



**TATA KELOLA PERUSAHAAN**  
**GOOD CORPORATE GOVERNANCE**

## PRINSIP-PRINSIP TATA KELOLA PERUSAHAAN

### GOVERNANCE PRINCIPLES

Tata kelola perusahaan yang baik (*Good Corporate Governance*, selanjutnya disebut *GCG*) telah menjadi unsur penting bagi Bank BKE dalam meningkatkan kinerja Bank BKE, melindungi *stakeholders* dan meningkatkan kepatuhan terhadap peraturan perundang-undangan yang berlaku serta nilai-nilai etika yang berlaku umum pada industri perbankan.

Sebagai salah satu Bank swasta nasional yang berkomitmen untuk memberikan kontribusi secara nyata dan signifikan pada pertumbuhan perekonomian Indonesia, maka pelaksanaan *GCG* di Bank BKE menjadi standar etika yang berlaku bagi seluruh manajemen Bank.

Pelaksanaan *GCG* di Bank BKE senantiasa berlandaskan pada 5 (lima) prinsip dasar yaitu transparansi (*transparency*), akuntabilitas (*accountability*), pertanggungjawaban (*responsibility*), independensi (*independence*), dan kewajaran (*fairness*).

Dalam rangka memastikan penerapan 5 (lima) prinsip dasar *GCG*, Bank BKE secara berkala melakukan penilaian sendiri (*self-assessment*) yang mencakup 3 (tiga) aspek *governance*, yaitu *governance structure*, *governance process*, dan *governance outcome* pada setiap faktor penilaian yang meliputi 11 (sebelas) faktor penilaian, yaitu:

1. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.
2. Pelaksanaan Tugas dan Tanggung Jawab Direksi.
3. Kelengkapan dan Pelaksanaan Tugas Komite.
4. Penanganan Benturan Kepentingan.
5. Penerapan Fungsi Kepatuhan.
6. Penerapan Fungsi Audit Internal.
7. Penerapan Fungsi Audit Eksternal.
8. Penerapan Manajemen Risiko termasuk Sistem Pengendalian Internal.
9. Penyediaan Dana Kepada Pihak Terkait (*Related Party*) dan Debitur Besar (*Large Exposures*).
10. Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan Pelaksanaan *GCG* dan Pelaporan Internal.
11. Rencana Strategis Bank.

Good corporate governance (hereinafter referred to as *GCG*) has become an important element for Bank BKE in improving the performance of Bank BKE, protecting stakeholders and increasing compliance with applicable laws and regulations as well as generally accepted ethical values in the banking industry.

As one of the national private banks that is committed to contribute significantly and significantly to the growth of the Indonesian economy, the implementation of *GCG* at Bank BKE is an ethical standard that applies to all Bank management.

The *GCG* implementation at Bank BKE is always based on 5 (five) basic principles, namely transparency, accountability, responsibility, independence and fairness.

In order to ensure the application of the 5 (five) basic principles of *GCG*, Bank BKE periodically conducts self-assessments covering 3 (three) aspects of governance, namely governance structure, governance process, and governance outcomes on each assessment factor which includes 11 (eleven) assessment factors, namely:

1. Implementation of Duties and Responsibilities of the Board of Commissioners.
2. Implementation of Duties and Responsibilities of the Board of Directors.
3. Completeness and Implementation of Committee Duties.
4. Handling Conflict of Interest.
5. Application of the Compliance Function.
6. Implementation of the Internal Audit Function.
7. Implementation of the External Audit Function.
8. Application of Risk Management including the Internal Control System.
9. Provision of Funds to Related Parties and Large Exposures.
10. Transparency of Financial Conditions and Non-Financial Banks, *GCG* Implementation Report and Internal Reporting.
11. Bank Strategic Plan.

## DASAR PENERAPAN TATA KELOLA PERUSAHAAN

### CORPORATE GOVERNANCE IMPLEMENTATION FRAMEWORK



Penerapan Tata Kelola Perusahaan Yang Baik atau *Good Corporate Governance* (GCG) sangat penting bagi sebuah perusahaan untuk dapat mendukung pencapaian tujuan bisnis jangka panjang dan berkelanjutan. Bank BKE memiliki komitmen untuk mengacu pada prinsip-prinsip Tata Kelola Perusahaan di seluruh tingkatan dan jenjang organisasi dalam menjalankan kegiatan operasionalnya. Penerapan prinsip Tata Kelola Perusahaan secara konsisten akan memperkuat kinerja perusahaan yang pada akhirnya menjadikan kami unggul di antara para pelaku dunia perbankan sebagaimana yang diharapkan para pemegang saham dan pemangku kepentingan.

Penerapan tata kelola perusahaan didasari ketentuan-ketentuan berikut sebagai pedoman:

1. Undang-Undang Republik Indonesia Nomor 10 tahun 1998 tentang perubahan atas Undang-Undang No 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
5. Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
6. Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

### Implementasi Tata Kelola Perusahaan

Pada prinsipnya pelaksanaan penerapan tata kelola perusahaan di Bank BKE berjalan dengan baik dan dilaksanakan oleh Dewan Komisaris, Direksi, dan seluruh karyawan pada setiap aktivitas dengan tujuan untuk menilai kecukupan struktur dan infrastruktur Tata Kelola Bank agar proses penerapan prinsip Tata Kelola yang baik menghasilkan outcome yang sesuai dengan harapan Pemangku Kepentingan Bank.

Mekanisme pelaksanaan implementasi penerapan tata kelola perusahaan digambarkan dalam siklus implementasi sebagai berikut:

Implementation of Good Corporate Governance (GCG) is very important for a company to be able to support the achievement of long-term and sustainable business goals. Bank BKE has a commitment to refer to the principles of Corporate Governance at all levels and levels of the organization in carrying out its operational activities. The consistent implementation of Corporate Governance principles will strengthen the performance of the company, which in turn makes us superior among banking players as expected by shareholders and stakeholders.

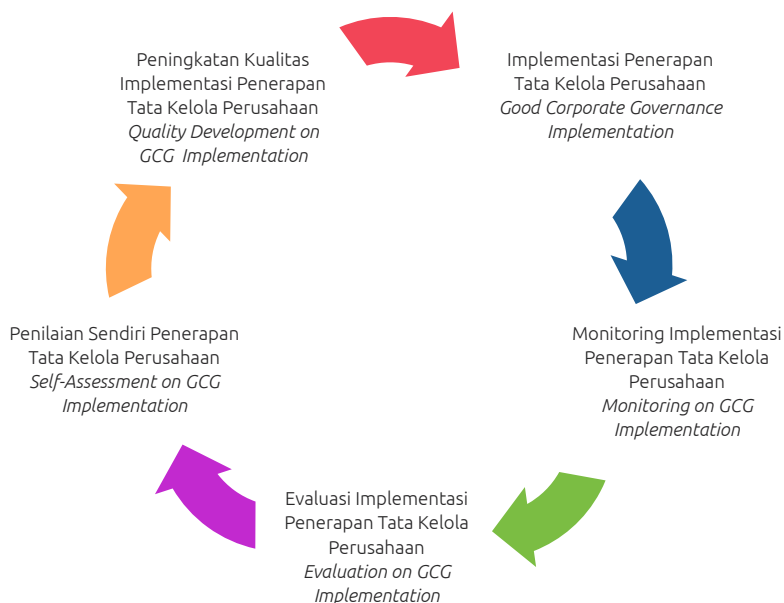
The implementation of corporate governance is based on the following provisions as guidelines:

1. Law of the Republic of Indonesia Number 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies.
3. Regulation of the Financial Services Authority Number 18/POJK.03/2016 dated on March 22, 2016 concerning Application of Risk Management for Commercial Banks.
4. Regulation of the Financial Services Authority Number 55/POJK.03/2016 dated on December 7, 2016 concerning Implementation of Governance for Commercial Banks.
5. Financial Services Authority Circular Letter Number 34/SEOJK.03/2016 dated on September 1, 2016 concerning Application of Risk Management for Commercial Banks.
6. Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 dated on March 17, 2017 concerning Implementation of Governance for Commercial Banks.

### Governance Implementation

In principle, the implementation of corporate governance at Bank BKE is running well and implemented by the Board of Commissioners, Directors, and all employees in each activity with the aim of assessing the adequacy of the Bank's governance structure and infrastructure so that the process of implementing good governance principles produces appropriate outcomes in the hope of the Bank Stakeholders.

The implementation mechanism for implementing corporate governance is illustrated in the implementation cycle as follows:



## Penilaian Tata Kelola Perusahaan Tahun 2018

Untuk memastikan tata kelola perusahaan telah dijalankan dengan mengacu pada undang-undang, peraturan OJK, dan pedoman Tata Kelola Perusahaan komite nasional, Perseroan melakukan penilaian (*assessment*) secara berkelanjutan. Perseroan mewajibkan penilaian ini demi memperoleh gambaran mengenai kualitas penerapan Tata Kelola Perusahaan terbaik di lingkungan perusahaan serta mengidentifikasi bidang-bidang yang memerlukan perbaikan lebih lanjut. Agar kelima prinsip tata kelola Bank BKE dilaksanakan sesuai pedoman Tata Kelola Perusahaan yang dianut perusahaan, Bank BKE secara berkelanjutan melakukan penilaian sendiri yang mencakup 11 (sebelas) faktor penilaian Tata Kelola Perusahaan, antara lain:

1. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris;
2. Pelaksanaan Tugas dan Tanggung Jawab Direksi;
3. Kelengkapan dan Pelaksanaan Tugas Komite;
4. Penanganan Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan Bank;
6. Fungsi Audit Internal;
7. Fungsi Audit Eksternal;
8. Fungsi Manajemen Risiko termasuk Sistem Pengendalian Internal;
9. Penyediaan Dana Kepada Pihak Terkait (*Related Party*) dan Debitur Besar (*Large Exposures*);
10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan *Good Corporate Governance* dan Pelaporan Internal;
11. Rencana Strategis Bank.

Sebagai hasil *self-assessment*, tabel berikut menunjukkan kualitas tata kelola perusahaan yang telah dijalankan pada 2018.

## Corporate Governance Assessment In 2018

To ensure that corporate governance has been carried out by referring to the laws, OJK regulations, and guidelines for Corporate Governance of the national committee, the Company conducts continuous assessments. The Company requires this assessment to obtain an overview of the quality of the best implementation of Corporate Governance in the company's environment as well as identifying areas that need further improvement. In order for the five governance principles of the Bank BKE to be carried out in accordance with the corporate governance guidelines adopted by the company, the Bank BKE continuously carries out its own assessment which includes 11 (eleven) factors in evaluating Corporate Governance, including:

1. Implementation of Duties and Responsibilities of the Board of Commissioners;
2. Implementation of Duties and Responsibilities of the Board of Directors;
3. Completeness and Implementation of Committee Duties;
4. Handling Conflict of Interest;
5. Application of the Bank's Compliance Function;
6. Internal Audit Function;
7. External Audit Function;
8. Risk Management Functions including the Internal Control System;
9. Provision of Funds to Related Parties and Large Exposures;
10. Transparency of Financial and Non-Financial Conditions, Report on the Implementation of Good Corporate Governance and Internal Reporting;
11. Bank Strategic Plan.

As a result of self-assessment, the following table shows the quality of corporate governance that has been implemented in 2018.

### Hasil Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola Perusahaan Self Assessment of Corporate Governance Implementation Result

	Peringkat Rate	Definisi Peringkat Rate Definition
Individual	2	<p>Menunjukkan Manajemen Bank telah melakukan penerapan Tata Kelola Perusahaan yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola perusahaan. Secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Manajemen Bank. Saat ini Bank sedang terus melakukan upaya – upaya perbaikan (<i>corrective action</i>) untuk menindaklanjuti hasil temuan Regulator.</p> <p>Showcasing that the Bank Management has generally implemented Good Corporate Governance. This is reflected in adequate fulfilment of the principles of corporate governance. In general, these weaknesses are less significant and can be resolved by normal actions by the Bank Management. At present the Bank is continuing to make corrective actions to follow up on the findings of the Regulator.</p>

Penetapan skor tersebut di atas didasari pada kekuatan dan kelemahan pelaksanaan implementasi tata kelola perusahaan di Bank BKE sebagai berikut:

The determination of the above scores is based on the strengths and weaknesses of the implementation of corporate governance at Bank BKE as follows:

Kekuatan Strength	Kelemahan Weakness
<p><b>1. Governance Structure</b></p> <ol style="list-style-type: none"> <li>Jumlah, domisili, integritas, komposisi pihak independen dan ketentuan rangkap jabatan Dewan Komisaris dan Direksi telah sesuai dengan ketentuan.</li> <li>Pengangkatan anggota Direksi baru telah memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi dan juga telah melalui <i>Fit and Proper Test</i> disertai surat persetujuan dari Otoritas Jasa Keuangan.</li> <li>Untuk membantu Dewan Komisaris telah dibentuk Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi &amp; Nominasi yang komposisinya telah sesuai dengan ketentuan Tata Kelola Bank dan juga telah melaksanakan tugas dan tanggung jawabnya dengan baik.</li> <li>Bank telah memiliki Direktur yang membawahkan Fungsi Kepatuhan (Direktur Kepatuhan dan Manajemen Risiko) dan Unit Kerja Kepatuhan (Satuan Kerja Kepatuhan) yang telah memenuhi persyaratan independensi.</li> <li>Untuk menunjang proses tata kelola telah dibentuk unit kerja Audit Internal, Manajemen Risiko, fungsi Anti Pencucian Uang &amp; Pencegahan Pendanaan Terorisme dan fungsi Anti Fraud yang independen terhadap unit operasional dan bisnis serta telah dilengkapi dengan pedoman kerja untuk masing-masing unit dan fungsi.</li> <li>Bank telah memiliki kebijakan &amp; prosedur aktivitas Bank yang memadai untuk menunjang penerapan Tata Kelola Bank.</li> </ol>	<p>Komposisi jumlah Direksi sudah memadai yaitu berjumlah 4 (empat) orang namun masih terdapat kelemahan dalam pembagian tugas dan tanggung jawab Direksi dan akan diperbaiki pada periode selanjutnya agar komposisi serta tugas dan tanggung jawabnya sesuai dengan ketentuan yang berlaku.</p> <p>The composition of the Board of Directors has been adequate, namely 4 (four) individuals; however, there are still weaknesses in the division of duties and of responsibilities of the Board of Directors and are to be corrected in the upcoming period so that the composition and the duties as well as the responsibilities are in accordance with applicable regulations.</p>

**Kekuatan  
Strength**

**Kelemahan  
Weakness**

- a. Amount, domicile, integrity, composition of independent parties and dual provisions of positions of the Board of Commissioners and Directors are in accordance with the provisions.
- b. Appointment of new members of the Board of Directors has taken into account the recommendations of the Nomination and Remuneration Committee and has also passed the Fit and Proper Test accompanied by a letter of approval from the Financial Services Authority.
- c. To assist the Board of Commissioners an Audit Committee has been established, the Risk Monitoring Committee and the Remuneration & Nomination Committee whose composition is in accordance with the provisions of Bank Governance and has also carried out their duties and responsibilities properly.
- d. Bank has a Director in charge of the Compliance Function (Director of Compliance and Risk Management) and Compliance Work Unit (Compliance Unit) that has met the independence requirements.
- e. To support the governance process, an Internal Audit, Risk Management, Anti-Money Laundering & Prevention of Terrorism Funding work unit has been formed and the Anti-Fraud function is independent of operational and business units and has been equipped with work guidelines for each unit and function.
- f. Bank has its policies & procedures that are adequate to support the implementation of Bank Governance.

