pertimbangan Pengisian Pejabat Eksekutif. Discussion on Consideration of Filling Executive Officers.
10	20 Juli 2023 July 20, 2023	Pembahasan Perubahan Remunerasi Pengurus dan Perjalanan Dinas Pengurus. Discussion of Changes in Management Remuneration and Management Travel.
11	22 Agustus 2023 August 22, 2023	Laporan Hasil Audit Khusus Indikasi *Fraud* Ekstern atas Laporan Pengaduan Nasabah pada Kantor Cabang Renon. Special Audit Report on External Fraud Indication on Customer Complaint Report at Renon Branch Office.
12	28 Agustus 2023 August 28, 2023	Evaluasi/penilaian kinerja dan perilaku kerja Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali. Performance evaluation/assessment and work behavior of Board of Commissioners Committee Members of PT Bank Pembangunan Daerah Bali.
13	27 Oktober 2023 October 27, 2023	Pembahasan Rekomendasi Komite Remunerasi dan Nominasi terhadap Pihak Independen yang akan menjadi Komite Pemantau Risiko dan Komite Audit (Pihak Independen) Dewan Komisaris PT Bank Pembangunan Daerah Bali. Discussion of the Remuneration and Nomination Committee's Recommendation on Independent Parties who will become the Risk Monitoring Committee and Audit Committee (Independent Parties) of the Board of Commissioners of PT Bank Pembangunan Daerah Bali.

No	Tanggal Date	Agenda
14	13 November 2023 November 13, 2023	Pembahasan: 1. Menindaklanjuti hasil wawancara BPK RI terkait pembayaran bonus anggota komite pihak independen. 2. Tindaklanjut proses penyelesaian siber transaksi *fraud*. 3. Evaluasi Realisasi Rencana Bisnis Bank Triwulan III Tahun 2023. Discussion: 1. Follow up on the results of the BPK RI interview regarding bonus payments for independent committee members. 2. Follow-up of cyber fraud transaction settlement process. 3. Evaluation of Bank Business Plan Realization for the Third Quarter of 2023.
15	12 Desember 2023 December 12, 2023	Pembahasan Pemberian Tambahan Penghasilan. Discussion on Provision of Income Supplement.
16	21 Desember 2023 December 21, 2023	Pembahasan Usulan Perubahan Surat Keputusan Direksi Nomor 0483/KEP/DIR/SDM/2021 tentang Remunerasi dan Fasilitas Kepada Anggota Komite Pihak Independen. Discussion of Proposed Amendments to Board of Directors Decree Number 0483/KEP/DIR/SDM/2021 regarding Remuneration and Facilities for Independent Party Committee Members.
17	21 Desember 2023 December 21, 2023	Pembahasan Draft Keputusan Direksi tentang Buku Pedoman Perusahaan Tata Kelola Manajemen Teknologi Informasi. Discussion of the Draft Board of Directors' Decree on the Corporate Manual for Information Technology Management Governance.

Tabel Rapat Dewan Komisaris dengan Direksi

Table of Meetings of the Board of Commissioners with the Board of Directors

No	Tanggal Date	Agenda
1	16 Januari 2023 January 16, 2023	Pembahasan Persiapan RUPS Tahunan Tahun Buku 2022. Discussion on the Preparation of the Annual GMS for Financial Year 2022.
2	17 Februari 2023 February 17, 2023	Pembahasan Pemaparan Metode Perhitungan Bonus Tahun Buku 2022. Discussion on Bonus Calculation Method for Financial Year 2022.
3	3 April 2023 April 3, 2023	Pembahasan Kejadian Transaksi Ilegal. Discussion of Illegal Transaction Events.
4	14 April 2023 April 14, 2023	Pembahasan Kejadian Transaksi Ilegal. Discussion of Illegal Transaction Events.
5	2 Mei 2023 May 2, 2023	Pembahasan Draft Perubahan Atas Keputusan Direksi Nomor 0083/KEP/DIR/RENSTRA/2023 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas. Discussion of Draft Amendments to the Decree of the Board of Directors Number 0083/KEP/DIR/RENSTRA/2023 concerning the Company Manual on Organizational Structure and Job Descriptions.
6	27 Juni 2023 June 27, 2023	Pembahasan Usulan Remunerasi Pengurus Bank BPD Bali Tahun 2023. Discussion of the Proposed Remuneration of the Management of Bank BPD Bali Year 2023.
7	7 Agustus 2023 August 7, 2023	Diskusi Skema KUB (Kelompok Usaha Bersama) dengan Bank NTT. Discussion of KUB (Joint Business Group) Scheme with Bank NTT.
8	2 Oktober 2023 October 2, 2023	Pembahasan Pencapaian Kinerja Bank BPD Bali dan hal-hal strategis lainnya. Discussion of Bank BPD Bali's Performance Achievement and other strategic matters.
9	16 November 2023 November 16, 2023	Pembahasan Pencapaian Kinerja Bank BPD Bali dan hal-hal strategis lainnya. Discussion of Bank BPD Bali's Performance Achievement and other strategic matters.

Struktur Remunerasi Dewan Komisaris

Besarnya penghasilan Dewan Komisaris mengacu pada Keputusan RUPS Tahunan dengan Akta Nomor 93 tanggal 27 Maret 2019 yang menyetujui dan mengesahkan perubahan remunerasi kepada Pengurus Bnak BPD Bali, Akta Nomor 54 tanggal 18 Februari 2022 yang menyetujui dan memutuskan Penyesuaian Fasilitas Pengurus Bank dan Akta Nomor 27 tanggal 13 Juli 2023 yang menyetujui memberikan tambahan fasilitas kepada Direksi dan Dewan Komisaris serta Keputusan Direksi Nomor 0329/KEP/DIR/SDM/2023 tentang Remunerasi Pengurus Bank dengan jumlah remunerasi dan fasilitas lain sebagai berikut:

Remuneration Structure for The Board of Commissioners

The amount of income of the Board of Commissioners refers to the Annual GMS Resolution with Deed Number 93 dated March 27, 2019 which approves and authorizes changes in remuneration to the Management of Bank BPD Bali, Deed Number 54 dated February 18, 2022 which approves and decides on the Adjustment of Bank Management Facilities and Deed Number 27 dated July 13, 2023 which approves providing additional facilities to the Board of Directors and Board of Commissioners and Board of Directors Decree Number 0329/KEP/DIR/SDM/2023 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	7.404
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	87
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	1
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	4
Rp500 juta ke bawah Below Rp500 million	-

Kepemilikan Saham Dewan Komisaris

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

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.

Tabel Kepemilikan Saham Dewan Komisaris

Tabel kepemilikan saham Dewan Komisaris periode 2019-2023 yang masa jabatannya berakhir tanggal 13 Mei 2023 sesuai dengan Akta Nomor 21 (dua puluh satu) tanggal 13 Mei 2019 sebagai berikut:

Share Ownership of The Board of Commissioners

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

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

Table of The Board of Commissioners' Share Ownership

The share ownership table of the Board of Commissioners for the 2019-2023 period whose term of office ends on May 13, 2023 in accordance with Deed Number 21 (twenty-one) dated May 13, 2019 is as follows:

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.	-	-	-	-

Tabel kepemilikan saham Dewan Komisaris peridode 2023-2027 sebagai berikut:

Table of share ownership of the Board of Commissioners for the period 2023-2027 is as follows:

Nama Name	Bank BPD Bali	Bank Lain Other Bank	Perusahaan Lain Other Company	Lembaga Keuangan Non Bank Non Bank Financial Institution
I Gusti Ngurah Bagus Artawan, S.H.	-	-	-	-
Wisnu Bawa Temaja, S.H., M.H.	-	-	-	-
I Gede Darmawa, S.E.	-	-	-	-
Insinyur Gede Arimbawa	-	-	-	-
I Nyoman Suparsa Widana	-	-	-	-

Pelatihan Dewan Komisaris Tahun 2023

Seluruh anggota Dewan Komisaris telah berkomitmen dan berupaya meningkatkan pengetahuan tentang perbankan dan perkembangan terkini secara berkelanjutan terkait bidang keuangan/lainnya dalam mendukung pelaksanaan tugas dan tanggungjawabnya dengan mengikuti *workshop*, seminar dan penyegaran *(refreshment)* yang diselenggarakan BSMR/LSPP dan lulus Sertifikasi Manajemen Risiko sesuai ketentuan.

Board of Commissioners Training in 2023

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	01 Juni 2023 June 01, 2023	Seminar *Economic Business Review: Overcoming Economic Challenges through Creating Business.* Economic Business Review Seminar: Overcoming Economic Challenges through Creating Business Opportunities
2	17 Juni 2023 June 17, 2023	Webinar Kesadaran Keamanan Digital untuk Memperkuat Ketahanan Siber dalam Upaya Pencegahan *Fraud.* Digital Security Awareness Webinar to Strengthen Cyber Resilience in Fraud Prevention Efforts

No	Tanggal Date	Materi Pelatihan Training Material
3	20 Juni 2023 June 20, 2023	FGD terkait Mitigasi Risiko Kredit Macet dan Mekanisme Penyelesaian Kredit Macet Melalui Bidang Perdata dan Tata Usaha Negara. FGD related to Bad Debt Risk Mitigation and Bad Debt Settlement Mechanism through Civil and Administrative Fields.
4	05-06 Juli 2023 July 05-06, 2023	Konferensi Auditor Internal 2023 Internal Auditor Conference 2023 with the theme Building Resilience in Tuna Word: Control Your Future or Someone Else Will.
5	07 Juli 2023 July 07, 2023	*Leadership* Forum Direktur Utama dan Komisaris Utama se Indonesia. Leadership Forum for President Directors and President Commissioners in Indonesia
6	15-16 Agustus 2023 August 15 - 16, 2023	*Workshop* FKDK BPD SI Strategi BPD dalam Disrupsi Era Financial 4.0 dan 5.0 Workshop on Opportunities and Challenges for Regional Development Banks in the New Digital Era BPD SI Strategy in the Disruption of the Financial 4.0 and 5.0 Era, Identification of Business Potential (Region, Product, Segment), and Secret Key Parameters.
7	18 Agustus 2023 August 18, 2023	Optimalisasi Pengawasan Aktif Dewan Komisaris pada Penyelenggaraan IT Perbankan Optimizing Active Supervision of the Board of Commissioners on the Implementation of Banking IT
8	19 Agustus 2023 August 19, 2023	Optimalisasi Pengawasan Aktif Pada Ketentuan Prudential Serta Perlindungan Konsumen dan Masyarakat pada Sektor Jasa Keuangan Optimizing Active Supervision on Prudential Provisions as well as Consumer and Public Protection in the Financial Services Sector
9	26 Agustus 2023 August 26, 2023	*Workshop Business Review* Tahun 2023 dan Outlook Ekonomi 2024. Workshop on Business Review 2023 and Economic Outlook 2024
10	19 September 2023 September 19, 2023	Sosialisasi POJK tentang Ketetapan Penerapan Tata Kelola bagi Bank Umum. Socialization of POJK concerning Provisions on the Implementation of Governance for Commercial Banks
11	10 Oktober 2023 October 10, 2023	*Webinar* Peluang, Harapan, dan Tantangan Perekonomian Nasional. Webinar on Opportunities, Expectations, and Challenges of the National Economy
12	11 – 12 Oktober 2023 October 11-12, 2023	Implementasi Tata Kelola bagi Bank Umum sesuai POJK No 17 Tahun 2023. Implementation of Governance for Commercial Banks in accordance with POJK No. 17 of 2023.
13	11 Oktober 2023 October 11, 2023	FGD Kewajiban Bank Memiliki Kebijakan Penetapan Dividen. FGD on the Obligation of Banks to Have a Dividend Determination Policy and Dividend Determination Mechanism as well as OJK's Authority related to Bank Dividends.
14	09-10 November 2023 November 09-10, 2023	Optimalisasi Pengawasan Aktif Dewan Komisaris pada Penerapan APU, PPT, PPPSPM, Manajemen Risiko serta Kualitas Aset Sesuai POJK No 17 Tahun 2023 Penerapan Tata Kelola Pada Bank Umum Optimizing Active Supervision of the Board of Commissioners on the Implementation of AML, CFT, PPPSPM, Risk Management and Asset Quality in accordance with POJK No. 17 of 2023 Implementation of Governance in Commercial Banks
15	02 Desember 2023 December 02, 2023	Seminar *Cyber Security and Information Privacy* *Cyber Security and Information Privacy Seminar*
16	06 Desember 2023 December 06, 2023	Seminar dan Musyawarah Kerja Nasional FKDK BPDSI 2023 Seminar and National Work Conference FKDK BPDSI 2023

Tugas Dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris PT Bank Pembangunan Daerah Bali (Dewan Komisaris) 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.

Berdasarkan pengawasan Dewan Komisaris atas kebijakan Direksi dalam melakukan pengurusan serta jalannya pengurusan PT Bank Pembangunan Daerah Bali (Bank BPD Bali) secara umum tahun 2023, Dewan Komisaris mencatat perlunya kecermatan dan keseriusan Direksi dalam mengeksekusi Rencana Bisnis Bank (RBB) sebagai upaya mencapai target keuangan dan non keuangan yang telah ditetapkan. Tantangan utama yang dihadapi Bank BPD Bali pada tahun 2023 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 dan pemberian kredit secara sehat guna menjaga kualitas kredit.

Tantangan lain yang dihadapi Bank adalah makin ketatnya persaingan antar bank berebut pangsa pasar kredit, terutama kredit UMKM. Tuntutan perkembangan digital semakin kompleks agar diimbangi dengan tata kelola yang baik dengan menjaga ketahanan dan keamanan siber Bank, perlunya inovasi produk dan layanan untuk menjangkau konsumen yang beragam, serta permodalan Bank sesuai dengan ketentuan yang ditetapkan Otoritas Jasa Keuangan (OJK).

Duties and Responsibilities of The Board of Commissioners

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

Based on the Board of Commissioners' supervision of the Board of Directors' policies in managing and the general course of management of PT Bank Pembangunan Daerah Bali (Bank BPD Bali) in 2023, the Board of Commissioners noted the need for the Board of Directors to be careful and serious in executing the Bank's Business Plan (RBB) in an effort to achieve the financial and non-financial targets that have been set. The main challenge faced by Bank BPD Bali in 2023 is to carry out the intermediary function of channeling funds to the public, maintaining credit growth, in order to support economic growth and sustainable development of Bali. The distribution of funds to the public must prioritize the principle of prudence and healthy lending in order to maintain credit quality.

Another challenge faced by the Bank is the increasing competition among banks for credit market share, especially MSME loans. The demands of digital development are increasingly complex to be balanced with good governance by maintaining the Bank's cyber resilience and security, the need for product and service innovation to reach diverse consumers, and the Bank's capital in accordance with the provisions set by the Financial Services Authority (OJK).

Hal penting lainnya agar senantiasa melakukan internalisasi budaya kerja CINTA, guna 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/tingkatan organisasi, terutama pada pengadaan barang dan jasa. Meningkatkan peran Bank dalam mendukung tanggung jawab sosial terhadap lingkungan *(corporate social responsibility)*, sebagai komitmen Bank dalam mengembangkan aspek ekonomi yang berkelanjutan dengan senantiasa memperhatikan keseimbangan aspek *Environmental, Social, and Governance* (ESG), dan mendukung program Ekonomi Kerthi Bali yang dicanangkan Pemerintah Provinsi Bali serta program ekonomi hijau yang berkelanjutan.

Selama tahun 2023 Dewan Komisaris melaksanakan kegiatan pengawasan yang meliputi:

1. **Penilaian Kinerja Direksi Tahun 2023**

   Tahun 2023 perekonomian masih dibayang-bayangi ketidakpastian, namun Direksi dan segenap jajaran manejemen telah melakukan pengelolaan usaha dengan baik dan berhasil memenuhi target-target yang telah ditetapkan. Dewan Komisaris memberikan apresiasi dan penghargaan kepada Direksi bahwa pencapaian kinerja Bank BPD Bali mengalami pertumbuhan yang positif. Penyaluran kredit tahun 2023 mengalami peningkatan sebesar 5,39% dari tahun 2022 sebesar Rp20.068 milyar menjadi sebesar Rp21.150 milyar. Pertumbuhan kredit relatif masih rendah dan 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 2023 sebesar 5,65% dari tahun 2022 sebesar Rp26.453 milyar menjadi sebesar Rp27.948 milyar. Komposisi dana murah (giro dan tabungan) terhadap total dana pihak ketiga (CASA) mengalami pertumbuhan dari 61,20% posisi tahun 2022 menjadi 71,48% posisi tahun 2023. Dari peningkatan Dana Pihak Ketiga (DPK) berpengaruh terhadap pertumbuhan aset tahun 2023 sebesar 6,69% dari tahun 2022 sebesar Rp32.161 milyar menjadi sebesar Rp34.310 milyar. Sedangkan laba mengalami pertumbuhan tahun

Another important thing is to always internalize the LOVE work culture, in order to strengthen the human capital strategy, improve the quality and competence of Bank BPD Bali's Human Resources (HR) through the recruitment system, talent pool, mutation / rotation, career path, and reward-punishment system. Implement good governance at all levels of the organization, especially in the procurement of goods and services. Increase the Bank's role in supporting corporate social responsibility, as the Bank's commitment to developing sustainable economic aspects by always paying attention to the balance of Environmental, Social, and Governance (ESG) aspects, and supporting the Bali Kerthi Economy program launched by the Bali Provincial Government and sustainable green economy programs.

During 2023 the Board of Commissioners carried out supervisory activities which included:

1. **Performance Appraisal of the Board of Directors in 2023**

   In 2023 the economy is still overshadowed by uncertainty, but the Board of Directors and all levels of management have managed the business well and managed to meet the targets that have been set. The Board of Commissioners gave appreciation to the Board of Directors that the performance of Bank BPD Bali experienced positive growth. Lending in 2023 increased by 5.39% from Rp20,068 billion in 2022 to Rp21,150 billion. Credit growth is still relatively low and breakthroughs need to be found while adhering to the principles of prudence and sound lending principles. Third Party Funds (DPK) experienced growth in 2023 of 5.65% from 2022 amounting to Rp26,453 billion to Rp27,948 billion. The composition of low-cost funds (current accounts and savings) to total third party funds (CASA) grew from 61.20% in 2022 to 71.48% in 2023. The increase in third party funds (DPK) affected asset growth in 2023 by 6.69% from 2022 amounting to Rp32,161 billion to Rp34,310 billion. While profits experienced growth in 2023 of 22.32% from 2022 amounting to Rp603.52 billion to Rp738.23 billion. This condition is reflected in the financial performance indicators of Bank BPD Bali and

2023 sebesar 22,32% dari tahun 2022 sebesar Rp603,52 milyar menjadi sebesar Rp738,23 milyar. Kondisi ini tercermin dari indikator kinerja keuangan Bank BPD Bali dan Tingkat Kesehatan Bank tetap terjaga dalam predikat sehat.

the Bank's Health Level is maintained in a healthy predicate.

Dari aspek rasio keuangan, LDR menurun dari sebesar 75,85% tahun 2022 menjadi 75,65% tahun 2023, ini mencerminkan fungsi intermediasi Bank BPD Bali belum berjalan secara optimal. Rasio kredit bermasalah *(NPL-Gross)* mengalami penurunan dari 2,37% tahun 2022 menjadi 1,29% tahun 2023 masih tetap terjaga. Rasio permodalan (CAR) mengalami peningkatan dari 21,58% tahun 2022 menjadi sebesar 25,38% tahun 2023. ROA mengalami peningkatan dari 2,68% tahun 2022 menjadi sebesar 3,24% tahun 2023. ROE mengalami peningkatan dari 18,27% tahun 2022 menjadi sebesar 20,23% tahun 2023, dan BOPO mengalami penurunan dari tahun 2022 sebesar 68,87% menjadi sebesar 67,32% tahun 2023 Bank secara ketat melakukan efisiensi.

From the aspect of financial ratios, LDR decreased from 75.85% in 2022 to 75.65% in 2023, this reflects that the intermediation function of Bank BPD Bali has not been running optimally. The non-performing loan ratio (NPL-Gross) has decreased from 2.37% in 2022 to 1.29% in 2023 and is still maintained. The capital ratio (CAR) has increased from 21.58% in 2022 to 25.38% in 2023. ROA has increased from 2.68% in 2022 to 3.24% in 2023. ROE has increased from 18.27% in 2022 it will be 20.23% in 2023, and BOPO will decrease from 68.87% in 2022 to 67.32% in 2023. The Bank is strictly implementing efficiency.

Atas pencapaian tersebut, Dewan Komisaris memberikan apresiasi dan penghargaan atas kebijakan dan langkah strategis yang diterapkan Direksi pada tahun 2023. Namun masih terdapat aspek kualitatif belum berjalan optimal, tercermin dari realisasi proyek korporasi yang sesuai dengan komitmen proyek korporasi tahun 2023 sebanyak 24 proyek korporasi atau terealisasi sebesar 92% dari target tahun 2023 sebanyak 26 proyek korporasi, sedangkan realisasi proyek korporasi yang merupakan proyek korporasi insidentil tahun 2023 sebanyak 3 proyek korporasi atau terealisasi sebesar 100% dari target tahun 2023 sebanyak 3 proyek korporasi. Sehingga pencapaian progres proyek korporasi tahun 2023 sebesar 96%.

For this achievement, the Board of Commissioners gives appreciation and appreciation for the policies and strategic steps implemented by the Board of Directors in 2023. However, there are still qualitative aspects that have not run optimally, as reflected in the realization of corporate projects in accordance with the 2023 corporate project commitments of 24 corporate projects or realized at 92% of the 2023 target of 26 corporate projects, while the realization of corporate projects which are incidental corporate projects in 2023 is 3 corporate projects or realized at 100% of the 2023 target of 3 corporate projects. So that the achievement of corporate project progress in 2023 amounted to 96%.

Segenap jajaran Direksi telah berusaha secara maksimal menindaklanjuti saran/nasihat Dewan Komisaris dalam upaya mempertahankan dan meningkatkan kinerja Bank tahun 2023 secara optimal, Walaupun kondisi perekonomian Indonesia dan Bali khususnya masih dibayang-bayangi dengan ketidakpastian.

The entire Board of Directors has made maximum efforts to follow up on the suggestions/advice of the Board of Commissioners in an effort to maintain and improve the Bank's performance in 2023 optimally, even though the economic conditions of Indonesia and Bali in particular are still clouded by uncertainty.

2. Penerapan Tata Kelola

Salah satu tugas Dewan Komisaris sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum 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.

Berdasarkan surat Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara Nomor SR-35/KO.1812/2023 tanggal 21 Desember 2023 perihal Laporan Realisasi Bisnis Bank BPD Bali bahwa Peringkat Komposit Tingkat Kesehatan Bank Posisi 30 Juni 2023 dikategorikan peringkat komposit 2 (PK-2) yang mencerminkan kondisi Bank secara umum sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya, dengan rincian Inherent Risk dinilai 3 *(moderate)* dan Kualitas Penerapan Manajemen Risiko dinilai 2 *(satisfactory)* sehingga profil risiko secara komposit dinilai 2 *(Low to Moderate), Good Corporate Governance* dinilai 2 (Baik), Rentabilitas dinilai 2 (Baik) dan Permodalan dinilai 2 (Baik).

Saran dan nasehat Dewan Komisaris tersebut telah ditindaklanjuti oleh Direksi. Hal tersebut tercermin dari hasil penilaian sendiri *(self assessment)* penerapan tata kelola periode Desember 2023 berada pada peringkat komposit 2 (baik).

Namun demikian, berdasarkan hasil evaluasi dan pemantauan Dewan Komisaris masih terdapat beberapa pelaksanaan tata kelola yang perlu mendapat perhatian dan tindaklanjut manajemen

2. Governance Implementation

One of the duties of the Board of Commissioners as regulated in Financial Services Authority Regulation Number 17 of 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks 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. That the banking business is a business based on customer trust, so that the implementation of good governance is an important factor in maintaining and/or maintaining the trust of customers, shareholders and other stakeholders.

Based on the letter from the Financial Services Authority (OJK) Regional 8 Bali and Nusa Tenggara Number SR-35/KO.1812/2023 dated 21 December 2023 regarding the BPD Bali Bank Business Realization Report, the Composite Rating of the Bank's Health Level Position as of 30 June 2023 is categorized as composite rating 2 (PK-2) which reflects the Bank's generally healthy condition and is considered capable of facing significant negative influences from changes in business conditions and other external factors, with details of Inherent Risk being assessed as 3 (moderate) and Quality of Risk Management Implementation being assessed as 2 (satisfactory) so that the risk profile Compositely rated 2 (Low to Moderate), Good Corporate Governance rated 2 (Good), Profitability rated 2 (Good) and Capital rated 2 (Good).

The suggestions and advice of the Board of Commissioners have been followed up by the Board of Directors. This is reflected in the results of the self-assessment that the implementation of governance for the December 2023 period is at a composite rating of 2 (good).

However, based on the results of the evaluation and monitoring of the Board of Commissioners, there are still several governance implementations that need management's attention and follow-

dalam pengelolaan tata kelola *(Governance)* baik dalam *governance structure, governance* proses, maupun *governance outcome* yaitu:

a. Pemenuhan rasio intermediasi makroprudensial (RIM) posisi Triwulan IV 2022 sampai dengan posisi Triwulan IV Tahun 2023 terdapat realisasi RIM dibawah target yang telah ditetapkan Bank Indonesia yaitu sebesar 84% s.d. 94%;
b. Masih terdapat kelemahan dalam bidang pelaporan Sistem Layanan Informasi Keuangan (SLIK), sesuai Surat Otoritas Jasa Keuangan Nomor SR-6/KO.181/2023 tanggal 29 November 2023 hal Laporan Hasil Pemeriksaan Umum Bank BPD Bali 2023;
c. Perlu dilakukan peningkatan ketahanan dan keamanan siber Bank sebagaimana diatur daam Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum;

3. Pengawasan Penerapan Manajemen Risiko

Berdasarkan hasil penilaian Otoritas Jasa Keuangan Provinsi Bali Bali sesuai surat Nomor SR-36/KO.181/2024 tanggal 18 April 2024 Perihal : Tindak Lanjut Penilaian Tingkat Kesehatan Bank (TKB) Posisi Semester II Tahun 2023, terhadap penilaian profil risiko posisi Desember 2023 memperoleh nilai komposit 2 *"Low to Moderate"* dimana risiko inheren komposit dinilai 2 *(Low to Moderate)* dan Kualitas Penerapan Manajemen Risiko dinilai 2 *(Satisfactory)*. Profil Risiko Bank termasuk dalam peringkat 2, pada umumnya memiliki karakteristik antara lain sebagai berikut:

a. Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank baik, sehingga kemungkinan kerugian yang dihadapi Bank dari risiko inherent komposit tergolong rendah selama periode waktu tertentu di masa datang.
b. Kualitas penerapan manajemen risiko secara komposit memadai. Meskipun terdapat kelemah minor, tetapi kelemahan tersebut perlu mendapatkan perhatian manajemen.

Dengan memperhatikan hal tersebut diatas, masih terdapat kelemahan di bidang Risiko Operasional dengan terjadinya kejahatan eksternal

up in governance, both in terms of governance structure, governance processes and governance outcomes, namely:

a. Fulfillment of the macroprudential intermediation ratio (RIM) from the fourth quarter of 2022 to the fourth quarter of 2023, there is a realization of RIM below the target set by Bank Indonesia, namely 84% to 94%;;
b. There are still weaknesses in the reporting area of the Financial Information Services System (SLIK), according to the Financial Services Authority Letter Number SR-6/KO.181/2023 dated 29 November 2023 regarding the 2023 Bank BPD Bali General Audit Result Report;
c. It is necessary to increase Bank cyber resilience and security as regulated in Financial Services Authority Regulation Number 17/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks;

3. Supervision of Risk Management Implementation

Based on the results of the Bali Province Financial Services Authority's assessment under letter Number SR-36/KO.181/2024 dated April 18 2024 Regarding: Follow-up to the BankRisk-Based Rating(TKB) for the Second Semester Position of 2023, the assessment of the risk profile for the December 2023 position obtained composite score 2 "Low to Moderate" where the composite inherent risk is assessed 2 (Low to Moderate)" and the Quality of Risk Management Implementation is assessed 2 (Satisfactory). The Bank's Risk Profile is included in rank 2, generally having characteristics including the following:

a. By considering the good business activities carried out by the Bank, the possibility of losses faced by the Bank from composite inherent risk is relatively low during a certain period of time in the future.
b. The quality of composite risk management implementation is adequate. Even though there are minor weaknesses, these weaknesses need to get management attention.

Taking into account the above, there are still weaknesses in the field of Operational Risk with the occurrence of external crimes, namely cyber

yaitu kejahatan siber yang dapat mengakibatkan adanya kerugian baik nasabah dan/atau Bank.

Atas kejadian tersebut Dewan Komisaris senantiasa mendorong Direksi untuk meningkatkan ketahanan dan keamanan siber Bank, meningkatkan *risk awareness* di segenap jajaran pegawai pada semua jenjang/tingkatan melalui program *risk culture* yang terstruktur dan berkesinambungan, karena hal tersebut menjadi kunci penting dalam pengendalian risiko melalui penerapan kontrol yang efektif. Sehingga dengan demikian, diharapkan Direksi dan segenap jajaran pegawai memiliki kesadaran dan habit untuk bekerja sesuai dengan koridor ketentuan peraturan perundang-undangan yang berlaku serta menghindari praktek-praktek bisnis yang tidak *prudent*.

4. Sistem Pengendalian Intern

Dewan Komisaris senantiasa mendorong penerapan sistem pengendalian internal yang efektif sebagai komponen penting dalam tata kelola Bank dan menjadi dasar bagi kegiatan operasional Bank yang sehat. Sistem Pengendalian Internal yang efektif dapat membantu Direksi dalam pengamanan aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang handal, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran terhadap aspek kehati-hatian.

Sesuai Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum, Dewan Komisaris memiliki tanggung jawab untuk melakukan pengawasan terhadap pelaksanaan pengendalian intern secara umum, termasuk kebijakan Direksi yang menetapkan pengendalian intern tersebut, demi terselenggaranya sistem pengendalian intern yang handal dan efektif. Berdasarkan hasil penilaian Sistem Pengendalian Internal oleh SKAI & Anti *Fraud* telah dinyatakan "Memadai" yang mencakup 5 (lima) elemen utama yang saling berkaitan dalam Sistem Pengendalian Internal Bank, yaitu Pengawasan Manajemen dan Budaya Pengendalian,

crimes, which can result in losses for both customers and/or the Bank.

Due to this incident, the Board of Commissioners continues to encourage the Board of Directors to increase the Bank's cyber resilience and security, increase risk awareness among all levels of employees at all levels/levels through a structured and sustainable risk culture program, because this is an important key in controlling risk through the implementation of appropriate controls. effective. Thus, it is hoped that the Board of Directors and all levels of employees will have the awareness and habit to work in accordance with the corridors of applicable laws and regulations and avoid unprudential business practices.

4. Internal Control System

The Board of Commissioners always encourages the implementation of an effective internal control system as an important component in Bank governance and the basis for healthy Bank operational activities. An effective Internal Control System can assist the Board of Directors in safeguarding Bank assets, guarantee the availability of reliable financial and managerial reporting, increase the Bank's compliance with statutory provisions and regulations, and reduce the risk of losses, deviations and violations of prudential aspects.

In accordance with the Circular Letter of the Financial Services Authority (SEOJK) Number 35/SEOJK.03/2017 dated 7 July 2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks, the Board of Commissioners has the responsibility to supervise the implementation of internal control in general, including the policies of the Board of Directors that determine internal control, for the sake of implementing a reliable and effective internal control system. Based on the results of the Internal Control System assessment by SKAI & Anti Fraud, it has been declared "Adequate" which includes 5 (five) main elements that are interrelated in the Bank's Internal Control System, namely Management Supervision and Control Culture,

Identifikasi dan Penilaian Risiko, Kegiatan Pengendalian dan Pemisahan Fungsi, Sistem Akuntansi, Informasi dan Komunikasi, Kegiatan Pemantauan dan Tindakan Koreksi serta Tindakan Koreksi Penyimpangan/Kelemahan dengan uraian sebagai berikut:

a. Unsur Pengawasan oleh Manajemen dan Budaya Pengendalian
   Kegiatan manajemen telah memenuhi tanggungjawabnya yaitu:
   1) Melaksanakan kebijakan dan strategi yang telah ditetapkan Direksi pada setiap kegiatan operasional;
   2) Memastikan pelaksanaan pengendalian intern terhadap kegiatan operasional dan kecukupan organisasi;
   3) Berupaya meningkatkan etika kerja dan integritas serta menciptakan suatu kultur organisasi yang menekankan kepada seluruh pegawai mengenai pentingnya pengendalian intern;
   4) Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab dan hubungan pelaporan yang jelas;
   5) Mampu mengelola sumber daya manusia yang ada di bawah pengawasannya.

b. Unsur Identifikasi dan Penilaian Risiko
   Manajemen telah melakukan kegiatan sebagai berikut:
   1) Mengidentifikasi jenis risiko yang dihadapi dalam pelaksanaan kegiatan operasional;
   2) Mengidentifikasi, menganalisa dan menilai risiko yang dihadapi Bank.

c. Unsur Kegiatan Pengendalian dan Pemisahan Fungsi
   Pada unsur ini manajemen telah melakukan pengendalian risiko dan pemisahan fungsi dengan mempertimbangkan beberapa hal, antara lain:
   1) Menetapkan kebijakan dan prosedur pengendalian serta proses verifikasi lebih dini untuk memastikan bahwa kebijakan dan prosedur telah secara konsisten dipatuhi;

Risk Identification and Assessment, Control Activities and Separation Of Functions, Accounting, Information and Communication Systems, Monitoring Activities and Corrective Actions and Corrective Actions for Deviations / Weaknesses with the following description:

a. Elements of Supervision by Management and Control Culture
   Management and Control Culture Management activities have fulfilled their responsibilities, namely:
   1) Implement the policies and strategies that have been determined by the Board of Directors for each operational activity;
   2) Ensure the implementation of internal control over operational activities and organizational adequacy;
   3) Striving to improve work ethics and integrity as well as creating an organizational culture that emphasizes to all employees the importance of internal control;
   4) Maintain an organizational structure that reflects clear authority, responsibility and reporting relationships;
   5) Able to manage human resources under his supervision.

b. Elements of Risk Identification and Assessment
   Management has carried out the following activities:
   1) Identify the types of risks faced in carrying out operational activities;
   2) Identify, analyze and assess the risks faced by the Bank.

c. Elements of Control Activities and Separation of Functions
   In this element, management has carried out risk control and separation of functions by considering several things, including:
   1) Establish control policies and procedures as well as early verification processes to ensure that policies and procedures are consistently complied with;

2) Meliputi kebijakan, prosedur dan praktek yang memberikan keyakinan pejabat dan pegawai Bank bahwa arahan Dekom dan Direksi telah dilaksanakan secara efektif;

3) Adanya pemisahan fungsi dan menghindari pemberian wewenang dan tanggung jawab yang dapat menimbulkan berbagai benturan kepentingan *(conflict of interest)*;
4) Menempatkan pegawainya sedemikian rupa sehingga setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya *(Four-Eyes Principle)*.

d. Unsur Sistem Akuntansi, Informasi dan Komunikasi
Pelaksanaan sistem akuntansi, informasi dan komunikasi yang telah dilakukan antara lain:

1) Mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawabnya masing-masing;
2) Mamastikan bahwa proses akuntansi telah berjalan dengan baik, akurat, konsisten dan sesuai dengan norma-norma akuntansi yang berlaku;
3) Laporan keuangan telah mencerminkan kegiatan usaha Bank dan kondisi keuangan, serta penerapan manajemen risiko;
4) Mampu memberikan komunikasi yang efektif dan informatif kepada pihak internal (seluruh pejabat/pegawai Bank) maupun eksternal (BI, OJK dan nasabah) atau pihak yang berkepentingan.

e. Unsur Pemantauan dan Tindakan Koreksi Penyimpangan
Kegiatan yang telah dilakukan manajemen terhadap pemantauan dan koreksi penyimpangan adalah sebagai berikut:
1) Melakukan pemantauan secara terus menerus terhadap efektivitas keseluruhan sistem pengendalian intern dan atas

2) Includes policies, procedures and practices that provide confidence to Bank officials and employees that the Board of Commissioners and Board of Directors' directions have been implemented effectively;
3) There is a separation of functions and avoids giving authority and responsibility which could give rise to various conflicts of interest;
4) Placing employees in such a way that each person in their position does not have the opportunity to commit or hide mistakes or deviations in carrying out their duties (Four-Eyes Principle).

d. Elements of Accounting, Information and Communication Systems
Implementation of accounting, information and communication systems that have been carried out include:
1) Identify problems that may arise and use them as a means of exchanging information in the context of carrying out tasks in accordance with their respective responsibilities;
2) Ensure that the accounting process is running well, accurately, consistently and in accordance with applicable accounting norms;
3) The financial reports reflect the Bank's business activities and financial conditions, as well as the implementation of risk management;
4) Able to provide effective and informative communication to internal parties (all Bank officials/employees) and external parties (BI, OJK and customers) or interested parties.

e. Monitoring Elements and Deviation Correction Actions
Activities that management has carried out to monitor and correct deviations are as follows:

1) Carry out continuous monitoring of the overall effectiveness of the internal control system and any weaknesses in the internal

kelemahan sistem pengendalian intern yang ditemukan telah dilakukan tindakan koreksi atau penyempurnaan;

2) Melaporkan tindak lanjut yang dilakukan oleh *auditee* terhadap setiap adanya kelemahan dalam pengendalian intern yang harus segera diselesaikan.

Pelaksanaan tindak lanjut hasil audit internal maupun eksternal sampai dengan tanggal 29 Desember 2023 yaitu dari 1.405 (seribu empat ratus lima) temuan, telah ditindaklanjuti sebanyak 1.387 (seribu tiga ratus delapan puluh tujuh) temuan atau 98,72%, dan telah melampaui target 80% tuntas.

Selanjutnya Dewan Komisaris mendorong agar sistem pengendalian berfungsi dengan baik perlu dilakukan yaitu: Fungsi Kepatuhan, Fungsi Audit Internal, Rekomendasi Audit Eksternal, Penerapan Strategi Anti *Fraud*, dan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU PPT dan PPP SPM).

a. Fungsi Kepatuhan
   Dewan Komisaris wajib memastikan bahwa fungsi kepatuhan Bank telah dilaksanakan sesuai dengan POJK Nomor 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum dan peraturan perundang-undangan yang terkait. Dengan surat Dewan Komisaris Nomor 263/DK/BPD/2023 tanggal 20 November 2023 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2023 Dewan Komisaris telah merekomendasikan kepada Direktur Kepatuhan beberapa hal sebagai berikut:

   1) Berdasarkan hasil evaluasi dan pemantauan terhadap Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan sampai dengan Triwulan III Tahun 2023 dikaitkan dengan Laporan Unit terkait,

control system that have been found to have taken corrective or improvement actions;

2) Report follow-up actions carried out by the auditee regarding any weaknesses in internal control that must be resolved immediately.

Implementation of follow-up on internal and external audit results up to December 29 2023, namely from 1,405 (one thousand four hundred and five) findings, 1,387 (one thousand three hundred and eighty seven) findings or 98.72% have been followed up, and have exceeded the target of 80% complete.

Furthermore, the Board of Commissioners encourages the control system to function properly, namely: Compliance Function, Internal Audit Function, External Audit Recommendations, Implementation of Anti-Fraud Strategies, and Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (APU PPT and PPP SPM).

a. Compliance Function
   The Board of Commissioners is obliged to ensure that the Bank's compliance function has been implemented in accordance with POJK Number 46/POJK.03/2017 dated 12 July 2017 concerning the Implementation of Commercial Bank Compliance Functions and related laws and regulations. With the letter from the Board of Commissioners Number 263/DK/BPD/2023 dated 20 November 2023 regarding the Report on the Implementation of Duties and Responsibilities of the Compliance Director for the Third Quarter of 2023, the Board of Commissioners has recommended to the Compliance Director the following matters:

   1) Based on the results of the evaluation and monitoring of the Report on the Implementation of Duties and Responsibilities of the Compliance Director up to the Third Quarter of 2023 linked to

khususnya pemantauan prinsip kehati-hatian Bank pada *Loan to Deposit Ratio* (LDR) dan *Ratio* Intermediasi Makroprudensial (RIM) posisi September 2023 sebesar 71,27% dibawah ambang bawah ketentuan Giro RIM, yang disebabkan pertumbuhan DPK Bank lebih besar dari pertumbuhan kredit yang belum optimal. Divisi Kepatuhan dalam melakukan pengujian agar lebih cermat dengan mengacu pada ketentuan yang telah diatur oleh regulator;

2) Terkait Pemenuhan Ratio RIM yang belum sesuai dengan Peraturan Anggota Dewan Gubernur Nomor 18 tahun 2023 tentang Perubahan Ketujuh Atas Peraturan Anggota Dewan Gubernur Nomor 21/22/PADG/2019 Tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah menyebabkan Bank tidak mendapatkan insentif;

3) Pemantauan atas Pelaksanaan Perjanjian dan Komitmen tindak lanjut atas temuan Bank Indonesia/OJK, Pihak Ekstern agar lebih diintensifkan;
4) Agar dilakukan penyesuaian terhadap BPP Perlindungan Konsumen PT Bank Pembangunan Daerah Bali Nomor 0503/KEP/DIR/KPN/2014, tanggal 6 Agustus 2014, dengan terbitnya Peraturan Otoritas Jasa Keuangan Nomor 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan tanggal 23 Desember 2023;
5) Kedepan agar Direktorat Kepatuhan melakukan verifikasi dan konfirmasi atas Laporan Satuan Kerja/Unit Kerja, dengan harapan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan dapat mengakomodir Laporan dan Kejadian yang dihadapi Bank, sehingga lebih dini dapat dilakukan mitigasi risiko agar hal yang sama tidak terulang kembali.

the relevant Unit Report, in particular monitoring of the Bank's prudential principles on the Loan to Deposit Ratio (LDR) and Macroprudential Intermediation Ratio (RIM) September 2023's position is 71.27% below the lower threshold of the RIM Current Account provisions, which is due to the Bank's DPK growth being greater than credit growth which is not yet optimal. Compliance Division in carrying out tests to be more careful by referring to the provisions that have been regulated by the regulator;

2) Regarding the fulfillment of the RIM Ratio which is not in accordance with the Regulation of Members of the Board of Governors Number 18 of 2023 concerning the Seventh Amendment to the Regulation of Members of the Board of Governors Number 21/22/PADG/2019 concerning the Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks , and the Sharia Business Unit causes the Bank not to receive incentives;
3) Monitoring of the Implementation of the Agreement and Commitment to follow up on the findings of Bank Indonesia/OJK, External Parties to be further intensified;
4) To make adjustments to the Consumer Protection BPP of PT Bank Pembangunan Daerah Bali Number 0503/KEP/DIR/KPN/2014, dated 6 August 2014, with the issuance of Financial Services Authority Regulation Number 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector dated December 23, 2023;
5) In the future, the Compliance Directorate will verify and confirm Work Unit/Work Unit Reports, with the hope that the Compliance Director's Duties and Responsibilities Implementation Report can accommodate the Reports and Events faced by the Bank, so that risk mitigation can be carried out early so that the same thing does not happen again.

b. Fungsi Audit Internal

Dalam rangka pengawasan fungsi audit internal, 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) & Anti *Fraud*, sesuai dengan surat Dewan Komisaris Nomor 306/DK/BPD/2023 tanggal 18 Desember 2023. Selanjutnya agar PKAT tersebut ditaati, dijadikan pedoman dan pelaksanaannya dilakukan secara professional, independen, dan obyektif sehingga tujuan audit dapat tercapai secara optimal.
2) Penguatan Satuan Kerja Audit Internal (SKAI) & Anti *Fraud*
   Dalam upaya meningkatkan penguatan dan kualitas pelaksanaan dan tanggungjawab Satuan Kerja Audit Internal (SKAI) & Anti *Fraud*, Dewan Komisaris telah melakukan evaluasi atas laporan hasil audit dan laporan pelaksanaan tugas pokok dan fungsi Satuan Kerja Audit Internal (SKAI) & Anti *Fraud*, pemantauan, dan rapat koordinasi guna memberikan arahan dan saran perbaikan kepada Satuan Kerja Audit Internal (SKAI) & Anti *Fraud* melalui Direksi antara lain:

   - *Review* secara berjenjang agar lebih optimal;
   - Pengungkapan atribut temuan (kondisi, kriteria, sebab, akibat dan rekomendasi) agar lebih disempurnakan;
   - Menyimpulkan suatu kondisi/ permasalahan agar lebih komprehensif;
   - Melaksanakan pemantauan tindak lanjut hasil audit dengan lebih optimal;
   - Pemenuhan kebutuhan SDM sesuai PKAT;
   - Pengelolaan hasil audit berbasis *system*;
   - Target levelling Satuan Kerja Audit

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 PKAT proposal
   Providing advice/input on the Internal Audit Work Unit (SKAI) & Anti Fraud Annual Audit Work Program (PKAT), in accordance with the Board of Commissioners' letter Number 306/DK/BPD/2023 dated 18 December 2023. Furthermore, the PKAT is adhered to, used as a guideline and its implementation is carried out professionally, independently and objectively so that audit objectives can be achieved optimally.
2) Strengthening the Internal Audit Work Unit (SKAI) & Anti-Fraud
   In an effort to improve the strengthening and quality of the implementation and responsibilities of the Internal Audit (SKAI) & Anti-Fraud Work Unit, the Board of Commissioners has carried out an evaluation of audit results reports and reports on the implementation of the main duties and functions of the Internal Audit (SKAI) & Anti-Fraud Work Unit, monitoring, and coordination meeting to provide direction and suggestions for improvement to the Internal Audit & Anti-Fraud Work Unit (SKAI) through the Board of Directors, including:

   - Review in stages to be more optimal;
   - Disclosure of findings attributes (conditions, criteria, causes, effects and recommendations) so that they can be further refined;
   - Summarize a condition/problem to make it more comprehensive;
   - Carry out more optimal follow-up monitoring of audit results;
   - Fulfillment of HR needs according to PKAT;
   - Management of system-based audit results;
   - Target leveling of the Internal Audit

Internal (SKAI) & Anti *Fraud* pada level III;
- *Fraud detection system;*
- Melaksanakan program diklat dan sertifikasi sesuai PKAT;
- Selain pelaksanaan audit, Satuan Kerja Audit Internal (SKAI) & Anti *Fraud* melaksanakan fungsi konsultatif.

Saran/nasihat tercermin dari 32 (tiga puluh dua) surat-surat Dewan Komisaris dalam kegiatannya melalui Komite Audit yang telah dijabarkan di atas, namun saran/nasihat tersebut belum seluruhnya ditindaklanjuti.

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 2023, Dewan Komisaris sesuai dengan surat Nomor 149/DK/BPD/2023 tanggal 10 Agustus 2023 perihal Penunjukkan Akuntan Publik dan Kantor Akuntan Publik untuk melakukan Pemeriksaan Umum *(General Audit)* atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2023 dengan merekomendasikan KAP Hendrawinata Hanny Erwin & Sumargo, dan selanjutnya proses pengadaannya dilaksanakan sesuai dengan BPP/SOP Pengadaan Barang/Jasa. Berdasarkan hasil proses pengadaan barang dan jasa telah menetapkan KAP Hendrawinata Hanny Erwin & Sumargo berdasarkan Surat Perjanjian/ Kontrak Nomor 0991/SPK/DIR/UMA/2023 (PPP) dan Nomor 900/GN/ISS/HHES/IX/23 (Penyedia) tanggal 15 September 2023.

Work Unit (SKAI) & Anti Fraud at level III;
- Fraud detection system;
- Implementing training and certification programs according to PKAT;
- Apart from carrying out audits, the Internal Audit Work Unit (SKAI) & Anti Fraud carries out consultative functions.

Suggestions/advice are reflected in 32 (thirty-two) letters from the Board of Commissioners regarding its activities through the Audit Committee as described above, however these suggestions/advice have not all been followed up.

c. External Auditor Recommendations
In accordance with Deed Number 85 dated 25 May 2010, the General Meeting of Shareholders (GMS) approved granting authority to appoint Public Accountants and Public Accounting Firms (KAP) to Bank management in accordance with the provisions of the Law.

In order to appoint a Public Accountant and Public Accounting Firm to carry out a General Audit of the Annual Financial Report and Performance Evaluation of Bank BPD Bali in 2023, the Board of Commissioners is in accordance with letter Number 149/DK/ BPD/2023 dated 10 August 2023 concerning the Appointment of a Public Accountant and Accounting Firm The public is to carry out a General Audit of the Annual Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali for the 2023 Fiscal Year by recommending KAP Hendrawinata Hanny Erwin & Sumargo, and then the procurement process is carried out in accordance with the BPP/SOP for Procurement of Goods/Services. Based on the results of the goods and services procurement process, KAP Hendrawinata Hanny Erwin & Sumargo has been appointed based on Letter of Agreement/ Contract Number 0991/SPK/DIR/UMA/2023 (PPP) and Number 900/GN/ISS/HHES/IX/23 (Provider) dated September 15, 2023.

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

Sehubungan dengan hal tersebut, Dewan Komisaris memberikan saran/nasihat kepada Direksi agar:

1) Pelaporan pelanggaran *(Whistleblowing System)* yang belum berjalan optimal, agar dilakukan sosialisasi dengan lebih optimal/ intensif, sehingga karyawan tidak ragu dalam penerapannya/ pelaksanaannya;
2) Melaksanakan monitoring pasif setiap hari dengan memanfaatkan sarana dan laporan dari Satuan Kerja/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*.
4) Melakukan pemantauan terhadap kejadian-kejadian *fraud* yang terjadi, melakukan evaluasi terhadap kelemahan-kelemahan yang dapat menimbulkan terjadinya peluang *fraud* dan melakukan tindak lanjut atas kelemahan-kelemahan tersebut agar kejadian yang sama tidak terulang kembali.

e. Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Profilerasi Senjata Pemusnah Massal (APU PPT dan PPP SPM).Terkait program APU PPT dan PPP SPM, Bank telah

d. Implementation of Anti Fraud Strategy
The Board of Commissioners ensures the implementation of the 4 (four) anti-fraud strategy pillars, namely Prevention, Detection, Investigation, Reporting and Sanctions, as well as Monitoring, Evaluation and Follow-up through evaluation of Special Audit and Investigation Audit Reports as well as Anti-Fraud Strategy Implementation Reports submitted by Main Director every semester, namely June and December. From the results of the evaluation of the report, it was concluded that the implementation of the 4 (four) pillars of the anti-fraud strategy has generally been implemented adequately, but needs to be further optimized.

In connection with this matter, the Board of Commissioners provides advice/advice to the Board of Directors to:

1) Reporting violations (Whistleblowing System) that are not yet running optimally, so that socialization is carried out more optimally/ intensively, so that employees do not hesitate in implementing/implementing them;
2) Carry out passive monitoring every day by utilizing facilities and reports from the Work Unit/Work Unit, as well as carrying out surprise audits with more frequent frequency;
3) SKAI & Anti Fraud together with related work units always disseminate anti-fraud programs.
4) Monitoring fraud incidents that occur, evaluating weaknesses that could give rise to opportunities for fraud and carrying out follow-up actions on these weaknesses so that the same incident does not happen again.

e. Anti-Money Laundering Program, Prevention of Terrorism Financing and Prevention of Funding for the Profilation of Weapons of Mass Destruction (APU PPT and PPP SPM). Regarding the APU PPT and PPP SPM

mengembangkan aplikasi/sistem informasi yang dapat mengidentifikasi, menganalisa, memantau, dan menyediakan laporan secara efektif mengenai karakteristik transaksi yang dilakukan nasabah. Dari laporan hasil audit SKAI & Anti *Fraud*, ditemukan bahwa pelaksanaan Program APU & PPT belum optimal yaitu Bank belum memelihara profil nasabah secara terpadu terbukti masih adanya nasabah mempunyai CIF yang berbeda dan ganda. Terhadap 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.

programs, the Bank has developed an application/information system that can identify, analyze, monitor and provide reports effectively regarding the characteristics of transactions carried out by customers. From the SKAI & Anti Fraud audit report, it was found that the implementation of the APU & PPT Program was not optimal, namely that the Bank had not maintained an integrated customer profile, as evidenced by the fact that there were still 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 single CIF as a guide for Branch Offices.

5. 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 2023 Komite Dewan Komisaris telah melaksanakan kegiatan sesuai rencana kerja Komite dan hasilnya telah dilaporkan kepada Dewan Komisaris setiap triwulan.

Dalam pelaksanaan tugasnya tahun 2023 Komite Audit telah mengadakan rapat sebanyak 10 (sepuluh) kali, melakukan pertemuan dengan SKAI & Anti *Fraud* sebanyak 7 (tujuh) kali dan pertemuan dengan KAP sebanyak 3 (tiga) kali, serta telah melakukan kajian lebih dari 59 (lima puluh sembilan) laporan hasil audit internal dan audit eksternal.

Komite Pemantau Risiko tahun 2023 telah mengadakan rapat sebanyak 9 (sembilan) kali, dan melakukan kajian lebih dari 72 (tujuh puluh dua) laporan terkait dengan manajemen risiko.

Komite Remunerasi dan Nominasi tahun 2023 telah mengadakan rapat sebanyak 8 (delapan) kali dan telah melakukan kajian lebih dari 25

5. Board of Commissioners' Assessment of Committee Performance

In carrying out its duties and supervisory functions over the Bank's operations, the Board of Commissioners is assisted by the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. In 2023, the Board of Commissioners Committee has carried out activities according to the Committee's work plan and the results have been reported to the Board of Commissioners every quarter.

In carrying out its duties in 2023, the Audit Committee has held 10 (ten) meetings, held meetings with SKAI & Anti Fraud 7 (seven) times and met with KAP 3 (three) times, and has conducted more than 59 (fifty) studies. nine) reports on the results of internal audits and external audits.

In 2023, the Risk Monitoring Committee held 9 (nine) meetings and reviewed more than 72 (seventy-two) reports related to risk management.

The 2023 Remuneration and Nomination Committee has held 8 (eight) meetings and has conducted more than 25 (twenty five) studies

(dua puluh lima) terkait remunerasi dan nominasi.

Terkait dengan kebijakan nominasi Komite telah mengevaluasi kebijakan remunerasi Direksi, Dewan Komisaris dan Karyawan Bank BPD Bali.

Terkait kebijakan nominasi telah mempersiapkan:

- Sistem dan Prosedur dan Tahapan Proses Pemilihan dan/atau Pengangkatan Anggota Direksi Bank BPD Bali Periode Tahun 2023.
- Rekomendasi Calon Anggota Dewan Komisaris Bank BPD Bali Periode Tahun 2023-2027 tanggal 2 Maret 2023.
- Klarifikasi dan Penjelasan terkait masa tunggu *(cooling off)* atas nama I Gusti Ngurah Bagus Artawan (Komisaris Utama Independen).
- Rekomendasi Calon Komisaris Utama Independen Bank BPD Bali Periode Tahun 2023-2027 tanggal 31 Juli 2023.
- Tanggal 26 Oktober 2023 mempersiapkan Hasil Pemeriksaan Dokumen Calon Komite Pihak Independen Komite Pemantau Risiko dan Komite Audit Dewan Komisaris Bank BPD Bali dan telah ditindaklanjuti dengan penyampaian kepada Dewan Komisaris Bank BPD Bali Rekomendasi Calon Anggota Komite Pihak Independen pada Komite Pemantau Risiko dan pada Komite Audit Bank BPD Bali tanggal 27 Oktober 2023.

6. Pelaksanaan Program *Corporate Social Responsibility* CSR

Dewan Komisaris menyadari bahwa keberhasilan bisnis 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

regarding remuneration and nominations.

Regarding the nomination policy, the Committee has evaluated the remuneration policy for the Directors, Board of Commissioners and Employees of Bank BPD Bali.

Regarding the nomination policy, we have prepared:

- Systems and Procedures and Stages of the Selection and/or Appointment Process for Members of the Board of Directors of Bank BPD Bali for the 2023 Period.
- Recommendations for Candidates for Members of the Board of Commissioners of Bank BPD Bali for the 2023-2027 period, March 2 2023.
- Clarification and explanation regarding the cooling off period on behalf of I Gusti Ngurah Bagus Artawan (Independent Main Commissioner).
- Recommendation for Candidates for Independent President Commissioner of Bank BPD Bali for the 2023-2027 period, July 31 2023.
- On October 26 2023, prepare the results of the examination of documents for the Independent Party Committee Candidates for the Risk Monitoring Committee and the Audit Committee for the Board of Commissioners of Bank BPD Bali and have followed this up by submitting to the Board of Commissioners of Bank BPD Bali Recommendations for Candidates for Independent Party Committee Members on the Risk Monitoring Committee and on the Bank Audit Committee BPD Bali on October 27 2023.

6. Implementation of Corporate Social Responsibility CSR Program

The Board of Commissioners realizes that business success cannot be separated from the social conditions of the community in which the Bank operates. The Board of Commissioners supports the positive efforts of the Directors of PT Bank Pembangunan Daerah Bali in implementing corporate social responsibility programs. Through this program, PT Bank Pembangunan Daerah has been actively committed to the main aspects needed by the community, namely education, health, arts and culture, sports, other social

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 2023 sebesar Rp14.727.808.442,00 atau 98,19% dari anggaran sebesar Rp15.000.000.000,00.

Untuk pelaksanaan program CSR pada tahun mendatang, Dewan Komisaris menyarankan kepada Direksi agar:

a. Penetapan anggaran CSR disusun sesuai ketentuan BPP/SOP CSR yaitu berdasarkan program kerja yang terukur dan realistis;

b. 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*;
c. Proses pengadaan barang/jasa disesuaikan dengan program yang telah dijadwalkan.

programs, especially house renovations, facilities and infrastructure as well as partnership programs, as well as to various parties. who are affected by the COVID-19 pandemic, so that they can improve the Brand Image of Bank BPD Bali. For the CSR procurement process to be adjusted to the scheduled program so that it does not pile up at the end of the year and ensure recipients by name by address. The realization of the CSR program in 2023 is IDR 14,727,808,442.00 or 98.19% of the budget of IDR 15,000,000,000.00.

For the implementation of the CSR program in the coming year, the Board of Commissioners advises the Board of Directors to:

a. Determination of the CSR budget is prepared in accordance with the provisions of the CSR BPP/SOP, namely based on a measurable and realistic work program;
b. The provision of CSR assistance is based on in-depth studies, prioritizing communities that are classified as less fortunate and is carried out more evenly, both in programs and regions and ensuring recipients by name by address;
c. The goods/services procurement process is adjusted to the scheduled program.

Komite-Komite
Committees

Komite-Komite Dibawah Dewan Komisaris

Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh komitekomite 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 003/KEP/DK/BPD/2023 tanggal 29 Desember 2023 tentang Piagam Komite.

Committees Under The Board of Commissioners

In order to carry out their duties, the Board of Commissioners is assisted by committees under the Board of Commissioners which have been formed according to the Bank's needs and the provisions of the prevailing laws and regulations. The Board of Commissioners of Bank BPD Bali has formed 3 (three) committees, the Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee.

The Board of Commissioners has guidelines for policies and procedures for implementation and committee responsibilities, namely Board of Commissioners Decree Number 003/KEP/DK/BPD/2023 dated 29 December 2023 concerning Committee Charter.

Komite Audit

Struktur Keanggotaan, Keahlian, dan Independensi Komite Audit

Struktur Keanggotaan Komite Audit sudah masuk sesuai dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Ketiga Perubahan Keputusan Dewan Komisaris 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, dari 1 Januari 2023 s/d 12 Mei 2023 berjumlah 4 (empat) orang dengan struktur keanggotaan sebagai berikut:

Audit Committee

Structure of Membership, Expertise, and Independence of Audit

The Audit Committee Membership Structure is in accordance with the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2021 dated 27 December 2021 concerning the Third Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD /2020 dated 22 December 2020 as amended by the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2022 dated 1 November 2022 concerning the Fourth Amendment to the Decree of the Board of Commissioners Number 003/KEP/DK/BPD /2021 concerning Committee Membership Structure, from 1 January 2023 to 12 May 2023 totaling 4 (four) people with the following membership structure:

Tabel Struktur Anggota Komite Audit

Table of Audit Committee's Member Structure

Nama Name	**Jabatan** Position
Ida Bagus Putu Anom Redhi, S.H., M.M	Ketua merangkap Anggota Chairman concurrently member
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
I Dewa Gede Putra Yustina, S.H	Anggota Komite Audit (Pihak Independen) Member of Audit Committee (Independent Party)
Made Juanda, S.E., M.M	Anggota (Pihak Independen) Member (Independent Party)

Selanjutnya Struktur Keanggotaan Komite Audit sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2023 tanggal 12 Mei 2023 tentang Struktur Keanggotaan Komite, berjumlah 4 (empat) orang dengan susunan keanggotaan sebagai berikut:

Furthermore, the Audit Committee Membership Structure is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2023 dated 12 May 2023 concerning Committee Membership Structure, totaling 4 (four) people with the following membership composition:

Nama Name	**Jabatan** Position
I Nyoman Suparsa Widana	Ketua merangkap Anggota Chairman concurrently member
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
I Dewa Gede Putra Yustina, S.H	Anggota Komite Audit (Pihak Independen) Member of Audit Committee (Independent Party)
Made Juanda, S.E., M.M	Anggota (Pihak Independen) Member (Independent Party)

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, bahwa Anggota Komite Audit wajib seluruhnya independen paling sedikit:

1. 1 (satu) orang Komisaris Independen, dan
2. Pihak Independen:
   a. 1 (satu) orang yang memiliki keahlian bidang keuangan atau bidang akuntansi; dan
   b. 1 (satu) orang yang memiliki keahlian bidang hukum atai bidang perbankan.

In accordance with Financial Services Authority Regulation Number 17 of 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks, members of the Audit Committee must be all independent at least:

1. 1 (one) Independent Commissioner, and
2. Independent Party:
   a. 1 (one) person who has expertise in finance or accounting; And
   b. 1 (one) person who has legal or banking expertise.

Struktur Keanggotaan Komite Audit sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/

The Audit Committee Membership Structure is in accordance with the Decree of the Board of

BPD/2023 tanggal 12 Mei 2023 tentang Struktur Keanggotaan Komite sebagaimana telah diubah dengan Keputusan Direksi Bank BPD Bali Nomor 0607/KEP/DIR/SDM/2023 tanggal 28 November 2023 tentang Struktur Keanggota Komite Dewan Komisaris Bank BPD Bali berjumlah 5 (lima) orang dengan susunan keanggotaan sebagai berikut:

Commissioners Number 001/KEP/DK/BPD/2023 dated 12 May 2023 concerning Committee Membership Structure as amended by the Decree of the Board of Directors of Bank BPD Bali Number 0607/KEP/DIR/SDM/2023 dated 28 November 2023 Regarding the Membership Structure of the Committee of the Board of Commissioners of Bank BPD Bali, the number is 5 (five) people with the following membership composition:

Tabel Struktur Anggota Komite Audit

Table of Audit Committee's Member Structure

Nama Name	**Jabatan** Position
I Gusti Ngurah Bagus Artawan, S.H.	Ketua merangkap Anggota Chairman concurrently member
Insinyur Gede Arimbawa	Anggota Member
I Nyoman Suparsa Widana	Anggota Member
I Dewa Gede Putra Yustina, S.H	Anggota Komite Audit (Pihak Independen) Member of Audit Committee (Independent Party)
Drs. EC. I Wayan Sugiarta, M.M	Anggota (Pihak Independen) Member (Independent Party)

Tugas dan Tanggung Jawab Komite Audit

1. Komite audit wajib bertugas dan bertanggung jawab melakukan pemantauan dan evaluasi atas:
   - Perencanaan dan pelaksanaan audit; dan;
   - Pemantauan tindak lanjut hasil audit, untuk menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan;
   - Implementasi penerapan strategi anti *fraud*;
2. Untuk melaksanakan tugas dan tanggung jawab tersebut diatas, komite audit wajib melakukan pemantauan dan evaluasi paling sedikit terhadap:
   - Pelaksanaan tugas Satuan Kerja Audit Intern (SKAI & Anti *Fraud*);
   - Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar audit yang berlaku;
   - Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku;

Duties and Responsibilities of the Audit Committee

1. The audit committee must be tasked with and responsible for monitoring and evaluating:
   - Audit planning and implementation; And;
   - Monitoring follow-up audit results, to assess the adequacy of internal control including the adequacy of the financial reporting process;
   - Implementation of anti-fraud strategies;
2. To carry out the duties and responsibilities mentioned above, the audit committee is obliged to monitor and evaluate at least:
   - Implementation of the tasks of the Internal Audit Work Unit (SKAI & Anti Fraud);
   - Conformity of audit implementation by the Public Accounting Firm with applicable audit standards;
   - Conformity of financial reports with applicable accounting standards;

- Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain.
- Laporan keuangan dan non keuangan yang dikeluarkan Bank baik rencana maupun realisasinya;
- Ketaatan bank terhadap peraturan perundang-undangan yang berlaku;
- Pengaduan dan keluhan-keluhan yang berkaitan dengan citra bank.

3. Hasil pemantauan dan evaluasi digunakan untuk memberikan rekomendasi kepada Dewan Komisaris;
4. Komite audit berperan dan melaksanakan tugas serta tanggung jawab sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan;
5. Komite audit wajib memberikan rekomendasi mengenai penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) kepada Dewan Komisaris untuk disampaikan kepada RUPS;
6. Mengevaluasi perubahan Piagam Audit Intern *(Audit Charter)*;
7. Membuat laporan atas segala pelaksanaan tugasnya kepada Dewan Komisaris setiap 3 (tiga) bulan dan setiap akhir tahun buku;
8. Menganalisa/mengevaluasi setiap surat/memo yang diterima/masuk terkait dengan bidang tugasnya, baik dari internal maupun eksternal bank dan melaporkan hasilnya kepada Dewan Komisaris;
9. Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas komite audit;
10. Komisaris Independen yang menjadi Ketua Komite Audit wajib menandatangani laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Bank dan laporan pelaksanaan dan pokok-pokok hasil audit intern yang disampaikan kepada Otoritas Jasa Keuangan;

- Implementation of follow-up actions by the Board of Directors regarding the findings of the Bank's internal work units, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision of other authorities and institutions.
- Financial and non-financial reports issued by the Bank, both plans and realization ;
- Bank compliance with applicable laws and regulations;
- Complaints and grievances related to the bank's image.

3. Monitoring and evaluation results are used to provide recommendations to the Board of Commissioners;
4. The audit committee plays a role and carries out duties and responsibilities in accordance with the Financial Services Authority Regulations regarding the use of public accounting services and public accounting firms in financial services activities;
5. The audit committee is obliged to provide recommendations regarding the appointment of a Public Accountant and Public Accounting Firm (KAP) to the Board of Commissioners to be submitted to the GMS;
6. Evaluate changes to the Internal Audit Charter;
7. Make reports on the implementation of all duties to the Board of Commissioners every 3 (three) months and at the end of each financial year;
8. Analyze/evaluate every letter/memo received/incoming related to his field of duties, both from internal and external banks and report the results to the Board of Commissioners;
9. Carry out other tasks assigned by the Board of Commissioners which are related to the scope of duties of the audit committee;
10. The Independent Commissioner who is the Chair of the Audit Committee is required to sign a special report regarding any internal audit findings that are expected to endanger the continuity of the Bank's business and the implementation report and main points of internal audit results submitted to the Financial Services Authority;

11. Dalam pelaksanaan fungsi audit intern, komite audit bertanggung jawab:
    a. Memantau dan mengkaji efektifitas pelaksanaan audit intern Bank;
    b. Mengevaluasi kinerja SKAI & Anti *Fraud*;
    c. Memastikan SKAI & Anti *Fraud* melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan;
    d. Memastikan SKAI & Anti *Fraud* bekerja secara independen;
    e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI & Anti *Fraud*;
    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;
    h. Memastikan SKAI & Anti *Fraud* menjunjung tinggi integritas dalam pelaksanaan tugas;
    i. Menerima salinan laporan tugas dan tanggung jawab dari SKAI & Anti *Fraud*;
    j. Memberikan rekomendasi pengangkatan dan pemberhentian Kepala SKAI & Anti *Fraud* oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris;
    k. Menerima tembusan laporan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Direksi dan Dewan Komisaris;
    l. Memberikan rekomendasi atas Piagam Audit Intern yang ditetapkan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris;
    m. Memberikan rekomendasi rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit intern yang disetujui oleh Direktur Utama dan Dewan Komisaris;
    n. Memberikan rekomendasi penunjukan

11. In implementing the internal audit function, the audit committee is responsible for:
    a. Monitor and review the effectiveness of the Bank's internal audit implementation;
    b. Evaluate SKAI & Anti Fraud performance;
    c. Ensure SKAI & Anti Fraud communicate with the Board of Directors, Board of Commissioners, external auditors and the Financial Services Authority;
    d. Ensure SKAI & Anti Fraud work independently;
    e. Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of SKAI & Anti Fraud;
    f. Review audit reports and ensure that the Board of Directors takes necessary corrective actions quickly to address control weaknesses, fraud, compliance issues with policies, laws and regulations, or other problems identified and reported by SKAI & Anti Fraud;
    g. Provide recommendations to the Board of Commissioners regarding the provision of overall SKAI & Anti Fraud annual remuneration as well as performance awards;
    h. Ensure SKAI & Anti Fraud uphold integrity in carrying out their duties;
    i. Receive a copy of the duties and responsibilities report from SKAI & Anti Fraud;
    j. Provide recommendations for the appointment and dismissal of the Head of SKAI & Anti Fraud by the President Director after obtaining approval from the Board of Commissioners;
    k. Receive a copy of the monitoring report on follow-up improvements on significant findings to the Board of Directors and Board of Commissioners;
    l. Provide recommendations on the Internal Audit Charter established by the President Director after obtaining approval from the Board of Commissioners;
    m. Provide recommendations for the annual audit plan and budget allocation for the implementation of the internal audit function as approved by the President Director and the Board of Commissioners;
    n. Provide recommendations for the appointment

pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja SKAI & Anti *Fraud* oleh Dewan Komisaris dalam pelaksanaan fungsi audit intern.

of independent quality controllers from external parties to review the performance of SKAI & Anti Fraud by the Board of Commissioners in implementing the internal audit function.

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.

In carrying out its duties, the Audit Committee maintains effective working relationships and coordinates with the Board of Directors through SKAI & Anti Fraud, External Auditors and between other related Committees and Work Units.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait Komite wajib mendapat penugasan dari Dewan Komisaris.

In terms of carrying out working relationships and coordination with related units, the Committee must receive assignments from the Board of Commissioners.

A. Frekuensi Rapat Komite Audit

Selama Tahun 2023, Komite Audit melakukan rapat sebanyak 10 (sepuluh) kali dengan realisasi program kerja sebagai berikut:

A. Audit Committee Meeting Frequency During

2023, the Audit Committee held 10 (ten) meetings with the realization of the work program as follows

Tabel Rapat Komite Audit

Table of Audit Committee Meeting

No	Tanggal Date	Keterangan Description
1	12 Januari 2023 January 12, 2023	*Exit Meeting General Audit* Tahun Buku 2022 oleh KAP HHES. Exit Meeting General Audit of Financial Year 2022 by KAP HHES.
2	27 Maret 2023 March 27, 2023	Rapat Koordinasi yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan IV Tahun 2022. 2. Tindaklanjut hasil audit intern dan ekstern tahun 2017 s/d tahun 2022 sampai bulan Desember 2022 masih sebanyak 18 (delapan belas) temuan dalam tindaklanjut agar secepatnya dituntaskan. 3. Hambatan laporan audit pendalaman pada Kantor Capem Bajera pelaksanaan 2 Juni 2022 s.d 30 Desember 2022, sampai dengan triwulan IV masih dalam proses penyusunan laporan. 4. Pelaksanaan pelatihan pajak, pengadaan barang/jasa dan belum terlaksana. 5. Peningkatan kompetensi melalui pelatihan sertifikasi untuk auditor di bidang Teknologi Informasi dengan Certitied Informasi System Auditor (sertifikat CISA). 6. Kebutuhan tenaga auditor 2 (dua) orang belum terpenuhi. Coordination meeting that discussed: 1. Progress Report on the Implementation of PKAT and SKAI & Anti Fraud Performance for the Fourth Quarter of 2022. 2. Follow-up of internal and external audit results from 2017 to 2022 until December 2022 there are still 18 (eighteen) findings in follow-up to be completed as soon as possible. 3. The obstacle to the deepening audit report on the Bajera Branch Office for the implementation of June 2, 2022 to December 30, 2022, until the fourth quarter is still in the process of preparing the report. 4. Implementation of tax training, procurement of goods / services and has not been implemented. 5. Competency improvement through certification training for auditors in the field of Information Technology with Certified Information System Auditor (CISA certificate). 6. The need for 2 (two) auditors has not been met.

No	Tanggal Date	Keterangan Description
3	23 Juni 2023 June 23, 2023	Rapat Koordinasi yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan I Tahun 2023. 2. Tindak lanjut hasil audit intern dan ekstern tahun 2019 sampai dengan tahun 2022 yang perlu mendapat perhatian yaitu: a. Dari hasil joint audit OJK dan PPATK tahun 2022 masih ditemukan 12.802 nasabah individu dan non individu yang informasi profilnya kosong/tidak lengkap, serta 3.828 nasabah individu yang informasi profilnya diisi tidak sesuai dengan informasi yang sebenarnya (Komitmen Juni 2023). b. Dari hasil audit Bank Indonesia tentang SNTC tahun 2022 dan berdasarkan penjelasan Bank tanggal 28 Maret 2022serta dokumen surat No. SL-MKT-2021-05-0427 perihal Implementasi Migrasi UICS pada Acquaring Union Pay tanggal 28 Mei 2021 dari PT Rintis Sejahtera terdapat mandat melakukan migrasi UICS untuk pemrosesan kartu berbasis chip paling lambat 31 Desember 2021, namun demikian Bank belum melakukan pengembangan sesuai dengan mandat (Komitmen 30 September 2022, perpanjangan komitmen 30 Juni 2023). c. Konfirmasi terkait Laporan Hasil Audit Pendalaman atas Temuan Hasil Audit Kantor Capem Bajera tahun 2022, dengan Laporan Hasil Audit Pendalaman Nomor R-0194/SAF/AU1/2023 tanggal 31 Maret 2023. Coordination meeting that discussed: 1. Progress Report on the Implementation of PKAT and SKAI & Anti Fraud Performance for the First Quarter Period of 2023. 2. Follow-up of internal and external audit results from 2019 to 2022 that need attention, namely: a. From the results of the joint audit of OJK and PPATK in 2022, there were still 12,802 individual and non-individual customers whose profile information was empty/incomplete, and 3,828 individual customers whose profile information was filled in not in accordance with the actual information (June 2023 Commitment). b. From the results of Bank Indonesia's audit of SNTC in 2022 and based on the Bank's explanation dated March 28, 2022 as well as letter document No. SL-MKT-2021-05-0427 regarding Implementation of UICS Migration in Union Pay Acquaring dated May 28, 2021 from PT Rintis Sejahtera there is a mandate to migrate UICS for chip-based card processing by December 31, 2021, however the Bank has not developed in accordance with the mandate (Commitment September 30, 2022, extension of commitment June 30, 2023). c. Confirmation regarding the Deepening Audit Report on the Audit Findings of the Bajera Sub Branch Office in 2022, with the Deepening Audit Report Number R-0194/SAF/AU1/2023 dated March 31, 2023.
4	27 Juli 2023 July 27, 2023	Pembahasan Draft Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2023. Discussion of Draft Implementation Report & Principles of Internal Audit Results of PT Bank Pembangunan Daerah Bali Semester I Year 2023.
5	21 September 2023 September 21, 2023	*Kick Off Meeting* Rencana Audit PT Bank Pembangunan Daerah Bali Untuk Tahun Yang Berakhir 31 Desember 2023 Kick Off Meeting of Audit Plan of PT Bank Pembangunan Daerah Bali for the Year Ending December 31, 2023

No	Tanggal Date	Keterangan Description
6	25 September 2023 September 25, 2023	Rapat koordinasi yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan II Tahun 2023. 2. Minta penjelasan terhadap perkembangan proses Kepailitan PT KCPP(dalam pailit). 3. Minta penjelasan terhadap perkembangan sengketa pajak tahun 2016 dan Pemeriksaan Pajak Tahun 2018 oleh Kanwil DJP Bali. 4. Kendala yang dihadapi terhadap tindaklanjut hasil audit intern dan ekstern tahun 2019 s/d tahun 2022: a. Terhadap 1 (satu) temuan hasil audit SKAI & Anti *Fraud* Tahun 2023 dengan kekurangannya Debitur IAMK & IWSA terkait bukti melakukan perpindahan *payrool* gaji ke Bank BPD Bali atau pengembalian *fee* untuk pembayaran kredit debitur wajib melunasi kredit yang telah direalisasikan oleh Bank BPD Bali berikut seluruh kewajiban yang muncul atas kreditnya. Komitmen 31 Juli 2023. b. Dari hasil audit OJK tahun 2021 terdapat temuan kamus kompetensi karyawan telah mengalami perpanjangan komitmen III sampai dengan 30 September 2023. Telah mengalami perpanjangan komitmen III sampai dengan 30 September 2023. c. Dari hasil audit KAP Kreston HHES Tahun Buku 2021 terdapat temuan yaitu penghentian tagihan bunga pada sistem/mengevaluasi kembali nilai yang kemungkinan terealisasi dari proses kepailitan debitur PT KCPP (dalam pailit). 5. Dari hasil audit khusus indikasi *fraud* ekstern atas laporan pengaduan nasabah pada Kantor Cabang Renon perlu dilakukan pendalaman apakah ada hubungan keluarga dan/atau bisnis antara pelaku yang mengatasnamakan nasabah IWW dengan AS dan pelaku sebenarnya. Coordination meeting that discussed: 1. Progress Report on the Implementation of PKAT and SKAI & Anti Fraud Performance for the Second Quarter of 2023. 2. Ask for an explanation of the progress of the bankruptcy process of PT KCPP (in bankruptcy). 3. Ask for an explanation of the development of tax disputes in 2016 and tax audits in 2018 by the Bali DGT Regional Office. 4. Obstacles faced in the follow-up of internal and external audit results from 2019 to 2022: a. Against 1 (one) finding of SKAI & Anti Fraud audit results in 2023 with deficiencies Debtors IAMK & IWSA related to evidence of moving salary payroll to Bank BPD Bali or returning fees for credit payments, debtors are required to pay off the credit that has been realized by Bank BPD Bali along with all obligations that arise from their credit. Commitment July 31, 2023. b. From the results of the OJK audit in 2021, there are findings that the employee competency dictionary has experienced an extension of commitment III until September 30, 2023. Has experienced an extension of commitment III until September 30, 2023. c. From the audit results of KAP Kreston HHES for the 2021 Financial Year, there are findings, namely the termination of interest bills in the system / re-evaluating the value that may be realized from the bankruptcy process of the debtor PT KCPP (in bankruptcy). 5. From the results of the special audit of external fraud indications on customer complaint reports at the Renon Branch Office, it is necessary to explore whether there is a family and / or business relationship between the perpetrators on behalf of IWW customers with AS and the actual perpetrators.

No	Tanggal Date	Keterangan Description
7	14 November 2023 November 14, 2023	Pembahasan Laporan Hasil Joint Audit Tematik Teknologi Informasi PT Bank Pembangunan Daerah Bali Tahun 2023. Discussion of the Information Technology Thematic Joint Audit Report of PT Bank Pembangunan Daerah Bali Year 2023.
8	21 November 2023 November 21, 2023	Rapat Koordinasi yang membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan III Tahun 2023. 2. Tindak lanjut audit intern dan ekstern tahun 2019 s/d tahun 2023 yang perlu mendapat perhatian yaitu: Tindak lanjut audit intern dan ekstern tahun 2019 s/d tahun 2023 yang perlu mendapat perhatian yaitu: a. Minta penjelasan terhadap audit khusus atas kejadian transaksi illegal pada rekening tabungan nasabah. b. Minta penjelasan terhadap audit khusus atas adanya indikasi *fraud* intern pada Kantor Cabang Negara. c. Minta penjelasan terhadap audit pendalaman terkait proses pemberian Kredit Usaha Rakyat (KUR) pada Kantor Capem Sesetan. d. Minta penjelasan terkait pelunasan Debitur PT KCPP (dalam pailit) diawal disepakati dalam PPJB tanggal 28 Februari 2023 dan perpanjangan batas waktu pelunasan berdasarkan Surat Pernyataan per tanggal 31 Agustus 2023 sampai dengan saat ini belum ada tindak lanjutnya (termasuk pelaksanaan hapus buku). e. Minta penjelasan terhadap hasil sengketa pajak tahun 2016 dan obyek Pemeriksaan Pajak Tahun 2018 oleh Kanwil DJP Bali. f. Terhadap hasil temuan baik internal dan eksternal yang terus mengalami perpanjangan komitmen agar diberikan waktu penyelesaian yang tegas dan terbatas. Coordination meeting that discussed: 1. Progress Report on the Implementation of PKAT and SKAI & Anti Fraud Performance for the Third Quarter of 2023. 2. Follow-up of internal and external audits from 2019 to 2023 that need attention, namely: Follow-up of internal and external audits from 2019 to 2023 that need attention, namely: a. Ask for an explanation of the special audit on the occurrence of illegal transactions in the customer's savings account. b. Request an explanation of the special audit for indications of internal fraud at Negara Branch Office. c. Ask for an explanation of the deepening audit related to the process of granting People's Business Credit (KUR) at the Sesetan Branch Office. d. Request for an explanation regarding the repayment of Debtor PT KCPP (in bankruptcy) initially agreed in the PPJB dated February 28, 2023 and the extension of the repayment deadline based on the Statement Letter as of August 31, 2023 until now there has been no follow-up (including the implementation of write-offs). e. Request an explanation of the results of the 2016 tax dispute and the object of the 2018 Tax Audit by the Bali DGT Regional Office. f. For internal and external findings that continue to experience extended commitments to be given a firm and limited completion time.
9	12 Desember 2023 December 12, 2023	Pembahasan *Progress General Audit* atas Laporan Keuangan Tahun Buku 2023 Discussion on Progress of General Audit of Financial Statements for Financial Year 2023
10	18 Desember 2023 December 18, 2023	Pembahasan Draft Program Kerja Audit Tahunan (PKAT) Tahun 2024. Discussion of Draft Annual Audit Work Program (PKAT) Year 2024.

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

Pelaksanaan Tugas Komite Audit

Untuk memberikan rekomendasi kepada Dewan Komisaris sesuai Pedoman dan Tata Tertib Kerja Komite dan Program Kerja Komite, Komite Audit mempunyai tugas dan tanggung jawab memberikan rekomendasi kepada Dewan Komisaris yang meliputi:

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 2023 yaitu:
   - Untuk perencanaan audit SKAI & Anti *Fraud* 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;
   - Untuk perencanaan audit SKAI & Anti *Fraud* Tahun 2024, komite audit telah melakukan evaluasi Draft Program Kerja Audit Tahunan (PKAT) SKAI & Anti *Fraud* Tahun 2024 tanggal 12 Desember 2023 dan telah ditindaklanjuti dengan surat Nomor 306/DK/BPD/2023 tanggal 18 Desember 2023 perihal Draft Program Kerja Audit Tahunan (PKAT) Tahun 2024.
2) Komite Audit telah melakukan kaji ulang *(review)* terhadap evaluasi hasil audit SKAI & Anti *Fraud* antara lain:

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.

Implementation of Duties of the Audit Committee

To provide recommendations to the Board of Commissioners in accordance with the Committee's Work Guidelines and Rules and Committee Work Program, the Audit Committee has the duty and responsibility to provide recommendations to the Board of Commissioners which include:

1) The Audit Committee has monitored and evaluated the planning and implementation of the audit as well as monitored the follow-up to the 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 Duties of the Audit Committee for Quarters I, II, III and IV 2023, namely:
   - For planning the 2023 SKAI & Anti Fraud audit, the Audit Committee has evaluated the 2023 Draft Annual Audit Work Program (PKAT) SKAI & Anti Fraud dated 22 December 2022 and has followed up with letter Number 221/DK/BPD/2022 dated 28 December 2022 regarding Approval of the Draft Annual Audit Work Program (PKAT) for 2023;
   - For the 2024 SKAI & Anti Fraud audit planning, the audit committee has evaluated the 2024 SKAI & Anti Fraud Annual Audit Work Program Draft (PKAT) dated 12 December 2023 and has followed up with letter Number 306/DK/BPD/2023 dated 18 December 2023 regarding Draft Annual Audit Work Program (PKAT) for 2024.
2) The Audit Committee has conducted a review of the evaluation of SKAI & Anti Fraud audit results, including:

a) Tanggal 16 Januari 2023 melakukan evaluasi Laporan Hasil Audit Khusus atas adanya Indikasi *Fraud* pada Kantor Capem Padangbai Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 008/DK/BPD/2023 tanggal 19 Januari 2023 perihal Laporan Hasil Audit Khusus atas adanya Indikasi *Fraud* pada Kantor Capem Padangbai Tahun 2022;
b) Tanggal 12 Januari 2023 melakukan evaluasi Laporan Hasil Joint Audit Teknologi Informasi Bank BPD Bali Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 015/DK/BPD/2023 tanggal 30 Januari 2023 perihal Laporan Hasil Joint Audit Teknologi Informasi Bank BPD Bali Tahun 2022;
c) Tanggal 19 Januari 2023 melakukan evaluasi Laporan Hasil Audit Produk Kartu Kredit Indonesia (KKI) Bank BPD Bali Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 018/DK/BPD/2023 tanggal 31 Januari 2023 perihal Laporan Hasil Audit Produk Kartu Kredit Indonesia (KKI) Bank BPD Bali Tahun 2022;
d) Tanggal 20 Maret 2023 melakukan evaluasi Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Renon Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 068/DK/BPD/2023 tanggal 29 Maret 2023 perihal Laporan Hasil Pemeriksaan Umum Bank BPD Bali Kantor Cabang Renon Tahun 2023;
e) Tanggal 4 April 2023 melakukan evaluasi Laporan Hasil Audit Pendalaman Atas Sanksi Laporan Bank Umum Terintegrasi Uang Elektronik Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 076/DK/BPD/2023 tanggal 6 April 2023 perihal Laporan Hasil Audit Pendalaman atas Sanksi Laporan Bank Umum Terintegrasi (LBUT) Uang Elektronik Tahun 2022;
f) Tanggal 27 April 2023 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Bangli Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 087/DK/BPD/2023 tanggal 3 Mei 2023 perihal Laporan Hasil Pemeriksaan Umum Bank BPD Bali Kantor

a) On 16 January 2023, we conducted an evaluation of the Special Audit Result Report regarding Indications of Fraud at the 2023 Padangbai Sub Branch Office and this was followed up with letter Number 008/DK/BPD/2023 dated 19 January 2023 regarding the Special Audit Result Report regarding Indications of Fraud at Padangbai Sub Branch Office 2022;
b) On January 12 2023, evaluated the 2022 Bank BPD Bali Information Technology Joint Audit Results Report and followed up with letter Number 015/DK/BPD/2023 dated January 30 2023 regarding the 2022 Bank BPD Bali Information Technology Joint Audit Results Report;
c) On 19 January 2023, conducted an evaluation of the Regional Government Credit Card Product Audit Report (KKPD) of Bank BPD Bali for 2023 and this was followed up with letter Number 018/DK/BPD/2023 dated 31 January 2023 regarding the Regional Government Credit Card Product Audit Result Report (KKPD) Bank BPD Bali 2022;
d) On March 20 2023, evaluated the 2022 Bank BPD Bali General Audit Results Report for Renon Branch Office and followed up with letter Number 068/DK/BPD/2023 dated March 29 2023 regarding the 2023 General Audit Results Report for Bank BPD Bali Renon Branch Office;
e) On April 4 2023, evaluated the Report on the Results of the In-depth Audit of Sanctions for Electronic Money Integrated Commercial Bank Reports for 2022 and this was followed up with letter Number 076/DK/BPD/2023 dated April 6 2023 regarding the Report of the Results of the In-depth Audit of Sanctions for Integrated Commercial Bank Reports (LBUT) Electronic Money 2022;
f) On 27 April 2023, evaluated the 2023 General Audit Results Report of PT Bank Pembangunan Daerah Bali Bangli Branch Office and followed up with letter Number 087/DK/BPD/2023 dated 3 May 2023 regarding the General Audit Result Report of Bank BPD Bali Bangli Branch Office

Cabang Bangli Tahun 2023;

g) Tanggal 4 Mei 2023 melakukan evaluasi Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Mataram Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 092/DK/BPD/2023 tanggal 3 Mei 2023 perihal Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Mataram Tahun 2023;

h) Tanggal 17 Mei 2023 melakukan evaluasi Laporan Hasil Audit Pendalaman atas Perubahan CIF di Capem Monang - Maning Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 097/DK/BPD/2023 tanggal 22 Mei 2023 perihal Laporan Hasil Audit Pendalaman atas Perubahan CIF di Capem Monang - Maning Tahun 2022;

i) Tanggal 14 Juni 2023 melakukan evaluasi Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Negara Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 107/DK/BPD/2023 tanggal 15 Juni 2023 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Negara Tahun 2023;

j) Tanggal 15 Juni 2023 melakukan evaluasi Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Gianyar Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 110/DK/BPD/2023 tanggal 20 Juni 2023 perihal Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Gianyar Tahun 2023;

k) Tanggal 31 Juli 2023 melakukan evaluasi Laporan Hasil Audit Pendalaman atas Temuan Hasil Audit Umum pada Kantor Capem Bajera Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 146/DK/BPD/2023 tanggal 10 Agustus 2023 perihal Laporan Hasil Audit Pendalaman atas Temuan Hasil Audit Umum pada Kantor Capem Bajera Tahun 2022;

l) Tanggal 7 Agustus 2023 melakukan evaluasi Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Utama Denpasar Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 142/DK/BPD/2023 tanggal 7

Year 2023;

g) On 4 May 2023, evaluated the 2023 General Audit Results Report of Bank BPD Bali Mataram Branch Office and followed up with letter Number 092/DK/BPD/2023 dated 3 May 2023 regarding the 2023 General Audit Result Report of Bank BPD Bali Mataram Branch Office;

h) On 17 May 2023, conducted an evaluation of the Report on the Results of the In-depth Audit of Changes to the CIF at Monang - Maning Sub Branch Office in 2022 and this was followed up with letter Number 097/DK/BPD/2023 dated 22 May 2023 regarding the Report on the Results of the In-depth Audit of Changes to the CIF at Monang - Maning Sub Branch Office in 2022;

i) On 14 June 2023, we conducted an evaluation of the General Audit Results Report of Bank BPD Bali, Negara Branch Office for 2023 and this was followed up with letter Number 107/DK/BPD/2023 dated 15 June 2023 regarding the General Audit Result Report of PT Bank Pembangunan Daerah Bali, Negara Branch Office Year 2023;

j) On 15 June 2023, we evaluated the 2023 General Audit Report of Bank BPD Bali, Gianyar Branch Office and followed up with letter Number 110/DK/BPD/2023 dated 20 June 2023 regarding the 2023 General Audit Report of Bank BPD Bali, Gianyar Branch Office.;

k) On 31 July 2023, carried out an evaluation of the In-depth Audit Report on the Findings of the General Audit at the Bajera Sub Branch Office for 2022 and this was followed up with letter Number 146/DK/BPD/2023 dated 10 August 2023 regarding the In-depth Audit Report on the Findings of the General Audit. at the Bajera Sub Branch Office in 2022;

l) On 7 August 2023, conducted an evaluation of the 2023 General Audit Report of Bank BPD Bali Denpasar Main Branch Office and followed up with letter Number 142/DK/BPD/2023 dated 7 August 2023

Agustus 2023 perihal Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Utama Denpasar Tahun 2023;

m) Tanggal 24 Agustus 2023 melakukan evaluasi Laporan Hasil Audit Khusus Indikasi *Fraud* Ekstern atas Laporan Pengaduan Nasabah pada Kantor Cabang Renon dan telah ditindaklanjuti dengan surat Nomor 166/DK/BPD/2023 tanggal 25 Agustus 2023 perihal Laporan Hasil Audit Khusus Indikasi *Fraud* Ekstern atas Laporan Pengaduan Nasabah pada Kantor Cabang Renon;

n) Tanggal 31 Agustus 2023 melakukan evaluasi Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* Ekstern pada ATM Kantor Cabang Pembantu Uma Anyar Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 173/DK/BPD/2023 tanggal 1 September 2023 perihal Laporan Hasil Audit Khusus atas Adanya Indikasi *Fraud* Ekstern pada ATM Kantor Cabang Pembantu Uma Anyar Tahun 2023;

o) Tanggal 31 Agustus 2023 melakukan evaluasi Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Singaraja Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 174/DK/BPD/2023 tanggal 1 September 2023 perihal Laporan Hasil Audit Umum Bank BPD Bali Kantor Cabang Singaraja Tahun 2023;

p) Tanggal 31 Agustus 2023 melakukan evaluasi Laporan Hasil Audit Tematik atas Pelaporan *Single Customer View* (SCV) posisi 31 Mei 2023 ditindaklanjuti dengan pemantauan hasil evaluasi;

q) Tanggal 4 Oktober 2023 melakukan evaluasi Laporan Hasil Audit Umum Bank BPD Bali Kantor Pusat Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 191/DK/BPD/2023 tanggal 9 Oktober 2023 perihal Laporan Hasil Audit Umum Bank BPD Bali Kantor Pusat Tahun 2023;

r) Tanggal 24 Oktober 2023 melakukan evaluasi Laporan Hasil Audit Tematik Anti Pencucian Uang dan Pencegahan

regarding the General Audit Result Report of Bank BPD Bali Denpasar Main Branch Office Year 2023;

m) On 24 August 2023, conducted an evaluation of the Special Audit Results Report for Indications of External Fraud on Customer Complaint Reports at the Renon Branch Office and this was followed up with letter Number 166/DK/BPD/2023 dated 25 August 2023 regarding the Report on Special Audit Results for Indications of External Fraud on Reports. Customer Complaints at the Renon Branch Office;

n) On 31 August 2023, we conducted an evaluation of the Special Audit Result Report on Indications of External Fraud at the ATM of the Uma Anyar Sub-Branch Office in 2023 and this was followed up with letter Number 173/DK/BPD/2023 dated 1 September 2023 regarding the Special Audit Result Report on the Existence of Indication of External Fraud at Uma Anyar Sub-Branch ATM in 2023;

o) On 31 August 2023, we evaluated the 2023 General Audit Report of Bank BPD Bali, Singaraja Branch Office and followed up with letter Number 174/DK/BPD/2023 dated 1 September 2023 regarding the 2023 General Audit Report of Bank BPD Bali, Singaraja Branch Office;

p) On 31 August 2023, carry out an evaluation of the Thematic Audit Results Report on Single Customer View (SCV) Reporting for the position of 31 May 2023 followed up by monitoring the evaluation results;

q) On 4 October 2023, conducted an evaluation of the 2023 Bank BPD Bali Head Office General Audit Results Report and this was followed up with letter Number 191/DK/BPD/2023 dated 9 October 2023 regarding the 2023 General Audit Results Report of Bank BPD Bali Head Office;

r) On 24 October 2023, we conducted an evaluation of the Anti-Money Laundering and Prevention of Terrorism Financing

Pendanaan Terorisme (APU & PPT) Bank BPD Bali dan telah ditindaklanjuti dengan surat Nomor 228/DK/BPD/2023 tanggal 26 Oktober 2023 perihal Laporan Hasil Audit Tematik Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) Bank BPD Bali;

s) Tanggal 7 November 2023 melakukan evaluasi Laporan Hasil Audit Tematik Teknologi Informasi Bank BPD Bali Tahun 2023, ditindaklanjuti dengan pemantauan hasil evaluasi;

t) Tanggal 29 November 2023 melakukan evaluasi Laporan Hasil Surprise Audit Sistem Dokumentasi Kredit Debitur dan telah ditindaklanjuti dengan surat Nomor 297/DK/BPD/2023 tanggal 13 Desember 2023 perihal Laporan Hasil *Surprise* Audit Sistem Dokumentasi Kredit Debitur;

u) Tanggal 1 Desember 2023 melakukan evaluasi Laporan Hasil Pemeriksaan oleh Pihak Independen atas Keandalan Sistem Pengolahan dan Penyimpanan Data *Single Customer View* (SCV) Bank BPD Bali Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 298/DK/BPD/2023 tanggal 13 Desember 2023 perihal Laporan Hasil Pemeriksaan oleh Pihak Independen atas keandalan Sistem Pengolahan dan Penyimpanan Data *Single Customer View* (SCV) Bank BPD Bali Tahun 2023;

v) Tanggal 6 Desember 2023 melakukan evaluasi Laporan Hasil Audit Teknologi Informasi atas Sistem Pembayaran PT Bank Pembangunan Daerah Bali, ditindaklanjuti dengan pemantauan hasil evaluasi.