**2. Governance Process**

- a. Direksi Bank telah melakukan upaya - upaya untuk melakukan proses tata kelola sesuai dengan prinsip-prinsip tata kelola, antara lain :
    - 1) Pengambilan keputusan strategis diambil melalui Rapat Direksi.
    - 2) Meningkatkan kompetensi dan skill pegawai melalui pelaksanaan training / sosialisasi / seminar baik internal maupun eksternal.
  - b. Proses pengawasan telah dilakukan oleh Dewan Komisaris dibantu oleh Komite-Komite sesuai dengan tugas dan tanggung jawabnya masing-masing. Dewan Komisaris melakukan pengawasan baik secara langsung maupun tidak langsung dalam Rapat Dekom bersama Direksi.
  - c. Dalam menetapkan kebijakan dan keputusan strategis, Direksi dibantu oleh Komite – komite dibawah Direksi melalui mekanisme rapat Direksi, forum ALCO, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Manajemen Kepegawaian dan Komite Kebijakan Perkreditan.
- a. Director of the Bank has made efforts to carry out the governance process in accordance with the principles of governance, including:
    - 1) Strategic decision making is taken through the Board of Directors Meeting.
    - 2) Improve employee competencies and skills through conducting training / socialization / seminars both internally and externally.

- a. Masih terdapat pelanggaran dalam pemenuhan GWM (Giro Wajib Minimum) yang mengakibatkan sanksi denda. Bank terus berupaya mendorong terciptanya budaya kepatuhan dengan meningkatkan fungsi supervisi dan optimalisasi pengendalian internal.
  - b. Sampai dengan Desember 2018, masih terdapat 1 (satu) temuan audit OJK yang masih dalam proses penyelesaian yaitu mengenai debitur yang masih memerlukan verifikasi ke *end user*.
- a. There are still violations in the fulfilment of Minimum Statutory Reserves (GWM) which result in fines. The Bank continues to encourage the creation of a compliance culture by improving the functions of supervision and optimization of internal controls.
  - b. As of December 2018, there are still 1 (one) FSA audit findings which are still in the process of completion, namely regarding debtors who still need verification to the end user.

**Kekuatan  
Strength****Kelemahan  
Weakness**

- b. The supervision process has been carried out by the Board of Commissioners assisted by Committees in accordance with their respective duties and responsibilities. The Board of Commissioners supervises both directly and indirectly at the Board of Commissioners' Meeting with the Board of Directors.
- c. In determining strategic policies and decisions, the Board of Directors is assisted by Committees under the Board of Directors through the mechanism of the Board of Directors meeting, the ALCO Forum, the Risk Management Committee, the Information Technology Steering Committee, the Staff Management Committee and the Credit Policy Committee.

**3. Governance Outcome**

- a. Komisaris dan Direksi telah melaksanakan tugas dan mengadakan rapat sesuai ketentuan dimana hasil rapat diadministrasikan dengan baik.
  - b. Bank telah menyampaikan laporan pokok pelaksanaan tugas Direktur yang membawahi fungsi kepatuhan secara terencana dan tepat waktu.
  - c. Bank telah melaksanakan transparansi laporan keuangan dan non keuangan dan laporan tata kelola serta informasi produk sesuai dengan ketentuan.
  - d. Aktivitas yang dilakukan Bank telah sesuai dengan visi dan misi Bank termasuk kemampuan permodalan Bank.
  - e. Direksi telah mengkomunikasikan Rencana Korporasi dan RBB kepada pemegang saham dan seluruh jenjang organisasi.
  - f. Tidak terjadi pelanggaran atas prinsip kehati-hatian selama Tahun 2018 seperti BMPK, CAR, Modal Inti, dan NPL.
- a. The Board of Commissioners and the Board of Directors have carried out their duties and held meetings in accordance with the provisions where the results of the meeting were properly administered.
  - b. Bank has submitted the principal report on the implementation of the duties of the Director in charge of the planned function in a timely and planned manner.
  - c. Bank has implemented the transparency of financial and non-financial reports and governance reports and product information in accordance with the provisions.
  - d. Activities carried out by the Bank are in accordance with the Bank's vision and mission including the Bank's capital capabilities.
  - e. Direction has communicated the Corporate Plan and RBB to shareholders and all levels of the organization.
  - f. There is no violation of the precautionary principle during 2018 such as LLL, CAR, Core Capital, and NPL.

- a. Terdapat pelanggaran pemenuhan GWM (Giro Wajib Minimum) yang menimbulkan sanksi denda pada Bank
  - b. Terdapat temuan audit internal maupun audit eksternal yang belum ditindak lanjuti atau masih dalam proses penyelesaian oleh unit kerja untuk posisi sampai dengan Desember 2018.
  - c. Berdasarkan hasil pemeriksaan OJK masih terdapat kelemahan-kelemahan dalam aspek penyaluran kredit dari sisi analisis, kebijakan, monitoring, dan pengendalian internal yang mencakup pemisahan tugas reviewer dengan unit bisnis serta belum optimalnya fungsi manajemen risiko dan kepatuhan dalam memberikan opini kepada komite kredit pada saat persetujuan kredit.
- a. There is a violation of the fulfilment of GWM (Minimum Mandatory Current Account) which creates a penalty for the Bank
  - b. There are internal audit and external audit findings that have not been followed up or are still in the process of being resolved by the work unit for positions up to December 2018.
  - c. Based on the results of the OJK examination, there are still weaknesses in aspects of lending in terms of analysis, policy, monitoring, and internal control which include the separation of reviewer assignments with business units and the function of risk management and compliance in giving opinion to credit committees at the time of credit approval .

## Struktur Organisasi Penerapan Tata Kelola Perusahaan

Bank BKE berkomitmen dalam mendorong peningkatan pelaksanaan Tata Kelola Perusahaan melalui struktur Tata Kelola Perusahaan. Komitmen ini berjalan beriringan dengan konsistensi organ perseroan yang memegang peran kunci dan signifikan terhadap strategis perusahaan yang meliputi Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Dewan Direksi. Fungsi dari masing-masing organ bank dijalankan dengan mematuhi peraturan perundang-undangan yang berlaku, Anggaran Dasar Bank dan ketentuan lain dengan berdasarkan prinsip independensi bagi setiap organ untuk melaksanakan tugas, fungsi dan tanggung jawab. Tata Kelola Perusahaan di lingkungan Bank BKE dijalankan melalui mekanisme yang transparan. Mekanisme dimulai dengan pengambilan keputusan penting di dalam Rapat Umum Pemegang Saham dengan memberi kewenangan pengelolaan perusahaan kepada Dewan Direksi dalam penanganan pengawasan oleh Dewan Komisaris terhadap pengelolaan tersebut.

Struktur Tata Kelola dibangun dengan memperhatikan pemetaan fungsi atau kegiatan usaha yang sesuai dengan standar etika bisnis dan memastikan mekanisme *check and balance* berjalan dengan efektif. Struktur tata kelola di lingkungan Perseroan meliputi struktur organ dan kebijakan Perseroan, yaitu RUPS, Dewan Komisaris, Direksi serta organ-organ pendukung lain seperti Sekretaris Perusahaan, pengendalian internal, manajemen risiko serta ketaatan terhadap ketentuan yang berlaku.

Konsistensi dari setiap organ perseroan dalam memastikan setiap fungsi dan tanggung jawab perseroan sesuai ketentuan perundang-undangan yang berlaku, Anggaran Dasar perusahaan, maupun ketentuan perbankan lainnya menjadi hal yang mutlak untuk memperkuat *value driver* yang mampu meningkatkan nilai perusahaan di masa mendatang. Perseroan juga menekankan prinsip independensi dalam merealisasikan tugas, fungsi dan tanggung jawab yang secara keseluruhan dilakukan demi kepentingan Perseroan. Wujud pertanggungjawaban ini meliputi:

## Good Corporate Governance Structure Implementation

Bank BKE is committed to encouraging the improvement of the implementation of Corporate Governance through its Corporate Governance structure. This commitment goes hand in hand with the consistency of the company's organs that hold a key and significant role in the company's strategy which includes the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. The functions of each bank organ are carried out by complying with the applicable laws and regulations, the Bank's Articles of Association and other provisions based on the principle of independence for each organ to carry out duties, functions and responsibilities. Corporate Governance within the Bank BKE is carried out through a transparent mechanism. The mechanism starts with important decision making at the General Meeting of Shareholders by giving the management authority of the company to the Board of Directors in handling supervision by the Board of Commissioners on the management.

The governance structure is built by paying attention to the mapping of functions or business activities that are in accordance with business ethics standards and ensuring that the check and balance mechanism runs effectively. The governance structure within the Company includes the organizational structure and policies of the Company, namely the GMS, the Board of Commissioners, the Board of Directors and other supporting organs such as the Corporate Secretary, internal control, risk management and compliance with applicable regulations.

The consistency of each company organ in ensuring that every function and responsibility of the company in accordance with applicable laws and regulations, the Articles of Association of the company, and other banking provisions are essential to strengthen value drivers that can increase the value of the company in the future. The Company also emphasizes the principle of independence in realizing the duties, functions and responsibilities that are overall carried out in the interest of the Company. This form of accountability includes:



## RAPAT UMUM PEMEGANG SAHAM

### GENERAL MEETING OF SHAREHOLDERS



Rapat Umum Pemegang Saham (RUPS) merupakan organ perseroan terbatas tertinggi yang memiliki hak dan kewajiban yang tidak dimiliki oleh Direksi dan Komisaris. RUPS memiliki peranan yang sangat penting karena organ inilah yang berwenang mengangkat dan ataupun memberhentikan Direksi dan atau Komisaris yang sifatnya tetap, menentukan arah dan tujuan perseroan sebagaimana dituangkan dalam Anggaran Dasar Perseroan, serta menentukan hal-hal yang penting terkait dengan Perseroan. Pelaksanaan RUPS Perseroan di tahun 2018 tergambar dalam tabel berikut.

The General Meeting of Shareholders (GMS) is the highest organ of a limited liability company that has rights and obligations that are not owned by Directors and Commissioners. The GMS has a very important role because these organs are authorized to appoint and or dismiss permanent Directors and/or Commissioners, determine the direction and objectives of the company as outlined in the Articles of Association of the Company, and determine important matters related to the Company. The implementation of the Company's GMS in 2018 is illustrated in the following table.

Pelaksanaan RUPS Tahun 2018 GMS Implementation in 2018	Keputusan RUPS GMS Decision
23 Maret 2018 (RUPS Luar Biasa) March 23, 2018 (EGMS)	Penambahan Modal melalui pengeluaran saham dalam simpanan atau right issue akan dilakukan menunggu proses divestasi saham IKP-RI dengan batas waktu sampai akhir April 2018.  Capital addition through the issuance of shares in deposits or rights issues will be carried out waiting for the IKP-RI share divestment process to expire until the end of April 2018.
18 April 2018 (RUPS Luar Biasa) April 18, 2018 (EGMS)	<ol style="list-style-type: none"> <li>1. Penjualan saham PT Bank Kesejahteraan Ekonomi milik IKP-RI sebesar 21% kepada PT Danadipa Artha Indonesia afiliasi PT Recapital Advisors. Hasil keputusan RUPS-LB ini merupakan realisasi dari RUPS-LB tanggal 3 Oktober 2017.</li> <li>2. Mengubah pasal 23 ayat 1 dari Anggaran Dasar Perseroan.</li> </ol> <ol style="list-style-type: none"> <li>1. Sales of PT Bank Kesejahteraan Ekonomi shares owned by the IKP-RI of 21% to PT Danadipa Artha Indonesia affiliated with PT Recapital Advisors. The results of the resolutions of the EGMS are the realization of the LB-EGMS on 3 October 2017.</li> <li>2. Amend article 23 paragraph 1 of the Company's Articles of Association.</li> </ol>
26 April 2018 (RUPS Tahunan) April 26, 2018 (AGMS)	<ol style="list-style-type: none"> <li>1. Laporan Tahunan Direksi Tahun Buku 2017: 100% Pemegang Saham menyetujui atas laporan tahunan Direksi.</li> <li>2. Rencana Perusahaan 1 (satu) tahun ke depan: 100% Pemegang Saham menyetujui atas rencana 1 (satu) tahun ke depan.</li> <li>3. Rencana Penggunaan Laba Tahun Buku 2017: 100% Pemegang Saham menyetujui pembagian Dividen tahun buku 2017</li> <li>4. Penetapan Remunerasi Anggota Direksi dan Komisaris.</li> <li>5. Penunjukkan Kantor Akntan Publik untuk Tahun Buku yang berakhir 31 Desember 2018: 100% Pemegang Saham menyetujui namun dengan catatan harga lebih rendah.</li> <li>6. Penetapan Calon Anggota Direksi Perseroan: Para Pemegang Saham menyetujui pengangkatan Joice F Rosandi sebagai Direktur Bisnis Bank BKE. Persetujuan pengangkatan anggota Direksi baru ini merupakan realisasi dari RUPS Tahunan tanggal 26 April 2017.</li> </ol> <ol style="list-style-type: none"> <li>1. Annual Report of Directors for Fiscal Year 2017: 100% of Shareholders approve the annual report of the Directors.</li> <li>2. The Company's 1 (one) year plan ahead: 100% of the Shareholders approve the plan for the next 1 (one) year.</li> <li>3. Plans for Using Profit for 2017: 100% of Shareholders approve the distribution of the 2017 financial year Dividend.</li> <li>4. Determination of Remuneration for Members of the Board of Directors and Commissioners.</li> <li>5. Present the Public Accountant Office for the Fiscal Year ending 31 December 2018: 100% of Shareholders agree but with a lower price record.</li> <li>6. Determination of Candidates for the Board of Directors of the Company: The Shareholders approve the appointment of Joice F Rosandi as the Business Director of the Bank BKE. The approval for the appointment of new members of the Board of Directors is the realization of the Annual GMS on April 26, 2017.</li> </ol>