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 12 Januari 2023 mengikuti Exit Meeting General Audit Tahun Buku 2022 oleh Kantor Akuntan Publik HHES;

b. Tanggal 3 April 2023 melakukan evaluasi terhadap Pelaksanaan Audit Umum atas

(APU & PPT) Thematic Audit Report of Bank BPD Bali and this was followed up with letter Number 228/DK/BPD/2023 dated 26 October 2023 regarding the Anti-Thematic Audit Result Report. Money Laundering and Prevention of Terrorism Financing (APU & PPT) Bank BPD Bali;

s) On 7 November 2023, carry out an evaluation of the 2023 Bank BPD Bali Information Technology Thematic Audit Report, followed up by monitoring the evaluation results;

t) On 29 November 2023, evaluated the Surprise Audit Result Report of the Debtor Credit Documentation System and this was followed up with letter Number 297/DK/BPD/2023 dated 13 December 2023 regarding the Surprise Audit Result Report of the Debtor Credit Documentation System;

u) On 1 December 2023, conducted an evaluation of the Audit Result Report by an Independent Party on the Reliability of the Single Customer View (SCV) Data Processing and Storage System of Bank BPD Bali for 2023 and this was followed up with letter Number 298/DK/BPD/2023 dated 13 December 2023 regarding Audit Result Report by an Independent Party on the reliability of Bank BPD Bali's Single Customer View (SCV) Data Processing and Storage System in 2023;

v) On December 6 2023, evaluate the Information Technology Audit Report on the Payment System of PT Bank Pembangunan Daerah Bali, followed up by monitoring the evaluation results.

3) Compliance with the implementation of the audit by the Public Accounting Firm (KAP) with applicable audit standards. In order to review the suitability of audits by KAP with applicable audit standards, the Audit Committee has carried out activities, namely:

a. January 12 2023 following the Exit Meeting General Audit for the 2022 Fiscal Year by the HHES Public Accounting Firm;

b. On April 3 2023, we carried out an evaluation of the General Audit Implementation of the

Laporan Keuangan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2022 dan telah ditindaklanjuti dengan surat Nomor 077/DK/BPD/2023 tanggal 10 April 2023 perihal Penyampaian Hasil Evaluasi Komite Audit Terhadap Pelaksanaan Audit Umum atas Laporan Keuangan dan Evaluasi Kinerja Keuangan Bank BPD Bali Tahun Buku 2022 yang disampaikan kepada Kepala Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;

c. Tanggal 21 September 2023 mengikuti *Kick Off Meeting* Rencana Audit Bank BPD Bali Untuk Tahun Yang Berakhir 31 Desember 2023.

d. Tanggal 12 Desember 2023 mengikuti rapat yang membahas Progress General Audit atas Laporan Keuangan Bank BPD Bali Tahun Buku 2023.

4) Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku Komite Audit telah melakukan kegiatan yaitu:

a. Surat Nomor 104/DK/BPD/2023 tanggal 31 Mei 2023 perihal Laporan Neraca dan Laba/Rugi Bulanan;

b. Tanggal 31 Juli 2023 melakukan evaluasi Perkembangan Neraca dan Laba-Rugi bulan Januari sampai dengan Juni 2023 (semester I/2023) dan telah ditindaklanjuti dengan surat Nomor 147/DK/BPD/2023 tanggal 10 Agustus 2023 perihal Laporan Hasil Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Januari 2023 sampai dengan Juni 2023 (Triwulan II 2023).

c. Tanggal 6 November 2023 melakukan evaluasi Perkembangan Neraca dan Laba Rugi Bulan Juli 2023 - September 2023 (Triwulan III/2023), ditindaklanjuti dengan pemantauan hasil evaluasi.

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

Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali for the 2022 Fiscal Year and this was followed up with letter Number 077/DK/BPD/2023 dated April 10 2023 regarding Submission of the Results of the Audit Committee's Evaluation of the Audit Implementation General Financial Report and Financial Performance Evaluation of Bank BPD Bali for the 2022 Fiscal Year which was submitted to the Head of the Regional 8 Financial Services Authority of Bali and Nusa Tenggara;

c. September 21 2023 following the Kick Off Meeting of Bank BPD Bali's Audit Plan for the Year Ending December 31 2023.

d. On December 12 2023, a meeting was held to discuss the Progress of the General Audit of the Financial Report of Bank BPD Bali for the 2023 Financial Year.

4) Conformity of financial reports with applicable accounting standards. The Audit Committee has carried out activities, namely:

a. Letter Number 104/DK/BPD/2023 dated 31 May 2023 concerning Monthly Balance Sheet and Profit/Loss Report;

b. On July 31 2023, we conducted an evaluation of the Balance Sheet and Profit and Loss Development for January to June 2023 (semester I/2023) and this was followed up with letter Number 147/DK/BPD/2023 dated August 10 2023 regarding the Report on Evaluation Results of Balance Sheet and Profit and Loss Development January 2023 to June 2023 (Quarter II 2023).

c. On November 6 2023, we conducted an evaluation of the Balance Sheet and Profit and Loss Development for July 2023 - September 2023 (Quarter III/2023), followed up by monitoring the evaluation results.

Bank BPD Bali's financial reports are in accordance with applicable accounting standards.

5) Implementation of follow-up by the Board of Directors regarding the findings of SKAI & Anti-Fraud, Public Accountants and the results

Keuangan Dalam rangka evaluasi pelaksanaan tindak lanjut, Komite Audit telah melaksanakan kegiatan yaitu:

a. Tanggal 16 Februari 2023 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* sampai dengan Triwulan IV Tahun 2022 dan tanggal 27 Maret 2023 menyelenggarakan rapat koordinasi dengan Direktur Utama, Direktur Kepatuhan dan Kepala SKAI & Anti *Fraud* yang membahas:
   1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan IV Tahun 2022;
   2. Tindaklanjut hasil audit intern dan ekstern tahun 2017 s/d tahun 2022 sampai bulan Desember 2022 masih sebanyak 18 (delapan belas) temuan dalam tindaklanjut agar secepatnya dituntaskan;
   3. Hambatan laporan audit pendalaman pada Kantor Capem Bajera pelaksanaan 2 Juni 2022 s.d 30 Desember 2022, sampai dengan triwulan IV masih dalam proses penyusunan laporan.
   4. Pelaksanaan pelatihan pajak, pengadaan barang/jasa dan belum terlaksana.
   5. Peningkatan kompetensi melalui pelatihan sertifikasi untuk auditor di bidang Teknologi Informasi dengan *Certitied Informasi System Auditor* (sertifikat CISA).
   6. Kebutuhan tenaga auditor 2 (dua) orang yang belum terpenuhi.
b. Tanggal 30 Mei 2023 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* sampai dengan Triwulan I Tahun 2023 dan tanggal 23 Juni 2023 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan dan Kepala SKAI & Anti *Fraud* yang membahas:
   1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan I Tahun 2023;

of supervision by the Financial Services Authority. In the context of evaluating the implementation of follow-up, the Audit Committee has carried out activities namely:

a. On 16 February 2023, evaluating the PKAT Implementation Progress Report and SKAI & Anti-Fraud Performance up to Quarter IV 2022 and on 27 March 2023 held a coordination meeting with the President Director, Compliance Director and Head of SKAI & Anti Fraud which discussed:
   1. Progress Report on PKAT Implementation and SKAI & Anti-Fraud Performance for the Fourth Quarter of 2022;
   2. Follow-up to the results of internal and external audits from 2017 to 2022 until December 2022, there are still 18 (eighteen) findings in follow-up so that they can be completed as quickly as possible;
   3. Obstacles to the in-depth audit report at the Bajera Sub Branch Office from June 2 2022 to December 30 2022, up to the fourth quarter, the report is still in the process of preparing the report.
   4. Implementation of tax training, procurement of goods/services and has not been implemented.
   5. Increasing competency through certification training for auditors in the field of Information Technology with a Certified Information System Auditor (CISA certificate).
   6. The need for 2 (two) auditors has not been met.
b. On 30 May 2023, evaluating the PKAT Implementation Progress Report and SKAI & Anti-Fraud Performance up to the First Quarter of 2023 and on 23 June 2023 holding a coordination meeting with the Director of Compliance and the Head of SKAI & Anti Fraud which discussed:
   1. Progress Report on PKAT Implementation and SKAI & Anti Fraud Performance for the First Quarter of 2023;

2. Tindak lanjut hasil audit intern dan ekstern tahun 2019 sampai dengan tahun 2022 yang perlu mendapat perhatian yaitu:
   - Dari hasil joint audit OJK dan PPATK tahun 2022 masih ditemukan 12.802 nasabah individu dan non individu yang informasi profilnya kosong/ tidak lengkap, serta 3.828 nasabah individu yang informasi profilnya diisi tidak sesuai dengan informasi yang sebenarnya (Komitmen Juni 2023);
   - Dari hasil audit Bank Indonesia tentang SNTC tahun 2022 dan berdasarkan penjelasan Bank tanggal 28 Maret 2022 serta dokumen surat No.SL-MKT-2021-05-0427 perihal Implementasi Migrasi UICS pada Acquaring Union Pay tanggal 28 Mei 2021 dari PT Rintis Sejahtera terdapat mandat melakukan migrasi UICS untuk pemrosesan kartu berbasis chip paling lambat 31 Desember 2021, namun demikian Bank belum melakukan pengembangan sesuai dengan mandat (Komitmen 30 September 2022, perpanjangan komitmen 30 Juni 2023).
   - Konfirmasi terkait Laporan Hasil Audit Pendalaman atas Temuan Hasil Audit Umum pada Kantor Capem Bajera tahun 2022, dengan Laporan Hasil Audit Pendalaman Nomor R-0194/SAF/AU1/2023 tanggal 31 Maret 2023.
3. Tanggal 18 Agustus 2023 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* sampai dengan Triwulan II Tahun 2023 dan tanggal 25 September 2023 menyelengarakan rapat koordinasi dengan Direktur Kepatuhan dan SKAI & Anti *Fraud* yang membahas:
   a) Laporan Perkembangan Pelaksanaan

2. Follow-up to the results of internal and external audits from 2019 to 2022 that need attention, namely:
   - From the results of the joint audit of OJK and PPATK in 2022, 12,802 individual and non-individual customers whose profile information was empty/incomplete, as well as 3,828 individual customers whose profile information was filled out did not match the actual information (June 2023 Commitment);
   - From the results of the Bank Indonesia audit regarding SNTC in 2022 and based on the Bank's explanation dated 28 March 2022 as well as letter document No.SL-MKT-2021-05-0427 regarding the Implementation of UICS Migration in Acquaring Union Pay dated 28 May 2021 from PT Rintis Sejahtera there is a mandate carry out UICS migration for chip-based card processing no later than 31 December 2021, however the Bank has not carried out development in accordance with the mandate (Commitment 30 September 2022, extension of commitment 30 June 2023).
   - Confirmation regarding the Deepening Audit Report on the Audit Findings of the Bajera Sub Branch Office in 2022, with the Deepening Audit Report Number R-0194/SAF/AU1/2023 dated March 31, 2023.
3. On 18 August 2023, carried out an evaluation of the PKAT Implementation Progress Report and SKAI & Anti-Fraud Performance up to the Second Quarter of 2023 and on 25 September 2023 held a coordination meeting with the Director of Compliance and SKAI & Anti Fraud which discussed:
   a) Progress Report on PKAT

PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan II Tahun 2023.

b) Minta penjelasan terhadap perkembangan proses Kepailitan PT KCPP (dalam pailit).
c) Minta penjelasan terhadap perkembangan sengketa pajak tahun 2016 dan Pemeriksaan Pajak Tahun 2018 oleh Kanwil DJP Bali.
d) Kendala yang dihadapi terhadap tindaklanjut hasil audit intern dan ekstern tahun 2019 s/d tahun 2023:
   - Terhadap 1 (satu) temuan hasil audit SKAI & Anti *Fraud* Tahun 2023 dengan kekurangannya Debitur IAMK & IWSA terkait bukti melakukan perpindahan payrool gaji ke Bank BPD Bali atau pengembalian fee untuk pembayaran kredit debitur wajib melunasi kredit yang telah direalisasikan oleh Bank BPD Bali berikut seluruh kewajiban yang muncul atas kreditnya. Komitmen 31 Juli 2023.
   - Dari hasil audit OJK tahun 2021 terdapat temuan kamus kompetensi karyawan telah mengalami perpanjangan komitmen III sampai dengan 30 September 2023.
   - Dari hasil audit KAP Kreston HHES Tahun Buku 2021 terdapat temuan yaitu penghentian tagihan bunga pada sistem/ mengevaluasi kembali nilai yang kemungkinan terealisasi dari proses kepailitan debitur PT KCPP.
e) Dari hasil audit khusus indikasi *fraud* ekstern atas laporan pengaduan nasabah pada Kantor Cabang Renon perlu dilakukan pendalaman apakah ada hubungan keluarga dan/atau bisnis antara pelaku yang mengatasnamakan nasabah IWW dengan AS dan pelaku

Implementation and SKAI & Anti Fraud Performance for the Second Quarter of 2023.

b) Request an explanation regarding the development of the PT KCPP (in bankruptcy).
c) Request an explanation regarding the development of the 2016 tax dispute and the 2018 Tax Audit by the Bali Regional Office of DJP.
d) Obstacles faced in following up on internal and external audit results from 2019 to 2023:
   - Regarding 1 (one) finding from the SKAI & Anti Fraud audit results in 2023 with deficiencies, Debtors IAMK & IWSA related to evidence of transferring salary payroll to Bank BPD Bali or returning fees for credit payments, debtors are required to pay off credit that has been realized by Bank BPD Bali and all obligations arising from its credit. Commitment 31 July 2023.
   - From the results of the 2021 OJK audit, it was found that the employee competency dictionary had undergone an extension of commitment III until 30 September 2023.
   - From the results of the audit of KAP Kreston HHES for the 2021 financial year, there were findings, namely stopping interest claims in the system/ re-evaluating the value that might be realized from the bankruptcy process of debtor PT KCPP.
e) From the results of a special audit of indications of external fraud regarding customer complaint reports at the Renon Branch Office, it is necessary to investigate whether there is a family and/or business between the perpetrators on behalf of IWW customers

yang sebenarnya.

4. Tanggal 31 Oktober 2023 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* sampai dengan Triwulan III Tahun 2023 dan tanggal 21 November 2023 menyelenggarakan rapat koordinasi dengan Direktur Kepatuhan dan SKAI & Anti *Fraud* yang membahas:
   a) Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti *Fraud* Periode Triwulan III Tahun 2023.

   b) Tindak lanjut audit intern dan ekstern tahun 2019 s/d tahun 2023 yang perlu mendapat perhatian yaitu:
      - Minta penjelasan terhadap audit khusus atas kejadian transaksi illegal pada rekening tabungan nasabah.
      - Minta penjelasan terhadap audit khusus atas adanya indikasi *fraud* intern pada Kantor Cabang Negara.
      - Minta penjelasan terhadap audit pendalaman terkait proses pemberian Kredit Usaha Rakyat (KUR) pada Kantor Capem Sesetan.
      - Minta penjelasan terkait pelunasan Debitur PT KCPP (dalam pailit) diawal disepakati dalam PPJB tanggal 28 Februari 2023 dan perpanjangan batas waktu pelunasan berdasarkan Surat Pernyataan per tanggal 31 Agustus 2023 sampai dengan saat ini belum ada tindak lanjutnya (termasuk pelaksanaan hapus buku).
      - Minta penjelasan terhadap hasil sengketa pajak tahun 2016 dan obyek Pemeriksaan Pajak Tahun 2018 oleh Kanwil DJP Bali.
      - Terhadap hasil temuan baik internal dan eksternal yang terus mengalami perpanjangan

with the AS and the actual perpetrators.

4. On 31 October 2023, evaluate the PKAT Implementation Progress Report and SKAI & Anti Fraud Performance up to the Third Quarter of 2023 and on 21 November 2023 hold a coordination meeting with the Director of Compliance and SKAI & Anti Fraud which discusses:

   a) Progress Report on PKAT Implementation and SKAI & Anti Fraud Performance for the Third Quarter of 2023.
   b) Follow-up internal and external audits from 2019 to 2023 that need attention are:
      - Request an explanation of the special audit regarding incidents of illegal transactions in customer savings accounts.
      - Request an explanation regarding the special audit regarding indications of internal fraud at the Negara Branch Office.
      - Request an explanation of the in-depth audit regarding the process of granting People's Business Credit (KUR) at Sesetan Sub Branch Office.
      - Request an explanation regarding the repayment of PT KCPP Debtors (in bankruptcy) initially agreed in the PPJB on 28 February 2023 and the extension of the repayment deadline based on the Statement Letter as of 31 August 2023 until now there has been no follow-up (including the implementation of write-offs).

      - Request an explanation of the results of the 2016 tax dispute and the objects of the 2018 Tax Audit by the Bali Regional Office of DJP.
      - Regarding the findings, both internal and external, which

komitmen agar diberikan waktu penyelesaian yang tegas dan terbatas.

5. Tanggal 14 November 2023 menyelenggarakan rapat yang membahas Laporan Hasil Joint Audit Tematik Teknologi Informasi Bank BPD Bali Tahun 2023.

6) Komite Audit telah memberikan rekomendasi penunjukan Akuntan Publik dan Kantor Akuntan Publik sesuai ketentuan yang berlaku kepada RUPS melalui Dewan Komisaris.

a. Tanggal 22 Mei 2023 mempersiapkan Rekomendasi Penunjukan Akuntan Publik untuk Melakukan Kaji Ulang Terhadap Kinerja SKAI & Anti *Fraud* Bank BPD Bali Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 099/DK/BPD/2023 tanggal 22 Mei 2023 perihal Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk Melakukan Kaji Ulang terhadap Kinerja SKAI & Anti *Fraud* Bank BPD Bali Tahun Buku 2023.
b. Tanggal 22 Mei 2023 mempersiapkan Rekomendasi Penunjukan Akuntan Publik untuk Melaksanakan Audit Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Keuangan Bank BPD Bali Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 100/DK/BPD/2023 tanggal 22 Mei 2023 perihal Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk Melaksanakan Pemeriksaan Umum *(General Audit)* atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Bank BPD Bali Tahun Buku 2023.
c. Tanggal 7 Agustus 2023 mempersiapkan Rekomendasi Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik dan telah ditindaklanjuti dengan surat Nomor 143/DK/BPD/2023 tanggal 7 Agustus 2023 perihal Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan Pemeriksaan Umum *(General Audit)* atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Bank BPD

continue to experience extended commitments to be given a firm and limited time for completion.

5. On November 14 2023, a meeting was held to discuss the 2023 Bank BPD Bali Information Technology Thematic Joint Audit Results Report.

6) The Audit Committee has provided recommendations for the appointment of a Public Accountant and Public Accounting Firm in accordance with applicable regulations to the GMS through the Board of Commissioners.

a. On 22 May 2023, preparing recommendations for the appointment of a public accountant to carry out a review of the SKAI & Anti Fraud performance of Bank BPD Bali in 2023 and this has been followed up with letter number 099/DK/BPD/2023 dated 22 May 2023 regarding the procurement of public accounting services and a public accounting firm for Conduct a review of the SKAI & Anti-Fraud Performance of Bank BPD Bali for the 2023 Financial Year.
b. On 22 May 2023, prepared recommendations for the appointment of a Public Accountant to carry out a general audit of the Annual Financial Report and Evaluation of the Financial Performance of Bank BPD Bali in 2023 and this has been followed up with letter Number 100/DK/BPD/2023 dated 22 May 2023 regarding the Procurement of Public and Office Accounting Services Public Accountant to Carry Out a General Audit of the Annual Financial Report and Performance Evaluation of Bank BPD Bali for the 2023 Financial Year.
c. On 7 August 2023, preparing recommendations for the appointment of a Public Accountant and/or Public Accounting Firm and this has been followed up with letter Number 143/DK/BPD/2023 dated 7 August 2023 regarding the Procurement of Public Accounting Services and a Public Accounting Firm to carry out a General Audit of Annual Financial Report and Performance Evaluation of Bank BPD

Bali Tahun Buku 2023.

d. Surat Nomor 149/DK/BPD/2023 tanggal 10 Agustus 2023 perihal Rekomendasi Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik.

7) Tugas-tugas lainnya.

Komite Audit telah melaksanakan tugas-tugas lainnya yang di tugaskan oleh Dewan Komisaris antara lain:

a. Tanggal 18 Januari 2023 melakukan evaluasi Draft Laporan Pelaksanaan Pokok-Pokok Hasil Audit Intern Bank BPD Bali Semester II Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 014/DK/BPD/2023 tanggal 30 Januari 2023 perihal Persetujuan Draft Laporan Pelaksanaan Pokok-Pokok Hasil Audit Intern Bank BPD Bali Semester II Tahun 2022;

b. Tanggal 18 Januari 2023 menyusun Laporan Kegiatan Komite Audit Triwulan IV Tahun 2022;

c. Tanggal 7 Februari 2023 menyusun Laporan Tugas Pengawasan Dewan Komisaris Tahun 2022;

d. Tanggal 21 Februari 2023 memberikan masukan terhadap Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester II Tahun 2022;

e. Tanggal 21 Februari 2023 melakukan evaluasi Laporan Realisasi Program CSR Triwulan IV Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 037/DK/BPD/2023 tanggal 28 Februari 2023 perihal Laporan Realisasi Program CSR Triwulan IV Tahun 2022;

f. Tanggal 23 Februari 2023 melakukan evaluasi Laporan Pengawasan Pasif Bank wide Triwulan IV Tahun 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;

g. Tanggal 23 Februari 2023 memberikan masukan kepada Komite Pemantau Risiko terkait Permohonan Persetujuan Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025;

h. Tanggal 9 Maret 2023 melakukan evaluasi Mohon Persetujuan Pengadaan

Bali for the 2023 Financial Year.

d. Letter Number 149/DK/BPD/2023 dated 10 August 2023 regarding Recommendations for the Appointment of Public Accountants and/or Public Accounting Firms.

7) Other tasks.

The Audit Committee has carried out other tasks assigned by the Board of Commissioners, including:

a. On January 18 2023, we evaluated the Draft Report on the Implementation of the Main Principles of Internal Audit Results of Bank BPD Bali Semester II 2022 and this was followed up with letter Number 014/DK/BPD/2023 dated January 30 2023 regarding Approval of the Draft Report on the Implementation of the Main Points of Internal Audit Results. Bank BPD Bali Semester II 2022;

b. On January 18 2023, prepare the Audit Committee Activity Report for the Fourth Quarter of 2022;

c. On 7 February 2023, preparing the 2022 Board of Commissioners Supervisory Task Report;

d. On 21 February 2023, providing input on the Monitoring Report on the Implementation of the Bank's Business Plan for Semester II 2022;

e. On 21 February 2023, they evaluated the CSR Program Realization Report for the Fourth Quarter of 2022 and this was followed up with letter Number 037/DK/BPD/2023 dated 28 February 2023 regarding the CSR Program Realization Report for the Fourth Quarter of 2022;

f. On 23 February 2023, we conducted an evaluation of the Bank Wide Passive Supervision Report for Quarter IV 2022, followed up by monitoring the evaluation results;

g. On 23 February 2023, providing input to the Risk Monitoring Committee regarding the Application for Approval of the Bank BPD Bali Business Plan (Adjustment) for 2023-2025;

h. On March 9 2023, carried out an evaluation requesting approval for the procurement

Infrastruktur dan Jaringan DRC Bank BPD Bali dan telah ditindaklanjuti dengan surat Nomor 049/DK/BPD/2023 tanggal 14 Maret 2023 perihal Persetujuan Pengadaan Infrastruktur dan Jaringan DRC Bank BPD Bali;

i. Tanggal 14 Maret 2023 mengikuti rapat koordinasi bersama seluruh Kepala Divisi dan Kepala SKAI & Anti Fraud yang membahas Draft Laporan Tahunan dan Laporan Keberlanjutan Tahun Buku 2022 Bank BPD Bali;
j. Tanggal 28 Maret 2023 melakukan evaluasi Permohonan Persetujuan Pengisian Pejabat Kepala SKAI & Anti *Fraud* yang disampaikan kepada Dewan Komisaris;
k. Tanggal 31 Maret 2023 mengikuti rapat yang membahas PT Karya Cipta Putera Pratama (KCPP);
l. Tanggal 12 April 2023 menyusun Laporan Kegiatan Komite Audit Triwulan I Tahun 2023;
m. Tanggal 12 April 2023 melakukan evaluasi Persetujuan Penghapusbukuan Barang Inventaris dan telah ditindaklanjuti dengan surat Nomor 082/DK/BPD/2023 tanggal 14 April 2023 perihal Persetujuan Penghapusbukuan Barang Inventaris;
n. Tanggal 26 April 2023 memberikan masukan terhadap Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris Bank BPD Bali Tahun Buku 2022;
o. Tanggal 9 Mei 2023 melakukan evaluasi Persetujuan (Tender Ulang) Pengadaan Gedung Bank BPD Bali Cabang Pembantu Nusa Penida Klungkung dan telah ditindaklanjuti dengan surat Nomor 091/DK/BPD/2023 tanggal 9 Mei 2023 perihal Persetujuan (Tender Ulang) Pengadaan Pembangunan Gedung Bank BPD Bali Cabang Pembantu Nusa Penida Klungkung;
p. Tanggal 30 Mei 2023 melakukan evaluasi Laporan Realisasi Program CSR Triwulan I Tahun 2023, ditindaklanjuti dengan pemantauan hasil evaluasi;
q. Tanggal 31 Mei 2023 melakukan evaluasi Laporan Pengawasan Bank Wide Triwulan I Tahun 2023, ditindaklanjuti dengan

of DRC Infrastructure and Network for Bank BPD Bali and this was followed up with letter Number 049/DK/BPD/2023 dated March 14 2023 regarding Approval for Procurement of DRC Infrastructure and Network for Bank BPD Bali;

i. March 14 2023 following a coordination meeting with all Division Heads and Heads of SKAI & Anti Fraud which discussed the Draft Annual Report and Sustainability Report for the 2022 Financial Year of Bank BPD Bali;
j. On March 28 2023, evaluating the Application for Approval to Fill the Position of Head of SKAI & Anti-Fraud which was submitted to the Board of Commissioners;
k. On March 31 2023, he attended a meeting discussing the Settlement of PT Karya Cipta Putera Pratama (KCPP);
l. On April 12 2023, prepare the Audit Committee Activity Report for the First Quarter of 2023;
m. On 12 April 2023, we conducted an evaluation of the Approval for Write-Off of Inventory Items and this was followed up with letter Number 082/DK/BPD/2023 dated 14 April 2023 regarding Approval for Write-Off of Inventory Items;
n. April 26 2023 providing input on the Management Report and Supervision Results of the Board of Commissioners of Bank BPD Bali for the 2022 Financial Year;
o. On May 9 2023, we conducted an evaluation of the Approval (Re-Tender) for the Procurement of the Bank BPD Bali Building, Nusa Penida Klungkung Sub-Branch and this has been followed up with letter Number 091/DK/BPD/2023 dated May 9 2023 regarding the Approval (Re-Tender) for the Procurement of the Construction of the Bank BPD Bali Sub-Branch Building. Nusa Penida Klungkung;
p. On May 30 2023, carried out an evaluation of the CSR Program Realization Report for the First Quarter of 2023, followed up by monitoring the evaluation results;
q. On 31 May 2023, carried out an evaluation of the Bank Wide Supervision Report for the First Quarter of 2023, followed up by

pemantauan hasil evaluasi;

r. Tanggal 22 Juni 2023 melakukan evaluasi Laporan Tahunan Dana Pensiun BPD Bali Tahun Buku 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
s. Tanggal 5 Juli 2023 menyusun Laporan Kegiatan Komite Audit Triwulan II Tahun 2023;
t. Tanggal 27 Juli 2023 melakukan evaluasi Draft Laporan Pelaksanaan Pokok-Pokok Hasil Audit Intern Bank BPD Bali Semester I Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 137/DK/BPD/2023 tanggal 27 Juli 2023 perihal Persetujuan Draft Laporan Pelaksanaan Pokok-Pokok Hasil Audit Intern Bank BPD Bali Semester I Tahun 2023;
u. Tanggal 7 Agustus 2023 melakukan evaluasi Laporan Realisasi Program CSR Triwulan II Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 141/DK/BPD/2023 tanggal 7 Agustus 2023 perihal Laporan Realisasi Program CSR Triwulan II Tahun 2023;
v. Tanggal 21 Agustus 2023 melakukan evaluasi Laporan Pengawasan Pasif Bank Wide Triwulan II Tahun 2023 ditindaklanjuti dengan pemantauan hasil evaluasi;
w. Tanggal 7 September 2023 memberikan masukan kepada komite pemantau risiko terkait permohonan persetujuan Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025.
x. Tanggal 26 September 2023 memberikan masukan kepada komite pemantau risiko terkait Kebijakan Umum Direksi (KUD) Bank BPD Bali Tahun 2024.
y. Tanggal 5 Oktober 2023 menyusun Laporan Kegiatan Komite Audit Triwulan III Tahun 2023.
z. Tanggal 24 Oktober 2023 melakukan evaluasi Laporan Realisasi Program CSR Triwulan III Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 229/DK/BPD/2023 tanggal 26 Oktober 2023 perihal Laporan Realisasi Program CSR

monitoring the evaluation results;

r. On June 22 2023, carried out an evaluation of the Annual Report of the BPD Bali Pension Fund for the 2022 Fiscal Year, followed up by monitoring the evaluation results;
s. On July 5 2023, prepare the Audit Committee Activity Report for the Second Quarter of 2023;
t. On 27 July 2023, we evaluated the Draft Report on the Implementation of the Main Principles of Internal Audit Results of Bank BPD Bali Semester I of 2023 and this was followed up with letter Number 137/DK/BPD/2023 dated 27 July 2023 regarding Approval of the Draft Report on the Implementation of the Main Principles of Internal Audit Results. Bank BPD Bali Semester I 2023;
u. On 7 August 2023, we conducted an evaluation of the CSR Program Realization Report for the Second Quarter of 2023 and this was followed up with letter Number 141/DK/BPD/2023 dated 7 August 2023 regarding the CSR Program Realization Report for the Second Quarter of 2023;
v. On August 21 2023, evaluating the Bank Wide Passive Supervision Report for Quarter II 2023 followed up by monitoring the evaluation results;
w. On September 7 2023, providing input to the risk monitoring committee regarding the application for approval of the Bank BPD Bali Business Plan (Second Adjustment) for 2023-2025.
x. On September 26 2023, providing input to the risk monitoring committee regarding the General Policy of the Board of Directors (KUD) of Bank BPD Bali for 2024.
y. On October 5 2023, prepare the Audit Committee Activity Report for the Third Quarter of 2023.
z. On 24 October 2023, we conducted an evaluation of the CSR Program Realization Report for the Third Quarter of 2023 and this was followed up with letter Number 229/DK/BPD/2023 dated 26 October 2023 regarding the CSR Program Realization

Triwulan III Tahun 2023.

aa. Tanggal 22 November 2023 memberikan masukan kepada Komite Pemantau Risiko terkait Rencana Bisnis Bank BPD Bali Tahun 2024-2026.

bb. Tanggal 22 November 2023 memberikan masukan kepada Komite Pemantau Risiko terkait Rencana Aksi Keuangan Berkelanjutan (RAKB) Bank BPD Bali Tahun 2024-2028.

cc. Tanggal 8 November 2023 melakukan evaluasi Laporan Pengawasan Pasif Bank Wide Triwulan III Tahun 2023 Tanggal 8 November 2023 melakukan evaluasi Laporan Pengawasan Pasif Bank Wide Triwulan III Tahun 2023.

dd. Surat Nomor 254/DK/BPD/2023 tanggal 14 November 2023 perihal Tindak Lanjut Penanganan Insiden Siber Transaksi *Fraud*.

Komite Pemantau Risiko

Struktur Keanggotaan, Keahlian, dan Independensi Komite Pemantau Risiko

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 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, dari tanggal 1 Januari 2023 sampai dengan 12 Mei 2023 berjumlah 4 (empat) orang dengan susunan keanggotaan sebagai berikut:

Report for the Third Quarter of 2023.

aa. On November 22 2023, providing input to the Risk Monitoring Committee regarding the 2024-2026 Bank BPD Bali Business Plan.

bb. On 22 November 2023, providing input to the Risk Monitoring Committee regarding the Sustainable Financial Action Plan (RAKB) of Bank BPD Bali for 2024-2028.

cc. On 8 November 2023, evaluate the Bank Wide Passive Supervision Report for the Third Quarter of 2023. On 8 November 2023, evaluate the Bank Wide Passive Supervision Report for the Third Quarter of 2023.

dd. Letter Number 254/DK/BPD/2023 dated 14 November 2023 concerning Follow-up to Handling Fraud Transaction Cyber Incidents.

Risk Monitoring Committee

Membership Structure, Expertise and Independence of The Risk Monitoring Committee

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 27 December 2021 concerning the Third Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated 22 December 2020 as amended by the Decree of the Board Commissioner Number 001/KEP/DK/BPD/2022 dated 1 November 2022 concerning the Fourth Amendment to the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2021 concerning Committee Membership Structure, from 1 January 2023 to 12 May 2023 totaling 4 (four) people with the following membership structure:

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
Ni Made Dewi Suryani, S.E., Ak., M.Ak,. CA	Anggota
I Nengah Dana Wirawan, S.E	Anggota (Pihak Independen)
GDE Winata, S.E, M.M	Anggota Komite Remunerasi dan Nominasi merangkap sebagai anggota Komite Pemantau Risiko (Pihak Independen)

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 Bank BPD Bali Nomor 002/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite.

Based on Directors' Decree Number 0520A/KEP/DIR/SDM/2022 dated 1 November 2022 concerning the Appointment of Members of the Board of Commissioners Committee on behalf of GDE Winata, SE, MM and Special Work Agreement Number 1288/SPK/DIR/SDM/2022 dated 1 November 2022 assigned GDE Winata, SE, MM as a member (Independent Party) and also as a member of the Risk Monitoring Committee, concurrently serving as an Independent Party has paid attention to competency, independence criteria, confidentiality, code of ethics and implementation of duties and responsibilities, referring to the Decision of the Board of Commissioners of Bank BPD Bali Number 002/KEP/DK/BPD/2021 dated 27 December 2021 concerning Committee Work Guidelines and Rules.

Selanjutnya Keanggotaan Komite Pemantau Risiko sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2023 tanggal 12 Mei 2023 tentang Struktur Keanggotaan Komite, berjumlah 4 (empat) dengan susunan keanggotaan sebagai berikut:

Furthermore, the membership of the Risk Monitoring Committee is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2023 dated 12 May 2023 concerning Committee Membership Structure, totaling 4 (four) with the following membership composition:

Tabel Struktur Komite Pemantauan Risiko

Table of The Structure of Risk Monitoring Committee

Nama Name	**Jabatan** Position
Insinyur Gede Arimbawa	Ketua merangkap Anggota
I Gede Darmawa, S.E.	Anggota
I Nengah Dana Wirawan, S.E	Anggota (Pihak Independen)
GDE Winata, S.E, M.M	Anggota Komite Remunerasi dan Nominasi merangkap sebagai anggota Komite Pemantau Risiko (Pihak Independen)

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 Bank BPD Bali Nomor 002/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite.

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, bahwa Komite Pemantau Risiko wajib beranggotakan paling sedikit:

a. 1 (satu) orang Komisaris Independen
b. 1 (satu) orang Pihak Independen yang memiliki keahlian bidang manajemen risiko; dan
c. 1 (satu) orang Pihak Independen yang memiliki keahlian bidang keuangan

Struktur Keanggotaan Komite Pemantau Risiko sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2023 tanggal 12 Mei 2023 tentang Struktur Keanggotaan Komite sebagaimana telah diubah dengan Keputusan Direksi Bank BPD Bali Nomor 0607/KEP/DIR/SDM/2023 tanggal 28 November 2023 tentang Struktur Keanggotaan Komite Dewan Komisaris Bank BPD Bali, berjumlah 5 (lima) orang dengan susunan sebagai berikut:

Based on Directors' Decree Number 0520A/KEP/DIR/SDM/2022 dated 1 November 2022 concerning the Appointment of Members of the Board of Commissioners Committee on behalf of GDE Winata, SE, MM and Special Work Agreement Number 1288/SPK/DIR/SDM/2022 dated 1 November 2022 assigned GDE Winata, SE, MM as a member (Independent Party) concurrently as a member of the Risk Monitoring Committee, concurrently serving as an Independent Party has paid attention to competency, independence criteria, confidentiality, code of ethics and implementation of duties and responsibilities, referring to the Decree of the Board of Commissioners of Bank BPD Bali Number 002/KEP/DK/BPD/2021 dated 27 December 2021 concerning Committee Work Guidelines and Rules.

In accordance with Financial Services Authority Regulation Number 17 of 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks, the Risk Monitoring Committee must have at least:

a. 1 (one) Independent Commissioner
b. 1 (one) Independent Party who has expertise in risk management; And
c. 1 (one) Independent Party who has financial expertise

The Risk Monitoring Committee Membership Structure is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2023 dated 12 May 2023 concerning Committee Membership Structure as amended by the Decree of the Board of Directors of Bank BPD Bali Number 0607/KEP/DIR/SDM/2023 dated 28 November 2023 concerning Membership Structure of the Committee of the Board of Commissioners of Bank BPD Bali, totaling 5 (five) people with the following composition:

Tabel Struktur Komite Pemantauan Risiko

Table of The Structure of Risk Monitoring Committee

Nama Name	**Jabatan** Position
Insinyur Gede Arimbawa	Ketua merangkap Anggota
Wisnu Bawa Temaja, S.H., M.H.	Anggota
I Gede Darmawa, S.E.	Anggota
I Nengah Dana Wirawan, S.E	Anggota (Pihak Independen)
I Made Artawa, S.E	Anggota (Pihak Independen)

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pemantau Risiko membantu Dewan Komisaris paling sedikit wajib melakukan:

1. Evaluasi kesesuian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank yang 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. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko digunakan untuk memberikan rekomendasi kepada Dewan Komisaris;
3. Dalam penerapan manajemen risiko terkait country risk dan transfer risk wajib melakukan paling sedikit:
   - Evaluasi strategi dan kebijakan terkait county risk dan transfer risk yang ditetapkan oleh Direksi; dan
   - Evaluasi pertanggung jawaban Direksi dan memberikan arahan perbaikan atas penerapan kebijakan terkait country risk dan transfer risk secara berkala.

Duties and Responsibilities of The Risk Monitoring Committee

In order to carry ou their duties and responsibilities, the Risk Monitoring Committee assists the Board of Commissioners at least to:

1. Evaluate the suitability between risk management policies and implementation of Bank policies which include:
   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. Monitoring and evaluation of the implementation of the duties of the Risk Management Committee and Risk Management Work Unit is used to provide recommendations to the Board of Commissioners;
3. In implementing risk management related to country risk and transfer risk, you must do at least:
   - Evaluation of strategies and policies related to county risk and transfer risk determined by the Board of Directors; And
   - Evaluate the responsibilities of the Board of Directors and provide direction for improvements to the implementation of policies related to country risk and transfer risk on a regular basis.

4. Memantau dan mengevaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko dan kepatuhan untuk mengetahui kesesuaiannya dengan kebijakan dan strategi manajemen risiko;
5. 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;
6. 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; dan
7. 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;
8. Membuat laporan atas segala pelaksanaan tugasnya kepada Dewan Komisaris setiap 3 (tiga) bulan dan setiap akhir tahun buku; dan
9. Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas komite pemantau risiko.

Dalam melaksanakan tugasnya Komite Pemantau Risiko membina hubungan kerja yang efektif dan berkoordinasi dengan Direksi melalui Komite Manajemen Risiko, Satuan Kerja Manajemen Risiko dan Kepatuhan dan/atau Divisi Manajemen Risiko (MRO) dan Divisi Kepatuhan, antar Komite serta Unit Kerja terkait lainnya.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait, Komite wajib mendapatkan penugasan dari Dewan Komisaris.

4. Monitor and evaluate the implementation of the duties of the risk management committee and the risk management and compliance work unit to determine their conformity with risk management policies and strategies;
5. Evaluate quarterly risk profile reports and implementation of the risk management process, to further provide input to the Board of Commissioners regarding the risk conditions faced by the Bank as well as proposed steps to mitigate these risks. If deemed necessary, the Board of Commissioners can provide input for corrective steps to Directors and staff;
6. Monitor and evaluate compliance with respect to the implementation of risk management towards agreements and commitments made by the Board of Directors to the Financial Services Authority and other related parties; and
7. Analyze/evaluate every letter/memo received/incoming related to the field of duties and responsibilities, both internal and external and report the results to the Board of Commissioners;
8. Make reports on the implementation of all duties to the Board of Commissioners every 3 (three) months and at the end of each financial year; and
9. Carry out other tasks assigned by the Board of Commissioners which are related to the scope of duties of the risk monitoring committee.

In order to implementing their duties, the Risk Monitoring Committee build up an effective working relationship and coordinates with the Board of Directors through the Risk Management Committee, the Risk Management and Compliance Unit and/or the Risk Management Division (MRO) and the Compliance Division, among other Committees and related Work Units.

In terms of carrying out work relations and coordination with related units, the Committee must receive an assignment from the Board of Commissioners.

Frekuensi Rapat Komite Pemantau Risiko

Selama Tahun 2023 Komite Pemantau Risiko melakukan rapat sebanyak 9 (sembilan) kali dengan realisasi program kerja sebagai berikut:

Frequency of Risk Monitoring Committee Meetings

During 2023 the Risk Monitoring Committee held 9 (nine) 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	12 Januari 2023 January 12, 2023	Pembahasan awal: 1. Draft Keputusan Direksi tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas. 2. Draft Keputusan Direksi tentang Buku Pedoman (BPP) Sistem Perencanaan, Anggaran dan Kinerja PT Bank Pembangunan Daerah Bali. Preliminary discussion: 1. Draft Decree of the Board of Directors on the Company's Manual of Organizational Structure and Job Description. 2. Draft Decree of the Board of Directors on the Guidebook (BPP) of Planning, Budget and Performance System of PT Bank Pembangunan Daerah Bali.
2	6 April 2023 April 6, 2023	Pembahasan: Pembahasan Draft Laporan Pelaksanaan Tata Kelola Tahunan Tahun Buku 2022. Discussion: Discussion of Draft Annual Governance Implementation Report for Financial Year 2022.
3	10 Agustus 2023 August 10, 2023	Pembahasan Draft Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2023. Discussion of Draft Report on Supervision of Bank Business Plan Implementation Semester I Year 2023.
4	25 September 2023 September 25, 2023	Pembahasan Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2024. Discussion of the General Policy of the Board of Directors (KUD) of PT Bank Pembangunan Daerah Bali Year 2024.
5	30 Oktober 2023 October 30, 2023	Pembahasan Laporan Aktivitas Treasury Triwulan III Tahun 2023. Discussion of Treasury Activity Report for the third quarter of 2023.
6	17 November 2023 November 17, 2023	Pembahasan Draft Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal. Discussion of the Draft Corporate Guidebook for the Implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism and Prevention of Financing of Proliferation of Weapons of Mass Destruction.
7	22 November 2023 November 22, 2023	Pembahasan: 1. Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2024-2026. 2. Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2024-2028. Discussion: 1. Bank Business Plan of PT Bank Pembangunan Daerah Bali Year 2024-2026. 2. PT Bank Pembangunan Daerah Bali Sustainable Finance Action Plan 2024-2028.

No	Tanggal Date	Keterangan Description
8	28 November 2023 November 28, 2023	Pembahasan Draft Perubahan Atas Keputusan Direksi Nomor 0046/KEP/DIR/TRS/2022 Tentang Buku Pedoman Perusahaan *Treasury*. Discussion of Draft Amendments to Board of Directors Decree No. 0046/KEP/DIR/TRS/2022 on Treasury Company Manual.
9	15 Desember 2023 December 15, 2023	Pembahasan Draft Keputusan Direksi tentang Buku Pedoman Perusahaan Tata Kelola Manajemen Teknologi Informasi. Discussion of the Draft Board of Directors' Decree on the Corporate Manual for Information Technology Management Governance.

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

Pelaksanaan Tugas Komite Pemantau Risiko

Untuk memberikan rekomendasi kepada Dewan Komisaris sesuai Pedoman dan Tata Tertib Kerja Komite dan Rencana Kerja Komite, Komite Pemantau Risiko memberikan rekomendasi kepada Dewan Komisaris sesuai ketentuan yang berlaku yaitu:

1. Komite Pemantau Risiko mengevaluasi kebijakan dan pelaksanaan manajemen risiko sebagai berikut:

   Terkait dengan kebijakan:
   a) Tanggal 17 Januari 2023 bersama Komite Remunerasi dan Nominasi melakukan evaluasi Buku Pedoman Susunan Organisasi dan Uraian Tugas Bank BPD Bali dan telah ditindaklanjuti dengan surat Nomor 012/DK/BPD/2023 tanggal 26 Januari 2023 perihal Perubahan Susunan Organisasi dan Uraian Tugas Bank BPD Bali;

   b) Tanggal 17 Januari 2023 melakukan evaluasi atas Draft Keputusan Direksi tentang BPP Sistem Perencanaan, Anggaran dan Kinerja dan telah ditindaklanjuti dengan surat Nomor 013/DK/BPD/2023 tanggal 26 Januari 2023 perihal Persetujuan atas Draft Keputusan Direksi tentang Buku Pedoman (BPP) Sistem

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.

Implementation of Duties of The Risk Monitoring Committee

To provide recommendations to the Board of Commissioners in accordance with the Committee Charter and Committee Work Plan, the Risk Monitoring Committee provides recommendations to the Board of Commissioners in accordance with applicable regulations, namely:

1. The Risk Monitoring Committee evaluates the following risk management policies and implementation:

   Regarding policy:
   a) On January 17 2023, together with the Remuneration and Nomination Committee, they evaluated the Organizational Composition Guidebook and Job Description of Bank BPD Bali and this was followed up with letter Number 012/DK/BPD/2023 dated January 26 2023 regarding Changes to the Organizational Structure and Job Description of Bank BPD Bali;
   b) On January 17 2023, carried out an evaluation of the Directors' Draft Decision regarding the BPP Planning, Budget and Performance System and this was followed up with letter Number 013/DK/BPD/2023 dated January 26 2023 regarding Approval of the Directors' Draft Decision regarding the System Guidebook

Perencanaan, Anggaran dan Kinerja Bank BPD Bali;

c) Tanggal 23 Februari 2023 melakukan evaluasi Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025 dan telah ditindaklanjuti dengan surat Nomor 030/DK/BPD/2023 tanggal 24 Februari 2023 perihal Persetujuan Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025;

d) Tanggal 31 Mei 2023 melakukan evaluasi Permohonan Persetujuan atas Draft Keputusan Direksi Bank BPD Bali tentang Kode Etik Perlindungan Konsumen & Masyarakat dan telah ditindaklanjuti dengan surat Nomor 105/DK/BPD/2023 tanggal 6 Juni 2023 perihal Persetujuan atas Draft Keputusan Direksi Bank BPD Bali tentang Kode Etik;

e) Tanggal 21 Juni 2023 melakukan evaluasi Permohonan Persetujuan Draft Perubahan Atas Keputusan Direksi tentang BPP Pelaksanaan Fungsi Kepatuhan dan telah ditindaklanjuti dengan surat Nomor 117/DK/BPD/2023 tanggal 23 Juni 2023 perihal Persetujuan Draft Perubahan Atas Keputusan Direksi Bank BPD Bali tentang Buku Pedoman Perusahaan Pelaksanaan Fungsi Kepatuhan;

f) Tanggal 7 September 2023 melakukan evaluasi Mohon Persetujuan Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025 dan telah ditindaklanjuti dengan surat Nomor 177/DK/BPD/2023 tanggal 11 September 2023 perihal Persetujuan Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025;

g) Tanggal 26 September 2023 melakukan evaluasi atas Persetujuan Kebijakan Umum Direksi (KUD) Bank BPD Bali Tahun 2024 dan telah ditindaklanjuti dengan surat Nomor 187/DK/BPD/2023 tanggal 26 September 2023 perihal Persetujuan Kebijakan Umum Direksi (KUD) Bank BPD Bali Tahun 2024;

h) Tanggal 17 November 2023 melakukan evaluasi Mohon Persetujuan atas Draft BPP Penerapan Program Anti Pencucian Uang Pencegahan Pendanaan Terorisme dan Pencegahan

(BPP). Planning, Budget and Performance of Bank BPD Bali;

c) On 23 February 2023, carried out an evaluation of the Bank Business Plan (Adjustment) of Bank BPD Bali for 2023-2025 and this was followed up with letter Number 030/DK/BPD/2023 dated 24 February 2023 regarding Approval of the Bank Business Plan (Adjustment) of Bank BPD Bali for 2023. 2023-2025;

d) On 31 May 2023, evaluated the Application for Approval of the Draft Decision of the Directors of Bank BPD Bali regarding the Code of Ethics for Consumer & Community Protection and this was followed up with letter Number 105/DK/BPD/2023 dated 6 June 2023 concerning Approval of the Draft Decision of the Directors of Bank BPD Bali regarding the Code of Ethics;

e) On 21 June 2023, evaluated the Application for Approval of Draft Changes to the Directors' Decision regarding BPP Implementation of Compliance Functions and this was followed up with letter Number 117/DK/BPD/2023 dated 23 June 2023 regarding Approval of Draft Changes to the Decision of the Directors of Bank BPD Bali regarding the Guidebook Company Implementing Compliance Functions;

f) On 7 September 2023, carry out an evaluation request for approval of the Bank Business Plan (Second Adjustment) of Bank BPD Bali for 2023-2025 and this has been followed up with letter Number 177/DK/BPD/2023 dated 11 September 2023 regarding Approval of the Bank Business Plan (Second Adjustment) Bank BPD Bali 2023-2025;

g) On 26 September 2023, carried out an evaluation of the Approval of the General Policy for the Directors (KUD) of Bank BPD Bali for 2024 and this was followed up with letter Number 187/DK/BPD/2023 dated 26 September 2023 regarding the Approval of the General Policy for the Directors (KUD) of Bank BPD Bali for the year 2024;

h) On 17 November 2023, carried out an evaluation request for approval of the Draft BPP for the Implementation of the Anti-Money Laundering Program for Prevention of Terrorism Financing

Pendanaan Proliferasi Senjata Pemusnah Massal dan telah ditindaklanjuti dengan surat Nomor 264/DK/BPD/2023 tanggal 20 November 2023 perihal Persetujuan atas Draft BPP Penerapan Program Anti Pencucian Uang Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal;

i) Tanggal 22 November 2023 melakukan evaluasi Mohon Persetujuan Rencana Bisnis Bank BPD Bali Tahun 2024-2026 dan telah ditindaklanjuti dengan surat Nomor 270/DK/BPD/2023 tanggal 22 November 2023 perihal Persetujuan Rencana Bisnis Bank (RBB) Bank BPD Bali Tahun 2024-2026;
j) Tanggal 22 November 2023 melakukan evaluasi Mohon Persetujuan RAKB PT Bank Pembangunan Daerah Bali Tahun 2024-2028 dan telah ditindaklanjuti dengan surat Nomor 269/DK/BPD/2023 tanggal 22 November 2023 perihal Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2024-2028;
k) Tanggal 28 November 2023 melakukan evaluasi Permohonan Persetujuan Draft Perubahan Atas Keputusan Direksi Nomor 0046/KEP/DIR/TRS/2022 Tentang Buku Pedoman Perusahaan (BPP) Treasury dan telah ditindaklanjuti dengan surat Nomor 278/DK/BPD/2023 tanggal 28 November 2023 perihal Persetujuan Draft Perubahan Atas Keputusan Direksi Nomor 0046/KEP/DIR/TRS/2022 Tentang Buku Pedoman Perusahaan (BPP) Treasury;
l) Tanggal 15 Desember 2023 melakukan evaluasi Permohonan Persetujuan atas Draft Keputusan Direksi tentang Buku Pedoman Perusahaan Tata Kelola dan Manajemen Teknologi Informasi dan telah ditindaklanjuti dengan surat Nomor 313/DK/BPD/2023 tanggal 21 Desember 2023 perihal Persetujuan atas Draft Buku Pedoman Perusahaan Tata Kelola dan Manajemen Teknologi Informasi Bank BPD Bali;
m) Tanggal 29 Desember 2023 melakukan evaluasi Persetujuan atas Draft Keputusan Direksi Bank BPD Bali tentang Piagam Direksi dan telah ditindaklanjuti dengan surat Nomor

and Prevention of Funding for the Proliferation of Weapons of Mass Destruction and this has been followed up with letter Number 264/DK/BPD/2023 dated 20 November 2023 regarding Approval of the Draft BPP Implementation of the Anti-Money Laundering Program to Prevent the Financing of Terrorism and Prevent the Funding of the Proliferation of Weapons of Mass Destruction;

i) On 22 November 2023, carried out an evaluation request for approval of the Bank BPD Bali Business Plan for 2024-2026 and this was followed up with letter Number 270/DK/BPD/2023 dated 22 November 2023 regarding Approval of the Bank BPD Bali Business Plan (RBB) for 2024- 2026;
j) On 22 November 2023, carried out an evaluation requesting approval of the RAKB of PT Bank Pembangunan Daerah Bali for 2024-2028 and this was followed up with letter Number 269/DK/BPD/2023 dated 22 November 2023 regarding Approval of the Sustainable Financial Action Plan (RAKB) for 2024-2028 ;
k) On 28 November 2023, evaluated the Application for Approval of Draft Amendments to Directors' Decision Number 0046/KEP/DIR/TRS/2022 concerning the Treasury Company Handbook (BPP) and this was followed up with letter Number 278/DK/BPD/2023 dated 28 November 2023 regarding Approval of Draft Amendments to Directors' Decision Number 0046/KEP/DIR/TRS/2022 concerning Treasury Company Manual (BPP);
l) On 15 December 2023, evaluated the Application for Approval of the Draft Director's Decision regarding the Corporate Governance and Information Technology Management Handbook and this was followed up with letter Number 313/DK/BPD/2023 dated 21 December 2023 concerning Approval of the Draft Corporate Governance Handbook and Information Technology Management of Bank BPD Bali;
m) On 29 December 2023, carried out an evaluation of the Approval of the Draft Decision of the Directors of Bank BPD Bali regarding the Directors' Charter and this was followed up

323/DK/BPD/2023 tanggal 29 Desember 2023 perihal Persetujuan atas Draft Keputusan Direksi Bank BPD Bali tentang Piagam Direksi;

Terkait Pelaksanaan Kebijakan sebagai berikut:

a) Tanggal 9 Januari 2023 menyusun Laporan Kegiatan Komite Pemantau Risiko sampai dengan Triwulan IV Tahun 2022;
b) Tanggal 2 Februari 2023 melakukan evaluasi Permohonan Persetujuan KMG atas nama I Gusti Ayu Sukmawati (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 022/DK/BPD/2023 tanggal 7 Februari 2023 perihal Persetujuan Dewan Komisaris;
c) Tanggal 7 Februari 2023 bersama kepada Komite Audit melakukan penyusunan Laporan Tugas Pengawasan Dewan Komisaris Tahun 2022;
d) Tanggal 21 Februari 2023 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester II Tahun 2022;
e) Surat Nomor 026/DK/BPD/2023 tanggal 21 Februari 2023 perihal penjelasan atas Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2022-2024;
f) Tanggal 2 Maret 2023 melakukan evaluasi Realiasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 31 Desember 2022 dan telah ditindaklanjuti dengan surat Nomor 048/DK/BPD/2023 tanggal 14 Maret 2023 perihal Evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 31 Desember 2022;
g) Tanggal 8 Maret 2023 melakukan evaluasi Laporan Aktivitas Treasury Triwulan IV Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 072/DK/BPD/2023 tanggal 29 Maret 2023 perihal Laporan Aktivitas Treasury

with letter Number 323/DK/BPD/2023 dated 29 December 2023 regarding the Approval of the Draft Decision of the Directors of Bank BPD Bali regarding the Directors' Charter;

Related to the implementation of the policy as follows:

a) On January 9, 2023, prepare a Risk Monitoring Committee Activity Report up to Quarter IV 2022;
b) On 2 February 2023, evaluated the KMG Approval Application on behalf of I Gusti Ayu Sukmawati (as Related Party) and followed up with letter Number 022/DK/BPD/2023 dated 7 February 2023 regarding Approval from the Board of Commissioners;
c) On 7 February 2023 together with the Audit Committee to prepare the 2022 Board of Commissioners Supervisory Task Report;
d) On 21 February 2023, prepare a Monitoring Report on the Implementation of the Bank's Business Plan for Semester II 2022;
e) Letter Number 026/DK/BPD/2023 dated 21 February 2023 regarding explanation of the Bank Business Plan (Adjustments) of PT Bank Pembangunan Daerah Bali for 2022-2024;
f) On March 2 2023, carried out an evaluation of the realization of the Bank's Business Plan, Realization of Activities in the Context of Improving Financial Literacy and Inclusion as well as Progress in the Implementation of the Transformation Program for the period December 31 2022 and this was followed up with letter Number 048/DK/BPD/2023 dated March 14 2023 regarding Evaluation Realization of the Bank's Business Plan, Realization of Activities to Increase Literacy and Financial Inclusion as well as Progress in the Implementation of the Transformation Program for the period 31 December 2022;
g) On 8 March 2023, carried out an evaluation of the Treasury Activity Report for the Fourth Quarter of 2022 and this was followed up with letter Number 072/DK/BPD/2023 dated 29 March 2023 regarding the Treasury Activity

Triwulan IV tahun 2022;

h) Tanggal 27 Maret 2023 melakukan evaluasi Permohonan Fasilitas Kartu Kredit Indonesia (KKI) Bank BPD Bali untuk Badan Pengelola Keuangan dan Aset Daerah Provinsi Bali untuk tujuan penyelesaian tagihan belanja barang dan jasa serta belanja modal melalui mekanisme UP. KKPD (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 064/DK/BPD/2023 tanggal 27 Maret 2023 perihal Persetujuan Dewan Komisaris;

i) Tanggal 3 April 2023 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Karyawan atas nama I Komang Wiratnajaya (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 073/DK/BPD/2023 tanggal 3 April 2023 perihal Persetujuan Dewan Komisaris;

j) Tanggal 12 April 2023 menyusun Laporan Kegiatan Komite Pemantau Risiko Triwulan I Tahun 2023;

k) Tanggal 13 April 2023 melakukan evaluasi atas Permohonan Persetujuan Draft Laporan Pelaksanaan Tata Kelola Bank BPD Bali Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 081/DK/BPD/2023 tanggal 13 April 2023 perihal Persetujuan Draft Laporan Tata Kelola Bank BPD Bali Tahun 2022;

l) Tanggal 13 April 2023 melakukan evaluasi Persetujuan atas Draft Laporan Tahunan dan Laporan Keberlanjutan Bank BPD Bali Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 083/DK/BPD/2023 tanggal 14 April 2023 perihal Persetujuan atas Draft Laporan Tahunan dan Laporan Keberlanjutan Bank BPD Bali Tahun 2022;

m) Tanggal 26 April 2023 melakukan evaluasi Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris Bank BPD Bali Tahun Buku 2022 dan telah dilakukan penandatangan oleh Dewan Komisaris atas Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris Bank BPD Bali Tahun Buku 2022;

n) Tanggal 5 Mei 2023 melakukan evaluasi Permohonan Perpanjangan Jangka Waktu

Report for the Fourth Quarter of 2022;

h) On March 27 2023, evaluate the Application for Regional Government Credit Card Facilities (KKPD) of Bank BPD Bali for the Bali Province Regional Financial and Asset Management Agency for the purpose of settling bills for goods and services as well as capital expenditures through the UP mechanism. KKPD (as Related Party) and has been followed up with letter Number 064/DK/BPD/2023 dated 27 March 2023 regarding Approval of the Board of Commissioners;

i) On 3 April 2023, evaluated the Application for Approval of a Reduction in Employee Credit Interest Rates on behalf of I Komang Wiratnajaya (as Related Party) and this was followed up with letter Number 073/DK/BPD/2023 dated 3 April 2023 regarding Approval from the Board of Commissioners;

j) On 12 April 2023, prepare the Risk Monitoring Committee Activity Report for the First Quarter of 2023;

k) On 13 April 2023, carried out an evaluation of the Request for Approval of the Draft Report on the Implementation of Governance of Bank BPD Bali for 2022 and this was followed up with letter Number 081/DK/BPD/2023 dated 13 April 2023 regarding Approval of the Draft Report on Governance of Bank BPD Bali for 2022;

l) On 13 April 2023, carried out an evaluation of the Approval of the Draft Annual Report and Sustainability Report of Bank BPD Bali for 2022 and this was followed up with letter Number 083/DK/BPD/2023 dated 14 April 2023 regarding Approval of the Draft Annual Report and Sustainability Report of Bank BPD Bali Year 2022;

m) On April 26 2023, we evaluated the Management Report and Supervision Results of the Board of Commissioners of Bank BPD Bali for the 2022 Financial Year and the Board of Commissioners signed the Management Report and Supervision Results of the Board of Commissioners of Bank BPD Bali for the 2022 Financial Year;

n) On 5 May 2023, we evaluated the Application for Extension of the Revolving KMK Term,

KMK Revolving, Penurunan Plafond KMK Revolving dan Permohonan KI baru atas nama I Gusti Lanang Suangsa (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 090/DK/BPD/2023 tanggal 9 Mei 2023 perihal Persetujuan Dewan Komisaris;

o) Tanggal 5 Mei 2023 melakukan evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 31 Maret 2023 dan telah ditindaklanjuti dengan surat Nomor 093/DK/BPD/2023 tanggal 9 Mei 2023 perihal Evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 31 Maret 2023;

p) Tanggal 10 Mei 2023 melakukan evaluasi Laporan Aktivitas Treasury Triwulan I Tahun 2023, ditindaklanjuti dengan pemantauan hasil evaluasi;

q) Tanggal 19 Mei 2023 melakukan evaluasi Permohonan Fasilitas Kartu Kredit Indonesia (KKI) Bank BPD Bali untuk Dinas Komunikasi, Informasi dan Statistik Provinsi Bali untuk tujuan penyelesaian tagihan belanja barang dan jasa serta belanja modal melalui mekanisme UP. KKPD (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 096/DK/BPD/2023 tanggal 22 Mei 2023 perihal Persetujuan Dewan Komisaris;

r) Tanggal 26 Mei 2023 melakukan evaluasi Permohonan Persetujuan KMK-KUR an. Ni Wayan Widia Astiti (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 103/DK/BPD/2023 tanggal 30 Mei 2023 perihal Persetujuan Dewan Komisaris;

s) Tanggal 5 Juli 2023 melakukan evaluasi Permohonan Persetujuan KMG Emas atas nama Ni Putu Sukarini (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 122/DK/BPD/2023 tanggal 5 Juli 2023 perihal Persetujuan Dewan Komisaris;

t) Tanggal 12 Juli 2023 melakukan evaluasi Permohonan Perpanjangan Jangka Waktu, Penurunan Suku Bunga dan Penurunan

Reduction of the Revolving KMK Ceiling and Application for new KI in the name of I Gusti Lanang Suangsa (as Related Party) and this was followed up with letter Number 090/DK/BPD/2023 dated 9 May 2023 regarding Approval from the Board of Commissioners;

o) On 5 May 2023, carried out an evaluation of the realization of the Bank's business plan, the realization of activities in order to increase financial literacy and inclusion as well as progress in implementing the transformation program for the period 31 March 2023 and this was followed up with letter number 093/DK/BPD/2023 dated 9 May 2023 regarding evaluation. Realization of the Bank's Business Plan, Realization of Activities to Increase Literacy and Financial Inclusion as well as Progress in the Implementation of the Transformation Program for the period 31 March 2023;

p) On 10 May 2023, carry out an evaluation of the Treasury Activity Report for the First Quarter of 2023, followed up by monitoring the evaluation results;

q) On May 19 2023, evaluate the Application for Regional Government Credit Card Facilities (KKPD) of Bank BPD Bali for the Bali Province Communication, Information and Statistics Service for the purpose of settling bills for goods and services as well as capital expenditures through the UP mechanism. KKPD (as Related Party) and has been followed up with letter Number 096/DK/BPD/2023 dated 22 May 2023 regarding Approval of the Board of Commissioners;

r) On May 26 2023, evaluate the KMK-KUR Approval Application. Ni Wayan Widia Astiti (as Related Party) and has been followed up with letter Number 103/DK/BPD/2023 dated 30 May 2023 regarding Approval of the Board of Commissioners;

s) On 5 July 2023, evaluating the Application for Approval of KMG Emas on behalf of Ni Putu Sukarini (as a Related Party) and this has been followed up with letter Number 122/DK/BPD/2023 dated 5 July 2023 regarding Approval from the Board of Commissioners;

t) On 12 July 2023, we evaluated the Application for Extension of Term, Reduction of Interest Rates and Reduction of KMK Ceiling for

Plafond KMK Revolving Debitur WDU (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 126/DK/BPD/2023 tanggal 14 Juli 2023 perihal Persetujuan Dewan Komisaris;

u) Tanggal 14 Juli 2023 menyusun Laporan Kegiatan Komite Pemantau Risiko s.d Triwulan II Tahun 2023;

v) Tanggal 26 Juli 2023 melakukan evaluasi Permohonan Persetujuan KI-KUR an. Diana Putri (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 135/DK/BPD/2023 tanggal 27 Juli 2023 perihal Persetujuan Dewan Komisaris;

w) Tanggal 21 Agustus 2023 melakukan evaluasi Permohonan Persetujuan Atas Divestasi Penyertaan Modal pada PT Sarana Bali Ventura dan telah ditindaklanjuti dengan surat Nomor 155/DK/BPD/2023 tanggal 21 Agustus 2023 perihal Persetujuan Atas Divestasi Penyertaan Modal pada PT Saran Bali Ventura;

x) Tanggal 21 Agustus 2023 melakukan evaluasi Permohonan Persetujuan KMK-KUR an. Sagung Kartika Veda Jayanti Putera (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 160/DK/BPD/2023 tanggal 22 Agustus 2023 perihal Persetujuan Dewan Komisaris;

y) Tanggal 22 Agustus 2023 menyusun Laporan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2023;

z) Tanggal 28 Agustus 2023 melakukan evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 30 Juni 2023 dan telah ditindaklanjuti dengan surat Nomor 175/DK/BPD/2023 tanggal 4 September 2023 perihal evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 30 Juni 2023;

aa) Tanggal 1 September 2023 melakukan evaluasi Laporan Aktivitas Treasury Triwulan II Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 176/DK/BPD/2023 tanggal 11 September 2023 perihal Evaluasi Laporan Aktivitas Treasury

Revolving Debtor WDU (as Related Party) and this has been followed up with letter Number 126/DK/BPD/2023 dated 14 July 2023 regarding Approval Board of Commissioners;

u) On 14 July 2023, prepare a Risk Monitoring Committee Activity Report up to Quarter II 2023;

v) On July 26 2023, evaluate the KI-KUR Approval Application. Diana Putri (as Related Party) and has been followed up with letter Number 135/DK/BPD/2023 dated 27 July 2023 regarding Approval of the Board of Commissioners;

w) On 21 August 2023, evaluated the Application for Approval of the Divestment of Equity Participation in PT Sarana Bali Ventura and this was followed up with letter Number 155/DK/BPD/2023 dated 21 August 2023 concerning Approval of the Divestment of Equity Participation in PT Saran Bali Ventura;

x) On August 21 2023, evaluate the KMK-KUR Approval Application. Sagung Kartika Veda Jayanti Putera (as Related Party) and has been followed up with letter Number 160/DK/BPD/2023 dated 22 August 2023 regarding Approval of the Board of Commissioners;

y) On 22 August 2023, prepare a Bank Business Plan Implementation Report for Semester I 2023;

z) On 28 August 2023, carried out an evaluation of the realization of the Bank's business plan, the realization of activities in order to increase financial literacy and inclusion as well as progress in implementing the transformation program for the period 30 June 2023 and this was followed up with letter Number 175/DK/BPD/2023 dated 4 September 2023 regarding the evaluation Report on the Realization of the Bank's Business Plan, Realization of Activities to Increase Literacy and Financial Inclusion as well as Progress on Implementation of the Transformation Program for the period 30 June 2023;

aa) On 1 September 2023, carried out an evaluation of the Treasury Activity Report for the Second Quarter of 2023 and this was followed up with letter Number 176/DK/BPD/2023 dated 11 September 2023 regarding the Evaluation of

Triwulan II Tahun 2023;

bb) Tanggal 3 Oktober 2023 menyusun Laporan Kegiatan Komite Pemantau Risiko s.d Triwulan III Tahun 2023;

cc) Tanggal 17 Oktober 2023 melakukan evaluasi Permohonan Persetujuan KUPP atas nama Anak Agung Gde Bagus Supradnyana Putra (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 218/DK/BPD/2023 tanggal 18 Oktober 2023 perihal Persetujuan Dewan Komisaris;

dd) Tanggal 17 Oktober 2023 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pembelian Kendaraan Motor Listrik atas nama I Gusti Ayu Citrawati, SE (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 219/DK/BPD/2023 tanggal 18 Oktober 2023 perihal Persetujuan Dewan Komisaris;

ee) Tanggal 17 Oktober 2023 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pembelian Kendaraan Motor Listrik atas nama Ni Wayan Suciati (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 220/DK/BPD/2023 tanggal 18 Oktober 2023 perihal Persetujuan Dewan Komisaris;

ff) Tanggal 30 Oktober 2023 melakukan evaluasi Laporan Aktivitas Treasury Triwulan III Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 243/DK/BPD/2023 tanggal 6 November 2023 perihal Laporan Aktivitas Treasury Triwulan III Tahun 2023;

gg) Tanggal 7 November 2023 melakukan evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 30 September 2023 dan telah ditindaklanjuti dengan surat Nomor 256/DK/BPD/2023 tanggal 15 November 2023 perihal Evaluasi Laporan Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi periode 30 September 2023;

the Treasury Activity Report for the Second Quarter of 2023;

bb) On 3 October 2023, prepare a Risk Monitoring Committee Activity Report up to Quarter III 2023;

cc) On 17 October 2023, evaluated the KUPP Approval Application on behalf of Anak Agung Gde Bagus Supradnyana Putra (as Related Party) and followed up with letter Number 218/DK/BPD/2023 dated 18 October 2023 regarding Board of Commissioners Approval;

dd) On 17 October 2023, evaluated the Application for Approval of Credit Facility for the Purchase of Electric Motor Vehicles in the name of I Gusti Ayu Citrawati, SE (as Related Party) and has followed up with letter Number 219/DK/BPD/2023 dated 18 October 2023 regarding Approval from the Board of Commissioners;

ee) On 17 October 2023, evaluated the Application for Approval of an Electric Motor Vehicle Purchase Credit Facility in the name of Ni Wayan Suciati (as a Related Party) and this was followed up with letter Number 220/DK/BPD/2023 dated 18 October 2023 regarding Approval from the Board of Commissioners;

ff) On 30 October 2023, carried out an evaluation of the Treasury Activity Report for the Third Quarter of 2023 and this was followed up with letter Number 243/DK/BPD/2023 dated 6 November 2023 regarding the Treasury Activity Report for the Third Quarter of 2023;

gg) On 7 November 2023, evaluated the Report on the Realization of the Bank's Business Plan, Realization of Activities in the Context of Increasing Literacy and Financial Inclusion as well as Progress on the Implementation of the Transformation Program for the period 30 September 2023 and this has been followed up with letter Number 256/DK/BPD/2023 dated 15 November 2023 regarding Evaluation of the Bank's Business Plan Realization Report, Realization of Activities to Increase Literacy and Financial Inclusion as well as Progress in the Implementation of the Transformation Program for the period 30 September 2023;

hh) Tanggal 24 November 2023 melakukan evaluasi Laporan *Financial Integrity Rating on Money Loudry and Terrorist Financing (*FIR) Bank BPD Bali Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 276/DK/BPD/2023 tanggal 27 November 2023 perihal Laporan *Financial Integrity Rating on Money Loudry and Terrorist Financing* (FIR) Bank BPD Bali Tahun 2023;

ii) Tanggal 11 Desember 2023 melakukan evaluasi Laporan Perlindungan Konsumen & Masyarakat Bank BPD Bali periode Triwulan III Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 293/DK/BPD/2023 tanggal 12 Desember 2023 perihal Laporan Perlindungan Konsumen & Masyarakat Bank BPD Bali periode Triwulan III Tahun 2023;

jj) Tanggal 22 Desember 2023 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris, Kredit Aneka Guna (KAG) Beragunan Tunai atas nama Drs. I Wayan Sutela Negara, MM (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 315/DK/BPD/2023 tanggal 22 Desember 2023 perihal Persetujuan Dewan Komisaris;

kk) Tanggal 22 Desember 2023 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris, Kredit Aneka Guna (KAG) Beragunan Tunai atas nama I Nyoman Sudharma, SH, MH (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan surat Nomor 316/DK/BPD/2023 tanggal 22 Desember 2023 perihal Persetujuan Dewan Komisaris;

ll) Tanggal 29 Desember 2023 melakukan evaluasi Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 24/SEOJK.03/2023 Tentang Penilaian Tingkat Maturitas Digital Bank Umum 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

hh) On 24 November 2023, evaluated the 2023 Bank BPD Bali Financial Integrity Rating on Money Loudry and Terrorist Financing (FIR) Report and followed up with letter Number 276/DK/BPD/2023 dated 27 November 2023 regarding the Financial Integrity Rating on Money Report Loudry and Terrorist Financing (FIR) Bank BPD Bali in 2023;

ii) On 11 December 2023, conducted an evaluation of the Consumer & Community Protection Report of Bank BPD Bali for the third quarter of 2023 and this was followed up with letter Number 293/DK/BPD/2023 dated 12 December 2023 regarding the Consumer & Community Protection Report of Bank BPD Bali for the third quarter. Year 2023;

jj) On December 22 2023, evaluating the Application for Approval of the Board of Commissioners, Cash-backed Multipurpose Credit (KAG) on behalf of Drs. I Wayan Sutela Negara, MM (as Related Party) and has followed up with letter Number 315/DK/BPD/2023 dated 22 December 2023 regarding Approval of the Board of Commissioners;

kk) On 22 December 2023, evaluated the Application for Approval of the Board of Commissioners, Cash-Backed Multipurpose Credit (KAG) in the name of I Nyoman Sudharma, SH, MH (as Related Party) and has followed up with letter Number 316/DK/BPD/2023 dated 22 December 2023 regarding Approval from the Board of Commissioners;

ll) On 29 December 2023, an evaluation of the Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 24/SEOJK.03/2023 concerning the Assessment of Digital Maturity Levels of Commercial Banks was followed up by monitoring the evaluation results.

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

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.

Evaluasi terkait Pelaksanaan Tugas KMR sebagai berikut:

a. Tanggal 14 Maret 2023 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan IV Tahun 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
b. Tanggal 10 Mei 2023 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan I Tahun 2023, ditindaklanjuti dengan pemantauan hasil evaluasi;
c. Tanggal 4 September 2023 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan II-2023 ditindaklanjuti dengan pemantauan hasil evaluasi;
d. Tanggal 27 November 2023 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan III Tahun 2023 ditindaklanjuti dengan pemantauan hasil evaluasi.

Evaluasi terkait Pelaksanaan Tugas SKMR sebagai berikut:

a) Tanggal 3 Maret 2023 melakukan evaluasi Laporan Tingkat Kesehatan Bank posisi Desember 2022 dan telah ditindaklanjuti dengan surat Nomor 047/DK/BPD/2023 tanggal 14 Maret 2023 perihal Evaluasi Laporan Tingkat Kesehatan Bank (TKB) posisi Desember 2022;
b) Tanggal 9 Maret 2023 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Desember 2022 dan telah ditindaklanjuti dengan surat Nomor 056/DK/BPD/2023 tanggal 17 Maret 2023 perihal Hasil Evaluasi Laporan Kewajiban Pemenuhan Modal Minimum (KPMM) sesuai Profil Risiko posisi Desember 2022;

of the Risk Management Committee's duties through evaluation of the Implementation of the Risk Management Committee (KMR) duties as well as the Risk Management Work Unit (SKMR), including the routine implementation of compliance functions starting from the risk management organization and the Risk Management Function in the framework of the effectiveness of the implementation of risk management processes and systems as reflected in the risk profile report that includes.

Evaluation related to the implementation of Risk Management Committee duties as follows:

a. On March 14 2023, carried out an evaluation of the Risk Management Committee Activities for the Fourth Quarter of 2022, followed up by monitoring the evaluation results;
b. On May 10 2023, carried out an evaluation of the Risk Management Committee Activities for the First Quarter of 2023, followed up by monitoring the evaluation results;
c. On September 4 2023, an evaluation of the Risk Management Committee Activities for Quarter II-2023 was followed up by monitoring the evaluation results;
d. On November 27 2023, an evaluation of the Risk Management Committee Activities for Quarter III of 2023 was followed up by monitoring the evaluation results.

Evaluation related to the implementation of Risk Management Work Unit duties as follows:

a) On March 3 2023, carried out an evaluation of the Bank Soundness Level Report for December 2022 and this was followed up with letter Number 047/DK/BPD/2023 dated March 14 2023 regarding Evaluation of the Bank Soundness Level Report (TKB) for December 2022;
b) On March 9 2023, carried out an evaluation of the Minimum Capital Requirement (KPMM) for the position of December 2022 and this was followed up with letter Number 056/DK/BPD/2023 dated March 17 2023 regarding the Evaluation Results of the Minimum Capital Requirement Requirement (KPMM) Report according to the position Risk Profile December 2022;

c) Tanggal 17 Maret 2023 melakukan evaluasi Laporan Profil Risiko Cabang posisi Desember 2022 dan telah ditindaklanjuti dengan surat Nomor 069/DK/BPD/2023 tanggal 29 Maret 2023 perihal Laporan Profil Risiko Cabang posisi Desember 2022;
d) Tanggal 20 Maret 2023 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi Desember 2022, ditindaklanjuti dengan pemantauan hasil evaluasi;
e) Tanggal 30 Mei 2023 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi Maret 2023, ditindaklanjuti dengan pemantauan hasil evaluasi;
f) Tanggal 28 April 2023 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Maret 2023, ditindaklanjuti dengan pemantauan hasil evaluasi;
g) Tanggal 10 Mei 2023 melakukan evaluasi Laporan Profil Risiko Cabang posisi Maret 2023, ditindaklanjuti dengan pemantauan hasil evaluasi;
h) Tanggal 25 Mei 2023 melakukan evaluasi Laporan Profil Risiko Bank posisi Maret 2023 dan telah ditindaklanjuti dengan surat Nomor 102/DK/BPD/2023 tanggal 25 Mei 2023 perihal Laporan Profil Risiko Bank posisi Maret 2023;
i) Tanggal 10 Agustus 2023 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Juni 2023 dan telah ditindaklanjuti dengan surat Nomor 157/DK/BPD/2023 tanggal 21 Agustus 2023 perihal Laporan Kewajiban Penyediaan Modal Minimum (KPMM) Sesuai Profil Risiko posisi Juni 2023;
j) Tanggal 10 Agustus 2023 melakukan evaluasi Laporan Tingkat Kesehatan Bank (TKB) posisi Semester I Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 158/DK/BPD/2023 tanggal 21 Agustus 2023 perihal Laporan Tingkat Kesehatan Bank (TKB) posisi Semester I Tahun 2023;
k) Tanggal 6 November 2023 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi September 2023 ditindaklanjuti dengan pemantauan hasil evaluasi;

c) On 17 March 2023, evaluated the Branch Risk Profile Report for December 2022 and followed up with letter Number 069/DK/BPD/2023 dated 29 March 2023 regarding the Branch Risk Profile Report for December 2022;
d) On March 20 2023, carry out an evaluation of the Submission of Recommendations for the Study of 8 (eight) Risks for the position of December 2022, followed up by monitoring the evaluation results;
e) On 30 May 2023, carry out an evaluation of the Submission of Recommendations for the Study of 8 (eight) Risk positions in March 2023, followed up by monitoring the evaluation results;
f) On 28 April 2023, carry out an evaluation of the Minimum Capital Requirement (KPMM) for the position of March 2023, followed up by monitoring the evaluation results;
g) On May 10 2023, carry out an evaluation of the Branch Risk Profile Report for March 2023, followed up by monitoring the evaluation results;
h) On 25 May 2023, evaluated the Bank Risk Profile Report for March 2023 and followed up with letter Number 102/DK/BPD/2023 dated 25 May 2023 regarding the Bank Risk Profile Report for March 2023;
i) On 10 August 2023, carried out an evaluation of the Minimum Capital Adequacy Requirement (KPMM) for the position of June 2023 and this was followed up with letter Number 157/DK/BPD/2023 dated 21 August 2023 regarding the Minimum Capital Adequacy Requirement (KPMM) Report According to the Risk Profile for the position of June 2023 ;
j) On 10 August 2023, we conducted an evaluation of the Bank Health Level Report (TKB) for the first semester of 2023 and followed up with letter Number 158/DK/BPD/2023 dated 21 August 2023 regarding the Bank Health Level Report (TKB) for the first semester of 2023.;
k) On 6 November 2023, carry out an evaluation of the Minimum Capital Requirement (KPMM) for the position of September 2023, followed up by monitoring the evaluation results;

l) Tanggal 14 November 2023 melakukan evaluasi Laporan Profil Risiko Bank posisi September 2023 dan telah ditindaklanjuti dengan surat Nomor 262/DK/BPD/2023 tanggal 20 November 2023 perihal Laporan Profil Risiko Bank posisi September 2023;
m) Tanggal 14 November 2023 melakukan evaluasi Laporan Stress Testing Permodalan posisi September 2023 dan telah ditindaklanjuti dengan surat Nomor 265/DK/BPD/2023 tanggal 20 November 2023 perihal Laporan Stress Testing Permodalan posisi September 2023;

n) Tanggal 15 November 2023 melakukan evaluasi Laporan Profil Risiko Cabang posisi September 2023 ditindaklanjuti dengan pemantauan hasil evaluasi;
o) Tanggal 14 Desember 2023 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi September 2023 dan telah ditindaklanjuti dengan surat Nomor 305/DK/BPD/2023 tanggal 18 Desember 2023 perihal Laporan Evaluasi Rekomendasi Kajian 8 (delapan) Risiko posisi September 2023;

Evaluasi terkait Pelaksanaan Tugas Satker Kepatuhan dan Fungsi Kepatuhan sebagai berikut:

a) Tanggal 8 Maret 2023 melakukan evaluasi Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester II Tahun 2022 dan telah ditindaklanjuti dengan surat Nomor 071/DK/BPD/2023 tanggal 29 Maret 2023 perihal Laporan Pemantauan Realisasi Strategi Peningkatan Budaya Kepatuhan Semester II Tahun 2022;

b) Tanggal 13 Maret 2023 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2022 dan telah ditindaklanjuti dengan surat

l) On 14 November 2023, evaluated the Bank Risk Profile Report for September 2023 and followed up with letter Number 262/DK/BPD/2023 dated 20 November 2023 regarding the Bank Risk Profile Report for September 2023;
m) On 14 November 2023, carried out an evaluation of the Capital Stress Testing Report for the position of September 2023 and this was followed up with letter Number 265/DK/BPD/2023 dated 20 November 2023 regarding the Capital Stress Testing Report for the position of September 2023;
n) On 15 November 2023, carry out an evaluation of the Branch Risk Profile Report for September 2023, followed up by monitoring the evaluation results;
o) On 14 December 2023, carried out an evaluation of the Submission of Recommendations for the Study of 8 (eight) Risks for the position of September 2023 and this was followed up with letter Number 305/DK/BPD/2023 dated 18 December 2023 regarding the Evaluation Report for the Recommendations for the Study of 8 (eight) Risks for the position of September 2023;

Evaluation regarding to the Implementation of Compliance Work Unit Duties and Functions as follows:

a) On 8 March 2023, conducted an evaluation of the Monitoring Report on the Realization of the Strategy for Improving Compliance Culture in Semester II 2022 and this was followed up with letter Number 071/DK/BPD/2023 dated 29 March 2023 regarding the Monitoring Report on the Realization of the Strategy for Improving Compliance Culture in Semester II 2022;
b) On 13 March 2023, evaluated the Report on the Implementation of Duties and Responsibilities of the Compliance Director for Semester II 2022 and this was followed up with letter Number 070/DK/BPD/2023 dated

Nomor 070/DK/BPD/2023 tanggal 29 Maret 2023 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2022;

c) Tanggal 10 Mei 2023 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan I Tahun 2023, ditindaklanjuti dengan pemantauan hasil evaluasi.

d) Tanggal 10 Agustus 2023 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 156/DK/BPD/2023 tanggal 21 Agustus 2023 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2023.

e) Tanggal 7 November 2023 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 263/DK/BPD/2023 tanggal 20 November 2023 perihal Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2023.

29 March 2023 regarding the Report on the Implementation of Duties and Responsibilities of the Compliance Director for Semester II 2022 ;

c) On May 10 2023, carry out an evaluation of the Report on the Implementation of Duties and Responsibilities of the Compliance Director for the First Quarter of 2023, followed up by monitoring the evaluation results.

d) On 10 August 2023, evaluated the Report on the Implementation of Duties and Responsibilities of the Compliance Director for Semester I of 2023 and this was followed up with letter Number 156/DK/BPD/2023 dated 21 August 2023 regarding the Report on the Implementation of Duties and Responsibilities of the Director of Compliance for Semester I of 2023.

e) On 7 November 2023, evaluated the Report on the Implementation of Duties and Responsibilities of the Compliance Director for the Third Quarter of 2023 and this was followed up with letter Number 263/DK/BPD/2023 dated 20 November 2023 regarding the Report on the Implementation of the Duties and Responsibilities of the Compliance Director for the Third Quarter of 2023 .

Komite Remunerasi dan Nominasi

Struktur Keanggotaan, Keahlian dan Independensi Komite Remunerasi dan Nominasi

Struktur 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

Remuneration and Nomination Committee

Membership Structure, Expertise and Independence of The Remuneration and Nomination Committee

The Remuneration and Nomination Committee Membership Structure is in accordance with the Decree of the Board of Commissioners Number 003/KEP/DK/BPD/2021 dated 27 December 2021 concerning the Third Amendment to the Decree of the Board of Commissioners Number 005/KEP/DK/BPD/2020 dated 22 December 2020 as amended by Decree Board of Commissioners Number 001/KEP/DK/BPD/2022 dated 1 November 2022 concerning the Fourth Amendment to Decree of the Board of

Keanggotaan Komite, dari tanggal 1 Januari 2023 sampai dengan 12 Mei 2023 berjumlah 7 (tujuh) orang dengan susunan sebagai berikut:

Commissioners Number 003/KEP/DK/BPD/2021 concerning Committee Membership Structure, from 1 January 2023 to 12 May 2023 totaling 7 (seven) people in the following order:

Tabel Struktur Komite Remunerasi dan Nominasi

Table of Remuneration and Nomination Committee Structure

Nama Name	**Jabatan** Position
Ida Bagus Wibawa, S.E.	Ketua merangkap Anggota Chairman Councurently Member
Ida Bagus Putu Anom Redhi, S.H., M.M	Anggota Member
Drs. I Made Sukada, M.M	Anggota Member
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	Anggota Member
Kepala Divisi Sumber Daya Manusia 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)

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 Bank BPD Bali Nomor 002/KEP/DK/BPD/2021 tanggal 27 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite.