Pelaksanaan RUPS Tahun 2018 GMS Implementation in 2018	Keputusan RUPS GMS Decision
<p>9 Mei 2018 (RUPS Luar Biasa) May 9, 2018 (EGMS)</p>	<ol style="list-style-type: none"> <li>1. Perubahan Anggaran Dasar pasal 4 ayat 1 tentang Modal Dasar Perseroan: PT Taspen menyetujui modal dasar perseroan sebesar Rp800 Milyar dan tidak ada perubahan kecuali saat IPO</li> <li>2. Pengeluaran Saham dalam Simpanan: IKP-RI, PT Recapital Advisors, PT Reliance Sekuritas Indonesia Tbk., PT Danadipa Artha Indonesia, DP Jasindo, DP Jasa Raharja, dan Koperasi Pegawai BKE menyetujui nilai buku sedangkan PT Taspen (Persero) menyetujui nilai pasar wajar.</li> <li>3. Persetujuan dan penetapan penawaran atas Saham Perseroan di Pasar Modal/Penawaran Umum sekaligus pemberian mandat kepada PT Reliance Sekuritas Indonesia Tbk. sebagai underwriter. 100% seluruh pemegang saham menyetujui rencana listing selambat-lambatnya bulan Februari 2019 untuk IPO.</li> </ol> <ol style="list-style-type: none"> <li>1. Amendment to Article 4 paragraph 1 of Articles of Association concerning the Company's Basic Capital: PT Taspen approved the company's authorized capital of Rp800 billion and there were no changes except during the IPO.</li> <li>2. Deposits in Deposits: IKP-RI, PT Recapital Advisors, PT Reliance Sekuritas Indonesia Tbk., PT Danadipa Artha Indonesia, DP Jasindo, DP Jasa Raharja, and BKE Employees Cooperative approved the book value while PT Taspen (Persero) agreed to fair market values.</li> <li>3. Approval and stipulation of bids for the Company's Shares in the Capital Market/Public Offering as well as giving a mandate to PT Reliance Sekuritas Indonesia Tbk. as an underwriter. 100% of all shareholders approved the planned listing no later than February 2019 for the IPO.</li> </ol>

## Agenda RUPS Tahunan 2018

Mata acara RUPS Tahunan 2018 sebagai berikut :

1. Persetujuan Laporan Tahunan Direksi Tahun Buku 2017.
2. Persetujuan Rencana Perusahaan 1 (satu) tahun ke depan.
3. Persetujuan penggunaan Laba Bersih Perseroan untuk Tahun Buku 2017.
4. Penetapan Remunerasi bagi Anggota Direksi dan Komisaris.
5. Penetapan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2018.
6. Penetapan Calon Anggota Direksi Perseroan.

## Agenda of 2018 Annual GMS

The agenda of the 2018 Annual GMS is as follows:

1. Approval of the 2017 Annual Report of the Board of Directors.
2. Approval of the Company's 1 (one) year plan.
3. Approval of the use of the Company's Net Profit for the 2017 Financial Year.
4. Determination of Remuneration for Members of the Board of Directors and Commissioners.
5. Stipulation of the Public Accountant Office to audit the Company's Financial Statements for 2018 Book Year.
6. Determination of Candidates for Members of the Board of Directors of the Company.

## DEWAN KOMISARIS

### BOARD OF COMMISSIONERS



Dewan Komisaris adalah organ perseroan yang memiliki tugas pokok untuk melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberi nasihat kepada Direksi. Dewan Komisaris juga bertugas untuk memastikan terselenggaranya pelaksanaan penerapan tata kelola perusahaan dalam setiap kegiatan usaha Bank BKE pada seluruh tingkatan atau jenjang organisasi. Dewan Komisaris melaksanakan tugas dan tanggung jawab secara independen.

The Board of Commissioners is a corporate organ that has the main task of conducting general and/or special supervision in accordance with the Articles of Association and providing advice to the Board of Directors. The Board of Commissioners is also tasked with ensuring the implementation of the implementation of corporate governance in every business activity of the Bank BKE at all levels or levels of the organization. The Board of Commissioners carries out its duties and responsibilities independently.

### Susunan Dewan Komisaris

Anggota Dewan Komisaris pada tanggal 31 Desember 2018 adalah anggota Dewan Komisaris periode kepengurusan 2014-2019, yang berjumlah 3 (tiga) orang, dengan susunan sebagai berikut:

### Board of Commissioners

Members of the Board of Commissioners on December 31, 2018 are members of the Board of Commissioners for the 2014-2019 management period, amounting 3 (three) people, with the following arrangement:

Nama Name	Jabatan Position
Tasripin Mastar	Komisaris Utama President Commissioner
Mahyuddin Ramli	Komisaris Independen Independent Commissioner
I Nyoman Sidia	Komisaris Independen Independent Commissioner

Jumlah anggota Dewan Komisaris tidak melebihi jumlah Direksi. Jumlah Komisaris Independen adalah 50% dari jumlah anggota Dewan Komisaris. Masa jabatan anggota Dewan Komisaris adalah 5 (lima) tahun dan untuk periode kepengurusan 2014-2019 akan berakhir pada tanggal 30 April 2019.

The number of members of the Board of Commissioners does not exceed the number of Directors. The number of Independent Commissioners is 50% of the total members of the Board of Commissioners. The term of office of members of the Board of Commissioners is 5 (five) years and for the period of 2014-2019 management will expire on April 30, 2019.

Dewan Komisaris dipilih atas dasar kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya. Penggantian dan/atau pengangkatan anggota Dewan Komisaris telah memperhatikan rekomendasi Komite Remunerasi dan Nominasi dan memperoleh persetujuan dari RUPS.

The Board of Commissioners is selected on the basis of adequate competence and relevant to his position to carry out his duties and responsibilities and be able to implement his competencies in carrying out his duties and responsibilities. The replacement and/or appointment of members of the Board of Commissioners has taken into account the recommendations of the Remuneration and Nomination Committee and obtained approval from the GMS.

Seluruh anggota Dewan Komisaris telah lulus *Fit and Proper Test* dan telah memperoleh surat persetujuan dari Otoritas Jasa Keuangan. Seluruh anggota Dewan Komisaris berdomisili di Indonesia.

All members of the Board of Commissioners have passed the Fit and Proper Test and have obtained a letter of approval from the Financial Services Authority. All members of the Board of Commissioners are domiciled in Indonesia.

Seluruh anggota Dewan Komisaris tidak merangkap jabatan sebagai Komisaris, Direksi atau Pejabat Eksekutif pada Bank, perusahaan, dan/atau lembaga lain.

All members of the Board of Commissioners do not hold concurrent positions as Commissioners, Directors or Executive Officers at other Banks, companies and/or institutions.

Seluruh anggota Dewan Komisaris tidak saling memiliki hubungan keuangan dan hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi.

All members of the Board of Commissioners do not have mutual financial relationships and family relations up to the second degree with fellow members of the Board of Commissioners and/or Directors.

Seluruh Komisaris Independen tidak ada yang memiliki hubungan keuangan, kepengurusan, kepemilikan dan hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Jumlah anggota Dewan Komisaris tidak melebihi jumlah Direksi. Jumlah Komisaris Independen adalah 50% dari jumlah anggota Dewan Komisaris. Masa jabatan anggota Dewan Komisaris adalah 5 (lima) tahun dan untuk periode kepengurusan 2014-2019 akan berakhir pada tanggal 30 April 2019.

Dewan Komisaris dipilih atas dasar kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya. Penggantian dan/atau pengangkatan anggota Dewan Komisaris telah memperhatikan rekomendasi Komite Remunerasi dan Nominasi dan memperoleh persetujuan dari RUPS.

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## Pedoman Tata Tertib Kerja Dewan Komisaris

Dalam menjalankan tugasnya, Dewan Komisaris telah memiliki pedoman dan tata tertib kerja termasuk pengaturan etika kerja, waktu kerja, dan rapat yang selalu dikaji ulang secara berkala dan terakhir telah disempurnakan dengan Surat Keputusan Dewan Komisaris No. 05/2017/SK DEKOM tanggal 24 Mei 2017 yang mengatur tentang pengaturan etika kerja, waktu kerja, dan rapat (Revisi 2017).

None of the Independent Commissioners have financial, management, ownership and family relations with other members of the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank, which can affect their ability to act independently.

The number of members of the Board of Commissioners does not exceed the number of Directors. The number of Independent Commissioners is 50% of the total members of the Board of Commissioners. The term of office of members of the Board of Commissioners is 5 (five) years and for the period of 2014-2019 management will expire on April 30, 2019.

The Board of Commissioners is selected on the basis of adequate competence and relevant to his position to carry out his duties and responsibilities and be able to implement his competencies in carrying out his duties and responsibilities. The replacement and/or appointment of members of the Board of Commissioners has taken into account the recommendations of the Remuneration and Nomination Committee and obtained approval from the GMS.

All members of the Board of Commissioners have passed the Fit and Proper Test and have obtained a letter of approval from the Financial Services Authority. All members of the Board of Commissioners are domiciled in Indonesia.

All members of the Board of Commissioners do not hold concurrent positions as Commissioners, Directors or Executive Officers at other Banks, companies and/or institutions.

All members of the Board of Commissioners do not have mutual financial relationships and family relations up to the second degree with fellow members of the Board of Commissioners and/or Directors.

None of the Independent Commissioners have financial, management, ownership and family relations with other members of the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank, which can affect their ability to act independently.

## Guidelines for Board of Commissioners Work Rules

In carrying out its duties, the Board of Commissioners has work guidelines and rules including the regulation of work ethics, work time, and meetings which are regularly reviewed and reviewed in the latest by a Decree of the Board of Commissioners No. 05/2017/SK DEKOM dated May 24, 2017 which regulates work ethics, work time and meeting arrangements (Revised 2017).

## Tugas dan Tanggung Jawab Dewan Komisaris

Pelaksanaan tugas dan tanggung jawab Dewan Komisaris, antara lain :

- 1) Memastikan penerapan Tata Kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi
- 2) Melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
- 3) Mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
- 4) Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
  - a) Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit Bank Umum.
  - b) Hal-hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundang-undangan.
- 5) Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak menjadikan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
- 6) Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
- 7) Melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukan:
  - a) Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan.
  - b) Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
- 8) Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab, Dewan Komisaris wajib membentuk paling sedikit Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi.
- 9) Pengangkatan anggota komite wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
- 10) Memastikan bahwa komite yang telah dibentuk menjalankan tugas secara efektif.
- 11) Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris
- 12) Dalam laporan pelaksanaan tata kelola anggota Dewan Komisaris wajib mengungkapkan:
  - a) Kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
  - b) Hubungan keuangan dan hubungan keluarga dengan

## Tasks and Responsibilities of the Board of Commissioners

The implementation of the duties and responsibilities of the Board of Commissioners includes:

- 1) Ensuring good implementation of Governance is carried out in every business activity of the Bank at all levels or levels of the organization.
- 2) Carrying out oversight of the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Directors.
- 3) Directing, monitoring and evaluating the implementation of the Bank's strategic policies.
- 4) In carrying out supervision, the Board of Commissioners is prohibited from participating in making decisions on Bank operations, except:
  - a) Provision of funds to related parties as stipulated in the provisions concerning the maximum limit for the issuance of commercial bank credit.
  - b) Other matters stipulated in the Bank's articles of association or statutory regulations
- 5) Decision making of the Bank's operational activities by the Board of Commissioners is part of the supervisory duties by the Board of Commissioners so that it does not make the Board of Directors responsibility for the implementation of the Bank's management.
- 6) Ensuring that the Board of Directors has followed up on audit findings and recommendations of the Bank's internal audit unit, external auditor, results of supervision of the Financial Services Authority and/or the results of supervision by other authorities.
- 7) Reporting to the Financial Services Authority no later than 7 (seven) working days since it was found:
  - a) Violations of laws and regulations in the field of finance and banking.
  - b) Circumstances or estimates of circumstances that could endanger the business continuity of the Bank.
- 8) In order to support the effectiveness of the implementation of duties and responsibilities, the Board of Commissioners must establish at least the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee.
- 9) Appointment of committee members must be carried out by the Board of Directors based on the decision of the Board of Commissioners meeting.
- 10) Ensuring that established committees carry out their duties effectively.
- 11) Having binding work guidelines and rules for each member of the Board of Commissioners.
- 12) In the report on the implementation of governance, members of the Board of Commissioners must disclose:
  - a) Share ownership that reaches 5% (five percent) or more, both at the Bank concerned and at banks and other companies, which are domiciled at home and abroad.
  - b) Financial relationships and family relationships with

anggota Dewan Komisaris lain, anggota Direksi dan/atau pemegang saham pengendali Bank

c) Remunerasi dan fasilitas lain yang ditetapkan RUPS.

other members of the Board of Commissioners, members of the Board of Directors and/or the controlling shareholders of the Bank.

c) Remuneration and other facilities determined by the GMS.

## Rapat Dewan Komisaris

Dewan Komisaris telah menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawabnya, dimana setiap bulannya selalu diadakan pertemuan/rapat dengan komite di bawahnya dan dengan Direksi. Rapat diadakan untuk mengevaluasi dan membahas kinerja perusahaan, pelaksanaan fungsi kepatuhan, pemantauan profil risiko dan laporan komite audit serta hal-hal lain yang membutuhkan perhatian dan penjelasan dari Direksi. Dewan Komisaris Bank BKE telah memenuhi ketentuan Otoritas Jasa Keuangan mengenai minimal rapat Dewan Komisaris yang wajib diselenggarakan paling kurang 4 (empat) kali dalam setahun, serta dihadiri secara fisik paling kurang 2 (dua) kali dalam setahun.

Frekuensi rapat Dewan Komisaris dan tingkat kehadiran anggota Dewan Komisaris selama tahun 2018, sebagai berikut:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Number of Attendance	% Kehadiran % Attendance
Tasripin Mastar	12	11	92 %
Mahyuddin Ramli	12	10	83 %
I Nyoman Sidia	12	11	92 %

Namun untuk meningkatkan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi maka dilakukan rapat Gabungan Dewan Komisaris dan Direksi sebanyak 12 (dua belas) kali dengan tingkat kehadiran anggota Dewan Komisaris pada rapat gabungan selama tahun 2018, sebagai berikut:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Number of Attendance	% Kehadiran % Attendance
Tasripin Mastar	12	10	83 %
Mahyuddin Ramli	12	12	100 %
I Nyoman Sidia	12	11	92 %

Pengambilan keputusan rapat Dewan Komisaris telah dilakukan berdasarkan musyawarah mufakat atau melalui pemungutan suara terbanyak dalam hal tidak terjadi musyawarah mufakat. Hasil rapat Dewan Komisaris telah dituangkan dalam risalah rapat yang ditandatangani oleh seluruh Dewan Komisaris yang hadir dan didistribusikan kepada semua anggota Dewan Komisaris yang menghadiri rapat maupun yang tidak serta didokumentasikan dengan baik. Hasil rapat Dewan Komisaris merupakan rekomendasi atau nasihat yang dapat diimplementasikan Direksi atau untuk bahan RUPS.

## Meeting the Board of Commissioners

The Board of Commissioners has provided sufficient time to carry out its duties and responsibilities, where every month meetings/meetings are held with committees below it and with the Directors. Meetings are held to evaluate and discuss company performance, implementation of compliance functions, monitoring risk profiles and audit committee reports and other matters that require attention and explanation from the Board of Directors. The Board of Commissioners of the Bank BKE has complied with the provisions of the Financial Services Authority regarding minimum Board of Commissioners meetings that must be held at least 4 (four) times a year, and physically attended at least 2 (two) times a year.

Frequency of Board of Commissioners meetings and attendance rates of Board of Commissioners members during 2018, as follows:

However, to increase oversight of the implementation of the duties and responsibilities of the Board of Directors, a joint Board of Commissioners and Directors meeting is held 12 (twelve) times with the attendance of members of the Board of Commissioners at joint meetings during 2018, as follows:

Decisions of the Board of Commissioners' meetings have been made based on consensus meetings or through the most votes in the event that there is no consensus meeting. The results of the Board of Commissioners' meetings have been stated in minutes of meetings signed by all Board of Commissioners present and distributed to all members of the Board of Commissioners who attended the meeting and who were not and well documented. The results of the Board of Commissioners meeting are recommendations or advice that can be implemented by the Board of Directors or for GMS material.

## Pelaksanaan Rapat

## Holding Meetings

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
1	30 Januari 2018 January 30, 2018	<ul style="list-style-type: none"> <li>Evaluasi Realisasi Kinerja Bank BKE s.d. Desember 2017</li> <li>Pembahasan mengenai Pendapatan Fee Based Income</li> <li>Penurunan Kualitas Kredit</li> <li>Permodalan</li> <li>Susunan Direksi</li> <li>Laporan Direktur Kepatuhan per Desember 2017</li> <li>Evaluation of the Realization of Bank BKE Performance of December 2017</li> <li>Discussion of Fee Based Income</li> <li>Decreased Credit Quality</li> <li>Capital</li> <li>Directors</li> <li>Compliance Director Report as of December 2017</li> </ul>	<ul style="list-style-type: none"> <li>Tasripin Mastar</li> <li>Mahyuddin Ramli</li> <li>I Nyoman Sidia</li> <li>Sasmaya Tuhuleley</li> <li>Zainal Riffandi</li> <li>Dhini Laswita</li> </ul>
2	28 Februari 2018 February 28, 2018	<ul style="list-style-type: none"> <li>Penentuan Jadwal RUPS LB</li> <li>Right Issue yang diterbitkan oleh Bank BKE</li> <li>Potensi Bisnis Kredit Koperasi</li> <li>Pricing Kredit KPR Bank BKE</li> <li>Penyelesaian Kredit Bermasalah</li> <li>Pendapatan Bank</li> <li>Dana Pihak Ketiga</li> <li>Rencana Bisnis Bank</li> <li>Collection Nasabah Bermasalah</li> <li>Klaim Asuransi Kredit Bermasalah</li> <li>Susunan Direksi</li> <li>Laporan Direktur Kepatuhan per Januari 2018</li> <li>Determination of the LB AGM Schedule</li> <li>Right Issue issued by Bank BKE</li> <li>Cooperative Credit Business Potential</li> <li>Pricing Bank BKE Mortgage Loans</li> <li>Settlement of Problem Loans</li> <li>Bank income</li> <li>Third Party Funds</li> <li>Bank Business Plan</li> <li>Collection of Problem Customers</li> <li>Claim Troubled Credit Insurance</li> <li>Directors</li> <li>Compliance Director's report as of January 2018</li> </ul>	<ul style="list-style-type: none"> <li>Tasripin Mastar</li> <li>Mahyuddin Ramli</li> <li>I Nyoman Sidia</li> <li>Sasmaya Tuhuleley</li> <li>Zainal Riffandi</li> <li>Dhini Laswita</li> </ul>
3	29 Maret 2018 March 29, 2018	<ul style="list-style-type: none"> <li>Kredit Dana Sejahtera</li> <li>Strategi Penagihan</li> <li>Laba Perseroan</li> <li>Pengendalian Kualitas Kredit Umum</li> <li>Kredit Pensiunan</li> <li>Divestasi Saham</li> <li>Advisor</li> <li>Pengembangan Bisnis</li> <li>Laporan Direktur Kepatuhan per Februari 2018</li> <li>Dana Sejahtera Credit</li> <li>Billing Strategy</li> <li>Company profits</li> <li>General Credit Quality Control</li> <li>Retired Credit</li> <li>Divestment of Shares</li> <li>Advisor</li> <li>Business Development</li> <li>Compliance Director's report as of February 2018</li> </ul>	<ul style="list-style-type: none"> <li>Tasripin Mastar</li> <li>Mahyuddin Ramli</li> <li>I Nyoman Sidia</li> <li>Sasmaya Tuhuleley</li> <li>Zainal Riffandi</li> <li>Dhini Laswita</li> </ul>

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
4	24 April 2018 April 24, 2018	<ul style="list-style-type: none"> <li>• Right Issue</li> <li>• Perubahan Susunan Direksi</li> <li>• Permodalan dan Pengembangan Bisnis Bank BKE</li> <li>• Kredit Koperasi dan KDS</li> <li>• Pencapaian dan Penggunaan Laba Perseroan</li> <li>• Pembayaran Tunjangan Pensiun</li> <li>• Tenaga Marketing Kredit Koperasi</li> <li>• Peran Serta IKPRI</li> <li>• Cost of Fund</li> <li>• Konfirmasi dari OJK</li> <li>• Masa Kerja Pengurus Perseroan</li> <li>• Tantiem Pengurus Perseroan</li> <li>• Pembahasan mengenai Kasus Fraud</li> <li>• Laporan Direktur Kepatuhan per Maret 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Tasripin Mastar</li> <li>• Mahyuddin Ramli</li> <li>• I Nyoman Sidia</li> <li>• Sasmaya Tuhuleley</li> <li>• Dhini Laswita</li> </ul>
		<ul style="list-style-type: none"> <li>• Right Issue</li> <li>• Changes in the composition of the Board of Directors</li> <li>• Capital and Business Development of Bank BKE</li> <li>• Cooperative and peer support credit</li> <li>• Achievement and Use of Company Profits</li> <li>• Payment of Pension Benefits</li> <li>• Power Marketing Cooperative Credit</li> <li>• Role and IKPRI</li> <li>• Host of Fund</li> <li>• Confirmation from OJK</li> <li>• The Company's Management Working Period</li> <li>• Tantiem Company Management</li> <li>• Discussion of the Fraud Case</li> <li>• Compliance Director's Report as of March 2018</li> </ul>	
5	24 Mei 2018 May 24, 2018	<ul style="list-style-type: none"> <li>• Tindak Lanjut RUPS</li> <li>• Persiapan IPO</li> <li>• Kredit KDS</li> <li>• Kenaikan Gaji Pegawai</li> <li>• Kinerja Keuangan Bank BKE</li> <li>• Revisi RBB Tahun 2018</li> <li>• Laba Bank BKE</li> <li>• Kredit KPR</li> <li>• Fit and Proper Test Calon Direktur</li> <li>• Kredit Koperasi</li> <li>• Pengembangan SDM</li> <li>• Laporan Direktur Kepatuhan per April 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Tasripin Mastar</li> <li>• Mahyuddin Ramli</li> <li>• I Nyoman Sidia</li> <li>• Sasmaya Tuhuleley</li> <li>• Zainal Riffandi</li> <li>• Dhini Laswita</li> </ul>
		<ul style="list-style-type: none"> <li>• Follow-up GMS</li> <li>• IPO preparation</li> <li>• KDS Credit</li> <li>• Employee Salary Increase</li> <li>• Financial Performance of Bank BKE</li> <li>• Revised RBB 2018</li> <li>• Profit of Bank BKE</li> <li>• Mortgage Credit</li> <li>• Profile and Proper Test Prospective Director</li> <li>• Cooperative Credit</li> <li>• HR Development</li> <li>• Compliance Director's report as of April 2018</li> </ul>	



No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
6	29 Juni 2018 June 29, 2018	<ul style="list-style-type: none"> <li>• Pendapatan Bank</li> <li>• Program-program Sumber Daya Manusia</li> <li>• Initial Public Offering</li> <li>• Susunan Direksi</li> <li>• Biaya SDM</li> <li>• Pertemuan Dewan Komisaris dengan Kepala Divisi Bisnis dan Collection</li> <li>• Penyelesaian Kredit KDS bermasalah</li> <li>• Uji Kepatuhan terhadap Penyaluran Kredit</li> <li>• Kewenangan Limit Pemutus Kredit</li> <li>• Pemilihan KAP</li> <li>• Laporan Direktur Kepatuhan per Mei 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Mahyuddin Ramli</li> <li>• I Nyoman Sidia</li> <li>• Sasmaya Tuhuleley</li> <li>• Zainal Riffandi</li> <li>• Dhini Laswita</li> </ul>
7	31 Juli 2018 July 31, 2018	<ul style="list-style-type: none"> <li>• Bank income</li> <li>• Human Resource Programs</li> <li>• Initial Public Offering</li> <li>• Directors</li> <li>• HR costs</li> <li>• Meeting of the Board of Commissioners with the Head of the Business Division and Collection</li> <li>• Settlement of troubled KDS Credit</li> <li>• Test of Compliance with Credit Distribution</li> <li>• Limit Credit Authority</li> <li>• Selection of KAP</li> <li>• Compliance Director Report as of May 2018</li> </ul>	
7	31 Juli 2018 July 31, 2018	<ul style="list-style-type: none"> <li>• Dividen</li> <li>• Target Laba Perusahaan</li> <li>• Pertumbuhan Kredit</li> <li>• Rasio Biaya Operasional dan Pedapatan Operasional (BOPO)</li> <li>• Loan to Deposit Ratio (LDR)</li> <li>• Kredit Koperasi</li> <li>• Pengembangan Jaringan Bank BKE</li> <li>• Pengurus Perseroan</li> <li>• Fit and Proper Test</li> <li>• Laporan Direktur Kepatuhan per Juni 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Tasripin Mastar</li> <li>• Mahyuddin Ramli</li> <li>• Sasmaya Tuhuleley</li> <li>• Zainal Riffandi</li> <li>• Dhini Laswita</li> </ul>
		<ul style="list-style-type: none"> <li>• Dividend</li> <li>• Company Profit Target</li> <li>• Credit Growth</li> <li>• Ratio of Operational and Operational Income (BOPO)</li> <li>• Loan to Deposit Ratio (LDR)</li> <li>• Cooperative Credit</li> <li>• Development of BKE's Network</li> <li>• Management of the Company</li> <li>• Fit and Proper Test</li> <li>• Compliance Director Report as of June 2018</li> </ul>	
8	28 Agustus 2018 August 28, 2018	<ul style="list-style-type: none"> <li>• IPO Bank BKE</li> <li>• Pengembangan Usaha Koperasi</li> <li>• Kredit Koperasi</li> <li>• Pengurus Perseroan</li> <li>• Kredit Bermasalah</li> <li>• Kredit Umum</li> <li>• Kinerja Keuangan Bank BKE</li> <li>• Surat Berharga</li> <li>• Implementasi APU dan PPT</li> <li>• Pengembangan SDM</li> <li>• POJK terkait SKAI</li> <li>• Laporan Direktur Kepatuhan per Juli 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Tasripin Mastar</li> <li>• Mahyuddin Ramli</li> <li>• I Nyoman Sidia</li> <li>• Sasmaya Tuhuleley</li> <li>• Zainal Riffandi</li> <li>• Dhini Laswita</li> </ul>

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
		<ul style="list-style-type: none"> <li>• IPO Bank BKE</li> <li>• Cooperative Business Development</li> <li>• Cooperative Credit</li> <li>• Management of the Company</li> <li>• Troubled Credit</li> <li>• General Credit</li> <li>• Financial Performance of Bank BKE</li> <li>• Valuable letters</li> <li>• Implementation of AML and PPT</li> <li>• HR Development</li> <li>• POJK related to SKAI</li> <li>• Compliance Director Report as of July 2018</li> </ul>	
9	26 September 2018 September 26, 2018	<ul style="list-style-type: none"> <li>• Laba Tahun 2018</li> <li>• Permodalan</li> <li>• Pengembangan Bisnis</li> <li>• Pengembangan Jaringan</li> <li>• Kredit KPR</li> <li>• Anggota Komite</li> <li>• Collection</li> <li>• Surat Berharga</li> <li>• Dampak Kenaikan BI Rate terhadap Cost of Fund</li> <li>• Bunga Kredit</li> <li>• Kredit Koperasi</li> <li>• Pengurus Perseroan</li> <li>• Kredit Komersial</li> <li>• POJK mengenai SKAI</li> <li>• Pengembangan SDM</li> <li>• Penghargaan</li> <li>• Laporan Direktur Kepatuhan per Agustus 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Mahyuddin Ramli</li> <li>• I Nyoman Sidia</li> <li>• Sasmaya Tuhuleley</li> <li>• Zainal Riffandi</li> <li>• Dhini Laswita</li> </ul>
		<ul style="list-style-type: none"> <li>• Profit for 2018</li> <li>• Capital</li> <li>• Business Development</li> <li>• Network Development</li> <li>• Mortgage Credit</li> <li>• Committee members</li> <li>• Collection</li> <li>• Valuable letters</li> <li>• Impact of the BI Rate Increase on the Cost of Fund</li> <li>• Credit interest</li> <li>• Cooperative Credit</li> <li>• Management of the Company</li> <li>• Commercial Credit</li> <li>• POJK regarding SKAI</li> <li>• HR Development</li> <li>• Awards</li> <li>• Compliance Director's report as of August 2018</li> </ul>	
10	31 Oktober 2018 October 31, 2018	<ul style="list-style-type: none"> <li>• Laba Bank BKE</li> <li>• Return on Equity (ROE)</li> <li>• Kekurangan Pajak tahun 2015</li> <li>• Modal Bank BKE</li> <li>• Capital Adequacy Ratio (CAR) Bank BKE</li> <li>• Remunerasi dan Nominasi</li> <li>• Progress Kredit KDS</li> <li>• Peningkatan Kapabilitas SDM</li> <li>• Corporate Culture</li> <li>• Laporan Direktur Kepatuhan per September 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Tasripin Mastar</li> <li>• Mahyuddin Ramli</li> <li>• I Nyoman Sidia</li> <li>• Sasmaya Tuhuleley</li> <li>• Zainal Riffandi</li> <li>• Dhini Laswita</li> <li>• Joice F. Rosandi</li> </ul>