Based on Directors' Decree Number 0520A/KEP/DIR/SDM/2022 dated 1 November 2022 concerning the Appointment of Members of the Board of Commissioners Committee on behalf of GDE Winata, SE, MM and Special Work Agreement Number 1288/SPK/DIR/SDM/2022 dated 1 November 2022 assigned GDE Winata, SE, MM as a member (Independent Party) concurrently as a member of the Risk Monitoring Committee, concurrently serving as an Independent Party has paid attention to competency, independence criteria, confidentiality, code of ethics and implementation of duties and responsibilities, referring to the Decree of the Board of Commissioners of Bank BPD Bali Number 002/KEP/DK/BPD/2021 dated 27 December 2021 concerning Committee Work Guidelines and Rules.

Selanjutnya Keanggotaan Komite Remunerasi dan Nominasi sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2023 tanggal 12 Mei 2023 tentang Struktur Keanggotaan Komite, berjumlah 6 (enam) orang dengan susunan sebagai berikut:

Tabel Struktur Komite Remunerasi dan Nominasi

Furthermore, the membership of the Remuneration and Nomination Committee is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2023 dated 12 May 2023 concerning Committee Membership Structure, totaling 6 (six) people with the following composition:

Table of Remuneration and Nomination Committee Structure

Nama Name	**Jabatan** Position
I Nyoman Suparsa Widana	Ketua merangkap Anggota Chairman Councurently Member
Wisnu Bawa Temaja, S.H., M.H.	Anggota Member
I Gede Darmawa, S.E.	Anggota Member
Insinyur Gede Arimbawa	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)

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, bahwa Komite Remunerasi dan Nominasi wajib beranggotakan paling sedikit:

1. 1 (satu) orang Komisaris Independen.
2. 1 (satu) orang Komisaris Non Independen.
3. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber saya manusia atau 1 (satu) orang perwakilan pegawai Bank.

In accordance with Financial Services Authority Regulation Number 17 of 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks, the Remuneration and Nomination Committee must have at least:

1. 1 (one) Independent Commissioner.
2. 1 (one) Non-Independent Commissioner.
3. 1 (one) Executive Officer who supervises the human resources function or 1 (one) Bank employee representative.

Struktur Keanggotaan Komite Remunerasi dan Nominasi sesuai dengan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2023 tanggal 12 Mei 2023 tentang Struktur Keanggotaan Komite sebagaimana telah diubah dengan Keputusan Direksi Bank BPD Bali Nomor 0607/KEP/DIR/SDM/2023 tanggal 28 November 2023 tentang Struktur Keanggotaan

The Remuneration and Nomination Committee Membership Structure is in accordance with the Decree of the Board of Commissioners Number 001/KEP/DK/BPD/2023 dated 12 May 2023 concerning Committee Membership Structure as amended by the Decree of the Board of Directors of Bank BPD Bali Number 0607/KEP/DIR/SDM/2023 dated 28

Komite Dewan Komisaris Bank BPD Bali, berjumlah 7 (tujuh) orang dengan susunan sebagai berikut:

November 2023 concerning Membership Structure of the Committee of the Board of Commissioners of Bank BPD Bali, totaling 7 (seven) people with the following composition:

Tabel Struktur Komite Remunerasi dan Nominasi

Table of Remuneration and Nomination Committee Structure

Nama Name	**Jabatan** Position
I Nyoman Suparsa Widana	Ketua merangkap Anggota Chairman Councurently Member
I Gusti Ngurah Bagus Artawan, S.H.	Anggota Member
Wisnu Bawa Temaja, S.H., M.H.	Anggota Member
I Gede Darmawa, S.E.	Anggota Member
Insinyur Gede Arimbawa	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

Komite remunerasi dan nominasi wajib melaksanakan tugas dan bertanggung jawab secara independen. Komite remunerasi dan nominasi wajib bertugas dan bertanggung jawab paling sedikit melaksanakan:

1. Terkait dengan Kebijakan Remunerasi wajib:

   Kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum yaitu:
   a. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan peer group, sasaran, dan

Duties and Responsibilities Of The Remuneration and Nomination Committee

The remuneration and nomination committee is obliged to carry out its duties and responsibilities independently. The remuneration and nomination committee must be tasked and responsible for carrying out at least::

1. Regarding to the Remuneration Policy, it is mandatory to:
   The remuneration policy is in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks, namely:
   a. Evaluating the remuneration policy based on performance, risk, fairness with peer groups, targets and long-term strategies of the Bank,

strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank pada masa yang akan datang.

b. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
   1) Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS; dan
   2) Kebijakan remunerasi bagi karyawan secara keseluruhan untuk disampaikan kepada Direksi

c. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku; dan

d. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.

2. Terkait dengan Kebijakan Nominasi wajib:

   a. Menyusun dan memberikan rekomendasi mengenai system serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS

   b. Mengidentifikasi dan 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. Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris

   e. 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;

   f. Membuat laporan atas segala pelaksanaan tugas kepada Dewan Komisaris setiap 3 (tiga) bulan dan setiap akhir tahun buku; dan

fulfillment of reserves as stipulated in laws and regulations and the Bank's potential future earnings.

b. Deliver evaluation results and recommendations to the Board of Commissioners regarding:
   1) Remuneration policy for the Board of Directors and the Board of Commissioners to be submitted to the GMS; and
   2) Overall remuneration policy for employees to be submitted to the Board of Directors

c. Ensuring that the remuneration policy is in accordance with applicable regulations; and

d. Conduct periodic evaluations of the implementation of the remuneration policy.

2. Regarding to the Nomination Policy, it is mandatory to:

   a. Prepare and provide recommendations regarding systems and procedures for selecting and/or replacing members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS

   b. Identify and 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. Develop mechanisms and assess the performance of the Board of Directors and Board of Commissioners

   e. 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;

   f. 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

g. Melaksanakan tugas-tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Remunerasi dan Nominasi.
h. Memberikan Rekomendasi atas setiap usulan penggantian dan/atau pengangkatan anggota Direksi dan Dewan Komisaris kepada RUPS;
i. Memberikan penilaian atas pemberhentian atau penggantian anggota Direksi yang dilakukan sebelum periode masa jabatan anggota Direksi berakhir yang telah melalui perencanaan dan mekanisme yang berlaku;
j. Anggota komite yang menjalankan fungsi nominasi yang memiliki benturan kepentingan dengan usulan yang direkomendasikan terkait penggantian dan/atau pengangkatan anggota Dewan Komisaris kepada RUPS wajib mengungkapkan dalam usulan yang direkomendasikan.

Dalam melaksanakan tugasnya Komite Remunerasi dan Nominasi membina hubungan kerja yang efektif dan berkoordinasi dengan Direksi melalui Divisi SDM, antar Komite serta Unit Kerja terkait lainnya.

Dalam hal melaksanakan hubungan kerja dan koordinasi dengan unit-unit terkait, Komite wajib mendapatkan penugasan dari Dewan Komisaris.

g. Carry out other tasks assigned by the Board of Commissioners related to the scope of duties of the Remuneration and Nomination Committee.
h. Providing recommendations for any proposed replacement and/or appointment of members of the Board of Directors and Board of Commissioners to the GMS;
i. Providing an assessment of the dismissal or replacement of members of the Board of Directors carried out before the term of office of members of the Board of Directors ends which has gone through applicable planning and mechanisms;
j. Committee members who carry out the nomination function who have a conflict of interest with the recommended proposal regarding the replacement and/or appointment of members of the Board of Commissioners to the GMS are required to disclose it in the recommended proposal.

In other to implementing their duties, the Remuneration and Nomination Committee buid up an effective working relationship and coordinates with the Board of Directors through the HR Division, between Committees and other related Work Units.

In order to implementing their work relations and coordination with related units, the Committee must receive an assignment from the Board of Commissioners.

Tabel Remunerasi Komite Remunerasi dan Nominasi

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	384.675.000,00

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah yang Diterima dalam 1 Tahun Amount Receive In 1 Year	
	Orang Person	Jumlah Rupiah Amount Rupiah
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang : a. dapat dimiliki 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	26.397.008
TOTAL		411.072.008

Frekuensi Rapat Komite Remunerasi dan Nominasi

Selama Tahun 2023 Komite Remunerasi dan Nominasi melakukan rapat sebanyak 8 (delapan) kali, dengan rincian sebagai berikut:

Tabel Rapat Komite Remunerasi dan Nominasi

Frequency of Remuneration and Nomination Committee Meetings

During 2023 the Remuneration and Nomination Committee held 8 (eight) meetings, with the following details:

Table of Remuneration and Nomination Committee Meeting

No	Tanggal Date	Keterangan Description
1	25 Januari 2023 January 25, 2023	Pembahasan: 1. Sistem dan Prosedur Pemilihan Direksi PT Bank Pembangunan Daerah Bali. 2. Jadwal dan Tahapan Pemilihan Direksi PT Bank Pembangunan Daerah Bali. Discussion: 1. System and Procedure for the Election of Directors of PT Bank Pembangunan Daerah Bali. 2. Schedule and Stages of the Election of Directors of PT Bank Pembangunan Daerah Bali.
2	1 Februari 2023 February 1, 2023	Pembahasan Remunerasi Pengurus Bank BPD Bali Tahun 2023. Discussion of Bank BPD Bali Management Remuneration Year 2023.
3	2 Maret 2023 March 2, 2023	Seleksi administrasi calon anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali periode 2023-2027. Administrative selection of candidates for the Board of Commissioners of PT Bank Pembangunan Daerah Bali for the period 2023-2027.
4	22 Juni 2023 June 22, 2023	Pembahasan Kajian Remunerasi Pengurus Bank BPD Bali Tahun 2023. Discussion on the Review of Bank BPD Bali Management Remuneration for 2023.
5	31 Juli 2023 July 31, 2023	Seleksi administrasi dan *Assessment* calon Komisaris Utama Independen PT Bank Pembangunan Daerah Bali periode 2023-2027. Administrative selection and Assessment of candidates for Independent President Commissioner of PT Bank Pembangunan Daerah Bali for the period 2023-2027.

No	Tanggal Date	Keterangan Description
6	27 Oktober 2023 October 27, 2023	Pembahasan Hasil Pemeriksaan Dokumen Calon Komite Pihak Independen Komite Pemantau Risiko dan Komite Audit Dewan Komisaris PT Bank Pembangunan Daerah Bali. Discussion on the Results of Examination of Documents of Candidates for Independent Party Committees Risk Monitoring Committee and Audit Committee of the Board of Commissioners of PT Bank Pembangunan Daerah Bali.
7	21 Desember 2023 December 21, 2023	Pembahasan Pemberian Tambahan Penghasilan. Discussion on Provision of Income Supplement.
8	21 Desember 2023 December 21, 2023	Pembahasan Kajian dan Usulan Perubahan Surat Keputusan Direksi Nomor 0483/KEP/DIR/SDM/2021 tentang Remunerasi dan Fasilitas Kepada Anggota Komite Pihak Independen. Discussion on the Review and Proposed Amendments to the Decree of the Board of Directors Number 0483/KEP/DIR/SDM/2021 regarding Remuneration and Facilities for Independent Party Committee Members

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

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 tanggal 27 Maret 2019, Akta Nomor 54 tanggal 18 Februari 2022 dan Akta Nomor 27 tanggal 13 Juli 2023, sebagai berikut:
      1) Tanggal 1 Februari 2023 Komite Remunerasi dan Nominasi menyampaikan kepada Dewan Komisaris rekomendasi Usulan Remunerasi Pengurus Bank BPD Bali Tahun 2023 untuk disampaikan kepada RUPS, bahwa remunerasi yang akan diberikan kepada Pengurus tahun 2023 tidak mengalami perubahan yang mengacu kepada pemberian Remunerasi

Implementation of Duties of The Remuneration and Nomination Committee

To provide recommendations to the Board of Commissioners in accordance with the Committee Charter and Committee Work Plan, the Remuneration and Nomination Committee has the duties and responsibilities of providing recommendations to the Board of Commissioners which include:

1. Remuneration Committee has evaluated the remuneration policy for :
   a. Directors and Board of Commissioners and have received approval from the GMS in accordance with Deed Number 93 dated 27 March 2019, Deed Number 54 dated 18 February 2022 and Deed Number 27 dated 13 July 2023, as follows:
      1) On 1 February 2023, the Remuneration and Nomination Committee submitted to the Board of Commissioners recommendations for the Proposed Remuneration for the Management of Bank BPD Bali in 2023 to be submitted to the GMS, that the remuneration that will be given to the Management in 2023 has not undergone any changes which refer

dan Fasilitas kepada Pengurus Bank BPD Bali pada tahun 2022, sebagaimana yang tertuang dalam Berita Acara Rapat Umum Pemegang Saham Tahunan dalam Akta Nomor 12 (dua belas) tanggal 5 Februari 2021 ditetapkan sama dengan RUPS tahun 2019 sebagaimana tertuang dalam Berita Acara Rapat Umum Pemegang Saham Tahunan sesuai dengan Akta Nomor 93 tanggal 27 Maret 2019, namun terdapat penambahan Fasilitas sebagaimana yang tertuang dalam Akta Nomor 54 tanggal 18 Februari 2022.

2) Tanggal 22 Juni 2023 melakukan kajian Remunerasi Pengurus Bank BPD Bali Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 118/DK/BPD/2023 tanggal 23 Juni 2023 perihal Penyampaian Usulan Remunerasi Pengurus Bank BPD Bali Tahun 2023.
3) Tanggal 4 Juli 2023 melakukan kajian Pemberian Uang Penghargaan kepada Direksi Bank BPD Bali periode Tahun 2018 -2023 (Direktur Operasional dan TI, dan Direktur Kepatuhan) dan telah ditindaklanjuti dengan surat Nomor 121/DK/BPD/2023 tanggal 5 Juli 2023 perihal Persetujuan Pemberian Uang Penghargaan Kepada Direksi Bank BPD Bali periode Tahun 2018-2023.
4) Tanggal 20 Juli 2023 mengikuti rapat yang membahas Perubahan Remunerasi Pengurus dan Perjalanan Dinas Pengurus dan telah ditindaklanjuti dengan surat Nomor 128/DK/BPD/2023 tanggal 20 Juli 2023 perihal Persetujuan Perubahan Ketentuan tentang Remunerasi Pengurus Bank BPD Bali.
5) Surat Nomor 129/DK/BPD/2023 tanggal 20 Juli 2023 perihal Persetujuan Perubahan Ketentuan tentang Fasilitas Alat Komunikasi, Biaya Komunikasi dan Alat Kerja Pengurus Bank BPD Bali.
6) Tanggal 31 Oktober 2023 melakukan evaluasi Permohonan Persetujuan Pemberian Fasilitas Pakaian Dinas Pengurus 2024 dan telah ditindaklanjuti

to the provision of Remuneration and Facilities to the Bank Management BPD Bali in 2022, as stated in the Minutes of the Annual General Meeting of Shareholders in Deed Number 12 (twelve) dated 5 February 2021 is determined to be the same as the 2019 GMS as stated in the Minutes of the Annual General Meeting of Shareholders in accordance with Deed Number 93 dated 27 March 2019, however there are additional facilities as stated in Deed Number 54 dated 18 February 2022.

2) On 22 June 2023, a study was carried out on the Remuneration for Bank BPD Bali Management for 2023 and this was followed up with letter Number 118/DK/BPD/2023 dated 23 June 2023 regarding Submission of Remuneration Proposals for Bank BPD Bali Management for 2023.
3) On 4 July 2023, conducted a review of the Award of Prize Money to the Directors of Bank BPD Bali for the period 2018 - 2023 (Director of Operations and IT, and Director of Compliance) and this has been followed up with letter Number 121/DK/BPD/2023 dated 5 July 2023 regarding Approval Giving Award Money to the Directors of Bank BPD Bali for the 2018-2023 period.
4) On 20 July 2023, attended a meeting which discussed changes to management remuneration and official travel for management and this was followed up with letter number 128/DK/BPD/2023 dated 20 July 2023 regarding approval of changes to provisions regarding remuneration for management of Bank BPD Bali.
5) Letter Number 129/DK/BPD/2023 dated 20 July 2023 concerning Approval of Changes to Provisions regarding Communication Equipment Facilities, Communication Costs and Work Equipment for Bank BPD Bali Management.
6) On 31 October 2023, we evaluated the Application for Approval of Providing Official Clothing Facilities for the 2024 Management and this has been followed up with letter

dengan surat Nomor 239/DK/BPD/2023 tanggal 1 November 2023 perihal Fasilitas Pakaian Dinas Pengurus PT Bank Pembangunan Daerah Bali Tahun 2024.

b. Pejabat Eksekutif dan karyawan, dan telah disampaikan kepada Direksi sebagai berikut:
   1) Tanggal 28 Februari 2023 melakukan evaluasi Pemberian Tantiem Pengurus dan Bonus Karyawan Tahun Buku 2022 dan telah ditindaklanjuti dengan surat Nomor 038/DK/BPD/2023 tanggal 28 Februari 2023 perihal Persetujuan Pembayaran Tantiem Pengurus dan Bonus Karyawan Tahun Buku 2022;
   2) Surat Nomor 039/DK/BPD/2023 tanggal 28 Februari 2023 perihal Pemberian Bonus Tahun Buku 2022 kepada Anggota Komite Pihak Independen;
   3) Tanggal 6 Maret 2023 melakukan evaluasi Permohonan Persetujuan Pemberian THR 2023 dan telah ditindaklanjuti dengan surat Nomor 045/DK/BPD/2023 tanggal 7 Maret 2023 perihal Persetujuan Pemberian THR Keagamaan Tahun 2023;
   4) Surat Nomor 046/DK/BPD/2023 tanggal 7 Maret 2023 perihal Pemberian THR Keagamaan Tahun 2023 kepada Anggota Komite Pihak Independen;
   5) Tanggal 24 Juli 2023 melakukan evaluasi Permohonan Persetujuan Pemberian Tambahan Penghasilan Momen Ulang Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 132/DK/BPD/2023 tanggal 25 Juli 2023 perihal Persetujuan Pemberian Tambahan Penghasilan Momen Ulang Tahun 2023;
   6) Surat Nomor 133/DK/BPD/2023 tanggal 25 Juli 2023 perihal Pemberian Tambahan Penghasilan Anggota Komite Pihak Independen;
   7) Tanggal 14 November 2023 mengikuti wawancara mengenai remunerasi dan penghasilan lainnya yang diterima Anggota Komite Pihak Independen selama tahun 2022 dan 2023 yang dilaksanakan oleh

Number 239/DK/BPD/2023 dated 1 November 2023 regarding the Official Clothing Facilities for the Management of PT Bank Pembangunan Daerah Bali in 2024.

b. Executive Officers and employees, and has been submitted to the Board of Directors as follows:
   1) On 28 February 2023, carried out an evaluation of the provision of management bonuses and employee bonuses for the 2022 financial year and this was followed up with letter number 038/DK/BPD/2023 dated 28 February 2023 regarding approval for payment of management bonuses and employee bonuses for the 2022 financial year;
   2) Letter Number 039/DK/BPD/2023 dated 28 February 2023 concerning the Provision of Bonuses for the 2022 Financial Year to Independent Party Committee Members;
   3) On March 6 2023, they evaluated the Application for Approval of Granting THR 2023 and followed up with letter Number 045/DK/BPD/2023 dated March 7 2023 regarding Approval of Granting Religious THR for 2023;
   4) Letter Number 046/DK/BPD/2023 dated March 7 2023 concerning the Granting of Religious THR for 2023 to Independent Party Committee Members;
   5) On 24 July 2023, we evaluated the Application for Approval of Providing Additional Income for 2023 Birthday Moments and this has been followed up with letter Number 132/DK/BPD/2023 dated 25 July 2023 regarding Approval of Providing Additional Income for 2023 Birthday Moments;
   6) Letter Number 133/DK/BPD/2023 dated 25 July 2023 concerning Provision of Additional Income for Independent Party Committee Members;
   7) November 14 2023 following an interview regarding remuneration and other income received by Independent Party Committee Members during 2022 and 2023 which was carried out by the BPK RI Representative

BPK RI Perwakilan Provinsi Bali;

8) Tanggal 12 Desember 2023 melakukan evaluasi Permohonan Persetujuan Pemberian Tambahan Penghasilan Momen Akhir Tahun 2023 dan telah ditindaklanjuti dengan surat Nomor 294/DK/BPD/2023 tanggal 12 Desember 2023 perihal Persetujuan Pemberian Tambahan Penghasilan Momen Akhir Tahun 2023;
9) Surat Nomor 295/DK/BPD/2023 tanggal 12 Desember 2023 perihal Pemberian Tambahan Penghasilan Anggota Komite Pihak Independen;
10) Tanggal 18 Desember 2023 mempersiapkan kajian dan usulan Perubahan Surat Keputusan Direksi Nomor 0483/KEP/DIR/SDM/2021 tentang Remunerasi dan Fasilitas Kepada Anggota Komite Pihak Independen.

2. Terkait dengan kebijakan nominasi
   Terkait dengan kebijakan nominasi Komite Remunerasi dan Nominasi telah mempersiapkan:
   a. Sistem dan Prosedur dan Tahapan Proses Pemilihan dan/atau Pengangkatan Anggota Direksi Bank BPD Bali Periode Tahun 2023.
   b. Rekomendasi Calon Anggota Dewan Komisaris Bank BPD Bali Periode Tahun 2023-2027 tanggal 2 Maret 2023.
   c. Klarifikasi dan Penjelasan terkait masa tunggu (cooling off) atas nama I Gusti Ngurah Bagus Artawan (Komisaris Utama Independen).
   d. Rekomendasi Calon Komisaris Utama Independen Bank BPD Bali Periode Tahun 2023-2027 tanggal 31 Juli 2023.

3. Komite Remunerasi dan Nominasi telah memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris sebagai berikut:

   Tanggal 26 Oktober 2023 mempersiapkan Hasil Pemeriksaan Dokumen Calon Komite Pihak Independen Komite Pemantau Risiko dan Komite Audit Dewan Komisaris PT Bank Pembangunan

of Bali Province;

8) On 12 December 2023, we evaluated the Application for Approval of Providing Additional Income for the End of Year 2023 and this has been followed up with letter Number 294/DK/BPD/2023 dated 12 December 2023 regarding Approval for Providing Additional Income for the End of Year 2023;
9) Letter Number 295/DK/BPD/2023 dated 12 December 2023 concerning Provision of Additional Income for Independent Party Committee Members;
10) On 18 December 2023, prepare a review and proposal for changes to Directors' Decree Number 0483/KEP/DIR/SDM/2021 concerning Remuneration and Facilities for Independent Party Committee Members.

2. Regarding to the nomination policy
   In relation to the nomination policy, the Remuneration and Nomination Committee has prepared:
   a. Systems and Procedures and Stages of the Selection and/or Appointment Process for Members of the Board of Directors of Bank BPD Bali for the 2023 Period.
   b. Recommendations for Candidates for Members of the Board of Commissioners of Bank BPD Bali for the 2023-2027 period, March 2 2023.
   c. Clarification and Explanation regarding the cooling off period on behalf of I Gusti Ngurah Bagus Artawan (Independent Main Commissioner).
   d. Recommendations for Candidates for Independent President Commissioner of Bank BPD Bali for the 2023-2027 period, July 31 2023.

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:

   On October 26, 2023, prepare the Document Examination Results for Candidates for Independent Party Committees, Risk Monitoring Committee and Audit Committee for the Board of

Daerah Bali dan telah ditindaklanjuti dengan penyampaian kepada Dewan Komisaris PT Bank Pembangunan Daerah Bali Rekomendasi Calon Anggota Komite Pihak Independen pada Komite Pemantau Risiko dan pada Komite Audit PT Bank Pembangunan Daerah Bali tanggal 27 Oktober 2023.

Commissioners of PT Bank Pembangunan Daerah Bali and have followed this up by submitting to the Board of Commissioners of PT Bank Pembangunan Daerah Bali Recommendations for Candidates for Independent Party Committee Members on the Risk Monitoring Committee and on PT Bank Pembangunan Daerah Bali Audit Committee on October 27 2023.

Komite-Komite Di Bawah Direksi

Committees Under The Board Of Directors

Dalam rangka melaksanakan prinsip-prinsip pelaksanaan tata kelola yang baik, Direksi membentuk komite sebanyak 5 (lima) komite yaitu:

In order to implement the principles of implementation of good governance, the Board of Directors has formed 5 (five) committees, namely:

Komite Manajemen Risiko

Risk Management Committee

Dalam rangka pelaksanaan proses dan system Manajemen Risiko yang efektif Bank BPD Bali telah membentuk Komite Manajemen Risiko sesuai dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas serta kemampuan Bank BPD Bali.

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 0678/KEP/DIR/MRO/2023 Tentang Pedoman dan Tata Tertib Kerja (Piagam) 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 Directors' Decree Number 0678/KEP/DIR/MRO/2023 concerning Guidelines and Work Rules (Charter) of 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 I Pengganti Merangkap Anggota / Chairman of the Substitute concurrently Member	Direktur Kepatuhan / Compliance Director
Ketua II Pengganti Merangkap Anggota / Chairman of the Substitute concurrently Member	Direktur Operasional & TI/ Operational & IT Director
Sekretaris merangkap Anggota / Secretary concurrently Member	Kepala Divisi Manajemen Risiko (MRO) / Head of the Risk Management Division (MRO)

Anggota / Member	1. Direktur Kredit / Director of Credit 2. Direktur Bisnis / Director of Business 3. Kepala Divisi Kepatuhan / Head of Compliance Division 4. Kepala SKAI & Anti *Fraud* / Head of Internal Audit Work Unit & Anti Fraud Division 5. Kepala Divisi Perencanaan Strategis / Head of the Strategic Planning Division 6. Kepala Divisi Teknologi & Informasi / Head of Technology & Information Division 7. Kepala Divisi Operasional, Keuangan & Akuntansi/ Head of Operational, Finance, & Accountant Division 8. Kepala Divisi Sumber Daya Manusia / Head of Human Resources Division 9. Kepala Divisi Tresury / Head of the Treasury Division 10. Kepala Divisi Dana dan Jasa / Head of Funds and Services Division 11. Kepala Divisi Kredit Ritel & konsumer/ Head of Retail & Consumer Credit Division 12. Kepala Divisi Kredit Korporasi/ Head of Corporation Credit Division 13. Kepala Divisi Sekretaris Perusahaan/ Head of Corporate Secretary Division 14. Kepala Divisi Umum & Aset/ Head of General & Asset Division 15. Kepala Divisi Pengembangan Digital/ Head of Digital Development Division

Tugas dan Tanggung jawab Komite Manajemen Risiko

1. Penyusunan kebijakan, strategi, dan pedoman penerapan Manajemen Risiko;
2. Perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko; dan
3. Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.

Duties and Responsibilities of The Risk Management Committee

1. Preparation of policies, strategies and guidelines for implementing Risk Management;
2. Improvement or refinement of the implementation of Risk Management based on the results of the evaluation of the implementation of Risk Management; And
3. Determining matters related to business decisions that deviate from normal procedures.

Frekuensi Rapat Komite Manajemen Risiko

Selama Tahun 2023, Komite Manajemen Risiko melakukan rapat sebanyak 7 (tujuh) kali dengan realisasi program kerja sebagai berikut:

Frequency of Risk Management Committee Meetings

During 2023, the Risk Management Committee held 7 (seven) 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	25 Januari 2023 January 25, 2023	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Desember 2022 dan Pembahasan ATMR Risiko Operasional sesuai SEOJK Nomor 6/SEOJK.03/2020 Discussion Meeting on Bank Health Level Report December 2022 and Discussion of Operational Risk RWA according to SEOJK Number 6/SEOJK.03/2020
2	17 April 2023 April 17, 2023	Rapat Pembahasan Laporan Profil Risiko Bank Posisi Maret 2023 Meeting to Discuss the Bank's Risk Profile Report March 2023 Position
3	31 Mei 2023 May 31, 2023	Rapat Pembahasan Penguatan KPMR Risiko Operasional Discussion Meeting on Strengthening Operational Risk CAR
4	22 Juni 2023 June 22, 2023	Rapat Pembahasan Progress Tindak Lanjut Kejadian Transaksi *Fraud* Eksternal Meeting to Discuss the Progress of Follow-up of External Fraud Transaction Events
5	25 Juli 2023 July 25, 2023	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Juni 2023 Discussion Meeting on Bank Health Level Report June 2023 Position
6	17 Oktober 2023 October 17, 2023	Rapat Pembahasan Laporan Profil Risiko Bank Posisi September 2023 Meeting to discuss the Bank's Risk Profile Report September 2023 Position
7	27 Desember 2023 December 27, 2023	Rapat Pembahasan Penetapan Risk Appetite, Risk Tolerance, dan Risk Limit Tahun 2024 Discussion Meeting on the Determination of Risk Appetite, Risk Tolerance, and Risk Limit for 2024

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 0676/KEP/DIR/KRk/2023 tanggal 31 Desember 2019 tentang Pedoman dan Tata Tertib Kerja (Piagam) Komite Kebijakan Perkreditan (KKP) Bank BPD Bali.

The formation of the Credit Policy Committee has been stipulated in Directors' Decree Number 0676/KEP/DIR/KRk/2023 dated 31 December 2019 concerning Guidelines and Work Rules (Charter) 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 I merangkap Anggota Chairman I is concurrently a member	Direktur Utama / President Director
Ketua II merangkap Anggota Chairman II is concurrently a member	Direktur Kredit / Director of Credit

Ketua III merangkap Anggota Chairman III is concurrently a member	Direktur Bisnis / Business Director
Ketua IV merangkap Anggota Chairman IV is concurrently a member	Direktur Operasional & TI / Director of Operational & IT
Sekretaris I merangkap Anggota Secretary I is concurrent member	Kepala Divisi Kredit Korporasi Head of Corporate Credit Division
Sekretaris II merangkap Anggota Secretary II is concurrently a member	Kepala Divisi Kredit Ritel & Konsumer Head of Retail & Consumer Credit Division
Anggota Member	1. Direktur Kepatuhan 2. Kepala Divisi Manajemen Risiko 3. Kepala Divisi Kepatuhan 4. Kepala SKAI dan Anti *Fraud* 5. Kepala Divisi Operasional Keuangan & Akuntansi 1. Director of Compliance 2. Head of Risk Management Division 3. Head of Compliance Division 4. Head of SKAI and Anti Fraud 5. Head of Finance & Accounting Operations Division

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

1. Meninjau dan mengkaji apakah kebijakan Bank telah disusun secara berkesinambungan sesuai dengan tujuan dalam lingkup pengelolaan kredit sesuai dengan tujuan Bank dan Perkembangan perbankan;
2. Memberikan masukan dan saran dalam rangka penyusunan Kebijakan Perkreditan Bank terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan;
3. Mengawasi dan memastikan Kebijakan Perkreditan Bank untuk dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan solusi apabila terdapat hambatan/kendala dalam penerapannya;
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);

Duties and Responsibilities of The Credit Policy Committee

1. Review and assess whether the Bank's policies have been prepared on an ongoing basis in accordance with the objectives within the scope of credit management in accordance with the Bank's objectives and banking development;
2. Provide input and suggestions in the context of preparing the Bank's Credit Policy, especially in relation to the formulation of prudential principles in credit;
3. Supervise and ensure that the Bank's Credit Policy can be implemented and implemented consistently and consistently and formulate solutions if there are obstacles/obstacles in its implementation;
4. Monitor and evaluate:
   a) Development and quality of the entire credit portfolio;
   b) Correct implementation of credit decision authority;
   c) Correctness of the process of granting, development and quality of credit given to parties related to the Bank and certain large debtors;
   d) Correct implementation of the provisions on the Maximum Credit Lending Limit (BMPK);

e) Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
f) Penyelesaian kredit bermasalah sesuai dengan ketentuan yang berlaku;
g) Memantau kewajiban Bank dalam memenuhi kecukupan jumlah Cadangan Kerugian Kredit Ekspektasian (CKKE);

5. Menyampaikan laporan tertulis secara triwulanan paling lambat disampaikan pada tanggal 10 (sepuluh) bulan berikutnya kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai:
   a) hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan;
   b) hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud dalam ayat (1) huruf d (sesuai SK Pedoman dan Tata Tertib Kerja Komite Kebijakan Perkreditan).
6. Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai hal-hal yang terkait dengan ayat (1) huruf e;

e) Compliance with statutory provisions and other regulations in the implementation of credit provision;
f) Settlement of problem loans in accordance with applicable regulations;
g) Monitor the Bank's obligations in meeting the adequate amount of Expected Credit Loss Reserves (CKKE);

5. Submit quarterly written reports no later than the 10th (tenth) of the following month to the Board of Directors with a copy to the Board of Commissioners regarding:
   a) results of supervision over the application and implementation of the Credit Policy;
   b) results of monitoring and evaluation regarding the matters referred to in paragraph (1) letter d (in accordance with the Decree on the Guidelines and Work Rules of the Credit Policy Committee).
6. Provide suggestions for corrective steps to the Board of Directors with a copy to the Board of Commissioners regarding matters related to paragraph (1) letter e;

Frekuensi Rapat Komite Kebijakan Perkreditan

Selama Tahun 2023, Komite Kebijakan Perkreditan melakukan rapat sebanyak 4 (empat) kali dengan realisasi program kerja sebagai berikut:

Frequency of Credit Policy Committee Meetings

During 2023, the Credit Policy Committee held 4 (four) 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	07 Februari 2023	1. Draft Keputusan Direksi Tentang Standar Operasional Prosedur Kredit Usaha Rakyat.. 2. Draft Keputusan Direksi Tentang Perlakuan Khusus Bagi Penerima Kredit Usaha Rakyat Terdampak Pandemi Coronavirus Disease 2019 (COVID-19). 3. Surat Edaran Direksi Graduasi/Naik Kelas Debitur KUR Dan Retensi Debitur Non KUR.
2	24 Maret 2023	Draft Perlakuan Khusus Terhadap Kredit Yang Terkena Dampak Bencana.
3	19 Juni 2023	Draft Pembaharuan Keputusan Direksi tentang Kewenangan Memutus Pemberian Keringanan Tunggakan Bunga, Denda dan Biaya Dalam Rangka Pelunasan Kredit. Draft Perubahan Keputusan Direksi tentang Standar Operasional Prosedur Kredit Multiguna.
4	28 Desember 2023	SK Struktur Keanggotaan Komite Kebijakan Perkreditan dan SK

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.

Komite Kredit

Credit Committee

Pembentukan Komite Kredit telah ditetapkan dalam Keputusan Direksi Nomor 0677/KEP/DIR/KRK/2023 tanggal 28 Desember 2023 tentang Pedoman dan Tata Tertib Kerja (Piagam) Komite Kredit (KK) PT Bank Pembangunan Daerah Bali.

The establishment of the Credit Committee has been stipulated in the Decree of the Board of Directors Number 0677/KEP/DIR/KRK/2023 dated December 28, 2023 concerning the Guidelines and Charter of the Credit Committee (KK) of PT Bank Pembangunan Daerah Bali.

Struktur Komite Kredit

Credit Committee Structure

Anggota Komite Kredit PT Bank Pembangunan Daerah Bali sebagai berikut:

Members of the Credit Committee of PT Bank Pembangunan Daerah Bali are as follows:

Kelompok Pemutus Decision Group	:	1. Direktur Utama (Ketua KK); 2. Direktur Kredit (Wakil Ketua KK) 3. Direktur Operasional dan TI (Anggota KK); 4. Direktur Bisnis (Anggota KK). 1. President Director (KK Chairperson); 2. Credit Director (Vice Chairman of KK) 3. Director of Operations and IT (KK Member); 4. Business Director (KK Member).
Kelompok Pengusul Proposing Group	:	1. Kepala Divisi Kredit Korporasi (Sekretaris KK); 2. Kepala Bagian Kredit Korporasi (Anggota KK); 3. *Account Officer* (AO) dan/atau *Relationship Manager* 4. (RM) bagian Kredit Korporasi pada Divisi Kredit Korporasi (Anggota KK); dan 5. Kepala Bagian Pengembangan Produk dan Administrasi (Anggota KK). 1. Head of Corporate Credit Division (KK Secretary); 2. Head of Corporate Credit Section (Member of the Working Group); 3. Account Officer (AO) and/or Relationship Manager (RM) of the Corporate Credit section in the Corporate Credit Division (Member of the Working Group); and 4. Head of Product Development and Administration Section (Member of the Working Group).
Kelompok Kajian atau *Non Voting Member* Study Group or Non Voting Member	:	1. Direktur Kepatuhan 2. Kepala Divisi Manajemen Risiko 3. Kepala Divisi Kepatuhan 1. Compliance Director 2. Head of Risk Management Division 3. Head of Compliance Division

Tugas dan Tanggung Jawab Komite Kredit

1. Tugas dan Tanggung Jawab Kelompok Pemutus:
   a) Memberikan rekomendasi dan/atau persetujuan atas permohonan kredit baru ataupun permohonan penambahan fasilitas kredit, berdasarkan kemahiran profesionalnya secara jujur, obyektif, cermat, konsekuen dan konsisten;
   b) Menolak permintaan dan/atau pengaruh pihak yang berkepentingan dengan pemohon kredit, untuk memberikan persetujuan kredit yang hanya bersifat formalitas.
2. Tugas dan Tanggung Jawab Kelompok Pengusul:
   a) Mengevaluasi dan menganalisis permohonan kredit ataupun permohonan penambahan fasilitas kredit secara komprehensif dengan tetap memperhatikan prinsip kehati-hatian;
   b) Mempersiapkan permohonan kajian kepada Kelompok Kajian, dan mempersiapkan permohonan persetujuan pemberian kredit kepada Kelompok Pemutus;
   c) Mempersiapkan bahan tayang (presentasi) yang mencakup minimal mengenai company profile calon debitur, rencana penggunaan kredit, manajemen, sumber pengembalian utama (kondisi keuangan), sumber pengembalian kedua (agunan), profile risiko, dan rancangan penetapan struktur fasilitas kredit.
   d) Melakukan koordinasi dengan *Assets and Liabilities Committee* (ALCO) dalam aspek pendanaan kredit;
   e) Menolak permintaan dan/atau pengaruh pihak yang berkepentingan dengan pemohon kredit, yang hanya bersifat formalitas;
   f) Merangkum hasil keputusan rapat KK yang dituangkan dalam bentuk berita acara rapat atau notulen rapat.
3. Tugas dan Tanggung Jawab Kelompok Kajian atau *Non Voting Member* :

Duties and Responsibilities of the Credit Committee

1. Duties and Responsibilities of the Decision Group:
   a) Provide recommendations and/or approvals for new credit applications or applications for additional credit facilities, based on their professional skills honestly, objectively, carefully, consequently and consistently;
   b) Reject requests and/or influence from parties with an interest in the credit applicant, to give credit approval that is only a formality.
2. Duties and Responsibilities of the Proposing Group:
   a) Evaluate and analyze credit applications or applications for additional credit facilities comprehensively while taking into account the principle of prudence;
   b) Prepare a request for review to the Study Group, and prepare a request for approval of credit granting to the Decision Group;
   c) Prepare presentation materials that include at least the company profile of the prospective debtor, credit utilization plan, management, primary source of return (financial condition), secondary source of return (collateral), risk profile, and the design of the credit facility structure.
   d) Coordinate with the Assets and Liabilities Committee (ALCO) in the aspect of credit funding;
   e) Reject requests and/or influence from parties with interest in the credit applicant, which is only a formality;
   f) Summarize the results of the KK meeting decisions as outlined in the form of minutes of the meeting or minutes of the meeting.
3. Duties and Responsibilities of the Study Group or Non Voting Member:

a) Melakukan kajian risiko dan kepatuhan terhadap usulan pemberian/pengusulan kredit baru ataupun tambahan fasilitas kredit secara komprehensif;
b) Memberikan rekomendasi dan/atau pendapat atas basil kajian risiko dan kepatuhan secara independen berdasarkan kemahiran profesionalnya secara jujur, obyektif, cermat, konsekuen dan konsisten.

a) Conduct a risk and compliance study on the proposed granting/proposal of new credit or additional credit facilities comprehensively;
b) Provide recommendations and/or opinions on the results of risk and compliance studies independently based on their professional skills in an honest, objective, careful, consequent and consistent manner.

Asset and Liability Management Committee (ALCO)

Pengelolaan seluruh risiko Bank BPD Bali harus dilakukan secara sistematis, terintegrasi dan berkesinambungan. Untuk itu, dalam proses pelaksanaan *asset* dan *liability*, Bank BPD Bali telah dilengkapi dengan ALCO, sebagaimana ditetapkan dalam Keputusan Direksi Nomor 0644/KEP/DIR/TRS/2023 tanggal 14 Desember 2023 tentang Pedoman dan Tata Tertib Kerja (piagam) *Asset And Liability Management Committee* (ALCO).

Asset and Liability Management Committee (ALCO)

Management of all business risks at Bank BPD Bali must be carried out systematically, integrated and continuously. For this reason, in the process of implementing assets and liabilities, Bank BPD Bali has been equipped with ALCO, as stipulated in Directors' Decree Number 0644/KEP/DIR/TRS/2023 dated 14 December 2023 concerning Asset and Work Guidelines and Regulations (charter). Liability Management Committee (ALCO).

Struktur *Asset and Liability Management Committee* (ALCO)

Komposisi keanggotaan ALCO adalah sebagai berikut:

Asset and Liability Management Committee (ALCO) Structure

The composition of ALCO membership is as follows:

Ketua I merangkap Anggota Chairman I concurrently Member	Direktur Utama President Director
Ketua II merangkap Anggota Chairman II concurrently Member	Direktur Bisnis Director of Business
Ketua III merangkap Anggota Chairman III concurrently Member	Direktur Kredit Director of Credit
Ketua IV merangkap Anggota Chairman IV concurrently Member	Direktur Operasional & TI Director of Operations & IT
Sekretaris I merangkap Anggota Secretary I concurrently Member	Kepala Divisi *Treasury* Head of the Treasury Division
Sekretaris II merangkap Anggota Secretary II concurrently Member	Kepala Divisi Perencanaan Strategis Head of the Strategic Planning Division

Anggota Members	1. Kepala Divisi Dana dan Jasa / Head of Funds and Services Division 2. Kepala Divisi Kredit Korporasi / Head of Corporate Loans Division 3. Kepala Divisi Kredit Retail & Konsumer/ Head of Retail & Consumer Credit Division 4. Kepala Divisi Teknologi Informasi / Head of the Information Technology Division 5. Kepala Divisi Pengembangan Digital / Head of Digital Development Division 6. Kepala Divisi Operasional, Keuangan & Akuntasi / Head of Operational, Finance & Accounting Division 7. Kepala Divisi Manajemen Risiko/ Head of Risk Management Division

Tugas dan Tanggung Jawab *Asset and Liability Management Committee* (ALCO)

1. Meninjau dan mengkaji apakah pedoman dan kebijakan bank telah disusun secara berkesinambungan dalam lingkup pengelolaan Asset dan *Liabilities* sesuai dengan tujuan bank dan perkembangan perbankan;
2. Meninjau kembali struktur neraca dan mengkaji risiko dan eksposur *Asset and Liability Management*;
3. Melihat perkiraan dan proyeksi keadaan ekonomi, suku bunga, nilai tukar untuk mengarahkan kebijakan yang ditetapkan;
4. Menetapkan petunjuk pengelolaan dan pengendalian risiko yang berdampak:
   a. Risiko Likuiditas *(Liqudity Management)*;
   b. Risiko Suku Bunga *(Gap Management)*;
   c. Risiko Valuta Asing *(Foreign Exchange Management);*
   d. Risiko Portofolio *(Earnings dan Investment Management)*;
   e. Me-review dan menetapkan suku bunga kredit dan dana pihak ketiga;
   f. Me-review dan menetapkan tarif layanan;
   g. Menetapkan harga transfer dana internal *(Internal Funds Transfer Rate)* atau harga Rekening Antar Kantor dalam memacu efisiensi pengelolaan cabang bank;
5. Meninjau kembali performance, rasio keuangan sesuai ketentuan dan rencana bisnis bank dan posisi kekayaan dan kewajiban keuangan bank guna mengkaji dampak keputusan ALCO terhadap tujuan bank dan terhadap kepatuhan peraturan internal bank maupun terhadap kepatuhan regulasi;

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. Mengadakan penyesuaian strategi, batasan-batasan dan petunjuk pelaksanaan serta kebijakan dalam rangka mencapai tujuan ALCO dan tujuan bank.
7. Melakukan *review* terhadap pedoman dan tata tertib kerja komite ALCO secara berkala.

6. Adapt strategies, limitations and implementation guidelines as well as policies in order to achieve ALCO's goals and bank objectives.
7. Review the ALCO committee work guidelines and regulations periodically.

Frekuensi Rapat *Asset and Liability Management Committee* (ALCO)

Selama Tahun 2023, *Asset And Liability Management Committee* melakukan rapat sebanyak 11 (sebelas) kali dan sirkuler 1 (satu) kali dengan realisasi program kerja sebagai berikut:

Frequency of Asset and Liability Management Committee (ALCO) Meetings

During 2023, the Asset And Liability Management Committee held 11 (eleven) 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 2023 January 31, 2023	Keputusan Direksi Nomor 0036/KEP/DIR/TRS/2023 tentang Perubahan atas Keputusan Direksi Nomor 0638/KEP/DIR/TRS/2022 tentang Suku Bunga Simpanan (Giro, Tabungan, Deposito) dan Perkreditan. Decree of the Board of Directors Number 0036/KEP/DIR/TRS/2023 concerning Amendments to Decree of the Board of Directors Number 0638/KEP/DIR/TRS/2023 concerning Interest Rates for Deposits (Current Accounts, Savings, Deposits) and Credit.
2	20 Februari 2023 February 20, 2023	1. Keputusan Direksi Nomor No.0075/KEP/DIR/TRS/2023 tentang Perubahan Kedua Atas Keputusan Direksi No.0638/KEP/DIR/TRS/2022 tentang Suku Bunga Simpanan (Giro, Tabungan, Deposito) dan Perkreditan. 2. Keputusan Direksi Nomor 0076/KEP/DIR/TRS/2023 tentang tarif layanan. 1. Decree of the Board of Directors Number 0075/KEP/DIR/TRS/2023 concerning Interest Rates for Deposits (Current Accounts, Savings, Deposits) and Credit. 2. Decree of the Board of Directors No. 0076/KEP/DIR/TRS/2023 on service tariffs.
3	27 Maret 2023 March 27, 2023	1. Review Suku Bunga THT Bali Dwipa 2. Usulan Kewenangan Memutus Suku Bunga Deposito Khusus LPD 3. Wewenang negosisasi suku bunga DPK Retensi 1. Review of THT Bali Dwipa Interest Rate 2. Proposed Authority to Decide the Interest Rate of LPD Special Deposit 3. Authority to negotiate interest rates for Retention deposits
4	27 April & 28 April 2023 April 27 & April 28, 2023	1. Keputusan Direksi Nomor 0185/KEP/DIR/TRS/2023 tentang Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0186/KEP/DIR/TRS/2023 tentang Perubahan atas Keputusan Direksi Nomor 0076/KEP/DIR/TRS/2023 tentang Tarif Layanan. 1. Decree of the Board of Directors Number 0185/KEP/DIR/TRS/2023 concerning Interest Rates for Deposits (Current Accounts, Savings, Deposits) and Credit. 2. Decree of the Board of Directors Number 0186/KEP/DIR/TRS/2023 concerning Amendments to Decree of the Board of Directors Number 0076/KEP/DIR/TRS/2023 concerning Service Tariffs.

No	Tanggal Date	Keterangan Description
5	30 Mei 2023 May 30, 2023	Keputusan Direksi Nomor 0225/KEP/DIR/TRS/2023 tentang Perubahan atas Keputusan Direksi Nomor 0185/KEP/DIR/TRS/2023 tentang Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. Decree of the Board of Directors Number 0225/KEP/DIR/TRS/2023 concerning Amendments to Decree of the Board of Directors Number 0185/KEP/DIR/TRS/2023 concerning Interest Rates for Deposits (Current Accounts, Savings, Deposits) and Credit.
6	20 Juni 2023 Sirkuler June 20, 2023 Circular	Keputusan Direksi Nomor 0272/KEP/DIR/TRS/2023 tentang Perubahan kedua atas Keputusan Direksi Nomor 0076/KEP/DIR/TRS/2023 tentang Tarif Layanan. Decree of the Board of Directors No. 0272/KEP/DIR/TRS/2023 on the Second Amendment to Decree of the Board of Directors No. 0076/KEP/DIR/TRS/2023 on Service Tariffs.
7	27 Juli 2023 July 27, 2023	1. Keputusan Direksi Nomor 0342/KEP/DIR/TRS/2023 tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0076/KEP/DIR/TRS/2023 tentang Tarif Layanan 2. Keputusan Direksi Nomor 0343/KEP/DIR/TRS/2023 tentang Suku Bunga dan Tarif Layanan Khusus dalam rangka Pemasaran Kredit Multiguna dan Kredit Usaha Persiapan Pensiun. 1. Decree of the Board of Directors No. 0342/KEP/DIR/TRS/2023 on the Third Amendment to Decree of the Board of Directors No. 0076/KEP/DIR/TRS/2023 on Service Tariffs 2. Decree of the Board of Directors Number 0343/KEP/DIR/TRS/2023 concerning Interest Rates and Special Service Rates in the Marketing of Multipurpose Loans and Pension Preparation Business Loans.
8	25 Agustus 2023 August 25, 2023	Keputusan Direksi Nomor 0402/KEP/DIR/TRS/2023 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0185/KEP/DIR/TRS/2023 tentang Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. Decree of the Board of Directors Number 0402/KEP/DIR/TRS/2023 on the Second Amendment to Decree of the Board of Directors Number 0185/KEP/DIR/TRS/2023 on Interest Rates for Deposits (Current Accounts, Savings, Deposits) and Credits.
9	7 September 2023 September 7, 2023	1. Keputusan Direksi Nomor 0428/KEP/DIR/TRS/2023 tentang Perubahan Ketiga atas Keputusan Direksi Nomor 0185/KEP/DIR/TRS/2023 tentang Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. 2. Keputusan Direksi Nomor 0429/KEP/DIR/TRS/2023 Tentang Perubahan Keempat Atas Keputusan Direksi Nomor 0076/KEP/DIR/TRS/2023 Tentang Tarif Layanan. 3. Keputusan Direksi Nomor 0427/KEP/DIR/TRS/2023 tentang Suku Bunga dan Tarif Layanan Khusus dalam Rangka Pemasaran Kredit Multiguna dan Kredit Usaha Persiapan Pensiun. 1. Decree of the Board of Directors Number 0428/KEP/DIR/TRS/2023 concerning the Third Amendment to Decree of the Board of Directors Number 0185/KEP/DIR/TRS/2023 concerning Interest Rates for Deposits (Current Accounts, Savings, Deposits) and Credit. 2. Decree of the Board of Directors Number 0429/KEP/DIR/TRS/2023 on Service Tariffs Fourth Amendment to Decree of the Board of Directors Number 0076/KEP/DIR/TRS/2023 on Service Tariffs. 3. Decree of the Board of Directors No. 0427/KEP/DIR/TRS/2023 on Interest Rates and Special Service Rates in the Marketing of Multipurpose Loans and Pension Preparation Business Loans
10	23 Oktober 2023 October 23, 2023	Reviu Likuiditas akhir Tahun 2023 Year-end Liquidity Review 2023
11	27 November 2023 November 27, 2023	Perubahan kewenangan suku bunga negosiasi deposito (Keputusan Direksi dikelola Divisi DJA). Changes in the authority of negotiated deposit interest rates (Board of Directors Decision managed by the DJA Division)

No	Tanggal Date	Keterangan Description
12	19 Desember 2023 December 19, 2023	Keputusan Direksi Nomor 0699/KEP/DIR/TRS/2023 tentang Perubahan Keempat Atas Keputusan Direksi Nomor 0185/KEP/DIR/TRS/2023 tentang Suku Bunga Simpanan (Giro, Tabungan, Deposito) Dan Perkreditan. Decree of the Board of Directors Number 0699/KEP/DIR/TRS/2023 concerning the Fourth Amendment to Decree of the Board of Directors Number 0185/KEP/DIR/TRS/2023 concerning Interest Rates for Deposits (Current Accounts, Savings, Deposits) and Credit.

Hasil rapat *Asset Liability Committee* (ALCO) dituangkan dalam risalah rapat dan Keputusan Direksi tentang Ketentuan Suku Bunga Giro, Tabungan, Deposito dan Perkreditan serta Keputusan Direksi tentang Ketentuan Tarif Layanan yang didokumentasikan secara baik termasuk perbedaan pendapat *(dissenting opinion)* jika terjadi dalam rapat.

The results of the Asset Liability Committee (ALCO) meeting were written in the minutes of the meeting and the Decree of the board of Directors regarding the Provisions for Demand Deposit, Savings, Deposit and Credit Interest Rates as well as the Decree odf the Board of Directors on Terms of Service Rates that are well documented including dissenting opinions if they occur at the meeting.

Komite Pengarah Teknologi Informasi

Information Technology Steering Committee

Komite Pengarah Teknologi Informasi (selanjutnya disingkat KPTI) dibentuk berdasarkan Keputusan Direksi Nomor 0415/KEP/DIR/TIF/2023 tanggal 1 September 2023 tentang Komite Pengarah Teknologi Informasi Bank BPD Bali.

The Information Technology Steering Committee (hereinafter abbreviated as KPTI) was formed based on Directors' Decree Number 0415/KEP/DIR/TIF/2023 dated September 1 2023 concerning the Information Technology Steering Committee of Bank BPD 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 & TI/ Director of Operations & IT
Ketua II / Chairman II	Direktur Kepatuhan / Director of Compliance
Anggota / Members	1. Kepala Divisi Teknologi Informasi / Head of the Information Technology Division 2. Kepala Divisi Manajemen risiko / Head of the Risk Management Division 3. Kepala Divisi Kepatuhan / Head of Compliance Division 4. Kepala Divisi Perencanaan Strategis / Head of the Strategic Planning Division 5. Kepala SKAI dan Anti *Fraud* / Head of Internal Audit Work Unit and Anti Fraud 6. Kepala Divisi Umum dan Aset/ Head of General and Assets Division 7. Kepala Divisi Sumber Daya Manuasia / Head of Human Resources Division 8. Kepala Divisi Dana dan Jasa/ Head of Funds and Services Divison 9. Kepala Divisi Treasury / Head of the Treasury Division 10. Kepala Divisi Operasional, Keuangan dan Akuntansi/ Head of Operational, Finance and Accounting Divison 11. Kepala Divisi Pengembangan Digital/ Head of Digital Development Divison 12. Kepala Divisi Sekretaris Perusahaan/ Head of Corporate Secretary Divison 13. Kepala Divisi Kredit Korporasi/ Head of Corporate Credit Divison 14. Kepala Divisi Kredit Ritel & Konsumer/ Head of Retail & Consumer Credit Division

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi (Information Technology Steering Committee) Bank BPD Bali memiliki tanggung jawab untuk memberikan rekomendasi kepada Direksi paling sedikit terkait dengan:

1. Rencana Strategis Teknologi Informasi *(Information Technology Strategic Plan)* agar sesuai dengan rencana strategis kegiatan usaha Bank;
2. Perumusan kebijakan, standar, dan prosedur Teknologi Informasi yang utama;
3. Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi;
4. Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek *(project charter)* yang disepakati dalam *Service Level Agreement* (SLA) dan hasil analisis dari proyek Teknologi Informasi yang utama sehingga memungkinkan Direksi untuk mengambil keputusan secara efisien;
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan Sistem Informasi Manajemen (SIM) agar dapat mendukung pengelolaan kegiatan usaha Bank;
6. Efektifitas langkah-langkah untuk meminimalisasi risiko atas investasi Bank pada Teknologi Informasi agar investasi tersebut memberikan kontribusi terhadap tercapainya tujuan bisnis Bank;
7. Pemantauan kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi melalui deteksi keusangan Teknologi Informasi dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi;
8. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh Satuan Kerja pengguna dan Satuan Kerja penyelenggara Teknologi Informasi;
9. Kecukupan dan alokasi Sumber Daya Manusia Teknologi Informasi yang dimiliki Bank agar dapat mengoptimalkan penyelenggaraan Teknologi Informasi.

Duties and Responsibilities of The Information Technology Steering Committee

The Information Technology Steering Committee (Information Technology Steering Committee) of Bank BPD Bali has the responsibility to provide recommendations to the Board of Directors relating to at least:

1. Information Technology Strategic Plan (Information Technology Strategic Plan) to be in accordance with the strategic plan for the Bank's business activities;
2. Formulation of key Information Technology policies, standards and procedures;
3. Conformity between approved Information Technology projects and the Information Technology Strategic Plan;
4. Conformity between the implementation of Information Technology projects with the project plan (project charter) agreed upon in the Service Level Agreement (SLA) and the analysis results of the main Information Technology projects, thereby enabling the Board of Directors to make decisions efficiently;
5. Compatibility between Information Technology and Management Information System (SIM) needs to support the management of the Bank's business activities;
6. Effectiveness of steps to minimize risks regarding the Bank's investment in Information Technology so that the investment contributes to achieving the Bank's business objectives;
7. Monitoring Information Technology performance and efforts to improve Information Technology performance through detecting Information Technology obsolescence and measuring the effectiveness and efficiency of implementing Information Technology security policies;
8. Efforts to resolve various problems related to Information Technology that cannot be resolved by the user Work Unit and the Information Technology organizer Work Unit;
9. Adequacy and allocation of Information Technology Human Resources owned by the Bank in order to optimize the implementation of Information Technology.

Frekuensi Rapat Komite Pengarah Teknologi Informasi

Selama Tahun 2023, Komite Pengarah Teknologi Informasi melakukan rapat sebanyak 5 (lima) kali dengan realisasi program kerja sebagai berikut:

Tabel Rapat Komite Pengarah Teknologi Informasi

Frequency of Information Technology Steering Committee Meetings

During 2023, the Information Technology Steering Committee held 5 (five) meetings with the realization of the following work programs:

Table of Information Technology Steering Committee Meetings

No	Tanggal Date	Keterangan Description
1	30 Januari 2023 January 30, 2023	Pembahasan Laporan Progress Pengembangan TI Tahun 2022 dan Rencana Pengembangan TI Tahun 2023 Discussion IT Development Progress Report 2022 and IT Development Plan 2023
2	26 Juni 2023 June 26, 2023	Pembahasan 1. Penetanan Inherent dan KPMR Keamanan dan Ketahanan siber 2. Pelaporan MRSI *Fraud Detection System* level Akun 3. Progress DRC, *Mobile Banking*, Siskeudes, SNAP, CTAS, dan Penguatan Tata Kelola Teknologi Informasi Discussion 1. Determination of Inherent and KPMR of Cyber Security and Resilience 2. Account level MRSI Fraud Detection System reporting 3. Progress of DRC, Mobile Banking, Siskeudes, SNAP, CTAS, and Strengthening Information Technology Governance
3	5 September 2023 September 5, 2023	1. Pemaparan *draft* Buku Pedoman Perusahaan Tata Kelola dan Manajemen Teknologi Informasi oleh PT Adikarya Tata Informasi 2. Pemaparan Pengkinian Tim Tanggap Insiden Siber (TTIS) 3. Rencana Uji Coba *Disaster Recovery Plan* Tahun 2023 1. Exposure of the draft Corporate Governance and Information Technology Management Handbook by PT Adikarya Tata Informasi 2. Cyber Incident Response Team (TTIS) Update Presentation 3. Disaster Recovery Plan Trial Plan in 2023
4	6 November 2023 November 6, 2023	1. Progress Pembangunan DRC & Strategi Relokasi DRC 2. Tata Kelola Operasional DRC 3. Pelaksanaan uji DRP Tahun 2023 4. Penguatan Keamanan Siber & Tata Kelola TI 5. Rencana Pengembangan TI Tahun 2024 1. DRC Construction Progress & DRC Relocation Strategy 2. DRC Operational Governance 3. DRP test implementation in 2023 4. Strengthening Cyber Security & IT Governance 5. IT Development Plan Year 2024

No	Tanggal Date	Keterangan Description
5	13 Desember 2023 December 13, 2023	1. Rapat Tinjauan Manajemen SNI IS 27001:2013 2. Koordinasi Migrasi Infrastruktur Baru Proswitching 3. Persiapan *Data Center* (DC) Baturiti (People, Process, Technology) 4. Pembahasan Progress Penguatan Ketahanan Siber 1. SNI IS 27001:2013 Management Review Meeting 2. Proswitching New Infrastructure Migration Coordination 3. Baturiti Data Center (DC) Preparation (People, Process, Technology) 4. Discussion of Progress in Strengthening Cyber Resilience

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 Tim Tanggap Insiden Siber (TTIS) Bank BPD Bali

Komite Tim Tanggap Insiden Siber (selanjutnya disingkat Komite TTIS) dibentuk berdasarkan Keputusan Direksi Nomor 0539A/KEP/DIR/TIF/2023 tanggal 27 Oktober 2023 tentang Piagam Komite Tim Tanggap Insiden Siber (TTIS) Bank BPD Bali.

Bank BPD Bali Cyber Incident Response Team (TTIS) Committee

The Cyber Incident Response Team Committee (hereinafter abbreviated as TTIS Committee) was established based on the Decree of the Board of Directors Number 0539A/KEP/DIR/TIF/2023 dated October 27, 2023 concerning the Cyber Incident Response Team (TTIS) Committee Charter of Bank BPD Bali.

Komite Tim Tanggap Insiden Siber (TTIS)

Komposisi Keanggotan Komite Tim Tanggap Insiden Siber (TTIS) Bank BPD Bali adalah sebagai berikut:

Cyber Incident Response Team (TTIS) Committee

The composition of the Bank BPD Bali Cyber Incident Response Team (TTIS) Committee is as follows

Pengarah Steering Committee	:	Direktur Utama President Director
Ketua Chairman	:	Direktur Operasional dan TI Director of Operations and IT
Wakil Ketua Vice Chairman	:	Direktur Bisnis Business Director Direktur Kredit Credit Director
Sekretaris (Merangkap Anggota) Secretary (concurrent as member)	:	Kepala Divisi Teknologi Informasi Head of Information Technology Division

Anggota Member	:	1. Kepala Divisi Manajemen risiko 2. Kepala Divisi Kepatuhan 3. Kepala Divisi Perencanaan Strategis 4. Kepala SKAI dan Anti Fraud 5. Kepala Divisi Umum dan Aset 6. Kepala Divisi Sumber Daya Manusia 7. Kepala Divisi Dana dan Jasa 8. Kepala Divisi Treasury 9. Kepala Divisi Operasional, Keuangan dan Akuntansi 10. Kepala Divisi Pengembangan Digital 11. Kepala Divisi Sekretaris Perusahaan 12. Kepala Divisi Kredit Korporasi 13. Kepala Divisi Kredit Ritel & Konsumer. 1. Head of Risk Management Division 2. Head of Compliance Division 3. Head of Strategic Planning Division 4. Head of SKAI and Anti Fraud 5. Head of General and Assets Division 6. Head of Human Resources Division 7. Head of Funds and Services Division 8. Head of Treasury Division 9. Head of Operations, Finance and Accounting Division 10. Head of Digital Development Division 11. Head of Corporate Secretary Division 12. Head of Corporate Credit Division 13. Head of Retail & Consumer Credit Division.

Tugas dan Tanggung Jawab Komite Tim Tanggap Insiden Siber (TTIS)

1. Komite Tim Tanggap Insiden Siber Bank BPD Bali memiliki tanggung jawab:
   a) Bertanggungjawab kepada Direksi dan Dewan Komisaris;
   b) Melakukan evaluasi pelaksanaan BPD Bali-CSIRT dan metodologi penanganan insiden siber;
   c) Memberikan arahan strategis terhadap penanganan insiden siber kepada BPD Bali-CSIRT;
   d) Melakukan supervisi terhadap penanganan dan penanggulangan insiden siber yang sedang dihadapi;
   e) Menetapkan hal-hal terkait identifikasi adanya penyimpangan-penyimpangan dari prosedur normal;

Duties and Responsibilities of the Cyber Incident Response Team (TTIS) Committee

1. The Bank BPD Bali Cyber Incident Response Team Committee has the following responsibilities:
   a) Responsible to the Board of Directors and Board of Commissioners;
   b) Evaluating the implementation of BPD Bali-CSIRT and cyber incident handling methodology;
   c) Providing strategic direction on cyber incident handling to BPD Bali-CSIRT;
   d) Supervise the handling and mitigation of cyber incidents that are being faced;
   e) Determine matters related to the identification of deviations from normal procedures;

f) Memberikan keputusan dan/atau rekomendasi strategis dan bisnis baik materiil dan non materiil bagi Bank terhadap penanganan dan penanggulangan terhadap insiden siber yang dihadapi berdasarkan laporan dan penyajian data dari BPD Bali-CSIRT.

f) Provide strategic and business decisions and/or recommendations both material and non-material for the Bank on the handling and mitigation of cyber incidents faced based on reports and data presentation from BPD Bali-CSIRT.

Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dibentuk berdasarkan Keputusan Direksi Bank BPD Bali Nomor 0629/KEP/DIR/DJA/2023 tanggal 11 Desember 2023 tentang Pedoman dan Tata Tertib Kerja Komite Pelayanan dan Penyelesaian Pengaduan Konsumen Bank BPD Bali.

Customer Service and Problem Solving Committee

The Consumer Complaints Service and Settlement Committee was formed based on the Decree of the Board of Directors of Bank BPD Bali Number 0629/KEP/DIR/DJA/2023 dated 11 December 2023 concerning Guidelines and Work Rules for the Bank BPD Bali Consumer Complaints Service and Settlement Committee.

Struktur Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Komposisi Keanggotan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen adalah sebagai berikut:

Structure of The Customer Service and Problem Solving Committee

The composition of the membership of the Customer Service and Problem Solving Committee is as follows:

Ketua Chairman	Direktur Utama/President Director
Wakil Ketua Deputy Chairman	Direktur Kredit/Director of Credit Direktur Bisnis/Director of Business Direktur Operasional & TI/Director of Operations & IT Direktur Kepatuhan/Director of Compliance
Sekretaris merangkap Anggota	Kepala Divisi Dana dan Jasa/Head of Funds and Services Division Kepala Divisi Kredit Korporasi/Head of Corporate Credit Division Kepala Divisi Kredit Ritel & Konsumer/Head of Retail & Consumer Credit Divison
Anggota Member	Kepala Divisi Sekretaris Perusahaan/Head of Corporate Secretary Division Kepala Divisi Treasury/Head of Treasury Division Kepala Divisi Teknologi & Informasi/Head of Information & Technology 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

Tugas dan Tanggung Jawab Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

1. Menyusun sistem dan prosedur intern bank yang mengatur mekanisme operasional pengaduan Konsumen;
2. Bertanggung jawab atas pelaksanaan kebijakan dan prosedur Pelayanan dan Penyelesaian Pengaduan Konsumen;
3. Melakukan komunikasi yang lancar dan akurat secara intern bank tentang pengaduan Konsumen;
4. Memberikan masukan dan saran kepada unit operasional secara kontinyu mengenai seluruh aspek pengaduan Konsumen;
5. Memastikan seluruh pengaduan yang disampaikan oleh konsuemn terselesaikan;
6. Melakukan monitoring/pemantauan kegiatan Unit Penanganan dan Penyelesaian Pengaduan Konsumen;
7. 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).
8. Menyusun Materi Penangan dan Penyelesaian Pengaduan Konsumen yang akan dicantumkan dalam laporan tahunan, halaman (*website*), dan/atau media laian yang dikelola secara resmi;
9. Menjadi penghubung penanganan dan penyelesaian pengaduan yang disampaikan Konsumen kepada Otoritas Jasa Keuangan (OJK) dan/atau otoritas lainnya;
10. Melakukan evaluasi kinerja Komite Penangan dan Penyelesaian Pengaduan Konsumen;
11. Melakukan peninjauan/reviu atas pedoman dan tata tertib kerja Komite Penanganan dan Penyelesaian Pengaduan Konsumen secara berkala yang paling sedikit dilakukan 1 (satu) kali dalam 3 (tiga) tahun.

Duties and Responsibilities of The Customer Service And Problem Solving Committee

1. Developing internal bank systems and procedures that regulate the operational mechanism for consumer complaints;
2. Responsible for implementing policies and procedures for Consumer Complaint Services and Settlement;
3. Perform expedite and accurate internal bank communication regarding consumer complaints;
4. Provide input and suggestions to the operational unit on an ongoing basis regarding all aspects of consumer complaints;
5. Ensure that all complaints submitted by consumers are resolved;
6. Monitoring/supervising the activities of the Consumer Complaint Handling and Settlement Unit;
7. 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).
8. Prepare materials for handling and resolving consumer complaints which will be included in annual reports, pages (websites) and/or other officially managed media;
9. Become a liaison for handling and resolving complaints submitted by consumers to the Financial Services Authority (OJK) and/or other authorities;
10. Evaluate the performance of the Consumer Complaint Handling and Settlement Committee;
11. Conduct periodic reviews of the guidelines and work regulations of the Consumer Complaint Handling and Settlement Committee, at least once every 3 (three) years.

Frekuensi Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Selama Tahun 2023, Komite Pelayanan dan Penyelesaian Pengaduan Konsumen melakukan rapat sebanyak 4 (empat) Kali dengan realisasi program kerja sebagai berikut:

Frequency of Customer Service and Problem Solving Committee Meetings

During 2023, Customer Compalining Service and Resolution Committee held 4 (four) meetings with the realization of the following work programs:

Tabel Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Table of Customer Service and Problem Solving Committee Meetings

No	Tanggal	Keterangan
1	06 Januari 2023	Rapat Komite Penanganan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Penanganan dan Penyelesaian Pengaduan Konsumen Triwulan IV tahun 2022.
2	06 April 2023	Rapat Komite Penanganan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Penanganan dan Penyelesaian Pengaduan Konsumen Triwulan I tahun 2023.
3	06 Juli 2023	Rapat Komite Penanganan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Penanganan dan Penyelesaian Pengaduan Konsumen Triwulan II tahun 2023.
4	06 Oktober 2023	Rapat Komite Penanganan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Penanganan dan Penyelesaian Pengaduan Konsumen Triwulan III tahun 2023.

Hasil rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (dissenting opinion) jika terjadi dalam rapat.

The results of the meeting of the Consumer Complaint Service and Resolution Committee are written in the minutes of the meeting which are well documented, including any dissenting opinions if they occur at the meeting.

Penanganan Benturan Kepentingan

Bank BPD Bali telah memiliki kebijakan, sistem dan prosedur penyelesaian mengenai benturan kepentingan yang mengikat setiap pengurus dan pegawai yang dimuat dalam Keputusan Direksi Bank BPD Bali Nomor 0682/KEP/DIR/KPN/2017 tanggal 22 Desember 2017 tentang Buku Pedoman Perusahaan Penerapan Tata Kelola Bank BPD Bali. Kebijakan benturan kepentingan mengatur antara lain, anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif dan Karyawan Bank BPD Bali dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank dan setiap keputusan transaksi yang mengandung benturan

Resolving Conflict of Interest

Bank BPD Bali has policies, systems and procedures for resolving conflicts of interest that are binding on every management and employee which are contained in the Decree of the Board of Directors of Bank BPD Bali Number 0682/KEP/DIR/KPN/2017 dated 22 December 2017 concerning the Guidebook Company Implementing Bank BPD Bali Governance. The conflict of interest policy stipulates, among other things, that 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 could harm or reduce the Bank's profits and every transaction decision that contains

kepentingan wajib diungkapkan dalam notulen rapat. Penyusunan kebijakan tersebut mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bank bagi Bank Umum.

Penanganan benturan kepentingan juga diatur dalam pedoman kerja pada Divisi Umum dan Kesekretariatan (Keputusan Direksi Nomor 0079/KEP/DIR/UMS/2021 tanggal 18 Februari 2021 tentang BPP Pengadaan Barang / Jasa), Divisi Kredit (Keputusan Direksi Nomor 0137/KEP/DIR/KRD/2023 tanggal 27 Maret 2023 tentang Perubahan Ke XIII atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang Standar Operasional Prosedur (SOP) Perkreditan) dan pada Divisi Sumber Daya Manusia (Keputusan Direksi Nomor 0302/KEP/DIR/SDM/2021 tanggal 22 Juni 2021 tentang Perubahan Keempat atas Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tanggal 23 Mei 2014 tentang SOP Disiplin Karyawan).

Selama Tahun 2023 tidak terdapat transaksi yang mengandung benturan kepentingan sehingga tidak ada kerugian atau hal yang mengurangi keuntungan Bank.

a conflict of interest must be disclosed in the meeting minutes. The preparation of this policy refers to Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Bank Governance for Commercial Banks.

Handling conflicts of interest is also regulated in the work guidelines in the General and Secretariat Division (Director's Decree Number 0079/KEP/DIR/UMS/2021 dated 18 February 2021 concerning BPP for Procurement of Goods/Services), Credit Division (Director's Decision Number 0137/KEP/DIR/ KRD/2023 dated 27 March 2023 concerning the XIIIth Amendment to Directors' Decision Number 0230/KEP/DIR/KRD/2014 concerning Standard Operating Procedures (SOP) for Credit) and in the Human Resources Division (Directors' Decision Number 0302/KEP/DIR/SDM /2021 dated 22 June 2021 concerning the Fourth Amendment to Directors' Decree Number 0349/KEP/DIR/SDM/2014 dated 23 May 2014 concerning Employee Discipline SOPs).

During 2023 there will be no transactions containing conflicts of interest so there will be no losses or things that reduce the Bank's profits.

Kode Etik

PT Bank Pembangunan Daerah Bali berkomitmen untuk mengembangkan dan menerapkan prinsip pelaksanaan tata kelola di setiap kegiatan Bank. Untuk itu, Direksi telah menetapkan Kode Etik berdasarkan Keputusan Direksi Nomor 0235/KEP/DIR/KPN/2023 tanggal 12 Juni 2023 tentang Kode Etik PT Bank Pembangunan Daerah Bali, Kebijakan kode etik yang mengatur dan mencegah terjadinya perilaku yang tidak etis, menyimpang dari norma yang berlaku, dan menghindari terjadinya benturan kepentingan dalam rangka meningkatkan kinerja sesuai dengan nilai-nilai dalam Budaya kerja, serta menjadi acuan dasar bagi Dewan Komisaris, Direksi, dan Karyawan dalam melaksanakan tugas dan tanggung jawab serta berinteraksi dengan *Stakeholders* dan/atau Konsumen yang berkaitan dengan perlindungan konsumen dan masyarakat.

Code of Conduct

PT Bank Pembangunan Daerah Bali is committed to developing and implementing the principles of governance implementation in every Bank activity. For this reason, the Board of Directors has established a Code of Ethics based on Directors' Decree Number 0235/KEP/DIR/KPN/2023 dated 12 June 2023 concerning the Code of Ethics of PT Bank Pembangunan Daerah Bali, a code of ethics policy that regulates and prevents unethical behavior, deviating from norms. in force, and avoid conflicts of interest in order to improve performance in accordance with the values in the work culture, as well as being a basic reference for the Board of Commissioners, Directors and Employees in carrying out their duties and responsibilities and interacting with Stakeholders and/or Consumers related to consumer and public protection.

Isi Kode Etik

Dalam Keputusan Direksi Nomor 0235/KEP/DIR/KPN/2023 tentang Kode Etik PT Bank Pembangunan Daerah Bali, dibagi menjadi 5 (lima) Bab yang masing-masing menjelaskan sebagai berikut:

Code of Conduct Content

In Directors' Decree Number 0235/KEP/DIR/KPN/2023 concerning the Code of Ethics of PT Bank Pembangunan Daerah Bali, it is divided into 5 (five) chapters, each of which explains the following:

Tabel Isi Kode Etik

Table of Code of Conduct Content

Bab Chapter	**Keterangan** Description
I	Menjelaskan mengenai ketentuan umum yang diatur dalam Kode Etik Describe the general provisions stipulated in the Code of Conduct
II	Menjelaskan maksud dan tujuan dari Kode Etik Bank Explain the purposes and objectives of the Bank's Code of Conduct
III	Mengatur tentang isi Kode Etik, yang terbagi atas Tiga Bagian yaitu: Bagian Pertama bagi Dewan Komisaris dan Direksi, Bagian Kedua untuk Karyawan Bank. Bagian ini menjelaskan kewajiban serta larangan, serta Bagian Ketiga Unit Perlindungan Konsumen dan Masyarakat Regulates the contents of the Code of Ethics, which is divided into three parts, namely: First part for the Board of Commissioners and Directors, Second part for Bank employees. This section explains the obligations and prohibitions, as well as Part Three of the Consumer and Community Protection Unit
IV	Menjelaskan tentang Benturan Kepentingan Explaining Conflicts of Interest
V	Menjelaskan tentang Prinsip Perlindungan Konsumen, yang terbagi atas Lima Bagian yaitu: Bagian Pertama Edukasi yang memadai, Bagian Kedua Keterbukaan dan Transparansi Informasi, Bagian Ketiga Perlakuan Yang Adil dan Perilaku Bisnis Yang Bertanggung Jawab, Bagian Keempat Perlindungan Aset dan Data Konsumen, serta Bagian Kelima Tentang Penanganan Pengaduan dan Penyelesaian Sengketa Yang Efektif dan Efisien Explains the Principles of Consumer Protection, which are divided into five parts, namely: the first part is adequate education, the second part is openness and transparency of information, the third part is fair treatment and responsible business behavior, the fourth part is protection of consumer assets and data, and the fifth part is about Effective and Efficient Handling of Complaints and Dispute Resolution.
VI	Mengatur tentang Sanksi kepada Dewan Komisaris, Direksi dan Karyawan yang terbukti melakukan pelanggaran terhadap Kode Etik Regulates sanctions for the Board of Commissioners, Directors and Employees who are proven to have violated the Code of Ethics
VII	Ketentuan Penutup yang menjelaskan Dewan Komisaris, Direksi dan Karyawan wajib memahami dan melaksanakan Kode Etik Bank secara baik dan penuh tanggung jawab Closing Provisions that explain that the Board of Commissioners, Directors and Employees are required to understand and implement the Bank's Code of Ethics properly and with full responsibility

Sosialisasi Kode Etik

Bank telah melaksanakan sosialisasi Kode Etik Bank BPD Bali kepada seluruh karyawan Bank BPD Bali yang harus dipahami dan dilaksanakan oleh setiap karyawan, serta seluruh karyawan pada awal tahun menandatangani Formulir Pernyataan Sikap.

Socialization of The Code of Conduct

The Bank has carried out socialization of the Bank BPD Bali Code of Ethics to all Bank BPD Bali employees which must be understood and implemented by every employee, and at the beginning of the year all employees signed an 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 karyawan 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

The Bank BPD Bali Code of Ethics applies to every Bank employee, including the Board of Commissioners, Directors, employees and other individuals related to the Bank BPD Bali business. The successful implementation of the Code of Ethics is the responsibility of all leaders in their respective work units.

For this reason, all unit leaders have the responsibility to provide an understanding of the application of the Code of Ethics to employees in their respective work units. Every person at Bank BPD Bali has responsibility for the successful implementation of the Code of Ethics in daily activities. One form of responsibility concerns the willingness of employees to report any actions they believe constitute a violation of the Code of Ethics and convey any facts of deviation that they know about through the Whistleblowing System mechanism. Bank BPD Bali continues to remind all Bank employees regarding the Code of Ethics through Wake Up Morning Call and Sharing Session activities 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

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

Anggaran Dasar yang berlaku. Sedangkan terkait pengenaan sanksi terhadap pegawai dilakukan sesuai dengan aturan kepegawaian yang berlaku.

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.

Selama Tahun 2023 tidak ada pelanggaran yang dilakukan oleh Dewan Komisaris ataupun Direksi.

During 2023 there were no violations committed by the Board of Commissioners or the Board of Directors.

Selama Tahun 2023 Bank mencatat adanya pelanggaran Kode Etik sebanyak 2 (dua) pelanggaran. Pelanggaran Kode Etik tersebut terjadi di Kantor Cabang Negara, dan Cabang Pembantu Sukawati

During 2023, the Bank recorded 2 (two) violations of the Code of Ethics. Violations of the Code of Ethics occurred at the Negara Branch Office and the Sukawati Sub-Branch

Budaya Kerja

PT Bank Pembangunan Daerah Bali mempunyai 4 (empat) nilai utama budaya kerja CINTA sebagai nilai-nilai perusahaan, yang dijabarkan dalam 12 prilaku utama untuk mendukung pencapaian visi dan pelaksanaan misi yang telah ditetapkan, Sesuai dengan Keputusan Direksi Nomor 0227/KEP/DIR/SDM/2023 tentang Budaya Kerja *(Corporate Culture)* Bank BPD Bali, Budaya Kerja 'CINTA' (*Competent, Integrity, Teamwork, Customer Awareness)*, memuat nilai-nilai sangat mendasar yang menjadi landasan dan pemandu arah untuk mengoptimalkan pelayanan Bank BPD Bali disegala lini dan aspek. Budaya kerja 'CINTA', wajib dijiwai dan dilaksanakan secara konsisten dan dengan kesungguhan hati oleh setiap insan di Bank. Budaya kerja 'CINTA', diharapkan mampu menciptakan iklim kerja yang kondusif, mendorong produktivitas serta mengoptimalkan kinerja Bank sehingga mampu mencapai visi dan misinya lebih cepat.

Dengan tetap mengacu pada filsafat Tri Kaya Parisudha, dilakukan redefinisi terhadap perilaku utama serta penetapan budaya yang diharapkan dan kalimat afirmasi dari masing-masing nilai dengan penjelasan sebagai berikut:

Kompeten

Melakukan sesuatu dengan baik dan benar, memiliki pengetahuan dan ketrampilan, serta adaptif terhadap perubahan, dengan perilaku utama:

a. Berpikir dan bertindak kreatif dan inovatif untuk mencapai visi dan misi;

Corporate Culture

PT Bank Pembangunan Daerah Bali has 4 (four) main values of CINTA work culture as company values, which are described in 12 main behaviors to support the achievement of the vision and implementation of the mission that has been set, in accordance with Directors' Decree Number 0227/KEP/DIR/SDM /2023 concerning Bank BPD Bali's Corporate Culture, the 'CINTA' Work Culture (Competent, Integrity, Teamwork, Customer Awareness), contains very basic values which are the foundation and guiding direction for optimizing Bank BPD Bali's services in all lines and aspect. The work culture of 'LOVE' must be imbued and implemented consistently and with sincerity by every person in the Bank. The 'CINTA' work culture is expected to be able to create a conducive work climate, encourage productivity and optimize the Bank's performance so that it can achieve its vision and mission more quickly.

By continuing to refer to the Tri Kaya Parisudha philosophy, a redefinition of the main behaviors was carried out as well as the determination of the expected culture and affirmation sentences for each value with the following explanation:

Competence

Doing things well and correctly, having knowledge and skills, and being adaptive to change, with the main behavior:

a. Think and act creatively and innovatively to achieve the vision and mission;

b. Menerapkan standar kerja tinggi dengan tetap berpedoman pada ketentuan yang berlaku;
c. Selalu siap mengikuti perubahan dan memiliki motivasi yang gigih untuk berkembang dengan tetap mempertahankan akurasi dan ketelitian dalam bekerja.

Budaya yang diharapkan muncul dari nilai dan perilaku *Competence* yaitu *Digital and Learning Culture*.

Dengan Kalimat Afirmasi: Kami Beradaptasi dengan perubahan untuk bekerja secara professional.

Integritas
Berpikir dan berperilaku sesuai ketentuan dan peraturan dengan penuh tanggung jawab, dan selalu memperhatikan nilai etika dan moral, dengan perilaku utama:
a. Menerapkan standar etika/moral tinggi, sesuai dengan norma lingkungan;
b. Berlaku jujur dan tidak memberi, menerima serta tidak membuka peluang suap menyuap atau mengharap jasa berkaitan dengan jabatan;
c. Menunjukkan etos kerja dengan penuh komitmen dan rasa tanggung jawab.

Budaya yang diharapkan muncul dari nilai dan perilaku Integrity yaitu *Dicipline Culture*.

Dengan Kalimat Afirmasi: Kami mentaati dan melaksanakan etika, ketentuan, dan peraturan dengan penuh tanggung jawab.

Kerjasama 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:
a. Mengutamakan kepentingan perusahan dan mengesampingkan ego sektoral;
b. Menghargai perbedaan pendapat dan aktif berkontribusi dalam membangun komunikasi yang harmonis;
c. Mengembangkan rasa empati dan tidak

b. Implement high work standards while remaining guided by applicable regulations;
c. Always ready to follow changes and have persistent motivation to develop while maintaining accuracy and thoroughness in work.

The culture that is expected to emerge from Competence values and behavior is Digital and Learning Culture.

With an Affirmative Sentence: We Adapt to changes to work professionally.

Integrity
Think and behave according to the rules and regulations with full responsibility, and always pay attention to ethical and moral values, with the main behavior:
a. Implement high ethical/moral standards, in accordance with environmental norms;
b. Act honestly and do not give, receive or open opportunities for bribery or expect services related to your position;
c. Demonstrate a work ethic with full commitment and sense of responsibility.

The culture that is expected to emerge from the values and behavior of Integrity is Discipline Culture.

With an Affirmative Sentence: We comply with and implement ethics, rules and regulations with full responsibility.

Teamwork
The sense of cohesiveness or unity that exists within the organization and closeness to fellow individuals or fellow work units so as to support the creation of cooperation and communication the good one. By main behavior:
a. Prioritize company interests and put aside sectoral egos;
b. Respect differences of opinion and actively contribute to building harmonious communication;
c. Develop a sense of empathy and not exploit

mengkeksploitasi perbedaan jabatan/pangkat dan generasi dalam menciptakan sinergi yang positif.

differences in position/rank and generation in creating positive synergy.

Budaya yang diharapkan muncul dari nilai dan perilaku Teamwork yaitu *Respect Culture*.

The culture that is expected to emerge from Teamwork values and behavior is Respect Culture.

Dengan Kalimat Afirmasi: Kami berkolaborasi dan bersinergi untuk menciptakan Kerjasama dan komunikasi yang baik.

With an Affirmative Sentence: We collaborate and synergize to create good cooperation and communication.

Orientasi Pelanggan

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

Customer Awareness

Making users the main focus of our actions, carries out and maintain relationships with customers productively.

Dengan perilaku utama:

a. Memberikan pengalaman terbaik bagi pelanggan untuk meningkatkan produktifitas dan loyalitasnya;
b. Mengenal pelanggan dari sisi personal dan memberikan rasa nyaman saat berinteraksi;
c. Menjaga hubungan baik dengan pelanggan, bertindak cepat memenuhi kebutuhannya, menyelesaikan masalahnya dan menghindari komitmen yang berlebihan.

By main behavior:

a. Providing the best experience for customers to increase productivity and loyalty;
b. Get to know customers from a personal perspective and provide a sense of comfort when interacting;
c. Maintain good relationships with customers, act quickly to meet their needs, resolve problems and avoid over-commitment.

Budaya yang diharapkan muncul dari nilai dan perilaku *Customer Awareness* yaitu *Service Culture*.

The culture that is expected to emerge from Customer Awareness values and behavior is Service Culture.

Dengan Kalimat Afirmasi: Kami memberikan pelayanan terbaik demi kepuasan pengguna dan pelanggan.

With an Affirmative Sentence: We provide the best service for user and customer satisfaction.

Dalam rangka internalisasi budaya kerja CINTA serta menumbuhkan kesadaran akan pentingnya perilaku beretika sebagai bagian dari nilai *teamwork* dan *customer awareness*, Bank telah melakukan refreshment kepada karyawan bersamaan dengan pelaksanaan sosialisasi Anti *Fraud* yang bertujuan untuk menumbuhkan kesadaran karyawan secara optimal mengenai pentingnya perilaku beretika dan berbudaya CINTA. Perilaku beretika dan berbudaya kerja CINTA diharapkan dapat menekan angka terjadinya penyimpangan perilaku karyawan kedepannya serta memitigasi risiko terjadinya kejadian *fraud* di kemudian hari.

In order to internalize CINTA's corporate culture and raise awareness of the importance of ethical behavior as part of the value of teamwork and customer awareness, the Bank has refreshed employees along with the implementation of Anti-Fraud socialization which aims to grow employee awareness optimally regarding the importance of ethical behavior and CINTA culture. CINTA's ethical behavior and corporate culture are expected to reduce the number of employee behavior deviations in the future and mitigate the risk of fraud in the future.

Hal-hal yang ditekankan saat kunjungan ke unit kerja diantaranya yaitu:

1. Fungsi dan peran Kelompok Mitra Perubahan (KMP) dalam membantu menerapkan nilai-nilai budaya kerja CINTA;
2. Fungsi coaching dan konseling kepada karyawan dan dokumentasi dalam bentuk form;
3. Penggunaan pakaian dinas karyawan sesuai ketentuan yang berlaku;
4. Kuesioner *Know Your Employee* (KYE) yang wajib diisi dan dikirimkan tepat waktu setiap bulan sebagai salah satu strategi pencegahan *Fraud*;
5. Penggunaan SIM SDM secara rutin dalam mengupdate data karyawan;
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;

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;

Pengendalian Gratifikasi

Bank BPD Bali telah memiliki Ketentuan tentang Pengendalian Gratifikasi sesuai dengan Keputusan Direksi Nomor 0428/KEP/DIR/KPN/2019 tanggal 31 Juli 2019 tentang Pengendalian Gratifikasi di Lingkungan Bank BPD Bali sebagaimana telah diubah dengan Keputusan Direksi Nomor 0432/KEP/DIR/KPN/2023 Tanggal 11 September 2023 Tentang Perubahan Atas Keputusan Direksi Nomor 0428/KEP/DIR/KPN/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;

Gratification Control

Bank BPD Bali has provisions regarding Gratification Control in accordance with Directors' Decree Number 0428/KEP/DIR/KPN/2019 dated 31 July 2019 concerning Gratification Control in the Environment Bank BPD Bali as amended by Directors' Decree Number 0432/KEP/DIR/KPN/2023 dated 11 September 2023 concerning Amendments to Directors' Decree Number 0428/KEP/DIR/KPN/2019 concerning Gratification Control within 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. 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 2023 tidak ada laporan terkait penerimaan gratifikasi dari pengurus dan karyawan bank.

Bank BPD Bali juga telah mengikuti *survey* yang diselenggarakan oleh Komisi Pemberantasan Korupsi melalui media aplikasi Panduan Cegah Korupsi (PanCEK) dimana hasil verifikasi Implementasi Panduan Cegah Korupsi Bank BPD Bali memperoleh nilai sebesar 81,67 (pencapaian yang baik).

KPK memberikan apresiasi kepada Bank BPD Bali yang telah sangat konsisten dan berkomitmen dalam mengimplementasikan Panduan Cegah Korupsi.

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 2023 there were no reports regarding the receipt of gratuities from bank management and employees.

Bank BPD Bali has also taken part in a survey conducted by the Corruption Eradication Commission through the Corruption Prevention Guide (PanCEK) application media where the verification results for the implementation of the Bank BPD Bali Corruption Prevention Guide obtained a score of 81.67 (good achievement).

The Corruption Eradication Committee appreciates Bank BPD Bali for being very consistent and committed in implementing the Corruption Prevent Guidelines.