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
		<ul style="list-style-type: none"> <li>Profit of Bank BKE</li> <li>Return on Equity (ROE)</li> <li>2015 tax shortages</li> <li>Capital Bank BKE</li> <li>Capital Adequacy Ratio (CAR) of Bank BKE</li> <li>Remuneration and Nomination</li> <li>Progress of KDS Credit</li> <li>Increased HR Capability</li> <li>Corporate Culture</li> <li>Compliance Director Report as of September 2018</li> </ul>	
11	27 November 2018 November 27, 2018	<ul style="list-style-type: none"> <li>Tindak Lanjut Temuan OJK</li> <li>Rencana Pembagian Jasa Produksi</li> <li>Kredit Komersial</li> <li>SDM</li> <li>Net Interest Margin (NIM)</li> <li>Kredit Koperasi Bank BKE</li> <li>KPRI Mart</li> <li>Progress Kredit KDS</li> <li>Proses Bisnis</li> <li>Program Internalisasi Corporate Culture</li> <li>Penilaian Kinerja</li> <li>Laporan Direktur Kepatuhan per Oktober 2018</li> </ul>	<ul style="list-style-type: none"> <li>Tasripin Mastar</li> <li>Mahyuddin Ramli</li> <li>I Nyoman Sidia</li> <li>Zainal Riffandi</li> <li>Dhini Laswita</li> <li>Joice F Rosandi</li> </ul>
		<ul style="list-style-type: none"> <li>FSA Findings Follow-Up</li> <li>Production Services Distribution Plan</li> <li>Commercial Credit</li> <li>HR</li> <li>Net Interest Margin (NIM)</li> <li>Bank BKE Cooperative Credit</li> <li>KPRI Mart</li> <li>Progress of KDS Credit</li> <li>Business Process</li> <li>Program for Internalizing Corporate Culture</li> <li>Performance Assessment</li> <li>Compliance Director's report as of October 2018</li> </ul>	
12	19 Desember 2018 December 19, 2018	<ul style="list-style-type: none"> <li>Modal Bank BKE</li> <li>Cost Of Fund</li> <li>Kredit Koperasi</li> <li>Tindak Lanjut Temuan OJK</li> <li>SDM</li> <li>Kredit Bermasalah</li> <li>Initial Public Offering (IPO)</li> <li>Kredit Koperasi</li> <li>Kredit kepada PT Megatama</li> <li>Kredit KDS</li> <li>Proyeksi Laba tahun 2018</li> <li>Jasa Produksi</li> <li>Pelatihan Pegawai</li> <li>Limit Kredit</li> <li>Rekrutmen Kepala Divisi</li> <li>Batasan Plafon Kredit untuk Nasabah Baru</li> <li>Kredit Pensiunan</li> <li>Laporan Direktur Kepatuhan per November 2018</li> </ul>	<ul style="list-style-type: none"> <li>Tasripin Mastar</li> <li>Mahyuddin Ramli</li> <li>I Nyoman Sidia</li> <li>Sasmaya Tuhuleley</li> <li>Dhini Laswita</li> <li>Joice F Rosandi</li> </ul>

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
		<ul style="list-style-type: none"> <li>• Capital Bank BKE</li> <li>• Host Of Fund</li> <li>• Cooperative Credit</li> <li>• FSA Findings Follow-Up</li> <li>• HR</li> <li>• Troubled Credit</li> <li>• Initial Public Offering (IPO)</li> <li>• Cooperative Credit</li> <li>• Credit to PT Megatama</li> <li>• KDS Credit</li> <li>• Profit Projections in 2018</li> <li>• Production Services</li> <li>• Employee Training</li> <li>• Limit Credit</li> <li>• Division Head Recruitment</li> <li>• Limitation of Credit Ceiling for New Customers</li> <li>• Retired Credit</li> <li>• Compliance Director Report as of November 2018</li> </ul>	

## Penilaian Kerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan melalui berbagai macam prosedur atau mekanisme antara lain sebagai berikut:

- 1) Penilaian kinerja Dewan Komisaris oleh RUPS
  - a) Prosedur Pelaksanaan Penilaian Kinerja Dewan Komisaris Oleh RUPS.  
Prosedur penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS Tahunan pada saat penyampaian laporan tugas pengawasan Dewan Komisaris tersebut kepada RUPS dalam laporan tahunan.
  - b) Kriteria Evaluasi Kinerja Dewan Komisaris Oleh RUPS.  
Kinerja Dewan Komisaris selama tahun 2018 tercermin dari pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2018 yang seluruhnya tercapai.
  - c) Pihak Yang Melakukan Penilaian  
Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam Rapat Umum Pemegang Saham.
- 2) Penilaian Kinerja Dewan Komisaris melalui Penilaian Sendiri Penerapan Tata Kelola.  
Penilaian kinerja Dewan Komisaris juga dilakukan melalui Penilaian Sendiri Penerapan Tata Kelola yang disampaikan kepada Otoritas Jasa Keuangan berdasarkan Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum.  
Pelaksanaan Penilaian Sendiri Penerapan Tata Kelola ini dilaksanakan secara periodik setiap semester yang dilaporkan

## Board of Commissioners Work Assessment

Assessment of the performance of the Board of Commissioners is carried out through various types of procedures or mechanisms, including the following:

- 1) Assessment of the performance of the Board of Commissioners by the GMS.
  - a) Implementation Procedure of Board of Commissioners Performance Assessment by GMS.  
The procedure for evaluating the performance of the Board of Commissioners is carried out by the Shareholders at the Annual GMS when submitting the Board of Commissioners' supervisory report to the GMS in the annual report.
  - b) Criteria for Evaluating the Performance of the Board of Commissioners by the GMS.  
The Board of Commissioners performance during 2018 was reflected in the achievement of the 2018 Annual Work Program/Board of Commissioners' Work Plan which was fully achieved.
  - c) The Party Conducting the Assessment  
The performance of the Board of Commissioners is carried out by Shareholders at the General Meeting of Shareholders.
- 2) Assessment of Board of Commissioners' Performance through Self Assessment of Implementation of Governance.  
The evaluation of the Board of Commissioners' performance is also carried out through Self Assessment of Governance Implementation submitted to the Financial Services Authority based on the Financial Services Authority Circular Number 13/SEOJK.03/2017 dated on March 17, 2017 concerning Implementation of Governance for Commercial Banks.  
The Self-Assessment Implementation of Governance Implementation is carried out periodically every semester

kepada OJK untuk mendapatkan persetujuan.

- a) Prosedur Pelaksanaan Penilaian Kinerja Dewan Komisaris Melalui Penilaian Sendiri Penerapan Tata Kelola. Pelaksanaan Penilaian Sendiri Penerapan Tata Kelola ini dilaksanakan secara periodik tiap semester yang dilaporkan kepada OJK untuk mendapatkan persetujuan.
- b) Kriteria Evaluasi Kinerja Dewan Komisaris Melalui Penilaian Sendiri Penerapan Tata Kelola.

Kriteria penilaian sendiri Dewan Komisaris terkait pelaksanaan Tata Kelola dibagi menjadi 3 (tiga) kelompok yaitu *Governance Structure*, *Governance Process* dan *Governance Outcome*. *Governance structure* terdiri dari 16 indikator, *Governance Process* terdiri dari 17 indikator sedangkan *governance outcome* terdiri dari 6 indikator.

- c) Pihak Yang Melakukan Penilaian  
Bank melalui Direksi melakukan Penilaian Sendiri Penerapan Tata Kelola.

which is reported to the OJK for approval.

- a) Procedure for Implementing the Board of Commissioners' Performance Evaluation through Self-Assessment of Implementation of Governance.  
The Self-Assessment Implementation of Governance Implementation is carried out periodically every semester which is reported to the OJK for approval.
- b) Board of Commissioners Performance Evaluation Criteria Through Self Assessment of Implementation of Governance.  
The Board of Commissioners' own assessment criteria related to the implementation of Governance are divided into 3 (three) groups, namely Governance Structure, Governance Process and Governance Outcome. Governance structure consists of 16 indicators, the Governance Process consists of 17 indicators while the governance outcome consists of 6 indicators.
- c) The Party Conducting the Assessment  
The Bank through the Board of Directors conducts a Self Assessment of the Implementation of Governance.

## Struktur Remunerasi Dewan Komisaris

Berdasarkan Surat Keputusan Direksi Nomor 32/2017/SK tanggal 31 Maret 2017 tentang Sistem Imbalan Jasa sebagai berikut :

### 1) Struktur Remunerasi Anggota Komisaris

No	Jenis Remunerasi / Tunjangan Type of Remuneration/Allowance	Keterangan Description
1	Honorarium	<ol style="list-style-type: none"> <li>a. Honorarium Komisaris Utama sebesar 50 % dari Gaji Pokok Direktur Utama. The President Commissioner's honorarium is 50% of the Managing Director's Main Salary.</li> <li>b. Honorarium Komisaris sebesar 90 % dari Honorarium Komisaris Utama. The Commissioners' honorarium is 90% of the President Commissioner's Honorarium.</li> </ol>
2	Tunjangan Allowance	
	Tunjangan Hari Raya (THR) Holiday allowance	Tunjangan Hari Raya Dewan Komisaris sebesar 2 (dua) kali honorarium. The Board of Commissioners' holiday allowance is 2 (two) times the honorarium.
	Tunjangan Pendidikan Education Allowance	Tunjangan Pendidikan Anggota Direksi sebesar 1 (satu) kali gaji pokok Educational Benefits for Members of the Board of Directors are 1 (one) times the basic salary
	Tunjangan Kemahalan Expensive allowance	Tunjangan Kemahalan Anggota Direksi sebesar 1 (satu) kali gaji pokok Membership Expense Allowance for Directors is 1 (one) time basic salary
	Asuransi Purna Jabatan (Tunjangan Hari Tua) Full Position Insurance	<ol style="list-style-type: none"> <li>a. Premi asuransi dihitung sesuai masa jabatan dan ditanggung seluruhnya oleh Bank. Insurance premiums are calculated according to the term of office and borne entirely by the Bank.</li> <li>b. Pemilihan program untuk asuransi purna jabatan ditetapkan oleh Direksi dan Dewan Komisaris yang dikoordinasikan oleh Divisi Human Capital. The selection of programs for full-time insurance is determined by the Board of Directors and the Board of Commissioners coordinated by the Human Capital Division.</li> </ol>

## Board of Commissioners Remuneration Structure

Based on the Directors Decree Number 32/2017/SK dated on March 31, 2017 concerning the Service Rewards System as follows:

### 1) Remuneration Structure of Commissioners

No	Jenis Remunerasi / Tunjangan Type of Remuneration/Allowance	Keterangan Description
		c. Premi untuk Asuransi Purna Jabatan (THT) tersebut sudah termasuk di dalamnya premi untuk asuransi kecelakaan dan kematian. The premium for Full-time Insurance (ENT) includes premiums for accident and death insurance.
	Medical Check Up	Tunjangan Kesehatan diberikan kepada Dewan Komisaris dalam bentuk tunjangan medical check up. Health benefits are given to the Board of Commissioners in the form of medical check-up benefits

## 2) Jumlah Nominal/Komponen Remunerasi Dewan Komisaris

Pengungkapan komponen remunerasi Dewan Komisaris dan Direksi mengacu pada Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum.

Berikut jumlah nominal/komponen remunerasi Dewan Komisaris

## 2) Nominal Number/Component of Remuneration of the Board of Commissioners

Disclosure of the remuneration component of the Board of Commissioners and Directors refers to the Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 concerning Implementation of Governance in Granting Remuneration for Commercial Banks.

The following is the nominal/component of the remuneration of the Board of Commissioners.

Jenis Remunerasi dan Fasilitas Lain Remuneration Type and Other Facility	Jumlah diterima dalam 1 (satu) tahun Total received within 1 (one) year Dewan Komisaris Board of Commissioners	
	Orang People	Jutaan Rp Million Rp

Remunerasi  
Remuneration

• Gaji Salary	3	1.593,91
• Tunjangan Transportasi Transportation Allowance	3	30,00

Jenis Remunerasi dan Fasilitas Lain Remuneration Type and Other Facility	Jumlah diterima dalam 1 (satu) tahun Total received within 1 (one) year Dewan Komisaris Board of Commissioners	
	Orang People	Jutaan Rp Million Rp

• Tunjangan Pendidikan Education Allowance	3	132,83
• Tunjangan Kemahalan Expensive Allowance	3	132,83
• Tunjangan Hari Raya Holiday Allowance	3	265,65
• Tantiem (Tahun Buku 2017) Tantiem (Fiscal Year 2017)	3	0
• <i>Medical Check Up</i> Medical Check Up	3	15,00
• Asuransi Purna Jabatan (THT) Full Position Insurance	3	476,80

Komposisi honorarium anggota Dewan Komisaris ditetapkan sebagai berikut:

- Honorarium Komisaris Utama sebesar 50% dari Gaji Pokok Direktur Utama

The composition of the honorarium of members of the Board of Commissioners is determined as follows:

- President Commissioner Honorarium is 50% of the Main Director's Basic Salary

- Honorarium Komisaris sebesar 90 % dari Honorarium Komisaris Utama

Remunerasi dalam 1 (satu) tahun di kelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut:

#### Kelompok Jumlah Remunerasi

Jumlah Remunerasi Total Remuneration	Jumlah Orang Total Individuals	Jutaan Rp Million Rp
Di atas Rp2 Miliar Above Rp2 Billion		
Di atas Rp1 Miliar – Rp2 Miliar Above Rp1 Billion – Rp2 Billion	3	3.389,14
Di atas Rp500 juta – Rp1 Miliar Above Rp500 million – Rp1 Billion		
Rp500 juta ke bawah Rp500 million below		

- The Commissioners' Honorarium is 90% of the President Commissioner's Honorarium

Remuneration in 1 (one) year grouped in the income level range is as follows:

#### Group of Total Remuneration

### Tantiem

Tidak ada Tantiem yang dibayarkan pada tahun 2018 sesuai hasil keputusan RUPS atas laporan pertanggungjawaban Direksi Tahun 2017.

### Rekomendasi Dewan Komisaris

Pelaksanaan pengawasan secara aktif yang dilakukan oleh Dewan Komisaris terhadap kebijakan dan jalannya pengurusan Perseroan merupakan rangkaian dalam memastikan pelaksanaan tata kelola perusahaan yang baik. Dewan Komisaris juga secara aktif memberikan rekomendasi kepada manajemen, dalam hal ini adalah Direksi, terhadap hal-hal yang perlu diperhatikan untuk mencapai kinerja perusahaan yang lebih efektif dan efisien.

Pengawasan aktif Dewan Komisaris dilakukan melalui rapat Dewan Komisaris dan Direksi, melalui rapat Dewan Komisaris, Direksi, dan kepala Divisi, serta melalui evaluasi dan rapat-rapat Komite-komite di bawah Dewan Komisaris. Rekomendasi dari Dewan Komisaris kepada manajemen Bank BKE tertuang pada hasil rapat-rapat tersebut.

Sepanjang tahun 2018 Dewan Komisaris telah memberikan rekomendasi terhadap beberapa hal yang perlu mendapatkan perhatian dari manajemen Bank BKE sebagai upaya perbaikan dan peningkatan kinerja Bank BKE, antara lain sebagai berikut:

- 1) Perlu perhatian dan upaya yang optimal dalam rangka lebih meningkatkan aktifitas bisnis dan perolehan laba agar Bank dapat bertumbuh secara sehat dan dapat memenuhi RBB 2018 yang telah ditetapkan.