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 2023

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 2023 rumusan tersebut dimuat dalam rencana kerja kepatuhan dan dituangkan dalam Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0557/KEP/DIR/RENSTRA/2022 tanggal 25 November 2022 tentang Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat 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, Bank melakukan penyesuaian terhadap Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0081/KEP/DIR/RENSTRA/2023 tanggal 24 Februari 2023 tentang

Compliance Function Work Program in 2023

The formulation of strategies 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/KEP/DIR/KPN/2019 dated 03 December 2019 concerning the Compliance Blueprint of the Bali Regional Development Bank for 2019 - 2024. For 2023 the formulation is included in the compliance work plan and outlined in the Bank Business Plan for 2023-2025 in accordance with Directors' Decree Number 0557/KEP/DIR/RENSTRA/2022 dated 25 November 2022 concerning the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2023-2025 and has been submitted to the Financial Services Authority in accordance with letter Number B -1691/DIR/RENSTRA/2022 dated 25 November 2022 regarding Submission of the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2023-2025 and the Sustainable Financial Action Plan of PT Bank Pembangunan Daerah Bali for 2023-2027, the Bank made adjustments to the Bank's Business Plan for 2023 -2025 in accordance with Directors' Decree Number 0081/KEP/DIR/RENSTRA/2023 dated 24

Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0254/DIR/RENSTRA/2023 tanggal 24 Februari 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2023-2025, Bank melakukan penyesuaian kedua terhadap Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0438/KEP/DIR/RENSTRA/2023 tanggal 11 September 2023 tentang Perubahan Atas Keputusan Direksi Nomor 0081/KEP/DIR/RENSTRA/2023 tentang Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1149/DIR/RENSTRA/2023 tanggal 11 September 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2023-2025.

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 2023 meliputi:

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)*;

February 2023 concerning Bank Business Plan (Adjustment) of PT Bank Pembangunan Daerah Bali for 2023-2025 and has been submitted to the Financial Services Authority in accordance with letter Number B-0254/DIR /RENSTRA/2023 dated 24 February 2023 regarding Submission of the Bank Business Plan (Adjustments) of PT Bank Pembangunan Daerah Bali for 2023-2025, the Bank made a second adjustment to the Bank Business Plan for 2023-2025 in accordance with Directors' Decree Number 0438/KEP/DIR/RENSTRA/ 2023 dated 11 September 2023 concerning Amendments to Directors' Decision Number 0081/KEP/DIR/RENSTRA/2023 concerning Bank Business Plan (Adjustments) of PT Bank Pembangunan Daerah Bali for 2023-2025 and has been submitted to the Financial Services Authority in accordance with letter Number B-1149/ DIR/RENSTRA/2023 dated 11 September 2023 concerning Submission of the Bank Business Plan (Second Adjustment) of PT Bank Pembangunan Daerah Bali for 2023-2025.

By paying attention to the principle of prudence 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 as well as making adjustments to the Bank's internal guidelines regarding changes in legislation through the Systems and Duration Section and conducting reviews of draft decisions management through the Compliance Department.

The 2023 Compliance Function Work Program includes:

1. Maintaining the Bank's Health Level at rank 2 by improving the quality of Governance/GCG management, Risk Profile, Earnings and Capital;
2. Improving the quality and competency of human resources to support the implementation of Governance, Risk Management and Compliance;
3. Improve the quality of standardization and management of BPP/SOP which is integrated with risk and compliance aspects;
4. Increasing the implementation of an Anti-Fraud culture as an effort to prevent fraud and enforce strict sanctions against perpetrators of fraud (zero tolerance);

5. Meningkatkan fungsi dan pemanfaatan *whistle blowing system* sebagai upaya deteksi *fraud*;
6. Meningkatkan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APUPPT);
7. Meningkatkan *Governance, Risk* dan *Compliance* TI dalam pengelolaan proyek dan operasional TI;
8. Meningkatkan kapabilitas *cyber resilience*;
9. Meningkatkan kapabilitas transformasi digital;
10. Meningkatkan kapabilitas budaya risiko;
11. Meningkatkan penerapan kode etik, Budaya Kepatuhan dan Budaya Risiko

Kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi disusun dan disampaikan pada direksi setelah mendapatkan masukan dari seluruh unit kerja di Divisi Kepatuhan.

Saat ini Bank telah memiliki:

1. Buku Pedoman Perusahaan tentang Pedoman Penyusunan BPP dan SOP Bank BPD Bali sesuai dengan Keputusan Direksi Nomor 0577/KEP/DIR/KPN/2014 tanggal 20 September 2014, yang telah diubah berdasarkan Keputusan Direksi Nomor 0412/KEP/DIR/KPN/2015 tanggal 16 September 2015 yang digunakan sebagai pedoman penyusunan ketentuan dan pedoman intern bank;
2. *Blueprint* Kepatuhan sesuai dengan Surat Keputusan Direksi Bank BPD Bali Nomor 0764/KEP/DIR/KPN/2019 tanggal 3 Desember 2019 Tentang *Blueprint* Kepatuhan Bank Pembangunan Daerah Bali Tahun 2019 - 2024;

   Blueprint Kepatuhan Bank BPD Bali Tahun 2019-2024 dilakukan melalui 3 (tiga) tahapan untuk kemudahan implementasi dan sekaligus disinkronisasi dengan tahapan transformasi BPD Jilid II sebagai berikut:

   a. Tahap I, Desember Tahun 2019 - Desember Tahun 2020, dengan tema: "Memperkuat Fondasi". Arah dari tahap I ini fokus pada perbaikan internal, memperkuat basis organisasi Divisi Kepatuhan, meningkatkan peran Divisi Kepatuhan dalam penentuan

5. Improve the function and utilization of the whistle blowing system as an effort to detect fraud;
6. Increase the implementation of the Anti-Money Laundering and Prevention of Terrorism Financing (APUPPT) program;
7. Improve IT Governance, Risk and Compliance in project management and IT operations;
8. Increasing cyber resilience capabilities;
9. Increasing digital transformation capabilities;
10. Improve risk culture capabilities;
11. Improve the implementation of the code of ethics, Compliance Culture and Risk Culture

Compliance policies or compliance principles that will be established by the Board of Directors are prepared and submitted to the Board of Directors after receiving input from all work units in the Compliance Division.

Currently the Bank has:

1. Company Guidebook on Guidelines for the Preparation of Company Guidebook and SOP for Bank BPD Bali in accordance with the Decree of the Board of Directors Number 0577/KEP/DIR/KPN/2014 dated September 20, 2014, which has been amended based on the Decree of the Board of Directors Number 0412/KEP/DIR/KPN/2015 dated September 16, 2015 which is used as a guideline for drafting bank internal provisions and guidelines;
2. The Compliance Blueprint is in accordance with the Decree of the Board of Directors of Bank BPD Bali Number 0764/KEP/DIR/KPN/2019 dated December 3, 2019 concerning the Bank Pembangunan Daerah Bali Compliance Blueprint for 2019 - 2024;

   The BPD Bali Compliance Blueprint for 2019-2024 is carry out in 3 (three) stages for ease of implementation and is synchronized at the same time with the transformation stages of BPD Volume II as follows:

   a. Phase I, December 2019 - December 2020, with the theme: "Strengthening the Foundation". The direction of this phase is focuses on internal improvement, strengthening the organizational base of the Compliance Division, enhancing the role of the Compliance

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.

Pendidikan dan Pelatihan Satuan Kerja Kepatuhan

Dalam rangka meningkatkan kompetensi SDM pada Satuan Kerja Kepatuhan serta unit kerja lain terkait Fungsi Kepatuhan, sampai Tahun 2023 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

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.

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 2023 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

Selama Tahun 2023 Satuan Kerja Kepatuhan telah mengikuti dan melaksanakan pendidikan dan pelatihan sebagai berikut:

During 2023 the Compliance Unit has attended and implemented the following education and training:

No	**Materi Pelatihan** Training Material
1	*Probity Audit*
2	*Checklist* Uji Kepatuhan Kredit Credit Compliance Test Checklist
3	Sertifikasi Manajemen Risiko Level 1 dan 2 Non Bisnis Refreshment of Level 1 and 2 Non-Business Risk Management Certification
4	*Culture Infusion Program* - REVISIT CINTA Culture Infusion Program Workshop - LOVE REVISIT
5	Pedoman Teknis Sistem Manajemen Anti Penyuapan Berbasis SNI ISO 37001:2016 Socialization of Technical Guidelines for Anti-Bribery Management System Based on SNI ISO 37001: 2016
6	*Art and Winning of Negotiation Batch 2*
7	Kunci Sukses Pemimpin di Era Digital 7 Keys to Leader Success in the Digital Age
8	Pemimpin yang Mampu Membuat Perubahan Becoming a Leader Who Makes a Difference
9	*Self Talk – Affirmations & Mindset*
10	*Map & Critical Point BPAK*
11	Standar Operasional Prosedur Sistem Penilaian Kinerja Karyawan Socialization of Standard Operating Procedures for Employee Performance Appraisal System
12	*a Great Leader by Growing Your Team Batch 1*
13	*a Digital Business Strategy*
14	*a Digital Transformation Roadmap*
15	Emosional (EQ) di Tempat Kerja Emotional Intelligence (EQ) in the Workplace
16	Sertifikasi Manajemen Risiko Level 3 Level 3 Risk Management Certification Debriefing
17	*Webinar* Mediasi & Arbitrase Pasca UU PPSK Mediation & Arbitration Webinar After PPSK Law
18	*Master Class*
19	*ISO/IEC 27001:2022. Information Security Management System*
20	*Solving & Decision Making*
21	Pendidikan Khusus Profesi Advokat (PKPA) Special Education for Advocates (PKPA)
22	*Implementation of Personal Data Protection Laws and Challenges off Their Implementation*
23	Penyusunan Perjanjian Kerjasama Standardization of Cooperation Agreement Preparation
24	*Cashflow* untuk Kredit Modal Kerja Cashflow Analysis for Working Capital Loans

No	Materi Pelatihan Training Material
25	Penyusunan Perjanjian Kerjasama Standardization of Cooperation Agreement Preparation
26	PPT berdasarkan POJK Nomor 8 Tahun 2023 AML, CFT, PPPSPM based on POJK Number 8 of 2023
27	PPT Tingkat Pejabat Non Eksekutif AML, CFT, PPPSPM Non-Executive Officer Level
28	Tim Kerja Analisis Kolaboratif PPATK terkait Pemilihan Umum dan Pemilihan Kepala Daerah FGD of PPATK Collaborative Analysis Working Team related to General and Regional Head Elections
29	*on Assistance in the Implementation of Risk-Based AML/CFT/CFP Program in Financial Services 2023*
30	*Yourself Batch 3 & 4*
31	*Sales People Finish Strong 2023*
32	*Workshop* Tantangan & Strategi Marketing pada Pengembangan Ekosistem Digital Workshop on Marketing Challenges & Strategies in Digital Ecosystem Development
33	*Advance* Teknis *Advance* Penyusunan Individual *Risk Assessment* APU PPT sesuai POJK No 8 Tahun 2023 Advance Technical Advance Preparation of Individual Risk Assessment AML, PPT, PPPSPM in accordance with POJK No. 8 of 2023
34	Kelola Kredit Sindikasi dan Analisa Pemberian Kredit Tematik sesuai Regulasi beserta Risikonya Syndicated Loan Governance and Thematic Lending Analysis according to Regulations and Risks
35	Kewajiban Bank Memiliki Kebijakan Penetapan Dividen FGD on the Obligation of Banks to Have a Dividend Determination Policy
36	*Digital Transformational Leadership*
37	Implementasi Tata Kelola bagi Bank Umum sesuai POJK No 17 Tahun 2023 Implementation of Governance for Commercial Banks in accordance with POJK No. 17 of 2023
38	Komparatif ke Bank Kalsel Comparative Study to Bank Kalsel
39	*Management & Financial Management*
40	Hasil Pengukuran *Financial Integrity Rating on Money Laundering and Terrorist Financial 2023* Dissemination of Financial Integrity Rating on Money Laundering and Terrorist Financial 2023 Measurement Results
41	Tim Kerja Analisis Kolaboratif PPATK terkait Pemilu dan Pilkada FGD of PPATK Collaborative Analysis Working Team related to Election and Regional Head Election
42	Sertifikasi Manajemen Risiko Jenjang 4 Level 4 Risk Management Certification Debriefing
43	*Cyber Security and Information Privacy*
44	*Mastering Yourself:* Optimalkan Potensi dan Tingkatkan Kinerja di Era Digital Mastering Yourself Webinar: Optimize Potential and Improve Performance in the Digital Age
45	*Refreshment* LHPK Peserta SP dan FMI serta KPDHN Refreshment of LHPK for SP and FMI Participants and KPDHN

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2023

Selama Tahun 2023 Direktur Kepatuhan telah melaksanakan fungsi kepatuhan yang termuat di dalam laporan pelaksanaan tugas dan tanggung jawab Direktur Kepatuhan yang mencakup:

1. Pelaksanaan Tugas dan Fungsi Kepatuhan:
   a. Laporan Pengujian Rancangan Kepatuhan dan Hukum;
   b. Laporan Pengujian Rancangan Keputusan Pengendalian Risiko dan Sistem dan Prosedur;
   c. Laporan Pengujian Rancangan Keputusan Pemberian Kredit/Bank Garansi;
   d. Laporan Pengujian Rancangan Keputusan Penyelesaian Kredit Bermasalah;
   e. Laporan Pengujian Rancangan Keputusan Penempatan Dana/Transaksi Surat Berharga;
   f. Laporan Pemantauan Kepatuhan Pelaksanaan Prinsip Kehati-hatian Bank;
   g. Laporan Pelaksanaan Penerapan Program APU dan PPT;
   h. Laporan Pemantauan Pelaksanaan Perjanjian dan Komitmen dengan BI/OJK, Pihak Ekstern, dan Pihak Intern;
   i. Laporan Pemantauan Kepatuhan Pelaporan ke Bank Indonesia/ Otoritas Jasa Keuangan;
   j. Laporan Pengujian Rancangan Keputusan dengan *Dissenting Opinion* dari Direktur Kepatuhan;
   k. Laporan Pelaksanaan Fungsi Sosialisasi Ketentuan Bank Indonesia/Otoritas Jasa Keuangan, Buku Pedoman Perusahaan dan Pelaksanaan Fungsi Kepatuhan
2. Risiko Kepatuhan yang dihadapi
3. Potensi Risiko Kepatuhan yang diperkirakan akan dihadapi kedepan
4. Mitigasi risiko kepatuhan yang telah dilaksanakan

Selama Tahun 2023 Satuan Kerja Kepatuhan telah melakukan kajian kepatuhan sebanyak 264 (dua ratus enam puluh empat) kajian yang terdiri dari Rancangan Kepatuhan dan Hukum sebanyak 65 (enam puluh lima) kajian, Rancangan Keputusan

Implementation of Compliance Function Work Program in 2023

During 2023 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 2023, the Compliance Work Unit has conducted 264 (two hundred and sixty four) compliance studies consisting of 65 (sixty five) Compliance and Legal Plans, 118 (one hundred and eighteen) Risk Control Decision and Procedure

Pengendalian Risiko dan Sisdur sebanyak 118 (seratus delapan belas) kajian, Rancangan Keputusan Pemberian Kredit/Bank Garansi sebanyak 71 (tujuh puluh satu) kajian, Rancangan Keputusan Penyelesaian Kredit Bermasalah tidak ada 0 (nihil) kajian, Rancangan Keputusan Penempatan Dana/Transaksi Surat Berharga sebanyak 10 (sepuluh) kajian.

Bank BPD Bali telah menyampaikan Laporan Kepatuhan periode Semester I dan Semester II Tahun 2023 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 KPMM (Kewajiban Penyediaan Modal Minimum) Bank posisi Desember 2023 sebesar 25,38% mengalami peningkatan dari posisi Desember 2022 yang sebesar 21,58%. Jika dibandingkan dengan target sesuai Rencana Bisnis Bank Tahun 2023 pencapaian Rasio KPMM Bank posisi Desember 2023 sudah melebihi target yang ditetapkan sebesar 24,73%. Peningkatan disebabkan oleh penambahan permodalan yaitu sepanjang tahun 2023 telah terdapat setoran modal dari pemegang saham antara lain dari Pemerintah Provinsi Bali sebesar Rp75 milyar, dari Pemerintah Kabupaten Karangasem sebesar Rp1,5 milyar, Pemerintah Kabupaten Buleleng sebesar Rp5,557 milyar, dan dari Pemerintah Kota Denpasar sebesar Rp30 milyar sehingga modal mengalami peningkatan sebesar Rp112,057 milyar.

   Pertumbuhan Aset Tertimbang Menurut Risiko (ATMR) lebih rendah dibandingkan pertumbuhan total modal sebesar Rp127.347 juta atau 0,75% dari Rp17.024.632 juta di tahun 2022 menjadi Rp16.006.831 juta di tahun 2023.

2. ***Non Performing Loan* (NPL)**

   NPL-Gross Bank tahun 2023 sebesar 1,29% atau menurun 1,08% dibandingkan tahun 2022 yang sebesar 2,37%, penurunan NPL tetap dilakukan melalui Ekspansi Kredit secara hati-hati, pemberian restrukturisasi kepada debitur-debitur

Designs. , Draft Decisions on Granting Credit/Bank Guarantees totaling 71 (seventy one) studies, Draft Decisions on Settlement of Problematic Credit there are no 0 (nil) studies, Draft Decisions on Fund Placement/Securities Transactions totaling 10 (ten) studies.

Bank BPD Bali has submitted its 2023 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 Bank's KPMM (Minimum Capital Requirement) ratio as of December 2023 was 25.38%, an increase from the position in December 2022 which was 21.58%. When compared with the target according to the Bank's 2023 Business Plan, the achievement of the Bank's KPMM Ratio in December 2023 has exceeded the target set at 24.73%. The increase is due to additional capital, namely throughout 2023 there have been capital contributions from shareholders, including from the Bali Provincial Government amounting to IDR 75 billion, from the Karangasem Regency Government amounting to IDR 1.5 billion, the Buleleng Regency Government amounting to IDR 5.557 billion, and from the Denpasar City Government amounting to IDR 30 billion so that capital increased by IDR 112,057 billion.

   The growth in Risk Weighted Assets (RWA) is lower than the growth in total capital of IDR 127,347 million or 0.75% from IDR 17,024,632 million in 2022 to IDR 16,006,831 million in 2023.

2. **Non Performing Loan (NPL)**

   NPL-Gross Bank in 2023 is 1.29% or a decrease of 1.08% compared to 2022 which was 2.37%, the reduction in NPL is still carried out through careful credit expansion, providing restructuring to debtors who are still cooperative, have prospects

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.

and still have the ability to pay, monitoring shifts in credit quality on a daily basis, collecting NPL credits, selling collateral privately, selling collateral from uncooperative debtors through collaboration with private auction houses directly or through the State Property and Auction Service Office (KPKNL), accelerating the resolution of problem loans through simple lawsuits, writing off bad debts that have complied with the provisions, collaborating on the sale of collateral with certified property agents, providing relief for problem debtors who will make repayment with Directors' Decree Number 0509/KEP/ DIR/KRD/2021 dated 27 September 2021 concerning the Authority to Decide on Relief for Arrears of Interest, Fines and Fees as well as creating an application for Bank BPD Bali auction info to accelerate marketing of debtor collateral that will be sold or auctioned.

3. Rentabilitas

Pencapaian ROA posisi 31 Desember 2023 sebesar 3,24 % meningkat 0,56% dibandingkan posisi 31 Desember 2022 sebesar 2,68%, hal tersebut karena bank mampu untuk mengelola aset yang ada dengan baik sehingga menghasilkan pertumbuhan laba yang lebih tinggi dibandingkan tahun sebelumnya yaitu sebesar 22,32%. Pencapaian total aset dapat terlihat dengan peningkatan pada penempatan pada Bank Indonesia, efek-efek, dan pinjaman yang diberikan. Realisasi ROE posisi 31 Desember 2023 sebesar 20,23% meningkat 1,96% dibandingkan posisi 31 Desember 2022 sebesar 18,27%, 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. NIM posisi 31 Desember 2023 realisasi sebesar 7,16% meningkat 1,16% dibandingkan tahun 2022 sebesar 6,00%, meningkatnya NIM membuktikan bahwa Bank dapat mengelola aktiva produktifnya untuk meningkatkan pendapatan, hal ini terlihat dari

3. Rentability

The achievement of ROA as of 31 December 2023 was 3.24%, an increase of 0.56% compared to the position as of 31 December 2022 which was 2.68%, this was because the bank was able to manage existing assets well, resulting in higher profit growth compared to the previous year, namely amounting to 22.32%. The achievement of total assets can be seen by increasing placements with Bank Indonesia, securities and loans provided. Realized ROE as of 31 December 2023 was 20.23%, an increase of 1.96% compared to 31 December 2022 of 18.27%, this is because the bank was able to utilize the capital provided well, this can be seen from the higher percentage growth in profit after tax compared to the average growth percentage of core capital. Realized NIM as of 31 December 2023 was 7.16%, an increase of 1.16% compared to 2022 of 6.00%, the increase in NIM proves that the Bank can manage its productive assets to increase income, this can be seen from the increase in net interest income of 28, 97% while the average productive assets increased by 6.69%.

pendapatan bunga bersih mengalami peningkatan sebesar 28,97% sedangkan rata-rata aset produktif meningkat sebesar 6,69%.

4. ***Loan to Deposit Ratio* (LDR)**
Rasio LDR tahun 2023 mencapai 75,65%, lebih rendah dibandingkan tahun 2022 sebesar 75,85%, hal ini terjadi karena Bank menerapkan prinsip kehati-hatian dalam penyaluran kredit sehubungan dengan masih adanya dampak Pandemi COVID-19.

5. **Giro Wajib Minimum (GWM)**
Dalam mengelola likuiditas, Bank secara konsisten menjaga tingkat kecukupan likuiditas untuk mendukung operasional harian dan memenuhi 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 Peraturan 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 telah diubah beberapa kali dengan PADG No 2 Tahun 2023 tanggal 24 Maret 2023 serta PADG Nomor 12 Tahun 2023 tanggal 27 September 2023 tentang Perubahan kedua atas Peraturan Anggota Dewan Gubernur Nomor 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Syariah, disajikan dalam tabel berikut:

4. **Loan to Deposit Ratio (LDR)**
The LDR ratio in 2023 will reach 75.65%, lower than in 2022 of 75.85%, this occurs because the Bank applies the principle of prudence in lending due to the ongoing impact of the COVID-19 Pandemic.

5. **Minimum Statutory Reserves (GWM)**
In managing liquidity, the Bank consistently maintains adequate levels of liquidity to support daily operations and comply with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018, has been amended several times with PBI No. 22/3/PBI/2020 dated 24 March 2020, PBI No. 22/10/PBI/2020 dated 28 July 2020, PBI No. 23/16/PBI/2021 dated 17 December 2021 and PBI No. 24/4/PBI/2022 dated 25 February 2022 concerning the Fourth Amendment to Bank Indonesia Regulation Number 20/3/PBI/2018 concerning Mandatory Minimum Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units. And explained in the Regulation of Members of the Board of Governors (PADG) No. 24/8/PADG/2022 dated 30 June 2022 concerning Implementing Regulations for Fulfillment of Mandatory Minimum Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units has been amended several times with PADG No 2 of 2023 dated 24 March 2023 and PADG Number 12 of 2023 dated 27 September 2023 concerning the second amendment to the Regulation of Members of the Board of Governors Number 24/8/PADG/2022 concerning Implementation Regulations for Fulfilling the Minimum Statutory Reserve in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Units, presented in the following table:

Giro Wajib Minimum Statutory Reserves	Ketentuan Bank Indonesia Bank Indonesia Provisions	Ketentuan setelah mendapat insentif Conditions after incentivization	Tahun 2023 Year 2023
GWM Rupiah Rupiah Reserve Requirement	9,00	6,10	6,20
GWM Harian Daily Reserve Requirement	0,00	0,00	
GWM Rata-rata Average Reserve Requirement	9,00	6,10	6,20
PLM(Penyangga Likuiditas makroprudensial) PLM (Macroprudential Liquidity Buffer)	5,00		27,25
GWM Valas FX Reserve Requirement	4,00		28,08
Harian Daily	2,00		2,00
Rata-rata Average	2,00		26,08

6. Posisi Devisa Netto (PDN)

Posisi Devisa Neto tahun 2023 dijaga pada level 0,48%, lebih rendah jika dibandingkan tahun 2022 sebesar 0,55%. Posisi Devisa Netto tersebut berada dibawah ketentuan Bank Indonesia yaitu maksimum sebesar 20% sesuai Peraturan Bank Indonesia No.5/13/PBI/2003 tanggal 17 Juli 2003 sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No.17/5/PBI/2015 tanggal 29 Mei 2015.

6. Net Open Position

The Net Open Position in 2023 will be maintained at the level of 0.48%, lower than in 2022 of 0.55%. The Net Foreign Exchange position is below Bank Indonesia regulations, namely a maximum of 20% in accordance with Bank Indonesia Regulation No.5/13/PBI/2003 dated 17 July 2003 as last amended by Bank Indonesia Regulation No.17/5/PBI/2015 dated 29 May 2015.

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

Mengacu kepada Peraturan Otoritas Jasa Keuangan 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) di Sektor Jasa Keuangan sebagaimana telah dituangkan dalam Buku Pedoman Perusahaan sesuai Keputusan Direksi Nomor 0600/KEP/DIR/KPN/2023 tanggal 23 November 2023 tentang Buku Pedoman Perusahaan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, serta Standar Operasional Prosedur sesuai Keputusan Direksi

Implementation of The Anti Money Laundering and Counter Financing Terorsim (AML and CFT)

Referring to Financial Services Authority Regulation 8 of 2023 concerning Implementation of Anti-Money Laundering (APU), Prevention of Terrorism Financing (PPT) and Prevention of Funding for the Proliferation of Mass Destruction (PPPSPM) Programs in the Financial Services Sector as stated in the Company's Handbook in accordance with Directors' Decree Number 0600/KEP/DIR/KPN/2023 dated 23 November 2023 concerning Company Guidelines for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction, as well as Standard Operating Procedures

Nomor 0515/KEP/DIR/KPN/2022 tanggal 31 Oktober 2022 sebagaimana diubah dengan Keputusan Direksi Nomor 0521/KEP/DIR/KPN/2023 tanggal 16 Oktober 2023 tentang Perubahan atas Keputusan Direksi Nomor:0515/KEP/DIR/KPN/2022 tentang 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 telah melakukan pemantauan atas transaksi keuangan yang terjadi baik melalui sistem pemantauan yang dimiliki maupun pemantauan secara manual melalui pemantauan ekspose negatif terkait nasabah pada media massa. Selama tahun 2023 Bank telah menyampaikan 26 Laporan TKM, 1.672 Laporan TKT dan 847 Laporan TKL kepada PPATK serta menyampaikan 1.065 tanggapan atas permintaan data dari pihak eksternal.

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. 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 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.

Terkait kewajiban Bank untuk melakukan pemantauan dan pengkinian data nasabah dalam rangka memperoleh profil terkini dari Nasabah, Tahun 2023 Bank telah merencanakan pengkinian data terhadap 194.750 CIF Nasabah, Dari rencana tersebut sampai dengan akhir 31 Desember 2023, Bank telah merealisasikan pengkinian data nasabah sebanyak 404.583 CIF atau sebesar 207,74 %, realisasi ini melebihi dari target yang telah direncanakan.

in accordance with Directors' Decree Number 0515/KEP/DIR/KPN/ 2022 dated 31 October 2022 as amended by Directors' Decree Number 0521/KEP/DIR/KPN/2023 dated 16 October 2023 concerning Amendments to Directors' Decree Number: 0515/KEP/DIR/KPN/2022 concerning Implementation of the Anti-Money Laundering Program and Prevention of Terrorism Financing , and PPATK Regulation No.1 of 2021 dated 28 January 2021 concerning Procedures for Submitting Suspicious Financial Transaction Reports, Cash Financial Transactions, and Fund Transfer Financial Transactions from and to Abroad via the goAML Application for Financial Service Providers. The Bank has monitored financial transactions that occur both through its own monitoring system and manual monitoring by monitoring negative exposure related to customers in the mass media. During 2023, the Bank has submitted 26 TKM Reports, 1,672 TKT Reports and 847 TKL Reports to PPATK and submitted 1,065 responses to data requests from external parties.

The Bank actively monitors the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Funding for the Proliferation of Weapons of Mass Destruction (DPPSPM) published by the authorities. The Bank also received a request for data to enrich the watch list of people or corporations suspected of being related to terrorists and terrorist organizations from PPATK and the Bank has followed up on this by conducting screening on the Bank's system. Apart from that, the Information Exchange Platform for the Prevention and Eradication of Criminal Acts of Terrorism Financing (SIPENDAR) was launched on August 2 2021, which is a means of exchanging information related to criminal acts of terrorism and criminal acts of financing terrorism between the Reporting Party and PPATK.

Regarding the Bank's obligation to monitor and update customer data in order to obtain the latest profile from customers, in 2023 the Bank has planned to update data on 194,750 CIF customers. From this plan until the end of December 31 2023, the Bank has realized updating customer data of 404,583 CIF or amounting to 207.74%, this realization exceeded the planned target.

Bank juga telah melaporkan pengguna jasa baru pada laporan SIPESAT, dimana untuk laporan triwulan I 2023 telah disampaikan tanggal 11 April 2023, laporan triwulan II disampaikan tanggal 5 Juli 2023, laporan triwulan III 2022 disampaikan tanggal 5 Oktober 2023 dan laporan triwulan IV disampaikan tanggal 5 Januari 2024. Selain itu, Bank juga telah menyampaikan laporan akses informasi keuangan terkait perpajakan (domestik) ke Dirjen Pajak tanggal 19 April 2023 secara elektronik pada portal EOI, sedangkan untuk Pelaporan akses informasi keuangan terkait perpajakan internasional (WNA) ke OJK telah dilaporkan tanggal 10 Juli 2023 secara elektronik pada portal SiPINA.

The Bank has also reported new service users in the SIPESAT report, where the first quarter 2023 report was submitted on April 11 2023, the second quarter report was submitted on July 5 2023, the third quarter 2022 report was submitted on October 5 2023 and the fourth quarter report was submitted on January 5 2024. 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 19 April 2023 electronically on the EOI portal, while the Report on access to financial information related to international taxation (WNA) to the OJK was reported on 10 July 2023 electronically on the SiPINA portal.

Bank secara terus menerus melakukan pengembangan dan penyempurnaan sistem informasi untuk mendukung penerapan program APU & PPT. Selain melakukan maintenance rutin terhadap aplikasi yang telah ada. Bank juga mengembangkan beberapa aplikasi pendukung lainnya sehingga diharapkan penerapan program APU & PPT di Bank dapat lebih efisien dan efektif dalam memitigasi risiko APU & PPT.

The Bank continuously develops and improves information systems to support the implementation of the APU & CFT program. Apart from carrying out routine maintenance on existing applications. The Bank is also developing several other supporting applications so that it is hoped that the implementation of the APU & PPT program at the Bank can be more efficient and effective in mitigating APU & PPT 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.

The Bank has carried out outreach/refreshment regarding the implementation of the APU & PPT program to the Board of 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.

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 always involves work units and work units to take part in socialization or technical guidance carried out by external parties/regulators regarding the implementation of the APU & PPT program.

Bank memperoleh predikat Sangat Baik dalam penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) tahun 2023 yang dilakukan oleh PPATK. FIR on ML/TF merupakan penilaian terhadap integritas Pihak Pelapor terhadap efektivitas Program APU, PPT dan PPPSPM dengan fokus pada aspek kinerja pelaporan APU, PPT dan PPPSPM.

The Bank received a Very Good title in the 2023 Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) assessment conducted by PPATK. FIR on ML/TF is an assessment of the integrity of the Reporting Party regarding the effectiveness of the APU, PPT and PPPSPM Program with a focus on the performance aspects of APU, PPT and PPPSPM reporting.

LHKPN (Laporan Harta Kekayaan Penyelenggara Negara)

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.

Maksud dan Tujuan Pengaturan Kewajiban Pelaporan Harta Kekayaan bagi Dewan Komisaris, Direksi dan Pejabat Bank adalah untuk:

1. Menjaga reputasi Bank sebagai sebuah perusahaan perbankan yang bertindak dengan integritas dan mendasarkan setiap keputusannya kepada pertimbangan bisnis yang taat hukum;
2. Menciptakan lingkungan pengendalian yang bersih dan mencegah terjadinya praktik korupsi, kolusi dan nepotisme sesuai dengan tujuan adanya kepatuhan LHKPN yang memungkinkan untuk mengidentifikasi perolehan harta kekayaan yang dimiliki;
3. Meningkatkan pelaksanaan fungsi kepatuhan terhadap peraturan perundang-undangan yang berlaku;
4. Meningkatkan kesadaran kepatuhan terhadap pelaporan LHKPN pada Bank.
5. Tersedianya pedoman dan acuan bagi Dewan Komisaris, Direksi dan Pejabat Bank dalam melaporkan harta kekayaan.

Pengurus dan Karyawan Wajib LHKPN Bank BPD Bali untuk tahun 2023 berjumlah 169 (seratus enam puluh sembilan) 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 31 Januari 2023 sesuai surat nomor B-1832/DIR/KPN/2023 tanggal 28 Desember 2023 perihal Batas Waktu Penyampaian LHKPN.

LHKPN (State Administrators' Assets Report)

Bank BPD Bali has internal provisions related to LHKPN, namely Board of Directors Decree Number Nomor0556/KEP/DIR/KPN/2020 dated Desember 16, 2020 concerning the Obligation to Report Assets for the Board of Commissioners, Directors and Bank Officials.

Purpose and Objectives of Assets Reporting Obligations for the Board of Commissioners, Directors and Bank Officials are to:

1. Maintaining the Bank's reputation as a banking company that acts with integrity and bases every decision on law-abiding business considerations;
2. Creating a clean control environment and preventing practices of corruption, collusion and nepotism in accordance with the objectives of LHKPN compliance which allows identifying the acquisition of assets owned;
3. Improving the implementation of the function of compliance with the prevailing laws and regulations;
4. Increase awareness of compliance with LHKPN reporting to the Bank.
5. Availability of guidelines and references for the Board of Commissioners, Directors and Bank Officials in reporting assets

The LHKPN Management and Mandatory Employees of Bank BPD Bali for 2023 total 169 (one hundred and sixty nine) people. To improve the Compliance Culture, ensure timely submission of reports and avoid sanctions for late reporting, the Board of Directors of Bank BPD Bali is committed to obligating the LHKPN of Bank BPD Bali to submit LHKPN reports no later than January 31 2023 in accordance with letter number B-1832/DIR/ KPN/2023 dated 28 December 2023 regarding Deadline for Submission of LHKPN.

Permasalahan Hukum dan Upaya Penyelesaian oleh Bank

Permasalahan hukum dan upaya penyelesaian oleh Bank ditangani oleh Bagian Hukum Divisi Kepatuhan berkoordinasi dengan konsultan hukum yang ditunjuk oleh Bank. Selama Tahun 2023 permasalahan hukum yang dihadapi Bank BPD Bali adalah sebagai berikut:

Legal Issues and Mitigation by The Bank

Legal issues and mitigation by the Bank are handled by the Legal Division of the Compliance Division in coordination with a legal consultant appointed by the Bank. During 2023 the legal problems faced by Bank BPD Bali are as follows:

Tabel Permasalahan Hukum Bank Tahun 2023

Table of Legal Issues of The Bank in 2023

No	Kasus Case	Nomor Perkara/Laporan Case/Reports Number
1	Perdata Civil	22 Kasus / Cases
2	Pidana Criminal	2 Kasus / Cases
3	Niaga Commercial	3 Kasus / Cases

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 Amount	
	Perdata Private	Pidana Criminal
Telah selesai (telah mempunyai kekuatan hukum yang tetap) Has been completed (has permanent legal force)	12	2
Dalam proses penyelesaian In the process of completion	13	0
TOTAL	25	2

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 yang mulai berlaku pada tanggal 28 Januari 2019, Bab II Audit Intern Pasal 2 disebutkan bahwa:

1. Bank wajib memiliki fungsi audit intern sesuai dengan ukuran, karakteristik, dan kompleksitas usaha Bank.
2. Fungsi audit intern dituangkan dalam standar pelaksanaan fungsi audit intern yang paling sedikit mencakup hal yang diatur dalam Standar Profesional Audit Intern.
3. Pelaksanaan fungsi audit intern didukung oleh sumber daya, metodologi, perangkat, dan teknik audit yang memadai.

Dalam rangka penerapan fungsi audit intern tersebut, Bank BPD Bali membentuk Satuan Kerja Audit Intern & Anti *Fraud* sesuai dengan Keputusan Direksi Nomor : 0083/KEP/DIR/RENSTRA/2023 tentang Buku Pedoman Susunan Organisasi & Uraian Tugas sebagaimana diubah dengan Keputusan Direksi Bank BPD Bali Nomor 0205/KEP/DIR/RENSTRA/2023 tentang Perubahan Atas Keputusan Direksi Nomor 0083/KEP/DIR/RENSTRA/2023 tentang Buku Pedoman Perusahaan Susunan Organisasi Dan Uraian Tugas.

In accordance with the Financial Service Authorityn Regulation Number 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function at Commercial Banks which came into effect on January 28, 2019, Chapter II Internal Audit Article 2 states that:

1. Banks are required to have an internal audit function according to the size, characteristics and complexity of the Bank's business;
2. The internal audit function is set forth in the internal audit function implementation standard, which at least covers the matters stipulated in the Internal Audit Professional Standards;
3. The implementation of the internal audit function is supported by adequate audit resources, methodologies, tools and techniques.

In order to implement the internal audit function, Bank BPD Bali formed an Internal Audit & Anti-Fraud Work Unit in accordance with Directors' Decree Number: 0083/KEP/DIR/RENSTRA/2023 concerning the Organizational Structure Guidebook & Job Descriptions as amended by the Decree of the Directors of Bank BPD Bali Number 0205/KEP/DIR/RENSTRA/2023 concerning Amendments to Directors' Decision Number 0083/KEP/DIR/RENSTRA/2023 concerning Company Manual Organizational Structure and Job Descriptions

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

Internal Audit and Anti Fraud Working Unit Guidelines

In carrying out their duties and responsibilities, Internal Audit and Anti Fraud working unit have guidelines and procedures, including:

1. Decree of the Board of Directors Number: 0747/KEP/DIR/SAF/2019 concerning the Anti Fraud Strategy Company Manual as the latest amendment was made according to the Board of Directors Decree Number: 0135/KEP/DIR/SAF/2020 concerning Amendments to the Anti Fraud Strategy Company Manual;
2. Decree of the Board of Directors Number: 0140/KEP/DIR/SAF/2020 concerning Risk-Based Audit Company Manual;
3. Decree of the Board of Directors Number 0595/KEP/DIR/SAF/2020 concerning Amendments to

Berbasis Risiko sebagaimana dilakukan perubahan terakhir sesuai Keputusan Direksi Nomor 0595/ KEP/DIR/SAF/2020 tentang Perubahan Standar Operasional Prosedur Audit Berbasis Risiko;
4. Keputusan Direksi Nomor 0846/KEP/DIR/SAF/2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud*;
5. Keputusan Direksi Nomor 0339/KEP/DIR/SAF/2020 tentang Standar Operasional Prosedur Audit Teknologi Informasi;
6. Keputusan Direksi Nomor 0716/KEP/DIR/SAF/2021 tentang Piagam Audit Intern *(Internal Audit Charter)*;
7. Keputusan Direksi Nomor 0722/KEP/DIR/SAF/2021 tentang Kode Etik Profesi Auditor Intern.
8. Keputusan Direksi Nomor 188/KEP/DIR/SAF/2023 tentang Standar Operasional Prosedur Probity Audit.

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;

Decree of the Board of Directors Number 0565/ KEP/DIR/SAF/2017 concerning Standard Operational Procedures for Risk-Based Audit;

4. Decree of the Board of Directors Number 0846/ KEP/DIR/SAF/2019 concerning Standard Operating Procedures for Anti-Fraud Strategy;
5. Decree of the Board of Directors Number 0339/ KEP/DIR/SAF/2020 concerning Standard Operating Procedures for Information Technology Audit;
6. Decree of the Board of Directors Number 0716/ KEP/DIR/SAF/2021 concerning the Internal Audit Charter;
7. Decree of the Board of Directors Number 0722/ KEP/DIR/SAF/2021 concerning the Professional Code of Ethics for Internal Auditors.
8. Directors' Decree Number 188/KEP/DIR/SAF/2023 concerning Standard Operational Procedures for Probity Audit.

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. Memberikan jasa konsultasi kepada pihak intern untuk memberikan nilai tambah *(value added)* dan perbaikan terhadap kualitas pengendalian, pengelolaan risiko dan tata kelola perusahaan sepanjang tidakmempengaruhi independensi dan objektivitas serta tersedia sumber daya yang memadai;
6. Melaksanakan pemantauan tindak lanjut hasil audit serta menyampaikan laporannya kepada Direktur Utama dan Dewan Komisaris serta ditembuskan kepada Komite Audit dan Direktur Kepatuhan secara periodik;
7. Melakukan audit pendalaman sesuai permintaan Direksi dan/atau Komisaris atau sebagai tindak lanjut atas hasil audit umum terhadap suatu obyek atau peristiwa yang diduga mengandung indikasi pelanggaran dan/atau *Fraud* apabila diperlukan;
8. Bekerjasama dengan unit kerja yang melakukan fungsi pengendalian lainnya pada Bank terutama terkait dengan efektivitas fungsi pengendalian;
9. Kerjasama antara SKAI & Anti *Fraud* dengan unit kerja yang melakukan fungsi pengendalian lain pada Bank (seperti Divisi Manajemen Risiko dan Divisi kepatuhan) dilakukan tanpa menyebabkan pengalihan tanggung jawab masing-masing unit kerja dalam fungsi pengendalian.

5. Provide consultancy services to internal parties to provide added value and improvements to the quality of control, risk management and corporate governance as long as it does not affect independence and objectivity and adequate resources are available;
6. Carry out follow-up monitoring of audit results and submit reports to the President Director and the Board of Commissioners and copy them to the Audit Committee and Compliance Director periodically;
7. Conduct an in-depth audit at the request of the Board of Directors and/or the Commissioner or as a follow-up to the results of a general audit of an object or event suspected of containing indications of violation and/or fraud if necessary;
8. Cooperating with another working units that perform other control functions at the Bank, especially those related to the effectiveness of the control function;
9. The cooperation between internal audit and anti fraud working unit with the another working units that perform other control functions at the Bank (such as the Risk Management Division and Compliance Division) is carried out without causing the transfer of responsibility for each work unit in the control function.

Rencana Kerja SKAI & Anti *Fraud*

Rencana Kerja SKAI & Anti *Fraud* telah tertuang dalam Program Kerja Audit Tahunan (PKAT) Tahun 2023 Nomor:B-0545/SAF/AU1/2022 tanggal 28 Desember 2022 dan telah mendapat persetujuan Direktur Utama dan Komisaris Utama.

Internal Audit and Anti Fraud Working Unit's Annual Work Plan

The SKAI & Anti Fraud Work Plan has been stated in the 2023 Annual Audit Work Program (PKAT) Number: B-0545/SAF/AU1/2022 dated 28 December 2022 and has received approval from the President Director and President Commissioner.

Pelaksanaan Audit Tahun 2023

Dalam pelaksanaan Program Kerja Audit Tahunan (PKAT) untuk Tahun 2023, telah dilakukan Audit Intern, Audit Khusus, Pendampingan, Pelaporan dan Kegiatan Sosialisasi. Adapun rincian hal tersebut sebagaimana tabel berikut:

Audit Implementation in 2023

In implementing the Annual Audit Work Program (PKAT) for 2023, Internal Audits, Special Audits, Mentoring, Reporting and Socialization Activities have been carried out. The details of this are as follows::

Tabel Audit Umum Internal

Table of General Audit Intern

No	Kegiatan Activity	Hasil Result
1	Kantor Cabang Renon Renon Branch Office	LHAU Nomor: R-0117/SAF/AU1/2023 tanggal 22 Februari 2023 LHAU Number: R-0117/SAF/AU1/2023 dated February 22, 2023
2	Kantor Cabang Bangli Bangli Branch Office	LHAU Nomor: R-0182/SAF/AU2/2023 tanggal 28 Maret 2023 LHAU Number: R-0182/SAF/AU2/2023 dated March 28, 2023
3	Kantor Cabang Mataram Mataram Branch Office	LHAU Nomor: R-0188/SAF/AU1/2023 tanggal 29 Maret 2023 LHAU Number: R-0188/SAF/AU1/2023 dated March 29, 2023
4	Kantor Cabang Gianyar Gianyar Branch Office	LHALHAU Number: R-0250/SAF/AU1/2023 dated May 19, 2023
5	Kantor Cabang Negara Negara Branch Office	LHAU Nomor: R-0252/SAF/AU2/2023 tanggal 19 Mei 2023 LHAU Number: R-0252/SAF/AU2/2023 dated May 19, 2023
6	Kantor Cabang Utama Denpasar Denpasar Main Branch Office	LHAU Nomor: R-0319/SAF/AU2/2023 tanggal 23 Juni 2023 LHAU Number: R-0319/SAF/AU2/2023 dated June 23, 2023
7	Kantor Cabang Singaraja Singaraja Branch Office	LHAU Nomor: R-0384/SAF/AU2/2023 tanggal 01 Agustus 2023 LHAU Number: R-0384/SAF/AU2/2023 dated August 01, 2023
8	Kantor Pusat Head Office	LHAU Nomor: R-0438/SAF/AU1/2023 tanggal 15 September 2023 LHAU Number: R-0438/SAF/AU1/2023 dated September 15, 2023

Tabel Audit Khusus

Table of Special Audit

No	Kegiatan Activity	Hasil Result
	Fraud Intern	
1	Audit Khusus atas Adanya Indikasi *Fraud* Intern pada Kantor Capem Sukawati Special Audit on the Indication of Internal Fraud at Sukawati Sub Branch Office	Laporan Hasil Audit Khusus Nomor: R-1175/SAF/AFF/2023 tanggal 21 Desember 2023 Special Audit Report Number: R-1175/SAF/AFF/2023 dated December 21, 2023
2	Audit Khusus atas Adanya Indikasi *Fraud* Intern pada Kantor Cabang Negara Special Audit of Indications of Internal Fraud at Negara Branch Office	Dalam proses pelaksanaan audit khusus In the process of conducting a special audit
	Kecurangan Ekstern / *Fraud External (Skimming)*	
1	Audit Khusus Indikasi *Fraud* Ekstern atas Laporan Pengaduan Nasabah pada Kantor Cabang Renon Special Audit of External Fraud Indication on Customer Complaint Report at Renon Branch Office	Laporan Hasil Audit Khusus Nomor: R-0316/SAF/AFF/2023 tanggal 21 Juni 2023 Special Audit Report Number: R-0316/SAF/AFF/2023 dated June 21, 2023
2	Audit Khusus Indikasi *Fraud* Ekstern atas Pembobolan ATM KCP Uma Anyar Special Audit of External Fraud Indication on ATM Break-in of KCP Uma Anyar	Laporan Hasil Audit Khusus Nomor: R-0340/SAF/AFF/2023 tanggal 07 Juli 2023 Special Audit Report Number: R-0340/SAF/AFF/2023 dated July 07, 2023

No	Kegiatan Activity	Hasil Result
3	Audit Khusus atas Kejadian Transaksi Ilegal pada Rekening Tabungan Nasabah Special Audit of Illegal Transactions in Customer Savings Accounts	Laporan Hasil Audit Khusus Nomor: R-1170/SAF/AFF/2023 tanggal 21 Desember 2023 Special Audit Report Number: R-1170/SAF/AFF/2023 dated December 21, 2023
4	Audit Khusus Indikasi *Fraud* Ekstern atas Laporan Pengaduan Penarikan Dana Tabungan Nasabah di Kantor Capem Sawan Special Audit of External Fraud Indication on Complaint Report of Customer Savings Fund Withdrawal at Sawan Sub Branch Office	Dalam proses pelaksanaan audit khusus In the process of conducting a special audit
	Audit Khusus Bukan Fraud Non Fraud Special Audit	
1	Audit Pendalaman Pada Kantor Capem Bajera Tahun 2022 Deepening Audit at Bajera Sub Branch Office in 2022	Laporan Nomor : R-0194/SAF/AU1/2023 tanggal 31 Maret 2023 Report Number: R-0194/SAF/AU1/2023 dated March 31, 2023
2	Audit Pendalaman terkait *Customer Identification File* (CIF) di Kantor Capem Monang Maning Deepening Audit related to Customer Identification File (CIF) at Monang Maning Sub Branch Office	Laporan Nomor : R-0197/SAF/AU1/2023 tanggal 31 Maret 2023 Report Number: R-0197/SAF/AU1/2023 dated March 31, 2023
3	Audit Pendalaman atas Sanksi Laporan Bank Umum Terintegrasi Uang Elektronik Tahun 2023 Deepening Audit of Sanctions for Electronic Money Integrated Commercial Bank Report in 2023	Laporan Nomor : R-0149/SAF/AU2/2023 tanggal 13 Maret 2023 Report Number: R-0149/SAF/AU2/2023 dated March 13, 2023
4	Audit Pendalaman terkait Proses Pemberian KUR Kantor Capem Sesetan Deepening Audit related to the KUR Granting Process of Sesetan Branch Office	Dalam proses penyusunan laporan In the process of preparing the report

Tabel Audit Tematik

Table of Audit Thematic

No.	Kegiatan Activity	Hasil Result
1	Audit Intern Sistem Pembayaran Bank Indonesia Bank Indonesia Payment System Internal Audit	BI-RTGS LHPK Nomor : R-0094/SAF/AU2/2023 tanggal 17 Februari 2023 BI-SSSS LHPK Nomor : R-0095/SAF/AU2/2023 tanggal 17 Februari 2023 BI-ETP LHPK Nomor : R-0096/SAF/AU2/2023 tanggal 17 Februari 2023 BI-FAST LHPK Nomor : R-0097/SAF/AU2/2023 tanggal 17 Februari 2023 SKNBI LHPK Nomor : R-0098/SAF/AU2/2023 tanggal 17 Februari 2023 KPDHN LHPK Nomor : R-0099/SAF/AU2/2023 tanggal 17 Februari 2023 Surat Pernyataan SPBI Tahun 2022 Nomor : R-0100/DIR/SAF/2023 tanggal 17 Februari 2023 BI-RTGS LHPK Number: R-0094/SAF/AU2/2023 dated February 17, 2023 BI-SSSSLHPK Number: R-0095/SAF/AU2/2023 dated February 17, 2023 BI-ETP LHPK Number: R-0096/SAF/AU2/2023 dated February 17, 2023 BI-FAST LHPK Number: R-0097/SAF/AU2/2023 dated February 17, 2023 SKNBI LHPK Number: R-0098/SAF/AU2/2023 dated February 17, 2023 KPDHN LHPK Number: R-0099/SAF/AU2/2023 dated February 17, 2023 SPBI Statement Letter 2022 Number : R-0100/DIR/SAF/2023 dated February 17, 2023

No.	Kegiatan Activity	Hasil Result
2	Audit terkait Laporan *Single Customer View* (SCV) Audit related to Single Customer View (SCV) Report	Laporan Hasil Audit Nomor: R-0381/SAF/AU1/2023 Tanggal 28 Juli 2023 Audit Report Number: R-0451/SAF/AU2/2023 dated September 18, 2023
3	Audit terkait APU & PPT AML/CFT related audit	Laporan Hasil Audit Nomor: R-0451/SAF/AU2/2023 tanggal 18 September 2023 Audit Report Number: R-0451/SAF/AU2/2023 dated September 18, 2023
4	Audit terkait Teknologi Informasi *(Joint Audit)* Audit related to Information Technology (Joint Audit)	Laporan Hasil Audit Nomor: R-0692/SAF/AU1/2023 tanggal 23 Oktober 2023 Audit Report Number: R-0692/SAF/AU1/2023 dated October 23, 2023
5	Audit Terkait CKKE CKKE Related Audits	Laporan Hasil Audit Nomor: R-0881/SAF/AU2/2023 tanggal 14 November 2023 Audit Report Number: R-0881/SAF/AU2/2023 dated November 14, 2023

Tabel Audit Lainnya

Table of Another Audit

No.	Kegiatan Activity	Hasil Result
1	Audit terkait Sistem Manajemen Anti Penyuapan (SMAP) ISO SNI 37001:2016 pada Divisi Kredit, Divisi DJA, dan Divisi *Treasury* Audit related to ISO SNI 37001:2016 Anti-Bribery Management System (SMAP) in Credit Division, DJA	Laporan Hasil Audit Nomor: R-0237/SAF/AU1/2023 tanggal 09 Mei 2023 Audit Report Number: R-0237/SAF/AU1/2023 dated May 09, 2023
2	Audit terkait Review Sistem Manajemen Anti Penyuapan (SMAP) ISO SNI 37001:2016 di Bagian Pengadaan Division, and Treasury Division Audit related to Review of ISO SNI 37001:2016 Anti-Bribery Management System (SMAP) in Procurement Division	Laporan Hasil Audit Nomor: R-0301/SAF/AU1/2023 tanggal 14 Juni 2023 Audit Report Number: R-0301/SAF/AU1/2023 dated June 14, 2023
3	Audit Terkait Review Penerapan Sistem Manajemen Keamanan Informasi (SMKI) ISO/IEC 27001:2013 Pada DC dan DRC Audit Related to Review of the Implementation of Information Security Management System (ISMS) ISO/IEC 27001:2013 in DC and DRC	Laporan Hasil Audit Nomor: R-1151/SAF/AU2/2023 tanggal 19 Desember 2023 Audit Report Number: R-1151/SAF/AU2/2023 dated December 19, 2023

Tabel Surprise Audit dan Audit Review

Table of Surprise Audit, Other Audits and Review

No	Kegiatan Activity	Hasil Results
	Surprise Audit	
1	*Surprise Audit* Pengelolaan Kas (Triwulan I) Surprise Audit of Cash Management (1st Quarter)	LHSA Nomor : R-0138/SAF/AFF/2023 tanggal 01 Maret 2023 LHSA Number: R-0138/SAF/AFF/2023 dated March 01, 2023

No	Kegiatan Activity	Hasil Results
2	*Surprise Audit* Pengelolaan Kas (Cabang Mataram dan Capem Tanjung) Surprise Audit of Cash Management (Mataram Branch and Tanjung Sub Branch Office)	LHSA Nomor : R-0147/SAF/AFF/2023 tanggal 13 Maret 2023 LHSA Number : R-0147/SAF/AFF/2023 dated March 13, 2023
3	*Surprise Audit* Pengelolaan Kas (Triwulan II) Surprise Audit of Cash Management (2nd Quarter)	LHSA Nomor : R-0321/SAF/AFF/2023 tanggal 23 Juni 2023 LHSA Number: R-0321/SAF/AFF/2023 dated June 23, 2023
4	*Surprise Audit* Sistem Dokumentasi Kredit Debitur Surprise Audit of Debtor Credit Documentation System	LHSA Nomor : R-0849/SAF/AFF/2023 tanggal 09 November 2023 LHSA Number: R-0849/SAF/AFF/2023 dated November 09, 2023
5	*Surprise Audit* Pengelolaan Kas (Triwulan IV) Surprise Audit of Cash Management (safe deposit box area)	LHSA Nomor : R-1164/SAF/AFF/2023 tanggal 20 Desember 2023 LHSA Number: R-1164/SAF/AFF/2023 dated December 20, 2023
	Review	
1	*Review* atas Laporan Pengaduan Konsumen Terindikasi Phishing Posisi Januari 2023 Review of Consumer Complaint Reports Indicated Phishing Position January 2023	Laporan Nomor : 0045/SAF/AFF/2023 tanggal 01 Februari 2023 Report Number: 0045/SAF/AFF/2023 dated February 01, 2023
2	*Review* atas Upaya Pembobolan pada Kantor Capem Politeknik Negeri Bali Review of an attempted break-in at the Bali State Polytechnic Sub Branch Office	Laporan Nomor : 0048/SAF/AFF/2023 tanggal 03 Februari 2023 Report Number: 0048/SAF/AFF/2023 dated February 03, 2023
3	*Review* atas Laporan Pengaduan Konsumen Terindikasi *Phishing* Review of Consumer Complaint Reports indicating Phishing	Laporan Nomor : 0080/SAF/AFF/2023 tanggal 21 Februari 2023 Report Number: 0080/SAF/AFF/2023 dated February 21, 2023
4	*Review* atas Laporan Kejadian pada Mesin ATM Lebih Review of Incident Report on ATM Machine Overflow	Laporan Nomor : 0105/SAF/AFF/2023 tanggal 13 Maret 2023 Report Number: 0105/SAF/AFF/2023 dated March 13, 2023
5	Laporan Indikasi *Fraud* atas Laporan Pengaduan Nasabah pada Kantor Cabang Renon Fraud Indication Report on Customer Complaint Report at Renon Branch Office	Laporan Nomor : 0109/SAF/AFF/2023 tanggal 16 Maret 2023 Report Number: 0109/SAF/AFF/2023 dated March 16, 2023
6	*Review* atas Laporan Pengaduan Konsumen Terindikasi *Phishing* Bulan Maret 2023 Review of Consumer Complaint Reports indicating Phishing in March 2023	Laporan Nomor : 0166/SAF/AFF/2023 tanggal 11 April 2023 Report Number: 0166/SAF/AFF/2023 dated April 11, 2023
7	*Review* atas Laporan Indikasi Tindakan Vandalisme pada ATM Banjarangkan Review of Report on Indication of Vandalism at ATM Banjarangkan	Laporan Nomor : 0339/SAF/AFF/2023 tanggal 10 Agustus 2023 Report Number: 0339/SAF/AFF/2023 dated August 10, 2023

No	Kegiatan Activity	Hasil Results
8	*Review* atas Laporan Pengaduan Konsumen Terindikasi *Phishing* Bulan Juni 2023 sampai dengan Juli 2023 Review of Consumer Complaint Reports indicating Phishing from June 2023 to July 2023	Laporan Nomor : 0835/SAF/AFF/2023 tanggal 08 November 2023 Report Number: 0835/SAF/AFF/2023 dated November 08, 2023
9	*Review* atas Laporan Pengaduan Konsumen Terindikasi *Phishing* Bulan Agustus s.d. September 2023 Review of Consumer Complaint Reports indicating Phishing from August to September 2023	Laporan Nomor : 0850/SAF/AFF/2023 tanggal 09 November 2023 Report Number: 0850/SAF/AFF/2023 dated November 09, 2023
10	Evaluasi atas Laporan Know *Your Employee* Kantor Capem Warmadewa Evaluation of Know Your Employee Report of Warmadewa Sub Branch Office	Laporan Nomor : 1157/SAF/AFF/2023 tanggal 19 Desember 2023 Report Number: 1157/SAF/AFF/2023 dated December 19, 2023
11	Evaluasi atas Laporan *Know Your Employee* Kantor Cabang Mangupura Evaluation of Mangupura Branch Office Know Your Employee Report	Laporan Nomor : 1166/SAF/AFF/2023 tanggal 20 Desember 2023 Report Number: 1166/SAF/AFF/2023 dated December 20, 2023
12	*Review* atas Laporan Pengaduan Konsumen Terindikasi *Phishing* Bulan Oktober & November 2023 Review of Consumer Complaint Reports indicating Phishing in October & November 2023	Laporan Nomor : 1178/SAF/AFF/2023 tanggal 20 Desember 2023 Report Number: 1178/SAF/AFF/2023 dated December 20, 2023
13	*Review* atas Laporan Indikasi Tindakan Vandalisme/ *Skimming* Pada ATM Jungutbatu Review of Reports of Indications of Vandalism/ Skimming at Jungutbatu ATMs	Laporan Nomor : 1195/SAF/AFF/2023 tanggal 22 Desember 2023 Report Number: 1195/SAF/AFF/2023 dated December 22, 2023

Tabel Pengawasan Pasif

Table of Passive Monitoring

No	Kegiatan Activity	Hasil Results
1	Pengawasan Pasif Cabang Renon Renon Branch Passive Surveillance	Laporan Nomor : R-0554/SAF/AFF/2022 tanggal 30 Desember 2022 Report Number: R-0554/SAF/AFF/2022 dated December 30, 2022
2	Pengawasan Pasif Cabang Bangli Passive Supervision of Bangli Branch	Laporan Nomor : R-0083/SAF/AFF/2023 tanggal 10 Februari 2023 Report Number: R-0083/SAF/AFF/2023 dated February 10, 2023
3	Pengawasan Pasif Cabang Mataram Passive Surveillance Mataram Branch	Laporan Nomor : R-0086/SAF/AFF/2023 tanggal 14 Februari 2023 Report Number: R-0086/SAF/AFF/2023 dated February 14, 2023
4	Pengawasan Pasif Cabang Gianyar Passive Supervision of Gianyar Branch	Laporan Nomor : R-0154/SAF/AFF/2023 tanggal 14 Maret 2023 Report Number: R-0154/SAF/AFF/2023 dated March 14, 2023
5	Pengawasan Pasif Cabang Negara Passive Surveillance of Negara Branches	Laporan Nomor : R-0155/SAF/AFF/2023 tanggal 14 Maret 2023 Report Number: R-0155/SAF/AFF/2023 dated March 14, 2023
6	Pengawasan Pasif Cabang Denpasar Passive Surveillance Denpasar Branch	Laporan Nomor : R-0211/SAF/AFF/2023 tanggal 14 April 2023 Report Number: R-0211/SAF/AFF/2023 dated April 14, 2023

No	Kegiatan Activity	Hasil Results
7	Pengawasan Pasif Cabang Singaraja Passive Supervision of Singaraja Branch	Laporan Nomor : R-0254/SAF/AFF/2023 tanggal 22 Mei 2023 Report Number: R-0254/SAF/AFF/2023 dated May 22, 2023
8	Pengawasan Pasif Cabang Klungkung Passive Supervision of Klungkung Branch	Laporan Nomor : R-0261/SAF/AFF/2023 tanggal 25 Mei 2023 Report Number: R-0261/SAF/AFF/2023 dated May 25, 2023
9	Pengawasan Pasif Cabang Tabanan Passive Supervision of Tabanan Branch	Laporan Nomor : R-0304/SAF/AFF/2023 tanggal 14 Juni 2023 Report Number: R-0304/SAF/AFF/2023 dated June 14, 2023
10	Pengawasan Pasif Cabang Ubud Passive Supervision of Ubud Branch	Laporan Nomor : R-0410/SAF/AFF/2023 tanggal 18 Agustus 2023 Report Number: R-0410/SAF/AFF/2023 dated August 18, 2023
11	Pengawasan Pasif Cabang Mangupura Passive Supervision of Mangupura Branch	Laporan Nomor : R-0411/SAF/AFF/2023 tanggal 18 Agustus 2023 Report Number: R-0411/SAF/AFF/2023 dated August 18, 2023
12	Pengawasan Pasif Cabang Karangasem Passive Supervision of Karangasem Branch	Laporan Nomor : R-0481/SAF/AFF/2023 tanggal 29 September 2023 Report Number: R-0481/SAF/AFF/2023 dated September 29, 2023
13	Pengawasan Pasif Cabang Badung Passive Supervision of Badung Branch	Laporan Nomor : R-0862/SAF/AFF/2023 tanggal 10 November 2023 Report Number: R-0862/SAF/AFF/2023 dated November 10, 2023
14	Pengawasan Pasif Cabang Seririt	Laporan Nomor : R-0863/SAF/AFF/2023 tanggal 10 November 2023

Tabel Pelaksanaan Pengawasan Pasif *Bankwide*

Table of Bankwide Passive Supervision Implementation

No	Kegiatan Activity	Hasil Results
1	Pengawasan Pasif Bankwide Triwulan IV - 2022 Bankwide Passive Supervision 4th Quarter - 2022	Laporan Nomor : R-0027/SAF/AFF/2023 tanggal 19 Januari 2023 Report Number: R-0027/SAF/AFF/2023 dated January 19, 2023
2	Pengawasan Pasif Bankwide Triwulan I - 2023 Bankwide Passive Supervision 1st Quarter - 2023	Laporan Nomor: R-0219/SAF/AFF/2023 tanggal 18 April 2023 Report Number: R-0219/SAF/AFF/2023 dated April 18, 2023
3	Pengawasan Pasif Bankwide Triwulan II - 2023 Bankwide Passive Supervision Q2 - 2023	Laporan Nomor: R-0372/SAF/AFF/2023 tanggal 21 Juli 2023 Report Number: R-0372/SAF/AFF/2023 dated July 21, 2023
4	Pengawasan Pasif Bankwide Triwulan III - 2023 Bankwide Passive Supervision 3rd Quarter - 2023	Laporan Nomor: R-0663/SAF/AFF/2023 tanggal 19 Oktober 2023 Report Number: R-0663/SAF/AFF/2023 dated October 19, 2023

Tabel Kegiatan Sosialisasi

Table of Socialization Activity

No	Kegiatan Activity	Pelaksanaan Implementation	Hasil Results
1	Sosialisasi Cabang Badung Socialization of Badung Branch	24 Januari 2023 January 24, 2023	Laporan Nomor : B-0044/SAF/AFF/2023 tanggal 27 Januari 2023 Report Number: B-0044/SAF/AFF/2023 dated January 27, 2023
2	Sosialisasi Cabang Denpasar Socialization of Denpasar Branch	27 Januari 2023 January 27, 2023	Laporan Nomor : B-0052/SAF/AFF/2023 tanggal 31 Januari 2023 Report Number: B-0052/SAF/AFF/2023 dated January 31, 2023

No	Kegiatan Activity	Pelaksanaan Implementation	Hasil Results
3	Sosialisasi Cabang Negara Negara Branch Socialization	02 Februari 2023 February 02, 2023	Laporan Nomor : B-0073/SAF/AFF/2023 tanggal 07 Februari 2023 Report Number: B-0073/SAF/AFF/2023 dated February 07, 2023
4	Sosialisasi Cabang Mangupura Mangupura Branch Socialization	07 Februari 2023 February 07, 2023	Laporan Nomor : B-0077/SAF/AFF/2023 tanggal 10 Februari 2023 Report Number: B-0077/SAF/AFF/2023 dated February 10, 2023
5	Sosialisasi Cabang Tabanan Tabanan Branch Socialization	08 Februari 2023 February 08, 2023	Laporan Nomor : B-0084/SAF/AFF/2023 tanggal 10 Februari 2023 Report Number: B-0084/SAF/AFF/2023 dated February 10, 2023
6	Sosialisasi Cabang Ubud Socialization of Ubud Branch	14 Februari 2023 February 14, 2023	Laporan Nomor : B-0106/SAF/AFF/2023 tanggal 20 Februari 2023 Report Number: B-0106/SAF/AFF/2023 dated February 20, 2023
7	Sosialisasi Cabang Bangli Bangli Branch Socialization	15 Februari 2023 February 15, 2023	Laporan Nomor : B-0107/SAF/AFF/2023 tanggal 20 Februari 2023 Report Number: B-0107/SAF/AFF/2023 dated February 20, 2023
8	Sosialisasi Cabang Gianyar Socialization of Gianyar Branch	17 Februari 2023 February 17, 2023	Laporan Nomor : B-0116/SAF/AFF/2023 tanggal 22 Februari 2023 Report Number: B-0116/SAF/AFF/2023 dated February 22, 2023
9	Sosialisasi Cabang Renon Renon Branch Socialization	22 Februari 2023 February 22, 2023	Laporan Nomor : B-0140/SAF/AFF/2023 tanggal 01 Maret 2023 Report Number: B-0140/SAF/AFF/2023 dated March 01, 2023
10	Sosialisasi Cabang Seririt Socialization of Seririt Branch	02 Maret 2023 March 02, 2023	Laporan Nomor : B-0142/SAF/AFF/2023 tanggal 06 Maret 2023 Report Number: B-0142/SAF/AFF/2023 dated March 06, 2023
11	Sosialisasi Cabang Singaraja Singaraja Branch Socialization	02 Maret 2023 March 02, 2023	Laporan Nomor : B-0143/SAF/AFF/2023 tanggal 06 Maret 2023 Report Number: B-0143/SAF/AFF/2023 dated March 06, 2023
12	Sosialisasi Cabang Klungkung Klungkung Branch Socialization	06 Maret 2023 March 06, 2023	Laporan Nomor : B-0145/SAF/AFF/2023 tanggal 08 Maret 2023 Report Number: B-0145/SAF/AFF/2023 dated March 08, 2023
13	Sosialisasi Cabang Karangasem Socialization of Karangasem Branch	07 Maret 2023 March 07, 2023	Laporan Nomor : B-0146/SAF/AFF/2023 tanggal 10 Maret 2023 Report Number: B-0146/SAF/AFF/2023 dated March 10, 2023

No	Kegiatan Activity	Pelaksanaan Implementation	Hasil Results
14	Sosialisasi Cabang Mataram Mataram Branch Socialization	10 Maret 2023 March 10, 2023	Laporan Nomor : B-0152/SAF/AFF/2023 tanggal 13 Maret 2023 Report Number: B-0152/SAF/AFF/2023 dated March 13, 2023
15	Sosialisasi Pencegahan *Fraud* Kepada TANTRI Kantor Cabang Utama Denpasar Socialization of Fraud Prevention to TANTRI Main Branch Office Denpasar	14 Mei 2023 May 14, 2023	Laporan Nomor : B-0258/SAF/AFF/2023 tanggal 23 Mei 2023 Report Number: B-0258/SAF/AFF/2023 dated May 23, 2023
16	Sosialisasi Kantor Pusat melalui Webinar Literasi dan Kesadaran Keamanan Digital dalam Upaya Pencegahan *Fraud* Socialization of Head Office through Webinar on Digital Security Literacy and Awareness in Fraud Prevention Efforts	17 & 24 Juni 2023 June 17 & 24, 2023	Laporan Nomor : B-0332/SAF/AFF/2023 tanggal 27 Juni 2023 Report Number: B-0332/SAF/AFF/2023 dated June 27, 2023
17	Sosialisasi Pencegahan *Fraud* Kepada TANTRI Kantor Cabang Tabanan Socialization of Fraud Prevention to TANTRI Tabanan Branch Office	24 Juni 2023 June 24, 2023	Laporan Nomor : B-0333/SAF/AFF/2023 tanggal 27 Juni 2023 Report Number: B-0333/SAF/AFF/2023 dated June 27, 2023
18	Sosialisasi Kuisioner Know Your *Employee* (KYE) Socialization of Know Your Employee (KYE) Questionnaire	25 Juli 2023 July 25, 2023	Notulen Pelaksanaan Sosialisasi Minutes of Socialization Implementation

Tabel Pendampingan

Table of Assistance

No	Kegiatan Activity	Auditor Ekstern
1	Pemeriksaan Pajak Tahun 2018 Tax Audit 2018	Kanwil DJP Bali Regional Office of DGT Bali
2	Pemeriksaan Umum OJK Tahun 2023 FSA General Examination 2023	OJK Regional 8 Bali & Nusa Tenggara OJK Regional 8 Bali & Nusa Tenggara
3	a. Evaluasi Kualitas *Governance, Risk, Control*, dan *Compliance* (GRCC) serta Kinerja PT. Bank Pembangunan Daerah Bali terhadap Kontribusi Pembangunan Daerah. Evaluation of Governance, Risk, Control, and Compliance (GRCC) Quality and Performance of PT Bali Regional Development Bank on Regional Development Contribution. b. Pengukuran *Baseline* Indeks Kepatuhan Program P3DN dan Identifikasi *Area of Improvement* pada Bank Pembangunan Daerah Bali Tahun 2023. Baseline Measurement of P3DN Program Compliance Index and Identification of Areas of Improvement at Bali Regional Development Bank in 2023.	a. BPKP Perwakilan Provinsi Bali. BPKP Representative of Bali Province. b. BPKP Perwakilan Provinsi Bali. BPKP Representative of Bali Province.
4	Pemantauan Tindak Lanjut Hasil Pengawasan atas Program P3DN pada BLU/BLUD dan BUMD se-Provinsi Bali Tahun 2023 Monitoring of Follow-up of Supervision Results on P3DN Program at BLU / BLUD and BUMD in Bali Province in 2023	BPKP Perwakilan Provinsi Bali BPKP Representative of Bali Province
5	Pemeriksaan Pajak Tahun 2019 Tax Audit 2019	Kanwil DJP Bali Regional Office of DGT Bali

No	Kegiatan Activity	Auditor Ekstern
6	Pemeriksaan Pendahuluan Kepatuhan atas Operasional dan Pengelolaan Aset Tahun Buku 2022 dan 2023 (Semester I) pada PT Bank Pembangunan Daerah Bali Preliminary Examination of Compliance with Operations and Asset Management for Financial Years 2022 and 2023 (Semester I) at PT Bank Pembangunan Daerah Bali	BPK RI Perwakilan Provinsi Bali BPK RI Representative of Bali Province
7	Pemeriksaan Kepatuhan atas Operasional Bank Tahun 2022 sampai dengan Triwulan III Tahun 2023 pada PT Bank Pembangunan Daerah Bali Compliance Examination of Bank Operations in 2022 until the Third Quarter of 2023 at PT Bank Pembangunan Daerah Bali	BPK RI Perwakilan Provinsi Bali BPK RI Representative of Bali Province
8	Evaluasi atas Program P3DN Triwulan IV Tahun 2023 pada PT Bank Pembangunan Daerah Bali Evaluation of P3DN Program for the Fourth Quarter of 2023 at PT Bank Pembangunan Daerah Bali	BPKP Perwakilan Provinsi Bali BPKP Representative of Bali Province
9	Pengukuran *Baseline* Indeks Efektivitas Pengendalian Korupsi (IEPK) pada PT Bank Pembangunan Daerah Bali Baseline Measurement of Corruption Control Effectiveness Index (IEPK) at PT Bank Pembangunan Daerah Bali	BPKP Perwakilan Provinsi Bali BPKP Representative of Bali Province
10	Pendampingan General Audit Laporan Keuangan Tahun Buku 2022 oleh Kantor Akuntan Publik (KAP) Assistance for General Audit of Financial Statements for Financial Year 2022 by Public Accounting Firm (KAP)	*KAP Kreston HHES*
11	Pendampingan Pemeriksaan Evaluasi Kinerja Keuangan Bank Tahun Buku 2022 oleh Kantor Akuntan Publik (KAP) Assistance in the Evaluation of the Bank's Financial Performance for the Financial Year 2022 by the Public Accounting Firm (KAP)	*KAP Kreston HHES*
12	Audit Implementasi Produk Kartu Kredit Indonesia (KKI) melalui Fasilitas Kartu Fisik (Fase 2) Audit of Local Government Credit Card (KKPD) Product Implementation through Physical Card Facility (Phase 2)	*Veda Praxis*
13	Kaji Ulang SKAI & Anti *Fraud* Periode 31 Juli 2021 s.d. 30 Juni 2023 SKAI & Anti Fraud Review Period July 31, 2021 to June 30, 2023	*KAP Kreston & HHES*
14	Pendampingan Pendahuluan dan Audit Interim oleh Kantor Akuntan Publik (KAP) Preliminary Assistance and Interim Audit by Public Accounting Firm (KAP)	*KAP Kreston & HHES*
15	Audit Produk Pengembangan *Mobile Banking* Bank BPD Bali BPD Bali Bank Mobile Banking Development Product Audit	*Veda Praxis*
16	Audit Ekstern untuk Sistem Pembayaran External Audit for Payment Systems	*Veda Praxis*
17	Audit Ekstern untuk *Single Customer View* (SCV) External Audit for Single Customer View (SCV)	*Veda Praxis*
18	Pendampingan General Audit Laporan Keuangan Tahun Buku 2023 oleh Kantor Akuntan Publik (KAP) Assistance for General Audit of Financial Statements for Financial Year 2023 by Public Accounting Firm (KAP)	*KAP Kreston & HHES*

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 2023, Bank telah menindaklanjuti 98,72% atau 1.387 temuan dari total sebanyak 1.405. Masih terdapat 18 temuan yang dalam proses tindaklanjut dengan rincian sebagai berikut:

1. 2 (dua) Temuan Audit Intern Tematik (APU & PPT dan Joint Audit TI) Tahun 2023.
2. 2 (dua) Temuan Audit Umum Intern Tahun 2023.
3. 1 (satu) Temuan Audit Umum oleh OJK Tahun 2022.
4. 2 (dua) Temuan Audit Umum oleh OJK Tahun 2023.
5. 4 (empat) Temuan Audit Khusus TI oleh OJK Tahun 2023.
6. 7 (tujuh) Temuan Audit Kepatuhan terhadap Operasional Bank oleh BPK Perwakilan Provinsi Bali Tahun 2023.

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.

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 2023, the Bank had followed up on 98.72% or 1,387 findings out of a total of 1,405. There are still 18 findings that are in the follow-up process with the following details:

1. 2 (two) Thematic Internal Audit Findings (APU & CFT and Joint IT Audit) in 2023.
2. 2 (two) 2023 Internal General Audit Findings.
3. 1 (one) General Audit Finding by OJK in 2022.
4. 2 (two) General Audit Findings by OJK in 2023.
5. 4 (four) IT Special Audit Findings by OJK in 2023.
6. 7 (seven) Compliance Audit Findings on Bank Operations by BPK Representative of Bali Province in 2023.

In conducting an Audit, Interal Audit & Anti Fraud act objectively without being influenced by other parties as stated in the Internal Audit Charter in accordance with the Decree of the Board of Directors Number 0716/KEP/DIR/SAF/2021 concerning the Internal Audit Charter.

Selama Tahun 2023, Intern *Fraud* yang terjadi pada Bank BPD Bali dapat dilihat pada tabel berikut :

During 2023, Internal Fraud that occurred at Bank BPD Bali can be seen in the following table :

Tabel Intern *Fraud* Tahun 2023

Table of Internal Fraud in 2023

Intern *Fraud* Dalam 1 Tahun Internal fraud in 1 year	**Tahun 2023** Year 2023					
	Pengurus Manager		**Karyawan** Employee		**Karyawan Tidak Tetap dan Tenaga Kerja Alih Daya** Non-permanent employees and outsourced labor	
	Thn Sebelum Nya	**Thn Berjalan**	**Thn Sebelum Nya**	**Thn Berjalan**	**Thn Sebelum Nya**	**Thn Berjalan**
Total *Fraud*	-	-	2	2	-	-
Telah Terselesaikan Completed	-	-	2	1	-	-
Dalam Proses Penyelesaian di Intern Bank In the process of internal resolution	-	-	-	1	-	-
Belum Diupayakan Penyelesaiannya Settlement not yet attempted	-	-	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum Followed up through Legal Process	-	-	-	-	-	-

Adapun *Fraud* Intern tersebut terjadi di:

- Kantor Cabang Pembantu Sukawati
- Kantor Cabang Negara

The Internal Fraud occurred at:

- Sukawati Sub-Branch Office
- Negara Branch Office

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.

Bank BPD Bali is committed to resolving every problem related to internal irregularities that are detrimental to Bank BPD Bali fairly through a mechanism for enforcing internal regulations and prioritizing 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. Penunjukkan tersebut telah mengacu kepada POJK Nomor 9 tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

Dalam Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan berdasarkan akta Nomor 85 tanggal 25 Mei 2010, Rapat Umum Pemegang Saham (RUPS) menyetujui memberikan kewenangan penunjukan Akuntan publik dan Kantor Akuntan Publik (KAP) kepada pengurus Bank sesuai Undang-Undang. Sesuai dengan Surat Dewan Komisaris Nomor 149/DK/BPD/2023 tanggal 10 Agustus 2023, Dewan Komisaris (sesuai rekomendasi Komite Audit) menunjuk kembali KAP Kreston HHES sebagai pemeriksa. Bank BPD Bali selalu berupaya meningkatkan komunikasi antara KAP, Komite Audit dan Manajemen untuk dapat meminimalisasi kendala-kendala yang terjadi selama proses Audit berlangsung.

Dalam memenuhi kewajibannya, Kantor Akuntan Publik Kreston HHES telah menerbitkan laporan yaitu:

a. Laporan Keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2023;
b. Laporan Komentar dan Saran untuk Manajemen (Management Letter) untuk tahun yang berakhir pada tanggal 31 Desember 2023;
c. Laporan Kepatuhan terhadap Peraturan dan Perundang-undangan untuk tahun yang berakhir pada tanggal 31 Desember 2023;
d. Laporan Kepatuhan terhadap Pengendalian Internal untuk tahun yang berakhir pada tanggal 31 Desember 2023.

Laporan tersebut di atas telah disampaikan kepada Otoritas Jasa Keuangan sesuai Surat Dinas Nomor : R-0039/DIR/SAF/2024 tanggal 13 Februari 2024 perihal Penyampaian Laporan hasil Pemeriksaan KAP Kreston HHES di Bank BPD Bali untuk Tahun Buku 2023.

In accordance with Financial Services Authority Regulation Number 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports, Banks are required to appoint Public Accountants and Public Accounting Firms to carry out Audits of Bank Financial Reports. This appointment refers to POJK Number 9 of 2023 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.

In Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks and based on deed Number 85 dated 25 May 2010, the General Meeting of Shareholders (GMS) approved giving authority to appoint public accountants and Public Accounting Firms (KAP) to Bank management in accordance with Constitution. In accordance with the Board of Commissioners' Letter Number 149/DK/BPD/2023 dated 10 August 2023, the Board of Commissioners (according to the recommendation of the Audit Committee) reappointed KAP Kreston HHES as auditor. Bank BPD Bali always strives to improve communication between KAP, Audit Committee and Management to minimize obstacles that occur during the Audit process.

In fulfilling its obligations, the Kreston HHES Public Accounting Firm has published a report namely:

a. Financial Statements for the year ending December 31, 2023;
b. Comments and Suggestions Report for Management (Management Letter) for the year ending 31 December 2023;
c. Compliance Report with Regulations and Legislation for the year ending December 31, 2023;
d. Internal Control Compliance Report for the year ending December 31, 2023.

The report above has been submitted to the Financial Services Authority in accordance with Service Letter Number: R-0039/DIR/SAF/2023 dated February 13 2024 regarding Submission of the Kreston HHES KAP Audit Results Report at Bank BPD Bali for the 2023 Financial Year.

Bank BPD Bali membayar jasa audit atas Laporan Keuangan Bank sebesar Rp881.007.500,00 Selama Tahun 2023, KAP tersebut tidak memberikan jasa lain kepada Bank BPD Bali selain jasa audit, sehingga tidak terjadi benturan kepentingan dalam pelaksanaan proses audit.

Berdasarkan Laporan Auditor Independen Kantor Akuntan Publik Kreston HHES Nomor: 00001/2.1127/AU.1/07/0336-1/1/I/2024 tanggal 15 Januari 2024 pada Laporan Keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2023, memberikan opini "Laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2023, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia".

Selain hal tersebut juga telah dilakukan Evaluasi Kinerja Keuangan Bank BPD Bali Tahun Buku 2023 yang dilaksanakan oleh Kantor Akuntan Publik Kreston HHES sesuai pengantar Laporan Nomor: AU021/01/ISS/I/24 tanggal 29 Januari 2024 dengan kesimpulan bahwa tidak terdapat hal-hal yang menyebabkan kami yakin bahwa penyajian informasi keuangan dalam Laporan Evaluasi Kinerja oleh Manajemen berbeda, dalam semua hal yang material, dengan laporan keuangan Perusahaan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 dan RBB tahun 2023, serta Penilaian Tingkat Kesehatan telah dihitung dengan akurat.".

Bank BPD Bali paid for audit services for the Bank's Financial Reports amounting to IDR 881,007,500.00. During 2023, the KAP will not provide other services to Bank BPD Bali apart from audit services, so that there is no conflict of interest in carrying out the audit process.

Based on the Independent Auditor's Report from Kreston HHES Public Accounting Firm Number: 00001/2.1127/AU.1/07/0336-1/1/I/2024 dated 15 January 2024 on the Financial Report for the year ending 31 December 2023, providing an opinion " The accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2023, as well as its financial performance and cash flows for the year ended on that date, in accordance with Indonesian Financial Accounting Standards."

Apart from this, an evaluation of the financial performance of Bank BPD Bali for the 2023 financial year has also been carried out by the Kreston HHES Public Accounting Office according to the introduction to Report Number: AU021/01/ISS/I/24 dated 29 January 2024 with the conclusion that there are no significant issues. causes us to believe that the presentation of financial information in the Performance Evaluation Report by Management is different, in all material respects, from the Company's financial statements for the years ended December 31, 2023 and 2022 and RBB for 2023, and the Soundness Level Assessment has been calculated using accurate.".

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

Dewan Komisaris memiliki tugas dan tanggung jawab yang jelas :

Tugas Dewan Komisaris

a. Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab terhadap pengawasan Bank, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS;
b. Melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian;
c. Dalam melaksanakan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen

Active Supervision of The Board of Commissioners and Dorectors

The Board of Commissioners has clear duties and responsibilities :

Duties of the Board of Commissioners

a. Carry out supervision for the Bank's interests over the policies and course of management by the Board of Directors, provide advice to the Board of Directors, and be responsible for Bank supervision, in accordance with the Bank's aims and objectives as stipulated in the provisions of laws and regulations, the articles of association and GMS decisions;
b. Carrying out duties, authority and responsibilities in good faith and with the principle of prudence;
c. In carrying out supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of integrated

risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS;

d. Melaksanakan tugas dan kewenangan pengawasn lain;

e. 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 PT Bank Pembangunan Daerah Bali atau peraturan perundang-undangan.

f. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris huruf e, merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank;

g. Melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank & Af, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas dan lembaga lain;

h. Wajib melaporkan kepada Otoritas Jasa Keuangan paling lama 5 (lima) hari kerja sejak ditemukan:
   1) Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan, dan yang terkait dengan kegiatan usaha bank; dan/atau
   2) Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.

i. Wajib memiliki piagam Dewan Komisaris yang bersifat mengikat bagi setiap anggota Dewa Komisaris.

j. Mengungkapkan remunerasi dan fasilitas lain-lain yang ditetapkan RUPS sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum.

k. Dalam rangka mendukung efektifitas pelaksanaan

governance, risk management and compliance as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, the articles of association and/or GMS decisions;

d. Carry out other supervisory duties and authority;

e. In carrying out supervision, the Board of Commissioners is prohibited from participating in decision making on the Bank's operational activities, except:
   1) Provision of funds to related parties as regulated in the provisions of the Financial Services Authority regarding the maximum limit for granting commercial bank credit; And
   2) Matters stipulated in the Articles of Association of PT Regional Development Bank Bali or statutory regulations.

f. Decision making on Bank operational activities by the Board of Commissioners letter e, is part of the supervisory duties of the Board of Commissioners so that it does not negate the responsibility of the Board of Directors for the implementation of Bank management;

g. Supervise the Board of Directors' follow-up on audit findings or examinations and recommendations from the Bank & Af internal audit work unit, external auditors, results of supervision by the Financial Services Authority and/or results of supervision by other authorities and institutions;

h. Must report to the Financial Services Authority no later than 5 (five) working days after discovery:
   1) Violation of laws and regulations in the financial and banking sector, and those related to bank business activities; and/or
   2) Circumstances or predicted conditions that could endanger the continuity of the Bank's business.

i. Must have a Board of Commissioners charter which is binding for each member of the Board of Commissioners.

j. Disclose remuneration and other facilities determined by the GMS in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks.

k. In order to support the effective implementation

tugas dan tanggung jawab, wajib membentuk paling sedikit:
1) Komite Audit;
2) Komite Pemantau Risiko; dan
3) Komite Remunerasi dan Nominasi.

l. Dewan Komisaris dapat membentuk komite remunerasi dan nominasi secara terpisah menjadi komite remunerasi dan komite nominasi;

m. Dewan Komisaris dapat membentuk komite lain yang disesuaikan dengan kebutuhan dan/atau komplekitas Bank dan memperluas cakupan pelaksanaan tugas, tanggung jawab, dan wewenang komite dalam mendukung pelaksanaan tugas dan tanggung jawab pengawasan Dewan Komisaris.

n. Pengangkatan dan pemberhentian anggota komite Dewan Komisaris wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;

o. Wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku.

p. Wajib memastikan bahwa komite yang telah dibentuk menjalankan tugas secara efektif;

q. 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, serta mendukung penerapan strategi anti *fraud* berdasarkan 4 (empat) pilar yaitu: Pencegahan; Deteksi; Investigasi,pelaporan, dan sanksi;dan Pemantauan, evaluasi, dan tindak lanjut.

r. Menyetujui Buku Pedoman Perseroan (BPP) dan *Internal Audit Charter*;

s. Memberikan pertimbangan, masukan dalam penyusunan Kebijakan Umum Direksi (KUD);

t. Menyetujui Rencana Bisnis Bank (RBB) dan Anggaran Tahunan PT Bank Pembangunan Daerah Bali yang pelaksanaanya harus telah diajukan oleh Direksi pada akhir bulan Oktober tahun berjalan;

of duties and responsibilities, it is mandatory to establish at least:
1) Audit Committee;
2) Risk Monitoring Committee; And
3) Remuneration and Nomination Committee.

l. The Board of Commissioners may form separate remuneration and nomination committees into a remuneration committee and a nomination committee;

m. The Board of Commissioners can form other committees that are tailored to the needs and/or complexity of the Bank and expand the scope of implementation of the committee's duties, responsibilities and authority in supporting the implementation of the supervisory duties and responsibilities of the Board of Commissioners.

n. The appointment and dismissal of members of the Board of Commissioners committees must be carried out by the Board of Directors based on the decision of the Board of Commissioners meeting;

o. It is mandatory to evaluate the committee's performance at least at the end of each financial year.

p. Must ensure that the committee that has been formed carries out its duties effectively;

q. Providing full support to the Internal Audit & Anti-Fraud (SAF) Work Unit, which can carry out tasks independently by reviewing 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 financial reporting process, as well as supporting the implementation of anti-fraud strategies. fraud based on 4 (four) pillars, namely: Prevention; Detection; Investigation, reporting and sanctions; and monitoring, evaluation and follow-up.

r. Approve the Company Handbook (BPP) and Internal Audit Charter;

s. Providing considerations and input in the preparation of the Directors' General Policy (KUD);

t. Approve the Bank Business Plan (RBB) and Annual Budget of PT Bank Pembangunan Daerah Bali, the implementation of which must be submitted by the Board of Directors at the end of October of the current year;

u. Apabila sampai batas waktu akhir tahun anggaran, RBB dan Anggaran Tahunan PT Bank Pembangunan Daerah Bali belum disetujui, maka akan berlaku RBB dan Anggaran Tahunan PT Bank Pembangunan Daerah Bali tahun sebelumnya;
v. Melakukan tugas pengawasan lainnya yang ditetapkan berdasarkan keputusan RUPS.
w. Memastikan penerapan manajemen risiko telah mencakup country risk dan transfer risk sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum;
x. Dalam penerapan manajemen risiko terkait country risk dan transfer risk wajib melakukan paling sedikit:
   1) Evaluasi strategi dan kebijakan terkait country risk dan transfer risk yang ditetapkan oleh Direksi; dan
   2) Evaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas penerapan kebijakan terkait country risk dan transfer risk secara berkala.
y. Melakukan pengawasan terhadap penerapan manajemen risiko terkait country risk dan transfer risk yang dilakukan bank termasuk pelaksanaan evaluasi dan pengujian *(stress testing)*;
z. Melakukan pengawasan terhadap pelaksanaan pengelolaan asset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit.

u. If by the end of the fiscal year deadline, the RBB and Annual Budget of PT Bank Pembangunan Daerah Bali have not been approved, then the RBB and Annual Budget of PT Bank Pembangunan Daerah Bali of the previous year will apply;
v. Carry out other supervisory tasks determined based on the GMS decision.
w. Ensure that the implementation of risk management covers country risk and transfer risk in accordance with the Financial Services Authority Regulations regarding the implementation of risk management for commercial banks;
x. In implementing risk management related to country risk and transfer risk, you must do at least:
   1) Evaluate strategies and policies related to country risk and transfer risk determined by the Board of Directors; And
   2) Evaluate the responsibilities of the Board of Directors and provide direction for improvements to the implementation of policies related to country risk and transfer risk on a regular basis.
y. Supervise the implementation of risk management related to country risk and transfer risk carried out by the bank, including the implementation of evaluation and testing (stress testing);
z. Supervise the implementation of problem asset management, allowances and reserves carried out by the Bank in managing credit risk.

Tanggung Jawab Dewan Komisaris

a. Setiap anggota Dewan Komisaris wajib dengan itikad baik, kehatihatian, dan bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi untuk kepentingan Bank BPD Bali sesuai dengan maksud dan tujuan Bank BPD Bali.
b. Membuat risalah rapat Dewan Komisaris dan menyiapkan salinannya.
c. Melaporkan kepada Bank BPD Bali mengenai kepemilikan sahamnya dan/atau keluarganya pada Bank tersebut dan perseroan lainnya.
d. Memberikan laporan mengenai tugas pengawasan

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

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 plankepada Otoritas Jasa Keuangan.
f. Menyusun Laporan Pengawasan RBB Bank BPD Bali kepada Otoritas Jasa Keuangan setiap semester.
g. Menyusun Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris yang disampaikan kepada Bank Indonesia paling lambat 4 (empat) bulan setelah tahun buku berakhir.
h. 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.
i. Setiap anggota Dewan Komisaris wajib menjaga segala data dan informasi terkait dengan PT Bank Pembangunan Daerah Bali yang disampaikan oleh Direksi yang berdasarkan peraturan perundangan wajib dirahasiakan termasuk ketentuan tentang insider trading dan informasi-informasi lain yang oleh Bank belum diungkap kepada publik;
j. Dewan Komisaris memiliki tanggung jawab dalam mengawasi kebijakan deviden Bank dan harus menjalankannya dengan hati-hati untuk memastikan bahwa kebijakan deviden Bank Pembangunan Daerah Bali mendukung tujuan Bank dan kepentingan pemegang saham.

Direksi memiliki tugas dan tanggung jawab yang jelas di antaranya:

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. Prepare Management Reports and Supervisory Results of the Board of Commissioners to be submitted to Bank Indonesia no later than 4 (four) months after the financial year ends:
h. 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.
i. Each member of the Board of Commissioners is obliged to safeguard all data and information related to PT Bank Pembangunan Daerah Bali submitted by the Board of Directors which, based on statutory regulations, must be kept confidential, including provisions regarding insider trading and other information that the Bank has not disclosed to the public;
j. The Board of Commissioners has the responsibility to supervise the Bank's dividend policy and must implement it carefully to ensure that the Bali Regional Development Bank's dividend policy supports the Bank's objectives and the interests of shareholders.

The Board of Directors has clear duties and responsibilities including:

a) Menyusun kebijakan Manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang diambil dan toleransi risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan Komisaris maka Direksi menetapkan kebijakan, strategi, dan kerangka Manajemen Risiko dimaksud. Kebijakan Manajemen Risiko Bank telah disusun dalam Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0557/KEP/DIR/ RENSTRA/2022 tanggal 25 November 2022 tentang Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat 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, Bank melakukan penyesuaian terhadap Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0081/KEP/DIR/RENSTRA/2023 tanggal 24 Februari 2023 tentang Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0254/DIR/RENSTRA/2023 tanggal 24 Februari 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2023-2025, Bank melakukan penyesuaian kedua terhadap Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0438/KEP/DIR/RENSTRA/2023 tanggal 11 September 2023 tentang Perubahan Atas Keputusan Direksi Nomor 0081/KEP/DIR/RENSTRA/2023 tentang Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1149/DIR/RENSTRA/2023 tanggal 11 September 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT Bank Pembangunan Daerah Bali Tahun 2023-2025;

a) Develop a Risk Management policy including a written and comprehensive Risk Management strategy and framework including overall risk limits and per type of risk, taking into account the level of risk taken and risk tolerance towards capital adequacy. After obtaining approval from the Board of Commissioners, the Board of Directors determines the policies, strategies and Risk Management framework in question. The Bank's Risk Management Policy has been prepared in the Bank Business Plan for 2023-2025 in accordance with Directors' Decree Number 0557/KEP/DIR/RENSTRA/2022 dated 25 November 2022 concerning the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2023-2025 and has been submitted to the Services Authority Finance according to letter Number B-1691/DIR/RENSTRA/2022 dated 25 November 2022 regarding the Submission of the Bank Business Plan of PT Bank Pembangunan Daerah Bali for 2023-2025 and the Sustainable Financial Action Plan of PT Bank Pembangunan Daerah Bali for 2023-2027, the Bank made adjustments to Bank Business Plan for 2023-2025 in accordance with Directors' Decree Number 0081/KEP/DIR/RENSTRA/2023 dated 24 February 2023 concerning Bank Business Plan (Adjustments) of PT Bank Pembangunan Daerah Bali for 2023-2025 and has been submitted to the Financial Services Authority in accordance with letter Number B-0254/DIR/RENSTRA/2023 dated 24 February 2023 concerning Submission of the Bank Business Plan (Adjustments) of PT Bank Pembangunan Daerah Bali for 2023-2025, the Bank made a second adjustment to the Bank Business Plan for 2023-2025 in accordance with Directors' Decree Number 0438/KEP /DIR/RENSTRA/2023 dated 11 September 2023 concerning Amendments to Directors' Decision Number 0081/KEP/DIR/RENSTRA/2023 concerning Bank Business Plan (Adjustments) of PT Bank Pembangunan Daerah Bali for 2023-2025 and has been submitted to the Financial Services Authority according to the letter Number B-1149/DIR/RENSTRA/2023 dated 11 September 2023 concerning Submission of the Bank Business Plan (Second Adjustment) of PT Bank Pembangunan Daerah Bali for 2023-2025;

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.
   11) Aplikasi Penilaian Tingkat Kematangan Budaya Risiko.

c) Menyusun dan menetapkan mekanisme persetujuan transaksi termasuk yang melampui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan SOP masing-masing unit operasional. Pada SOP 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 Penempatan dan Penerimaan Dana Treasury, dan Kewenangan Pemberian Keringanan Tunggakan Bunga dan Denda serta Batas Wewenang Nominal Pembayaran Dan Penerimaan Secara Tunai Maupun Non Tunai PT Bank Pembangunan Daerah Bali;

d) Direksi telah mengevaluasi dan/atau mengkinikan kebijakan, strategi dan kerangka Manajemen Risiko pada saat penilaian Profil Risiko Bank dan Laporan Tingkat Kesehatan Bank *(Risk Based Bank Rating)* 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

b) Develop, establish and update procedures and tools to identify, measure, monitor and control risks, namely:
   1) Loss Event Database (LED) application to identify Operational Risks;
   2) Branch Risk Profile Application to identify and measure the level of risk in Branch Offices;
   3) TKB application for bank soundness level assessment;
   4) ICAAP application;
   5) Stress testing capital application;
   6) Risk Limit application;
   7) Head Office Risk Profile Application;
   8) Application of Key Risk Indicators (KRI);
   9) Situational Stress Testing Procedures contained in Company's Guidebook of the Risk Management;
   10) Bank BPD Bali Risk Management Blueprint 2018-2022
   11) Risk Culture Maturity Level Assessment Application.

c) Develop and determine transaction approval mechanisms including those that exceed limits and authority for each level of position listed in the BPP and SOP of each operational unit. The Counterparty Limit SOP regulates the authority to decide counterparty limits per 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 authority limit for placing and receiving Treasury funds, and the authority to grant relief from interest arrears and fines as well as the nominal authority limit for payments and receipts in cash and non-cash at PT Bank Pembangunan Daerah Bali;

d) The Board of Directors has evaluated and/or updated the Risk Management policies, strategies and framework during the assessment of the Bank's Risk Profile and Bank Health Level Report (Risk Based Bank Rating) through the decision of the Risk Management Committee by taking into account the bank's business activities, risk exposure and also the risk profile . Apart from that, every year policies, strategies and risk

risiko yang tercantum dalam RBB. Bank telah memiliki kebijakan berupa:

1) Keputusan Direksi Nomor 0633/KEP/DIR/MRO/2017 tanggal 24 November 2017 tentang BPP Manajemen Risiko.
2) Keputusan Direksi Nomor 0560/KEP/DIR/MRO/2022 tanggal 28 November 2022 tentang SOP Profil Risiko Kantor Cabang.
3) Keputusan Direksi Nomor 0117/KEP/DIR/MRO/2018 tanggal 20 Maret 2018 tentang SOP ICAAP *(Internal Capital Adequacy Assesment Process)*.
4) Keputusan Direksi Nomor 0737/KEP/DIR/MRO/2018 tanggal 28 Desember 2018 tentang Standar Operasional Prosedur Selera Risiko *(Risk Appetite)*, Toleransi Risiko *(Risk Tolerance)* dan Limit Risiko *(Risk Limit)* sebagaimana diubah dengan perubahan terakhir sesuai Keputusan Direksi Nomor 0245/KEP/DIR/MRO/2022 tanggal 29 Juni 2022 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0737/KEP/DIR/MRO/2018 tanggal 28 Desember 2018 tentang Standar Operasional Prosedur Selera Risiko *(Risk Appetite)*, Toleransi Risiko *(Risk Tolerance)* dan Limit Risiko *(Risk Limit)*.
5) Keputusan Direksi Nomor 0324/KEP/DIR/MRO/2018 tanggal 23 Juli 2018 tentang Standar Operasional Prosedur Key Risk Indicators (KRI).
6) Keputusan Direksi Nomor 0438/KEP/DIR/MRO/2022 tanggal 21 September 2022 tentang *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2022-2025.
7) Keputusan Direksi Nomor 0667/KEP/DIR/MRO/2019 tanggal 28 Oktober 2019 tentang Standar Operasional Prosedur Tingkat Kesehatan Bank.
8) Keputusan Direksi Nomor 0686/KEP/DIR/MRO/2021 tanggal 16 Desember 2021 tentang Standar Operasional Prosedur Pemenuhan Rasio Pengungkit.
9) Keputusan Direksi Nomor 0451/KEP/DIR/MRO/2022 tanggal 28 September 2022 tentang Standar Operasional Prosedur Perhitungan ATMR Risiko Operasional.
10) Keputusan Direksi Nomor 0475/KEP/DIR/MRO/2023 tanggal 27 September 2023 tentang

management frameworks are set out in the RBB. The Bank has policies in the form of:

1) Directors' Decree Number 0633/KEP/DIR/MRO/2017 dated 24 November 2017 concerning BPP Risk Management.
2) Directors' Decree Number 0560/KEP/DIR/MRO/2022 dated 28 November 2022 concerning SOP for Branch Office Risk Profiles.
3) Directors' Decree Number 0117/KEP/DIR/MRO/2018 dated March 20 2018 concerning ICAAP SOP (Internal Capital Adequacy Assessment Process).
4) Directors' Decree Number 0737/KEP/DIR/MRO/2018 dated 28 December 2018 concerning Standard Operational Procedures for Risk Appetite, Risk Tolerance and Risk Limit as amended with the latest changes in accordance with the Directors' Decree Number 0245/KEP/DIR/MRO/2022 dated 29 June 2022 concerning Second Amendment to Directors' Decision Number 0737/KEP/DIR/MRO/2018 dated 28 December 2018 concerning Standard Operational Procedures Risk Appetite, Risk Tolerance) and Risk Limit.
5) Directors' Decree Number 0324/KEP/DIR/MRO/2018 dated 23 July 2018 concerning Standard Operational Procedures for Key Risk Indicators (KRI).
6) Board of Directors Decree Number 0438/KEP/DIR/MRO/2022 dated September 21 2022 concerning Bank BPD Bali Risk Management Blueprint for 2022-2025.
7) Directors' Decree Number 0667/KEP/DIR/MRO/2019 dated 28 October 2019 concerning Standard Operating Procedures for Bank Soundness Levels.
8) Directors' Decree Number 0686/KEP/DIR/MRO/2021 dated 16 December 2021 concerning Standard Operational Procedures for Fulfilling Leverage Ratios.
9) Directors' Decree Number 0451/KEP/DIR/MRO/2022 dated 28 September 2022 concerning Standard Operational Procedures for Calculating RWA for Operational Risk.
10) Directors' Decree Number 0475/KEP/DIR/MRO/2023 dated 27 September 2023

Standar Operasional Prosedur Perhitungan Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar.

11) Keputusan Direksi Nomor 0476/KEP/DIR/MRO/2023 tanggal 27 September 2023 tentang Standar Operasional Prosedur *Middle Office*.

12) Keputusan Direksi Nomor 0489/KEP/DIR/MRO/2023 tanggal 05 Oktober 2023 tentang Standar Operasional Prosedur Profil Risiko Kantor Pusat.
13) Keputusan Direksi Nomor 0520/KEP/DIR/MRO/2023 tanggal 16 Oktober 2023 tentang SOP *Bussiness Continuity Plan*.
14) Keputusan Direksi Nomor 0530/KEP/DIR/MRO/2023 tanggal 19 Oktober 2023 tentang Standar Operasional Prosedur tentang Penetapan Tarif *Probability Default, Loss Given Default* Dan *Backtesting (Probability Default, Loss Given Default & Macro)* PSAK 71.
15) Keputusan Direksi Nomor 0541/KEP/DIR/MRO/2023 tanggal 30 Oktober 2023 tentang Standar Operasional Prosedur *Loss Even Database*

e) Direksi telah menetapkan struktur organisasi termasuk wewenang dan tanggung jawab pada setiap jenjang jabatan yang terkait dengan penerapan Manajemen Risiko melalui Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0083/KEP/DIR/RENSTRA/2023 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas sebagaimana telah diubah dengan Keputusan Direksi Nomor 0205/KEP/DIR/RENSTRA/2023 tentang Perubahan Atas Keputusan Direksi Nomor 0083/KEP/DIR/RENSTRA/2023 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas;
f) Direksi bertanggung jawab serta mengevaluasi dan memberikan arahan atas pelaksanaan kebijakan, strategi dan kerangka Manajemen risiko berdasarkan laporan-laporan SKMR termasuk laporan mengenai profil risiko yang dilakukan pada saat penyusunan Laporan Profil Risiko setiap triwulan dan Laporan Tingkat Kesehatan Bank (Risk Based Bank Rating) setiap semester. Penyusunan Laporan Profil Risiko dan

concerning Standard Operational Procedures for Calculating Risk-Weighted Assets (RWA) for Market Risk.

11) Directors' Decree Number 0476/KEP/DIR/MRO/2023 dated 27 September 2023 concerning Middle Office Standard Operating Procedures.
12) Directors' Decree Number 0489/KEP/DIR/MRO/2023 dated 05 October 2023 concerning Standard Operational Procedures for Head Office Risk Profiles.
13) Directors' Decree Number 0520/KEP/DIR/MRO/2023 dated 16 October 2023 concerning SOP Business Continuity Plan.
14) Directors' Decree Number 0530/KEP/DIR/MRO/2023 dated 19 October 2023 concerning Standard Operating Procedures regarding Determination of Rates for Probability Default, Loss Given Default and Backtesting (Probability Default, Loss Given Default & Macro) PSAK 71.
15) Directors' Decree Number 0541/KEP/DIR/MRO/2023 dated 30 October 2023 concerning Standard Operational Procedures for Loss Even Database

e) The Board of Directors has determined the organizational structure including authority and responsibility at each level of position related to the implementation of Risk Management through the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0083/KEP/DIR/RENSTRA/2023 concerning the Company's Guidebook Organizational Structure and Job Descriptions as stated has been amended by Directors' Decree Number 0205/KEP/DIR/RENSTRA/2023 concerning Amendments to Directors' Decree Number 0083/KEP/DIR/RENSTRA/2023 concerning Company Guidelines, Organizational Structure and Job Descriptions;
f) The Board of Directors is responsible for evaluating and providing direction on the implementation of policies, strategies and risk management frameworks based on SKMR reports including reports on risk profiles which are carried out when preparing quarterly Risk Profile Reports and Bank Health Level Reports (Risk Based Bank Rating). every semester. Preparation of Risk Profile Reports and Bank Soundness Reports is carried

Laporan Tingkat Kesehatan Bank dilakukan berdasarkan hasil keputusan rapat Direksi dalam Komite Manajemen Risiko, setiap triwulan dan setiap semester;

g) Direksi telah memastikan risiko yang material dan dampak yang ditimbulkannya telah ditindaklanjuti dan telah dilaporkan perkembangannya oleh masing-masing Divisi melalui Laporan Tindak Lanjut Temuan Audit yang dikompilasi melalui SKAI dan Anti *Fraud*;

h) 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 Kantor Cabang untuk melakukan langkah perbaikan dan tindak lanjut atas temuan audit;

i) Direksi telah mengembangkan budaya manajemen risiko termasuk kesadaran risiko dengan memberikan pelatihan dan pendidikan kepada karyawan sesuai dengan tugas masing-masing, berupa seminar maupun workshop serta melaksanakan program Sertifikasi Manajemen Risiko dan program penyegaran Sertifikasi Manajemen Risiko bagi pejabat Bank sesuai dengan POJK, serta penetapan Budaya Kerja dan Kode Etik Bank untuk menjadi pedoman karyawan. Selain itu untuk pengembangan budaya manajemen risiko Direksi telah menerbitkan surat berupa berita acara kesepakatan yaitu:
   1) Berita Acara Nomor 2120 s.d. 2130/BA/DIR/RENSTRA/2022 tanggal 19 Desember 2022 tentang Kesepakatan Target Kinerja Satuan Kerja Tahun 2023 Bank BPD Bali.
   2) 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* Bank BPD Bali.
   3) Berita Acara Nomor 2132 s.d. 2145/BA/DIR/RENSTRA/2022 tanggal 19 Desember 2022 tentang Kesepakatan Target Kinerja Unit Kerja Tahun 2023 Bank BPD Bali.

out based on the results of the decisions of the Board of Directors meetings in the Risk Management Committee, every quarter and every semester;

g) The Board of Directors has ensured that material risks and their impacts have been followed up and progress has been reported by each Division through Audit Findings Follow-up Reports compiled through SKAI and Anti Fraud;

h) The Board of Directors has implemented corrective steps for SKAI and Anti-Fraud findings which are monitored through evaluation meetings attended by all Directors and Heads of Divisions and Heads of Branches. Regarding the findings from the SKAI and Anti Fraud audit results, the Board of Directors has asked the Branch Office to take corrective steps and follow up on the audit findings;

i) The Board of Directors has developed a risk management culture including risk awareness by providing training and education to employees in accordance with their respective 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 in accordance with POJK, as well as determining Work Culture and Bank Code of Ethics to serve as employee guidelines. In addition, to develop a risk management culture, the Board of Directors has issued a letter in the form of minutes of agreement, namely:
   1) Minutes Number 2120 to. 2130/BA/DIR/RENSTRA/2022 dated 19 December 2022 concerning Agreement on Work Unit Performance Targets for 2023 for Bank BPD Bali.
   2) Minutes Number 2131/BA/DIR/RENSTRA/2023 dated 19 December 2022 concerning Agreement on Corporate Project Targets for 2023 between the Board of Directors and all Division Heads and Heads of Bank BPD Bali Work & Anti-Fraud Units.
   3) Minutes Number 2132 to. 2145/BA/DIR/RENSTRA/2022 dated 19 December 2022 concerning Agreement on Work Unit Performance Targets for 2023 for Bank BPD Bali.

4) Berita Acara Nomor 0607 s.d. 0618/BA/DIR/RENSTRA/2023 tanggal 11 April 2023 tentang Kesepakatan Target Kinerja Satuan Kerja Tahun 2023 Bank BPD Bali.
5) Berita Acara Nomor 0619/BA/DIR/RENSTRA/2023 tanggal 11 April 2023 tentang Kesepakatan Target Proyek Korporasi Tahun 2023 Antara Direksi Dengan Seluruh Kepala Divisi dan Kepala Satuan Kerja & Anti *Fraud* Bank BPD Bali.
6) Berita Acara Nomor 0620 s.d. 0633/BA/DIR/RENSTRA/2023 tanggal 11 April 2023 tentang Kesepakatan Target Kinerja Unit Kerja Tahun 2023 Bank BPD Bali.
7) Berita Acara Nomor 1115 s.d. 1128/BA/DIR/RENSTRA/2023 tanggal 12 Juli 2023 tentang Kesepakatan Target Kinerja Satuan Kerja Tahun 2023 Bank BPD Bali.
8) Berita Acara Nomor 1129/BA/DIR/RENSTRA/2023 tanggal 12 Juli 2023 tentang Kesepakatan Target Proyek Korporasi Tahun 2023 Antara Direksi Dengan Seluruh Kepala Divisi dan Kepala Satuan Kerja & Anti *Fraud* Bank BPD Bali.
9) Berita Acara Nomor 1130 s.d. 1143/BA/DIR/RENSTRA/2023 tanggal 12 Juli 2023 tentang Kesepakatan Target Kinerja Unit Kerja Tahun 2023 Bank BPD Bali.
10) Berita Acara Nomor 2100 s.d. 2113/BA/DIR/RENSTRA/2023 tanggal 11 Desember 2023 tentang Kesepakatan Target Kinerja Satuan Kerja Tahun 2023 Bank BPD Bali.
11) Berita Acara Nomor 2114/BA/DIR/RENSTRA/2023 tanggal 11 Desember 2023 tentang Kesepakatan Target Proyek Korporasi Tahun 2023 Antara Direksi Dengan Seluruh Kepala Divisi dan Kepala Satuan Kerja & Anti *Fraud* Bank BPD Bali.
12) Berita Acara Nomor 2115 s.d. 2128/BA/DIR/RENSTRA/2023 tanggal 11 Desember 2023 tentang Kesepakatan Target Kinerja Unit Kerja Tahun 2023 Bank BPD Bali.

j) 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

4) Minutes Number 0607 to. 0618/BA/DIR/RENSTRA/2023 dated 11 April 2023 concerning Agreement on Work Unit Performance Targets for 2023 for Bank BPD Bali.
5) Minutes Number 0619/BA/DIR/RENSTRA/2023 dated April 11 2023 concerning Agreement on Corporate Project Targets for 2023 between the Board of Directors and all Division Heads and Heads of Bank BPD Bali Work & Anti-Fraud Units.
6) Minutes Number 0620 to. 0633/BA/DIR/RENSTRA/2023 dated 11 April 2023 concerning Agreement on Work Unit Performance Targets for 2023 for Bank BPD Bali.
7) Minutes Number 1115 to. 1128/BA/DIR/RENSTRA/2023 dated 12 July 2023 concerning Agreement on Work Unit Performance Targets for 2023 for Bank BPD Bali.
8) Minutes Number 1129/BA/DIR/RENSTRA/2023 dated 12 July 2023 concerning Agreement on Corporate Project Targets for 2023 between the Board of Directors and all Division Heads and Heads of Bank BPD Bali Work & Anti-Fraud Units.
9) Minutes Number 1130 to. 1143/BA/DIR/RENSTRA/2023 dated 12 July 2023 concerning Agreement on Work Unit Performance Targets for 2023 for Bank BPD Bali.
10) Minutes Number 2100 to. 2113/BA/DIR/RENSTRA/2023 dated 11 December 2023 concerning Agreement on Work Unit Performance Targets for 2023 for Bank BPD Bali.
11) Minutes Number 2114/BA/DIR/RENSTRA/2023 dated 11 December 2023 concerning Agreement on Corporate Project Targets for 2023 between the Board of Directors and all Division Heads and Heads of Bank BPD Bali Work & Anti-Fraud Units.
12) Minutes Number 2115 to. 2128/BA/DIR/RENSTRA/2023 dated 11 December 2023 concerning Agreement on Work Unit Performance Targets for 2023 Bank BPD Bali.

j) The Board of Directors has provided financial and infrastructure support to manage and control risks in accordance with the complexity of the Bank's business but implemented in stages in accordance with the Bank's Business Plan which

Bank yang disusun tahunan;

k) 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.

is prepared annually;

k) The Board of Directors has ensured that the Risk Management function has been implemented independently by separating the functions between the Risk Management Division and the Division that carries out the Bank's operational duties.

Kecukupan Kebijakan, Prosedur Manajemen Risiko dan Penetapan Limit Risiko

Bank BPD Bali telah memiliki kebijakan, prosedur dan penetapan limit risiko yang memadai, melekat pada BPP dan SOP masing-masing unit kerja antara lain:

Adequacy of Policies, Risk Management Procedures and Establishment of Risk Limits

Bank BPD Bali has adequate policies, procedures and risk limits attached to the Company's Guidebook and SOP of each work unit, including:

No	Divisi Division	Jumlah Ketentuan Total Provisions	
		BPP Company's Guidebook	SOP
1	Divisi Kepatuhan	5	4
2	Divisi Dana dan Jasa	1	29
3	Divisi Sekretaris Perusahaan	2	3
4	Divisi Operasional, Keuangan dan Akuntansi	5	11
5	Divisi Sumber Daya Manusia	1	10
6	Divisi Manajemen Risiko	1	13
7	Satuan Kerja Audit Intern dan Anti *Fraud*	2	4
8	Divisi Perencanaan Strategis	2	5
9	Divisi Treasury	1	18
10	Divisi Kredit Ritel dan Konsumer	-	10
11	Divisi Kredit Korporasi	2	1

No	Divisi Division	Jumlah Ketentuan Total Provisions	
		BPP Company's Guidebook	SOP
12	Divisi Teknologi Informasi	1	27
13	Divisi Umum & Aset	5	5
14	Divisi Pengembangan Digital	0	5
TOTAL		28	145

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko Serta Sistem Informasi Manajemen Risiko

1. Bank telah melakukan kajian risiko kredit dari sisi kualitas kredit, yaitu NPL dan KAP dari masing-masing sektor ekonomi, portofolio, dan sumber dana, yang dapat digunakan sebagai sumber informasi potensi risiko kredit secara bank wide setiap bulan, untuk melakukan identifikasi terhadap konsentrasi risiko kredit. Selain itu telah terdapat koordinasi terkait pelaporan di bidang kredit sesuai ketentuan dan tepat waktu serta kajian kredit terhadap pengajuan debitur melalui Divisi Manajemen Risiko dan Kepatuhan, yang selama Tahun 2023 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 sensitifitas 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 2023-2025;

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 review in terms of credit quality, namely NPL and KAP from each economic sector, portfolio and funding sources, 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. Apart from that, there has been coordination regarding reporting in the credit sector according to regulations and on time as well as credit reviews of debtor applications through the Risk Management and Compliance Division, which during 2023 has carried out credit reviews for both debtors and PKS in the credit sector;
2. The Bank continues to adhere to the principle of prudence. The Bank has consistently improved HR competency and risk awareness in dealing with its business dynamics. The Bank has a business strategy with adequate sensitivity in maintaining credit growth with low risk characteristics in extreme macroeconomic conditions so that the Bank's profit is maintained;
3. The Bank is establishing CKKE in stages in accordance with Current Year Profit capabilities referring to the Bank's Business Plan for 2023-2025;

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;
6. Bank telah memiliki sistem informasi untuk pemantauan informasi pasar terkait *liquidity management, gap management* dengan *output* Laporan Profil Maturitas, RMDS *(Routers Monitoring Dealing System)* dan LHBU untuk suku bunga;
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;
8. Adanya Profil Risiko Cabang yang digunakan untuk mengendalikan agar risiko tidak terjadi atau dapat diminimalisir dengan melakukan suatu penilaian atau *self assessment* untuk setiap jenis risiko. Dengan menggunakan output Profil Risiko Cabang diharapkan dapat melakukan identifikasi dan penanganan dini terhadap kegiatan-kegiatan yang berpotensi menimbulkan risiko;
9. Telah direalisasikan dengan laporan Profil Risiko Cabang tiap triwulan;
10. 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;
11. Bank telah memiliki Rencana Bisnis Bank Tahun 2023-2025 untuk jangka pendek dan menengah dengan perubahan yang diperlukan sesuai dengan

4. 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 Idea Risk Management Professional Development Institute (LPP RMG) where the report on the results of the review has been submitted through report Number L810a/PHPK/DS /2022 dated 5 August 2022 regarding Submission of Consultancy Work Results;
5. The Bank has a management information system that provides Gap Reports and bank wide risk analysis every month to measure market risk sensitivity, so that the Bank can still carry out market risk management processes adequately;
6. The Bank has an information system for monitoring market information related to liquidity management, gap management with the output of Maturity Profile Reports, RMDS (Routers Monitoring Dealing System) and LHBU for interest rates;
7. Management information system that provides risk event data reports through the LED application which is aimed at measuring operational risk limits within risk tolerance. Currently, identification, measurement, control and monitoring of operational risk events is carried out through distributing questionnaires every month to operational units;
8. There is a Branch Risk Profile which is used to control so that risks do not occur or can be minimized by carrying out an assessment or self-assessment for each type of risk. By using the Branch Risk Profile output, it is hoped that early identification and handling of activities that have the potential to cause risk can be carried out;
9. Has been realized with quarterly Branch Risk Profile reports;
10. The Bank has a management information system that provides legal risk reports and data, and is submitted every quarter for the purposes of the Bank's risk profile. The Bank has a legal information system via intranet media;
11. The Bank has a Bank Business Plan for 2023-2025 for the short and medium term with necessary changes in accordance with business

perkembangan bisnis. Bank dalam penyusunan Rencana Bisnis Bank telah menggunakan informasi-informasi dari data internal dan eksternal. Data eksternal seperti contoh dari statistik perbankan, APBN, APBD, dan *outlook* ekonomi. Data internal berasal dari kondisi keuangan internal bank selama lima tahun terakhir. Infomasi tersebut akan diolah dengan memperhatikan juga analisa SWOT. Penyusunan Rencana Bisnis Bank Tahun 2023-2025 dilakukan dengan pendekatan alternatif yang menyesuaikan dengan simulasi kondisi makro ekonomi di Tahun 2023;

12. Bank telah menginformasikan semua ketentuan-ketentuan baik eksternal maupun internal melalui *website* intranet Bank untuk kemudian unit operasional melakukan sharing session sehingga mengetahui segala ketentuan terbaru terkait dengan bidangnya masing-masing. Terdapat Laporan LTKL (Laporan Transaksi Keuangan Transfer Dana Dari Dan Ke Luar Negeri) yang dilaporkan kepada PPATK oleh Unit Kerja Khusus APU dan PPT dengan menggunakan aplikasi IFTI's *(International Fund Transfer Instructions)* secara harian;
13. 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;
14. Bank telah memiliki aplikasi Profil Risiko Kantor Pusat, Profil Risiko Kantor Cabang dan KRI sebagai alat ukur dalam penerapan manajemen risiko yang memadai.

developments. In preparing the Bank Business Plan, the Bank has used information from internal and external data. External data such as examples from banking statistics, APBN, APBD, and economic outlook. Internal data comes from the bank's internal financial conditions over the last five years. This information will be processed by also paying attention to the SWOT analysis. The preparation of the Bank's Business Plan for 2023-2025 was carried out using an alternative approach that adapted to the simulation of macroeconomic conditions in 2023;

12. The Bank has informed all provisions, both external and internal, via the Bank's intranet website, so that operational units then conduct sharing sessions so that they know all the latest provisions related to their respective fields. There is an LTKL Report (Financial Transaction Report on Fund Transfers From and to Abroad) which is reported to PPATK by the Special APU and PPT Work Unit using the IFTI's (International Fund Transfer Instructions) application on a daily basis;
13. Identification, measurement and monitoring of reputation risk is carried out through customer complaint resolution units 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;
14. The Bank has the Head Office Risk Profile, Branch Office Risk Profile and KRI applications as measuring tools for implementing adequate risk management.

Sistem Pengendalian Intern Yang Menyeluruh

1. Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian intern yang baik antara lain SKAI dan Anti *Fraud*, Divisi Manajemen Risiko dan Komite Manajemen Risiko serta Divisi Kepatuhan;

Comperhensive Internal Control System

1. The Bank has an adequate organizational structure to support the implementation of good risk management and internal control, including SKAI and Anti Fraud, Risk Management Division and Risk Management Committee and Compliance Division;

2. Bank telah melakukan pemisahan tugas atau *segregation of duties* dalam hal menerapkan *four eyes principle*. Sebagai wujud kecukupan pemisahan tugas dan wewenang dan kontrol ganda *(dual control)*;
3. Sebagai wujud kecukupan sistem *Review* Internal yang independen untuk seluruh aktivitas penyediaan dana dan proses manajemen risiko kredit. Bank telah melakukan penegasan ketentuan pelaksanaan assesment dengan pengisian Form Bukti Obyektif Penurunan Nilai, pelaksanaan Penilaian Kualitas Aset serta penilaian ulang agunan property untuk KPR dalam rangka 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 kontinyu dan melakukan perundingan bilateral dengan nasabah sebagai langkah antisipasi litigasi dan tuntutan hukum;
7. Berdasarkan hasil penilaian Otoritas Jasa Keuangan Provinsi Bali sesuai surat Nomor SR-36/KO.181/2024 tanggal 18 April 2024 Perihal : Tindak Lanjut Penilaian Tingkat Kesehatan Bank (TKB) Posisi Semester II Tahun 2023, terhadap penilaian profil risiko posisi Desember 2023 memperoleh nilai komposit 2 *"Low to Moderate"* dimana risiko inherent komposit dinilai 2 *(Low to Moderate)* dan Kualitas Penerapan Manajemen Risiko dinilai 2 *(Satisfactory)*.

2. The Bank has carried out segregation of duties in terms of implementing the four eyes principle. As a form of adequate separation of duties and authority and dual control;
3. As a manifestation of the adequacy of the independent Internal Review system for all fund provision activities and credit risk management processes. The Bank has confirmed the provisions for implementing the assessment by filling in the Objective Evidence of Impairment Form, carrying out an Asset Quality Assessment and reassessing property collateral for mortgages in order to improve internal control and risk culture, SKAI and Anti Fraud conducted an audit of CKPN (Adequacy Reserve for Impairment Value), and the results are reported to the President Director and other relevant Directors;
4. SKAI and Anti Fraud have carried out a general audit regarding treasury activities;
5. The Bank has carried out a review to determine or update internal regulations in accordance with changes or issuance of applicable regulations and legislation;
6. The Bank increases compliance with applicable regulations in order to control reputation risk, to address customer complaints and lawsuits which increase exposure to reputation risk, including by continuously communicating with customers and conducting bilateral negotiations with customers as a step to anticipate litigation and lawsuits;
7. Based on the assessment results of the Bali Province Financial Services Authority in accordance with letter Number SR-36/KO.181/2024 dated April 18, 2024 Regarding: Follow-up Assessment of Bank Health Level (TKB) Position Semester II Year 2023, on the assessment of the risk profile position in December 2023 obtained a composite score of 2 "Low to Moderate" where the composite inherent risk is rated 2 (Low to Moderate)" and the Quality of Risk Management Implementation is rated 2 (Satisfactory).

Tabel Jenis Risiko, Inherent Risk, KPMR dan Peringkat Komposit

Table of The Type of Risk, Inherent Risk, KPMR and Composit Rank

No.	Jenis Risiko Type Risk	Inherent Risk	KPMR	Komposit Composit
1	Risiko Kredit Credit Risk	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
2	Risiko Pasar Market Risk	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
3	Risiko Likuiditas Liquidity Risk	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
4	Risiko Operasional Operational Risk	*Moderate 3*	*Fair 3*	*Moderate 3*
5	Risiko Hukum Legal Risk	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
6	Risiko Stratejik Strategyc Risk	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
7	Risiko Kepatuhan Compliance Risk	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
8	Risiko Reputasi Reputation Risk	*LowMod 2*	*Satisfactory 2*	*LowMod 2*
PERINGKAT RASIO AGREGAT AGGREGATE RATIO RATE		*LowMod 2*	*Satisfactory 2*	*LowMod 2*

Sistem Pelaporan Pelanggan
Whistleblowing System

Kebijakan Sistem Pelaporan Pelanggan

Kebijakan sistem pelaporan pelanggaran yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata Kelola perusahaan yang baik. Kebijakan sistem *whistleblowing* mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui *whistleblowing system*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.

Sistem Pelaporan Pelanggaran *(Whistleblowing system)* berfungsi sebagai sarana dalam pencegahan, pengungkapan pelanggaran atau tindak kecurangan sehingga dapat meningkatkan kualitas penerapan tata kelola perusahaan dalam Perusahaan. Bank BPD Bali telah membuat kebijakan mengenai sistem Pelaporan Pelanggaran dan telah dituangkan ke dalam Surat Keputusan Direksi Nomor 0135/KEP/DIR/SAF/2020 tanggal 27 Maret 2020 tentang Perubahan atas Keputusan Direksi 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang Buku Pedoman Perusahaan Strategi Anti *Fraud* Bank BPD Bali dan Keputusan Direksi Nomor: 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud* Bank BPD Bali.

Whistleblowing System Policy

A well-structured whistleblowing system policy will provide certainty of protection to witnesses or reporters for an indication of violations committed by employees or management of a Public Company. Application of the system policy will have an impact on the formation of a culture of good corporate governance. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, the protection and guarantee of confidentiality of the reporter, the handling of complaints, the party that manages complaints, and the results of handling and following up on complaints.

The Whistleblowing System serves as a means of preventing, disclosing violations or fraud so as to improve the quality of GCG implementation in the Company. Bank BPD Bali has made a policy regarding the Violation Reporting system and has been stated in the Decree of the Board of Directors Number 0135/KEP/DIR/SAF/2020 dated March 27, 2020 concerning Amendments to the Decree of the Board of Directors 0747/KEP/DIR/SAF/2019 dated November 25, 2019 concerning the Anti-Fraud Strategy Company Manual Book of Bank BPD Bali and the Decree of the Board of Directors Number: 0846/KEP/DIR/SAF/2019 dated December 31, 2019 concerning Standard Operational Procedures for Anti-Fraud Strategy for Bank BPD Bali.

Mekanisme Penyampaian Laporan Pelanggaran

Sistem pelaporan pelanggaran merupakan pengungkapan tindakan pelanggaran atau pengungkapan perbuatan yang melawan hukum, perbuatan tidak etis/tidak bermoral atau perbuatan lain yang dapat merugikan Bank.

Pelaporan pelanggaran yang dilaporkan pihak internal disampaikan langsung kepada SKAI & Anti

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

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.

Pelaporan Melalui Aplikasi *Anti Fraud Awareness*

1. Pelapor menyampaikan tindakan pelanggaran kepada SKAI & Anti *Fraud* melalui aplikasi Anti *Fraud Awareness* yang dapat diakses melalui *website* pada jaringan internet Bank BPD Bali dengan alamat 192.168.202.182/*Fraud awareness*. Laporan minimal memuat data informasi sebagai berikut :
   - 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*.

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.

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. The minimum report contains the following information data
   - dentity of the listed person including name, position and work unit as follow :
   - Information on violations;
   - The parties involved;
   - Estimation of losses incurred;
   - Place and time of occurrence;
2. Based on the customer report, the Anti Fraud department conducted initial identification and compiled the initial identification results, then reported it to the Head of Internal Audit & Anti Fraud.
3. Head of Internal Audit & Anti Fraud reported the results of the initial identification through Initial Information Report to the President Director for further provided decision. For the initial identification decisions that proceed to the stage of investigation, Anti Fraud Department conduct internal investigations and/ or cooperate or delegate to law enforcement (if deemed necessary) to conduct an investigation. The initial identification decision was not continued to the investigation stage because it was deemed not to be proven true, it was only stated in the initial information report with the conclusion that it was not proven to indicate fraud.

Pelaporan Melalui Media Lainnya

1. Pelapor menyampaikan tindakan pelanggaran kepada SKAI & Anti *Fraud* melalui telepon (call center BPD Bali), e-mail (info@bpdbali.co.id), dan laporan langsung (laporan pengaduan nasabah pada *customer service* untuk umum atau Surat Dinas dari Unit Kerja untuk pelapor internal).
2. SKAI & Anti *Fraud* menerima laporan yang memuat dan/ atau informasi paling kurang sebagai berikut:
   - Identitas terlapor mencakup nama lengkap, jabatan (jika terlapor adalah karyawan)
   - Pelapor diperbolehkan *anonym*;
   - Informasi pelanggaran yang diketahui;
   - Pihak-pihak yang terlibat;
   - Perkiraan kerugian yang terjadi;
   - Tempat dan waktu kejadian;
3. Hasil analisis dilakukan secara semesteran dan dimuat pada Laporan Penerapan Strategi Anti *Fraud* untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan oleh Direktur Utama dan ditembuskan kepada Dewan Komisaris, Komite Audit serta Direktur yang membawahi Fungsi Kepatuhan.
4. Kepala SKAI & Anti *Fraud* melaporkan hasil identifikasi awal melalui Laporan Informasi Awal kepada DIrektur Utama untuk selanjutnya diberikan keputusan. Untuk keputusan identifikasi awal yang selanjutnya dilanjutkan ke tahap investigasi, Bagian Anti *Fraud* melakukan investigasi secara internal dan/atau bekerja sama atau melimpahkan kepada penegak hukum (jika dianggap perlu) untuk melakukan investigasi. Untuk keputusan identifikasi awal yang tidak dilanjutkan karena dianggap tidak terbukti kebenarannya, hanya dituangkan dalam laporan informasi awal dengan kesimpulan tidak terbukti terindikasi *Fraud*.

Reporting Through Other Media

1. Wistleblower submits violations to Internal Audit & Anti Fraud by telephone (BPD Bali call center), e-mail (info@bpdbali.co.id), and direct reports (reports of complaints from general customers to customer service or an official letter from the work unit for internal reporters).
2. Internal Audit & Anti Fraud received a report containingand/or at least the following information:
   - Identity of the listed person includes full name, position (if the listed person is an employee)
   - Reporters are allowed to be anonymous;
   - Information of known violations;
   - The parties involved;
   - Estimation of losses incurred;
   - Place and time of occurrence
3. The results of the analysis are carried out on a semi-annual basis and published in the Anti-Fraud Strategy Implementation Report to be further submitted to the Financial Services Authority by the President Director and copied to the Board of Commissioners, the Audit Committee and the Director in charge of the Compliance Function.
4. Head of Internal Audit & Anti Fraud reported the results of the initial identification through Initial Information Report to the President Director for further provided decision. For the initial identification decisions that proceed to the stage of investigation, Anti Fraud Department conduct internal investigations and/ or cooperate or delegate to law enforcement (if deemed necessary) to conduct an investigation. The initial identification decision was not continued to the investigation stage because it was deemed not to be proven true, it was only stated in the initial information report with the conclusion that it was not proven to indicate fraud.

Evaluasi Efektivitas Pelaporan Pelanggaran

1. Bagian Anti *Fraud* menghimpun data dan/ atau informasi pelaksanaan sistem pelaporan pelanggaran *(whistleblowing system)* berupa :

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:

- Jumlah laporan pelanggaran yang masuk
- Jumlah laporan yang ditindaklanjuti
- Jumlah laporan yang tidak ditindaklanjuti dan alasannya
- Jumlah laporan hasil identifikasi awal yang ditindaklanjuti

2. Berdasarkan data dan/atau informasi yang telah dihimpun, Bagian Anti *Fraud* menyusun analisis efektivitas pelaksanaan sistem pelaporan pelanggaran *(whistleblowing system)* yang minimal mencakup :
   - Perkembangan jumlah laporan yang masuk;
   - Perkembangan jumlah laporan yang memenuhi kriteria untuk ditindaklanjuti;
   - Usul/saran perbaikan terhadap pelaksanaan *Whistleblowing system*.
3. Hasil analisis dilakukan secara semesteran dan dimuat pada Laporan Penerapan Strategi Anti *Fraud* untuk selanjutnya disampaikan kepada OJK dan Direktur Utama serta ditembuskan kepada Dewan Komisaris, Komite Audit serta Direktur yang membawahi Fungsi Kepatuhan.

Pihak yang Mengelola Pengaduan

Penanggung Jawab sistem pelaporan pelanggaran di Bank BPD Bali adalah Direktur Utama. Dalam pelaksanaan tugasnya sebagai penanggung jawab sistem pelaporan pelanggaran, Direktur Utama menunjuk Kepala Satuan Kerja Audit Intern sebagai pengelola sistem pelaporan pelanggaran

- The number of violation reports that have been received
- The number of reports that were followed up
- Number of reports that were not followed up and why
- Number of reports on initial identification results that are followed up

2. Based on the data and/or information that has been collected, the Anti-Fraud Section prepares an analysis of the effectiveness of the implementation of the whistleblowing system which at least includes:
   - The number of reports received;
   - The number of reports that meet the criteria to be followed;
   - The proposal/recommendations for improvements to the implementation of the Whistleblowing System.
3. The results of the analysis are reported on a semester basis and published in the Anti-Fraud Strategy Implementation Report to be subsequently submited to FSA and President Director and copied to the Board of Commissioners, Audit Committee and the Director in charge of the Compliance Function.

Party Managing The Complaint

The person responsible for whistleblowing system at BPD Bali is the President Director. In carrying out its duties as the person in charge of whistleblowing system, the President Director appoints the Head of the Internal Audit Work Unit as the manager of whistleblowing system.

Penyediaan Dana Kepada Pihak Terkait *(Related Party)* dan Penyediaan Dana Besar *(Large Exposure)*

Provision of Funds to Related Party and Large

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

Bank telah menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan penyediaan dana, khususnya penyediaan dana kepada pihak terkait *(related party)* dan atau penyediaan dana besar *(large exposures)* sesuai dengan ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) dan independen tanpa ada intervensi dari pihak terkait atau pihak lainnya. Pelaksanaan penyediaan dana tersebut berpedoman pada kebijakan dan prosedur tentang Penyediaan Dana kepada Pihak Terkait dan/ atau Penyediaan Dana Besar yang diatur dalam BPP Perkreditan. Bank BPD Bali telah menyampaikan Laporan Penyediaan Dana dimaksud kepada Otoritas Jasa Keuangan secara berkala, tepat waktu dan sesuai dengan ketentuan yang berlaku. Berikut disampaikan data penyediaan dana kepada Debitur Bank BPD Bali posisi 31 Desember 2023

The Bank has guidelines for provision of funds to related parties and large exposure as stipulated in the Decree of the Board of Directors Number: 0506/KEP/DIR/KRD/2019 dated September 2, 2019 concerning Amendments to the Decree of the Board of Directors Number: 0229/KEP/ DIR/KRD/2014 dated March 19, 2014 concerning Company's Guidebook (BPP) of Credit The

Bank has implemented the principle of prudence and risk management in providing provision of funds, particularly provision of funds to related parties and/ or large exposures in accordance with Bank Indonesia regulations concerning the Legal Lending Limit (BMPK) and is independent without there is intervention from related parties or other parties. The implementation of the provision of funds is guided by the policies and procedures concerning Provision of Funds to Related Parties and/or Provision of Large Funds as regulated in the Company's Guidebook Credit. Bank BPD Bali has submitted the Provision of Funds Report to the Otoritas Jasa Keuangan periodically, on time and in accordance with the applicable regulations. Following is the data on provision of funds to the debtor of Bank BPD Bali for the position of December 31, 2023.

No	**Penyediaan Dana** Provision of Funds	**Jumlah Debitur** Amount Debtors	**Jumlah Nominal (Jutaan Rupiah)** Amount (Million Rupiah)
1	Kepada pihak terkait To related parties	96	27.441
2	Kepada debitur inti 1. Individu 2. Group To core debtors 1. Individual 2. Group	 28 94	 325.597 995.517

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 Financial Services Authority Circular Letter 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:

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 2023 telah dimuat di *website* Bank (www.bpdbali.co.id) dari bulan Januari 2023 sampai dengan Desember 2023 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 2023 adalah sebagai berikut:
   a. Laporan Publikasi Triwulan IV Tahun 2022 yang dipublikasikan pada tanggal 13 Maret 2023 yang telah dimuat di media cetak Bisnis Indonesia, Nusa Bali, dan Warta Bali;
   b. Laporan Publikasi Triwulan I Tahun 2023 yang dipublikasikan pada tanggal 9 Mei 2023 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 media cetak 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 2023 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 2022 yang disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-0481/DIR/KPN/2023 tanggal 17 April 2023 perihal Laporan Pelaksanaan Tata Kelola Tahun 2022

Publication Report

The Bank has reported and published financial reports to the Otoritas Jasa Keuangan and other institutions in the form of published reports, namely:

1. Monthly Publication Report
   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 2023 have been published on the Bank's website (www.bpdbali.co.id) from January 2023 to December 2023 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 2023 are as follows:
   a. Publication Report for the Fourth Quarter of 2022 published on March 13 2023 which has been published in the print media Bisnis Indonesia, Nusa Bali, and Warta Bali;
   b. Publication Report for the First Quarter of 2023 which was published on May 9 2023 which was published on the Bank BPD Bali website;
   c. Publication Report for the Second Quarter of 2022 which was published on August 15 2022 which was published in the print media Nusa Bali and Radar Bali;
   d. Publication Report for Quarter III 2022 published on November 9 2022 which has been published on the Bank BPD Bali website;
3. Governance Implementation Report In 2023 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 2022 Governance Implementation Report submitted to the Financial Services Authority in accordance with Letter Number B-0481/DIR/KPN/2023 dated 17 April 2023 regarding the 2022 Governance Implementation Report

PT Bank Pembangunan Daerah Bali;

b. Laporan *Self Assessment* Tata Kelola Semester I Tahun 2023 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0388/DIR/MRO/2023 tanggal 26 Juli 2023 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Juni 2023;

c. Laporan *Self Assessment* Tata Kelola Semester II Tahun 2023 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0250/DIR/MRO/2023 tanggal 26 Januari 2024 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi Desember 2023

4. Laporan Publikasi Tahunan

Pada Tahun 2023 Bank telah menyampaikan Laporan Publikasi Tahunan untuk Tahun Buku 2022 kepada:

a. Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-1132/DIR/UMS/2023 tanggal 18 April 2023 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2022 PT Bank Pembangunan Daerah Bali;

b. Pemegang saham sesuai dengan Surat Nomor B-1133/DIR/UMS/2023 pada tanggal 18 April 2023 perihal Penyampaian Laporan Publikasi Tahunan dan Laporan Keberlanjutan Tahun Buku 2022 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.

of PT Bank Pembangunan Daerah Bali;

b. Governance Self Assessment Report for Semester I of 2023 submitted to the Financial Authority in accordance with Directors' Letter Number B-0388/DIR/MRO/2023 dated 26 July 2023 regarding Submission of Bank Health Level Reports to OJK for June 2023;

c. Governance Self Assessment Report Semester II 2023 submitted to the Financial Authority in accordance with Directors' Letter Number B-0250/DIR/MRO/2023 dated 26 January 2024 regarding Submission of Bank Health Level Reports to OJK for December 2023 position

4. Annual Publication Report

In 2023 the Bank has submitted its Annual Publication Report for the 2022 Financial Year to:

a. Financial Services Authority in accordance with Letter Number B-1132/DIR/UMS/2023 dated 18 April 2023 regarding Submission of the Annual Publication Report and Sustainability Report for the 2022 Financial Year of PT Bank Pembangunan Daerah Bali;

b. Shareholders in accordance with Letter Number B-1133/DIR/UMS/2023 on 18 April 2023 regarding Submission of the Annual Publication Report and Sustainability Report for the 2022 Financial Year of PT Bank Pembangunan Daerah Bali;

5. Other Publication Reports

The Bank has also published other reports which include the Prime Lending Rate (SBDK) which is published monthly on the Bank's Website (www.bpdbali.co.id) and has been published every quarter, such as the first quarter, second quarter, third quarter and fourth quarter on the media. Print Bali Business.

Proses Penyusunan Kebijakan Remunerasi

Remuneration Policy Formulation Process

Tabel Proses Penyusunan Kebijakan Remunerasi

Table of Remuneration Policy Formulation Process

No	Parameter Parameter	Keterangan Description
1	Latar Belakang dan Tujuan Kebijakan Remunerasi Background and Objectives of Remuneration Policy	Dalam rangka pembayaran kewajiban perusahaan dan untuk memotivasi semangat kerja serta pecapaian/prestasi kinerja sesuai dengan unsur rasio-rasio perbankan, kepada Karyawan diberikan Gaji dan Tunjangan serta penghasilan lainnya. Mengkomodir Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum yang mewajibkan Bank memiliki kebijakan tertulis terkait Remunerasi terutama yang bersifat variabel bagi Karyawan. Tata Kelola terhadap kebijakan remunerasi yang disusun telah mengacu pada POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. In order to pay the company's obligations and to motivate work enthusiasm and performance achievement in accordance with the elements of banking ratios, employees are given salaries and allowances and other income. Commoditizing the Financial Services Authority Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks and Circular Letter of the Financial Services Authority Number 40/SEOJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks which requires the Bank to have a written policy related to Remuneration, especially those that are variable for Employees. Governance of the remuneration policy prepared has referred to POJK Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

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 improvement.	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 The review was carried out on both fixed and variable remuneration policies. In 2020, the provision of fixed remuneration has been updated in accordance with Board of Directors Decree Number 0155/KEP/DIR/SDM/2020 concerning the Third Amendment to Board of Directors Decree Number 0292/KEP/DIR/SDM/2017 concerning Standard Operating Procedures for Salaries and Employee Benefits.
3	Mekanisme untuk memastikan bahwa Remunerasi bagi pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya: Mechanisms to ensure that remuneration for employees in the control unit is independent of the work unit it supervises:	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 is in accordance with grade, position and position and is realized centrally at the Head Office so that it is independent of the work unit being supervised.

Cakupan Kebijakan Remunerasi dan Implementasinya

The Scope of The Remuneration Policy and Its Implementation

Tabel Cakupan Kebijakan Remunerasi dan Implementasinya

Table of Scope of The 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

No	Parameter Parameter	Keterangan Description
4	Perubahan penentuan jenis risiko utama dibandingkan dengan penentuan jenis risiko utama tahun lalu beserta alasannya jika ada, termasuk perubahan kriteria yang digunakan untuk menentukan jenis risiko utama selama periode laporan beserta alasan dan dampak perubahan terhadap Kebijakan Remunerasi; Alteration in determining the main risk types compared to the determination of the main risk types last year and their reasons if any, including changes in the criteria used to determine the main risk types during the reporting period along with the reasons and impacts of changes to the Remuneration Policy;	a. Penentuan jenis risiko yang digunakan dalam menerapkan remunerasi sebelumnya dengan yang ada saat ini secara garis besar hampir sama, namun demikian dasar hukum yang menjadi acuan mengalami perubahan. b. Kriteria yang digunakan untuk menetapkan jenis risiko secara garis besar melalui 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;	Metode yang digunakan Bank dalam melakukan penyesuaian remunerasi dikarenakan kinerja yang disepakati tidak dapat tercapai telah diatur dalam Keputusan Direksi Nomor 0145/KEP/DIR/SDM/2022 tentang SOP Sistem Penilaian Kinerja Karyawan. The method used by the Bank in making remuneration adjustments because the agreed performance cannot be achieved is regulated in Directors' Decree Number 0145/KEP/DIR/SDM/2022 concerning SOP for the Employee Performance Appraisal System.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Remuneration Adjustments Associated to Performance and Risk

Tabel Penyesuaian Remunerasi Dikaitkan Dengan Kinerja dan Risiko

Table of Remuneration 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 Korporasi sebesar 5%; - Kepala Divisi Kredit Ritel & Konsumer 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 Corporate Credit Division at 5%; - Head of Retail & Consumer 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

No	Parameter Parameter	Keterangan Description
2	Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan mengenai: a. Penundaan pembayarannya (Malus); atau b. Ditarik kembali dalam hal sudah dibayarkan *(Clawback)*; The Bank's Deferred Variable Remuneration Policy regarding: a. Delayed payment (Malus); or b. Withdrawed back in case it has been paid (Clawback);	Kriteria malus: a. Apabila secara konsolidasi bank mengalami kerugian sebagai tercantum dalam laporan laba/rugi akhir tahun yang diperhitungkan; atau b. Terjadi *restate* laba tahun buku yang diperhitungkan; dan c. *Fraud*. Untuk clawback tidak diatur dalam Kebijakan remunerasi Bank BPD Bali. Malus criteria: a. If on a consolidated basis the bank experiences a loss as stated in the calculated year-end profit / loss statement; or b. There is a restate profit for the calculated financial year; and c. Fraud. Clawback is not regulated in the remuneration policy of Bank BPD Bali

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko Sebagaimana Kebijakan Mengenai Remunerasi yang Bersifat Variabel

Remuneration Adjustments Associated to Performance and Risk are in Accordance with The Policy on Variable of The Remuneration

Tabel Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko Sebagaimana Kebijakan Mengenai Remunerasi yang Bersifat Variabel

Table of Remuneration Adjustments Associated to Performance and Risk are in Accordance With The Policy on Variable of The Remuneration

No	Parameter Parameter	Keterangan Description
1	Kebijakan pembayaran *(vesting)* atas penangguhan yang dilakukan antara lain jangka waktu pembayaran; dan	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.
	The payment policy (vesting) on the deferrals which is carried out includes, among other things, the term of payment; and	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 dan Resiko. For Management : Management Award, Tantiem For Employees : Bonuses Reason : Variable and takes into account the performance and Risk 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:

Number of Directors, Board of Commissioners, and Employeees Who Received Variable Renumeration for 1 (One) Year Aand 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	46.669	5	7.756	1.327	104.408

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 Korporasi, Kepala Divisi Ritel & Konsumer, Kepala Divisi Treasury, Kepala Divisi Dana & Jasa, Kepala Cabang Directors, Board of Commissioners, Head of Corporate Credit Division, Head of Retail & Consumer Division, Head of Treasury Division, Head of Funds & Services Division, Head of Branches
2	Jumlah pihak yang menjadi MRT Amount of party become MRT	28

Shares Option yang Dimiliki Direksi, Dewan Komisaris dan Pejabat

Shares option adalah opsi untuk membeli saham oleh anggota Dewan Komisaris, Direksi dan Pejabat Eksekutif yang dilakukan melalui penawaran opsi saham dalam rangka pemberian kompensasi yang telah diputuskan dalam Rapat Umum Pemegang Saham. Sampai dengan 31 Desember 2023, Bank BPD Bali tidak melakukan *shares option*.

Buy Back Share dan/atau Buy Back Obligasi adalah upaya mengurangi jumlah saham atau obligasi yang telah diterbitkan dengan cara membeli kembali saham atau obligasi tersebut. Selama Tahun 2023 Bank BPD Bali tidak pernah membeli kembali saham dan/atau obligasi yang telah dikeluarkan. Pengungkapan mengenai *share option* sebagaimana tabel dibawah ini:

Shares Options Owned by The Board of Directors, The Board of Commissioners and Executive Officers

Shares option is an option to buy shares by members of the Board of Commissioners, the Board of Directors and Executive Officers through an offering of share options in the context of providing compensation that has been decided in the General Meeting of Shareholders. As of December 31, 2023, Bank BPD Bali has not exercised share options.

Buy Back Share and/or Buy Back Bond is an effort to reduce the number of shares or bonds that have been issued by buying back the shares or bonds. During 2023 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:

Keterangan/Nama Description/Name	Jumlah Saham yang Dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Option		Harga Opsi (Rp) Price Option (Rp)	Jangka Waktu Term
		Yang Diberikan (lembar saham) Given (shares)	Yang Telah Dieksekusi (lembar saham) Executed (shares)		
Direksi The Board of Directors	-	-	-	-	-

Keterangan/Nama Description/Name	Jumlah Saham yang Dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Option		Harga Opsi (Rp) Price Option (Rp)	Jangka Waktu Term
		Yang Diberikan (lembar saham) Given (shares)	Yang Telah Dieksekusi (lembar saham) Executed (shares)		
Komisaris The Board of Commissioners	-	-	-	-	-
Pejabat Eksekutif Executive Officer	-	-	-	-	-
Total	-	-	-	-	-

Tabel Rasio Gaji Tertinggi aan 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	5,82 : 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	2,99 : 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	6

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, Consistingof Cash and/ or Shares or Share-Based Instruments Issued by The Bank

No	Parameter Parameter	Keterangan Description
1	Remunerasi yang Bersifat Variabel yang ditangguhkan: Variable Remuneration that is deferred :	
	Dewan Komisaris The Board of Commissioners	1.569
	Direksi The Board Directors	3.263
	Karyawan Employees	108
	TOTAL	4.940

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	
	Dewan Komisaris The Board of Commissioners	701
	Direksi The Board Directors	1.885
	Karyawan Employees	95
	TOTAL	2.681

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*) Permanent Remuneration*)	Dalam Juta Rupiah In million Rupiah
1. Tunai/Cash	32.750
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	

B. Remunerasi yang bersifat Variabel Variable Remuneration		
	Tidak Ditangguhkan Dalam Juta Rupiah Not Suspenden In Million Rupiah	Ditangguhkan Dalam Juta Rupiah Suspended In Miliion Rupiah
1. Tunai/Cash	25.295	3.112
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,

Sebagaimana dalam tabel di bawah ini:

Quantitative Information

Quantitative Information regarding:
1. Total remaining deferred Remuneration, whether exposed to implicit or explicit adjustments;
2. Total reduction in remuneration caused by explicit adjustments during the reporting period; and
3. Total Remuneration reduction due to implicit adjustments during the reporting period,

As in the table below:

Jenis Remunerasi yang Bersifat Variabel*) Type of Variable Remuneration*)	**Sisa yang Masih Ditangguhkan** Suspended	**Total Pengurangan Selama Periode Laporan Total** Reduction During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Caused by Explicit Adjustment (A)	**Disebabkan Penyesuaian Implisit (B)** Caused an Impicit Adjustment (B)	**Total (A)+(B)**
Tunai/Cash (dalam juta rupiah/in million rupiah)	5.834			

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)
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	5.834			

Keterangan/description :
*) Hanya untuk MRT dan diungkapkan dalam juta rupiah.
Only for MRT and in million Rupiah

Rencana Strategis

Rencana strategis Bank BPD Bali disusun dalam bentuk rencana korporasi *(corporate plan)* yang menggambarkan rencana strategis jangka panjang (lima tahun). Bank menyusun *Corporate Plan* Bank BPD Bali Tahun 2021-2025 sesuai Keputusan Direksi Nomor 0477/KEP/DIR/RENSTRA/2021 tanggal 7 September 2021 tentang *Corporate Plan* Bank BPD 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 Bank BPD 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* Bank BPD 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* Bank BPD Bali Tahun 2021-2025.

Strategic Plan

Bank BPD Bali's strategic plan is prepared in the form of a corporate plan which describes a long-term strategic plan (five years). The Bank has prepared the Corporate Plan for Bank BPD Bali for 2021-2025 in accordance with Directors' Decree Number 0477/KEP/DIR/RENSTRA/2021 dated 7 September 2021 concerning the Corporate Plan for Bank BPD Bali for 2021-2025 and has submitted it to the Financial Services Authority in accordance with letter Number B- 0959/DIR/RENSTRA/2021 dated 27 September 2021. The Bank has prepared changes to the Corporate Plan of Bank BPD Bali for 2021-2025 in accordance with Directors' Decree Number 0556/KEP/DIR/RENSTRA/2022 dated 25 November 2022 concerning Amendments to Directors' Decree Number 0477/KEP/DIR/RENSTRA/2021 dated 7 September 2021 concerning the Corporate Plan of Bank BPD Bali for 2021-2025 and has been submitted to the Financial Services Authority in accordance with letter Number B-1689/DIR/RENSTRA/2022 dated 25 November 2022 concerning Submission of Changes to the Bank's Corporate Plan BPD Bali 2021-2025.

Corporate Plan Bank BPD Bali merupakan pedoman yang digunakan dalam penyusunan *Blueprint*, Kebijakan Umum Direksi dan Rencana Bisnis Bank. Bank BPD Bali telah memiliki *Blueprint*, diantaranya:

1. *Blueprint* SDM sesuai Keputusan Direksi Nomor 0079/KEP/DIR/SDM/2016 tentang Rencana Strategis Manajemen Sumber Daya Manusia Periode 2016-2020 sebagaimana telah diubah dengan Keputusan Direksi Nomor 0464/KEP/DIR/SDM/2020 tentang *Review* Dan Perubahan Atas Keputusan Direksi Nomor 0079/KEP/DIR/SDM/2016 tentang Rencana Strategis Manajemen Sumber Daya Manusia Periode 2016-2020. Implementasi dan penyesuaian modul SIM SDM dilakukan secara bertahap;
2. *Blueprint* Manajemen Risiko sesuai Keputusan Direksi Nomor 0653/KEP/DIR/MRO/2018 tentang *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2018-2022 sebagaimana telah diubah dengan Keputusan Direksi Nomor 0463/KEP/DIR/MRO/2019 tentang Perubahan Atas Keputusan Direksi Nomor 0653/KEP/DIR/MRO/2018 Tentang *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2018-2022;
3. *Blueprint* Kepatuhan sesuai Keputusan Direksi Nomor 0764/KEP/DIR/KPN/2019 tentang *Blueprint* Kepatuhan Bank BPD Bali Tahun 2019-2024;
4. *Blueprint* TI sesuai Keputusan Direksi Nomor 0326/KEP/DIR/TIA/2020 tentang Rencana Strategis Teknologi Informasi *(Information Technology Strategic Planning)* Periode 2020-2024;
5. *Blueprint* Treasury sesuai Keputusan Direksi Nomor 0695/KEP/DIR/TRS/2021 tentang Cetak Biru *(Blueprint)* Bisnis Treasury Bank BPD Bali Tahun 2021-2025.

Kebijakan Umum Direksi (KUD) disusun sebagai pedoman dalam penyusunan Rencana Bisnis Bank. Bank telah menyusun Kebijakan Umum Direksi Tahun 2023 sesuai Keputusan Direksi Nomor 0456/KEP/DIR/RENSTRA/2022 tanggal 30 September 2022 tentang Kebijakan Umum Direksi Bank BPD Bali Tahun 2023. Rencana strategis jangka pendek (satu tahun) dan jangka menengah (tiga tahun) dituangkan dalam Rencana Bisnis Bank BPD Bali.

Bank BPD Bali's Corporate Plan is a guideline used in preparing the Blueprint, General Policy for the Board of Directors and the Bank's Business Plan. Bank BPD Bali already has a Blueprint, including:

1. HR Blueprint in accordance with Directors' Decree Number 0079/KEP/DIR/SDM/2016 concerning Human Resources Management Strategic Plan for the 2016-2020 Period as amended by Directors' Decree Number 0464/KEP/DIR/SDM/2020 concerning Review and Amendment of Decisions Directors Number 0079/KEP/DIR/SDM/2016 concerning Human Resources Management Strategic Plan for the 2016-2020 Period. Implementation and adjustment of the HR SIM module is carried out in stages;
2. Risk Management Blueprint in accordance with Directors' Decree Number 0653/KEP/DIR/MRO/2018 concerning Bank BPD Bali Risk Management Blueprint for 2018-2022 as amended by Directors' Decree Number 0463/KEP/DIR/MRO/2019 concerning Amendments to Directors' Decisions Number 0653/KEP/DIR/MRO/2018 concerning the Bank BPD Bali Risk Management Blueprint for 2018-2022;
3. Compliance Blueprint in accordance with Directors' Decree Number 0764/KEP/DIR/KPN/2019 concerning Bank BPD Bali Compliance Blueprint for 2019-2024;
4. IT Blueprint in accordance with Directors' Decree Number 0326/KEP/DIR/TIA/2020 concerning Information Technology Strategic Planning for the 2020-2024 Period;
5. Treasury Blueprint in accordance with Directors' Decree Number 0695/KEP/DIR/TRS/2021 concerning Bank BPD Bali Treasury Business Blueprint for 2021-2025.

The Directors' General Policy (KUD) is prepared as a guideline in preparing the Bank's Business Plan. The Bank has prepared a General Policy for the Board of Directors for 2023 in accordance with Directors' Decree Number 0456/KEP/DIR/RENSTRA/2022 dated 30 September 2022 concerning General Policy for the Board of Directors of Bank BPD Bali for 2023. Short term (one year) and medium term (three year) strategic plans outlined in the Bank BPD Bali Business Plan.

Bank telah menyusun Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0557/KEP/DIR/RENSTRA/2022 tanggal 25 November 2022 tentang Rencana Bisnis Bank Bank BPD Bali Tahun 2023-2025, dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1691/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Rencana Bisnis Bank BPD Bali Tahun 2023-2025 dan Rencana Aksi Keuangan Berkelanjutan Bank BPD Bali Tahun 2023-2027, Bank telah melakukan penyesuaian terhadap Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0081/KEP/DIR/RENSTRA/2023 tanggal 24 Februari 2023 tentang Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-0254/DIR/RENSTRA/2023 tanggal 24 Februari 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025, Bank melakukan penyesuaian kedua terhadap Rencana Bisnis Bank Tahun 2023-2025 sesuai Keputusan Direksi Nomor 0438/KEP/DIR/RENSTRA/2023 tanggal 11 September 2023 tentang Perubahan Atas Keputusan Direksi Nomor 0081/KEP/DIR/RENSTRA/2023 tentang Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1149/DIR/RENSTRA/2023 tanggal 11 September 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025.

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.

The Bank has prepared a Bank Business Plan for 2023-2025 in accordance with Directors' Decree Number 0557/KEP/DIR/RENSTRA/2022 dated 25 November 2022 concerning Bank BPD Bali Business Plan for 2023-2025, and has submitted it to the Financial Services Authority in accordance with letter Number B -1691/DIR/RENSTRA/2022 dated 25 November 2022 regarding Submission of the 2023-2025 Bank BPD Bali Business Plan and the 2023-2027 Bank BPD Bali Sustainable Financial Action Plan, the Bank has made adjustments to the 2023-2025 Bank Business Plan in accordance with the Decree Directors Number 0081/KEP/DIR/RENSTRA/2023 dated 24 February 2023 concerning Bank Business Plan (Adjustment) of Bank BPD Bali for 2023-2025 and has been submitted to the Financial Services Authority in accordance with letter Number B-0254/DIR/RENSTRA/2023 dated 24 February 2023 regarding Submission of the Bank BPD Bali Business Plan (Adjustments) for 2023-2025, the Bank made a second adjustment to the Bank Business Plan for 2023-2025 in accordance with Directors' Decree Number 0438/KEP/DIR/RENSTRA/2023 dated 11 September 2023 concerning Amendments to Directors' Decision Number 0081/KEP/DIR/RENSTRA/2023 concerning Bank Business Plan (Adjustment) of Bank BPD Bali for 2023-2025 and has been submitted to the Financial Services Authority in accordance with letter Number B-1149/DIR/RENSTRA/2023 dated 11 September 2023 regarding Submission of the Bank Business Plan (Second Adjustment) of Bank BPD Bali for 2023-2025. The

Bank has prepared a Bank Business Plan as follows:

1. Realistic: looking at historical internal conditions, banking conditions in Bali and the adequacy of internal resources;
2. Comprehensive: the plan has been carried out thoroughly both from a qualitative and quantitative perspective and its creation has involved top down and bottom up parties;
3. Measurable: the plan is made with certain quantitative (rupiah and percentage) and qualitative (unit) measures, so that its success can be measured every quarter.

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 Bank BPD Bali;
2. Regulator dan seluruh jenjang organisasi yang ada pada Bank melalui:
   a. Surat Direktur Utama Nomor B-1691/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Rencana Bisnis Bank BPD Bali Tahun 2023-2025 dan Rencana Aksi Keuangan Berkelanjutan Bank BPD Bali Tahun 2023-2027 ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
   b. Surat Direktur Utama Nomor B-1692/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Rencana Bisnis Bank BPD Bali Tahun 2023-2025 dan Rencana Aksi Keuangan Berkelanjutan Bank BPD Bali Tahun 2023-2027, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia;
   c. Surat Direktur Utama Nomor B-1693/DIR/RENSTRA/2022 tanggal 25 November 2022 perihal Penyampaian Rencana Bisnis Bank BPD Bali Tahun 2023-2025 dan Rencana Aksi Keuangan Berkelanjutan Bank BPD Bali Tahun 2023-2027, ditujukan kepada Dewan Komisaris Bank BPD Bali;
   d. Surat Nomor B-1711/RENSTRA/PSR/2022 tanggal 29 November 2022 perihal Penyampaian Buku Rencana Bisnis Bank Bank BPD Bali Tahun 2023-2025 dan Buku Rencana Aksi Keuangan Berkelanjutan Bank BPD Bali Tahun 2023-2027, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali;
   e. Surat Direktur Utama Nomor B-0101/DIR/RENSTRA/2023 tanggal 31 Januari 2023 perihal Penyampaian Buku Program Kerja dan

This preparation also takes into account the principle of prudence and is responsive to internal and external changes.

Furthermore, the Board of Directors has communicated the Bank's Business Plan to:

1. Bank Shareholders through: Annual Report Book and Report on Supervisory Duties of the Board of Commissioners submitted at the Annual GMS of Bank BPD Bali;
2. Regulators and all levels of organizations in the Bank through:
   a. President Director Letter Number B-1691/DIR/RENSTRA/2022 dated 25 November 2022 regarding Submission of the 2023-2025 Bank BPD Bali Business Plan and the 2023-2027 Bank BPD Bali Sustainable Financial Action Plan addressed to the Head of the Bali Regional Financial Services Authority Office 8 and Nusa Tenggara;
   b. President Director Letter Number B-1692/DIR/RENSTRA/2022 dated 25 November 2022 regarding Submission of the 2023-2025 Bank BPD Bali Business Plan and the 2023-2027 Bank BPD Bali Sustainable Financial Action Plan, addressed to the Financial System Surveillance Department (DSSK) Bank Indonesia;
   c. President Director Letter Number B-1693/DIR/RENSTRA/2022 dated 25 November 2022 regarding Submission of the 2023-2025 Bank BPD Bali Business Plan and the 2023-2027 Bank BPD Bali Sustainable Financial Action Plan, addressed to the Board of Commissioners of Bank BPD Bali;
   d. Letter Number B-1711/RENSTRA/PSR/2022 dated 29 November 2022 regarding Submission of the Bank BPD Bali Business Plan Book for 2023-2025 and the Bank BPD Bali Sustainable Financial Action Plan Book for 2023-2027, addressed to all Division Heads and Heads of SKAI & Anti Fraud and all Branch Heads with a copy to the Board of Directors of Bank BPD Bali;
   e. Letter from the Main Director Number B-0101/DIR/RENSTRA/2023 dated 31 January 2023

Anggaran Rencana Bisnis Bank BPD Bali Tahun 2023, ditujukan kepada Dewan Komisaris Bank BPD Bali;

f. Surat Nomor B-0102/RENSTRA/PSR/2023 tanggal 31 Januari 2023 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis BPD Bali Tahun 2023, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali;
g. Surat Direktur Utama Nomor B-0254/DIR/RENSTRA/2023 tanggal 24 Februari 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025, ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara;
h. Surat Direktur Utama Nomor B B-0255/DIR/RENSTRA/2023 tanggal 24 Februari 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian)Bank BPD Bali Tahun 2023-2025, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia;
i. Surat Direktur Utama Nomor B-0256/DIR/RENSTRA/2023 tanggal 24 Februari 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025, ditujukan kepada Dewan Komisaris Bank BPD Bali;
j. Surat Nomor B-0278/RENSTRA/PSR/2023 tanggal 28 Februari 2023 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023-2025, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali;
k. Surat Direktur Utama Nomor B-0548/DIR/RENSTRA/2023 tanggal 28 April 2023 perihal Penyampaian Buku Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023, ditujukan kepada Dewan Komisaris Bank BPD Bali;
l. Surat Nomor B-0549/RENSTRA/PSR/2023 tanggal 28 April 2023 perihal Penyampaian Softcopy Buku Program Kerja dan Anggaran

regarding Submission of the Work Program Book and Business Plan Budget for Bank BPD Bali for 2023, addressed to the Board of Commissioners of Bank BPD Bali;

f. Letter Number B-0102/RENSTRA/PSR/2023 dated 31 January 2023 concerning Submission of the 2023 BPD Bali Business Plan Work Program and Budget, addressed to all Division Heads and Heads of SKAI & Anti Fraud as well as all Branch Heads with a copy to the Board of Directors of Bank BPD Bali;
g. Letter from the Main Director Number B-0254/DIR/RENSTRA/2023 dated 24 February 2023 concerning Submission of the Bank Business Plan (Adjustment) of Bank BPD Bali for 2023-2025, addressed to the Head of the Regional 8 Financial Services Authority (OJK) Office for Bali and Nusa Tenggara;
h. Letter from the Main Director Number B B-0255/DIR/RENSTRA/2023 dated 24 February 2023 concerning Submission of the Bank Business Plan (Adjustment) of Bank BPD Bali for 2023-2025, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia;
i. Letter from the Main Director Number B-0256/DIR/RENSTRA/2023 dated 24 February 2023 concerning Submission of the Bank Business Plan (Adjustment) of Bank BPD Bali for 2023-2025, addressed to the Board of Commissioners of Bank BPD Bali;
j. Letter Number B-0278/RENSTRA/PSR/2023 dated 28 February 2023 concerning Submission of the Bank BPD Bali Business Plan Book (Adjustment) for 2023-2025, addressed to all Division Heads and Heads of SKAI & Anti Fraud as well as all Branch Heads with a copy to the Board of Directors Bank BPD Bali;
k. Letter from the Main Director Number B-0548/DIR/RENSTRA/2023 dated 28 April 2023 regarding Submission of the Work Program Book and Bank Business Plan Budget (Adjustment) for Bank BPD Bali for 2023, addressed to the Board of Commissioners of Bank BPD Bali;
l. Letter Number B-0549/RENSTRA/PSR/2023 dated 28 April 2023 regarding Submission of Softcopy of the Work Program Book and Bank

Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali;

m. Surat Direktur Utama Nomor B-0872/DIR/RENSTRA/2023 tanggal 10 Juli 2023 perihal Penyampaian Buku Perubahan Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023, ditujukan kepada Dewan Komisaris Bank BPD Bali;

n. Surat Nomor B-0873/RENSTRA/PSR/2023 tanggal 10 Juli 2023 perihal Penyampaian *Soft Copy* Buku Program Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian) Bank BPD Bali Tahun 2023, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali;

o. Surat Direktur Utama Nomor B-1149/DIR/RENSTRA/2023 tanggal 11 September 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025, ditujukan kepada Kepala Kantor Otoritas Jasa Keuangan (OJK) Regional 8 Bali dan Nusa Tenggara;

p. Surat Direktur Utama Nomor B-1150/DIR/RENSTRA/2023 tanggal 11 September 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia;

q. Surat Direktur Utama Nomor B-1151/DIR/RENSTRA/2023 tanggal 11 September 2023 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025, ditujukan kepada Dewan Komisaris Bank BPD Bali;

r. Surat Nomor B-1217/RENSTRA/PSR/2023 tanggal 15 September 2023 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023-2025, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta

Business Plan Budget (Adjustments) for Bank BPD Bali for 2023, addressed to all Division Heads and Heads of SKAI & Anti Fraud as well as all Branch Heads with copy to the Board of Directors of Bank BPD Bali;

m. Letter from the Main Director Number B-0872/DIR/RENSTRA/2023 dated 10 July 2023 regarding Submission of the Book of Changes to the Work Program and Bank Business Plan Budget (Adjustments) for Bank BPD Bali for 2023, addressed to the Board of Commissioners of Bank BPD Bali;

n. Letter Number B-0873/RENSTRA/PSR/2023 dated 10 July 2023 regarding Submission of Soft Copy of the Work Program Book and Bank Business Plan Budget (Adjustments) for Bank BPD Bali for 2023, addressed to all Division Heads and Heads of SKAI & Anti Fraud as well as all Branch Heads with a copy to the Board of Directors of Bank BPD Bali;

o. Letter from the Main Director Number B-1149/DIR/RENSTRA/2023 dated 11 September 2023 regarding Submission of the Bank Business Plan (Second Adjustment) of Bank BPD Bali for 2023-2025, addressed to the Head of the Regional 8 Financial Services Authority (OJK) Office of Bali and Nusa Tenggara ;

p. Letter from the Main Director Number B-1150/DIR/RENSTRA/2023 dated 11 September 2023 concerning Submission of the Bank Business Plan (Second Adjustment) of Bank BPD Bali for 2023-2025, addressed to the Financial System Surveillance Department (DSSK) of Bank Indonesia;

q. Letter from the Main Director Number B-1151/DIR/RENSTRA/2023 dated 11 September 2023 concerning Submission of the Bank Business Plan (Second Adjustment) of Bank BPD Bali for 2023-2025, addressed to the Board of Commissioners of Bank BPD Bali;

r. Letter Number B-1217/RENSTRA/PSR/2023 dated 15 September 2023 concerning Submission of the Bank Business Plan Book (Second Adjustment) for Bank BPD Bali for 2023-2025, addressed to all Division Heads and Heads of SKAI & Anti Fraud as well as all Branch Heads with a copy to Directors

Seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali;

s. Surat Direktur Utama Nomor B-1261/DIR/RENSTRA/2023 tanggal 27 September 2023 perihal Penyampaian Buku Progran Kerja dan Anggaran Rencana Bisnis Bank (Penyesuaian Kedua) Bank BPD Bali Tahun 2023, ditujukan kepada Dewan Komisaris Bank BPD Bali;

t. Surat Nomor B-1262/RENSTRA/PSR/2023 tanggal 27 September 2023 perihal Penyampaian *Soft Copy* Program Kerja dan Anggaran Rencana Bisnis Bank Bank BPD Bali Tahun 2023, ditujukan kepada Seluruh Kepala Divisi dan kepala SKAI & Anti *Fraud* serta seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali.

u. Surat Nomor B-1711/RENSTRA/PSR/2022 tanggal 29 November 2022 perihal Penyampaian Buku Rencana Bisnis Bank Bank BPD Bali Tahun 2023-2025 dan Buku Rencana Aksi Keuangan Berkelanjutan Bank BPD Bali Tahun 2023-2027, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti *Fraud* serta Seluruh Kepala Cabang dengan tembusan kepada Direksi Bank BPD Bali;

Rencana strategis Bank didukung sepenuhnya oleh pemilik dengan mengambil langkah yang diperlukan antara lain komitmen dan upaya pemilik untuk memperkuat permodalan Bank. Pemilik melakukan setoran modal yaitu:

a. Penambahan setoran modal oleh Pemerintah Provinsi Bali sebesar Rp75.000.000.000,- (tujuh puluh lima miliar rupiah) sehingga jumlah keseluruhan modal yang telah disetor oleh para pemegang saham adalah menjadi sebesar Rp2.013.200.000.000,- (dua triliun tiga belas miliar dua ratus juta rupiah) sesuai Akta Nomor 47 tanggal 22 Februari 2023 tentang Berita Acara Rapat Umum Pemegang Saham Tahunan Bank BPD Bali;
b. Penambahan setoran modal oleh Pemerintah Kabupaten Karangasem sebesar Rp1.500.000.000,- (satu miliar lima ratus juta rupiah) sehingga jumlah keseluruhan modal yang telah disetor oleh para pemegang saham adalah menjadi sebesar Rp2.014.700.000.000,- (dua triliun empat

of Bank BPD Bali;

s. Letter from the Main Director Number B-1261/DIR/RENSTRA/2023 dated 27 September 2023 concerning Submission of the Work Program Book and Bank Business Plan Budget (Second Adjustment) for Bank BPD Bali for 2023, addressed to the Board of Commissioners of Bank BPD Bali;

t. Letter Number B-1262/RENSTRA/PSR/2023 dated 27 September 2023 regarding Submission of Soft Copy of the 2023 Bank BPD Bali Work Program and Business Plan Budget, addressed to all Division Heads and heads of SKAI & Anti Fraud as well as all Branch Heads with a copy to the Board of Directors Bank BPD Bali.

u. Letter Number B-1711/RENSTRA/PSR/2022 dated 29 November 2022 regarding Submission of the Bank BPD Bali Business Plan Book for 2023-2025 and the Bank BPD Bali Sustainable Financial Action Plan Book for 2023-2027, addressed to all Division Heads and Heads of SKAI & Anti Fraud and all Branch Heads with a copy to the Board of Directors of Bank BPD Bali;

The Bank's strategic plan is fully supported by the owner by taking the necessary steps, including the owner's commitment and efforts to strengthen the Bank's capital. The owner makes a capital deposit, namely:

a. Additional capital contribution by the Bali Provincial Government amounting to Rp. 75,000,000,000,- (seventy-five billion rupiah) so that the total amount of capital that has been paid in by shareholders is Rp. 2,013,200,000,000,- (two trillion thirteen billion two hundred million rupiah) in accordance with Deed Number 47 dated 22 February 2023 concerning Minutes of the Annual General Meeting of Shareholders of Bank BPD Bali;
b. The additional capital contribution by the Karangasem Regency Government is Rp. 1,500,000,000,- (one billion five hundred million rupiah) so that the total amount of capital that has been paid in by shareholders is Rp. 2,014,700,000,000,- (two trillion fourteen billion seven hundred million

belas miliar tujuh ratus juta rupiah) sesuai Akta Nomor 25 tanggal 12 Mei 2023 tentang Pernyataan Keputusan Rapat Bank BPD Bali;

c. Penambahan setoran modal oleh Pemerintah Kabupaten Buleleng sebesar Rp5.557.000.000,- (lima miliar lima ratus lima puluh tujuh juta rupiah) sehingga jumlah keseluruhan modal yang telah disetor oleh para pemegang saham adalah menjadi sebesar Rp2.020.257.000.000,- (dua triliun dua puluh miliar dua ratus lima puluh tujuh juta rupiah) sesuai Akta Nomor 27 tanggal 13 Juli 2023 tentang Pernyataan Keputusan Rapat Bank BPD Bali;

d. Penambahan setoran modal oleh Pemerintah Kota Denpasar sebesar Rp30.000.000.000,-(tiga puluh miliar rupiah) sehingga jumlah keseluruhan modal yang telah disetor oleh para pemegang saham adalah menjadi sebesar Rp2.050.257.000.000,- (dua triliun lima puluh miliar dua ratus lima puluh tujuh juta rupiah) sesuai Akta Nomor 38 tanggal 22 November 2023 tentang Pernyataan Keputusan Rapat Bank BPD Bali.

Target Jangka Pendek Tahun 2023

Tahun 2023 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 2,65%;
4. Menguatkan bisnis untuk mengoptimalkan rentabilitas secara berkelanjutan dengan menetapkan ROA minimal 2,50%, ROE minimal 17%, BOPO maksimal 75% dan NIM minimal 6%;
5. Mendorong pertumbuhan penghimpunan dana pihak ketiga sebesar 5% dengan komposisi CASA minimal 60%.
6. Mendorong pertumbuhan penyaluran kredit sebesar 6% dengan komposisi kredit produktif minimal sebesar 52%;
7. Mendorong segmen UMKM sebagai salah satu motor penggerak perekonomian dan pembangunan daerah dengan menetapkan share kredit UMKM

rupiah) in accordance with Deed Number 25 dated 12 May 2023 concerning Statement of Decisions at the Bali BPD Bank Meeting;

c. The additional capital contribution by the Buleleng Regency Government amounted to IDR 5,557,000,000 (five billion five hundred and fifty seven million rupiah) so that the total amount of capital that has been paid in by shareholders is IDR 2,020,257,000,000 (two trillion). twenty billion two hundred and fifty seven million rupiah) in accordance with Deed Number 27 dated 13 July 2023 concerning Statement of Decisions at the BPD Bali Bank Meeting;

d. The additional capital contribution by the Denpasar City Government amounted to IDR 30,000,000,000,- (thirty billion rupiah) so that the total amount of capital that has been paid in by shareholders is IDR 2,050,257,000,000,- (two trillion fifty billion two hundred fifty-seven million rupiah) in accordance with Deed Number 38 dated November 22 2023 concerning Statement of Decisions at the Bali BPD Bank Meeting.

Short Term Target in 2023

In 2023 PT Bank Pembangunan Daerah Bali has set several key performances as follows:

1. Strengthen Bank 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 2.65%;
4. Strengthen the business to optimize profitability in a sustainable manner by setting a minimum ROA of 2.50%, a minimum ROE of 17%, a maximum BOPO of 75% and a minimum NIM of 6%;
5. Encourage growth in third party fund collection by 5% with a CASA composition of at least 60%.
6. Encourage credit distribution growth of 6% with a minimum productive credit composition of 52%;
7. Encourage the MSME segment as one of the driving forces of the economy and regional development by setting the MSME credit share

minimal sebesar 46% dari total kredit;
8. Meningkatkan kolaborasi ekosistem digital dengan Pemerintah Daerah;
9. Meningkatkan inovasi produk dan layanan dalam rangka penguatan loyalitas pelanggan;
10. Memperluas jangkauan layanan dan akses dengan memanfaatkan digitalisasi;
11. Memperkuat peran sebagai Bank Devisa;
12. Meningkatkan aliansi strategis dengan sejumlah mitra;
13. Meningkatkan *Corporate Brand*;
14. Memperkuat organisasi dan meningkatkan kapabilitas strategis SDM serta internalisasi budaya perusahaan;
15. Mengoptimalkan pemanfaatan digitalisasi sebagai *backbone* pelayanan kepada nasabah maupun pengelolaan internal.

Target Jangka Menengah Tahun 2023 - 2025

PT Bank Pembangunan Daerah Bali telah menyusun Arah Kebijakan Bank Tahun 2023 - 2025 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 kolaborasi ekosistem digital dengan Pemerintah daerah;
9. Meningkatkan inovasi produk dan layanan dalam rangka penguatan loyalitas pelanggan;
10. Memperluas jangkauan layanan dan akses dengan memanfaatkan digitalisasi;
11. Memperkuat peran sebagai Bank Devisa;
12. Meningkatkan aliansi strategis dengan sejumlah mitra;
13. Meningkatkan *Corporate Brand*;

at a minimum of 46% of total credit;
8. Increasing digital ecosystem collaboration with Regional Government;
9. Increasing product and service innovation in order to strengthen customer loyalty;
10. Expanding the range of services and access by utilizing digitalization;
11. Strengthening its role as a Foreign Exchange Bank;
12. Increasing strategic alliances with a number of partners;
13. Improve Corporate Brand;
14. Strengthen the organization and improve HR strategic capabilities and internalize corporate culture;
15. Optimize the use of digitalization as a backbone for customer service and internal management.

Medium Term Targets for 2023 - 2025

PT Bank Pembangunan Daerah Bali has prepared Bank Policy Direction for 2023 - 2025 with the following strategic steps:
1. Strengthen Bank 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. Strengthen business to optimize profitability in a sustainable manner;
5. Encourage the growth of third party fund collection;
6. Encourage the growth of credit distribution;
7. Encourage the MSME segment as one of the driving forces of the regional economy and development;
8. Increase digital ecosystem collaboration with local governments;
9. Increasing product and service innovation in order to strengthen customer loyalty;
10. Expanding the range of services and access by utilizing digitalization;
11. Strengthening its role as a Foreign Exchange Bank;
12. Increasing strategic alliances with a number of partners;
13. Improve Corporate Brand;

14. Memperkuat organisasi dan meningkatkan kapabilitas strategis SDM serta internalisasi budaya perusahaan;
15. Mengoptimalkan pemanfaatan digitalisasi sebagai *backbone* pelayanan kepada nasabah maupun pengelolaan internal.

14. Strengthen the organization and improve HR strategic capabilities and internalize corporate culture;
15. Optimize the use of digitalization as a backbone for customer service and internal management.

Penilaian Penerapan Tata Kelola Perusahaan

Adapun penilaian penerapan tata kelola Bank BPD Bali untuk Tahun 2023 secara komposit dapat diuraikan sebagai berikut:

Semester I (Januari 2023 – Juni 2023)

Laporan *self assessment* Tata Kelola Semester I Tahun 2023 disampaikan kepada Otoritas Jasa Keuangan sesuai dengan Surat Direksi Nomor B- 0388/DIR/MRO/2023 tanggal 26 Juli 2023 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke Otoritas Jasa Keuangan posisi Juni 2023, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

Tabel Hasil Penilaian Sendiri Semester I Tahun 2023

Assessment of Application of Corporate Governance

The composite assessment of Bank BPD Bali's implementation of governance for 2023 can be described as follows:

Semester I (January 2023 – June 2023)

The 2023 Semester I Governance Self Assessment Report was submitted to OJK in accordance with Directors' Letter Number B- 0388/DIR/MRO/2023 dated 26 July 2023 regarding Submission of Bank Health Level Reports to OJK for the position of June 2023, that the implementation of the principles of governance implementation The bank received a rating of 2 (Good).

Table of Self-Assessment Results for Semester I 2023

HASIL PENILAIAN SENDIRI *(SELF ASSESSMENT)* PELAKSANAAN TATA KELOLA Self Assessment Result of Governance Implementation		
	PERINGKAT Rating	**DEFINISI PERINGKAT** Raying Definition
INDIVIDUAL	2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. It is evident that the Bank Management has effectively carried out effective governance practices. This is evident in the strong adherence to governance principles. If there are any shortcomings in the implementation of governance principles, they are generally minor and can be addressed through routine actions by Bank management.
KONSOLIDASI CONSOLIDATION	-	-

Sesuai surat Otoritas Jasa Keuangan Nomor SR-35/KO.1812/2023 tanggal 21 Desember 2023 Perihal Laporan Realisasi Rencana Bisnis PT Bank Pembangunan Daerah Bali Triwulan III-2023 dan Penetapan Tingkat Kesehatan Bank, Otoritas Jasa Keuangan memberikan penilaian Peringkat Komposit Tingkat Kesehatan Bank posisi Juni 2023 pada Peringkat Komposit 2 (PK-2) yang mencerminkan kondisi Bank secara umum sehat dan dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.