### Tantiem

There is no Tantiem paid in 2018 according to the results of the GMS decision on the 2017 Board of Directors accountability report.

### Recommendations of the Board of Commissioners

The active oversight carried out by the Board of Commissioners on the policies and running of the Company's management is a series in ensuring the implementation of good corporate governance. The Board of Commissioners also actively provides recommendations to management, in this case the Board of Directors, on matters that need to be considered to achieve a more effective and efficient company performance.

Active supervision by the Board of Commissioners is conducted through Board of Commissioners and Directors meetings, through Board of Commissioners, Directors and Head of Division meetings, and through evaluations and meetings of Committees under the Board of Commissioners. The recommendations from the Board of Commissioners to the management of the Bank BKE are contained in the results of these meetings.

Throughout 2018, the Board of Commissioners has provided recommendations on several matters that need attention from Bank BKE management as an effort to improve and improve the performance of Bank BKE, including the following:

- 1) Optimal attention and effort is needed in order to further improve business activities and profitability so that the Bank can grow healthily and be able to fulfil the stipulated 2018 RBB.

- 2) Perlu dilakukan *review* atas pemberian kredit yang bernilai besar untuk menjamin dan memastikan persyaratan serta prospek usaha debitur ke depan, sekaligus untuk memberikan penilaian terhadap prinsip kehati-hatian dalam pemberiannya.
  - 3) Kecukupan tenaga auditor TI dan peningkatan kompetensi SDM pada Unit Internal Kontrol perlu mendapat perhatian agar fungsi dan peran audit dalam pengendalian bisa dilaksanakan lebih efektif.
  - 4) Meningkatkan budaya sadar risiko bagi seluruh karyawan untuk lebih terbuka dalam menyampaikan data atau informasi mengenai eksposur risiko yang dihadapi kepada SKMR. Peningkatan budaya kepatuhan bagi seluruh karyawan terhadap ketentuan internal dan eksternal.
  - 5) Penerapan prinsip mengenal karyawan (*Know Your Employee*) serta peningkatan sistem pengendalian internal untuk menghindari adanya perilaku menyimpang untuk meminimalkan risiko timbulnya tindakan *Fraud*.
  - 6) Perlunya meningkatkan kehati-hatian dalam melaksanakan kerjasama dalam memasarkan produk kredit dengan menggunakan jasa perusahaan penyedia jasa (*outsourcing*) agar permasalahan yang pernah terjadi tidak terulang kembali.
  - 7) Bank perlu meningkatkan kemampuan untuk mengelola kecukupan pemenuhan modal minimum Bank (KPMM), khususnya ICAAP, sesuai dengan ketentuan yang berlaku. Oleh karenanya, penyaluran kredit harus dilakukan secara lebih efektif dan berhati-hati, menjaga kualitas kredit debitur yang ada dan segera mempersiapkan langkah-langkah antisipasi apabila terdapat indikasi awal potensi terjadinya penurunan kualitas kredit. Pengawasan terhadap kredit kualitas 1 (lancar) tetap harus dilakukan untuk mencegah penurunan kualitas yang akan berdampak kepada peningkatan ATMR dan pada akhirnya berdampak terhadap permodalan dan kemampuan menghasilkan laba.
  - 8) Perlu memperluas cakupan pemantauan eksposur risiko kepatuhan termasuk aspek kepatuhan terhadap ketentuan/regulasi internal. Tindak lanjut terhadap temuan hasil audit internal agar tidak terjadi keterlambatan penyelesaian temuan, hal ini agar dimasukkan sebagai penilaian ukuran kinerja Satker dan karyawan (KPI).
  - 9) Pengendalian Internal terhadap seluruh aktivitas kegiatan bisnis agar lebih ditingkatkan melalui peran yang kuat dan supervisi Direksi, sebagaimana ketentuan POJK tentang Sistem Pengendalian Internal.
  - 10) Perlunya antisipasi terhadap perkembangan kondisi ekonomi eksternal, khususnya trend kenaikan tingkat suku bunga dan gejolak nilai tukar serta dampaknya terhadap eksposur risiko kredit, risiko pasar, dan likuiditas yang dihadapi Bank di masa datang.
  - 11) Meningkatkan kewaspadaan terhadap kondisi likuiditas Bank, khususnya dalam menjaga komposisi sumber dana pihak ketiga dan menghindari risiko konsentrasi sumber dana pihak ketiga kepada deposan-deposan besar.
- 2) A review of the provision of credit that is of great value needs to be guaranteed to ensure and ensure the requirements and business prospects of the debtor in the future, as well as to provide an assessment of the principle of prudence in giving.
  - 3) The adequacy of IT auditors and the improvement of HR competencies in the Internal Control Unit need to be given attention so that the functions and roles of the audit in control can be carried out more effectively.
  - 4) Improve the risk awareness culture for all employees to be more open in submitting data or information about the risk exposures faced to SKMR. Improved compliance culture for all employees towards internal and external provisions.
  - 5) Application of the principle of knowing employees (*Know Your Employee*) and improving the internal control system to avoid any deviant behaviour to minimize the risk of fraudulent actions.
  - 6) The need to increase caution in carrying out cooperation in marketing credit products by using the services of a service provider company (*outsourcing*) so that problems that have never occurred do not recur.
  - 7) Banks need to improve their ability to manage the adequacy of the Bank's minimum capital (KPMM), especially ICAAP, in accordance with applicable regulations. Therefore, lending must be carried out more effectively and carefully, maintain the quality of existing debtor loans and immediately prepare anticipatory steps if there are early indications of a potential decline in credit quality. Supervision of quality 1 (current) loans must still be carried out to prevent a decline in quality which will have an impact on increasing ATMR and ultimately impact on capital and profitability.
  - 8) It is necessary to expand the scope of monitoring of compliance risk exposure including aspects of compliance with internal provisions/regulations. Follow-up on the findings of the internal audit so that there is no delay in the completion of the findings, this should be included as a measure of the performance of the work unit and employees (KPI).
  - 9) Internal Control of all business activities to be further enhanced through the strong role and supervision of the Board of Directors, as stipulated by the POJK regarding the Internal Control System.
  - 10) The need to anticipate the development of external economic conditions, in particular the trend of rising interest rates and exchange rate fluctuations and their impact on the exposure to credit risk, market risk, and liquidity faced by Banks in the future.
  - 11) Increase awareness of the Bank's liquidity conditions, especially in maintaining the composition of sources of third party funds and avoiding the risk of concentrating third-party funding sources to large depositors.



- 12) Melakukan upaya mitigasi risiko operasional, khususnya dalam manajemen risiko teknologi informasi dan meningkatkan upaya pengembangan budaya sadar risiko, antara lain untuk menghindarkan risiko kesalahan manusia (*human error*). Melakukan perbaikan sistem pengendalian internal, meningkatkan integritas dan kejujuran karyawan untuk mitigasi risiko *Fraud*.
- 13) Direksi agar memastikan Divisi Manajemen Risiko melaksanakan *stress testing* secara berkala terhadap risiko-risiko utama yang dihadapi oleh bank, antara lain risiko kredit, risiko likuiditas, risiko pasar dan risiko operasional sesuai dengan ketentuan yang berlaku serta melaporkan hasilnya.

- 12) Undertake operational risk mitigation efforts, especially in information technology risk management and enhance efforts to develop a risk awareness culture, among others, to avoid the risk of human error. Improving the internal control system, improving employee integrity and honesty to mitigate fraud risk.
- 13) The Board of Directors must ensure that the Risk Management Division carries out stress testing periodically on the main risks faced by banks, including credit risk, liquidity risk, market risk and operational risk in accordance with applicable regulations and report the results.

### Peningkatan Kompetensi Dewan Komisaris

Sepanjang tahun 2018, anggota Dewan Komisaris telah mengikuti berbagai program peningkatan kompetensi berupa pelatihan, *workshop*, seminar, sebagaimana tabel berikut ini:

### Development Competency of the Board of Commissioners

Throughout 2018, members of the Board of Commissioners have participated in various competency improvement programs in the form of training, workshops, seminars, as follows:

Nama Name	Materi Pengembangan Kompetensi / Pelatihan Competency / Training Development Material	Waktu dan Tempat Pelaksanaan Time and Place	Jenis Pelatihan dan Penyelenggara Types of Training and Organizers
Tasripin Mastar	Pelatihan APU & PPT Eksekutif	Jakarta, 8 Februari 2018 Jakarta, February 8, 2018	Human Capital Bank BKE
Mahyuddin Ramli	Pelatihan APU & PPT Eksekutif	Jakarta, 8 Februari 2018 Jakarta, February 8, 2018	Human Capital Bank BKE
	Uji Sertifikasi BSMR Level 4	Jakarta, 10 Februari 2018 Jakarta, February 10, 2018	Lembaga Sertifikasi Profesi Perbankan (LSPP)
	Uji Sertifikasi BSMR Level 5	Jakarta, 24 Februari 2018 Jakarta, February 24, 2018	Lembaga Sertifikasi Profesi Perbankan (LSPP)
	Workshop Penyusunan Rencana Bisnis Bank BKE tahun 2019	Hotel Puri Setiabudi (Bandung), 1 – 2 November 2018	Divisi Perencanaan Strategis & Sekretaris Perusahaan Bank BKE
	Risk Management On Credit Process	Yogyakarta, 7 November 2018	Peak Pratama Indonesia
I Nyoman Sidia	Pelatihan APU & PPT Eksekutif	Jakarta, 8 Februari 2018 Jakarta, February 8, 2018	Human Capital Bank BKE
	Workshop Penyusunan Rencana Bisnis Bank BKE tahun 2019	Hotel Puri Setiabudi (Bandung), 1 – 2 November 2018	Divisi Perencanaan Strategis & Sekretaris Perusahaan Bank BKE
	Seminar FKDKP untuk level Pengurus Bank di Jakarta dan FGD	Jakarta, 29 November 2018	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)



## DIREKSI

### BOARD OF DIRECTORS

Direksi adalah organ perseroan yang berwenang dan bertanggung jawab penuh atas pengurusan perseroan untuk kepentingan perseroan sesuai dengan maksud dan tujuan perseroan serta mewakili perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar.

### Susunan Direksi

Anggota Direksi pada tanggal 31 Desember 2018 adalah anggota Direksi periode kepengurusan 2014-2019, yang berjumlah 4 (empat) orang, dengan susunan sebagai berikut:

Nama Name	Jabatan Position
Sasmaya Tuhuleley	Direktur Utama President Director
Dhini Laswita	Direktur Director
Zainal Riffandi	Direktur Director
Joice Farida Rosandi*)	Direktur Director

\*) Menjabat sebagai Direktur berdasarkan Surat OJK No. SR-208/PB.12/2018 tanggal 3 Oktober 2018 tentang keputusan penilaian kemampuan dan kepatutan atas pencalonan Direktur Bisnis Bank BKE

The Board of Directors is the organ of the company that has the authority and is fully responsible for managing the company in the interests of the company in accordance with the company's goals and objectives and representing the company, both inside and outside the court in accordance with the Articles of Association.

### Board of Directors

The members of the Board of Directors as of December 31, 2018 are members of the Board of Directors for the management period of 2014-2019, totalling 4 (four) people, with the following arrangement:

\*) Served as Director based on OJK Letter No. SR-208 / PB.12 / 2018 dated 3 October 2018 concerning decisions on the ability and appropriateness of the nomination of Bank BKE Business Director

Masa jabatan anggota Direksi adalah 5 (lima) tahun dan untuk periode kepengurusan 2014-2019 akan berakhir pada tanggal 30 April 2019.

Direksi dipilih atas dasar integritas, kompetensi, dan reputasi keuangan yang memadai sesuai dengan persyaratan penilaian kemampuan dan kepatutan yang telah ditetapkan oleh Otoritas Jasa Keuangan. Penggantian dan/atau pengangkatan anggota Direksi oleh Dewan Komisaris telah memperhatikan rekomendasi Komite Remunerasi dan Nominasi dan memperoleh persetujuan dari RUPS.

Seluruh anggota Direksi telah lulus *Fit and Proper Test* dan telah memperoleh surat persetujuan dari Otoritas Jasa Keuangan. Seluruh anggota Direksi berdomisili di Indonesia.

Seluruh anggota Direksi tidak memiliki rangkap jabatan sebagai Komisaris, Direksi atau Pejabat Eksekutif pada Bank, perusahaan dan/atau lembaga lain.

Seluruh anggota Direksi tidak saling memiliki hubungan keuangan dan hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.

The term position of members of the Board of Directors is 5 (five) years and for the period of management for 2014-2019 will expire on 30 April 2019.

Directors are selected on the basis of integrity, competence and financial reputation that are adequate in accordance with the requirements for appropriateness and appropriateness determined by the Financial Services Authority. The replacement and/or appointment of members of the Board of Directors by the Board of Commissioners has taken into account the recommendations of the Remuneration and Nomination Committee and obtained approval from the GMS.

All members of the Board of Directors have passed the Fit and Proper Test and have obtained a letter of approval from the Financial Services Authority. All members of the Board of Directors reside in Indonesia.

All members of the Board of Directors do not have concurrent positions as Commissioners, Directors or Executive Officers at other Banks, companies and/or institutions.

All members of the Board of Directors do not have mutual financial relationships and family relations up to the second degree with fellow members of the Board of Directors and/or members of the Board of Commissioners.

Direktur Utama, berasal dari pihak yang independen terhadap Pemegang Saham Pengendali, yaitu tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan hubungan keluarga.

## Tugas dan Tanggung Jawab Direksi

Dalam menjalankan tugasnya, Direksi telah memiliki pedoman dan tata tertib kerja yang selalu dikaji ulang secara berkala yaitu SK Direksi Nomor 56/2016/SK tanggal 1 Agustus 2016 yang disempurnakan dengan SK Direksi Nomor 49/2017/SK tanggal 24 Mei 2017.

Pelaksanaan tugas dan tanggung jawab Direksi, antara lain:

- 1) Memimpin dan mengurus Bank BKE sesuai dengan visi dan misi Bank BKE.
- 2) Mengelola Bank sesuai kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
- 3) Melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
- 4) Menindaklanjuti temuan audit dan rekomendasi dari Divisi Audit, auditor eksternal, dan hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
- 5) Menyediakan data dan informasi yang lengkap, akurat, kini dan tepat waktu kepada Dewan Komisaris.
- 6) Mengungkapkan kebijakan-kebijakan yang bersifat strategis di bidang kepegawaian kepada pegawai dengan media yang mudah diakses pegawai.
- 7) Mengomunikasikan kepada pegawai mengenai arah bisnis Bank BKE dalam rangka pencapaian visi dan misi Bank BKE.
- 8) Mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS.