In accordance with the letter from the Financial Services Authority Number SR-35/KO.1812/2023 dated 21 December 2023 regarding: Report on the Realization of the Business Plan of PT Bank Pembangunan Daerah Bali Quarter III-2023 and Determination of the Bank's Soundness Level, the Financial Services Authority provides an assessment of the Bank's Soundness Composite Rating. position in June 2023 at Composite Rating 2 (PK-2) which reflects the Bank's generally healthy condition and is considered capable of facing significant negative influences from changes in business conditions and other external factors.

Semester II (Juli 2023 – Desember 2023)

Semester II (July 2023 – December 2023)

Laporan *Self Assessment* Tata Kelola Semester II Tahun 2023 yang disampaikan kepada Otoritas Keuangan sesuai dengan Surat Direksi Nomor B-0250/DIR/MRO/2024 tanggal 26 Januari 2024 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 31 Desember 2023, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

Governance Self Assessment Report Semester II 2023 submitted to the Financial Authority in accordance with Directors' Letter Number B-0250/DIR/MRO/2024 dated 26 January 2024 concerning Submission of Bank Health Level Reports to the OJK as of 31 December 2023, that the implementation of the principles of Bank governance received a rating of 2 (Good).

Tabel Hasil Penilaian Sendiri Semester II Tahun 2023

Table of Self-Assessment Results for Semester II 2023

HASIL PENILAIAN SENDIRI *(SELF ASSESSMENT)* PELAKSANAAN TATA KELOLA Self Assessment Result of Governance Implementation		
	PERINGKAT Rating	**DEFINISI PERINGKAT** Raying Definition
INDIVIDUAL	2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. It is evident that the Bank Management has effectively carried out effective governance practices. This is evident in the strong adherence to governance principles. If there are any shortcomings in the implementation of governance principles, they are generally minor and can be addressed through routine actions by Bank management.
KONSOLIDASI CONSOLIDATION	-	-

Berdasarkan hasil penilaian Otoritas Jasa Keuangan, Tingkat Kesehatan Bank posisi Desember 2023 dengan surat Otoritas Jasa Keuangan Nomor SR-36/KO.181/2024 tanggal 18 April 2024 perihal Tindak Lanjut Penilaian Tingkat Kesehatan Bank (TKB) Posisi Semester II Tahun 2023 PT BPD Bali dikategorikan peringkat komposit 2 (PK-2) 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 assessment results of the Financial Services Authority, the Bank's Health Level as of December 2023 with the letter of the Financial Services Authority Number SR-36/KO.181/2024 dated April 18, 2024 regarding Follow-up Assessment of Bank Health Level (TKB) Position Semester II Year 2023 PT BPD Bali is categorized as composite rating 2 (PK-2) which reflects the Bank's generally healthy condition and is considered capable of facing significant negative influences from changes in business conditions and other external factors.

Pernyataaan Akuntabilitas Laporan Dewan Komisaris dan Direksi

Statement of Accountability Over The Report of Board Commissioners and Board of Directors

Laporan Tahunan ini berikut laporan keuangan dan informasi lain yang terkait merupakan tanggung jawab Manajemen Bank BPD 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 Bank BPD Bali and have been agreed by all member of Board Comissioners and Directors by giving their signature below

Denpasar, April 2024
Denpasar, April 2024.
PT Bank Pembangunan Daerah Bali

Dewan Komisaris
Board of Commissioners

I Gusti Ngurah Bagus Artawan, S.H.
Komisaris Utama Independen
Independent President Commissioner

Insinyur Gede Arimbawa
Komisaris Independen
Independent Commissioner

I Nyoman Suparsa Widana
Komisaris Independen
Independent Commissioner

Wisnu Bawa Temaja, S.H., M.H.
Komisaris Non Independen
Non Independent Commissioner

I Gede Darmawa, S.E.
Komisaris Non Independen
Non Independent Commissioner

Direksi
Board of Directors

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

I Nyoman Sumanaya, S.E., M.M.
Direktur Bisnis
Director of Business

Ida Bagus Gede Setia Yasa, S.Kom., M.M.
Direktur Operasional dan TI
Director of Operation and IT

Drs. I Wayan Sutela Negara, M.M.
Direktur Kepatuhan
Director of Compliance

Made Lestara Widiatmika, S.E.
Direktur Kredit
Director of Credit

06

BANK BPD BALI
PT Bank Pembangunan Daerah Bali

TANGGUNG JAWAB SOSIAL DAN KEBERLANJUTAN

Social Responsibility and Sustainability

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 2023.

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 2023 Sustainability Report.

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BANK BPD BALI
PT Bank Pembangunan Daerah Bali

LAPORAN KEUANGAN
Financial Report

BANK BPD BALI

Laporan Keuangan
(Financial Statement)

Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023

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Laporan Auditor Independen		***Independent Auditor's Report***
Laporan Keuangan		***Financial Statements***
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Laporan Laba Rugi dan Penghasilan Komprehensif Lain	3	*Statement of Profit or Loss and Other Comprehensive Income*
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Laporan Arus Kas	6	*Statement of Cash Flows*
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SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2023
PT BANK PEMBANGUNAN DAERAH BALI

DIRECTORS' STATEMENT LETTER
RELATING TO
THE RESPONSIBILITY ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023
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
Alamat Kantor/ *Office address*	: Jl. Raya Puputan, Niti Mandala, Renon, Denpasar, Bali
Jabatan/ *Position*	: Direktur Operasional & TI/*Director Operational & IT*

Menyatakan bahwa :

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan Entitas untuk tahun yang berakhir 31 Desember 2023;
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 Bank.

Demikianlah pernyataan ini dibuat dengan sebenarnya.

State that :

1. *We are responsible for preparation and presentation of the Entity financial statements for the year ended December 31, 2023;*
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 Bank's internal control system.*

This statement letter is made truthfully.

Denpasar, 15 Januari/ *January 15,* 2024

Atas nama dan mewakili Direksi/*For and on behalf of the Directors*

KANTOR METERAI TEMPEL 10000 692AKX778601304

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

Ida Bagus Gede Setia Yasa
Direktur Operasional & TI/*Director Operational & IT*

Laporan Auditor Independen
Independent Auditor's Report

No/*Ref.* : 00001/2.1127/AU.1/07/0336-1/1/I/2024

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 2023, 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 2023, 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, 2023, 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, 2023, 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.

Kami telah memenuhi tanggung jawab yang dijelaskan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang dirancang untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, memberikan dasar bagi opini audit kami atas laporan keuangan terlampir.

Penjelasan atas hal audit utama:

Cadangan kerugian penurunan nilai pinjaman yang diberikan

Pada tanggal 31 Desember 2023, pinjaman yang diberikan mencerminkan 58% dari jumlah aset. Bank membentuk cadangan kerugian penurunan nilai atas kredit yang diberikan sebesar Rp336.861.975.904 dengan akumulasi cadangan kerugian penurunan nilai Sebesar Rp1.232.527.296.112 untuk tahun yang berakhir pada tanggal 31 Desember 2023.

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").

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.

We have fulfilled the responsibilities described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our audit opinion on the accompanying financial statements.

Description of the key audit matter:

Allowance for impairment credit loss of loans

As of December 31, 2023, the loans represent 58% of the total assets. The Bank provides an allowance for impairment losses on loans amounting to Rp336,861,975,904 with an accumulated allowance for impairment losses of Rp1,232,527,296,112 for the year ended December 31, 2023.

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 di masa yang akan datang.

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 may arise in the future.

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:

- 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.

- Kami memeriksa sampel atas aset keuangan yang diidentifikasi oleh Bank memiliki kualitas kredit yang lebih rendah dan direstrukturisasi, dan membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.

- 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.

How our audit addressed this Key Audit Matter :

- *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 significant increased in credit risk or objective evidence of impairment, through testing of internal rating determination controls and conducting sampling examinations of loan documents.*

- *We examined samples of financial assets identified by the Bank as having lower credit quality and restructured, and formed our own independent judgment as to whether there was a significant increase in credit risk or any objective evidence of impairment.*

- *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.*

Penjelasan atas hal audit utama:

Description of the key audit matter:

Penilaian atas beban imbalan kerja dan keuntungan aktuaria pada pendapatan komprehensif lainnya

Valuation of post-employment benefit cost and actuarial gain in other comprehensive Income

Bank telah mengakui beban atas imbalan kerja sebesar Rp25.059.590.501 dan keuntungan aktuaria pada penghasilan komprehensif lainnya sebesar Rp1.725.689.570 pada tanggal 31 Desember 2023. 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 jumlah 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, dinyatakan dalam catatan 24 dalam laporan keuangan.

Bank's has recognized the post employment benefit cost of Rp25,059,590,501 and actuarial gain in other comprehensive income amounting to Rp1,725,689,570 as of December 31, 2023. 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 amount. 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, as stated in Note 24 to the financial statements.

Bagaimana audit kami merespon Hal Audit Utama

Kami mengevaluasi penilalan Bank atas asumsi yang digunakan dalam penilaian beban atas imbalan kerja dan keuntungan aktuaria 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.

How our audit addressed this Key Audit Matter

We evaluated Bank's assessment of the assumptions used in the valuation of post employment benefit cost and actuarial gain 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.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Responsibilities of Management and Those Charged with Governance for the Financial Statements

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.

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.

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.

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.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

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.

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.

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.

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.*

- 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.
- 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.

- *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.*
- *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.

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.

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.

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HENDRAWINATA HANNY ERWIN & SUMARGO

HENDRAWINATA HANNY ERWIN & SUMARGO Registered Public Accountants

Iskariman Supardjo, CPA

No. Ijin Akuntan Publik / *Public Accountant License Number:* AP. 0336

Jakarta, 15 Januari 2024/*January 15, 2024*

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2023
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2023
(Expressed in Rupiah, unless otherwise stated)

	Catatan / *Notes*	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
ASET				***ASSETS***
Kas	4	569.570.584.235	519.162.055.853	*Cash*
Giro Pada Bank Indonesia	5	2.393.875.393.891	2.689.636.624.578	*Current Accounts with Bank Indonesia*
Giro Pada Bank Lain	6			*Current Accounts with Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		70.100.633.360	52.690.921.094	*Third Parties -*
Jumlah Giro Pada Bank Lain		70.100.633.360	52.690.921.094	*Total Current Accounts with Other Banks*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(19.246.250)	(17.233.223)	*Less: Allowance for Impairment Losses*
		70.081.387.110	52.673.687.871	
Penempatan pada Bank Indonesia dan Bank Lain	7			*Placements with Bank Indonesia and Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		2.528.810.312.334	1.293.578.592.454	*Third Parties -*
Jumlah Penempatan pada Bank Indonesia dan Bank Lainnya		2.528.810.312.334	1.293.578.592.454	*Total Placements with Bank Indonesia and Other Banks*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(2.062.877.735)	(378.944.000)	*Less: Allowance for Impairment Losses*
		2.526.747.434.599	1.293.199.648.454	
Efek - Efek	8			*Securities*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		4.356.036.203.645	2.749.145.971.702	*Third Parties -*
Jumlah Efek - Efek		4.356.036.203.645	2.749.145.971.702	*Total Securities*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(28.500.000)	(235.314.100)	*Less: Allowance for Impairment Losses*
		4.356.007.703.645	2.748.910.657.602	
Efek - Efek yang Dibeli dengan Janji Dijual Kembali	9			*Marketable Securities Purchased Under Resale Agreement*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		3.965.877.652.040	5.255.177.840.155	*Third Parties -*
Total Efek - Efek yang Dibeli dengan Janji Dijual Kembali		3.965.877.652.040	5.255.177.840.155	*Total Marketable Securities Purchased Under Resale Agreement*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Losses*
		3.965.877.652.040	5.255.177.840.155	
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	*Third Parties -*
Total Efek - Efek yang Dijual dengan Janji Dibeli Kembali		--	199.985.298.142	*Total Marketable Securities Sold Under Repurchase Agreement*
Pinjaman yang Diberikan	11			*Loans*
- Pihak Berelasi		27.441.865.094	28.932.700.510	*Related Parties -*
- Pihak Ketiga		21.123.139.140.393	20.039.396.219.431	*Third Parties -*
Total Pinjaman yang Diberikan		21.150.581.005.487	20.068.328.919.941	*Total Loans*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(1.232.527.296.112)	(1.105.305.454.920)	*Less: Allowance for Impairment Loss*
		19.918.053.709.375	18.963.023.465.021	
Penyertaan Saham	12	--	500.000.000	*Investment in Shares*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	(75.000.000)	*Less: Allowance for Impaiment Loss*
		--	425.000.000	
Aset Tetap	13	354.229.899.644	321.534.533.096	*Fixed Assets*
Dikurangi : Akumulasi Penyusutan		(230.787.039.690)	(225.350.422.523)	*Less: Accumulated Depreciation*
		123.442.859.954	96.184.110.573	
Aset Takberwujud	14	47.769.374.582	41.632.775.742	*Intangible Assets*
Dikurangi: Akumulasi Amortisasi		(39.561.514.110)	(35.819.694.171)	*Less: Accumulated Amortization*
		8.207.860.472	5.813.081.571	
Aset Hak Guna	15	75.524.319.101	77.964.945.493	*Right-of-Use Assets*
Dikurangi : Akumulasi Penyusutan		(34.506.384.099)	(34.595.459.510)	*Less: Accumulated Depreciation*
		41.017.935.002	43.369.485.983	
Aset Lain - lain	16	213.233.323.524	184.459.768.490	*Other Assets*
Aset Pajak Tangguhan - Bersih	22d	124.596.517.717	108.661.732.109	*Deferred Tax Assets - Net*
TOTAL ASET		**34.310.712.361.564**	**32.160.682.456.402**	***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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas Segera	17	103.394.989.302	196.858.567.288	*Liabilities Due Immediately*
Simpanan dari Nasabah	18a			*Deposits from Customers*
- Pihak Berelasi		162.498.501.657	1.498.706.173.497	*Related Parties -*
- Pihak Ketiga		27.785.918.801.211	24.954.290.408.706	*Third Parties -*
		27.948.417.302.868	26.452.996.582.203	
Simpanan dari Bank Lain	19a			*Deposits from Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.550.582.212.168	1.113.897.572.212	*Third Parties -*
		1.550.582.212.168	1.113.897.572.212	
Liabilitas Efek-efek yang Dijual dengan Janji Dibeli Kembali	20	--	192.219.962.033	*Liability for Securities Sold Under Repurchase Agreement*
Pinjaman yang Diterima	21	66.730.442.083	57.216.440.132	*Borrowings*
Utang Pajak	22a	117.286.572.343	50.981.759.450	*Taxes Payable*
Beban yang Masih Harus Dibayar	23	20.024.705.770	22.201.050.374	*Accrued Expense*
Liabilitas Imbalan Kerja	24	232.261.218.444	226.673.898.187	*Post-Employment Benefit Obligation*
Liabilitas Sewa	25	13.576.233.846	16.213.804.103	*Lease Liabilities*
Liabilitas Lain - lain	26	268.269.989.232	240.248.263.972	*Other Liabilities*
TOTAL LIABILITAS		**30.320.543.666.056**	**28.569.507.899.954**	***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:*
- 2023 : 2.050.257 saham		2.050.257.000.000	--	*2022 : 2,050,257 shares -*
- 2022 : 1.938.200 saham		--	1.938.200.000.000	*2021 : 1,938,200 shares -*
Tambahan Modal Disetor	28	2.340.338	2.340.338	*Additional Paid-In Capital*
Pengukuran Kembali atas Imbalan Pasca Kerja		(59.219.202.346)	(60.565.240.211)	*Remeasurement of Post-Employment Benefit Obligation*
Saldo laba				*Retained Earnings*
- Telah Ditentukan Penggunaannya		1.260.900.248.199	1.110.021.178.825	*Appropriated -*
- Belum Ditentukan Penggunaannya		738.228.309.317	603.516.277.496	*Unappropriated -*
TOTAL EKUITAS		**3.990.168.695.508**	**3.591.174.556.448**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**34.310.712.361.564**	**32.160.682.456.402**	***TOTAL LIABILITIES AND EQUITY***

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2023
(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, 2023
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
PENDAPATAN BUNGA				***INTEREST INCOME***
Pendapatan Bunga	30	3.100.965.514.184	2.595.112.121.429	*Interest Income*
Beban Bunga	31	(859.296.954.147)	(856.956.756.566)	*Interest Expense*
Jumlah Pendapatan Bunga Bersih		**2.241.668.560.037**	**1.738.155.364.863**	***Net Interest Income***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Pendapatan Operasional	32	171.571.821.970	137.154.094.747	*Operating Income*
Provisi dan Komisi	32	8.763.715.438	7.640.356.938	*Provision and Commission*
Lainnya	32	988.475.730	1.214.089.981	*Others*
Jumlah Pendapatan Operasional Lainnya		**181.324.013.138**	**146.008.541.666**	***Total Other Operating Income***
PEMULIHAN (PEMBENTUKAN) PENYISIHAN KERUGIAN PENURUNAN NILAI				***RECOVERY (PROVISION) FOR IMPAIRMENT LOSSES***
Aset Keuangan	33	(338.266.108.566)	(185.715.297.796)	*Financial Assets*
Transaksi Rekening Administratif	26	3.632.610.096	(520.380.111)	*Transactions of Administrative Accounts*
Jumlah Pembentukan Penyisihan Kerugian Penurunan Nilai		**(334.633.498.470)**	**(186.235.677.907)**	***Total Provision for Impairment Losses***
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Gaji dan Tunjangan Karyawan	34	(648.632.271.633)	(549.688.096.414)	*Salaries and Employee Benefits*
Umum dan Administrasi	35	(341.057.663.712)	(283.646.748.694)	*General and Administrative*
Beban Modifikasi		(25.032.450.991)	(12.740.444.705)	*Modification Expenses*
Jumlah Beban Operasional Lainnya		**(1.014.722.386.336)**	**(846.075.289.813)**	***Total Other Operating Expenses***
LABA OPERASIONAL		**1.073.636.688.369**	**851.852.938.809**	***OPERATING INCOME***
PENDAPATAN (BEBAN) NON OPERASIONAL				***NON-OPERATING INCOME (EXPENSE)***
Pendapatan Non Operasional	36	5.323.370.621	5.857.896.696	*Non-Operating Income*
Beban Non Operasional	36	(10.803.762.142)	(47.845.636.508)	*Non-Operating Expenses*
Jumlah Beban Non Operasional		**(5.480.391.521)**	**(41.987.739.812)**	***Total Non Operating Expense***
LABA SEBELUM BEBAN PAJAK		**1.068.156.296.848**	**809.865.198.997**	***INCOME BEFORE TAX EXPENSE***
MANFAAT PAJAK PENGHASILAN (BEBAN)				***INCOME TAX (EXPENSE) BENEFIT***
Kini	22b	(346.242.424.844)	(223.706.574.720)	*Current Tax*
Tangguhan	22d	16.314.437.313	17.357.653.219	*Deferred Tax*
Jumlah Beban Pajak		**(329.927.987.531)**	**(206.348.921.501)**	***Total Tax Expense***
LABA TAHUN BERJALAN		**738.228.309.317**	**603.516.277.496**	***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	24	1.725.689.570	4.141.961.305	*Remeasurement of Post - Employement Benefit Obligation*
- Pajak Penghasilan Terkait	22d	(379.651.705)	(911.231.487)	*Related Income Tax -*
Jumlah Pendapatan Komprehensif Lain		**1.346.037.865**	**3.230.729.818**	***Total Other Comprehensive Income***
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		**739.574.347.182**	**606.747.007.314**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM	48	366.234	321.772	*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 2023
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2023
(Expressed in full amount of Rupiah, unless otherwise stated)

					Saldo Laba / *Retained Earnings*			
					Telah Ditentukan penggunaaannya/ *Appropriated*			
	Catatan/ *Notes*	**Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital***	**Tambahan Modal Disetor / *Additional Paid-in Capital***	**Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employment benefit Obligation-After Tax***	**Cadangan Umum/ *General Reserve***	**Cadangan Tujuan/ *Specific Reserve***	**Belum Ditentukan Penggunaannya/ *Unappropriated***	**Jumlah Ekuitas/ *Total Equity***
Saldo 1 Januari 2023 / *Balance as of January 1, 2023*		**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**
Laba tahun berjalan/ *Profit for the year*		--	--	--	--	--	738.228.309.317	738.228.309.317
Penilaian Kembali Imbalan Kerja Setelah Pajak/ *Remeasurament of post employment benefit obligation*	24	--	--	1.346.037.865	--	--	--	1.346.037.865
Setoran modal/ *Issuance of share capital*	28	112.057.000.000	--	--	--	--	--	112.057.000.000
Pembagian laba/ *Distribution of net income :*								
Cadangan umum/ *General reserve*	29	--	--	--	150.879.069.374	--	(150.879.069.374)	--
Dividen / *Dividends*	29	--	--	--	--	--	(452.637.208.122)	(452.637.208.122)
Saldo 31 Desember 2023 / *Balance as of December 31, 2023*		**2.050.257.000.000**	**2.340.338**	**(59.219.202.346)**	**1.260.900.248.199**	**--**	**738.228.309.317**	**3.990.168.695.508**

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 2023
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2023
(Expressed in full amount of Rupiah, unless otherwise stated)

					Saldo Laba / *Retained Earnings*			
					Telah Ditentukan penggunaaannya/ *Appropriated*			
	Catatan/ *Notes*	**Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital***	**Tambahan Modal Disetor / *Additional Paid-in Capital***	**Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employment benefit Obligation- After Tax***	**Cadangan Umum/ *General Reserve***	**Cadangan Tujuan/ *Specific Reserve***	**Belum Ditentukan Penggunaannya/ *Unappropriated***	**Jumlah Ekuitas/ *Total Equity***
Saldo 1 Januari 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
Pembagian laba/ *Distribution of net income :*								
Cadangan umum/ *General 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**

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 2023
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2023
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari Pendapatan Bunga, Provisi, dan Komisi		3.100.642.282.763	2.612.429.603.021	*Receipts from Interest Income, Fee and Commissions*
Pembayaran Bunga		(861.473.298.751)	(861.045.999.422)	*Payments of Interest Expense*
Pembayaran Beban Tenaga Kerja		(785.985.321.725)	(666.519.906.732)	*Payments of Employee Expense*
Pembayaran Beban Umum dan Adminitrasi		(297.711.053.041)	(248.473.162.698)	*Payments of General and Administrative Expense*
Penerimaan dari Pendapatan Operasional dan Non Operasional Lainnya		177.340.033.780	144.481.273.159	*Receipts from Other Operating Income and Other Non-Operating Income*
Pembayaran Beban Non Operasional		(10.803.762.141)	(47.845.636.508)	*Non Operating Expense Paid*
Arus Kas Sebelum Perubahan Pada Aset dan Liabilitas Operasi		**1.322.008.880.885**	**933.026.170.820**	***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	(9.105.092.751)	39.958.834.245	*Placements with Bank Indonesia and other Banks*
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	9	1.289.300.188.115	(912.787.570.037)	*Marketable Securities Purchased Under Resale Agreement*
Pinjaman yang Diberikan	11	(1.309.647.005.243)	(354.942.840.397)	*Loans*
Aset Lain-lain	16	(19.686.608.175)	24.861.387.818	*Other Assets*
Kenaikan / (Penurunan) Liabilitas Operasi				*(Increase) / Decrease In Operating Liabilities*
Liabilitas Segera	17	(93.463.577.986)	46.660.557.157	*Liabilities Due Immediately*
Simpanan Nasabah	18	1.495.420.720.665	3.075.904.845.280	*Deposits from Costumers*
Simpanan dari Bank Lain	19	436.684.639.956	(179.209.702.729)	*Deposits from Other Banks*
Liabilitas Lain-lain	26	169.042.729.268	176.296.777.773	*Other Liabilities*
Utang Pajak	22	65.698.690.769	(63.794.253)	*Taxes Payable*
Pembayaran Pajak Penghasilan	22	(345.636.302.720)	(217.316.244.013)	*Payment of Income Tax*
Kas Bersih Diperoleh dari Aktivitas Operasi		3.000.617.262.783	2.632.388.421.664	*Net Cash Provided by Operating Activities*
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Pembelian Efek-efek	8	(1.599.124.895.834)	(976.834.503.172)	*Acquisition from Marketable Securities*
Penyertaan Saham	12	799.291.000	-	*Proceeds from Investment in Shares*
Pembelian Aset Tetap	13	(49.430.211.986)	(33.603.886.597)	*Acquisitions of Fixed Assets*
Penjualan Aset Tetap	13	246.918.650	-	*Proceeds from Sale of Fixed Assests*
Pembelian Aset Takberwujud	14	(6.136.598.840)	(4.818.520.432)	*Acquisitions of Intangible Assests*
Pembayaran Aset Hak Guna		(17.721.922.512)	(16.075.017.599)	*Payment of Right-of-Use Assets*
Kas Bersih Digunakan untuk Aktivitas Investasi		(1.671.367.419.522)	(1.031.331.927.800)	*Net Cash Used in Investing Activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penambahan Setoran Modal	27, 28	112.057.000.000	76.950.000.000	*Proceeds from Issuance of Share Capital*
Penerimaan Pinjaman yang Diterima	21	10.000.000.000	20.000.000.000	*Receipt of Borrowings*
Pembayaran Pinjaman yang Diterima	21	(485.998.049)	(312.070.265)	*Payments of Borrowings*
Pembayaran Dividen	29	(452.637.208.122)	(411.864.799.721)	*Dividend Paid*
Kas Bersih Digunakan untuk Aktivitas Pendanaan		(331.066.206.171)	(315.226.869.986)	*Net Cash Used in Financing Activities*
Kenaikan Bersih Kas dan Setara Kas		**998.183.637.090**	**1.285.829.623.878**	***Net Increase Cash and Cash Equivalents***
Kas dan Setara Kas Pada Awal Tahun		**4.535.373.282.433**	**3.249.543.658.555**	***Cash and Cash Equivalents at Beginning of the Year***
Kas dan Setara Kas Pada Akhir Tahun		**5.533.556.919.523**	**4.535.373.282.433**	***Cash and Cash Equivalents at End of the Year***
Komponen Kas dan Setara Kas:				***Components of Cash and Cash Equivalents:***
Kas	4	569.570.584.235	519.162.055.853	*Cash*
Giro pada Bank Indonesia	5	2.393.875.393.891	2.689.636.624.578	*Current Account with Bank Indonesia*
Giro pada Bank Lain	6	70.100.633.360	52.690.921.094	*Current Account with Other Banks*
Penempatan pada Bank Indonesia dan Bank Lain - Jangka Waktu Jatuh Tempo Tiga Bulan atau Kurang Sejak Tanggal Perolehan	7	2.500.010.308.037	1.273.883.680.908	*Placement with Bank Indonesia and Other Banks - Maturing within Three Months Since Aquisition Date*
Jumlah Kas dan Setara Kas		**5.533.556.919.523**	**4.535.373.282.433**	***Total Cash and Cash Equivalents***

1. UMUM

a. Pendirian dan Informasi Umum

PT Bank Pembangunan Daerah Bali ("Bank") didirikan berdasarkan akta No.131 tanggal 5 Juni 1962 yang dibuat dihadapan Ida Bagus Ketut Rurus, Sekretaris Daerah Tingkat I Bali merangkap Notaris.

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

Bank kembali mengubah bentuk badan hukum dari Perusahaan Daerah menjadi Perseroan Terbatas (PT). Perubahan badan hukum Bank ditetapkan dalam Peraturan Daerah Provinsi Bali No. 2 Tahun 2002 tentang Perubahan Bentuk Badan Hukum BPD Bali dari PD menjadi PT Bank Pembangunan Daerah Bali ("Bank BPD Bali") (Lembaran Daerah Provinsi 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 Nomor 38 tanggal 22 Nopember 2023 tentang Pernyataan Keputusan Rapat PT Bank Pembangunan Daerah Bali yang dibuat oleh I Made Widiada, Sarjana Hukum, Notaris di Denpasar, dan telah dicatat pada Sistem Administrasi Badan Hukum Nomor: AHU-AH.01.03-0145772 tanggal 23 November 2023.

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;

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 to the Articles of Association is in accordance with Deed Number 38 dated 22 November 2023 concerning Statement of Meeting Decisions of PT Bank Pembangunan Daerah Bali which was made by I Made Widiada, Bachelor of Laws, Notary in Denpasar, and has been recorded in the Legal Entity Administration System Number: AHU-AH. 01.03-0145772 dated November 23, 2023.

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;

1. UMUM (LANJUTAN)

b. Maksud dan Tujuan (Lanjutan)

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;
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.

1. GENERAL (CONTINUED)

b. Purpose and Objectives (Continued)

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 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;
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. 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 2023 dan 2022 adalah sebagai berikut :

c. Office Network, Electronic Banking Terminal (TPE), and other events/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 events/activities. The number of office networks, Electronic Banking Terminals (TPE) and other events/activities as of December 31, 2023 and 2022 (unaudited) are as follows:

	2023	2022	
Kantor Pusat	1	1	*Main Office*
Kantor Cabang Utama	1	1	*Main Branch Office*
Kantor Cabang	13	13	*Branch Office*
Kantor Cabang Pembantu	88	88	*Sub Branch Office*
Anjungan Tunai Mandiri (ATM)	212	207	*Automated Teller Machines*
ATM Setor Tarik Tunai (CRM)	26	25	*Cash Recycling Machines*
Sistem Pembayaran Elektronik (EDC)	153	183	*Electronic Data Captures*
Kegiatan/Aktivitas Lainnya	59	59	*Other Events/ Activities*
	553	**577**	

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 di bawah supervisi Kantor Cabang atau Kantor Cabang Pembantu.

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 events/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 Rapat Umum Pemegang Saham No. 47 tentang Berita Acara Rapat Pemegang Saham tanggal 22 Februari 2023 dibuat oleh Notaris I Made Widiada, S.H., Akta Rapat Umum Pemegang Saham No. 25 tentang Pernyataan Keputusan Rapat dibuat oleh Notaris I Made Widiada, S.H., tanggal 12 Mei 2023 dan Akta No. 38 tentang Pernyataan Keputusan Rapat dibuat oleh Notaris I Made Widiada, S.H. tanggal 22 November 2023 serta Keputusan Direksi PT Bank Pembangunan Daerah Bali No. 0607/KEP/DIR/SDM/2023 tanggal 26 November 2023 tentang Struktur Keanggotaan Komite, 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, Pada 31 Desember 2023 dan 2022 susunan Dewan Komisaris, Direksi dan Anggota Komite adalah sebagai berikut :

1. GENERAL (CONTINUED)

d. Organizational and Management Structure

Based on the Deed of General Meeting of Shareholders No. 47 concerning Minutes of Shareholders' Meeting dated February 22, 2023 drawn up by Notary I Made Widiada, S.H., Deed of General Meeting of Shareholders No. 25 concerning Statement of Meeting Resolutions made by Notary I Made Widiada, S.H., dated May 12, 2023 and Deed No. 38 concerning Statement of Meeting Decisions made by Notary I Made Widiada, S.H. dated November 22, 2023 and Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number: 0607/KEP/DIR/SDM/2023 dated November 26, 2023 concerning Committee Membership Structure, 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, as of December 31, 2023 and 2022 the composition of the Board of Commissioners, Directors and Committee Members is as follows:

	31 Desember 2023 / *December 31, 2023*	
Dewan Komisaris		***Board of Commissioners***
Komisaris Utama	I Gusti Ngurah Bagus Artawan, S.H.	*President Commissioner*
Komisaris Independen	Ir.Gede Arimbawa	*Independent Commissioner*
Komisaris Independen	I Nyoman Suparsa Widana	*Independent Commissioner*
Komisaris Non Independen	Wisnu Bawa Temaja, S.H., M.H.	*Non Independent Commissioner*
Komisaris Non Independen	I Gede Darmawa	*Non Independent Commissioner*
Direksi		***Board of Directors***
Direktur Utama	I Nyoman Sudharma, S.H., M.H.	*President Director*
Direktur Operasional & TI	Ida Bagus Gede Setia Yasa.	*Director of Operational & IT*
Direktur Bisnis	I Nyoman Sumanaya, S.E., M.M.	*Director of Business Non Loan*
Direktur Kredit	Made Lestara Widiatmika.	*Director of Loan*
Direktur Kepatuhan	Drs. I Wayan Sutela Negara.	*Director of Compliance*
Komite Audit		***Audit Committee***
Ketua	I Gusti Ngurah Bagus Artawan, S.H.	*Chairman*
Anggota	Ir.Gede Arimbawa	*Member*
Anggota	I Nyoman Suparsa Widana, S.E., M.M.	*Member*
Anggota	I Dewa Gede Putra Yustina, S.H.	*Member*
Anggota	Drs. Ec. I Wayan Sugiarta, MM	*Member*
Komite Pemantau Resiko		***Risk Monitoring Committee***
Ketua	Ir.Gede Arimbawa.	*Chairman*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Anggota	I Gede Darmawa, S.E., M.Si	*Member*
Anggota	I Nengah Dana Wirawan, S.E.	*Member*
Anggota	I Made Artawa, SE	*Member*
Komite Remunerasi dan Nominasi		***Remuneration and Nomination Committee***
Ketua	I Nyoman Suparsa Widana, S.E., M.M.	*Chairman*
Anggota	I Gusti Ngurah Bagus Artawan, S.H.	*Member*
Anggota	Wisnu Bawa Temaja, SH., MH	*Member*
Anggota	I Gede Darmawa, S.E., M.Si	*Member*
Anggota	Ir Gede Arimbawa	*Member*
Anggota	A. A. Istri Eka Parwita Dewi, S.E., M.M.	*Member*
Anggota	GDE Winata, S.E., MM	*Member*

	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*

1. UMUM (LANJUTAN)

1. GENERAL (CONTINUED)

d. Organisasi dan Struktur Manajemen (Lanjutan)

d. Organizational and Management Structure (Continued)

31 Desember 2022 / *December 31, 2022*

Komite Remunerasi dan Nominasi		***Remuneration and Nomination Committee***
Ketua	Ida Bagus Wibawa, S.E.	*Chairman*
Anggota	Ida Bagus Putu Anom Redhi, S.H., M.M.	*Member*
Anggota	Drs. Made Sukada, M.M.	*Member*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Anggota	Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA.	*Member*
Anggota	GDE Winata S.E., M.M.	*Member*
Anggota	A. A. Istri Eka Parwita Dewi, S.E., M.M.	*Member*

Pada tanggal 31 Desember 2023, Kepala Satuan Kerja Audit Internal dan Anti Fraud Bank adalah I.A. Sri Wahyuni Darmawati, S.E., M.M., QIA. sesuai dengan Surat Keputusan Direksi No. 0147/KEP/DIR/SDM/2023 tanggal 29 Maret 2023 dan pada tanggal 31 Desember 2022, 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.

As of December 31, 2023, the Head of the Bank's Internal Audit and Anti-Fraud Unit is I.A. Sri Wahyuni Darmawati, S.E., M.M., QIA. in accordance with Directors Decree No. 0147/KEP/DIR/SDM/2023 dated March 29, 2023 and as of Desember 31, 2022, 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

Sekretaris Perusahaan pada tanggal 31 Desember 2023 dan 2022 berdasarkan Surat Keputusan Direksi No. No. 0267/KEP/DIR/SDM/2023 tanggal 27 Juni 2023 dan 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.

The Corporate Secretary as of December 31, 2023 based on the Decision Letter Board of Directors No.0267/KEP/DIR/SDM/2023 dated Juni 27, 2023 and on the Decision Letter Board of Directors No.0338/KEP/DIR/SDM/2018 dated July 2, 2018 is I.B.Gd. Ary Wijaya Guntur, S.E., M.M.

Jumlah pegawai Bank adalah sebagai berikut (tidak diaudit):

The number of employees of the Bank are as follows (unaudited):

	Tetap/ *Permanent*	**Tidak Tetap/ *Non-Permanent***	**Jumlah/ *Total***	
2023	1.210	117	1.327	*2023*
2022	1.245	129	1.374	*2022*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Kebijakan akuntansi yang penting yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut:

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows:

a. Pernyataan Kepatuhan

a. Statement of Compliance

Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan ("SAK") di Indonesia yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI").

The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("IFAS") which comprise the Statement of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("ISFAS") issued by the Board of Financial Accounting Standards of the Indonesian Instituteof Accountants (DSAK-IAI).

Laporan keuangan juga disusun dan disajikan sesuai dengan 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.

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. Dasar Penyusunan Laporan Keuangan

b. Basis for Preparation of the Financial Statements

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.

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.

Laporan arus kas disusun menggunakan metode langsung dengan mengelompokkan arus kas ke dalam aktivitas operasi, investasi dan pendanaan. Untuk keperluan laporan arus kas, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Bank Indonesia, yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

The statements of cash flows are prepared 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.

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.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan

Efektif tanggal 1 Januari 2023, 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 No. 1, "Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi"
- Amendemen PSAK No. 16, "Aset Tetap" tentang hasil sebelum penggunaan yang diintensikan"
- Amendemen PSAK No. 25, "Kebijakan Akuntansi Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi"; dan
- Amendemen PSAK No. 46, "Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal".

Dampak dari penerapan standar akuntansi baru ini adalah sebagai berikut:

Amendemen PSAK 1 - Penyajian Laporan Keuangan

DSAK-IAI mengubah PSAK 1, 'Penyajian Laporan Keuangan', untuk mengharuskan Bank mengungkapkan informasi kebijakan akuntansi yang material daripada kebijakan akuntansi yang signifikan.

"Informasi kebijakan akuntansi adalah material jika, jika dipertimbangkan bersama dengan informasi lain yang termuat dalam laporan keuangan entitas, dapat diperkirakan secara wajar dapat mempengaruhi keputusan pengguna utama laporan keuangan bertujuan umum yang diambil atas dasar laporan keuangan tersebut."

Amendemen ini juga mengklarifikasi bahwa informasi kebijakan akuntansi dianggap material jika, tanpa informasi tersebut, pengguna laporan keuangan tidak dapat memahami informasi material lainnya dalam laporan keuangan.

Lebih lanjut, amendemen PSAK 1 mengklarifikasi bahwa informasi kebijakan akuntansi yang tidak material tidak perlu diungkapkan. Namun, jika diungkapkan, informasi tersebut tidak boleh mengaburkan informasi kebijakan akuntansi yang material.

Amendemen PSAK 25 - Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan: Definisi Estimasi Akuntansi

Amendemen PSAK 25, 'Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan', mengklarifikasi bagaimana Bank harus membedakan perubahan kebijakan akuntansi dari perubahan estimasi akuntansi. Estimasi akuntansi didefinisikan sebagai jumlah moneter dalam laporan keuangan yang tunduk pada ketidakpastian pengukuran. Pembedaan ini penting, karena perubahan estimasi akuntansi diterapkan secara prospektif untuk transaksi masa depan dan peristiwa masa depan lainnya, sedangkan perubahan kebijakan akuntansi umumnya diterapkan secara retrospektif untuk transaksi masa lalu dan peristiwa masa lalu lainnya serta periode berjalan.

Amendemen PSAK 16 - Aset tetap: tentang hasil sebelum penggunaan yang dimaksudkan

PSAK 16, 'Aset Tetap', mensyaratkan bahwa hasil yang diterima dari penjualan hasil produksi yang dihasilkan sebelum aset tersebut siap untuk digunakan sesuai dengan maksud penggunaannya, diakui sebagai pendapatan dalam laba rugi. Biaya produksi yang terkait diukur dengan menggunakan panduan dalam PSAK 14, 'Persediaan', dan diakui sebagai beban dalam laba rugi pada saat penjualan.

Jika barang yang dijual merupakan hasil dari aktivitas normal entitas, maka pendapatan dan biaya diungkapkan sesuai dengan persyaratan PSAK 72, "Pendapatan dari Kontrak dengan Pelanggan", dan PSAK 14. Jika barang yang dijual bukan merupakan bagian dari aktivitas normal entitas, maka amandemen PSAK 16 mensyaratkan pengungkapan jumlah dan pos dalam laporan laba rugi komprehensif dimana pendapatan dan biaya tersebut dimasukkan.

Amendemen PSAK 16 juga mengklarifikasi bahwa entitas 'menguji apakah aset berfungsi dengan baik' ketika entitas menilai kinerja teknis dan fisik aset. Kinerja keuangan aset tidak relevan dengan penilaian ini. Oleh karena itu, suatu aset mungkin dapat beroperasi sesuai dengan tujuan manajemen dan dikenakan penyusutan sebelum mencapai tingkat kinerja operasi yang diharapkan oleh manajemen.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards

Effective January 1, 2023, 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 No. 1, "Presentation of Financial Statements-Disclosure of Accounting Policies"*
- *Amendment of SFAS No. 16, "Fixed Assets" regarding proceeds before intended use"*
- *Amendment of SFAS No. 25, "Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates"; and*
- *Amendment of SFAS No. 46, "Income Taxes - Deferred Tax related to Assets and Liabilities Arising From a Single Transaction".*

Impact of adoption these new accounting standards are follows:

Amendments to PSAK 1 - Presentation of Financial Statements

The DSAK-IAI amended SFAS 1, 'Presentation of Financial Statements', to require Banks to disclose their material accounting policy information rather than their significant accounting policies.

"Accounting policy information is material if, when considered together with other information included in an entity's financial statements, it can reasonably be expected to influence decisions that the primary users of general-purpose financial statements make on the basis of those financial statements."

The amendment also clarifies that accounting policy information is expected to be material if, without it, the users of the financial statements would be unable to understand other material information in the financial statements.

Further, the amendment to SFAS 1 clarifies that immaterial accounting policy information need not be disclosed. However, if it is disclosed, it should not obscure material accounting policy information.

Amendment PSAK 25 - Accounting Policies, Changes in Accounting Estimates and Errors: Definition of Accounting Estimates

The amendment to SFAS 25, 'Accounting Policies, Changes in Accounting Estimates and Errors', clarifies how Banks should distinguish changes in accounting policies from changes in accounting estimates. Accounting estimates are defined as monetary amounts in financial statements that are subject to measurement uncertainty. The distinction is important, because changes in accounting estimates are applied prospectively to future transactions and other future events but changes in accounting policies are generally applied retrospectively to past transactions and other past events as well as the current period.

Amendment to SFAS 16- Fixed assets regarding proceeds before intended use

SFAS 16, 'Fixed Assets', requires the proceeds received from selling output produced before the asset is ready for its intended use to be recognised as income in profit or loss. The related cost of producing the output is measured using the guidance in SFAS 14, 'Inventories', and it is recognised as an expense in profit or loss when sold.

If the items sold are the output of an entity's ordinary activities, the income and cost are disclosed in accordance with the requirements of SFAS 72, 'Revenue from Contracts with Customers', and SFAS 14. If the items sold are not part of an entity's ordinary activities, the amendment to SFAS 16 requires the disclosure of the amount and line item(s) in the statement of comprehensive income in which such proceeds and cost have been included.

The amendment to SFAS 16 also clarifies that an entity is 'testing whether the asset is functioning properly' when it assesses the technical and physical performance of the asset. The financial performance of the asset is not relevant to this assessment. An asset might therefore be capable of operating as intended by management and subject to depreciation before it has achieved the level of operating performance expected by management.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

Amendemen PSAK 46 - Pajak penghasilan tentang Pajak tangguhan terkait aset dan liabilitas yang timbul dari transaksi tunggal

DSAK-IAI telah mengamendemen PSAK 46, 'Pajak Penghasilan', untuk mengharuskan Bank mengakui pajak tangguhan atas transaksi tertentu yang pada saat pengakuan awal menimbulkan jumlah yang sama antara perbedaan temporer kena pajak dan perbedaan temporer yang dapat dikurangkan. Amendemen ini biasanya akan diterapkan pada transaksi seperti sewa untuk penyewa dan kewajiban penghentian operasi.

Paragraf 15 dan 24 dari PSAK 46 telah diamendemen untuk memasukkan kondisi tambahan di mana pengecualian pengakuan awal tidak diterapkan. Menurut pedoman yang diamendemen, perbedaan temporer yang timbul pada saat pengakuan awal aset atau liabilitas tidak tunduk pada pengecualian pengakuan awal jika transaksi tersebut menimbulkan jumlah yang sama antara jumlah kena pajak dan jumlah yang dapat dikurangkan dari perbedaan temporer.

Standar dan interpretasi standar akuntansi baru tertentu telah dikeluarkan tetapi tidak wajib diterapkan pada tahun yang berakhir 31 Desember 2023 dan belum diterapkan secara dini oleh Bank, di diskusikan di Catatan 52.

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.

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

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 to SFAS 46- Income tax regarding Deferred tax related to assets and liabilities arising from a single transaction

The DSAK-IAI has amended SFAS 46, 'Income taxes', to require Banks to recognise deferred tax on particular transactions that, on initial recognition, give rise to equal amounts of taxable and deductible temporary differences. The amendments will typically apply to transactions such as leases for the lessee and decommissioning obligations.

Paragraphs 15 and 24 of SFAS 46 were amended to include an additional condition where the initial recognition exemption is not applied. According to the amended guidance, a temporary difference that arises on initial recognition of an asset or liability is not subject to the initial recognition exemption if that transaction gave rise to equal amounts of taxable and deductible temporary differences.

Certain new accounting standards and interpretations have been published that are not mandatory for the year ended December 31, 2023 and have not been early adopted by the Bank, are discussed in Note 52.

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.*

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

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 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.

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.

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").

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.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

i) Klasifikasi (Lanjutan)

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).

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;
- Liabilitas 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 setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya. Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

i) Classification (Continued)

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).*

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) Subsequent measurement

Financial assets at fair value through other comprehensive income and financial assets and financial liabilities at fair value through profit or loss are measured at fair value. Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.

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 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.

ix) 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 serta 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.

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) 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.

ix) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

ix) Pengukuran nilai wajar (Lanjutan)

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi *long* berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

Portfolio 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 *portfolio*.

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.

x) 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 *Fair Value through Other Comprehensive Income (FVOCI)*.

Bank menggunakan model yang kompleks yang menggunakan matriks *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD), yang didiskontokan menggunakan suku bunga efektif.

- *Probability of Default (PD)*
  Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage 1*) atau sepanjang umur (*Stage* 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

- *Loss Given Default (LGD)*
  Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

- *Exposure at Default (EAD)*
  Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

ix) Fair value measurement (Continued)

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

Portfolios of financial assets and financial liabilities measured at fair value, that are exposed to market risk and credit risk that are managed by the Bank on the basis of the net exposure to either market or credit risk, are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

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.*

x) Allowance for Impairment Losses on Financial Assets

SFAS 71 requires a loss allowance to be recognised at an amount equal to either 12-month expected credit losses (ECL) or lifetime ECLs. Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument, whereas 12- month ECLs are the portion of ECLs that result from default events that are possible within the 12 months after reporting date.

Expected Credit Losses (ECL) are recognized for all financial debt instruments, loan commitments and financial guarantees that are classified as hold to collect/hold to collect and sell and have cash flows that are Solely Payments of Principal and Interest (SPPI). Expected credit losses are not recognized for equity instruments designated at Fair Value through Other Comprehensive Income (FVOCI).

The Bank primarily uses sophisticated models that utilize the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) metrics, discounted using the effective interest rate.

- *Probability of Default (PD)*
  The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

- *Loss Given Default (LGD)*
  The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.

- *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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

Kerugian kredit ekspektasian 12 bulan (*Stage 1*)

ECL diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. ECL terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka ECL dihitung kembali berdasarkan basis dua belas bulan.

Peningkatan risiko kredit yang signifikan (*Stage 2*)

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan (SICR) sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam ECL. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan faktor kuantitatif. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Khusus untuk debitur yang terkena dampak COVID-19 dan dalam program restrukturisasi COVID-19, maka untuk perhitungan ECL tidak secara otomatis memicu peningkatan risiko kredit yang signifikan.

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3)

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan. ECL akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal, dan nilai tercatat bruto instrumen sebelum penurunan nilai kredit.

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode yang lebih pendek antara umur ekspektasian dan periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk *portofolio revolving* tertentu, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik), bukan sepanjang periode kontrak.

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di neraca mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVOCI, saldo di neraca mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan terpisah sebagai cadangan pada pendapatan komprehensif lain.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif. Dasar *input*, asumsi dan teknik estimasi diungkapkan dalam Catatan 3.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

x) Allowance for Impairment Losses on Financial Assets (Continued)

12-month expected credit losses (Stage 1)

ECL are recognised at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to twelve months into the future from the reporting date. ECL continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL will revert to being determined on a twelve month basis.

Significant increase in credit risk (Stage 2)

If a financial asset experiences a significant increase in credit risk (SICR) since initial recognition, an expected credit loss provision is recognised for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of default is significant or not is assessed using quantitative factors. Financial assets that are 30 or more days past due and not credit impaired will always be considered to have experienced a significant increase in credit risk.

Specifically for debtors impacted by COVID-19 and under COVID-19 restructuring program, in term of the ECL calculation, it may not automatically trigger a significant increase in credit risk.

Credit impaired (or defaulted) exposures (Stage 3)

Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate. The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, discounted at the instrument's original effective interest rate, and the gross carrying value of the instrument prior to any credit impairment.

The period considered when measuring expected credit loss is the shorter of the expected life and the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, including credit cards, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn) rather than the contractual term.

For assets measured at amortised cost, the statement of financial position amount reflects the gross asset less the expected credit losses. For debt instruments held at FVOCI, the statement of financial position amount reflects the instrument's fair value, with the expected credit loss allowance held as a separate reserve within other comprehensive income.

To determine the expected credit loss, these components are multiplied together and discounted to the statement of financial position date using the effective interest rate as the discount rate.The basis of inputs, assumptions and estimation technique are disclosed in Note 3.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

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)

x) Allowance for Impairment Losses on Financial Assets (Continued)

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 from the 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 2023 dan 2022 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:

	2023	2022	
Dolar Amerika Serikat	15.397	15.568	*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), *interbank call money*, tabungan, *Negotiable Certificate of Deposit* (NCD),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 Surat Utang Negara (SUN), obligasi bank, Sekuritas Rupiah Bank Indonesia (SRBI) 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 sebagai diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

e. Foreign Currency Transaction and Translations (Continued)

As of December 31, 2023 and 2022 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 Facility, interbank call money, saving, Negotiable Certificate of Deposit (NCD), 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 Government Debt Securities (SUN), bank bonds, Bank Indonesia Rupiah Securities (SRBI) 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, securities for investment purposes are measured according to their classification as measured at amortized cost using the effective interest rate method.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

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 tetapi 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.

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 diklasifikasikan sebagai biaya perolehan yang diamortisasi

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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.

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 are classified as amortized cost

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

l. Pinjaman yang Diberikan (Lanjutan)

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 pada akun pendapatan bunga dan beban modifikasi yang disajikan secara terpisah. 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.

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).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

l. Loans (Continued)

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 recalculates the gross carrying amount of financial assets and recognizes the gain or loss arising from the modification in the profit or loss account in the interest income and modification expense accounts which are presented separately. 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.

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).

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

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)

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 (SEBI) No.15/28/DPNP dated July 31, 2013 regarding Asset Quality Ratings for Commercial Banks.

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:

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:

	Metode / *Method*	**Tarif / *Rate***	**Tahun / *Years***	
Bangunan				*Buildings*
Permanen	Garis Lurus/	5%	20	*Permanent*
Bukan Permanen	*Straight Line*	10%	10	*Non Permanent*
Bukan Bangunan				*Non Buildings*
Kelompok 1		50%	4	*Cluster 1*
Kelompok 2	Saldo Menurun Berganda /	25%	8	*Cluster 2*
Kelompok 3	*Double Declining*	12,5%	16	*Cluster 3*
Kelompok 4		10%	20	*Cluster 4*

Tanah dinyatakan berdasarkan harga perolehan dan tidak disusutkan.

Biaya perolehan termasuk biaya penggantian bagian aset tetap, saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Selanjutnya, pada saat perbaikan yang signifikan dilakukan, biaya perbaikan itu diakui ke dalam jumlah tercatat (*carrying amount*). Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi pada saat terjadinya.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) dimasukkan dalam laporan laba rugi pada tahun aset tersebut dihentikan pengakuannya.

2) Aset dalam Penyelesaian

Akumulasi biaya konstruksi aset tetap dikapitalisasi sebagai aset dalam penyelesaian. Biaya tersebut direklasifikasi ke akun aset tetap pada saat proses konstruksi selesai dan aset tetap siap untuk digunakan. Penyusutan mulai dibebankan pada tanggal yang sama.

Bank memilih untuk menggunakan metode biaya untuk mengukur aset tetapnya.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

o. Aset Tetap (Lanjutan)

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

o. Fixed Assets (Continued)

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. 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 (empat) tahun.

Biaya yang berhubungan dengan pengembangan atau pemeliharaan program piranti lunak komputer diakui sebagai beban pada periode terjadinya.

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.

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.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

q. Penurunan Nilai Aset Non - Keuangan (Lanjutan)

Untuk aset non-keuangan tidak termasuk aset takberwujud dengan masa manfaat tidak terbatas, penilaian dilakukan pada setiap tanggal pelaporan, apakah ada indikasi bahwa kerugian penurunan nilai yang sebelumnya diakui mungkin tidak lagi ada atau mungkin telah menurun. Jika indikasi tersebut terjadi, jumlah terpulihkan diperkirakan. Rugi penurunan nilai yang diakui sebelumnya dibalik hanya jika telah terjadi perubahan dalam estimasi yang digunakan untuk menentukan jumlah terpulihkan aset sejak rugi penurunan nilai terakhir diakui. Jika ini kasusnya, jumlah tercatat aset meningkat menjadi jumlah terpulihkan tersebut. Jumlah peningkatan tersebut tidak dapat melebihi nilai tercatat yang telah ditentukan, setelah dikurangi penyusutan atau amortisasi, sehingga seolah-olah kerugian penurunan nilai yang diakui untuk aset tahun-tahun sebelumnya tidak pernah terjadi.

Pembalikan tersebut diakui dalam laporan laba rugi kecuali aset dicatat pada nilai revaluasi, yang mana pembalikan diperlakukan sebagai peningkatan revaluasi. Setelah pembalikan itu, beban penyusutan atau amortisasi disesuaikan dalam tahun-tahun mendatang untuk mengalokasikan jumlah revisi nilai tercatat aset, dikurangi nilai sisa, secara sistematis atas sisa manfaatnya.

Aset takberwujud dengan masa manfaat tidak terbatas diuji untuk penurunan nilai setiap tahun baik secara individu maupun di tingkat unit penghasil kas mana yang sesuai dan ketika keadaan mengindikasikan bahwa nilai tercatat mungkin mengalami penurunan nilai.

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

q. Impairment of Non - Financial Assets (Continued)

For non-financial assets excluding intangible assets with indefinite useful life, an assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation or amortisation, had no impairment loss been recognised for the asset in prior years.

Such reversal is recognised in profit or loss unless the asset is carried at revalued amount, in which case the reversal is treated as a revaluation increase. After such a reversal, the depreciation or amortisation expense is adjusted in future years to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level as appropriate and when circumstances indicate that the carrying value may be impaired.

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.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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 bill 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. Simpanan dari Bank Lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain baik lokal maupun luar negeri, dalam bentuk giro, *inter-bank call money* dengan periode jatuh tempo menurut perjanjian kurang dari atau 90 hari, deposito berjangka dan sertifikat deposito.

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.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

u. Deposits from Other Banks

Deposits from other banks represent liabilities to local and overseas banks, in the form of current accounts, inter-bank call money with original maturities of 90 days or less, time deposits and certificates of deposits.

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.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

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.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

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.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

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.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

w. Perpajakan (Lanjutan)

Aset pajak penghasilan tangguhan diakui hanya jika besar kemungkinan jumlah penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Koreksi terhadap kewajiban perpajakan diakui saat Surat Ketetapan Pajak diterima atau jika mengajukan keberatan, pada saat keputusan atas keberatan tersebut telah ditetapkan.

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. Aset hak guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

w. Taxation (Continued)

Deferred tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

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 incremental borrowing rate at the date of initial application. The right-of-use asset is amortized over the straight line method throughout the lease term.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

z. Transaksi Sewa (Lanjutan)

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Bank menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Modifikasi sewa

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:
- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan - harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

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 persentase 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 Interpretation 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).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

z. Lease Transactions (Continued)

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate.

Each lease's payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the lease's period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

If the leases transfers ownership of the underlying asset to the Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

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 been 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 accrued and recognized as expense when service have been rendered by qualified employees. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

Defined Benefit Plan and Other Long-term Employee Benefits

The post-employment benefits are 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 SFAS 24: Employment Benefits 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 Interpretation 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).*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

aa. Imbalan Kerja (Lanjutan)

Program Imbalan Pasti dan Imbalan Kerja Jangka Panjang Lainnya

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasikan ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amendemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Program Imbalan Pasca Kerja Lainnya

Di luar 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

aa. Employee Benefit (Continued)

Defined Benefit Plan and Other Long-term Employee Benefits

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current statement of profit or loss and other comprehensive income.

All past service costs are recognised at the earlier of when the amendement or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deffered and recognised over the future verting period.

Other Long-term Post-Employment Benefit

Other than pension benefits, the Bank also provides other long-term post-employment benefits, such as compensation pay, separation pay, death allowance, proportional service award for pension, and award for pension.

Similar to pension benefits, service reward benefits, service reward benefits proportional, long service leave, and death allowance liabilities and expenses are calculated by independent actuaries using the projected unit credit method.

Defined Contribution (DC) Plan

The Bank provides a defined benefit lump sum benefit pension which is defined by salary and period of membership. However, the Bank's obligation is reduced by the proceeds of a separate defined contribution plan (DPLK). These disclosures measure the Bank's additional payment required (if any) if the defined benefit exceeds the proceeds of that defined contribution plan. The Bank expenses the contribution it pays into the defined contribution on cash basis, and separately to the amount shown in these disclosures.

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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

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.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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.

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 Director 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. 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.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

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.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

Pertimbangan profesional dan estimasi signifikan dalam menentukan jumlah yang diakui dalam laporan keuangan adalah sebagai berikut:

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan hidupnya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Nilai wajar atas instrumen keuangan

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika statistik. Masukan *(input)* untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia. Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup pertimbangan likuiditas dan masukan model seperti tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

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.

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.

Pajak Penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti sepanjang kegiatan usaha normal. Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

Penentuan provisi untuk pajak penghasilan badan memerlukan pertimbangan yang signifikan dari manajemen. Ada transaksi dan perhitungan tertentu yang penentuan pajak akhirnya tidak pasti selama kegiatan usaha biasa. Bank mengakui liabilitas atas masalah pajak penghasilan badan yang diharapkan berdasarkan estimasi apakah tambahan pajak penghasilan badan akan terutang. Jika hasil pajak final dari hal-hal tersebut berbeda dari jumlah yang pada awalnya dicatat, perbedaan tersebut akan berdampak pada aset dan liabilitas pajak kini dan tangguhan pada periode di mana penentuan tersebut dibuat.

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.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (CONTINUED)

Significant accounting judgments and estimates that affect the reported amounts of financial statement, are as follows:

Going concern

The Bank's management has assessed the Bank's ability to continue as a going concern and believes that the Bank has the resources to continue its business in the future. In addition to that, management is not aware of any material uncertainty that may cast significant doubt to the Bank's ability to continue as a going concern. Therefore, the financial statements have been prepared on going concern basis.

Fair value of financial instruments

If the fair value of financial assets and financial liabilities recorded in the financial statements of financial position is not available in an active market, the fair value is determined using various valuation techniques including the use of statistical mathematical model. The input for this model comes from observable market data. When observable market data are not available, management considers necessary inputs and assumptions to determine the fair value. Considerations include considerations such as liquidity and volatility feedback model, the level of early payment and the level of default assumption.

Financial assets not quoted in an active market

Bank classifies financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determination on whether quoted prices are readily and regularly available and whether those prices represent actual and regularly occurring market transaction in arm's length basis.

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.

Income tax

Significant judgment is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business. The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due.

Determining provision for corporate income tax requires significant judgment by management. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business. The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Where the final tax outcome of these matters is different from the amount that are initially recorded, such differences will have an impact on the current and deferred tax assets and liabilities in the period in which such determination is made.

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.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

Pengakuan pajak tangguhan (Lanjutan)

Pertimbangan manajemen yang signifikan juga diperlukan untuk menentukan jumlah dari aset pajak tangguhan yang dapat diakui, berdasarkan waktu yang mungkin terjadi dan tingkatan dari keuntungan yang dikenakan pajak di masa yang akan datang bersama dengan strategi perencanaan pajak di masa yang akan datang.

Nilai sekarang dari kewajiban pensiun

Biaya untuk program pensiun manfaat pasti dan imbalan pasca kerja ditentukan menggunakan penilaian aktuaria. Penilaian aktuarial melibatkan pembuatan asumsi mengenai tingkat diskonto, tingkat pengembalian dari aset yang diharapkan, peningkatan gaji di masa depan, tingkat kematian, dan peningkatan jumlah pensiun di masa depan. Karena sifat jangka panjang rencana-rencana ini, estimasi memiliki ketidakpastian yang signifikan.

Present Value atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi *carrying amount* atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto. Bank menentukan tingkat diskonto yang tepat pada setiap akhir tahun. Ini merupakan tingkat suku bunga yang digunakan untuk menentukan nilai kini atas arus kas masa depan yang diestimasi akan digunakan untuk membayar imbalan kerja. Dalam menentukan tingkat diskonto yang tepat, Bank mempertimbangkan tingkat suku bunga atas Obligasi Pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

Asumsi kunci liabilitas pensiun lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

Penurunan Nilai Aset Non-Keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

- Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
- Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- Industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat atas aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

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).

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.

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.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (CONTINUED)

Recognition of deferred taxes (Continued)

Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future tax planning strategies.

Present value of post-employment benefit obligation

The cost of defined benefit retirement plan and other post employment benefits is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates, and future pension increases. Due to the long term nature of these plans, such estimates are subject to significant uncertainty.

The present value of the employee benefits obligation depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

Assumptions used in determining the cost or income for employee benefits include the discount rate. The bank determines the appropriate discount rate at the end of each year. This is the interest rate used to determine the present value of estimated future cash flows that will be used to pay employee benefits. In determining the appropriate discount rate, the Bank considers the interest rates on Government Bonds that have a maturity that resembles the period of employee employee benefits.

Other key assumptions for pension obligations are partly based on current market conditions.

Impairment of Non-Financial Assets

The Bank evaluates the decline in asset value if there are events or changes in circumstances that indicate that the carrying value of an asset cannot be recovered. Important factors that can cause a review of impairment are as follows:

- *Performance that is not achieved significantly against historical expectations or projections of future operating results;*
- *Significant changes in the way the asset is used or the overall business strategy; and*
- *Industry or economic trends that are significantly negative.*

The Bank recognizes an impairment loss if the carrying amount of the asset exceeds the recoverable value. The recoverable amount is a higher value between fair value less costs to sell and the value of use of the asset (or cash-generating unit). The recoverable amount is estimated for individual assets or, if not possible, for the cash generating unit for which the asset is part of the unit.

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).

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.

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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah			***Rupiah***
Kas	464.709.326.200	434.789.006.855	*Cash*
Kas ATM	103.865.226.105	83.949.753.105	*Cash In ATM*
Sub Jumlah	**568.574.552.305**	**518.738.759.960**	***Sub Total***
Dolar Amerika Serikat			***US Dollar***
Kas	996.031.930	423.295.893	*Cash*
Sub Jumlah	**996.031.930**	**423.295.893**	***Sub Total***
Jumlah	**569.570.584.235**	**519.162.055.853**	***Total***

Saldo kas pada tanggal 31 Desember 2023 dan 2022 dimiliki oleh Bank.

The Cash as of December 31, 2023 and 2022 is owned by the Bank.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah	2.393.082.448.391	2.688.834.898.328	*Rupiah*
Dolar Amerika Serikat	792.945.500	801.726.250	*United States Dollar*
Jumlah	**2.393.875.393.891**	**2.689.636.624.578**	***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 Minimum Satutory 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 2023 dan 2022, 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 Peraturan 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 telah diubah beberapa kali dengan PADG No 2 Tahun 2023 tanggal 24 Maret 2023 serta PADG Nomor 12 Tahun 2023 tanggal 27 September 2023 tentang Perubahan kedua atas Peraturan Anggota Dewan Gubernur Nomor 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Syariah.

As of December 31, 2023 and 2022, the Bank's Minimum Statutory Reserve (GWM) is in accordance with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018, has been 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 concerning the Fourth Amendment to Bank Indonesia Regulation Number 20/3/PBI/2018 concerning Minimum Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units. And explained in the Regulation of Members of the Board of Governors (PADG) No. 24/8/PADG/2022 dated June 30, 2022 concerning Implementing Regulations for Fulfillment of Mandatory Minimum Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units has been amended several times with PADG No 2 of 2023 dated March 24, 2023 and PADG Number 12 of 2023 dated September 27, 2023 concerning the second amendment to the Regulation of Members of the Board of Governors Number 24/8/PADG/2022 concerning Implementation Regulations for Fulfilling the Minimum Statutory Reserve in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial

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.21/22/PADG/2019 tanggal 28 November 2019 sebagaimana diubah tujuh kali dengan PADG No 18 Tahun 2023 tanggal 29 Nopember 2023 Perubahan Ketujuh atas Peraturan Anggota Dewan Gubernur Nomor 21/22/PADG/2019 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) is in accordance 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 concerning the Fourth 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 by Regulation of Members of the Board of Governors (PADG) No.21/22/PADG/2019 dated November 28, 2019 as amended seven times by PADG No. 18 of 2023 dated November 29, 2023 Seventh Amendment to Regulation of Members of the Board of Governors Number 21/22/PADG /2019 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units.

Berdasarkan surat dari Bank Indonesia No.25/321/DKMP/Srt/B tanggal 5 Desember 2023 dan merujuk pada Peraturan Bank Indonesia Nomor 24/5/PBI/2022 tanggal 30 Juni 2022 dan dijelaskan dengan Peraturan Anggota Dewan Gubernur (PADG) No.24/8/PADG/2022 tanggal 30 Juni 2022 sebagaimana diubah dua kali dengan PADG No 12 Tahun 2023 tanggal 27 September 2023 tentang Perubahan Kedua Atas Peraturan Anggota Dewan Gubernur No.24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensial, Bank Umum Syariah dan Unit Usaha Syariah, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM sebesar 2,90%.

Based on a letter from Bank Indonesia No.25/321/DKMP/Srt/B dated December 5, 2023 and referring to Bank Indonesia Regulation Number 24/5/PBI/2022 dated June 30, 2022, And explained by Regulation of Members of the Board of Governors (PADG) No.24/8/PADG/2022 dated June 30, 2022 as amended second times by PADG No. 12 of 2023 dated September 27, 2023 Second Amendment to Regulation of Members of the Board of Governors Number 24/8/PADG/2022 concerning Implementation Regulations for Fulfillment of Minimum Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business UnitsBank has received incentives for providing funds for economic activities certain and inclusive in the form of a 2,90% reduction in GWM fulfillment.

5. GIRO PADA BANK INDONESIA (LANJUTAN)

Rasio Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	9,00%	9,00%	*GWM Rupiah*
Harian	0,00%	0,00%	*Daily*
Rata-rata	9,00%	9,00%	*Average*
PLM	5,00%	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.

Penyangga Likuiditas Makroprudensial yang selanjutnya disingkat PLM adalah cadangan likuiditas minimum dalam rupiah yang wajib dipelihara oleh BUK dalam bentuk surat berharga yang memenuhi persyaratan tertentu, yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUK dalam rupiah.

Rasio GWM Bank pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Giro Wajib Minimum:			*Minimum Required Account:*
GWM Rupiah	6,20%	7,20%	*GWM Rupiah*
Harian	0,00%	0,00%	*Daily*
Rata-rata	6,20%	7,20%	*Average*
PLM	27,23%	29,61%	*PLM*
GWM Valas	28,08%	26,29%	*GWM Foreign Exchange*
Harian	2,00%	2,00%	*Daily*
Rata-rata	26,08%	24,29%	*Average*

Bank telah memenuhi Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia pada tanggal 31 Desember 2023 dan 2022.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (CONTINUED)

The Minimum Statutory Reserve (GWM) ratio required by Bank Indonesia on December 31, 2023 and 2022 is as follows:

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.

Macroprudential Liquidity Buffer, hereinafter abbreviated as PLM is a minimum liquidity reserve in rupiahs that must be maintained by BUK in the form of securities that meet certain requirements, the amount of which is determined by Bank Indonesia at a certain percentage of BUK Deposits in rupiah.

The Statutory Reserves Ratios as of December 31, 2023 and 2022 are as follows:

The Bank has met the Statutory Reserve Requirement required by Bank of Indonesia as of December 31, 2023 and 2022.

6. GIRO PADA BANK LAIN

a. Berdasarkan Mata Uang

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah	49.858.800.714	31.161.303.352	*Rupiah*
Dolar Amerika Serikat	20.241.832.646	21.529.617.742	*United States Dollar*
Jumlah	70.100.633.360	52.690.921.094	*Total*
Cadangan Kerugian Penurunan Nilai	(19.246.250)	(17.233.223)	*Allowance for Impairment Losses*
Jumlah bersih	**70.081.387.110**	**52.673.687.871**	***Net***

b. Berdasarkan Hubungan

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pihak Ketiga:			***Third Parties:***
Rupiah	49.858.800.714	31.161.303.352	*Rupiah*
Dolar Amerika Serikat	20.241.832.646	21.529.617.742	*United States Dollar*
Jumlah	70.100.633.360	52.690.921.094	*Total*
Cadangan Kerugian Penurunan Nilai	(19.246.250)	(17.233.223)	*Allowance for Impairment Losses*
Jumlah bersih	**70.081.387.110**	**52.673.687.871**	***Net***

6. CURRENT ACCOUNTS WITH OTHER BANKS

a. By Currency

b. By Relationship

6. GIRO PADA BANK LAIN (LANJUTAN) / *6. CURRENT ACCOUNTS WITH OTHER BANKS (CONTINUED)*

c. Berdasarkan Bank / *c. By Bank*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah			***Rupiah***
Bank Pemerintah Daerah			***Local Government Bank***
PT Bank DKI	11.015.097	10.000.000	*PT Bank DKI*
Bank Umum			***Commercial Bank***
PT Bank Central Asia Tbk	46.706.536.915	22.924.904.512	*PT Bank Central Asia Tbk*
PT Bank Negara Indonesia (Persero), Tbk	2.168.641.164	2.215.472.551	*PT Bank Negara Indonesia (Persero), Tbk*
PT Bank Mandiri (Persero), Tbk	851.523.288	4.668.703.474	*PT Bank Mandiri (Persero), Tbk*
PT Bank Rakyat Indonesia (Persero), Tbk	121.084.250	1.342.222.815	*PT Bank Rakyat Indonesia (Persero), Tbk*
Sub - Jumlah	49.858.800.714	31.161.303.352	*Sub - Total*
Dolar Amerika Serikat			***United States Dollar***
PT Bank Mandiri (Persero), Tbk	11.604.716.283	12.982.926.673	*PT Bank Mandiri (Persero), Tbk*
PT Bank Negara Indonesia (Persero), Tbk	8.637.116.363	8.546.691.069	*PT Bank Negara Indonesia (Persero), Tbk*
Sub - Jumlah	20.241.832.646	21.529.617.742	*Sub - Total*
Jumlah	70.100.633.360	52.690.921.094	*Total*
Cadangan Kerugian Penurunan Nilai	(19.246.250)	(17.233.223)	*Allowance for Impairment Losses*
Jumlah bersih	**70.081.387.110**	**52.673.687.871**	***Net***

d. Tingkat Suku Bunga Rata-rata per Tahun / *d. Average Interest Rate per Annum*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah	0.00% - 1.25%	0.00% - 1.25%	*Rupiah*
Dolar Amerika Serikat	0.00%	0.00%	*United States Dollar*

e. Perubahan Cadangan Kerugian Penurunan Nilai / *e. Movements in the Allowance for Impairment Losses*

	31 Desember 2023 / *December 31, 2023*				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	**Stage 2**	**Stage 3**	**Jumlah/*Amount***	
Saldo awal tahun	17.233	--	--	17.233	*Balance, beginning of year*
Perubahan selama periode berjalan	2.013	--	--	2.013	*Movement during current period*
Saldo akhir periode	19.246	--	--	19.246	*Balance, end of period*

	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*

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 2023 dan 2022 diklasifikasikan lancar.

All current accounts with other banks as of December 31, 2023 and 2022 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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Lancar	70.100.633.360	52.690.921.094	*Current*
Jumlah	70.100.633.360	52.690.921.094	*Total*
Cadangan Kerugian Penurunan Nilai	(19.246.250)	(17.233.223)	*Allowance for Impairment Losses*
Jumlah bersih	**70.081.387.110**	**52.673.687.871**	***Net***

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2023 and 2022, 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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pihak Ketiga			***Third Parties***
Fasilitas Penyimpanan			***Saving Facility***
Bank Indonesia	100.000.000.000	1.074.000.000.000	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	(14.574.831)	(141.652.263)	*Unamortized Discount*
Sub - Jumlah	99.985.425.169	1.073.858.347.737	*Sub - Total*
Interbank Call Money			***Interbank Call Money***
Bank Umum			***Commercial Bank***
PT Bank Negara Indonesia (Persero), Tbk.	350.000.000.000	--	*PT Bank Negara Indonesia (Persero), Tbk.*
PT Bank Maybank Indonesia	300.000.000.000	--	*PT Bank Maybank Indonesia*
Bank Pemerintah Daerah			***Local Goverment Bank***
PT BPD DKI	300.000.000.000	--	*PT BPD DKI*
PT BPD Jawa Timur, Tbk	300.000.000.000	--	*PT BPD Jawa Timur, Tbk*
PT BPD Sulawesi Selatan & Sulawesi Barat	275.000.000.000	--	*PT BPD Sulawesi Selatan & Sulawesi Barat*
PT BPD Sumatera Utara	200.000.000.000	--	*PT BPD Sumatera Utara*
PT BPD Sumsel Babel	150.000.000.000	200.000.000.000	*PT BPD Sumsel Babel*
PT BPD Kalimantan Barat	150.000.000.000	--	*PT BPD Kalimantan Barat*
PT BPD DIY	100.000.000.000	--	*PT BPD DIY*
PT BPD Maluku Malut	100.000.000.000	--	*PT BPD Maluku Malut*
PT BPD Sulawesi Tenggara	100.000.000.000	--	*PT BPD Sulawesi Tenggara*
PT BPD Lampung	50.000.000.000	--	*PT BPD Lampung*
PT BPD Kalimantan Tengah	25.000.000.000	--	*PT BPD Kalimantan Tengah*
Sub - Jumlah	2.400.000.000.000	200.000.000.000	*Sub - Total*
Tabungan			***Saving Account***
PT Bank Mandiri (Persero), Tbk	24.882.868	25.333.171	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	24.882.868	25.333.171	*Sub - Total*
Deposito			***Deposit***
Negotiable Certificate of Deposit	28.500.004.297	18.894.911.546	*Negotiable Certificate of Deposit*
Deposit Berjangka	300.000.000	800.000.000	*Time Deposit*
Sub - Jumlah	28.800.004.297	19.694.911.546	*Sub - Total*
Jumlah	**2.528.810.312.334**	**1.293.578.592.454**	***Total***
Cadangan Kerugian Penurunan Nilai	(2.062.877.735)	(378.944.000)	*Allowance for Impairment Losses*
Jumlah bersih	**2.526.747.434.599**	**1.293.199.648.454**	***Net***

b. Tingkat Suku Bunga Rata-rata per Tahun / *b. Average Interest Rate per Annum*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah	0,00% - 6,60%	5,00% - 6,20%	*Rupiah*

c. Perubahan Cadangan Kerugian Penurunan Nilai / *c. Movements in the Allowance for Impairment Losses*

	31 Desember 2023 / *December 31, 2023* — Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Amount***	
Saldo awal tahun	378.944	--	--	378.944	*Balance, beginning of year*
Perubahan selama periode berjalan	1.683.934	--	--	1.683.934	*Movement during current period*
Saldo, akhir periode	2.062.878	--	--	2.062.878	*Balance, end of period*

	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*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses is adequate.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (LANJUTAN)

d. Berdasarkan Kualitas Aset

Kualitas Penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Lancar	2.528.810.312.334	1.293.578.592.454	*Current*
Jumlah	2.528.810.312.334	1.293.578.592.454	*Total*
Cadangan Kerugian Penurunan Nilai	(2.062.877.735)	(378.944.000)	*Allowance for Impairment Losses*
Jumlah bersih	**2.526.747.434.599**	**1.293.199.648.454**	***Net***

e. Berdasarkan Sisa Umur sampai dengan saat Jatuh Tempo

Nilai tercatat penempatan pada pada Bank Indonesia dan Bank lain yang dimiliki hingga jatuh tempo berdasarkan sisa umur sampai dengan saat jatuh temponya adalah sebagai berikut:

	31 Desember 2023 / *December 31, 2023*		31 Desember 2022 / *December 31, 2022*		
	Jangka Waktu / *Period*	Jumlah / *Total*	Jangka Waktu / *Period*	Jumlah / *Total*	
Deposito	< 1 tahun/*year*	28.800.004.297	< 1 tahun/*year*	19.694.911.546	*Deposits*
Interbank Call Money	< 1 bulan/*month*	2.400.000.000.000	< 1 bulan/*month*	200.000.000.000	*Interbank Call Money*
Fasilitas Penyimpanan	< 1 bulan/*month*	99.985.425.169	< 1 bulan/*month*	1.073.858.347.737	*Saving Facility*
Tabungan	> 1 bulan/*month*	24.882.868	> 1 bulan/*month*	25.333.171	*Saving*
		2.528.810.312.334		**1.293.578.592.454**	

f. Informasi Lain

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan. Manajemen yakin bahwa seluruh dana yang ditempatkan akan diterima kembali.

7. PLACEMENT WITH BANK INDONESIA AND OTHER BANKS (CONTINUED)

d. By Asset Quality

The quality of Placement with Bank indonesia and other banks are as follows:

e. By Remaining Period to Maturity Date

The carrying value for placement on the Bank Indonesia and other banks that are held to maturity by remaining period to maturity date are as follows:

f. Other Information

As of December 31, 2023 and 2022, 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

a. Berdasarkan Jenis dan Hubungan

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Biaya Perolehan diamortisasi			***Amortized Cost***
Pihak Ketiga			***Third Parties***
Surat Utang Negara (SUN) (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2023 dan 2022 sebesar Rp18.386.502.601 dan Rp19.696.028.298	2.789.455.497.399	2.408.145.971.702	*Government Bonds (net of unamortized discount or premium of the year 2023 and 2022 of Rp18,386,502,601 and Rp19,696,028,298*
Sub - Jumlah	2.789.455.497.399	2.408.145.971.702	*Sub - Total*
Obligasi Bank	376.000.000.000	341.000.000.000	*Bank Bonds*
Sub - Jumlah	376.000.000.000	341.000.000.000	*Sub - Total*
Sekuritas Rupiah Bank Indonesia (SRBI)	1.190.580.706.246	--	*Securities Bank Indonesia Rupiah (SRBI)*
Sub - Jumlah	1.190.580.706.246	--	*Sub - Total*
Jumlah	**4.356.036.203.645**	**2.749.145.971.702**	***Total***
Cadangan Kerugian Penurunan Nilai	(28.500.000)	(235.314.100)	*Allowance for Impairment Losses*
Jumlah Bersih	**4.356.007.703.645**	**2.748.910.657.602**	***Net***

8. SECURITIES

a. By Type and Relationship

8. EFEK - EFEK (LANJUTAN) / ***8. SECURITIES (CONTINUED)***

b. Berdasarkan Penerbit / ***b. By Issuer***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pemerintah			***Government***
SUN Seri FR 0090	800.334.000.000	800.334.000.000	*SUN Seri FR 0090*
SUN Seri FR 0081	800.000.000.000	600.000.000.000	*SUN Seri FR 0081*
SUN Seri FR 0086	500.000.000.000	500.000.000.000	*SUN Seri FR 0086*
SUN Seri FR 0095	230.000.000.000	-	*SUN Seri FR 0095*
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 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 0046	-	50.000.000.000	*SUN Seri FR 0046*
Diskonto yang belum Diamortisasi	(18.386.502.601)	(19.696.028.298)	*Unamortized discount*
Sub - Jumlah	2.789.455.497.399	2.408.145.971.702	*Sub - Total*
Bank			***Bank***
PT Bank Mandiri Tbk	115.000.000.000	15.000.000.000	*PT Bank Mandiri Tbk*
PT Bank Negara Indonesia Tbk	75.000.000.000	75.000.000.000	*PT Bank Negara Indonesia Tbk*
PT Bank Tabungan Negara Tbk	70.000.000.000	135.000.000.000	*PT Bank Tabungan Negara Tbk*
PT Bank Rakyat Indonesia Tbk	50.000.000.000	--	*PT Bank Rakyat Indonesia Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	30.000.000.000	80.000.000.000	*PT BPD Sulawesi Selatan and Sulawesi Barat*
PT Bank Maybank Indonesia Tbk	23.000.000.000	23.000.000.000	*PT Bank Maybank Indonesia Tbk*
PT Bank Mantap	13.000.000.000	13.000.000.000	*PT Bank Mantap*
Sub - Jumlah	376.000.000.000	341.000.000.000	*Sub - Total*
SRBI			***SRBI***
SRBI Seri IDSR041224364S	200.000.000.000	--	*SRBI Seri IDSR041224364S*
SRBI Seri IDSR011124364S	100.000.000.000	--	*SRBI Seri IDSR011124364S*
SRBI Seri IDSR151124364S	100.000.000.000	--	*SRBI Seri IDSR151124364S*
SRBI Seri IDSR221124364S	100.000.000.000	--	*SRBI Seri IDSR221124364S*
SRBI Seri IDSR271124364S	100.000.000.000	--	*SRBI Seri IDSR271124364S*
SRBI Seri IDSR131224364S	100.000.000.000	--	*SRBI Seri IDSR131224364S*
SRBI Seri IDSR181224364S	100.000.000.000	--	*SRBI Seri IDSR181224364S*
SRBI Seri IDSR201224364S	100.000.000.000	--	*SRBI Seri IDSR201224364S*
SRBI Seri IDSR271224364S	100.000.000.000	--	*SRBI Seri IDSR271224364S*
SRBI Seri IDSR081124364S	63.397.000.000	--	*SRBI Seri IDSR081124364S*
SRBI Seri IDSR190424182S	50.000.000.000	--	*SRBI Seri IDSR190424182S*
SRBI Seri IDSR181024364S	50.000.000.000	--	*SRBI Seri IDSR181024364S*
SRBI Seri IDSR231024364S	50.000.000.000	--	*SRBI Seri IDSR231024364S*
SRBI Seri IDSR251024364S	50.000.000.000	--	*SRBI Seri IDSR251024364S*
Diskonto yang belum Diamortisasi	(72.816.293.754)	--	*Unamortized discount*
Sub - Jumlah	1.190.580.706.246	--	*Sub - Total*
Jumlah	**4.356.036.203.645**	**2.749.145.971.702**	***Total***
Cadangan Kerugian Penurunan Nilai	(28.500.000)	(235.314.100)	*Allowance for Impairment Losses*
Jumlah Bersih	**4.356.007.703.645**	**2.748.910.657.602**	***Net***

c. Berdasarkan Peringkat / ***c. By Rating***

Peringkat obligasi berdasarkan penilaian lembaga pemeringkat pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

Bond ratings classified by the rating institution assessment as of December 31, 2023 and 2022 were as follows:

	31 Desember 2023 / *December 31, 2023*			
	Pemeringkat / *Agencies*	Peringkat / *Rating*	Nilai Wajar / *Fair Value*	
Perbankan				***Banking***
PT Bank Mandiri (Persero) Tbk	Pefindo	AAA	115.000.000.000	*PT Bank Mandiri (Persero) Tbk*
PT Bank Negara Indonesia (Persero) Tbk	Pefindo	AAA	75.000.000.000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Tabungan Negara (Persero) Tbk	Fitch	AA	70.000.000.000	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	Pefindo	AAA	50.000.000.000	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	30.000.000.000	*PT BPD Sulawesi Selatan and Barat*
PT Bank Maybank Indonesia, Tbk	Pefindo	AAA	23.000.000.000	*PT Bank Maybank Indonesia Tbk*
PT Bank Mantap	Fitch	AA	13.000.000.000	*PT Bank Mantap*
Sub-Jumlah			376.000.000.000	*Sub-total*

8. EFEK - EFEK (LANJUTAN) / ***8. SECURITIES (CONTINUED)***

	31 Desember 2023 / *December 31, 2023*			
	Pemeringkat / ***Agencies***	**Peringkat /** ***Rating***	**Nilai Wajar /** ***Fair Value***	
Sub-Jumlah Perbankan			376.000.000.000	*Sub-total Banking*
Pemerintah				***Government***
SUN Seri FR 0090	-	-	800.334.000.000	*SUN Seri FR 0090*
SUN Seri FR 0081	-	-	800.000.000.000	*SUN Seri FR 0081*
SUN Seri FR 0086	-	-	500.000.000.000	*SUN Seri FR 0086*
SUN Seri FR 0095	-	-	230.000.000.000	*SUN Seri FR 0095*
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 0045	-	-	30.000.000.000	*SUN Seri FR 0045*
SUN Seri FR 0042	-	-	20.000.000.000	*SUN Seri FR 0042*
SUN Seri FR 0046	-	-	-	*SUN Seri FR 0046*
Diskonto yang belum diamortisasi	-	-	(18.386.502.601)	*Unamortized Discount*
Bank Indonesia				***Bank Indonesia***
SRBI Seri				*SRBI Seri*
IDSR041224364S	-	-	200.000.000.000	*IDSR041224364S*
IDSR151124364S	-	-	100.000.000.000	*IDSR151124364S*
IDSR221124364S	-	-	100.000.000.000	*IDSR221124364S*
IDSR271124364S	-	-	100.000.000.000	*IDSR271124364S*
IDSR131224364S	-	-	100.000.000.000	*IDSR131224364S*
IDSR181224364S	-	-	100.000.000.000	*IDSR181224364S*
IDSR201224364S	-	-	100.000.000.000	*IDSR201224364S*
IDSR271224364S	-	-	100.000.000.000	*IDSR271224364S*
IDSR011124364S	-	-	100.000.000.000	*IDSR011124364S*
IDSR081124364S	-	-	63.397.000.000	*IDSR081124364S*
IDSR190424182S	-	-	50.000.000.000	*IDSR190424182S*
IDSR181024364S	-	-	50.000.000.000	*IDSR181024364S*
IDSR231024364S	-	-	50.000.000.000	*IDSR231024364S*
IDSR251024364S	-	-	50.000.000.000	*IDSR251024364S*
Diskonto yang belum diamortisasi	-	-	(72.816.293.754)	*Unamortized Discount*
Jumlah			4.356.036.203.645	*Total*
Cadangan Kerugian Penurunan Nilai			(28.500.000)	*Allowance for Impairment Losses*
Jumlah Bersih			**4.356.007.703.645**	***Net***

	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 T	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*
Diskonto yang belum diamortisasi	--	--	(19.696.028.298)	*Unamortized 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***

8. EFEK - EFEK (LANJUTAN) / ***8. SECURITIES (CONTINUED)***

d. Berdasarkan Jangka Waktu / ***d. By Period***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Kurang dari 1 tahun	--	--	*Less than 1 year*
1 sampai dengan 5 tahun	4.094.057.571.679	2.438.328.696.019	*1 to 5 years*
Lebih dari 5 tahun	261.950.131.966	310.581.961.583	*More than 5 years*
Jumlah	**4.356.007.703.645**	**2.748.910.657.602**	***Total***

e. Berdasarkan Sisa Umur Jatuh Tempo / ***e. By Maturity***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Kurang dari 1 tahun	1.233.552.206.246	164.776.126.763	*Less than 1 year*
1 sampai dengan 5 tahun	3.092.801.430.220	2.555.540.812.342	*1 to 5 year*
Lebih dari 5 tahun	29.654.067.179	28.593.718.497	*More than 5 year*
Jumlah	**4.356.007.703.645**	**2.748.910.657.602**	***Total***

f. Tingkat Suku Bunga Rata-rata per Tahun / ***f. Average Interest Rate per Annum***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Efek - efek	5,125% - 10,25%	4,79% - 10,25%	*Marketable Securities*

g. Perubahan Cadangan Kerugian Penurunan Nilai / ***g. Movements in the Allowance for Impairment Losses***

	31 Desember 2023 / *December 31, 2023*				
	Dalam Ribuan Rupiah/ *In Thousand Rupiah*				
	Stage 1	Stage 2	Stage 3	Jumlah/*Amount*	
Saldo awal tahun	235.314	--	--	235.314	*Balance, beginning of year*
Perubahan selama periode berjalan	(206.814)	--	--	(206.814)	*Movement during current period*
Saldo, akhir periode	28.500	--	--	28.500	*Balance, end of period*

	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*

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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Lancar	4.356.036.203.645	2.749.145.971.702	*Current*
Jumlah	4.356.036.203.645	2.749.145.971.702	*Total*
Cadangan Kerugian Penurunan Nilai	(28.500.000)	(235.314.100)	*Allowance for Impairment Losses*
Jumlah bersih	**4.356.007.703.645**	**2.748.910.657.602**	***Net***

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut :

a. Berdasarkan Penerbit

9. MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEMENTS

Marketable securities purchased under resale agreements as of December 31, 2023 and 2022 are as follows :

a. By Issuer

31 Desember 2023 / *December 31, 2023*

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						
VR0034	7	3-Jan-24	750.000.000.000	719.061.627.650	239.507.603	718.822.120.047
VR0054	7	4-Jan-24	300.000.000.000	287.335.837.810	123.558.300	287.212.279.510
FR0080	364	5-Jan-24	200.000.000.000	205.433.704.884	117.588.423	205.316.116.461
VR0063	364	16-Aug-24	200.000.000.000	204.610.185.151	7.892.165.717	196.718.019.434
VR0071	364	2-Aug-24	200.000.000.000	203.392.849.226	7.372.328.908	196.020.520.318
VR0080	364	12-Apr-24	200.000.000.000	198.833.288.738	3.493.827.226	195.339.461.512
VR0070	364	26-Jan-24	100.000.000.000	101.867.838.399	457.573.406	101.410.264.993
VR0048	364	9-Feb-24	100.000.000.000	101.892.780.909	713.090.705	101.179.690.204
VR0046	364	22-Mar-24	100.000.000.000	102.555.930.798	1.442.411.522	101.113.519.276
VR0046	364	22-Mar-24	100.000.000.000	102.507.280.485	1.431.055.477	101.076.225.008
VR0043	364	21-Jun-24	100.000.000.000	102.724.617.943	3.003.467.539	99.721.150.404
VR0080	364	16-Feb-24	100.000.000.000	100.229.907.744	826.834.406	99.403.073.338
VR0083	364	2-Feb-24	100.000.000.000	99.951.840.017	573.488.701	99.378.351.316
VR0068	364	19-Jan-24	100.000.000.000	99.584.224.343	321.340.559	99.262.883.784
VR0094	364	23-Feb-24	100.000.000.000	99.802.062.545	947.993.688	98.854.068.857
VR0094	364	12-Jan-24	100.000.000.000	98.945.546.470	194.955.294	98.750.591.176
VR0064	364	19-Jul-24	100.000.000.000	101.735.851.033	3.445.360.515	98.290.490.518
VR0071	364	5-Jul-24	100.000.000.000	101.129.945.234	3.188.923.910	97.941.021.324
VR0084	364	8-Mar-24	100.000.000.000	98.905.178.566	1.186.144.041	97.719.034.525
VR0085	364	1-Mar-24	100.000.000.000	98.764.759.494	1.061.377.949	97.703.381.545
VR0085	364	1-Apr-24	100.000.000.000	99.194.929.013	1.563.299.906	97.631.629.107
VR0093	364	24-May-24	100.000.000.000	99.595.986.065	2.472.996.844	97.122.989.221
VR0094	364	17-May-24	100.000.000.000	99.462.693.363	2.354.531.246	97.108.162.117
VR0073	364	3-May-24	100.000.000.000	99.162.596.642	2.110.115.750	97.052.480.892
VR0077	367	10-May-24	100.000.000.000	99.253.656.829	2.224.314.910	97.029.341.919
VR0077	364	26-Apr-24	100.000.000.000	98.978.234.850	1.984.607.180	96.993.627.670
VR0037	364	14-Jun-24	100.000.000.000	99.101.498.524	2.781.282.461	96.320.216.063
VR0072	364	12-Jul-24	100.000.000.000	98.616.508.501	3.229.567.000	95.386.941.501
Jumlah / *Total*			**4.050.000.000.000**	**4.022.631.361.226**	**56.753.709.186**	**3.965.877.652.040**

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 / *Unrealized 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)

a. Berdasarkan Penerbit

Tidak terdapat efek-efek yang dibeli dengan janji dijual kembali (*reverse repo*) dengan pihak berelasi.