## Rapat Direksi

Direksi telah menetapkan kebijakan dan keputusan strategis melalui mekanisme rapat Direksi. Setiap keputusan rapat dapat diimplementasikan dan sesuai dengan kebijakan pedoman serta tata tertib kerja yang berlaku. Rapat Direksi selama tahun 2018 telah dilakukan sebanyak 24 (dua puluh empat) kali rapat.

Frekuensi rapat Direksi dan tingkat kehadiran anggota Direksi selama tahun 2018, sebagai berikut:

The President Director, originating from a party that is independent of the Controlling Shareholders, that it does not have financial, management, share ownership and family relations.

## Directors' Tasks and Responsibilities

In carrying out its duties, the Board of Directors has guidelines and work procedures that are regularly reviewed, namely Directors' Decree Number 56/2016/SK dated on August 1, 2016, which is enhanced by the Directors Decree Number 49/2017/SK dated on May 24, 2017.

The implementation of the duties and responsibilities of the Board of Directors includes:

- 1) Leading and managing Bank BKE in accordance with the vision and mission of the Bank BKE.
- 2) Managing the Bank in accordance with the authority and responsibility as stipulated in the Articles of Association and the applicable laws and regulations.
- 3) Implementing GCG principles in each of the Bank's business activities at all levels or levels of the organization.
- 4) Following up on audit findings and recommendations from the Audit Division, external auditors, and the results of supervision of the Financial Services Authority and/or the results of supervision by other authorities.
- 5) Providing complete, accurate, current and timely data and information to the Board of Commissioners.
- 6) Disclosing strategic policies in the field of staffing to employees with media that are easily accessible to employees.
- 7) Communicating to employees regarding the business direction of the Bank BKE in order to achieve the vision and mission of the Bank BKE.
- 8) Being responsible for carrying out their duties to shareholders through the GMS.

## Meeting Directors

The Board of Directors has established strategic policies and decisions through the mechanism of the Board of Directors meeting. Every meeting decision can be implemented and in accordance with the prevailing policies and guidelines of work rules. Board of Directors' meetings during 2018 have been held 24 (twenty four) meetings.

The frequency of Board of Directors meetings and attendance levels of Directors for 2018, are as follows:

Nama Name	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance
Sasmaya Tuhuleley	12	12	100%
Dhini Laswita	12	12	100%
Zainal Riffandi	12	12	100%
Joice Farida Rosandi*)	3	3	100%

\*) Menjabat sebagai Direktur berdasarkan Surat OJK No. SR-208/PB.12/2018 tanggal 3 Oktober 2018 tentang keputusan penilaian kemampuan dan kepatutan atas pencalonan Direktur Bisnis Bank BKE

\*) Served as Director based on OJK Letter No. SR-208 / PB.12 / 2018 dated 3 October 2018 concerning decisions on the ability and appropriateness of the nomination of Bank BKE Business Director

Frekuensi rapat gabungan Dewan Komisaris dan Direksi dan tingkat kehadiran anggota Direksi selama tahun 2018, sebagai berikut:

The frequency of joint meetings of the Board of Commissioners and Directors and the attendance rate of members of the Board of Directors during 2018, as follows:

Nama Name	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance
Sasmaya Tuhuleley	12	11	92%
Dhini Laswita	12	12	100%
Zainal Riffandi	12	10	83%
Joice Farida Rosandi*)	3	3	100%

\*) Menjabat sebagai Direktur berdasarkan Surat OJK No. SR-208/PB.12/2018 tanggal 3 Oktober 2018 tentang keputusan penilaian kemampuan dan kepatutan atas pencalonan Direktur Bisnis Bank BKE

\*) Served as Director based on OJK Letter No. SR-208 / PB.12 / 2018 dated 3 October 2018 concerning decisions on the ability and appropriateness of the nomination of Bank BKE Business Director

Pengambilan keputusan rapat Direksi telah dilakukan berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat. Hasil rapat Direksi dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota Direksi yang hadir serta didokumentasikan dengan baik.

Decisions of the Board of Directors' meetings have been made based on consensus meetings or the most votes in the event that there is no consensus meeting. The results of the Board of Directors meeting are contained in minutes of meetings signed by all members of the Board of Directors present and well documented.

## Peningkatan Kompetensi Direksi

## Director Competence Development

Nama Name	Materi Pengembangan Kompetensi / Pelatihan Competency / Training Development Material	Waktu dan Tempat Pelaksanaan Place	Jenis Pelatihan dan Penyelenggara Type of Training and Organizer
Sasmaya Tuhuleley	<i>In House Training</i> PSAK 71	Jakarta, 23 Januari 2018 Jakarta, January 23, 28	Arief & Handriono Registered Tax & Strategic Business
	Pelatihan APU & PPT Eksekutif	Jakarta, 8 Februari 2018 Jakarta, February 8, 2018	Human Capital Bank BKE
	Seminar "High Level Policy Talk the Future of Finance dan Internasional Research"	Bali, 12 Oktober 2018 Bali, October 12, 2018	Otoritas Jasa Keuangan (OJK) Financial Services Authority
	Workshop Penyusunan Rencana Bisnis Bank BKE tahun 2019	Hotel Puri Setiabudi (Bandung), 1 – 2 November 2018 Hotel Puri Setiabudi (Bandung), Nvember 1 – 2, 2018	Divisi Perencanaan Strategis & Sekretaris Perusahaan Bank BKE Strategic Planning Division & Corporate Secretary of Bank BKE
	Seminar Nasional HUT OJK ke 7 dengan tema "Financial Sector 4.0 (Synergizing Fintech and Financial Intitution)"	Jakarta, 13 November 2018 Jakarta, November 13, 2018	Otoritas Jasa Keuangan (OJK) Financial Services Authority
	Diklat CKPN PSAK 71	Jakarta, 10 Desember 2018 Jakarta, December 10, 2018	PT Vintus Integrasi Bisnis

Nama Name	Materi Pengembangan Kompetensi / Pelatihan Competency / Training Development Material	Waktu dan Tempat Pelaksanaan Place	Jenis Pelatihan dan Penyelenggara Type of Training and Organizer
Dhini Laswita	<i>In House Training</i> PSAK 71	Jakarta, 23 Januari 2018 Jakarta, January 23, 2018	Arief & Handriono Registered Tax & Strategic Businnes
	Pelatihan APU & PPT Eksekutif	Jakarta, 8 Februari 2018 Jakarta, February 8, 2018	Human Capital Bank BKE
	Sosialisasi Ketentuan Terkait Moneter dan Kepesertaan Operasi Moneter	Jakarta, 2 Mei 2018 Jakarta, May 2, 2018	Bank Indonesia (BI)
	Rapat Umum Anggota (RUA) Tahun 2018 dan Seminar 1/2 Hari FKDKP	Jakarta, 26 Juni 2018 Jakarta, June 26, 2018	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
	Sosialisasi Ketentuan Bank Umum	Jakarta, 28 September 2018 Jakarta, September 28, 2018	Otoritas Jasa Keuangan (OJK) Financial Services Authority
	<i>Workshop</i> Penyusunan Rencana Bisnis Bank BKE tahun 2019	Hotel Puri Setiabudi (Bandung), 1 – 2 November 2018 Hotel Puri Setiabudi (Bandung), November 1 – 2, 2018	Divisi Perencanaan Strategis & Sekretaris Perusahaan Bank BKE Strategic Planning Division & Corporate Secretary of Bank BKE
	Seminar FKDKP untuk level Pengurus Bank di Jakarta dan FGD	Jakarta, 29 November 2018 Jakarta, November 29, 2018	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
	Diklat CKPN PSAK 71	Jakarta, 10 Desember 2018 Jakarta, December 10, 2018	PT Vintus Integrasi Bisnis
	Seminar Pendalaman Risiko Tindak Pidana Pendanaan Terorisme Sektor Jasa Keuangan	Jakarta, 17 Desember 2018 Jakarta, December 17, 2018	Otoritas Jasa Keuangan (OJK) Financial Services Authority
	Zainal Riffandi	<i>In House Training</i> PSAK 71	Jakarta, 23 Januari 2018 Jakarta, January 23, 2018
Pelatihan APU & PPT Eksekutif		Jakarta, 8 Februari 2018 Jakarta, February 8, 2018	Human Capital Bank BKE
Sosialisasi POJK No.7/POJK.04/2018 tentang Penyampaian Laporan Melalui Sistem Pelaporan Elektronik		Jakarta, 9 Oktober 2018 Jakarta, October 9, 2018	Otoritas Jasa Keuangan (OJK) Financial Services Authority
Implementasi Standar Nasional Teknologi <i>Chip</i> (SNTC)		Jakarta, 16 Oktober 2018	Otoritas Jasa Keuangan (OJK) Financial Services Authority
<i>Workshop</i> Penyusunan Rencana Bisnis Bank BKE tahun 2019		Hotel Puri Setiabudi (Bandung), 1 – 2 November 2018 Hotel Puri Setiabudi (Bandung), Nvember 1 – 2, 2018	Divisi Perencanaan Strategis & Sekretaris Perusahaan Bank BKE Strategic Planning Division & Corporate Secretary of Bank BKE
<i>48th ASEAN Banking Council Meeting</i>		Jakarta, 7 November 2018	PERBANAS
Diklat CKPN PSAK 71		Jakarta, 10 Desember 2018 Jakarta, December 10, 2018	PT Vintus Integrasi Bisnis
Joice Farida Rosandi	Pelatihan “ <i>A New Era of Borrowing and Lending in Indonesia</i> ”	Jakarta, 26 Juli 2018 Jakarta, July 26, 2018	Jakarta Businnes Networkers
	<i>Workshop</i> Aplikasi Kredit KPR dan Combo	Jakarta, 17 Oktober 2018 Jakarta, October 17, 2018	Divisi Teknologi Bank BKE Technology Division of Bank BKE
	<i>Workshop</i> Penyusunan Rencana Bisnis Bank BKE tahun 2019	Hotel Puri Setiabudi (Bandung), 1 – 2 November 2018 Hotel Puri Setiabudi (Bandung), Nvember 1 – 2, 2018	Divisi Perencanaan Strategis & Sekretaris Perusahaan Bank BKE Strategic Planning Division & Corporate Secretary of Bank BKE
	Seminar Nasional HUT OJK ke 7 dengan tema “ <i>Financial Sector 4.0 (Synergizing Fintech and Financial Intitution)</i> ”	Jakarta, 13 November 2018 Jakarta, November 13, 2018	Otoritas Jasa Keuangan (OJK) Financial Services Authority
	Diklat CKPN PSAK 71	Jakarta, 10 Desember 2018 Jakarta, December 10, 2018	PT Vintus Integrasi Bisnis

## Penilaian Kinerja Direksi

Kinerja Direksi dan masing-masing anggota Direksi akan dievaluasi oleh Dewan Komisaris dan disampaikan kepada Pemegang Saham dalam RUPS.

Penilaian Kinerja Penerapan Tata Kelola Sesuai Ketentuan OJK.

OJK secara khusus mengatur penilaian kinerja Direksi berdasarkan parameter kriteria Penilaian Tugas dan Tanggung Jawab Direksi yang diatur dalam ketentuan penilaian sendiri dalam penerapan Tata Kelola sebagaimana diatur pada Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

- 1) Prosedur Pelaksanaan Penilaian Sendiri dalam Penerapan Tata Kelola Perusahaan.  
Prosedur Pelaksanaan Penilaian Sendiri dalam penerapan Tata Kelola terkait Kinerja Direksi adalah, sebagai berikut:
  - a) Direksi menugaskan Satuan Kerja Kepatuhan dalam melaksanakan penilaian sendiri.
  - b) Satuan Kerja Kepatuhan mengkoordinir seluruh unit kerja terkait termasuk berkoordinasi dengan Dewan Komisaris serta Komite Remunerasi dan Nominasi dalam rangka melaksanakan Penilaian Sendiri
  - c) Satuan Kerja Kepatuhan mengusulkan rekomendasi nilai komposit termasuk faktor positif dan negatif untuk disampaikan kepada Direksi dan kemudian dimintakan persetujuan Dewan Komisaris.
  - d) Direksi menetapkan nilai komposit, termasuk faktor positif dan negatif dalam pelaksanaan Tata Kelola.
  - e) Pelaksanaan Penilaian Sendiri dalam penerapan Tata Kelola ini dilaksanakan secara periodik setiap semester yang dilaporkan kepada OJK untuk mendapatkan persetujuan.
- 2) Kriteria Penilaian Sendiri Direksi terkait Pelaksanaan Tata Kelola Perusahaan.  
Kriteria Penilaian Sendiri Direksi terkait pelaksanaan Tata Kelola Perusahaan dibagi menjadi 3 (tiga) kelompok yaitu *Governance Structure*, *Governance Process* dan *Governance Outcome*. *Governance structure* terdiri dari 16 indikator, *governance process* terdiri dari 14 indikator sedangkan *governance outcome* terdiri dari 10 indikator.
- 3) Pihak yang Melakukan Penilaian Sendiri dalam Penerapan Tata Kelola Perusahaan  
Pihak yang melakukan Penilaian Sendiri dalam Tata Kelola Perusahaan adalah Direksi dan Dewan Komisaris yang harus mendapatkan persetujuan dan pengawasan dari OJK.

## Assessment of Directors' Performance

The performance of the Board of Directors and each member of the Board of Directors will be evaluated by the Board of Commissioners and submitted to the Shareholders at the GMS.

Assessment of Governance Implementation Performance in Accordance with OJK Provisions.

FSA specifically regulates the performance of Directors based on the parameters of the Assessment of Duties and Responsibilities of the Board of Directors regulated in the provisions of self-assessment in the implementation of Governance as stipulated in the Financial Services Authority Circular Number 13/SEOJK.03/2017 dated on March 17, 2017 concerning Implementation of Governance For Commercial Banks.

- 1) Procedure for Implementing Self-Assessment in the Implementation of Corporate Governance.  
The procedure for implementing the self-assessment in the implementation of governance related to the performance of the Board of Directors is as follows:
  - a) The Board of Directors assigns a Compliance Work Unit to carry out its own assessment.
  - b) Compliance Work Unit coordinates all related work units including coordinating with the Board of Commissioners and the Remuneration and Nomination Committee in order to carry out the Self-Assessment.
  - c) Compliance Unit proposes composite value recommendations including positive and negative factors to be submitted to the Board of Directors and subsequently requested by the Board of Commissioners.
  - d) Directors determine the composite value, including positive and negative factors in the implementation of Governance.
  - e) The implementation of the Self-Assessment in the implementation of Governance is carried out periodically every semester which is reported to the FSA for approval.
- 2) Board of Directors Self-Assessment Criteria related to Implementation of Corporate Governance.  
The Self Assessment Criteria of the Board of Directors regarding the implementation of Corporate Governance are divided into 3 (three) groups, namely Governance Structure, Governance Process and Governance Outcome. Governance structure consists of 16 indicators, the governance process consists of 14 indicators while the governance outcome consists of 10 indicators.
- 3) The Person Who Conducts Self-Assessment in the Implementation of Corporate Governance  
The party conducting the Self Assessment in Corporate Governance is the Board of Directors and Board of Commissioners who must obtain approval and supervision from FSA.