Seluruh efek-efek yang dibeli dengan janji dijual kembali dalam mata uang Rupiah.

Pada tanggal 31 Desember 2023 dan 2022 lokasi penyimpanan efek-efek jaminan tanpa warkat (*scriptless*) dicatat pada sistem BI - SSSS Bank Indonesia.

b. Tingkat Suku Bunga Rata-rata per Tahun

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Efek - efek yang Dibeli dengan Janji Dijual Kembali	6,00% - 6,70%	5,50% - 6,66%	*Marketable Securities Purchased under Resale Agreements*

c. Berdasarkan Kualitas Aset

Kualitas Efek-efek yang Dibeli dengan Janji Dijual Kembali adalah sebagai berikut:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Lancar	3.965.877.652.040	5.255.177.840.155	*Current*
Jumlah	**3.965.877.652.040**	**5.255.177.840.155**	***Total***

Manajemen berpendapat bahwa tidak perlu cadangan kerugian penurunan nilai pada efek-efek yang dibeli dengan janji dijual kembali pada 31 Desember 2023 dan 2022.

9. MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEMENTS (CONTINUED)

a. By Issuer

There were no marketable securities purchased under resale agreement with related parties.

All marketable securities purchased under resale agreement are stated in Rupiah.

As of December 31, 2023 and 2022, the scriptless collateral securites were custodied in BI- SSSS system of Bank Indonesia.

b. Average Interest Rate per Annum

c. By Asset Quality

The quality of Marketable Securities Purchased under Resale Agreements are as follows:

10. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Pada tanggal 31 Desember 2023 dan 2022, Bank memiliki tagihan dari surat berharga yang dijual dengan janji dibeli kembali sejumlah Rp Nihil dan Rp199.985.298.142 dengan rincian sebagai berikut:

10. MARKETABLE SECURITIES SOLD UNDER REPURCHASED AGREEMENTS

As of December 31, 2023 and 2022, the Bank has a number of marketable securities for sale with reverse repurchase agreement Rp Nil and Rp199,985,298,142, 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-Jun-20	15-Jun-25	14.701.858	199.985.298.142
Jumlah / *Total*	**200.000.000.000**			**14.701.858**	**199.985.298.142**

11. PINJAMAN YANG DIBERIKAN / *11. LOANS*

a. Berdasarkan Jenis dan Hubungan / *a. By Type and Relationship*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pihak Berelasi			***Related Parties***
Konsumsi	22.217.699.744	21.670.597.470	*Consumer*
Investasi	3.685.406.048	3.700.422.286	*Investment*
Modal kerja	1.538.759.302	3.561.680.754	*Working Capital*
Sub - Jumlah	27.441.865.094	28.932.700.510	*Sub - Total*
Pihak Ketiga			***Third Parties***
Konsumsi	9.635.059.636.867	9.507.344.258.088	*Consumer*
Investasi	8.575.658.340.281	7.692.693.139.811	*Investment*
Modal kerja	2.477.263.420.809	2.388.155.747.009	*Working Capital*
Sindikasi	435.157.742.436	451.203.074.523	*Syndication*
Sub - Jumlah	21.123.139.140.393	20.039.396.219.431	*Sub - Total*
Total	**21.150.581.005.487**	**20.068.328.919.941**	*Total*
Cadangan Kerugian Penurunan Nilai	(1.232.527.296.112)	(1.105.305.454.920)	*Allowance for Impairment Losses*
Jumlah bersih	**19.918.053.709.375**	**18.963.023.465.021**	***Net***

Rincian Pinjaman yang diberikan berdasarkan kualitas kredit adalah sebagai berikut:

Loans based on quality are as follows :

	31 Desember 2023 / *December 31, 2023*			
		Portofolio Pinjaman yang diberikan/ *Loans Portfolio*	Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment*	
	%	Jumlah Pinjaman yang diberikan / *Total Loans*	Jumlah / *Total*	
Kualitas				***Quality***
Lancar	98,26%	20.782.707.325.503	936.923.855.371	*Current*
Dalam Perhatian Khusus	0,46%	96.062.513.003	28.709.969.683	*Special Mention*
Kurang Lancar	0,06%	13.076.642.629	8.158.946.716	*Substandard*
Diragukan	0,08%	17.077.928.202	17.077.928.202	*Doubtful*
Macet	1,14%	241.656.596.150	241.656.596.140	*Loss*
Jumlah	**100,00%**	**21.150.581.005.487**	**1.232.527.296.112**	***Total***

	31 Desember 2022 / *December 31, 2022*			
		Portofolio Pinjaman yang diberikan/ *Loans Portfolio*	Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment*	
	%	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***

11. PINJAMAN YANG DIBERIKAN (LANJUTAN) / ***11. LOANS (CONTINUED)***

b. Berdasarkan Sektor Ekonomi / ***b. By Economic Sector***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rumah Tangga	9.657.277.336.611	9.529.014.855.558	*Household*
Perdagangan Besar dan Eceran	5.556.217.159.030	5.824.746.888.248	*Wholesale and Retail Trade*
Pertanian, Kehutanan dan Perikanan	1.549.325.580.520	1.399.838.466.407	*Agriculture, forestry and Fishery*
Penyediaan Akomodasi dan Penyediaan Makan Minum	1.393.961.438.603	1.219.278.228.476	*Accomodation and culinary supplying*
Konstruksi	770.169.343.970	605.844.366.136	*Construction*
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	244.126.384.601	186.633.502.730	*Leasing and Leasing Activities Without Employment Options Travel Agencies and Other Business Support*
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	463.955.670.331	423.176.960.247	*Human Health Activities And Social activity*
Kesenian, Hiburan dan Rekreasi	15.275.532.311	4.305.898.255	*Arts, Entertainment and Recreation*
Industri Pengolahan	393.938.227.613	310.306.906.773	*Processing Industry*
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial wajib	240.048.753	145.831.374.774	*Government administration defense and social wefare*
Real Estate	19.241.195.939	19.903.041.352	*Real Estate*
Informasi dan Komunikasi	23.817.247.162	9.698.275.924	*Information and Communication*
Pengangkutan dan Pergudangan	138.321.804.815	121.782.405.482	*Transportation and Warehousing*
Aktivitas Keuangan dan Asuransi	62.259.131.314	88.677.504.512	*Financial and Insurance Activities*
Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin	18.750.000.000	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 Remediasi	113.593.609.205	15.509.550.790	*Water Management, Wastewater Management Waste Management and Recycling and Remediation activities*
Pendidikan	49.497.037.853	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	12.182.520.773	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	77.773.911.488	60.791.833.077	*Professional, Scientific and Technical Activities*
Aktivitas Jasa Lainnya	590.580.935.174	9.569.189.151	*Other Service Activities*
Jumlah	**21.150.581.005.487**	**20.068.328.919.941**	***Total***
Cadangan Kerugian Penurunan Nilai	(1.232.527.296.112)	(1.105.305.454.920)	*Allowance for Impairment Losses*
Jumlah bersih	**19.918.053.709.375**	**18.963.023.465.021**	***Total - net***

c. Berdasarkan Periode Sisa Jatuh Tempo / ***c. By Remaining Period to Maturity***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Kurang dari atau sama dengan 1 tahun	1.570.042.647.178	1.826.105.344.060	*Less or equal to 1 year*
Lebih dari 1 tahun sampai 2 tahun	800.227.217.913	963.672.795.346	*More than 1 year to 2 years*
Lebih dari 2 tahun sampai 5 tahun	5.095.662.194.842	4.298.570.199.740	*More than 2 year to 5 years*
Lebih dari 5 tahun	13.684.648.945.554	12.979.980.580.795	*More than 5 years*
Jumlah	21.150.581.005.487	20.068.328.919.941	*Total*
Cadangan Kerugian Penurunan Nilai	(1.232.527.296.112)	(1.105.305.454.920)	*Allowance for Impairment Losses*
Jumlah bersih	**19.918.053.709.375**	**18.963.023.465.021**	***Net***

11. PINJAMAN YANG DIBERIKAN (LANJUTAN) / ***11. LOANS (CONTINUED)***

d. Berdasarkan Jangka Waktu Perjanjian Kredit / ***d. By Loan Period based on Credit Agreements***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Lebih dari 5 tahun	15.181.785.360.225	14.649.647.363.482	*More than 5 years*
Lebih dari 2 tahun sampai 5 tahun	4.665.052.662.913	3.965.469.489.458	*More than 2 years to 5 years*
Lebih dari 1 tahun sampai 2 tahun	133.044.716.126	142.782.200.872	*More than 1 year to 2 years*
Kurang dari atau sama dengan 1 tahun	1.170.698.266.223	1.310.429.866.129	*Less than or equal to 1 year*
Jumlah	**21.150.581.005.487**	**20.068.328.919.941**	***Total***
Cadangan Kerugian Penurunan Nilai	(1.232.527.296.112)	(1.105.305.454.920)	*Allowance for Impairment Losses*
Jumlah bersih	**19.918.053.709.375**	**18.963.023.465.021**	***Net***

e. Berdasarkan Pihak Berelasi / ***e. By Related Parties***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Keluarga Direksi dan Karyawan kunci	25.561.390.510	26.603.429.807	*Director's family and Key Employees*
Komisaris	151.067.630	160.850.157	*Commissioners*
Lainnya	1.729.406.954	2.168.420.546	*Others*
Jumlah	**27.441.865.094**	**28.932.700.510**	***Total***

f. Berdasarkan *Stage* / ***f. By Stage***

	31 Desember 2023 / *December 31, 2023* (Dalam Ribuan Rupiah/ *In Thousand of Rupiah*)				
	Stage 1	**Stage 2**	**Stage 3**	**Jumlah/Total**	
Saldo awal	18.632.215.938	341.390.257	1.094.722.725	20.068.328.920	*Beginning balance*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(46.990.333)	64.084.680	(17.094.347)	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(57.039.598)	(53.543.972)	110.583.570	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	654.980.741	(200.184.240)	(454.796.501)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	1.541.021.410	(64.503.599)	(394.265.726)	1.082.252.085	*Net change in exposure and remeasurement*
Saldo akhir	20.724.188.158	87.243.126	339.149.721	21.150.581.005	***Ending balance***

	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***

g. Tingkat Suku Bunga per Tahun / ***g. Annual Interest Rates***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pinjaman yang diberikan	2,00% - 16,00%	2,00% - 16,00%	*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 2023 / *December 31, 2023*		
	Kredit bermasalah/ *Non Performing Loan*	**Cadangan Kerugian/ *Allowance for Impairment Losses***	
Rumah Tangga	50.626.126.602	48.318.086.591	*Household*
Perdagangan Besar dan Eceran	158.187.131.343	156.138.281.018	*Wholesale and Retail Trade*
Pertanian, Kehutanan dan Perikanan	32.240.512.114	32.113.867.427	*Agriculture, forestry and Fishery*
Penyediaan Akomodasi dan Penyediaan Makan Minum	9.251.338.921	9.024.659.164	*Accomodation and culinary supplying*
Konstruksi	6.412.804.913	6.412.804.913	*Construction*
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	959.293.342	959.293.342	*Leasing and Leasing Activities Without Employment Options Travel Agencies and Other Business Support*
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	1.386.117.320	1.386.117.319	*Human Health Activities and Social activity*
Industri Pengolahan	2.997.871.816	2.925.276.414	*Processing Industry*
Real Estate	412.638.895	412.638.895	*Real Estate*
Informasi dan Komunikasi	71.588.942	71.588.942	*Information and Communication*
Aktivitas Keuangan dan Asuransi	2.276.184.042	2.276.184.041	*Financial and Insurance Activities*
Pengelolaan Air, Pengelolaan Air Limbah Pengelolaan dan Daur Ulang Sampah dan Aktivitas aktivitas Remedia	98.500.000	98.500.000	*Water Management, Wastewater Management, Waste Management and Recycling and Remediation activities*
Aktivitas Rumah Tangga Sebagai Pemberi Kerja; Aktivitas Yang Menghasilkan Barang dan Jasa Oleh Rumah Tangga yang Digunakan Untuk Memenuhi Kebutuhan Sendiri	89.002.901	80.217.526	*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	1.950.636.058	1.950.636.058	*Professional, Scientific and Technical Activities*
Pengangkutan dan Perdagangan	9.583.333	42.385	*Transport and trade*
Aktivitas Jasa Lainnya	4.764.947.018	4.648.387.602	*Other Service Activities*
Jumlah	**271.811.166.981**	**266.893.471.058**	***Total***

	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 Remedia	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***

11. PINJAMAN YANG DIBERIKAN (LANJUTAN)

h. Ikhtisar Kredit Bermasalah Berdasarkan Sektor Ekonomi (Lanjutan)

Rasio kredit bermasalah - kotor terhadap jumlah kredit adalah 1,29% dan 2,37% masing-masing untuk tanggal 31 Desember 2023 dan 2022.

Rasio kredit bermasalah - bersih terhadap jumlah kredit adalah 0,02% dan 0,06% masing-masing untuk tanggal 31 Desember 2023 dan 2022.

i. Kredit Sindikasi

Kredit sindikasi merupakan Pinjaman yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama (sindikasi) dengan bank-bank lain. Jumlah kredit sindikasi sebesar Rp435.157.742.436 dan Rp451.203.074.523 masing-masing untuk tanggal 31 Desember 2023 dan 2022.

Keikutsertaan Bank dalam kredit sindikasi sebagai anggota sebesar 0,69% - 5,75% pada 31 Desember 2023 dan 0,69% - 5,75% pada 31 Desember 2022 dari masing - masing fasilitas pinjaman.

j. Perubahan Cadangan Kerugian Penurunan Nilai

Perubahan dalam penyisihan kerugian Pinjaman yang diberikan adalah sebagai berikut:

11. LOANS (CONTINUED)

h. Non-Performing Loans by Economic Sector (Continued)

Non performing loan ratio - gross to total loan was 1.29% and 2.37% as of December 31, 2023 and 2022, respectively.

Non performing loan ratio - net to total loan was 0.02% and 0.06% as of December 31, 2023 and 2022, respectively.

i. Syndicated Loans

Syndicated loans represent loans provided to debtors under syndication agreements with other banks. Total syndicated loans amounted to Rp435,157,742,436 and Rp451.203.074.523 as of December 31, 2023 and 2022, respectively.

The participation of the Bank as a member of syndications is between 0.69% - 5.75% as at December 31, 2023 and 0.69% - 5.75% as at December 31, 2022 of each syndicated loan facility.

j. Movements in the Allowance for Impairment Losses

The movement of Allowance for impairment losses is as follows:

	31 Desember 2023 / *December 31, 2023* (Dalam Ribuan Rupiah/ *In Thousand of Rupiah*)				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo, awal tahun	126.797.582	179.387.498	799.120.375	1.105.305.455	*Balance, beginning of year*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(850.804)	12.485.540	(11.634.736)	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(2.639.985)	(35.174.145)	37.814.130	-	*Transfer to credit impaired (Stage 3)*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	336.824.899	(103.865.622)	(232.959.277)	-	*Transfer to 12 month expected credit losses (Stage 1)*
Perubahan bersih pada eksposur dan pengukuran kembali	387.122.457	1.673.382	(51.933.863)	336.861.976	*Net change in exposure and remeasurement*
Penghapusan	(435.291)	(925.039)	(208.279.805)	(209.640.135)	*Written-off*
Saldo, akhir tahun	**846.818.858**	**53.581.614**	**332.126.824**	**1.232.527.296**	***Balance, end of year***

	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***

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 serta sesuai 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, dimana akan berakhir pada 24 Maret 2024. 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 and in accordance with POJK No. 19 dated 28 October 2022 concerning Special Treatment for Financial Services Institutions in Certain Regions and Sectors in Indonesia Affected by Disasters, which will end on 24 March 2024. Management believes that the allowance for impairment losses is adequate.

11. PINJAMAN YANG DIBERIKAN (LANJUTAN)

k. Informasi Pokok Lainnya Sehubungan dengan Pinjaman yang Diberikan

1) Pinjaman yang diberikan pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan, fidusia, deposito berjangka atau jaminan lain yang dapat diterima oleh bank.
2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor, kredit multiguna lainnya, kredit multiguna perorangan dan kredit konsumtif perorangan lainnya.
3) Kredit Program Pemerintah terdiri dari kredit investasi, kredit modal kerja dan kredit modal kerja lainnya dimana Pemerintah dapat menyediakan sebagian dan/atau keseluruhan dananya.
4) Kredit karyawan adalah Pinjaman yang diberikan kepada karyawan untuk membeli kendaraan, rumah, atau keperluan lainnya dengan tingkat bunga sesuai tujuan kreditnya.
5) 31 Desember 2023 dan 2022, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit (BMPK) kepada pihak ketiga dan pihak berelasi serta sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.
6) Saldo kredit yang di hapus buku selama periode 31 Desember 2023 dan 2022 adalah sebesar Rp209.640.134.712 dan Rp81.100.568.482 Penghapusbukuan kredit ini bukan merupakan hapus tagih, sehingga upaya penagihan tetap dilakukan.
7) Simpanan dari nasabah yang diblokir dan dijadikan jaminan atas Pinjaman yang diberikan pada tanggal 31 Desember 2023 dan 2022 masing - masing sebesar Rp99.486.855.342 dan Rp81.110.817.559 adalah sebagai berikut:

11. LOANS (CONTINUED)

k. Other Significant Information Related to Loans

1) Loans are generally secured by pledged collateral, fiduciary rights, time deposits or other collateral accepted by Bank.
2) Consumption loans consist of home ownership loans, motor vehicle loans, other multipurpose loans, individual multipurpose loans and other individual consumer loans.
3) Government Loan Program consists of investment loans, working capital loan and other working capital loans which the Government provide partial and/or all of their funds.
4) Loans to 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) As of December 31, 2023 and 2022, there were no violations or exceeding the Legal Lending Limit (LLL) for third parties and related parties and in accordance with regulations established by Bank Indonesia.
6) Credit balances written off during the period December 31, 2023 and 2022 amounted to Rp209,640,134,712 and Rp81,100,568,482 Write-off credit is not a write-off, so that the billing attempt is still being done.
7) Deposits from customer which are blocked and pleged as loan collateral as of December 31, 2023 and 2022, amounting to Rp99,486,855,342 and Rp81,110,817,559 respectively, are follows:

	31 Desember 2023 / ***December 31, 2023***	**31 Desember 2022 /** ***December 31, 2022***	
Deposito berjangka	96.507.192.307	64.486.833.483	*Time Deposit*
Tabungan	2.979.663.035	16.623.984.076	*Savings*
Jumlah	**99.486.855.342**	**81.110.817.559**	***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

Berikut ini adalah jenis dan jumlah Pinjaman yang diberikan yang telah direstrukturisasi per 31 Desember 2023 dan 2022:

l. Restructured Loans

Below is the type and amount of restructured loans as of December 31, 2023 and 2022:

	31 Desember 2023 / ***December 31, 2023***	**31 Desember 2022 /** ***December 31, 2022***	
Perpanjangan Jangka waktu Kredit dan Skema Lain	1.397.367.237.502	2.257.529.379.199	*Extension of Loan Period and Other Schemes*
Perpanjangan Jangka waktu Kredit	196.966.794.188	253.459.759.447	*Extension of Loan Period*
Perpanjangan Waktu dengan Penyesuaian Suku Bunga	7.323.401.712	27.553.522.691	*Extension of Loan Period and Interest Rate Adjusment*
Jumlah	**1.601.657.433.402**	**2.538.542.661.337**	***Total***

Kredit yang direstrukturisasi berdasarkan kualitas kredit adalah sebagai berikut:

Restructured loans by quality are as follows:

	31 Desember 2023 / ***December 31, 2023***	**31 Desember 2022 /** ***December 31, 2022***	
Lancar	1.411.578.890.793	2.311.725.345.477	*Current*
Dalam Perhatian Khusus	20.488.034.484	21.767.351.464	*Special Mention*
Kurang Lancar	4.466.195.928	9.732.234.143	*Substandard*
Diragukan	6.491.527.037	9.962.137.821	*Doubtful*
Macet	158.632.785.160	185.355.592.432	*Loss*
Jumlah	**1.601.657.433.402**	**2.538.542.661.337**	***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 2023 / *December 31, 2023*		31 Desember 2022 / *December 31, 2022*		
	Jumlah / *Total*	Persentase Kepemilikan / *Percentage Ownership*	Jumlah / *Total*	Persentase Kepemilikan / *Percentage Ownership*	
PT Sarana Bali Ventura	-	0,00%	500.000.000	6,36%	*PT Sarana Bali Ventura*
Cadangan Kerugian Penurunan Nilai	-		(75.000.000)		*Allowance for Impairment Losses*
Jumlah bersih	-		425.000.000		***Net***

b. Berdasarkan Kualitas Aset / ***b. By Asset Quality***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Lancar	--	500.000.000	*Current*
Jumlah	--	500.000.000	*Total*
Cadangan Kerugian Penurunan Nilai	--	(75.000.000)	*Allowance for Impairment Losses*
Jumlah bersih	--	**425.000.000**	***Net***

c. Perubahan Cadangan Kerugian Penurunan Nilai / ***c. Movements in the Allowance for Impairment Losses***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Saldo Awal	(75.000.000)	(75.000.000)	*Beginning Balance*
Penyisihan Selama Tahun Berjalan	75.000.000	-	*Provision During the Year*
Saldo Akhir	-	(75.000.000)	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas adalah cukup untuk menutup kerugian yang mungkin timbul atas penyertaan saham pada 31 Desember 2022.

Bank telah melakukan penjualan penyertaan saham kepada PT Sarana Bali Ventura sesuai dengan Surat Persetujuan atas Divestasi Penyertaan Modal pada PT Sarana Bali Ventura oleh Dewan Komisaris BPD Bali dengan No. 155/DK/BPD/2023 tanggal 21 Agustus 2023. Penjualan Penyertaan Modal PT Sarana Bali Ventura kepada PT Jamkrida Bali Mandara (Perseroda) senilai Rp799.291.000 sesuai Akta Jual Beli Saham No. 29 tanggal 31 Agustus 2023.

Management believes that the allowance for impairment losses mentioned above is sufficent to cover impairment losses on investments in shares as of December 31, 2022.

The Bank has sold investment shares to PT Sarana Bali Ventura in accordance with the Letter of Approval of the Divestment of Equity Participation in PT Sarana Bali Ventura by the Board of Commissioners of BPD Bali with No. 155/DK/BPD/2023 dated August 21, 2023. Sale of Capital Participation from PT Sarana Bali Ventura to PT Jamkrida Bali Mandara (Perseroda) worth Rp799,291,000 in accordance with Share Sale and Purchase Deed No. 29 dated August 31, 2023.

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 2023 / *December 31, 2023*				
	Saldo Awal / *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassification*	Saldo Akhir/ *Ending Balance*
Harga Perolehan/ *Acquisition Cost*					
Tanah/*Land*	13.042.730.805	3.182.225.000	--	--	16.224.955.805
Bangunan/*Buildings*	97.791.816.613	117.974.000	133.249.745	12.995.648.738	110.772.189.606
Inventaris kelompok I/ *Fixture Group I*	163.441.105.713	14.275.111.354	15.453.596.485	1.045.143.330	163.307.763.912
Inventaris kelompok II/ *Fixture Group II*	41.917.895.108	4.565.893.915	1.147.999.208	858.003.411	46.193.793.226
	316.193.548.239	22.141.204.269	16.734.845.438	14.898.795.479	336.498.702.549
Aset dalam Penyelesaian/ *Construction in Progress*	5.340.984.857	27.289.007.717	--	(14.898.795.479)	17.731.197.095
Jumlah/*Total*	321.534.533.096	49.430.211.986	16.734.845.438	--	354.229.899.644
Akumulasi Penyusutan/ *Accumulated Depreciation*					
Bangunan/*Buildings*	51.308.210.984	4.437.704.765	133.249.735	--	55.612.666.014
Inventaris kelompok I/ *Fixture Group I*	140.960.145.385	14.711.704.775	15.455.542.512	--	140.216.307.648
Inventaris kelompok II/ *Fixture Group II*	33.082.066.154	3.019.477.956	1.143.478.082	--	34.958.066.028
	225.350.422.523	22.168.887.496	16.732.270.329	--	230.787.039.690
Nilai Buku Bersih/ *Net Book Value*	**96.184.110.573**				**123.442.859.954**

13. ASET TETAP (LANJUTAN)

13. FIXED ASSETS (CONTINUED)

	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*	**84.681.548.452**				**96.184.110.573**

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp22.168.887.496 dan Rp21.846.132.742 masing-masing pada 31 Desember 2023 dan 2022 (catatan 35).

Total depreciation expense charged to other operating expenses amounted to Rp22,168,887,496 and Rp21,846,132,742 in December 31, 2023 and 2022, respectively (note 35).

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2023 berkisar antara 33% sampai dengan 90% Estimasi penyelesaian yaitu pada tahun 2024.

The percentage level of completion of assets in progress on December 31, 2023 ranges from 33% to 90% Estimated completion is in 2024.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2023 dan 2022 masing-masing sebesar Rp339.195.735.383 dan Rp257.450.309.899 pada PT Asuransi Bangun Askrida.

The Bank has insured fixed assets to cover possible losses from fire, theft and natural disasters with insurance coverage values as of December 31, 2023 and 2022 amounting to Rp339,195,735,383 and Rp257,450,309,899 respectively at 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 2023 dan 2022.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2023 and 2022.

Penjualan dan penghapusan aset tetap adalah sebagai berikut :

Details of sale and disposal of property and equipment are as follows :

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Harga Jual	246.918.650	-	*Selling Price*
Nilai Buku	2.575.109	255.191.734	*Book Value*
Rugi Penjualan/Penghapusan	**244.343.541**	**(255.191.734)**	***Loss on Sale/Disposal***

Pada tanggal 31 Desember 2023 dan 2022 Bank memiliki 52 dan 51 bidang tanah dengan Sertifikat Hak Milik sejumlah 1 unit dan 1 unit, Sertifikat Hak Pakai (SHP) sejumlah 2 unit dan 2 unit, dan Sertifikat Hak Guna Bangunan (HGB) sejumlah 49 unit dan 48 unit yang mempunyai masa manfaat 30 (tiga puluh) tahun. Masa berlaku Sertifikat 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, 2023 and 2022, the Bank owns 52 and 51 plots of land with Ownership Rights Certificates for 1 unit and 1 unit, Use Rights Certificates (SHP) for 2 units and 2 units, and Building Use Rights Certificates (HGB) for 49 units and 48 units with a useful life of 30 (thirty) years. The validity period of the Building Use Rights Certificate (HGB) ends between 2037 and 2042. All land certificates are in the name of the Bank. Management is of the opinion that there is no problem with the extension of land rights because all land was obtained legally and supported by adequate proof of ownership.

Tidak terdapat aset tetap yang dijaminkan oleh Bank pada tanggal 31 Desember 2023 dan 2022.

There are no fixed assets pledged by the Bank as of December 31, 2023 and 2022.

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 2023 dan 2022 harga perolehan dari aset tetap yang telah disusutkan penuh dan masih digunakan adalah masing-masing sebesar Rp133.096.419.575 dan Rp129.162.606.210.

As of December 31, 2023 and 2022 the cost of fully depreciated fixed asset that are still in use amounted to Rp133,096,419,575 and Rp129,162,606,210.

14. ASET TAKBERWUJUD / *14. INTANGIBLE ASSETS*

Rincian aset takberwujud adalah sebagai berikut:

The details of intangible assets are as follows:

	31 Desember 2023 / *December 31, 2023*				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Saldo akhir/ *Ending balance*	
Nilai Perolehan					***Acquisition Cost***
Perangkat lunak komputer	41.632.775.742	6.136.598.840	--	47.769.374.582	*Computer Software*
Jumlah	**41.632.775.742**	**6.136.598.840**	**--**	**47.769.374.582**	***Total***
Akumulasi amortisasi					***Accumulated Amortization***
Perangkat lunak komputer	35.819.694.171	3.741.819.939	--	39.561.514.110	*Computer Software*
Jumlah	**35.819.694.171**	**3.741.819.939**	**--**	**39.561.514.110**	***Total***
Nilai Buku Bersih	**5.813.081.571**			**8.207.860.472**	***Net Intangible Assets***

	31 Desember 2022 / *December 31, 2022*				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	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 book value***

Jumlah amortisasi yang dibebankan pada beban operasional lain sebesar Rp3.741.819.939 dan Rp2.718.924.598 masing-masing pada 31 Desember 2023 dan 2022 (catatan 35).

Total amortization expense charged to other operating expenses amounted to Rp3,741,819,939 and Rp2,718,924,598 in December 31, 2023 and 2022, respectively (note 35).

15. ASET HAK GUNA / *15. RIGHT-OF-USE ASSET*

	31 Desember 2023 / *December 31, 2023*				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Saldo akhir/ *Ending balance*	
Harga Perolehan					***Acquisition Cost***
Gedung	42.223.320.959	6.914.271.289	3.632.617.094	45.504.975.154	*Building*
Tanah	785.718.980	2.526.107.619	--	3.311.826.599	*Land*
ATM	21.669.395.823	1.227.936.394	2.945.697.025	19.951.635.192	*ATM*
Kendaraan	10.378.877.686	3.257.276.402	8.919.272.483	4.716.881.605	*Vehicle*
Hardware	1.859.192.045	--	1.859.192.045	-	*Hardware*
Gedung Bukan Kantor	1.048.440.000	1.158.760.551	168.200.000	2.039.000.551	*Non-Office Building*
Total	**77.964.945.493**	**15.084.352.255**	**17.524.978.647**	**75.524.319.101**	***Total***
Akumulasi Penyusutan					***Accumulated Depreciation***
Gedung	16.117.703.518	8.158.384.696	3.632.617.094	20.643.471.120	*Building*
Tanah	211.890.980	126.130.710	--	338.021.690	*Land*
ATM	8.831.566.225	4.868.745.357	2.945.697.025	10.754.614.557	*ATM*
Kendaraan	7.391.790.175	2.946.462.680	8.919.272.483	1.418.980.372	*Vehicle*
Hardware	1.394.394.029	464.798.016	1.859.192.045	-	*Hardware*
Gedung Bukan Kantor	648.114.583	871.381.777	168.200.000	1.351.296.360	*Non-Office Building*
Total	**34.595.459.510**	**17.435.903.236**	**17.524.978.647**	**34.506.384.099**	***Total***
Nilai buku bersih	**43.369.485.983**			**41.017.935.002**	***Net book value***

	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***

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp17.435.903.236 dan Rp21.454.972.249 masing-masing pada 31 Desember 2023 dan 2022 (catatan 35).

Total depreciation expense charged to other operating expenses amounted to Rp17,435,903,237 and Rp21,454,972,249 in December 31, 2023 and 2022, respectively (note 35).

16. ASET LAIN-LAIN / *16. OTHER ASSETS*

Seluruh aset lain-lain dalam mata uang Rupiah. / *All other assets are stated in Rupiah.*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Bunga yang Akan Diterima	124.776.601.141	115.689.654.282	*Accrued Interest receivable*
Tagihan *Switching* Antar Bank & GPN	24.900.073.043	24.103.685.726	*Interbank Switching Bills & GPN*
Rupa-rupa Dalam Penyelesaian	16.302.732.582	9.555.194.424	*Other Advances*
Beban yang Ditangguhkan	15.741.254.220	15.821.729.390	*Deferred Costs*
Tagihan lainnya	13.182.871.397	--	*Other Bills*
Uang Muka Pajak	9.291.280.603	9.291.280.603	*Tax Advance*
Biaya Dibayar Dimuka	4.719.116.980	5.583.910.957	*Prepaid Expense*
Setoran Jaminan	2.109.686.109	2.000.000.000	*Security Deposit*
Persediaan Barang Cetakan	1.450.567.749	1.035.690.808	*Printing Supplies*
Properti Terbengkalai	436.651.800	436.651.800	*Abandoned Property*
Tagihan Kiriman Uang *Western Union*	295.487.900	768.970.500	*Money bills transfer Western Union*
Lainnya	27.000.000	173.000.000	*Others*
Jumlah	**213.233.323.524**	**184.459.768.490**	***Total***

a. Bunga yang akan diterima terdiri dari: / ***a. Accrued interests receivables are as follows:***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pinjaman yang diberikan	85.380.049.578	84.980.461.408	*Loans*
Efek-efek dan Penempatan Pada Bank Lain	39.396.551.563	30.709.192.874	*Securities and Placement with Other Banks*
Jumlah	**124.776.601.141**	**115.689.654.282**	***Total***

b. Biaya dibayar dimuka terdiri dari: / ***b. Prepaid Expenses :***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Sewa	2.163.848.570	2.992.328.523	*Rental*
Asuransi	2.553.717.793	2.527.257.970	*Insurance*
Lain-Lain	1.550.617	64.324.464	*Others*
Jumlah	**4.719.116.980**	**5.583.910.957**	***Total***

c. Uang muka pajak / ***c. Tax advance***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pajak Badan (Catatan 22)	57.558.102.170	57.558.102.170	*Corporate income tax (Note 22)*
PPN (Catatan 22)	158.133.156	158.133.156	*VAT (Note 22)*
	57.716.235.326	57.716.235.326	
Dikurangi:			*Less:*
Penyisihan cadangan kerugian	(48.424.954.723)	(48.424.954.723)	*Allowance for impairment loss*
Jumlah	**9.291.280.603**	**9.291.280.603**	***Total***

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.

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.

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.

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.

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.

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.

16. ASET LAIN-LAIN (LANJUTAN)

c. Uang muka pajak (Lanjutan)

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.

Pada tanggal 8 Desember 2023, Bank menjalani persidangan ke-8 dengan agenda Pemberitahuan Sidang Pengucapan Putusan terkait permohonan Banding terhadap Keputusan Direktorat Jenderal Pajak atas keputusan penolakan keberatan dimaksud. Adapun hasil persidangan ke-8 adalah :

a. No. Putusan : PUT-003579.15/2022/PP/M.IIIA Tahun 2023
   Jenis Putusan : Mengabulkan Seluruhnya
b. No. Putusan : PUT-003580.16/2022/PP/M.IIIA Tahun 2023
   Jenis Putusan : Mengabulkan Sebagian

Saat ini Bank belum melakukan akrual pengakuan pendapatan atas nominal sengketa dimaksud dengan pertimbangan Bank masih menunggu langkah hukum dari Direktorat Jenderal Pajak (DJP) sebagai terbanding, dimana DJP dapat mengajukan peninjauan kembali dalam waktu 3 (tiga) bulan atas putusan dimaksud sejak salinan putusan diterima.

d. Tagihan *Switching* Antar Bank & GPN

Tagihan ATM merupakan tagihan yang terkait dengan transaksi nasabah yang dilakukan melalui jaringan ATM Bersama dan ATM Prima.

e. Tagihan Lainnya

Tagihan lainnya merupakan tagihan kepada PT Arindo Pratama atas dana talangan pembayaran ke PT Perusahaan Listrik Negara (Persero).

16. OTHER ASSETS (CONTINUED)

c. Tax advance (Continued)

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.

On December 8 2023, the Bank underwent its 8th trial with the agenda of Notification of Decision Pronunciation Hearing regarding the appeal against the Directorate General of Taxes' decision regarding the decision to reject the objection in question. The results of the 8th trial are :

a. No. Decision : PUT-003579.15/2022/PP/M.IIIA Tahun 2023
   Type of Decision : Grant it all
b. No. Decision : PUT-003580.16/2022/PP/M.IIIA Tahun 2023
   Type of Decision : Partially Grant it

Currently, the Bank has not yet accrued income recognition for the disputed amount, considering that the Bank is still waiting for legal action from the Directorate General of Taxes (DJP) as the respondent, where the DJP can submit a review within 3 (three) months of the decision in question from the time the copy of the decision is received.

d. Interbank Switching Bills & GPN

ATM receivables is customers' transactions conducted through ATM Bersama and ATM Prima network.

e. Other Bills

The other bill is a bill to PT Arindo Pratama for the bailout funds paid to PT Perusahaan Listrik Negara (Persero).

17. LIABILITAS SEGERA

17. LIABILITIES DUE IMMEDIATELY

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Titipan Kewajiban *Switching* Antar Bank & GPN	60.762.574.411	53.949.742.390	*Interbank Switching & GPN Obligation*
Beban yang Masih Harus Dibayar	31.134.273.345	16.468.585.079	*Accrued payable*
Titipan Pembayaran Kredit	5.684.116.214	4.125.713.916	*Deposit of credit payment*
Titipan Gaji Tabungan	993.364.792	118.599.221.253	*Temporary salary savings account*
Rekening Titipan	269.827.055	276.518.486	*Temporary account*
Bunga Deposito Jatuh Tempo	7.056.667	533.812.500	*Interest of time deposit fall due*
Lain-lain	4.543.776.818	2.904.973.664	*Others*
Jumlah	**103.394.989.302**	**196.858.567.288**	***Total***

Rekening titipan merupakan hasil dari uang titipan yang diterima Bank atas transaksi pembayaran dari nasabah yang akan disetorkan pihak bank ke rekening tujuan.
Seluruh transaksi liabilitas segera dalam bentuk rupiah.

Accounts not yet settled were payment transactions received from customer by the Bank as collecting agent before deposit to destination account.
All liability transactions are denomated in rupiah.

18. SIMPANAN DARI NASABAH

a. Berdasarkan Jenis, Mata Uang dan Hubungan

18. DEPOSITS FROM CUSTOMERS

a. By Type, Currency, and Relationship

	31 Desember 2023 / *December 31, 2023*			
	Pihak Berelasi / *Related Parties*	Pihak Ketiga / *Third Parties*	Jumlah / *Total*	
Rupiah				***Rupiah***
Giro	126.572.763.689	4.374.119.370.599	4.500.692.134.288	*Current Account*
Tabungan	16.377.822.782	15.458.494.649.570	15.474.872.472.352	*Savings*
Deposito Berjangka	19.436.223.037	7.950.715.894.666	7.970.152.117.703	*Time Deposit*
Sub - Jumlah	162.386.809.508	27.783.329.914.835	27.945.716.724.343	*Sub - Total*
Dollar Amerika Serikat				***United States Dollar***
Giro	--	75.329.053	75.329.053	*Current Account*
Tabungan	111.692.149	812.188.823	923.880.972	*Savings*
Deposito Berjangka	--	1.701.368.500	1.701.368.500	*Time Deposit*
Sub - Jumlah	111.692.149	2.588.886.376	2.700.578.525	*Sub - Total*
Jumlah	**162.498.501.657**	**27.785.918.801.211**	**27.948.417.302.868**	***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 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***

b. Deposito Berjangka Berdasarkan Jangka Waktu / *b. Time Deposits Based on Contractual Period*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah			***Rupiah***
1 bulan	2.093.234.497.988	2.503.813.600.433	*1 Month*
3 bulan	2.071.826.697.962	2.483.265.361.133	*3 Months*
6 bulan	1.532.219.426.764	1.351.001.862.539	*6 Months*
12 bulan	2.254.377.491.390	3.919.065.718.240	*12 Months*
24 bulan	18.494.003.599	5.116.395.295	*24 Months*
Sub - Jumlah	7.970.152.117.703	10.262.262.937.640	*Sub - Total*
Dollar Amerika Serikat			***United States Dollar***
1 bulan	1.593.589.500	1.581.658.000	*1 Month*
3 bulan	107.779.000	108.972.500	*3 Months*
6 bulan	--	91.848.250	*6 Months*
Sub - Jumlah	1.701.368.500	1.782.478.750	*Sub - Total*
Jumlah	**7.971.853.486.203**	**10.264.045.416.390**	***Total***

c. Deposito Berjangka Berdasarkan Sisa Umur Sampai dengan Saat Jatuh Tempo / *c. Classification Time Deposits Based on Remaining Maturity*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah			***Rupiah***
Kurang atau sama dengan 1 bulan	3.204.857.257.396	3.837.455.782.743	*Less or equal to 1 month* *1 month*
Lebih dari 1 sampai dengan 3 bulan	2.321.999.970.970	2.267.682.664.962	*More than 1 month to 3 months*
Lebih dari 3 sampai dengan 6 bulan	1.223.792.287.017	3.141.027.977.258	*More than 6 months to 12 months*
Lebih dari 6 sampai dengan 12 bulan	1.203.410.602.320	1.012.126.117.382	*More than 3 months to 6 months*
Lebih dari 12 bulan	16.092.000.000	3.970.395.295	*More than 12 months*
Sub - Jumlah	7.970.152.117.703	10.262.262.937.640	*Sub - Total*
Dolar Amerika Serikat			***United States Dollar***
Kurang atau sama dengan 1 bulan	1.593.589.500	1.581.658.000	*Less or equal to 1 month* *1 month*
Lebih dari 1 sampai dengan 3 bulan	107.779.000	200.820.750	*More than 1 month to* 3 months
Sub - Jumlah	1.701.368.500	1.782.478.750	*Sub - Total*
Jumlah	**7.971.853.486.203**	**10.264.045.416.390**	***Total***

d. Kisaran Suku Bunga per Tahun / *d. Interest Range per Annum*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah			***Rupiah***
Giro	0,00% - 1,90%	0,00% - 1,90%	*Current Account*
Tabungan	0,00% - 3,50%	0,00% - 3,50%	*Savings*
Deposito berjangka	2,90% - 4,00%	2,90% - 3,50%	*Time Deposit*
Dolar Amerika Serikat			***United States Dollar***
Giro	0,00% - 0,15%	0,00% - 0,15%	*Current Account*
Tabungan	0,00% - 0,20%	0,00% - 0,20%	*Savings*
Deposito berjangka	0,20%	0,20%	*Time Deposit*

18. SIMPANAN DARI NASABAH (LANJUTAN) / ***18. DEPOSITS FROM CUSTOMERS (CONTINUED)***

e. Simpanan Diblokir dan Dijadikan Jaminan atas Pinjaman yang Diberikan: / ***e. Blocked Savings Account and Pledged as Collateral for Loans:***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Deposito berjangka	96.507.192.307	64.486.833.483	*Time Deposit*
Tabungan	2.979.663.035	16.623.984.076	*Savings*
Jumlah	**99.486.855.342**	**81.110.817.559**	***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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pihak Ketiga			***Third parties***
Deposito berjangka	285.721.962.310	267.723.350.000	*Time deposits*
Giro	188.759.149.804	140.354.635.005	*Current account*
Tabungan	238.101.100.054	175.819.587.207	*Savings*
Interbank Call Money	838.000.000.000	530.000.000.000	*Interbank Call Money*
Jumlah	**1.550.582.212.168**	**1.113.897.572.212**	***Total***

b. Deposito Berjangka Berdasarkan Jangka Waktu / ***b. Time Deposits Based on Contractual Period***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
1 bulan	113.460.000.000	120.760.000.000	*1 Month*
3 bulan	146.611.962.310	110.313.350.000	*3 Months*
6 bulan	10.550.000.000	21.550.000.000	*6 Months*
12 bulan	15.100.000.000	15.100.000.000	*12 Months*
Jumlah	**285.721.962.310**	**267.723.350.000**	***Total***

c. Deposito Berjangka Berdasarkan Sisa Umur Sampai dengan Saat Jatuh Tempo / ***c. Classification Time Deposits Based on Remaining Maturity***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Kurang atau sama dengan 1 bulan	152.060.000.000	178.918.350.000	*Less or equal to 1 month*
Lebih dari 1 sampai dengan 3 bulan	111.511.962.310	66.405.000.000	*More than 1 to 3 month*
Lebih dari 3 sampai dengan 6 bulan	10.050.000.000	20.600.000.000	*More than 3 to 6 month*
Lebih dari 6 sampai dengan 12 bulan	12.100.000.000	1.800.000.000	*More than 6 to 12 month*
Jumlah	**285.721.962.310**	**267.723.350.000**	***Total***

d. Tingkat Suku Bunga per Tahun / ***d. Interest Rate per Annum***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Giro	0,00% - 1,90%	0% - 1,90%	*Current account*
Tabungan	0,00% - 3,50%	0% - 1,85%	*Savings*
Deposito berjangka	2,90% - 4,00%	2,65% - 3,15%	*Time deposits*
Interbank Call Money	6,15% - 6,45%	5,75% - 5,95%	*Interbank Call Money*

e. Tidak terdapat simpanan dari bank lain yang diblokir atau dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2023 dan 2022.

e. *There are no deposits from other banks that are blocked or used as collateral for loans granted on December 31, 2023 and 2022.*

20. LIABILITAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Pada tanggal 31 Desember 2023 dan 2022, Bank memiliki liabilitas surat berharga yang dijual dengan janji dibeli kembali sejumlah Rp Nihil dan Rp192.219.962.033 dengan rincian sebagai berikut:

20. LIABILITY FOR SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

As of December 31, 2023 and 2022, Bank has a number of liability for repo securities Rp Nil and Rp192,219,962,033 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*	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**

21. PINJAMAN YANG DITERIMA

Tidak terdapat pinjaman yang diterima dari pihak berelasi.

Seluruh pinjaman yang diterima dalam mata uang Rupiah.

21. BORROWINGS

There were no borrowings from related parties.

All borrowings are stated in Rupiah.

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pinjaman PT Sarana Multigriya Finansial (Persero)	62.000.000.000	52.000.000.000	*Borrowing from PT Sarana Multigriya Finansial (Persero)*
Pinjaman KPR Sejahtera tapak	3.863.302.860	4.322.127.407	*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	240.456.072	267.629.574	*Borrowings from KPR Sejahtera tapak Portion 75*
KLBI KUT MT Tahun 1999	160.469.329	160.469.329	*KLBI KUT MT Tahun 1999*
Jumlah	**66.730.442.083**	**57.216.440.132**	***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 *Homestay* (ASN, Pegawai BUMN. BUMD, PPPK) yang telah disalurkan sebesar Rp10.000.000.000 jangka waktu 1 tahun dengan tingkat bunga 6,50% p.a sesuai dengan PKS No. 071/PP/SMF-BPD.BALI/V/2023 tanggal 8 Mei 2023.

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% p.a 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% p.a 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 Homestay (ASN, BUMN Employees. BUMD, PPPK) which had been disbursed in the amount of Rp10,000,000,000 for a period of 1 years with an interest rate of 6.50% p.a according to MCC No. 071/PP/SMF-BPD.BALI/V/2023 dated May 8, 2023.

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% p.a. 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% p.a 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.

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.

21. PINJAMAN YANG DITERIMA (LANJUTAN)

Pinjaman KPR Sejahtera Tapak (Lanjutan)

Sasarannya merupakan Masyarakat Berpenghasilan Rendah (MBR) yang berpenghasilan tetap maupun berpenghasilan tidak tetap.

Dana KPR Sejahtera Bank BPD Bali merupakan gabungan antara dana FLPP (Fasilitas Likuiditas Pembiayaan Perumahan) dan dana Bank dengan proporsi yaitu:

1) Dana FLPP sebesar 90% dari plafond kredit.
2) Dana Bank sebesar 10% dari plafond kredit.

Suku Bunga KPR Sejahtera Tapak BPD Bali 5% (lima persen) per tahun dengan metode perhitungan bunga annuitas bulanan.

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) per tahun 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 Kredit Likuiditas 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 (Continued)

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.

Bank BPD Bali KPR Sejahtera Tapak Interest Rate 5% (five percent) per year. with the monthly annuity interest calculation method.

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 Liquidity Loan 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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pasal 25	67.312.807.395	11.549.749.802	*Article 25*
Pasal 29	26.198.032.420	25.591.910.296	*Article 29*
Pasal 21	12.994.368.022	5.082.165.894	*Article 21*
Pasal 4 (2)	10.404.342.028	8.418.907.828	*Article 4 (2)*
Pasal 23	360.481.582	335.524.080	*Article 23*
PPN	16.540.896	3.501.550	
Jumlah	**117.286.572.343**	**50.981.759.450**	***Total***

b. Manfaat (Beban) Pajak

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pajak Kini			*Current Tax*
Tahun berjalan	(329.176.730.080)	(214.630.278.720)	*Current year*
Penyesuaian tahun sebelumnya	(17.065.694.764)	(9.076.296.000)	*Prior year adjustment*
Sub Jumlah	(346.242.424.844)	(223.706.574.720)	*Sub Total*
Pajak Tangguhan	16.314.437.313	17.357.653.219	*Deferred Tax*
Jumlah	**(329.927.987.531)**	**(206.348.921.501)**	***Total***

22. TAXATION

a. Taxes Payable

b. Tax Benefit (Expense)

22. PERPAJAKAN (LANJUTAN) / ***22. TAXATION (CONTINUED)***

c. Rekonsiliasi Pajak

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi adalah sebagai berikut:

c. Tax Reconciliation

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in statement of profit or loss the are as follows:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Laba Sebelum Beban Pajak	1.068.156.296.848	809.865.198.997	*Income Before Tax Expense*
Beda Waktu:			***Temporary Difference:***
Koreksi Positif :			*Positive Correction:*
Cadangan kerugian penurunan nilai	316.895.152.962	64.297.256.262	*Allowance for Impairment Loss*
Penyisihan Cadangan Bonus dan Tantiem	157.611.744.039	128.850.725.246	*Provision for Bonus and Tatiem*
Pembentukan Imbalan Pasca Kerja	25.059.590.501	20.673.917.993	*Post-Employment Benefits Expense*
Pembentukan Penghargaan Direksi	4.817.774.980	1.902.712.395	*Director Service gratuity Expense*
Pembentukan Penghargaan Dewan Komisaris	1.581.046.531	679.540.141	*Board of Commisioners Services Gratuity Expense*
Sub - Jumlah	**505.965.309.013**	**216.404.152.037**	***Sub - Total***
Koreksi Negatif :			*Negative Correction:*
Penyisihan Cadangan Bonus dan Tantiem	128.856.557.432	115.917.311.878	*Provision for Bonus and Tatiem*
Pembayaran Manfaat Imbalan Kerja	17.746.580.674	21.588.416.434	*Post-Employment Benefits Paid*
Sub - Jumlah	**146.603.138.106**	**137.505.728.312**	***Sub - Total***
Jumlah Beda Waktu	**359.362.170.907**	**78.898.423.725**	***Total Temporary difference:***
Beda Tetap :			***Permanent Difference:***
Koreksi Positif :			*Positive Correction:*
Biaya Promosi dan Pengembangan Bisnis	29.510.743.639	14.259.394.400	*Bussiness Development Expense*
Biaya Humas dan CSR	15.889.421.145	14.584.272.511	*Cost of Public Relation and CSR*
Pemantapan Pelaksanaan Ibadah	4.045.501.676	3.823.560.408	*Strengthening Implementation of Worship*
Biaya Pajak	2.428.186.771	39.563.054.299	*Tax Expense*
Tamu dan Souvenir	2.391.183.925	1.713.110.145	*Entertaiment and Souvenirs*
Biaya Sumbangan	1.974.984.820	1.325.740.420	*Donation*
Biaya HUT Bank	1.279.995.071	1.612.581.439	*Bank Anniversary Cost*
Biaya Telepon,Telegram	68.751.944	143.527.335	*Cost of Telephone, Telegram*
Biaya Lain-lain	11.345.841.880	9.961.102.844	*Other Expense*
Sub - Jumlah	**68.934.610.871**	**86.986.343.801**	***Sub - Total***
Koreksi Negatif :			*Negative Correction:*
Pendapatan Sewa Gedung/ Bangunan	195.213.900	157.790.200	*Rental Income Building*
Sub - Jumlah	**195.213.900**	**157.790.200**	***Sub - Total***
Jumlah Beda Tetap	**68.739.396.971**	**86.828.553.601**	***Total Permanent Difference:***
Jumlah Koreksi Fiskal	**428.101.567.878**	**165.726.977.326**	***Total Fiscal Correction***
Laba Kena Pajak	**1.496.257.864.726**	**975.592.176.323**	***Estimated of Income Tax***
Pembulatan	1.496.257.864.000	975.592.176.000	*Rounded*
Beban Pajak Penghasilan:			*Income Tax Expense*
22% x 1.496.257.864.000	329.176.730.080	--	22% x 1.496.257.864.000
22% x 975.592.176.000	--	214.630.278.720	22% x 975.592.176.000
Jumlah Pajak Kini	**329.176.730.080**	**214.630.278.720**	***Total current taxes***
Dikurangi:			*Less:*
Pajak Penghasilan Dibayar Dimuka Pasal 25	302.978.697.660	189.038.368.424	*Prepaid Taxes Article 25*
Kurang Pajak Penghasilan Badan	**26.198.032.420**	**25.591.910.296**	***Income Tax Payable***

Total laba kena pajak Bank untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 menjadi dasar dalam pengisian SPT tahunan 2023 dan 2022.

The Bank's taxable income for the year ended December 31, 2023 and 2022 is the basis for preparing annual tax return for 2023 and 2022.

22. PERPAJAKAN (LANJUTAN)

22. TAXATION (CONTINUED)

d. Aset Pajak Tangguhan

d. Deferred Tax Assets

31 Desember 2023 / *December 31, 2023*

	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*
Kerugian Penurunan Nilai Pinjaman yang Diberikan/ *Provision for Impairment Losses on Loans*	24.295.329.391	6.971.693.365	--	--	31.267.022.756
Penyisihan Cadangan Bonus dan Tantiem/ *Provision for Bonus and Tantiem*	28.191.400.016	6.326.141.053	--	--	34.517.541.069
Pembentukan Imbalan Pasca Kerja/ *Post-Employee Benefit Expense*	30.154.181.602	1.401.167.540	(379.651.705)	--	31.175.697.437
Pembentukan Imbalan Jangka Panjang/ *Long Term Post Employee Benefit Expense*	19.714.076.000	207.694.622	--	--	19.921.770.622
Pembentukan Pengabdian Direksi/ *Director Service Gratuity Expense*	4.659.162.138	1.059.910.496	--	--	5.719.072.634
Pembentukan Pengabdian Dewan Komisaris/ *Commissioner Service Gratuity Expense*	1.647.582.962	347.830.237	--	--	1.995.413.199
Aset Pajak Tangguhan/ *Deffered Tax Asset*	**108.661.732.109**	**16.314.437.313**	**(379.651.705)**	**--**	**124.596.517.717**

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*
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**

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.

22. PERPAJAKAN (LANJUTAN)

e. Surat Ketetapan Pajak

Pada tanggal 10 Agustus 2023, Bank menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) untuk tahun pajak 2018 sebagaimana berikut :

a. SKPKB Pajak Penghasilan Final Pasal 4 (2) Nomor : 00056/240/18/904/23 sebesar Rp63.734.915
b. SKPKB Pajak Penghasilan Pasal 21 Nomor : 00043/201/18/904/23 sebesar Rp221.619.273.
c. SKPKB Pajak Penghasilan Pasal 23 Nomor : 00111/203/18/904/23 sebesar Rp180.120.427.
d. SKPKB Pajak Penghasilan Nomor : 00033/206/18/904/23 sebesar Rp22.106.013.556.
e. SKPKB Pajak Pertambahan Nilai Barang dan Jasa Masa Agustus 2018 Nomor : 00083/207/18/904/23 sebesar Rp69.296.837.
f. SKPKB Pajak Pertambahan Nilai Barang dan Jasa Masa September 2018 Nomor : 00084/207/18/904/23 sebesar Rp50.589.300.
g. SKPKB Pajak Pertambahan Nilai Barang dan Jasa Masa Oktober 2018 Nomor : 00085/207/18/904/23 sebesar Rp219.631.654.
h. SKPKB Pajak Pertambahan Nilai Barang dan Jasa Masa November 2018 Nomor : 00086/207/18/904/23 sebesar Rp75.484.674.
i. SKPKB Pajak Pertambahan Nilai Barang dan Jasa Masa Desember 2018 Nomor : 00087/207/18/904/23 sebesar Rp620.807.362.
j. SKPKB Pajak Pertambahan Nilai Barang dan Jasa atas Pemanfaatan JKP dari Luar Daerah Pabean Nomor : 00049/277/18/904/23 sebesar Rp4.021.034.
k. STP Pajak Pertambahan Nilai Barang dan Jasa Masa Agustus 2018 Nomor : 00193/107/18/904/23 sebesar Rp4.822.999.
l. STP Pajak Pertambahan Nilai Barang dan Jasa Masa September 2018 Nomor : 00194/107/18/904/23 sebesar Rp3.520.971.
l. STP Pajak Pertambahan Nilai Barang dan Jasa Masa Oktober 2018 Nomor : 00195/107/18/904/23 sebesar Rp15.286.168.
m. STP Pajak Pertambahan Nilai Barang dan Jasa Masa November 2018 Nomor : 00196/107/18/904/23 sebesar Rp5.253.666.
n. STP Pajak Pertambahan Nilai Barang dan Jasa Masa Desember 2018 Nomor : 00197/107/18/904/23 sebesar Rp43.207.640.
o. STP Pajak Pertambahan Nilai Barang dan Jasa atas Pemanfaatan JKP dari Luar Daerah Pabean Masa Agustus 2018 Nomor : 00011/177/18/904/23 sebesar Rp279.860.

Pada tanggal 6 September 2023, Bank melakukan pembayaran terhadap SKPKB dan STP sebagaimana dimaksud diatas sebesar Rp18.300.151.832 dengan perhitungan pengurangan sanksi sebesar 75%.

22. TAXATION (CONTINUED)

e. Tax Assesment

On August 10 2023, the Bank received an an Underpayment Tax Assessment Letter (SKPKB) for the 2018 tax year as follows:

a. Final Income Tax SKPKB Article 4 (2) Number: 00056/240/18/904/23 amounted to Rp63,734,915.
b. Income Tax SKPKB Article 21 Number: 00043/201/18/904/23 amounted to Rp221,619,273.
c. Income Tax SKPKB Article 23 Number: 00111/203/18/904/23 amounted to Rp180,120,427.
d. Income Tax SKPKB Number: 00033/206/18/904/23 amounted to Rp22,106,013,556.
e. SKPKB Value Added Tax on Goods and Services for August 2018 Number: 00083/207/18/904/23 amounted to Rp69,296,837.
f. SKPKB Value Added Tax on Goods and Services for September 2018 Number: 00084/207/18/904/23 amounted to Rp50,589,300.
g. SKPKB Value Added Tax on Goods and Services for the Period of October 2018 Number: 00085/207/18/904/23 amounted to Rp219,631,654.
h. SKPKB Value Added Tax on Goods and Services for November 2018 Number: 00086/207/18/904/23 amounted to Rp75,484,674.
i. SKPKB Value Added Tax on Goods and Services for December 2018 Number: 00087/207/18/904/23 amounted to Rp620,807,362.
j. SKPKB Value Added Tax on Goods and Services for Utilization of JKP from Outside the Customs Area Number: 00049/277/18/904/23 amounted to Rp4,021,034.
k. STP Value Added Tax for Goods and Services Period August 2018 Number: 00193/107/18/904/23 amounted to Rp4,822,999.
l. STP Value Added Tax for Goods and Services for the September 2018 Period Number: 00194/107/18/904/23 amounted to Rp3,520,971.
l. STP Value Added Tax for Goods and Services for the September 2018 Period Number: 00195/107/18/904/23 amounted to Rp15,286,168.
m. STP Value Added Tax for Goods and Services for November 2018 Number: 00196/107/18/904/23 amounted to Rp5,253,666.
n. STP Value Added Tax for Goods and Services for December 2018 Number: 00197/107/18/904/23 amounted to Rp43,207,640.
o. STP Value Added Tax on Goods and Services for Utilization of JKP from Outside the Customs Area for the Period of August 2018 Number: 00011/177/18/904/23 amounted to Rp279,860.

On September 6 2023, the Bank made payment of the SKPKB as referred to above amounting to Rp18,300,151,832 with a calculated reduction in sanctions of 75%.

23. BEBAN YANG MASIH HARUS DIBAYAR / ***23. ACCRUED EXPENSES***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Rupiah			*Rupiah*
Biaya bunga deposito yang masih harus dibayar	14.202.797.814	18.245.816.544	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	4.789.881.083	3.519.890.080	*Accrued Saving Interest*
Biaya bunga lainnya yang masih harus dibayar	1.031.833.333	435.138.881	*Accrued Other Interest*
Sub - Jumlah	**20.024.512.230**	**22.200.845.505**	***Sub Total***
Mata uang asing			*Foreign Currency*
Biaya bunga deposito yang masih harus dibayar	167.057	174.979	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	26.483	29.890	*Accrued Saving Interest*
Sub - Jumlah	**193.540**	**204.869**	***Sub- Total***
Jumlah	**20.024.705.770**	**22.201.050.374**	***Total***

24. LIABILITAS IMBALAN KERJA

Bank memberikan imbalan kerja jangka panjang dan pasca kerja kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun, cuti berimbalan jangka panjang, penghargaan masa bakti dan penghargaan masa bakti proporsional, imbalan masa bebas tugas (MPP) yang dihitung berdasarkan Peraturan Perusahaan yang telah sesuai dengan Undang-Undang Cipta Kerja No.11/2020.

Penilaian aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja pada 31 Desember 2023 dihitung oleh aktuaria independen Kantor Konsultan Aktuaria I Gde Eka Sarmaja, FSAI & Rekan dengan menggunakan metode *projected unit credit* dari laporan aktuaria pada tanggal 3 Januari 2024.

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.

Program penghargaan masa bakti dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No. 158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bakti berupa pembayaran yang jumlahnya sebesar masing-masing 3 (tiga) kali, 5 (lima) kali, 6 (enam) kali dan 7 (Tujuh) kali dari penghasilan bulan terakhir kepada pegawai dengan masa kerja 15 tahun, 25 tahun, 30 tahun dan 35 tahun dengan syarat-syarat tertentu.

Program penghargaan masa bakti proporsional dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No. 158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bakti proporsional berupa pembayaran yang diberikan kepada pegawai yang berhenti dengan mendapat hak pensiun dan/atau memasuki masa bebas tugas dengan masa dinas efektif di atas 20 tahun.

Imbalan masa bebas tugas dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.

Program cuti berimbalan jangka panjang dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

24. POST-EMPLOYMENT BENEFIT OBLIGATION

The Bank provides long-term employee benefits and post-employee benefit to the eligible employees of the pension plan, long service leave, service reward benefit and service reward benefit proportional, severance compensation (MPP) are calculated based on the Company Regulation, which comply with Omnibus Law No.11/2020.

Actuarial assessment of long-term employee benefits and post- employee benefit as of December 31, 2023 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 3, 2024.

The Bank's pension plan managed by Bali Regional Development Bank Pension Fund. Employee contribution is 5% (five percent) of basic salary of those employees and the Bank bear the difference.

Service reward benefit managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. Compensation of service reward benefit amount for 3 (three) times, 5 (five) times, 6 (six) and 7 (seven) times that of last month's employee's salary with tenure of 15 years, 25 years, 30 years and 35 years and certain conditions.

The service award benefit - proportional managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. Compensation of service award proportional paid to employees who cease to receive pension rights and entering a period of duty-free with effective service in over 20 years.

Severance compensation managed by the Bank and is an employee benefits program for employees who will retire.

Long service leave benefit managed by the Bank and is an employee benefits program for employees for reimbursement of leave entitlements.

Dana Pensiun

Program Pensiun Manfaat Pasti

Program penghargaan masa bakti proporsional dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No. 158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bakti proporsional berupa pembayaran yang diberikan kepada pegawai yang berhenti dengan mendapat hak pensiun dan/atau memasuki masa bebas tugas dengan masa dinas efektif di atas 20 tahun.

Pension Funds

Defined Benefit Pension Programme

The service award benefit - proportional managed by the Bank and set out in the final regulations stipulated by the Directors Decree No. 158/KEP/DIR/SDM/2015 dated April 14, 2015. Compensation of service award proportional paid to employees who cease to receive pension rights and entering a period of duty-free with effective service in over 20 years.

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Tingkat Diskonto	7,00%	7,25%	*Discount Rate*
Tingkat Kenaikan Penghasilan dasar pensiun per tahun	2,50%	3,00%	*Salary Increase Rate Basic Pension Per Year*
Tingkat Mortalita	1=TMI'2019	1=TMI'2019	*Mortality Rate*
Tingkat Pengunduran Diri per Tahun			*Resignation Rate*
< 30 tahun	6,00%	6,00%	*Age <30*
54 - 56 tahun	0,00%	0,00%	*Age 54 - 56*
Tingkat Cacat	10% dari tingkat kematian / *10% from mortality rate*	10% dari tingkat kematian / *10% from mortality rate*	*Disability Rate*

a. Aset program neto

Program penghargaan masa bakti proporsional dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No.158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bakti proporsional berupa pembayaran yang diberikan kepada pegawai yang berhenti dengan mendapat hak pensiun dan/atau memasuki masa bebas tugas dengan masa dinas efektif di atas 20 tahun.

a. Program Net Asset

The service award benefit - proportional managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. compensation of service award proportional paid to employees who cease to receive pension rights and entering a period of duty-free with effective service in over 20 years.

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Nilai Wajar Aset Program	456.682.153.707	438.552.496.851	*Fair Value of Asset Program*
Nilai Kini Kewajiban	(448.939.989.741)	(410.714.244.639)	*Present Value of Benefit Obligation*
Status Pendanaan	**7.742.163.966**	**27.838.252.212**	***Funded Status***

24. LIABILITAS IMBALAN KERJA (LANJUTAN) / ***24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)***

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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Saldo Awal Tahun	438.552.496.851	420.875.025.788	*Beginning Balance*
Bunga atas Imbalan Pasti	32.095.878.395	28.857.335.125	*Interest on defined benefit*
Iuran	11.258.920.476	10.251.374.524	*Contribution*
Pembayaran Manfaat	(25.225.142.015)	(21.431.238.586)	*Benefits paid*
Saldo Akhir Nilai Wajar Aset Program	**456.682.153.707**	**438.552.496.851**	***Ending Balance for Value of Asset Program***

c. Beban imbalan kerja adalah sebagai berikut: / ***c. Employee benefit expense are as follows :***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Biaya Jasa Kini	13.155.051.264	11.882.796.556	*Current Service Cost*
Biaya Jasa Lalu	--	3.750.734.995	*Past Service Cost*
Biaya Bunga	28.889.299.499	26.054.340.408	*Interest Cost*
Hasil yang Diharapkan Dari Aset Program	(32.095.878.395)	(28.857.335.125)	*Expected return on Plan assets*
Bunga atas Dampak Batas atas Dari Aset	2.018.273.285	2.431.355.701	*Interest on asset ceiling Impact of asset*
Beban Imbalan Kerja	**11.966.745.653**	**15.261.892.535**	***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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Saldo Awal Tahun	410.714.244.639	386.141.372.918	*Beginning Balance*
Biaya Jasa Kini	13.155.051.264	11.882.796.556	*Current Service Cost*
Biaya Jasa Lalu	--	3.750.734.995	*Past Service Cost*
Biaya Bunga	28.889.299.499	26.054.340.408	*Interest Cost*
Pembayaran Manfaat	(22.112.825.831)	(18.434.326.367)	*Benefits Paid*
Kerugian aktuaria	18.294.220.170	1.319.326.129	*Actuarial Loss*
Saldo Akhir Nilai Kini Imbalan Pasti	**448.939.989.741**	**410.714.244.639**	***Ending Balance Present Value Benefit Liability***

e. Analisa tingkat sensitivitas untuk risiko tingkat diskonto

Tabel berikut menunjukan analisa sensitivitas nilai kini kewajiban dan biaya jasa kini diasumsikan terdapat perubahan atas tingkat diskonto (tidak diaudit):

e. Sensitivity level analysis for discount rate risk

The tables below shows 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 2023 / *December 31, 2023*

Tingkat Diskonto/ *Discount Rate*	Nilai Kini Kewajiban/ *Present Value of Obligation*	
	Jumlah/ *Amount*	Perubahan / *Changes*
7,00%	448.939.989.741	0%
-1%	504.055.565.997	12,28%
+1%	403.678.772.840	-10,08%

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%

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam kewajiban imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

Selanjutnya, dalam menyajikan analisis sensitivitas di atas, nilai kini kewajiban imbalan pasti dihitung dengan menggunakan metode *projected unit credit* pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Furthermore, in presenting the above sensitivity analysis, the present value of the benefit obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in calculating the defined benefit obligation liability recognized in the statement of financial position.

24. LIABILITAS IMBALAN KERJA (LANJUTAN)

24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)

Liabilitas imbalan kerja terdiri dari:

The liability for employee benefits consists of:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Program Imbalan Kerja	141.707.715.620	137.064.461.828	*Employee Benefits Program*
Imbalan Jangka Panjang Lainnya	90.553.502.824	89.609.436.359	*Other Long term benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**232.261.218.444**	**226.673.898.187**	***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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Biaya Karyawan (Catatan 34)	25.059.590.501	20.673.917.993	*Employee Costs (Note 34)*
Pengukuran Kembali atas Liabilitas Imbalan Kerja - Kerugian (Keuntungan) Aktuaria	(1.725.689.570)	(4.141.961.305)	*Remeasurement of Liability for Employee Benefit - Actuarial (Gain) Loss*
Beban yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**23.333.900.931**	**16.531.956.688**	***Expense Recognized in the Statement of Profit or Loss and Other Comprehensive Income***

Program Imbalan Kerja

Program imbalan dihitung sesuai dengan Undang-Undang Cipta Kerja No.11/2020. Termasuk dalam program ini adalah THT.

Berikut ini adalah asumsi-asumsi yang digunakan dalam perhitungan program pensiun imbalan kerja pada laporan aktuaris tertanggal 3 Januari 2024 dan 5 Januari 2023 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 sebagai berikut:

Employee Benefits Program

The rewards program is calculated in accordance with Omnibus Law No. 11/2020. Included in the program is THT.

The following are assumptions used in the calculation of the employee benefit pension plan as of January 3, 2024 and January 5, 2023 respectively for the years ended December 31, 2023 and 2022 are as follow:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Tingkat Diskonto	6,75% - 7,00%	7,00%	*Discount Rate*
Tingkat Kenaikan Penghasilan dasar pensiun per tahun	2,50%	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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Nilai Kini Kewajiban Imbalan Kerja	232.261.218.444	226.673.898.187	*Present Value of Benefit Obligation*
Nilai Wajar Aset Program	--	--	*Fair Value of Asset Program*
Liabilitas Yang Diakui Dalam Laporan Posisi Keuangan	**232.261.218.444**	**226.673.898.187**	***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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Biaya Jasa Kini	7.962.978.966	7.333.520.898	*Current Service Cost*
Biaya Jasa Lalu	--	(3.369.284.753)	*Past Service Cost*
Biaya Bunga	9.375.094.197	10.028.447.097	*Interest Cost*
Beban yang Diakui Dalam Laporan Laba Rugi	**17.338.073.163**	**13.992.683.242**	***Expenses Recognized in the Profit or Loss Statements***
Pengukuran Kembali Atas Liabilitas Imbalan Kerja-Neto			*Remeasurement of the net Liability for employee benefits - Net*
Dampak karena perubahan asumsi finansial	(1.372.966.583)	(6.062.426.823)	*Effect to changes in financial assumptions*
Dampak karena penyesuaian pengalaman	(352.722.987)	1.920.465.518	*effect to experience adjusments*
Diakui dalam Penghasilan Komprehensif Lain	**(1.725.689.570)**	**(4.141.961.305)**	***Recognized in other Comprehensive Income***

24. LIABILITAS IMBALAN KERJA (LANJUTAN) / ***24. POST-EMPLOYMENT BENEFIT OBLIGATION (CONTINUED)***

c. Perubahan penyisihan adalah sebagai berikut: / ***c. The allowance changes are as follows:***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Saldo Awal Tahun	137.064.461.828	137.303.433.061	*Beginning Balance*
Penambahan Tahun Berjalan	17.338.073.163	13.992.683.242	*Addition during the year*
Nilai Yang Diakui Dalam Penghasilan Komprehensif Lain	(1.725.689.570)	(4.141.961.305)	*Amount recognized in other Comprehensive Income*
Pembayaran Manfaat	(10.969.129.801)	(10.089.693.170)	*Benefit Paid*
Saldo Akhir Nilai Kini Imbalan Pasti	**141.707.715.620**	**137.064.461.828**	***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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Biaya Jasa Kini	7.654.375.881	7.413.567.691	*Current Service Cost*
Biaya Bunga	5.874.921.679	5.750.555.428	*Interest Cost*
Keuntungan Aktuaria atas Imbalan Kerja Jangka Panjang Lain	(5.807.780.222)	(6.482.888.366)	*Actuarial Gain of Other Long Term Employee Benefit*
Beban Yang Diakui Dalam Laporan Laba Rugi	**7.721.517.338**	**6.681.234.753**	***Expenses Recognized in the Income Statements***
(Keuntungan) Kerugian Aktuaria	-	--	*Actuarial Gain/ Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**7.721.517.338**	**6.681.234.753**	***Expenses Recognized in the Income Statements and Other Comprehensive Income***

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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Saldo Awal Tahun	89.609.436.359	94.426.924.871	*Beginning Balance*
Penambahan Tahun Berjalan	13.529.297.560	13.164.123.119	*Additions during the year*
Keuntungan Aktuaria yang diakui Tahun Berjalan	(5.807.780.222)	(6.482.888.366)	*Net Actuarial Gain Recognized during the Year*
Pembayaran Manfaat	(6.777.450.873)	(11.498.723.265)	*Benefits Paid*
Saldo Akhir Nilai Kini Imbalan Pasti	**90.553.502.824**	**89.609.436.359**	***Ending Balance of Present Value of Defined Benefit***

25. LIABILITAS SEWA / ***25. LEASE LIABILITIES***

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Mesin ATM	8.333.477.034	12.381.523.600	*ATM Machine*
Kendaraan	3.536.153.131	3.823.562.994	*Vehicles*
Tanah	1.697.200.545	-	*Land*
Bangunan	9.403.136	8.717.509	*Buildings*
Jumlah	**13.576.233.846**	**16.213.804.103**	***Total***

26. LIABILITAS LAIN-LAIN / *26. OTHER LIABILITIES*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Jasa Produksi dan Tantiem	156.897.913.950	128.142.727.343	*Production Service Bonus and Tantiem*
Rupa-rupa Kewajiban	56.212.643.655	66.469.491.382	*Other Liabilities*
Penghargaan Direksi	25.837.990.826	21.123.069.712	*Service Gratuity for the Directors*
Penghargaan Dewan Komisaris	9.227.853.866	7.543.953.469	*Service gratuity for Board of Commissioners*
Penangguhan Remunerasi Pengurus dan karyawan	7.663.020.256	5.404.025.153	*Deferral of Management Remuneration and employee*
Titipan Pembayaran Lainnya	5.044.246.518	1.798.484.639	*Other Payment Deposit*
Estimasi Kerugian atas Transaksi Rekening Administratif	3.645.055.910	7.277.666.006	*Estimated Losses on Transactions of Administration Account*
Titipan Pajak Dan Retribusi Daerah	865.830.545	169.661.598	*Deposit of Local Taxes and Retribution*
Provisi Bank Garansi Diterima Di Muka	499.135.368	738.717.698	*Advance Bank Guarantee Fees*
Pendapatan Bunga Kredit Yang Ditangguhkan	179.603.445	75.762.840	*Deferred Interest Income for Loans*
Lainnya	2.196.694.893	1.504.704.132	*Others*
Jumlah	**268.269.989.232**	**240.248.263.972**	***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.

Cadangan kerugian ekspektasian atas transaksi rekening administratif adalah sebagai berikut:

Expected credit losses on transactions of administration account are as follows:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Saldo awal tahun	7.277.666.006	6.757.285.895	*Balance, beginning of year*
Penyisihan (pemulihan) Tahun Berjalan	(3.632.610.096)	520.380.111	*Provision (reversal) during the year*
Jumlah	**3.645.055.910**	**7.277.666.006**	***Balance, end of period***

27. MODAL SAHAM / *27. SHARE CAPITAL*

Pada tanggal 31 Desember 2023 dan 2022, susunan pemegang saham adalah sebagai berikut:

As of December 31, 2023 and 2022, the shareholders composition are as follows:

	31 Desember 2023 / *December 31, 2023*		
Pemegang Saham/ *Shareholder*	**Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Jumlah dalam Rupiah/ *Amount in Rupiah***	**Persentase kepemilikan/ *Ownership percentage***
Pemerintah Provinsi Bali / *Province of Bali*	719.912	719.912.000.000	35,11%
Pemerintah Kota Denpasar / *Denpasar City Government*	214.476	214.476.000.000	10,46%
Pemerintah Kabupaten / *Regencies Government*			
- Badung	850.617	850.617.000.000	41,49%
- Buleleng	80.000	80.000.000.000	3,90%
- Karangasem	42.550	42.550.000.000	2,08%
- Jembrana	37.092	37.092.000.000	1,81%
- Klungkung	31.423	31.423.000.000	1,53%
- Tabanan	31.006	31.006.000.000	1,51%
- Gianyar	29.604	29.604.000.000	1,45%
- Bangli	13.577	13.577.000.000	0,66%
Jumlah / *Total*	**2.050.257**	**2.050.257.000.000**	**100,00%**

27. MODAL SAHAM (LANJUTAN)

27. SHARE CAPITAL (CONTINUED)

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%
- Karangasem	41.050	41.050.000.000	2,12%
- Jembrana	37.092	37.092.000.000	1,91%
- Klungkung	31.423	31.423.000.000	1,62%
- Tabanan	31.006	31.006.000.000	1,60%
- 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%**

Selama periode 31 Desember 2023, pemegang saham Bank telah memberikan kontribusi tambahan.

During the years 2023, the Bank's shareholders have made additional contributions.

Berdasarkan akta No. 47 tanggal 22 Februari 2023 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Provinsi Bali sebanyak 75.000 (tujuh puluh lima ribu) lembar saham atau bernilai nominal sebesar Rp75.000.000.000 (tujuh puluh lima miliar rupiah) sehingga sekarang menjadi sebanyak 719.912 (tujuh ratus sembilan belas ribu sembilan ratus dua belas) lembar saham atau bernilai nominal seluruhnya sebesar Rp719.912.000.000 (tujuh ratus sembilan belas miliar sembilan ratus dua belas juta tupiah) dan telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0031417 tanggal 27 Februari 2023.

Based on deed no. 47 dated February 22, 2023 by Notary I Made Widiada, S.H., in Bali, it was approved to increase the paid-in capital by the Bali Provincial Government in the amount of 75,000 (seventy five thousand) shares or a nominal value of IDR 75,000,000,000 (seventy five billion rupiah) so that now there are 719,912 (seven hundred and nineteen thousand nine hundred and twelve) shares or a total nominal value of IDR 719,912,000,000 (seven hundred and nineteen billion nine hundred and twelve million rupiah) and has received approval from the Ministry of Law and Human Rights Human based on Letter No. AHU-AH.01.03-0031417 dated February 27, 2023.

Berdasarkan akte No. 25 tanggal 12 Mei 2023 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Karangasem sebanyak 1.500 (seribu lima ratus) lembar saham atau bernilai nominal sebesar Rp1.500.000.000 (satu miliar lima ratus juta rupiah) sehingga sekarang menjadi sebanyak 42.550 (empat puluh dua ribu lima ratus lima puluh) lembar saham atau bernilai Rp42.550.000.000 (empat puluh dua miliar lima ratus lima puluh juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0063479 tanggal 15 Mei 2023.

Based on deed no. 25 dated May 12, 2023 by Notary I Made Widiada, S.H., in Bali, the Karangasem Regency Government approved an increase in paid-in capital of 1,500 (one thousand five hundred) shares or a nominal value of IDR 1,500,000,000 (one billion five hundred million rupiah) so that now there are 42,550 (forty two thousand five hundred and fifty) shares or worth IDR 42,550,000,000 (forty two billion five hundred and fifty million rupiah) and has received approval from the Ministry of Law and Human Rights based on Letter No. AHU-AH.01.09-0117148 dated May 15, 2023.

Berdasarkan akta No. 27 tanggal 13 Juli 2023 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kabupaten Buleleng sebanyak 5.557 (lima ribu lima ratus lima puluh tujuh) lembar saham atau bernilai nominal sebesar Rp5.557.000.000 (lima miliar lima ratus lima puluh tujuh juta rupiah) sehingga sekarang menjadi sebanyak 80.000 (delapan puluh ribu) lembar saham atau bernilai nominal seluruhnya sebesar Rp80.000.000.000 (delapan puluh miliar rupiah) dan telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0091060 tanggal 13 Juli 2023.

Based on deed no. 27 dated July 13, 2023 by Notary I Made Widiada, S.H., in Bali, the Buleleng Regency Government approved an increase in paid-in capital of 5,557 (five thousand five hundred and fifty seven) shares or a nominal value of IDR 5,557,000,000 (five billion five hundred fifty-seven million rupiah) so that now there are 80,000 (eighty thousand) shares or a total nominal value of Rp. 80,000,000,000 (eighty billion rupiah) and has received approval from the Ministry of Law and Human Rights based on Letter No. AHU-AH.01.03-0091060 dated July 13, 2023.

Berdasarkan akta No. 38 tanggal 22 November 2023 oleh Notaris I Made Widiada, S.H., di Bali disetujui penambahan modal disetor oleh Pemerintah Kota Denpasar sebanyak 30.000 (tiga puluh ribu) lembar saham atau bernilai nominal sebesar Rp30.000.000.000 (tiga puluh miliar rupiah) sehingga sekarang menjadi sebanyak 214.476 (dua ratus empat belas ribu empat ratus tujuh puluh enam) lembar saham atau bernilai nominal seluruhnya sebesar Rp214.476.000.000 (dua ratus empat belas miliar empat ratus tujuh puluh enam juta rupiah) dan telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0145772 tanggal 23 November 2023.

Based on deed no. 38 dated November 22, 2023 by Notary I Made Widiada, S.H., in Bali, the Denpasar Regency Government approved an increase in paid-in capital of 30,000 (thirty thousand) shares or a nominal value of IDR 30,000,000,000 (thirty billion rupiah) so that now there are 214,476 (two hundred and fourteen thousand four hundred and seventy six) shares or a total nominal value of Rp214,476,000,000 (two hundred and fourteen 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.01.03-0145772 dated November 23, 2023.

Tambahan setoran modal tersebut telah dilaporkan dan dicatat oleh Otoritas Jasa Keuangan.

Those additional paid-in capital have been reported for registration to and recorded by Financial Services Authority.

28. TAMBAHAN MODAL DISETOR

Selama 31 Desember 2023 dan 2022, para pemegang saham Bank melakukan penambahan setoran modal dan saldo tambahan modal disetor pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

28. ADDITIONAL PAID-IN CAPITAL

During December 31, 2023 and 2022, the Bank's shareholders have additional capital contributions and the balance of additional paid-in capital as at December 31, 2023 and 2022 are as follows:

31 Desember 2023 / *December 31, 2023*

Pemegang saham/ *Shareholders*	1 Januari 2023/ *January 1, 2023*	Penambahan Modal Disetor/ *Additional Paid In Capital*	Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Share Capital*	31 Desember 2023 / *December 31, 2023*
Pemerintah Provinsi Bali / *Province of Bali*	-	75.000.000.000	(75.000.000.000)	-
Pemerintah Kota Denpasar / *Denpasar City Government*	-	30.000.000.000	(30.000.000.000)	-
Pemerintah Kabupaten/ *Regencies Government*				
- Buleleng	312.707	5.557.000.000	(5.557.000.000)	312.707
- Jembrana	642.847	-	-	642.847
- Karangasem	-	1.500.000.000	(1.500.000.000)	-
- Klungkung	200.202	-	-	200.202
- Gianyar	458.456	-	-	458.456
- Bangli	726.126	-	-	726.126
	2.340.338	**112.057.000.000**	**(112.057.000.000)**	**2.340.338**

31 Desember 202 / *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*				
- Badung	-	50.000.000.000	(50.000.000.000)	-
- Buleleng	312.707	15.000.000.000	(15.000.000.000)	312.707
- Jembrana	642.847	-	-	642.847
- Karangasem	-	750.000.000	(750.000.000)	-
- Tabanan	-	200.000.000	(200.000.000)	-
- Klungkung	200.202	-	-	200.202
- Gianyar	458.456	1.000.000.000	(1.000.000.000)	458.456
- Bangli	726.126	-	-	726.126
	2.340.338	**76.950.000.000**	**(76.950.000.000)**	**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 recorded at the Financial Services Authority.

29. PENGGUNAAN SALDO LABA

Penggunaan laba bersih tahun 2022 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 47 tanggal 22 Februari 2023, Notaris I Made Widiada, S.H.

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.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2022 dan 2021 ditetapkan sebagai berikut:

29. APPROPRIATION OF RETAINED EARNINGS

Distribution of net income on 2022 determined based on Deed of Shareholders Annual General Minutes of Meeting No. 47 dated February 22, 2023, Notary I Made Widiada, S.H.

Distribution of net income on 2021 determined based on Deed of Shareholders Annual General Minutes of Meeting No.54 dated February 18, 2022, Notary I Made Widiada, S.H.

Based on the above Shareholder Annual General Minutes of Meeting, the distribution of income in 2022 and 2021, are as follows:

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Dividen	452.637.208.122	411.864.799.721	*Dividends*
Cadangan Umum	150.879.069.374	137.288.266.573	*General reserve*
Jumlah	**603.516.277.496**	**549.153.066.294**	***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 2023 untuk laba tahun 2022	452.637.208.122	220.771	*Distribution in 2023 for 2022 profit*
Distribusi pada tahun 2022 untuk laba tahun 2021	411.864.799.721	212.499	*Distribution in 2022 for 2021 profit*

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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pinjaman yang diberikan	2.467.518.399.507	2.199.940.976.535	*Loans*
Efek - efek	559.874.059.736	366.433.282.313	*Marketable Securities*
Penempatan pada Bank Lain	55.007.669.522	16.033.250.349	*Placements with Other Bank*
Penempatan pada Bank Indonesia	18.565.385.419	12.704.612.232	*Placements with Bank Indonesia*
Jumlah	**3.100.965.514.184**	**2.595.112.121.429**	***Total***

31. BEBAN BUNGA / *31. INTEREST EXPENSE*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Simpanan dari Nasabah			*Deposits from Customers*
Deposito Berjangka	373.359.912.172	462.520.394.653	*Time Deposits*
Tabungan	258.018.359.336	179.060.473.590	*Savings Account*
Giro	76.050.287.284	63.223.785.431	*Current Accounts*
Negotiable Certificate of Deposit	-	12.349.024.200	*Negotiable Certificate of Deposit*
Penjaminan	66.974.110.847	52.620.642.053	*Guarantee*
Premi Asuransi Untuk Program Penjaminan Dana Nasabah	54.274.346.129	51.582.414.813	*Insurance Premium for Premium on Deposit Insurance The Customer*
Simpanan dari Bank Lain	17.989.824.483	23.766.694.427	*Deposits from Another Bank*
Call Money dan Repo	7.047.384.724	6.834.852.774	*Call Money and Repo*
Pinjaman Yang Diterima	3.645.413.972	2.451.719.963	*Borrowings*
Beban Bunga SGU	1.523.359.567	2.092.578.083	*Interest Expense SGU*
Pinjaman yang diberikan	403.289.970	419.407.547	*Loans*
Subsidi Kredit	10.665.663	34.769.032	*Subsidized Credit*
Jumlah	**859.296.954.147**	**856.956.756.566**	***Total***

32. PENDAPATAN OPERASIONAL LAINNYA / *32. OTHER OPERATING INCOME*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Administrasi	65.680.060.457	61.559.061.690	*Administration*
Penerimaan Kembali Kredit Hapus Buku	52.972.639.564	28.581.859.156	*Recovery of Account Written-off*
Fee	33.566.290.439	28.004.231.144	*Fees*
Denda Kredit	12.180.818.784	12.857.348.379	*Loan Penalties*
Tata Usaha Kredit	5.586.457.204	5.292.130.400	*Loan Administration*
Valuta Asing	611.302.424	422.788.143	*Foreign Exchange Gain*
Tabungan Pasif dan Tutup	587.682.098	354.335.835	*Savings Passive and Closed*
Keuntungan penjualan penyertaan saham	299.291.000	-	*Gain from sale of share investments*
Safe Deposit Box	87.280.000	82.340.000	*Safe Deposit Box*
Sub - Jumlah	171.571.821.970	137.154.094.747	*Sub - Total*
Pendapatan Provisi dan Komisi			*Provision Income and Commissions*
Jasa Bank	8.763.715.438	7.640.356.938	*Bank Services*
Sub - Jumlah	8.763.715.438	7.640.356.938	*Sub - Total*
Lain-lain	988.475.730	1.214.089.981	*Others*
Jumlah	**181.324.013.138**	**146.008.541.666**	***Total***

33. PEMBENTUKAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *33. PROVISION (RECOVERY) FOR IMPAIRMENT LOSSES*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pinjaman yang Diberikan	336.861.975.904	186.243.837.818	*Loans*
Penempatan pada Bank-bank Lain	1.683.933.735	(172.690.400)	*Placements with Other Banks*
Efek-efek	(206.814.100)	(339.272.550)	*Securities*
Giro pada Bank Lain	2.013.027	(16.577.072)	*Current Accounts with Other Banks*
Penyertaan	(75.000.000)	-	*Investment In Shares*
Jumlah	**338.266.108.566**	**185.715.297.796**	***Total***

34. GAJI DAN TUNJANGAN KARYAWAN

34. SALARIES AND EMPLOYEE BENEFITS

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Gaji, Upah dan Honorarium	213.234.852.179	208.678.611.622	*Salaries, Wages and Honorarium*
Tunjangan dan Insentif	180.121.901.643	144.379.679.574	*Benefits and Incentives*
Jasa Produksi dan Tantiem	157.611.744.039	128.850.725.246	*Production Services and Tantiem*
Makan dan Lembur	33.295.212.636	30.448.743.057	*Meal and Overtime*
Imbalan Pasca Kerja (Catatan 24)	25.059.590.501	20.673.917.993	*Post-Employment Benefits (Note 24)*
Representasi dan Penghargaan	22.208.323.998	2.582.252.536	*Representation and Service Awards*
Pendidikan dan Latihan	14.766.371.849	12.303.338.706	*Education and Training*
Lain-lain	2.334.274.788	1.770.827.680	*Others*
Jumlah	**648.632.271.633**	**549.688.096.414**	***Total***

Jumlah gaji kotor, tunjangan dan bonus Dewan Komisaris, Direksi, Komite-komite dan pejabat eksekutif masing-masing adalah sebesar Rp67.978.620.391 dan Rp66.077.218.684 untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022, dengan rincian sebagai berikut:

For the years ended December 31, 2023 and 2022, the amount of gross salaries, benefits and bonuses of the Board of Commissioners, Directors, Committee and executive officers, amounted to Rp67,978,620,391 and Rp66,077,218,684 a respectively, with details as follows:

	31 Desember 2023 / *December 31, 2023*				
	Jumlah Anggota/ *Total Members*	Gaji/ *Salary*	Tunjangan/ *Benefit*	Bonus dan Penghargaan/ *Bonusses and Service Guarantee*	Jumlah/ *Total*
Direksi/ *Directors*	5	5.292.000.000	11.296.385.006	19.017.605.344	35.605.990.350
Dewan Komisaris/ *Board of Commissioners*	5	1.665.320.000	2.374.405.319	3.723.863.396	7.763.588.715
Pejabat Eksekutif / *Executive Officers*	27	1.991.724.664	11.603.638.540	9.652.334.723	23.247.697.927
Komite Audit/ *Audit Committe*	2	210.000.000	38.568.804	234.675.000	483.243.804
Komite Pemantau Risiko/ *Risk Monitoring Committee*	2	210.000.000	37.352.587	219.675.000	467.027.587
Komitee Remunerasi dan Nominasi/ *Remuneration and Nomination Committee*	1	180.000.000	26.397.008	204.675.000	411.072.008
Jumlah	**42**	**9.549.044.664**	**25.376.747.264**	**33.052.828.463**	**67.978.620.391**

	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
Komite 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**

35. BEBAN UMUM DAN ADMINISTRASI / *35. GENERAL AND ADMINISTRATIVE EXPENSES*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Outsourcing	50.858.455.706	46.318.406.476	*Outsourcing*
Otomasi	50.192.262.984	42.286.112.171	*Automation*
Tamu, *Souvenir*, Sumbangan	31.280.940.811	26.036.034.857	*Guest, Souvenirs, Donation*
Ongkos Bank	23.973.415.912	9.263.982.141	*Bank Charges*
Penyusutan Aset Tetap (Catatan 13)	22.168.887.496	21.846.132.742	*Depreciation of Fixed Assets (Note 13)*
Rumah Tangga Kantor dan Lainnya	18.761.284.275	14.146.955.259	*Office Expenses and Others*
Amortisasi Aset Hak Guna (Catatan 15)	17.435.903.236	21.454.972.249	*Amortization of Right-of-Use Assets (Note 15)*
Biaya Iuran OJK	15.934.676.237	14.270.661.656	*OJK Contribution Expenses*
Pemeliharaan dan Perbaikan	15.634.425.507	12.698.861.563	*Maintenance and Repairs*
Biaya CSR	14.727.808.442	13.624.778.139	*CSR Expenses*
Iklan dan Promosi	14.408.477.479	12.244.589.687	*Advertising and Promotion*
Listrik, Air dan Telepon	10.319.724.517	9.464.257.944	*Electrical, Water and Telephone*
Perjalanan Dinas	9.898.002.625	8.088.624.807	*Travel Expenses*
Jasa Profesional	8.290.029.258	4.294.488.468	*Profesional Fee*
Sewa	7.693.471.939	3.304.005.135	*Rent Expenses*
Premi Asuransi	6.194.948.651	5.887.522.653	*Insurance Premium*
Rapat	4.162.161.066	3.706.023.417	*Meeting*
Amortisasi Aset Takberwujud (Catatan 14)	3.741.819.939	2.718.924.598	*Amortization of Intagible Assets (Note 14)*
Keamanan	1.778.701.000	1.863.985.000	*Security*
Pajak	525.731.318	433.720.850	*Taxes*
Denda dan Sanksi	42.040.000	159.778.748	*Penalty*
Lain-lain	13.034.495.314	9.533.930.134	*Others*
Jumlah	**341.057.663.712**	**283.646.748.694**	***Total***

36. PENDAPATAN (BEBAN) NON OPERASIONAL / *36. NON - OPERATING INCOME (EXPENSES)*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pendapatan Non - Operasional			***Non Operating Income***
Selisih Kurs	452.142.697	2.281.594.013	*Foreign Exchange Difference*
Laba Penjualan Inventaris Kantor (Catatan 13)	244.343.541	-	*Gain from Sale of Office Equipment (Note 13)*
Sewa	195.213.900	157.790.200	*Rent*
Lain-lain	4.431.670.483	3.418.512.483	*Others*
Sub - Jumlah	**5.323.370.621**	**5.857.896.696**	*Sub - Total*
Beban Non - Operasional			***Non - operating expense***
Pemantapan Pelaksanaan Ibadah	(4.045.501.676)	(3.823.560.408)	*Strengthening Implementation of Worship*
Beban Pajak	(1.267.032.520)	(1.826.424.565)	*Tax Expense*
Duka	(519.035.952)	(657.508.752)	*Grief*
Penyisihan Kerugian Uang Muka Pajak	-	(36.833.117.780)	*Provision Loss of Tax Advances*
Kerugian Penghapusan Inventaris Kantor (Catatan 13)	-	(255.191.734)	*Loss from Disposal of Office Equipment (Note 13)*
Lain-lain	(4.972.191.994)	(4.449.833.269)	*Others*
Sub - Jumlah	(10.803.762.142)	(47.845.636.508)	*Sub - Total*
Jumlah	**(5.480.391.521)**	**(41.987.739.812)**	***Total***

37. KOMITMEN DAN KONTINJENSI / *37. COMMITMENTS AND CONTINGENCIES*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Komitmen			***Commitment Liabiities***
Fasilitas Kredit Kepada Debitur yang Belum Digunakan	537.270.109.026	420.054.398.672	*Unused Credit Facilities to Debtors*
Jumlah Liabilitas Komitmen - Bersih	**537.270.109.026**	**420.054.398.672**	***Total Commitments Liability - Net***
Kontinjensi			***Contingencies***
Pendapatan Bunga Dalam Penyelesaian	115.121.429.956	247.043.847.941	*Interest Income in Settlement*
Sub - Jumlah	**115.121.429.956**	**247.043.847.941**	***Sub - Total***
Liabilitas Kontinjensi			*Contingent Liabilities*
Bank Garansi yang Diterbitkan	(177.581.312.056)	(300.840.367.688)	*Bank Guarantee Issued*
Sub - Jumlah	**(177.581.312.056)**	**(300.840.367.688)**	***Sub - Total***
Jumlah Liabilitas Kontinjensi - Bersih	**(62.459.882.101)**	**(53.796.519.747)**	***Total Contigent Liability - Net***

38. TRANSAKSI DENGAN PIHAK BERELASI

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak - pihak berelasi telah dilakukan dengan kebijakan dan syarat telah disepakati bersama.

38. RELATED PARTY TRANSACTIONS

In the normal course of business, Bank enter into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

Pihak Berelasi / *Related Parties*	Sifat dari Hubungan / *Nature of Relationship*	Sifat dari Transaksi / *Nature of Transactions*
Pemerintah Provinsi, Kota dan Kabupaten se Wilayah Bali / *Provincial, City, and Regency Governments of Bali Region*	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 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Pinjaman yang diberikan			***Loans***
Keluarga Direksi dan Karyawan Kunci	25.561.390.510	26.603.429.807	*Family Directors and Key Employees*
Komisaris	151.067.630	160.850.157	*Commissioner*
Lainnya	1.729.406.954	2.168.420.546	*Other*
Jumlah Pinjaman yang Diberikan	27.441.865.094	28.932.700.510	*Total Loans*
Persentase terhadap Jumlah Aset	0,08%	0,09%	*Percentage to Total Asset*
Simpanan dari Nasabah			***Deposits from Customers***
Giro	126.572.763.689	1.474.023.199.425	*Current accounts*
Tabungan	16.377.822.782	5.038.788.857	*Savings*
Deposito	19.436.223.037	19.644.185.215	*time deposits*
Jumlah Simpanan dari Nasabah	162.386.809.508	1.498.706.173.497	*Total Deposits from Customers*
Persentase terhadap Jumlah Liabilitas	0,54%	5,25%	*Percentage to Total Liabilities*

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Kompensasi Kepada Personil Manajemen Kunci			***Compensation of Key Management Personel***
Bonus dan Penghargaan	33.052.828.463	31.782.284.470	*Bonuses and Service Gratuity*
Tunjangan	25.376.747.264	23.463.014.214	*Benefits*
Gaji	9.549.044.664	10.831.920.000	*Salaries*
Jumlah Kompensasi Kepada Personil Manajemen Kunci	67.978.620.391	66.077.218.684	*Total Compensation of Key Management Personel*
Persentase Terhadap Kompensasi Kepada Personil Manajemen Kunci	0,10%	0,12%	*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 2023 / *December 31, 2023*		31 Desember 2022 / *December 31, 2022*		
	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	
Aset Moneter					***Monetary Assets***
Kas					*Cash*
Kas Harian Teller	64.690	996.031.930	27.191	423.295.893	*Teller daily cash*
Giro pada Bank Indonesia	51.500	792.945.500	51.500	801.726.250	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain	1.314.661	20.241.832.646	1.382.985	21.529.617.742	*Current Accounts with Other Bank*
Liabilitas Moneter					***Monetary Liabilities***
Giro	4.892	75.329.053	4.871	75.833.807	*Current Account*
Tabungan	60.004	923.880.972	66.031	1.027.936.347	*Savings*
Simpanan Berjangka	110.500	1.701.368.500	114.500	1.782.478.750	*Term Deposits*
Rupa-rupa Liabilitas	8.021	123.499.953	8.191	127.517.751	*Other Liabilities*
Rekening Perantara Valuta	1.246.183	19.187.485.348	1.266.975	19.723.640.007	*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 2023 dan 2022:

The table below sets out the carrying values and fair values of financial assets and liabilities in statements of financial position as December 31, 2023 and 2022:

	31 Desember 2023 / *December 31, 2023*		31 Desember 2022 / *December 31, 2022*		
	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	Nilai Tercatat/ *Carrying Value*	Nilai Wajar/ *Fair Value*	
Aset Keuangan					***Financial Assets***
Biaya perolehan diamortisasi					***Measured at amortised cost***
Kas	569.570.584.235	569.570.584.235	519.162.055.853	519.162.055.853	*Cash*
Giro pada Bank Indonesia	2.393.875.393.891	2.393.875.393.891	2.689.636.624.578	2.689.636.624.578	*Current Account with Bank Indonesia*
Giro pada Bank Lain bersih	70.081.387.110	70.081.387.110	52.673.687.871	52.673.687.871	*Current Account with Other Bank Net*
Penempatan pada Bank Indonesia dan Bank Lain Bersih	2.526.747.434.599	2.526.747.434.599	1.293.199.648.454	1.293.199.648.454	*Placement with Bank Indonesia and Other Bank net*
Penyertaan Saham Bersih	-	-	425.000.000	425.000.000	*Invesment in Share*
Pinjaman yang Diberikan-Bersih	19.918.053.709.375	19.918.053.709.375	18.963.023.465.021	18.963.023.465.021	*Loans - Net*
Efek-efek yang Dibeli dengan Janji Dijual Kembali	3.965.877.652.040	3.965.877.652.040	5.255.177.840.155	5.255.177.840.155	*Marketable Securities Purchased Under Resale Agreement*
Efek - Efek yang Dijual dengan Janji Dibeli Kembali	-	-	199.985.298.142	199.985.298.142	*Marketable Securities sold under repurchased agreement*
Aset Lain-lain	213.233.323.524	213.233.323.524	184.459.768.490	184.459.768.490	*Other Assets*
Efek-efek	4.356.007.703.645	4.356.007.703.645	2.748.910.657.602	2.748.910.657.602	*Securities*
Jumlah Aset Keuangan	**34.013.447.188.419**	**34.013.447.188.419**	**31.906.654.046.166**	**31.906.654.046.166**	***Total Financial Assets***
Liabilitas Keuangan					***Financial Liabilities***
Liabilitas Segera	103.394.989.302	103.394.989.302	196.858.567.288	196.858.567.288	*Liabilities Due Immediately*
Simpanan dari Nasabah	27.948.417.302.868	27.948.417.302.868	26.452.996.582.203	26.452.996.582.203	*Deposit from Customers*
Simpanan dari Bank Lain	1.550.582.212.168	1.550.582.212.168	1.113.897.572.212	1.113.897.572.212	*Deposit from Other Bank*
Liabilitas Efek-efek yang Dijual dengan Janji Dibeli Kembali	-	-	192.219.962.033	192.219.962.033	*Liabilities Securities Sold Under Repurchase Agreement*
Pinjaman yang Diterima	66.730.442.083	66.730.442.083	57.216.440.132	57.216.440.132	*Borrowings*
Beban yang Masih Harus Dibayar	20.024.705.770	20.024.705.770	22.201.050.374	22.201.050.374	*Accrued Expense*
Liabilitas Sewa	13.576.233.846	13.576.233.846	16.213.804.103	16.213.804.103	*Lease Liabilities*
Jumlah Liabilitas Keuangan	**29.702.725.886.037**	**29.702.725.886.037**	**28.051.603.978.345**	**28.051.603.978.345**	***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 2023 dan 2022.

The fair value of securities is determined by reference to the latest market quotes published as of December 31, 2023 and 2022.

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.

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (LANJUTAN)

Liabilitas Keuangan

Nilai wajar liabilitas keuangan jangka pendek (umumnya kurang dari satu tahun) seperti simpanan dari nasabah, simpanan dari bank lain dan liabilitas lainnya adalah sebesar nilai tercatat karena telah mendekati estimasi nilai wajarnya.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

Pengukuran nilai wajar yang diakui pada laporan posisi keuangan:

- Tingkat pertama pengukuran nilai wajar berasal dari kuotasi harga (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik.
- Tingkat kedua pengukuran nilai wajar berasal dari masukan lain selain dari kuotasi harga pasar yang sudah termasuk dalam tingkat pertama yang dapat diamati untuk aset maupun liabiltas, baik secara langsung (contohnya harga) atau tidak langsung (contohnya yang berasal dari harga).
- Tingkat ketiga pengukuran nilai wajar yang berasal dari teknik penilaian yang meliputi input untuk aset atau liabilitas jika tidak berdasarkan data pasar yang dapat diamati (masukan yang tidak dapat diamati).

40. FAIR VALUE OF FINANCIAL ASSET AND LIABILITIES (CONTINUED)

Financial Liabilities

The fair value of short-term financial liabilities (generally less than one year) such as deposits from customers, deposits from other banks and other liabilities are at carrying amount due to their approximate fair value.

The estimated fair value of unsecured deposits amounts to the amount owed when the debts are due immediately to be paid at the time of collection.

Fair value measurement recognized in the statement of financial position:

- *The first level of measurement of fair value derives from price quotes (not adjusted) in the active market for identical assets and liabilities.*
- *The second level of fair value measurement comes from other inputs other than quoted market prices that are included in the first observable level for assets or liabilities, either directly (e.g. price) or indirectly (e.g., price-derived).*
- *The third level of fair value measurement derived from valuation techniques that includes inputs for assets or liabilities if not based on observable market data (inputs that can not be observed).*

41. INFORMASI SEGMEN

Bank melaporkan segmen wilayah geografis sebagai informasi segmen utama.

41. SEGMENT INFORMATION

The Bank reported geographical segment as its primary segment information.

31 Desember 2023 / *December 31, 2023*
Dalam Jutaan Rupiah/ *In Million Rupiah*

	Bali/ *Bali*	Mataram/ *Mataram*	Jumlah/ *Total*	
Pendapatan Bunga	3.021.586	79.380	3.100.966	*Interest Income*
Beban Bunga	(811.998)	(47.299)	(859.297)	*Interest Expenses*
Pendapatan Bunga - Bersih	2.209.588	32.081	2.241.669	*Interest Income - Net*
Pendapatan Operasional Lainnya	174.963	6.361	181.324	*Other Operating Income*
Gaji dan Tunjangan Karyawan	(636.501)	(12.131)	(648.632)	*Salaries and Employee Benefits*
Umum dan Administrasi	(337.222)	(3.836)	(341.058)	*General and Administrative*
Beban Modifikasi	(24.945)	(87)	(25.032)	*Modification Expense*
Pembentukan Cadangan Kerugian Penurunan Nilai	(330.336)	(4.297)	(334.633)	*Allowance for Impairment Losses*
Laba Operasional	1.055.547	18.091	1.073.638	*Operating Income*
Laba Bersih	720.237	17.991	738.228	*Net Profit*
Jumlah Aset	33.552.162	758.550	34.310.712	*Total Assets*
Jumlah Liabilitas	30.111.445	209.099	30.320.544	*Total Liabilities*

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	(539.187)	(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	(181.869)	(4.368)	(186.236)	*Allowance for Impairment Losses*
Laba Operasional	835.764	16.090	851.853	*Operating Income*
Laba Bersih	587.505	16.011	603.516	*Net Profit*
Jumlah Aset	31.485.218	675.464	32.160.682	*Total Assets*
Jumlah Liabilitas	28.396.636	172.872	28.569.508	*Total Liabilities*

42. RISIKO KREDIT

Dalam mengelola risiko kredit, PT Bank Pembangunan Daerah Bali telah memiliki kerangka kerja yang lengkap, yang memuat panduan-panduan mengenai proses perencanaan dan implementasi serta melakukan penyempurnaan terhadap Standar Operasional Prosedur (SOP) terus dilakukan sejalan dengan pedoman Bank Indonesia, fokus penyempurnaan adalah melakukan pemisahan proses keputusan kredit per masing-masing segmen debitur. Hal ini di dukung pula oleh kajian berkala dari panduan-panduan tersebut, guna mencapai perbaikan yang berkesinambungan. Beberapa faktor kunci dalam kerangka kerja manajemen risiko kredit adalah:

- Penentuan cakupan dan parameter-parameter yang digunakan dalam menyusun profil risiko kredit;
- Perencanaan dan penetapan kebijakan-kebijakan yang diperlukan untuk menjaga risiko kredit sesuai dengan *Risk Appetite* Bank, antara lain pemberian wewenang kepada pejabat kredit, dan
- Membangun sistem *database* yang kuat.

Sesuai dengan karakteristiknya, kredit yang ada di Bank saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Sistem dan prosedur kredit Bank telah dibakukan untuk menjamin diterapkannya kebijakan dan pelaksanaan pemberian pinjaman secara konsisten. Untuk kredit produktif, Bank menggunakan model *Internal Credit Risk Rating* untuk menganalisis risiko bisnis dan finansial dari debitur secara objektif dan memberikan *rating* kepada nasabahnya. Selain itu, Bank juga menggunakan *Credit Risk Capital Allocation and Pricing* untuk mengkuantifikasi risiko kredit dan menentukan harga yang sesuai berdasarkan risiko kredit.

Untuk kredit konsumtif dan produktif, Bank menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumer.

Dalam rangka menerapkan prinsip pemberian kredit yang sehat, Bank menerapkan prinsip *Four Eyes* (pengambilan keputusan kredit yang dilakukan oleh dua orang atau lebih) pada setiap Kantor Cabang dengan penggunaan *Credit Scoring* dan *Credit Reviewer*.

Risiko kredit, yaitu:

a. Bidang perkreditan, meliputi *Non Performing Loan* (NPL), kecukupan agunan dan pertumbuhan pinjaman yang diberikan.
b. Bidang *treasury* dan investasi, meliputi *Non Performing Portfolio treasury* dan investasi, konsentrasi portofolio *treasury* dan investasi serta kecukupan pembentukan cadangan.

Berikut ini adalah rasio kredit bermasalah/*Non Performing Loan* (NPL) dan rasio kualitas aset produktif Bank pada tanggal 31 Desember 2023 dan 2022:

42. CREDIT RISK

To manage credit risk, PT Bank Pembangunan Daerah Bali has had a complete framework, which includes guidelines on planning and implementation process and continously improve the Standard Operating Procedures (SOP) to be in line with the guidelines of Bank Indonesia, improvement focus is to conduct the separation process of decision loan for each segment. And Bank periodically review the guidelines, in order to achieve continuous improvement. Some of the key factors in credit risk management framework are:

- *Determination of the scope and parameters used in preparing the credit risk profile;*
- *The planning and setting of the policies required to safeguard credit risk in accordance with Risk Appetite Bank, among others, authorization to credit officials, and*
- *Establish strong database system.*

In accordance with the loan characterstics, the Bank's loan are classified into productive loans and consumer loans. In order to manage the risk, the Bank measure credit risk arising from the existing portofolios quantitatively and qualitatively to ensure that the potential losses from default loans are minimized, both for individual borrowers and the overall portofolio.

The Bank's credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loans, the Bank uses the Internal Credit Risk Rating model to analyze the business and financial risk of debtors objectively and to give ratings to debtors. In addition, the Bank aslo use Credit Risk Capital Allocation and Pricing in quantifying credit risk and determining the appropriate pricing.

For both consumer and productive loans, the Bank use the Internal Credit Scoring model to analyze and calculate the credit risk for consumer.

To implement a healthy credit granting process, the Bank apply the Four Eyes Principle (credit decision-making by two person or more) at each brach office by using Credit Scoring and Credit Reviewer.

Credit risk are:

a. Lending, including Non-Performing Loans (NPL), collateral adequacy and credit growth.
b. Treasury and investment, including Non-Performing Portfolio of treasury and investment, treasury and investment portfolio concentration and the adequacy of reserves.

The following are the Non-Performing Loans (NPL) ratio and the earnings asset quality ratio of the Bank as of December 31, 2023 and 2022:

	31 Desember 2023 / ***December 31, 2023***	**31 Desember 2022 /** ***December 31, 2022***	
Ratio NPL - Bruto	1,29%	2,37%	*NPL Ratio - Gross*
Ratio NPL - Bersih	0,02%	0,06%	*NPL Ratio - Net*
Ratio Kualitas Aset Produktif	0,83%	1,57%	*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.

42. RISIKO KREDIT (LANJUTAN)

Sistem pengelolaan manajemen risiko kredit Bank telah dibakukan dalam suatu Buku Pedoman Perusahaan (BPP) dan Standar Operasional Prosedur (SOP) dan dikaji secara periodik.

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya.

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

42. CREDIT RISK (CONTINUED)

The Bank credit risk management system has been standarized in the Bank's Guidlines (BPP) and Standard Operating Procedures (SOP) and reviewed periodically.

(i) The maximum credit risk exposure without calculating the collateral and other credit.

As of December 31, 2023 and 2022, credit risk exposure to assets in the statement of financial position, are as follows:

Keterangan	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	*Description*
	Eksposur maksimum / *Maximum exposure*		
Pinjaman yang Diberikan	19.918.053.709.375	18.963.023.465.021	*Loans*
Efek-efek yang Dibeli dengan Janji Dijual Kembali	3.965.877.652.040	5.255.177.840.155	*Marketable Securities Purchased Under Resale Agreement*
Efek-efek yang Dijual dengan Janji Dibeli Kembali	-	199.985.298.142	*Marketable Securities Sold Under Repurchased Agreement*
Giro pada Bank Indonesia	2.393.875.393.891	2.689.636.624.578	*Current Account with Bank Indonesia*
Penempatan pada Bank Indonesia dan Bank Lain	2.526.747.434.599	1.293.199.648.454	*Placement with Bank Indonesia and Other Bank*
Giro pada Bank Lain	70.081.387.110	52.673.687.871	*Current Account with Other Bank*
Efek-efek	4.356.007.703.645	2.748.910.657.602	*Securities*
Penyertaan Saham	-	425.000.000	*Invesment in Shares*
Jumlah	**33.230.643.280.660**	**31.203.032.221.823**	***Total***

Eksposur risiko kredit terhadap rekening administratif pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

As of December 31, 2023 and 2022, credit risk exposure on the administrative accounts is as follows:

Keterangan	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	*Description*
	Eksposur maksimum / *Maximum exposure*		
Garansi yang Diterbitkan	177.581.312.056	300.840.367.688	*Guarantee Issued*
Fasilitas Kredit Kepada Debitur yang Belum Digunakan	(537.270.109.026)	(420.054.398.672)	*Credit Facilities to Debtors that Have not Been Used*
Jumlah - Bersih	**(359.688.796.970)**	**(119.214.030.984)**	***Total - Net***

Bank menetapkan jenis dan nilai agunan yang dijaminkan sesuai skema kredit dan perkiraan tingkat risiko kredit dari *counterparty* sebagai *second way out* yang ditetapkan. Jenis dari agunan terdiri dari:

a. *Physical Collateral,* berupa tanah dan bangunan.
b. *Financial Collateral,* berupa simpanan (tabungan, giro dan deposito), surat berharga, dan lain-lain.
c. Lainnya berupa garansi, lembaga penjamin, dan lain-lain.

Pemberian kredit yang dilaksanakan oleh Bank diatur dalam kebijakan dan prosedur perkreditan dimana untuk setiap jenis atau skema kredit telah ditentukan agunan minimal yang harus dipenuhi.

Untuk segmen kredit komersial, sesuai dengan ketentuan perkreditan wajib dijamin oleh agunan yang memadai. Agunan dapat berupa *physical collateral, financial collateral* atau lainnya berupa tagihan usaha atau garansi. Untuk seluruh agunan khususnya *physical collateral* akan dilakukan retaksasi dimana nilai likuidasi atas agunan tersebut yang akan dipergunakan dalam menentukan kecukupan nilai agunan *(coverage ratio).*

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisa kelayakan sehingga kemampuan pengembalian kredit (*first way out)* dapat dipastikan.

Adanya keharusan bagi debitur untuk memenuhi agunan yang dipersyaratkan, evaluasi atas kelayakan kredit, pengikatan kredit secara legal dan prosedur *pre screening* akan menurunkan *credit risk* eksposur Bank ke tingkat yang layak dan dapat diterima.

Saat ini Bank sedang mengembangkan dan melengkapi lebih lanjut *intemal rating* dan *internal scoring* yang ada agar sejalan dengan *Advanced Internal Rating Based Approach (A-IRB Approach),* yaitu dengan mengembangkan *Basel II Risk Paramater Model Probability of Default (PD), Loss Given Default (LGD)* dan *Exposure At Default (EAD)* untuk segmen *Wholesale*, *Retail* dan *Consumer*. Hal ini juga dalam rangka mempersiapkan komponen-komponen model untuk perhitungan *Expected Credit Loss* yang dibutuhkan untuk penerapan perhitungan CKPN berdasarkan IFRS 9 (PSAK 71).

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 second way out.The types of collateral are as follows:

a. Physical Collateral, such as land and buildings.
b. Financial Collateral, such as third party funds (savings, current accounts and time deposits), securities, etc.
c. Others, such as guarantees, guarantee institution, etc.

The loan granting conducted by the Bank is stipulated in the loan policy and procedure in which every loan type or scheme has minimum determinable collaterals that should be fulfilled.

For commercial loans segment, according to the loan policy has to be collateralized adequately. The collaterals can be physical collateral, financial collateral or others such as accounts receivable or guarantees. All collaterals particulary for physical collateral will be assessed in which the collateral's liquidation value will be use in determining the coverage ratio.

In addition collateral aspect to minimize credit risk, loan granting is conducted based on evaluation and feasibility analysis so that the loan repayment ability (first way out) can be ascertained.

The necessity for debtors to comply with collaterals requirement, loan feasibility evaluation, notarial agreement and pre screening procedures will decrease the Bank's credit risk exposure to the acceptable level.

The Bank is currently developing and further complementing internal rating and internal scoring to align with the Advanced Internal Rating Based Approach (A-IRB Approach), namely by developing the Basel II Risk Parameters Probability of Default (PD) Model, Loss Given Default (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).

42. RISIKO KREDIT (LANJUTAN)

(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)

(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 carrying amount (without calculation the collateral or other credit support), which are categorized by industry sector.

	31 Desember 2023 / *December 31, 2023*					
	Pemerintah (Termasuk Bank Indonesia) / *Government (Including 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*	2.393.875.393.891	--	--	--	--	2.393.875.393.891
Giro pada Bank Lain/ *Current Accounts with Other Banks*	--	--	--	70.100.633.360	--	70.100.633.360
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement with Bank Indonesia and Other Bank*	99.985.425.169	--	--	2.428.824.887.165	--	2.528.810.312.334
Efek-efek/*Marketable Securities*	3.980.036.203.645	--	--	376.000.000.000	--	4.356.036.203.645
Efek-efek yang Dibeli dengan Janji Dijual Kembali/ *Marketable Securities Purchased Under Agreement to Resell*	3.965.877.652.040	--	--	--	--	3.965.877.652.040
Pinjaman yang Diberikan/ *Loans*	822.519.643	19.321.184.836.503	46.160.326.028	8.499.666.667	1.773.913.656.646	21.150.581.005.487
Cadangan Kerugian Penurunan Nilai/ *Allowance for Impairment Losses*	(2.117.999.978)	(957.375.448.541)	(6.313.613.819)	(178.786.087)	(268.652.071.672)	(1.234.637.920.097)
Jumlah - Bersih/ *Total - Net*	**10.438.479.194.410**	**18.363.809.387.962**	**39.846.712.209**	**2.883.246.401.105**	**1.505.261.584.974**	**33.230.643.280.660**

42. RISIKO KREDIT (LANJUTAN)

42. CREDIT RISK (CONTINUED)

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit oleh rekanan (Lanjutan)

(ii) Concentration of financial asset risk with credit risk exposure by counter parties (Continued)

	31 Desember 2022 / *December 31, 2022*					
	Pemerintah (Termasuk Bank Indonesia) / *Government (Including 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 Account with Other Bank*	-	-	-	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**

	31 Desember 2023 / *December 31, 2023*					
	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*	-	-	-	-	179.713.105.094	179.713.105.094
Fasilitas Kredit Kepada Debitur yang Belum Digunakan/ *Credit Facilities to Borrowers which Have not Used*	1.954.231.920	112.266.569.986	592.938.017	470.000.000	421.986.369.096	537.270.109.019
Jumlah - Bersih/ *Total - Net*	**1.954.231.920**	**112.266.569.986**	**592.938.017**	**470.000.000**	**601.699.474.190**	**716.983.214.113**

	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/ *Credit 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**

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2023 dan 2022, 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, 2023 and 2022 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.

42. RISIKO KREDIT (LANJUTAN)

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit oleh rekanan (Lanjutan)

Manajemen yakin akan kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari pinjaman yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.
- Bank telah memiliki sistem deteksi dini permasalahan melalui "*early warning system*" dan pemantauan yang disiplin.

(iii) Efek Covid-19 pada risiko kredit

Dampak langsung dan tidak langsung atas pandemi 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.

42. CREDIT RISK (CONTINUED)

(ii) Concentration of financial asset risk with credit risk exposure by counter parties (Continued)

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.*

(iii) Effect of Covid-19 in credit risk

Direct and indirect effects of the Covid-19 outbreak affects 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, it 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.

42. RISIKO KREDIT (LANJUTAN)

(iii) Efek Covid-19 pada risiko kredit (Lanjutan)

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 (Continued)

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.

(iv) Pinjaman yang diberikan

Ikhtisar pinjaman yang diberikan adalah sebagai berikut:

(iv) Loans

Summary of loans are as follows:

	31 Desember 2023 / *December 31, 2023*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Rumah Tangga	9.576.688.478.621	80.588.857.990	9.657.277.336.611	*Household*
Perdagangan Besar dan Eceran	5.360.256.942.663	195.960.216.367	5.556.217.159.030	*Wholesale and Retail Trade*
Pertanian, Kehutanan dan Perikanan	1.511.227.447.742	38.098.132.778	1.549.325.580.520	*Agriculture, forestry and Fishery*
Penyediaan Akomodasi dan Penyediaan Makan Minum	1.375.221.243.068	18.740.195.535	1.393.961.438.603	*Accomodation and culinary supplying*
Konstruksi	763.369.883.139	6.799.460.831	770.169.343.970	*Construction Leasing*
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	241.345.773.105	2.780.611.496	244.126.384.601	*and Leasing Activities Without Employment Options Travel Agencies and Other Business Support*
Aktivitas Kesehatan Manusia Dan Aktivitas Sosial	461.967.531.579	1.988.138.752	463.955.670.331	*Human Health Activities And Social activity*
Kesenian, Hiburan dan Rekreasi	15.275.532.311	-	15.275.532.311	*Arts, Entertainment and Recreation*
Industri Pengolahan	388.202.373.258	5.735.854.355	393.938.227.613	*Processing Industry*
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial wajib	240.048.753	-	240.048.753	*Government administration defense and social wefare*
Real Estate	18.828.557.044	412.638.895	19.241.195.939	*Real Estate*
Informasi dan Komunikasi	22.741.815.273	1.075.431.889	23.817.247.162	*Information and Communication*
Pengangkutan dan Pergudangan	137.810.108.750	511.696.065	138.321.804.815	*Transportation and Warehousing*
Aktivitas Keuangan dan Asuransi	59.313.054.007	2.946.077.307	62.259.131.314	*Financial and Insurance Activities*
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	18.750.000.000	-	18.750.000.000	*Procurement of Electricity, Gas, Steam/Hot Water and Cold Air*
Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah dan Aktivitas Remediasi	113.436.712.371	156.896.834	113.593.609.205	*Water Management, Wastewater Management, Waste Management and Recycling and Remediation activities*
Pendidikan	49.497.037.853	-	49.497.037.853	*Education*
Aktivitas Rumah Tangga Sebagai Pemberi Kerja; Aktivitas Yang Menghasilkan Barang Dan Jasa Oleh Rumah Tangga Yang Digunakan Untuk Memenuhi Kebutuhan Sendiri	12.093.517.872	89.002.901	12.182.520.773	*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	74.455.730.525	3.318.180.963	77.773.911.488	*Professional, Scientific And Technical Activities*
Aktivitas Jasa Lainnya	581.985.537.548	8.595.397.626	590.580.935.174	*Other Service Activities*
Jumlah	20.782.707.325.482	367.873.680.005	21.150.581.005.487	*Total*
Cadangan Kerugian Penurunan Nilai	(936.923.855.340)	(295.603.440.772)	(1.232.527.296.112)	*Allowance for Impaiment Losses*
Jumlah - Bersih	**19.845.783.470.142**	**72.270.239.233**	**19.918.053.709.375**	***Total - Net***

42. RISIKO KREDIT (LANJUTAN) / ***42. CREDIT RISK (CONTINUED)***

(iv) Pinjaman yang diberikan (Lanjutan) / *(iv) Loans (Continued)*

	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 Makan Minum	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*
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	*and Leasing 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***

43. RISIKO LIKUIDITAS

Risiko likuiditas terutama terjadi karena potensi ketidaksesuaian jatuh tempo antara aset dan liabilitas, serta terjadinya konsentrasi dana.

Risiko likuiditas mencakup:

a. Bidang perkreditan meliputi kemampuan likuiditas, tenor atau jangka waktu kredit.
b. Bidang *treasury* dan investasi meliputi *net cash outflow*.
c. Bidang pendanaan meliputi konsentrasi jangka waktu sumber dana, konsentrasi sumber dana dan ketergantungan pada dana antar bank.

Risiko terjadinya kerugian yang merupakan akibat dari adanya kesenjangan antara sumber pendanaan yang pada umumnya berjangka pendek dan aktiva yang pada umumnya berjangka panjang. Besar kecil risiko likuiditas ditentukan antara lain:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu, untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.

Kebijakan likuiditas Bank ditunjukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar deposito pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi melalui pengelolaan *treasury*.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, kondisi likuiditas Bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang *idle* dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.

43. LIQUIDITY RISK

Liquidity risk mainly occurs because of the potential maturity mismatch between assets and liabilities, and the concentration of funds.

Liquidity risk consist of:

a. Lending includes the ability of liquidity, tenure or loan period.
b. Treasury and investment consist of net cash outflow.
c. Funding covers a period of funding concentration sources, the concentration of financial resources and dependence on interbank funds.

The risk loss resulting from the gap between short-term funding and long-term assets. The size of the liquidity risk is determined, i.e:

a. Accuracy in 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
c. The availability of asset that is ready to be converted into cash;
d. Ability to create access to the interbank market or other funding sources, including the lender of last resort facilities.

If the gap is large enough it will reduce the Bank's ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.

The Bank's policy is aimed to ensure that fund requirement can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank's liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sources of funds and time deposits maturing managed to avoid any idle funds and determine the amount of liquid assets and appropriate instrument to ensure the level of liquidity in continuously controlled.

44. RISIKO PASAR

Dalam rangka pengelolaan secara hati-hati atas layanan dan produk finansial yang semakin beragam sehingga profil risiko juga semakin tinggi Bank terus mengembangkan dan menyempurnakan infrastruktur sesuai dengan kerangka kerja yang telah ditetapkan. Kegiatan ini meliputi penyusunan dan perubahan kebijakan dan prosedur, penetapan limit risiko pasar yang jelas, pengembangan sumber daya manusia dan sistem informasi manajemen yang handal serta meningkatkan fungsi kontrol dan pemantauan.

Risiko pasar mencakup:

a. Eksposur kredit, *treasury* maupun investasi terhadap volatilitas suku bunga.
b. Volatilitas nilai tukar *treasury* dan investasi.
c. Posisi Devisa Neto (PDN).

44. MARKET RISK

In order to manage financial services and products which are increasingly diverse, its became the higher risk profile of the Bank continues to develop and improve infrastructure in accordance with a predetermined framework. These activities include preparation and changes in policies and procedures, establishing limit of market risk, human resource development and information management systems that are reliable and to improve control and monitoring functions.

Market risk consist of:

a. Credit exposure, treasury and investment to interest rate volatility.
b. Exchange rate volatility on treasury and investment.
c. Net Open Position (NOP).

44. RISIKO PASAR (LANJUTAN)

44. MARKET RISK (CONTINUED)

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 2023 dan 2022 :

The table below summarizes the range of interest rates per annum for significant assets and liabilities for the years ended December 31, 2023 and 2022:

	31 Desember 2023 / *December 31, 2023*		31 Desember 2022 / *December 31, 2022*		
	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	5,25%	0,00%	4,75%	0,00%	*Deposit Facilities*
Interbank Call Money	6,25% - 6,60%	0,00%	5,80%	0,00%	*Interbank Call Money*
Deposito Berjangka	5,75%	0,00%	5,00%	0,00%	*Time Deposits*
Tabungan	0,00%	0,00%	0,00%	0,00%	*Savings*
Efek - efek					*Marketable Securities*
SUN Seri FR 0042	10,25%	0,00%	10,25%	0,00%	*SUN Seri FR 0042*
SUN Seri FR 0043	-	0,00%	10,25%	0,00%	*SUN Seri FR 0043*
SUN Seri FR 0045	9,75%	0,00%	9,75%	0,00%	*SUN Seri FR 0045*
SUN Seri FR 0046	-	-	9,50%	0,00%	*SUN Seri FR 0046*
SUN Seri FR 0081	6,50%	0,00%	6,50%	0,00%	*SUN Seri FR 0081*
SUN Seri VR 0083	6,04%	0,00%	4,79%	0,00%	*SUN Seri VR 0083*
SUN Seri FR 0084	7,25%	0,00%	7,25%	0,00%	*SUN Seri FR 0084*
SUN Seri FR 0086	5,50%	0,00%	5,50%	0,00%	*SUN Seri FR 0086*
SUN Seri FR 0090	5,125%	0,00%	5,125%	0,00%	*SUN Seri FR 0090*
SUN Seri FR 0095	6,375%	0,00%	-	-	*SUN Seri FR 0095*
PT BPD Sulawesi Selatan					*PT BPD Sulawesi Selatan*
dan Sulawesi Barat	6,45%	0,00%	6,45% - 8,00%	0,00%	*dan Sulawesi Barat*
PT Bank Mantap	6,50%	0,00%	6,50%	0,00%	*PT Bank Mantap*
PT Bank Maybank Indonesia Tbk	6,25%	0,00%	6,25%	0,00%	*PT Bank Maybank Indonesia Tbk*
PT Bank Mandiri, Tbk	5,80% - 7,75%	0,00%	7,75%	0,00%	*PT Bank Mandiri, Tbk*
PT Bank Tabungan Negara, Tbk	5,50%	0,00%	5,50% - 7,80%	0,00%	*PT Bank Tabungan Negara, Tbk*
PT Bank Negara Indonesia, Tbk	6,35%	0,00%	6,35%	0,00%	*PT Bank Negara Indonesia, Tbk*
PT Bank Rakyat Indonesia, Tbk	6,35%	0,00%	6,35%	0,00%	*PT Bank Rakyat Indonesia, Tbk*
Sekuritas Rupiah Bank Indonesia					*Securities Bank Indonesia Rupiah*
SRBI	6,50% - 7,05%	0,00%	-	-	*(SRBI)*
Efek-efek yang Dibeli dengan					*Marketable Securities Purchased*
Janji Dijual Kembali	6,00% - 6,70%	0,00%	5,50% - 6,66%	0,00%	*Under Resale Agreement*
Pinjaman yang diberikan	2.00% - 16.00%	0,00%	2,00% - 16,00%	0,00%	*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% - 3.5%	0% - 0,20%	0% - 3,50%	0% - 0.20%	*Savings*
Deposito Berjangka	2,90% - 4,00%	0,20%	2,90% - 3,50%	0.20%	*Time Deposit*
NCD	0,00%	0,00%	0,00%	0,00%	*NCD*
Simpanan dari Bank Lain:					*Deposits from Other Bank*
Giro	0% - 1,90%	0,00%	0% - 1,90%	0,00%	*Current Account*
Tabungan	0% - 3,50%	0,00%	0% - 1,85%	0,00%	*Savings*
Deposito Berjangka	2,65% - 4,00%	0,00%	2,65% - 3,15%	0,00%	*Time Deposit*
Interbank Call Money	6,15% - 6,45%	0,00%	5,75% - 5,95%	0,00%	*Interbank Call Money*
NCD	0,00%	0,00%	0,00%	0,00%	*NCD*
Pinjaman yang Diterima					*Borrowings*
Dana Lingkungan Bergulir					*Revolving Enviromental Fund*
(IEPC - KfW)	0,00%	0,00%	0,00%	0,00%	*(IEPC - KfW)*
Pinjaman Jamsostek	0,00%	0,00%	0,00%	0,00%	*Social Security Loan*

Risiko nilai tukar timbul sebagai akibat adanya Posisi Devisa Neto (PDN) pada laporan posisi keuangan dan rekening administratif baik pada sisi aset maupun liabilitas yang berasal dari transaksi produk-produk individual dan perusahaan dan dari perdagangan mata uang asing di pasar uang antar bank.

Exchange rate risk arising as a result of the Net Open Position (NOP) on the statement of financial position and administrative account on either the assets or liabilities resulting from transactions between individual and companies products and from money market foreign currency trading among the banks.

Sesuai Peraturan Bank Indonesia No. 6/20/PBI/2004 tanggal 15 Juli 2004 sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010, Bank diwajibkan memelihara PDN setinggi-tingginya 20% atas modal *tier* I dan *tier* II. PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih tagihan dan liabilitas baik yang merupakan komitmen maupun 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.

44. RISIKO PASAR (LANJUTAN)

Berikut adalah PDN pada tanggal 31 Desember 2023 dan 2022 per mata uang (dalam ekuivalen rupiah) sesuai dengan Peraturan Bank Indonesia:

44. MARKET RISK (CONTINUED)

On December 31, 2023 and 2022 the Bank's NOP (the rupiah equivalent) in accordance with Bank Indonesia Regulation:

	31 Desember 2023 / *December 31, 2023*			
	Asset/ *Assets*	Liabilitas/ *Liability*	Posisi Devisa Neto/ *Net Open Position*	
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)				*Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)*
Dolar Amerika Serikat	22.012	2.701	19.311	*United States Dollar*
Jumlah Modal			4.051.427	*Total Capital*
Posisi Devisa Neto (PDN)			0,48%	*Net Open Position (NOP)*

	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)*

45. RISIKO OPERASIONAL

Bank menaruh perhatian yang besar terhadap kegiatan di bidang manajemen risiko operasional selama tahun 2023. Keberhasilan manajemen risiko ini merupakan hal yang sangat penting dalam mendukung upaya meningkatkan kuantitas dan kualitas operasional guna mendorong pertumbuhan bisnis.

Manajemen risiko operasional mencakup bidang yang luas, yakni meliputi proses rekonsiliasi, proses pencegahan dan penanganan kejahatan Bank, penanganan keluhan nasabah, perencanaan kesinambungan bisnis, pengembangan pengetahuan karyawan dalam bidang risiko operasional serta proses evaluasi bagi produk, jenis transaksi, pengembangan produk, pola transaksi maupun sistem teknologi.

Risiko operasional mencakup:
- Sistem administrasi kredit, *treasury* maupun investasi,
- Kesalahan akuntansi,
- Kecurangan,
- *Force majeur,*
- Hubungan dengan debitur,
- Kegagalan sistem.

45. OPERATIONAL RISK

The Bank consider with operational risk management during 2023. The success of this risk management is a very important role in supporting efforts to improve the quantity and quality of operations to encourage business growth.

Operational risk management covering the reconciliation process, the Bank prevention process and handling the crime, handling customer complaints, business continuity planning, developing employee knowledge in operational risk and evaluation process for the product, transaction type, product development, the transactions pattern or technology systems.

Operational risk consist of:
- *Loan administrative, treasury and investment administration system*
- *Accounting Error,*
- *Fraud,*
- *Force majeur,*
- *Relationship with debtor,*
- *System failure.*

46. MANAJEMEN MODAL DAN RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor, seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* serta keamanan yang diberikan oleh posisi modal yang sehat.

Bank BPD Bali mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Tidak terdapat perubahan tujuan, kebijakan dan proses dari tahun sebelumnya.

Pada tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

46. CAPITAL MANAGEMENT AND MINIMUM REQUIRED CAPITAL ADEQUACY RATIO

The Bank's capital management objectives is to maintain a strong capital position to support business growth and to sustain investor, depositor, customer and market confidence. In managin its capital, the Bank considers factors such as: providing optimal capital rate of return to shareholders and maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

Bank BPD Bali's manages its capital structure and makes adjustments to it in the light changes in economic conditions and the risk characteristics of its activities. No changes were made in the objectives, policiesm and processes from the previous period.

As of December 31, 2023 and 2022, 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 2023 dan 2022 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, 2023 and 2022 are as follows (in million of rupiah):

	31 Desember 2023 / *December 31, 2023*	**31 Desember 2022 / *December 31, 2022***	
Aset Tertimbang Menurut Risiko			***Risk Weight Asset***
Risiko Kredit	14.873.124	13.731.220	*Credit Risk*
Risiko Pasar	19.311	19.868	*Market Risk*
Risiko Operasional	1.114.397	3.273.544	*Operational Risk*
Modal			***Capital***
Modal Inti	3.867.582	3.501.005	*Core Capital*
Modal Pelengkap	186.628	172.005	*Supplementary Capital*
Jumlah Modal	4.054.210	3.673.010	*Total Capital*

	31 Desember 2023 / *December 31, 2023*	**31 Desember 2022 / *December 31, 2022***	
Dengan memperhitungkan risiko kredit tetapi tanpa memperhitungkan risiko pasar dan risiko operasional	27,32%	26,75%	*Calculating the credit risk but without market risk and operational risk*
Dengan memperhitungkan risiko kredit dan risiko pasar tetapi tanpa memperhitungkan risiko operasional	27,28%	26,71%	*Calculating the credit risk and and market risk but without operational risk*
Dengan memperhitungkan risiko kredit dan risiko operasional tetapi tanpa memperhitungkan risiko pasar	25,41%	21,60%	*Calculating the credit risk and operational risk but without market risk*
Dengan memperhitungkan risiko kredit, risiko pasar dan risiko operasional	25,38%	21,58%	*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	9,21%	9,22%	*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 2023 dan 2022, 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 di bawah 4,25% dan 3,75% pada tanggal 31 Desember 2023 dan 2022.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perpu No. 3/2008 menjadi Undang-Undang.

Pada tanggal 31 Desember 2023 dan 2022, 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, 2023 and 2022, 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 4.25% and 3.75% as of December 31, 2023 and 2022.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perpu No. 3/2008 to become a law.

As of December 31, 2023 and 2022, the Bank is a member of government guarantee programs.

48. LABA PER SAHAM

Laba tahun berjalan per saham dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah lembar saham biasa yang beredar pada tahun bersangkutan.

48. EARNINGS PER SHARE

Earnings per share is computed by dividing income for the year by the weighted average number of shares of outstanding common stock during the related year.

	31 Desember 2023 / *December 31, 2023*	31 Desember 2022 / *December 31, 2022*	
Laba untuk perhitungan laba per saham	738.228.309.317	603.516.277.496	*Income for computation of earnings per share*
Rata-rata tertimbang total saham	2.015.729	1.875.604	*Weighted average number of shares*
Laba per saham (dalam rupiah penuh)	366.234	321.772	*Earnings per share*

49. TAMBAHAN INFORMASI ARUS KAS

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

49. SUPPLEMENTARY CASH FLOW INFORMATION

Changes in liabilities arising from financing activities in the cash flow statement are as follows:

	1 Januari 2023 / *January 1, 2023*	Arus Kas / *Cash Flow*	Lain-lain / *Others*	31 Desember 2023 / *December 31, 2023*	
Pinjaman yang diterima	57.216.440.132	9.514.001.951	-	66.730.442.083	*Borrowings*
Liabilitas sewa	16.213.804.103	(10.518.129.535)	7.880.559.278	13.576.233.846	*Lease liabilities*
Jumlah	73.430.244.235	(1.004.127.584)	7.880.559.278	80.306.675.929	*Total*

	1 Januari 2022 / *January 1, 2022*	Arus Kas / *Cash Flow*	Lain-lain / *Others*	31 Desember 2022 / *December 31, 2022*	
Pinjaman yang diterima	37.528.510.397	19.687.929.735	-	57.216.440.132	*Borrowings*
Liabilitas sewa	17.032.289.111	(14.929.997.223)	14.111.512.215	16.213.804.103	*Lease liabilities*
Jumlah	54.560.799.508	4.757.932.512	14.111.512.215	73.430.244.235	*Total*

50. PERIKATAN-PERIKATAN YANG SIGNIFIKAN

Bank memiliki perikatan-perikatan yang signifikan dan penting pada tanggal 31 Desember 2023 dan 2022 sebagai berikut:

a. Pada tanggal 3 Januari 2023 Bank menandatangani addendum perjanjian kerjasama dengan PT Bima Sakti Alterra terkait penyediaan S*mart Integrated System* Tagihan Pelanggan dengan perjanjian No. 002/SPK/DIR/DJA/2023 - 001.b/ADD-BSA/PPOB&SIBS/I/2023.

b. Pada tanggal 3 Januari 2023 Bank menandatangani perjanjian kerjasama dengan Perusahaan Umum Daerah Air minum Tirta Mangutama terkait layanan penerimaan pembayaran tagihan rekening air minum dan tagihan lainnya secara elektronik dengan perjanjian No. PERUMDA TM.01,3/PRJ/I/2023 dan 0004/SPK/DIR/DJA/2023.

c. Pada tanggal 13 Januari 2023 Bank menandatangani perjanjian kerjasama dengan Koperasi Bali Dwipa Sejahtera terkait sinergitas sistem pembayaran menggunakan layanan E-Link dan akuisisi *merchant* dengan perjanjian No. 0039/SPK/DIR/DJA/2023 - 003/PKS/KBDS/I/2023.

d. Pada tanggal 20 Januari 2023 Bank menandatangani perjanjian kerjasama dengan Yayasan Penyelenggara Pendidikan Latihan dan Pelayanan Kesehatan Bali terkait Pelayanan dan Pemanfaatan Jasa Bank BPD Bali dengan perjanjian No. 0069/SPK/DIR/DJA/2023 - 0147/YPPLPK/KS/IX/2023.

e. Pada tanggal 31 Januari 2023 Bank menandatangani perjanjian kerjasama dengan Perusda Air Minum Tirta Amertha Buana Kabupaten Tabanan terkait layanan penerimaan pembayaran tagihan rekening air minum dan tagihan lainnya secara elektronik dengan perjanjian No. TAB.16/SPP.REK.AIR/2023 - 0096/SPK/DIR/DJA/2023.

f. Pada tanggal 2 Februari 2023 Bank menandatangani kesepakatan bersama dengan Universitas Warmadewa terkait kerjasama bidang pendidikan, penelitian dan pengabdian masyarakat dengan perjajian No. 286/UNWAR/PD-15/2023 - 0111/SPK/DIR/DJA/2023.

g. Pada tanggal 10 Februari 2023 Bank menandatangani perjanjian kerjasama dengan Politeknik Negeri Bali terkait investasi jangka pendek (deposito) PNB tahun 2023 dengan perjanjian No. 352/PL8/KS,00,01/2023 - 0126/SPK/DIR/DJA/2023.

50. SIGNIFICANT CONTRACTS

Bank has significant engagements as of December 31, 2023 and 2022 as follows:

a. On January 3, 2023, the Bank signed an addendum to the cooperation agreement with PT Bima Sakti Alterra regarding the provision of a smart Integrated Customer Billing System with agreement No. 002/SPK/DIR/DJA/2023 - 001.b/ADD-BSA/PPOB&SIBS/I/2023.

b. On January 3, 2023, the Bank signed a cooperation agreement with the Regional Perusahaan Umum Daerah Air minum Tirta Mangutama, regarding the service of accepting payments for drinking water bills and other bills electronically with agreement No. PERUMDA TM.01.3/PRJ/I/2023 and 0004/SPK/DIR/DJA/2023.

c. On January 13, 2023, the Bank signed a cooperation agreement with the Koperasi Bali Dwipa Sejahtera regarding the synergy of payment systems using E-Link services and merchant acquisition with agreement No. 0039/SPK/DIR/DJA/2023 - 003/PKS/KBDS/I/2023.

d. On January 20, 2023, the Bank signed a cooperation agreement with the Bali Education, Training and Health Services Organizing Foundation regarding the Services and Utilization of Bali BPD Bank Services with agreement No. 0069/SPK/DIR/DJA/2023 - 0147/YPPLPK/KS/IX/2023.

e. On January 31, 2023, the Bank signed a cooperation agreement with Perusda Air Minum Tirta Amertha Buana, Tabanan Regency regarding services for accepting payments for drinking water bills and other bills electronically with agreement No. TAB.16/SPP.REK.AIR/2023 - 0096/SPK/DIR/DJA/2023.

f. On February 2, 2023, the Bank signed a joint agreement with Warmadewa University regarding cooperation in the fields of education, research and community service with agreement No. 286/UNWAR/PD-15/2023 - 0111/SPK/DIR/DJA/2023.

g. On February 10, 2023, the Bank signed a cooperation agreement with the Bali State Polytechnic regarding short-term investments (deposits) for PNB in 2023 with agreement No. 352/PL8/KS,00,01/2023 - 0126/SPK/DIR/DJA/2023.

50. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

h. Pada tanggal 21 Februari 2023 Bank menandatangani perjanjian kerjasama dengan CV Kamini Daksayini Harsa terkait kerjasama promosi bersama Univlox dengan perjanjian No. 072/UNV-LV/BDG/II/2023 - 0182/SPK/DIR/DJA/2023.

i. Pada tanggal 17 Februari 2023 Bank menandatangani perjanjian kerjasama dengan Koperasi Simpan Pinjam Bhuwana Sardula terkait sinergitas sistem pembayaran menggunakan layanan E-Link dan akuisisi *merchant* dengan perjanjian No. 0167/SPK/DIR/DJA/2023 - 027/KBS/II/2023.

j. Pada tanggal 28 Februari 2023 Bank menandatangani perjanjian kerjasama dengan PT Bank Perkreditan Rakyat Pusaka terkait layanan *merchant* QRIS dan akuisisi *merchant* dengan perjanjian No. 0216/SPK/DIR/DJA/2023 - 0048/BPR.BP/III/Dpr/2023.

k. Pada tanggal 28 Februari 2023 Bank menandatangani perjanjian kerjasama dengan PT Bank Perkreditan Rakyat Pusaka terkait layanan *technical assitance* BPD Bali melalui E-Link BPR dengan perjanjian No. 0215/SPK/DIR/DJA/2023 - 0047/BPR.BP/III/Dpr/2023.

l. Pada tanggal 1 Februari 2023 Bank menandatangani perjanjian kerjasama dengan Koperasi Maju Bersama terkait sinergitas sistem pembayaran menggunakan layanan *E-Link* dan akuisisi *merchant* dengan perjanjian No. 0106/SPK/DIR/DJA/2023 - 09/KMB/II/2023.

m. Pada tanggal 6 Februari 2023 Bank menandatangani perjanjian kerjasama dengan PT Bank Perkreditan Rakyat Tridarma Putri terkait layanan *technical assitance* BPD Bali melalui *E-Link* BPR dengan perjanjian No. 0012/SPK/DIR/DJA/2023 - 12/TDP/II/2023.

n. Pada tanggal 20 Februari 2023 Bank menandatangani perjanjian kerjsama dengan VIDA terkait layanan E-KYC untuk *online onboarding* dengan perjanjian No. 35/LGC/IDI-CA/BPDB/II/2023 dan 0176/SPK/DIR/DJA/2023.

o. Pada tanggal 17 Januari 2023 Bank menandatangani perjanjian kerjasama dengan Koperasi Simpan Pinjam Guna Prima Dana terkait layanan *merchant* QRIS dan akuisisi *merchant* dengan perjanjian No. 0058/SPK/DIR/DJA/2023 - 0010/KSP-GPD/PKS/I/2023.

p. Pada tanggal 2 Maret 2023 Bank menandatangani perjajian kerjasama dengan Badan Narkotika Nasional Provinsi Bali terkait integrasi sistem aplikasi pembayaran dengan perjanjian No. 0221/SPK/DIR/DJA/2023 - PKS/27/III/KA/HK.02,/2023/BNNP.

q. Pada tanggal 7 Maret 2023 Bank menandatangani perjanjian kerjasama dengan Pemerintah Kabupaten Klungkung terkait pelayanan jasa perbankan dan sistem elektronik terhadap retribusi (E-Retribusi) pada Dinas Koprasi, usaha kecil dan menengah, perindustrian dan perdagangan Kabupaten Klungkung dengan perjanjian No. 075/14/PKS/B.Pem.Kes/2023 - 0251/SPK/DIR/DJA/2023.

r. Pada tanggal 14 Maret 2023 Bank menandatangani perjanjian kerjasama dengan Rumah Sakit Surya Husadha terkait pemberian layanan transaksi perbankan dengan perjanjian No. 0473/SPK/DIR/DJA/2023 - 009/PTSH/KS/IV/2023.

s. Pada tanggal 17 Mei 2023 Bank menandatangani perjanjian kerjasama dengan Pemerintah Kabupaten Klungkung terkait pelayanan jasa perbankan dan sistem elektronik terhadap retribusi (E-Retribusi) pada UPTD pengelolaan pasar dengan perjanjian No. 075/24/KB/B.Pem.Kes/2023 - 0568/SPK/DIR/DJA/2023.

t. Pada tanggal 17 Mei 2023 Bank menandatangani perjanjian kerjsama dengan Pemerintah Kabupaten Klungkung terkait pelayanan jasa perbankan dan sistem elektronik terhadap retribusi (E-Retribusi) pada UPTD pengelolaan pasar dengan perjanjian 075/25/PKS/B.Pem.Kes/2023 - 0569/SPK/DIR/DJA/2023.

u. Pada tanggal 31 Mei 2023 Bank menandatangani perjanjian kerjasama dengan RSUP Prof. DR. IGNG Ngoerah terkait penempatan deposito dengan perjanjian No. 0617/SPK/DIR/DJA/2023 - HK.03,01/D.XVII.4,3,1/25527/2023.

v. Pada tanggal 16 Juni 2023 Bank menandatangani perjanjian kerjasama dengan PT Taspen (Persero) terkait pembayaran tabungan hari tua, pensiun, jaminan kecelakaan kerja dan jaminan kematian melalui rekening Bank dengan perjanjian No. 0686/SPK/DIR/DJA/2023 - JAN-02/C.5.4/2023.

50. SIGNIFICANT CONTRACTS (CONTINUED)

h. *On February 21, 2023, the Bank signed a cooperation agreement with CV Kamini Daksayini Harsa regarding promotional cooperation with Univlox with agreement No. 072/UNV-LV/BDG/II/2023 - 0182/SPK/DIR/DJA/2023.*

i. *On February 17, 2023, the Bank signed a cooperation agreement with the Koperasi Simpan Pinjam Bhuwana Sardula regarding the synergy of payment systems using E-Link services and merchant acquisition with agreement No. 0167/SPK/DIR/DJA/2023 - 027/KBS/II/2023.*

j. *On February 28, 2023, the Bank signed a cooperation agreement with PT Bank Perkreditan Rakyat Pusaka regarding QRIS merchant services and merchant acquisition with agreement No. 0216/SPK/DIR/DJA/2023 - 0048/BPR.BP/III/Dpr/2023.*

k. *On February 28, 2023, the Bank signed a cooperation agreement with PT Bank Perkreditan Rakyat Pusaka regarding technical assistance services for BPD Bali via E-Link BPR with agreement No. 0215/SPK/DIR/DJA/2023 - 0047/BPR.BP/III/Dpr/2023.*

l. *On February 1, 2023, the Bank signed a cooperation agreement with the Koperasi Maju Bersama regarding the synergy of payment systems using E-Link services and merchant acquisition with agreement No. 0106/SPK/DIR/DJA/2023 - 09/KMB/II/2023.*

m. *On February 6, 2023, the Bank signed a cooperation agreement with PT Bank Perkreditan Rakyat Tridarma Putri regarding technical assistance services for BPD Bali via E-Link BPR with agreement No. 0012/SPK/DIR/DJA/2023 - 12/TDP/II/2023.*

n. *On February 20, 2023, the Bank signed a cooperation agreement with VIDA regarding E-KYC services for online onboarding with agreement No. 35/LGC/IDI-CA/BPDB/II/2023 and 0176/SPK/DIR/DJA/2023.*

o. *On January 17, 2023, the Bank signed a cooperation agreement with the Koperasi Simpan Pinjam Guna Prima Dana regarding QRIS merchant services and merchant acquisition with agreement No. 0058/SPK/DIR/DJA/2023 - 0010/KSP-GPD/PKS/I/2023.*

p. *On March 2, 2023, the Bank signed a cooperation agreement with the National Narcotics Agency of Bali Province regarding the integration of payment application systems with agreement No. 0221/SPK/DIR/DJA/2023 - PKS/27/III/KA/HK.02,/2023/BNNP.*

q. *On March 7, 2023, the Bank signed a cooperation agreement with the Klungkung Regency Government regarding banking services and electronic systems for levies (E-Retribution) at the Department of Cooperatives, small and medium enterprises, industry and trade in Klungkung Regency with agreement No. 075/14/PKS/B.Pem.Kes/2023 - 0251/SPK/DIR/DJA/2023.*

r. *On March 14, 2023, the Bank signed a collaboration agreement with Surya Husadha Hospital regarding the provision of banking transaction services with agreement No. 0473/SPK/DIR/DJA/2023 - 009/PTSH/KS/IV/2023.*

s. *On May 17, 2023, the Bank signed a cooperation agreement with the Klungkung Regency Government regarding banking services and electronic systems for levies (E-Retribution) on UPTD market management with agreement No. 075/24/KB/B.Pem.Kes/2023 - 0568/SPK/DIR/DJA/2023.*

t. *On May 17, 2023, the Bank signed a cooperation agreement with the Klungkung Regency Government regarding banking services and electronic systems for levies (E-Retribution) on UPTD market management with agreement No. 075/25/PKS/B.Pem.Kes/2023 - 0569/SPK/DIR/DJA/2023.*

u. *On May 31, 2023, the Bank signed a collaboration agreement with RSUP Prof. DR. IGNG Ngoerah regarding deposit placement with agreement No. 0617/SPK/DIR/DJA/2023 - HK.03,01/D.XVII.4,3,1/25527/2023.*

v. *On June 16, 2023, the Bank signed a cooperation agreement with PT Taspen (Persero) regarding the payment of old age savings, pensions, work accident insurance and death insurance through a bank account with agreement No. 0686/SPK/DIR/DJA/2023 - JAN-02/C.5.4/2023.*

50. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

w. Pada tanggal 21 Juni 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Klungkung terkait pemanfaatan layanan jasa perbankan untuk menerima pembayaran bea perolehan hak atas tanah dan bangunan (BPHTB) dengan perjanjian No. 100,3,7,1/41/KB/B.Pem.Kes/2023 - 0830/SPK/DIR/DJA/2023.

x. Pada tanggal 21 Juni 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Klungkung terkait pemanfaatan layanan jasa perbankan untuk menerima pembayaran bea perolehan hak atas tanah dan bangunan (BPHTB) dengan perjanjian No. 100,3,7,1/41/KB/B.Pem.Kes/2023 - 0831/SPK/DIR/DJA/2023.

y. Pada tanggal 13 September 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Gianyar terkait penyimpanan dan pengelolaan Rekening Kas Umum Daerah dan Rekening Pemerintah Daerah Lainnya dengan perjanjian No. 018/13/KSB/B.Tapem/IX/2023 - 0986/SPK/DIR/DJA/2023.

z. Pada tanggal 6 Agustus 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Badung terkait Penyelenggaraan Mal Pelayanan Publik Kabupaten Badung dengan perjanjian No. 134.4/9632/PKS/TKKSD-Bdg/2023 - 0644/SPK/DIR/DJA/2023.

aa. PT Bank Pembangunan Daerah Bali menandatangani perjanjian sewa menyewa atas tanah dengan Pemerintah Provinsi Bali dengan perjanjian Akta Notaris Luh Made Yogi Mawarwati, SH No. 14 tanggal 4 September 2023 dengan jangka waktu 30 tahun.

ab. Pada tanggal 10 Oktober 2023 Bank menandatangani kesepakatan bersama dengan Universitas Mahasaraswati terkait Penyelenggaraan Tridarma Perguruan Tinggi dengan perjanjian No. K-2620/C,06,01/Unmas/X/2023 - 1064SPK/DIR/DJA/2023.

ac. Pada tanggal 11 Juli 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Provinsi Bali terkait Penyimpanan Uang Daerah dengan perjanjian No. B.00.415.4/45900/Setda - 1199/SPK/DIR/DJA/2023.

ad. Pada tanggal 17 Oktober 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Klungkung terkait Penyelenggaraan Mal Pelayanan Publik Kabupaten Klungkung dengan perjanjian No. 100.3.7.1/67/NOTA KESEPAKATAN/B.PEM.KES/2023 - 1086/SPK/DIR/DJA/2023.

ae. Pada tanggal 6 Desember 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Provinsi Bali terkait Penyediaan Sistem Layanan Perbankan, Pembangunan dan Pengembangan Sistem Informasi Pengelolaan Pendapatan Asli Daerah Provinsi Bali Serta Integrasi Sistem dan Data Pendapatan Asli Daerah Kabupaten/Kota Secara Elektronik di Provinsi Bali dengan perjanjian No. B.00.415.4/50139/Setda dan 1271/SPK/IR/DJA/2023.

af. Pada tanggal 7 Desember 2023 Bank menandatangani kesepakatan bersama dengan Pemerintah Provinsi Bali terkait Penyediaan Sistem Layanan Perbankan, Pembangunan dan Pengembangan Sistem Informasi Pengelolaan Pendapatan Asli Daerah Provinsi Bali Serta Integrasi Sistem dan Data Pendapatan Asli Daerah Kabupaten/Kota Secara Elektronik di Provinsi Bali dengan perjanjian No. 415.4/70/PKS/B.Pem.Kesra/XII/2023 dan 1276/SPK/DIR/DJA/2023.

50. SIGNIFICANT CONTRACTS (CONTINUED)

w. *On June 21, 2023, the Bank signed a joint agreement with the Klungkung Regency Government regarding the use of banking services to receive payment of fees for acquiring land and building rights under (BPHTB) agreement No. 100,3,7,1/41/KB/B.Pem.Kes/2023 -0830/SPK/DIR/DJA/2023.*

x. *On June 21, 2023, the Bank signed a joint agreement with the Klungkung Regency Government regarding the use of banking services to receive payment of fees for acquiring land and building rights under (BPHTB) agreement No. 100,3,7,1/41/KB/B.Pem.Kes/2023 - 0831/SPK/DIR/DJA/2023.*

y. *On September 13, 2023, the Bank signed a joint agreement with the Gianyar Regency Government regarding the storage and management of Regional General Cash Accounts and Other Regional Government Accounts with agreement No. 018/13/KSB/B.Tapem/IX/2023 - 0986/SPK/DIR/DJA/2023.*

z. *On August 6, 2023, the Bank signed a joint agreement with the Badung Regency Government regarding the Implementation of the Badung Regency Public Service Mall with agreement No. 134.4/9632/PKS/TKKSD-Bdg/2023 - 0644/SPK/DIR/DJA/2023.*

aa. *PT Bank Pembangunan Daerah Bali signed cooperation agreement for lease of land with Government of Bali Province with a Notarial deed agreement Luh Made Yogi Mawarwati, SH No. 14 dated Septermber 4, 2023 with a term of 30 years.*

ab. *On October 10, 2023, the Bank signed a joint agreement with Mahasaraswati University regarding the Implementation of the Tridharma of Higher Education with agreement No. K-2620/C,06,01/Unmas/X/2023 - 1064SPK/DIR/DJA/2023.*

ac. *On July 11, 2023, the Bank signed a joint agreement with the Bali Provincial Government regarding regional money storage with agreement No. B.00.415.4/45900/Setda - 1199/SPK/DIR/DJA/2023.*

ad. *On October 17, 2023, the Bank signed a joint agreement with the Klungkung Regency Government regarding the Implementation of the Klungkung Regency Public Service Mall with agreement No. 100.3.7.1/67/NOTA KESEPAKATAN/B.PEM.KES/2023 - 1086/SPK/DIR/DJA/2023.*

ae. *On December 6, 2023, the Bank signed a joint agreement with the Bali Provincial Government regarding the Provision of a Banking Service System, Construction and Development of the Bali Province Regional Original Income Management Information System and Electronic Integration of Regency/City Regional Original Income Systems and Data in the Province of Bali with agreement No. B.00.415.4/50139/Setda and 1271/SPK/IR/DJA/2023.*

af. *On December 7, 2023, the Bank signed a joint agreement with the Bali Provincial Government regarding the Provision of a Banking Service System, Construction and Development of the Bali Province Regional Original Income Management Information System and Electronic Integration of Regency/City Regional Original Income Systems and Data in the Province of Bali with agreement No. 415.4/70/PKS/B.Pem.Kesra/XII/2023 and 1276/SPK/DIR/DJA/2023.*

51. KONTINJENSI

Bank saat ini mempunyai aset/liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut:

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 Penggugat menyatakan Kasasi 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. Sesuai dengan Risalah Pemberitahuan Putusan Kasasi Perkara No. 220/Pdt.Bth/2021/PN.Gin Jo.136/PDT/2022/PT.DPS Jo.613 K/PDT/2023 tanggal 16 Agustus 2023 disampaikan Mahkamah Agung Republik Indonesia Menolak Permohonan Kasasi Ni Luh Genep (*Inkcraht*).

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. Sesuai dengan Risalah Pemberitahuan Isi Putusan Mahkamah Agung Republik Indonesia No. 491 K/Pdt/2023 Jo.596/Pdt.Bth/2021/PN.Sgr., disampaikan Mahkamah Agung Republik Indonesia Menolak Permohonan Kasasi Luh Riasini (*Inkcraht*).

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. Sesuai dengan Risalah Pemberitahuan Putusan Mahkamah Agung Republik Indonesia No. 491 K/Pdt/2023 Jo.596/Pdt.Bth/2021/PN.Sgr., disampaikan Mahkamah Agung Republik Indonesia Menolak Permohonan Kasasi I Putu Ngurah Riasa (*Inkcraht*).

Perkara perdata Nomor 89/Pdt.G/2022/PN Amp tentang gugatan I Gede Munggah dkk 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 Penggugat menyatakan Kasasi atas Putusan Banding di Pengadilan Tinggi Denpasar yang menyatakan Menguatkan Putusan Pengadilan Negeri Amlapura yang menyatakan Gugatan Penggugat di Tolak.

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. Saat ini Penggugat menyatakan Kasasi atas Putusan Pengadilan Tinggi Denpasar menyatakan "Menguatkan Putusan Pengadilan Negeri Gianyar Nomor 169/Pdt.G/ 2022/PN Gin, tanggal 15 Maret 2023 yang dimohonkan banding".

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. Putusan Pengadilan Negeri Denpasar menyatakan gugatan Para Penggugat tidak dapat diterima (*Niet Ontvankelijke Verkaard*) (*Inkracht*).

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. Persidangan tidak dilanjutkan karena gugatan dicabut oleh Penggugat.

Perkara perdata Nomor 275/Pdt.G/2022/PN Gin tentang gugatan I Wayan Artawan, Dkk, selaku penggugat kepada Cabang Ubud terkait Bank dinyatakan melakukan perbuatan melawan hukum karena melaksanaan lelang Eksekusi Hak Tanggungan. Penggugat menyatakan Kasasi atas Putusan Banding di Pengadilan Tinggi Denpasar yang menyatakan Menguatkan Putusan Pengadilan Negeri Gianyar yang menyatakan Gugatan Penggugat Ditolak.

51. CONTINGENCIES

The Bank currently has significant contingent assets/liabilities in connection with several civil cases as follows:

Civil case Number 138/Pdt.G/2019/PN Jkt.Sel., against Bank BPD Bali. There are no claims in the lawsuit, only as a Co-Defendant who at that time placed funds amounting to Rp. 195,000,000,000.00 in the form of Deposit on Call. In the sense that the problem occurred between the Plaintiff and the Defendants. Currently, the Plaintiff is declaring an appeal against the South Jakarta District Court's decision which stated that the Plaintiff's lawsuit was partially granted.

Civil case Number 220/Pdt.Bth/2021/PN Gin concerning the resistance of Ni Luh Genep as the Opponent to the Gianyar Branch Office regarding the Auction for the Execution of Mortgage Rights. In accordance with the Minutes of Notification of Cassation Decision Case No. 220/Pdt.Bth/2021/PN.Gin Jo.136/PDT/2022/PT.DPS Jo.613 K/PDT/2023 dated 16 August 2023 submitted by the Supreme Court of the Republic of Indonesia Rejecting Ni Luh Genep's Cassation Application (Inkcraht).

Civil case Number 596/Pdt.G/2021/PN Sgr concerning Luh Riasini's lawsuit as the plaintiff against the Singaraja Branch Office that the Bank was declared to have committed an unlawful act because it asked to vacate the collateral object which was to be auctioned. In accordance with the Minutes of Notification of the Contents of the Decision of the Supreme Court of the Republic of Indonesia No. 491 K/Pdt/2023 Jo.596/Pdt.Bth/2021/PN.Sgr., submitted by the Supreme Court of the Republic of Indonesia (Inkcraht).

Civil case Number 229/PdtG/2021/PN Nga concerning the lawsuit of I Putu Ngurah Riasa as plaintiff against the Negara Branch regarding the Resistance to the Mortgage Execution Auction. In accordance with the Minutes of Notification of the Decision of the Supreme Court of the Republic of Indonesia No. 491 K/Pdt/2023 Jo.596/Pdt.Bth/2021/PN.Sgr., delivered by the Supreme Court of the Republic of Indonesia Rejecting I Putu Ngurah Riasa's Cassation Petition (Inkcraht).

Civil case Number 89/Pdt.G/2022/PN Amp concerning the lawsuit of I Gede Munggah as the plaintiff against the Karangasem Branch regarding the Bank being declared to have committed an unlawful act because he auctioned the collateral/disputed object without the Power of Encumbrance from the person entitled to it. At this time the Plaintiff is submitting an appeal against the Appeal Decision at the Denpasar High Court which states that it confirms the Decision of the Amlapura District Court which states that the Plaintiff's lawsuit is rejected.

Civil case Number 169/Pdt.G/2022/PN Gin regarding the lawsuit of I Wayan Sedantha, et al as the plaintiff against Sub branch Sukawati regarding Bank BPD Bali Sub branch Sukawati was asked to hand over the remaining proceeds from the collateral auction. Currently the Plaintiff is declaring an appeal against the Denpasar High Court Decision stating "Strengthening the Decision of the Gianyar District Court Number 169/Pdt.G/ 2022/PN Gin, dated March 15, 2023 which is requested to be appealed".

Civil case Number 875/Pdt.G/2022/PN.Dps concerning the lawsuit of I Gusti Made Ense Ismana Juara and I Gusti Ayu Made Sudiati, as plaintiffs against the Klungkung Branch regarding the Bank, was declared to have committed an unlawful act for carrying out an auction for the Execution of Mortgage Rights. The Denpasar District Court's decision stated that the Plaintiffs' lawsuit was unacceptable (Niet Ontvankelijke Verkaard) (Inkracht).

Civil case Number 942/Pdt.G/2022/PN.Dps concerning the lawsuit of PT Duta Karya Perkasa, as the plaintiff against BPD Bali regarding the Bank being declared to have committed an unlawful act for carrying out an auction for the Execution of Mortgage Rights. The trial was not continued because the lawsuit was withdrawn by the Plaintiff.

Civil case Number 275/Pdt.G/2022/PN Gin regarding the lawsuit of I Wayan Artawan, et al, as the plaintiff against the Ubud Branch regarding the Bank being declared to have committed an unlawful act for carrying out an auction for the Execution of Mortgage Rights. The Plaintiff filed an appeal against the Appeal Decision at the Denpasar High Court which stated that it upheld the Gianyar District Court Decision which stated that the Plaintiff's Claim was Rejected.

51. KONTINJENSI (LANJUTAN)

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. Putusan Pengadilan Negeri Mataram menyatakan “Menolak gugatan Penggugat untuk Seluruhnya”. Telah mendapat putusan tetap (*Inkracht*).

Perkara perdata Nomor 145/Pdt.G/2023/PN Dps tentang gugatan I Nyoman Suweca kepada Capem Mengwi terkait Bank BPD Bali Capem Mengwi dinyatakan melakukan perbuatan melawan hukum karena melakukan lelang eksekusi terhadap agunan penggugat karena Penggugat masih membayar angsuran kredit.. Saat ini Penggugat menyatakan Kasasi atas Putusan Pengadilan Tinggi Denpasar menyatakan “Menguatkan Putusan Pengadilan Negeri Gianyar Nomor 145/Pdt.G/2023/PN Dps tanggal 5 Juli 2023 yang dimohonkan banding”.

Perkara perdata Nomor 2/Pdt.G/2023/PN Amp tentang gugatan Kadek Arika Pramana kepada Cabang Karangasem yang dinyatakan melakukan perbuatan melawan hukum karena melakukan lelang eksekusi terhadap agunan penggugat. Putusan Pengadilan Negeri Amlapura menyatakan “Menolak gugatan Penggugat untuk Seluruhnya”. Telah mendapat putusan tetap (*Inkracht*).

Perkara perdata Nomor 11/Pdt.Bth/2023/PN Amp tentang gugatan Ida Bagus Putu Oka Prastha kepada Cabang Karangasem terkait bantahan atas eksekusi lelang No. 2/Eks.HT/2022/PN Amp. Persidangan tidak dilanjutkan karena gugatan dicabut.

Proses Mediasi melalui Lembaga Alternatif Penyelesaian Sengketa No. 115/MED-111/LAPSSJK.01/III/2023 terkait Pemohon meminta mengembalikan jaminan yang diserahkan sebagai agunan karena kredit telah dilunasi oleh Asuransi Bangun Askrida dan Pemohon merasa berhak untuk meminta agunan tersebut karena telah membayar premi kepada pihak Asuransi Bangun Askrida. Hasilnya Mediasi tidak mencapai kesepakatan.

Perkara perdata Nomor 73/Pdt.G/2023/PN Amp tentang gugatan Nengah Gitar kepada Cabang Karangasem yang dinyatakan melakukan perbuatan melawan hukum karena Mencantumkan menggunakan klausul baku pada Perjanjian Kredit dan Perjanjian Kredit tidak memberikan fasilitas asuransi penjaminan kredit. Putusan Pengadilan Negeri Amlapura menyatakan “Menolak gugatan Penggugat untuk Seluruhnya”. Telah mendapat putusan tetap (*Inkracht*).

Perkara perdata Nomor 59/Pdt.G/2023/PN Srp tentang gugatan I Wayan Punia Sandjaja, Dkk kepada Cabang Pembantu Nusa Penida yang Menyatakan Hak Tanggungan atas obyek jaminan cacat yuridis dan batal demi hukum. Pada saat ini masih dalam proses persidangan.

Perkara perdata Nomor 431/Pdt.G/2023/PN Sgr tentang gugatan Ni Luh Senti dan Made Selamat kepada Cabang Pembantu Pupuan yang dinyatakan melakukan perbuatan melawan hukum karena menetapkan harga lelang tidak sesuai dengan nilai pasar. Pada saat ini masih dalam proses persidangan.

Perkara perdata Nomor 463/Pdt.Bth/2023/PN Sgr tentang Perlawanan I Nengah Udayana kepada Cabang Pembantu Gatot Subroto Timur yang dinyatakan melakukan perbuatan melawan hukum karena menggunakan SHM Pelawan sebagai jaminan tanpa persetujuan Pelawan dan pelelangan yang dilaksanakan tidak sah karena melawan hukum. Persidangan tidak dilanjutkan karena gugatan dicabut oleh Penggugat.

Perkara perdata Nomor 264/Pdt.G/2023/PN.Amp tentang gugatan Nengah Gitar kepada Cabang Karangasem yang dinyatakan melakukan perbuatan melawan hukum karena tidak memenuhi ketentuan/klausula pada Pasal 18 Perjanjian Kredit. Pada saat ini masih dalam proses persidangan memasuki tahap mediasi.

Perkara perdata Nomor 251/Pdt.G/2023/PN.Amp tentang gugatan Ni Kadek Arie Sulestarini kepada Cabang Karangasem yang dinyatakan melakukan perbuatan melawan hukum karena Perjanjian Kredit yang ditandatangani oleh Penggugat tidak memenuhi syarat formal sebagaimana pasal 1320 KUHPdt. Pada saat ini masih dalam proses persidangan memasuki tahap mediasi.

Perkara perdata Nomor 162/Pdt.G/2023/PN.Bli tentang gugatan I Nengah Artha kepada Cabang Bangli yang dinyatakan melakukan perbuatan melawan hukum karena menetapkan nilai limit jaminan tidak sesuai dengan nilai pasar. Pada saat ini masih dalam awal proses persidangan.

51. CONTINGENCIES (CONTINUED)

Civil case Number 283/Pdt.G/2022/PN Mtr. regarding Muchamad Agus Bhudiyono's lawsuit, as plaintiff against the Mataram Branch regarding the Bank, he was declared to have committed an unlawful act because he carried out an Execution Auction on the plaintiff's collateral. The Mataram District Court's decision stated "Rejects the Plaintiff's lawsuit in its entirety". Has received a permanent decision (Inkracht).

Civil case Number 145/Pdt.G/2023/PN Dps concerning I Nyoman Suweca's lawsuit against Sub branch Mengwi regarding Bank BPD Bali Sub branch Mengwi was declared to have committed an unlawful act because he carried out an execution auction on the plaintiff's collateral because the Plaintiff was still paying credit installments.. Currently the Plaintiff stated that the cassation of the Denpasar High Court decision stated "Strengthening the Gianyar District Court Decision Number 145/Pdt.G/2023/PN Dps dated July 5, 2023 which is requested to be appealed".

Civil case Number 2/Pdt.G/2023/PN Amp concerning Kadek Arika Pramana's lawsuit against the Karangasem Branch which was declared to have committed an unlawful act because it carried out an execution auction for the plaintiff's collateral. The Amlapura District Court's decision stated "Rejects the Plaintiff's lawsuit in its entirety". Has received a permanent decision (Inkracht).

Civil case Number 11/Pdt.Bth/2023/PN Amp concerning Ida Bagus Putu Oka Prastha's lawsuit against the Karangasem Branch regarding objections to the auction execution No. 2/Ex.HT/2022/PN Amp. The trial was not continued because the lawsuit was withdrawn.

Mediation Process through Alternative Dispute Resolution Institution No. 115/MED-111/LAPSSJK.01/III/2023 regarding the Petitioner asking to return the guarantee submitted as collateral because the credit has been paid off by Bangun Askrida Insurance and the Petitioner feels entitled to ask for the collateral because he has paid the premium to Bangun Askrida Insurance. As a result, mediation did not reach an agreement.

Civil case Number 73/Pdt.G/2023/PN Amp regarding Nengah Gitar's lawsuit against the Karangasem Branch which was declared to have committed an unlawful act because it included standard clauses in the Credit Agreement and the Credit Agreement did not provide credit guarantee insurance facilities. The Amlapura District Court's decision stated "Rejects the Plaintiff's lawsuit in its entirety". Has received a permanent decision (Inkracht).

Civil case Number 59/Pdt.G/2023/PN Srp concerning the lawsuit of I Wayan Punia Sandjaja, et al against the Nusa Penida Sub-Branch which claims that the mortgage right to the collateral object is legally flawed and null and void. Currently it is still in the trial process.

Civil case Number 431/Pdt.G/2023/PN Sgr regarding the lawsuit by Ni Luh Senti and Made Selamat to the Pupuan Sub-Branch who were declared to have committed an unlawful act because they set the auction price not in accordance with market value. Currently it is still in the trial process.

Civil case Number 463/Pdt.Bth/2023/PN Sgr concerning I Nengah Udayana's resistance to the East Gatot Subroto Sub-Branch who was declared to have committed an unlawful act because he used Pelawan's SHM as collateral without Pelawan's consent and the auction that was held was invalid because it was against the law. The trial was not continued because the lawsuit was withdrawn by the Plaintiff.

Civil case Number 264/Pdt.G/2023/PN.Amp regardinging Nengah Gitar's lawsuit against the Karangasem Branch who was declared to have committed an unlawful act because it did not fulfill the provisions/clauses in Article 18 of the Credit Agreement. Currently the trial process is still entering the mediation stage.

Civil case Number 251/Pdt.G/2023/PN.Amp regarding Ni Kadek Arie Sulestarini's lawsuit against the Karangasem Branch who was declared to have committed an unlawful act because the Credit Agreement signed by the Plaintiff did not meet the formal requirements as stated in Article 1320 of the Criminal Code. Currently the trial process is still entering the mediation stage.

Civil case Number 162/Pdt.G/2023/PN.Bli regarding I Nengah Artha's lawsuit against the Bangli Branch who was declared to have committed an unlawful act because the guarantee limit value was not in accordance with market value. Currently it is still early in the trial process.

51. KONTINJENSI (LANJUTAN)

Perkara perdata Nomor 232/Pdt.G/2023/PN.Nga tentang gugatan Putu Lantik Wijaya kepada Cabang Negara yang dinyatakan melakukan perbuatan melawan hukum karena mengenakan bunga berganda terhadap kredit Penggugat. Proses mediasi telah berhasil mencapai perdamaian para pihak berperkara (*Inkracht*).

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 tetap (*Inkracht*).

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. Telah mendapat putusan tetap (*Inkracht*).

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.

Perkara Kepailitan Nomor 21/Pdt.Sus-PKPU/2023/PN Niaga Sby.oleh PT Bank Danamon Indonesia Tbk sebagai Pemohon kepada PT Hakadikon Beton Pratama dan Herman Sudarta sebagai Termohon dengan PT Bank BPD Bali selaku pihak yang berkepentingan atas Perkara ini. Putusan Pengadilan Niaga pada Pengadilan Negeri Surabaya 21/Pdt.Sus-PKPU/2023/PN Niaga Sby., tertanggal 5 Mei 2023 yang menyatakan :
"Termohon PT. Hakadikon Beton Pratama dan Herman Sudarta berada dalam keadaan pailit dengan segala akibat hukumnya."
Saat ini Kurator sedang melakukan pencatatan daftar piutang para Debitur.

Perkara Penundaan Kewajiban Pembayaran Utang (PKPU) Nomor : 22/Pdt.Sus-PKPU/2019/PN Niaga Sby., oleh PT Koexim Mandiri Finance sebagai Pemohon kepada PT Duta Karya Perkasa sebagai Termohon PKPU dengan PT Bank BPD Bali selaku pihak yang berkepentingan atas Perkara ini. Putusan Pengadilan Niaga pada Pengadilan Negeri Surabaya Nomor : 22/Pdt.Sus-PKPU/2019/PN Niaga Sby., tertanggal 2 Juli 2020 yang menyatakan:
"Rencana perdamaian telah diterima dalam putusan rapat dan telah tercapai Homologasi wajib mematuhi dan memenuhi seluruh isi rencana perdamaian PT Duta Karya Perkasa dalam PKPU."

51. CONTINGENCIES (CONTINUED)

Civil case Number 232/Pdt.G/2023/PN.Nga concerning Putu Lantik Wijaya's lawsuit against the Negara Branch which was declared to have committed an unlawful act because it charged double interest on the Plaintiff's credit. The mediation process has succeeded in achieving peace between the litigants (Inkracht).

Criminal Case: Corruption in financial/credit management at Bank BPD Bali Badung Branch Office in Kuta which allegedly caused regional financial losses of Rp. 10,300,000,000,- (ten billion three hundred million rupiah). Unscrupulous employees of Bank BPD Bali Badung Branch Office. Has received a permanent decision (Inkracht).

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 credit. Has received a permanent decision (Inkracht).

Bankruptcy Case Number 10/Pdt.Sus-PKPU/2015/PN.Niaga.Sby by PT Mastrada Surya, PT Waskita Prima Guna and PT Anis Jaya Raya as Petitioners then PT Karya Cipta Putra Pratama as Respondent with PT Bank BPD Bali as the party involved interested in this case. Commercial Court Decision at Surabaya District Court No. 10/PKPU/2015/PN.NIAGA.SBY dated 15 August 2016 which stated: "Respondent PT Karya Cipta Putera Pratama domiciled at Jalan Kutisari Indah Utara IV/72, Surabaya is in bankruptcy with all the legal consequences." Bank BPD Bali as the Separatist Creditor has exercised its right to conduct its own auction as if it were 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). Auction of assets has become the authority of the Curator. Currently the Curator is at the stage of settling the bankruptcy estate.

Bankruptcy Case Number 21/Pdt.Sus-PKPU/2023/PN Niaga Sby. by PT Bank Danamon Indonesia Tbk as Petitioner to PT Hakadikon Beton Pratama and Herman Sudarta as Respondent with PT Bank BPD Bali as the interested party in this Case. Commercial Court Decision at the Surabaya District Court 21/Pdt.Sus-PKPU/2023/PN Niaga Sby., dated May 5, 2023 which stated:
"Respondent PT. Hakadikon Beton Pratama and Herman Sudarta are in bankruptcy with all the legal consequences."
Currently the Curator is recording the list of Debtors' receivables.

Case for Postponement of Debt Payment Obligations (PKPU) Number: 22/Pdt.Sus-PKPU/2019/PN Niaga Sby., by PT Koexim Mandiri Finance as Petitioner to PT Duta Karya Perkasa as PKPU Respondent with PT Bank BPD Bali as the interested party. This matter. Commercial Court Decision at the Surabaya District Court Number: 22/Pdt.Sus-PKPU/2019/PN Niaga Sby., dated July 2, 2020 which states:
"The peace plan has been accepted in the meeting decision and has been achieved. Homologation is obliged to comply with and fulfill all the contents of the PT Duta Karya Perkasa peace plan in the PKPU."

52. 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 2024:

- Amendemen PSAK 1: Penyajian laporan keuangan tentang liabilitas jangka panjang dengan kovenan;
- Amendemen PSAK 73: Liabilitas sewa dalam jual dan sewa-balik;

Amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- PSAK 74: Kontrak asuransi; dan
- Amendemen PSAK 74: Kontrak asuransi tentang penerapan awal PSAK 74 dan PSAK 71 – Informasi komparatif.

Pada saat penerbitan laporan keuangan, Bank masih mengevaluasi dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut terhadap laporan keuangan.

52. 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, 2024:

- *Amendments to SFAS 1: Presentation of financial statements related to non-current liabilities with covenants;*
- *Amendments to SFAS 73: Lease liability in a sale and leaseback;*

Amendments to standards which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- *SFAS 74: Insurance contract; and*
- *Amendments to SFAS 74: Insurance contract regarding initial application of SFAS 74 and SFAS 71 - Comparative information.*

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.

53. PERISTIWA SETELAH PERIODE PELAPORAN KEUANGAN

Tidak terdapat kejadian penting setelah periode pelaporan keuangan posisi 31 Desember 2023 yang mempengaruhi keputusan pengguna laporan keuangan PT Bank Pembangunan Daerah Bali.

53. 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, 2023 which affects the decision of the users of the financial statements PT Bank Pembangunan Daerah Bali.

54. PENYELESAIAN LAPORAN KEUANGAN

Direksi PT Bank Pembangunan Daerah Bali bertanggung jawab atas penyajian dan penyusunan laporan keuangan 31 Desember 2023 dan untuk tahun yang berakhir pada tanggal tersebut sebagaimana diuraikan di muka yang telah diselesaikan pada tanggal 15 Januari 2024.

54. 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, 2023 and the year then ended which was completed on January 15, 2024.

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