## Struktur Remunerasi Direksi

Berdasarkan Surat Keputusan Direksi Nomor 32/2017/SK tanggal 31 Maret 2017 tentang Sistem Imbalan Jasa sebagai berikut :

### 1) Struktur Remunerasi Anggota Direksi

No	Jenis Remunerasi / Tunjangan Type of Remuneration / Allowance	Keterangan Description
1	Gaji Pokok & Tunjangan Basic Salary & Allowance	<p>a. Direktur Utama sebesar 100% President Director earns 100%</p> <p>b. Direktur Operasi dan Direktur Bisnis sebesar 90% dari Direktur Utama Director of Operations and Business Director earn 90% of the President Director</p> <p>c. Direktur Kepatuhan &amp; Manajemen Risiko sebesar 80% dari Direktur Utama Director of Compliance &amp; Risk Management earn 80% of the President Director</p>
2	Tunjangan Allowance	
	Tunjangan Hari Raya (THR) Holiday Allowance	Tunjangan Hari Raya Anggota Direksi sebesar 2 (dua) kali gaji pokok & tunjangan. Holiday allowance for Members of the Board of Directors is 2 (two) times the basic salary & allowance.
	Tunjangan Cuti Leave Allowance	Tunjangan Cuti Anggota Direksi sebesar 1 (satu) kali gaji pokok & tunjangan. Membership Leave Allowance for 1 (one) time basic salary & allowance.
	Tunjangan Pendidikan Education Allowance	Tunjangan Pendidikan Anggota Direksi sebesar 1 (satu) kali gaji pokok Education Allowance for Members of the Board of Directors are 1 (one) times the basic salary
	Tunjangan Kemahalan Expensive Allowance	Tunjangan Kemahalan Anggota Direksi sebesar 1 (satu) kali gaji pokok Membership Expense Allowance for Directors is 1 (one) time basic salary
	Asuransi Purna Jabatan (Tunjangan Hari Tua) Full Position Insurance	<p>a. Premi asuransi dihitung sesuai masa jabatan dan ditanggung seluruhnya oleh Bank. Insurance premiums are calculated according to the term of office and borne entirely by the Bank.</p> <p>b. Pemilihan program untuk asuransi purna jabatan ditetapkan oleh Direksi dan Dewan Komisaris yang dikoordinasikan oleh Divisi Human Capital. The selection of programs for full-time insurance is determined by the Board of Directors and the Board of Commissioners coordinated by the Human Capital Division.</p> <p>c. Premi untuk Asuransi Purna Jabatan (THT) tersebut sudah termasuk di dalamnya premi untuk asuransi kecelakaan dan kematian. The premium for Full-time Insurance (ENT) includes premiums for accident and death insurance.</p>
	Medical Check Up	Tunjangan Kesehatan diberikan kepada Anggota Direksi dalam bentuk tunjangan medical check up. Health benefits are given to members of the Board of Directors in the form of medical check-up benefits

### 2) Jumlah Nominal/Komponen Remunerasi Anggota Direksi

Pengungkapan komponen remunerasi Dewan Komisaris dan Direksi mengacu pada Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang

## Directors' Remuneration Structure

Based on the Directors Decree Number 32/2017/SK dated on March 31, 2017 concerning the Service Rewards System as follows:

### 1) Remuneration Structure of the Board of Directors

### 2) Nominal Number/Component of Remuneration for Directors

Disclosure of the remuneration component of the Board of Commissioners and Directors refers to the Financial Services Authority Circular Letter Number 40/SEOJK.03/2016

Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum.

concerning Implementation of Governance in the Provision of Commercial Bank Remuneration.

Berikut jumlah nominal/komponen remunerasi Anggota Direksi:

The following is the nominal amount/remuneration component of the Board of Directors:

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facility	Jumlah diterima dalam 1 (satu) tahun Total received within 1 (one) year	
	Direksi Directors	
	Orang Person	Jutaan Rp Million Rp
<b>Remunerasi</b> <b>Remuneration</b>		
• Gaji/salary	4	4.727,73
• Tunjangan Perumahan/Housing Allowance	4	194,06
Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facility	Jumlah diterima dalam 1 (satu) tahun Total received within 1 (one) year	
	Direksi Directors	
	Orang Person	Jutaan Rp Million Rp
• Tunjangan Pendidikan/Education Allowance	3	256,16
• Tunjangan Kemahalan/Expensive Allowance	3	256,16
• Tunjangan Hari Raya/Holiday Allowance	3	683,10
• Tantiem (Tahun Buku 2017)/Tantiem (Fiscal Year 2017)	3	0
• <i>Medical Check Up</i>	4	20,00
• Asuransi Purna Jabatan (THT)/Full Position Insurance	3	628,49

Remunerasi dalam 1 (satu) tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut:

Remuneration in 1 (one) year grouped in the range of income levels are as follows:

Kelompok Jumlah Remunerasi

Group of Total Remuneration

Jumlah Remunerasi Total Remuneration	Jumlah Orang Total of Individuals	Jutaan Rp Million Rp
Diatas Rp 2 Miliar Above Rp 2 Billion	3	9.439,65
Diatas Rp 1 Miliar – Rp 2 Miliar Above Rp 1 Billion - Rp 2 Billion		
Diatas Rp 500 juta – Rp 1 Miliar Above Rp 500 million - Rp 1 Billion	1	890,44
Rp 500 juta ke bawah Below Rp 500 million		

## Tantiem

Tidak ada Tantiem yang dibayarkan pada tahun 2018 sesuai hasil keputusan RUPS atas laporan pertanggungjawaban Direksi Tahun 2017.

## Tantiem

There is no Tantiem paid in 2018 according to the results of the GMS decision on the 2017 Board of Directors accountability report.



## Komite di Bawah Dewan Komisaris

### 1) Komite Audit

#### a) Keanggotaan, Keahlian, dan Independensi Komite Audit

Komite Audit dibentuk oleh Dewan Komisaris untuk membantu Dewan Komisaris melakukan fungsi pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi.

Susunan anggota Komite Audit per 31 Desember 2018:

Nama Name	Jabatan Position
Mahyuddin Ramli	Ketua (merangkap selaku Komisaris Independen) Chairman (concurrently as Independent Commissioner)
Arif Hidayat	Anggota (pihak independen) Member (independent party)
Arizal Anas	Anggota (pihak independen) Member (independent party)

Komite Audit terdiri dari 1 (satu) orang Komisaris Independen dan 2 (dua) orang pihak independen yang memiliki keahlian di bidang keuangan atau akuntansi dan seorang dari pihak independen yang memiliki keahlian di bidang hukum atau perbankan. Komite Audit telah memenuhi ketentuan Otoritas Jasa Keuangan tentang penetapan Komite Audit.

Rangkap jabatan Pihak Independen pada Bank lain dan/atau perusahaan lain telah memperhatikan kompetensi, kriteria independensi, kerahasiaan, kode etik dan pelaksanaan tugas dan tanggung jawab.

Seluruh Pihak Independen anggota Komite Audit tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen. Seluruh Pihak Independen tidak berasal dari mantan anggota Direksi atau Pejabat Eksekutif Bank BKE.

#### b) Profil Komite Audit

##### • Arizal Anas

Lahir tahun 1951, lulusan Fakultas Ekonomi Universitas Andalas tahun 1977, Faculty of Business Colorado State University tahun 1986. Saat ini menjabat sebagai anggota komite audit Bank BKE.

Sebelumnya pernah bekerja di Bank BNI dari tahun 1979 – 2007 dengan jabatan terakhir sebagai Staff

## Committee under the Board of Commissioners

### 1) Audit Committee

#### a) Audit Committee Membership, Expertise and Independence

The Audit Committee was formed by the Board of Commissioners to help the Board of Commissioners carry out the supervisory function of the implementation of the duties and responsibilities of the Board of Directors.

The composition of the Audit Committee members as of December 31, 2018:

The Audit Committee consists of 1 (one) Independent Commissioner and 2 (two) independent parties who have expertise in finance or accounting and an independent party who has expertise in the field of law or banking. The Audit Committee has complied with the provisions of the Financial Services Authority regarding the determination of the Audit Committee.

Multiple positions of Independent Parties at other Banks and/or other companies have considered competencies, independence criteria, confidentiality, codes of ethics, and implementation of duties and responsibilities.

All Independent Parties members of the Audit Committee do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank, which can affect their ability to act independently. All Independent Parties do not come from former members of the Board of Directors or Executive Officers of the Bank BKE.

#### b) Profile of the Audit Committee

##### • Arizal Anas

Born in 1951, graduated from the Faculty of Economics of Andalas University in 1977, Faculty of Business Colorado State University in 1986. He currently serves as a member of the Bank BKE's audit committee.

Previously he worked at Bank BNI from 1979 - 2007 with his last position as Special Staff of the Board

Khusus Direksi. Selain itu pada tahun 2010 – 2016 pernah menjadi anggota komite pemantau risiko di PT Bank DKI.

- **Arif Hidayat**

Lahir tahun 1963, lulusan Akuntansi Universitas Diponegoro tahun 1988. Saat ini menjabat sebagai anggota komite audit Bank BKE. Sebelumnya pernah bekerja di Bank BKE dari tahun 1992 – 2014 dengan jabatan terakhir Direktur Kepatuhan. Selain itu pada tahun 2014 – 2017 bergabung di STMIK-Akademi Bina Insani, Bekasi dengan jabatan sebagai Wakil Direktur.

**c) Tugas dan Tanggung Jawab Komite Audit**

Dalam menjalankan tugasnya, Komite Audit telah memiliki pedoman dan tata tertib kerja sebagaimana diatur dalam Surat Keputusan Dewan Komisaris Nomor 52A/2017/SK tanggal 2 Juni 2017.

Pelaksanaan tugas dan tanggung jawab Komite Audit, antara lain:

- Melakukan pemantauan dan evaluasi atas permancangan dan pelaksanaa audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.
- Melakukan pemantauan dan evaluasi paling sedikit terhadap:
  - a) Pelaksanaan tugas Satuan Kerja Audit Internal.
  - b) Kesesuaian pelaksanaan audit oleh kantor akuntan publik dengan standar audit.
  - c) Kesesuaian laporan keuangan dengan standar akuntansi keuangan
  - d) Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern, akuntan publik, dan hasil pengawasan Otoritas Jasa Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris
- Memberikan rekomendasi mengenai penunjuk akuntan publik dan kantor akuntan publik kepada Dewan Komisaris untuk disampaikan kepada RUPS.

**d) Rapat Komite Audit**

Rapat Komite Audit dilakukan sesuai dengan kebutuhan. Rapat Komite Audit selama tahun 2018 telah dilakukan sebanyak 12 (dua belas) kali rapat.

Frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit selama tahun 2018, sebagai berikut:

of Directors. In addition, in 2010-2016 he was a member of the risk monitoring committee at PT Bank DKI.

- **Arif Hidayat**

Born in 1963, he graduated from Diponegoro University in 1988. Currently he is a member of the Bank BKE's audit committee. Previously he worked at the Bank BKE from 1992-2014 with his last position as Director of Compliance. In addition, in 2014-2017 he joined STMIK-Akademi Bina Insani, Bekasi with the position of Deputy Director.

**c) Duties and Responsibilities of the Audit Committee**

In carrying out its duties, the Audit Committee has work guidelines and procedures as stipulated in the Decree of the Board of Commissioners Number 52A/2017/SK dated on June 2, 2017.

The implementation of the duties and responsibilities of the Audit Committee include:

- Perform monitoring and evaluation of audit and implementation of audits and monitoring of follow-up of audit results in order to assess the adequacy of internal controls, including the adequacy of the financial reporting process.
- Carry out monitoring and evaluation of at least:
  - a) Implementation of duties of the Internal Audit Unit.
  - b) Conformity to the implementation of an audit by a public accounting firm with audit standards.
  - c) Suitability of financial statements with financial accounting standards.
  - d) Implementation of follow-up actions by the Board of Directors on the findings of the internal audit, public accountant, and supervision of the Financial Services Authority, to provide recommendations to the Board of Commissioners.
- Provide recommendations regarding the appointment of public accountants and public accounting firms to the Board of Commissioners to be submitted to the GMS.

**d) Audit Committee Meetings**

Audit Committee meetings are carried out as needed. The Audit Committee meetings during 2018 have been held 12 (twelve) meetings.

Frequency of Audit Committee meetings and attendance of Audit Committee members during 2018, as follows:

Nama Name	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance
Mahyuddin Ramli	12	10	83%
Arizal Anas	12	12	100%
Arif Hidayat	12	12	100%

Keputusan rapat Komite Audit diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat. Hasil rapat Komite Audit merupakan rekomendasi yang dapat dimanfaatkan secara optimal oleh Dewan Komisaris. Hasil risalah rapat telah dibuat, secara jelas dan didokumentasikan dengan baik.

Decisions of Audit Committee meetings are taken based on consensus meetings or the most votes in the event that there is no consensus meeting. The results of the Audit Committee meeting are recommendations that can be utilized optimally by the Board of Commissioners. The results of minutes of meetings have been made, clearly and well documented.

#### e) Laporan Pelaksanaan Program Kerja Komite Audit

- 1) Secara berkala diadakan rapat Komite Audit.
- 2) Secara berkala mengadakan pertemuan dengan Divisi Audit dalam rangka melakukan pemantauan dan evaluasi perencanaan dan pelaksanaan audit serta memantau tindak lanjut hasil audit.
- 3) Membuat laporan yang berisikan hasil pemantauan dan rekomendasi dalam rangka perbaikan untuk disampaikan kepada Dewan Komisaris.

#### e) Audit Committee Work Program Implementation Report

- 1) Audit Committee meetings are held regularly.
- 2) Periodically hold meetings with the Audit Division in order to monitor and evaluate the planning and implementation of audits and monitor the follow-up of audit results.
- 3) Make a report containing the results of monitoring and recommendations in the framework of improvement to be presented to the Board of Commissioners.

## 2) Komite Pemantau Risiko

### a) Keanggotaan, Keahlian, dan Independensi Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk oleh Dewan Komisaris untuk mengevaluasi kebijakan dan pelaksanaan manajemen risiko di Bank BKE.

## 2) Risk Monitoring Committee

### a) Membership, Expertise and Independence of the Risk Monitoring Committee

The Risk Monitoring Committee is formed by the Board of Commissioners to evaluate policies and implementation of risk management at Bank BKE.

Susunan anggota Komite Pantau Risiko per 31 Desember 2018:

Composition of members of the Risk Monitoring Committee as of 31 December 2018:

Nama Name	Jabatan Position
Mahyuddin Ramli	Ketua (merangkap selaku Komisaris Independen) Chairman (concurrent as Independent Commissioner)
I Nyoman Sidia	Anggota (merangkap selaku Komisaris Independen) Member (concurrent as Independent Commissioner)
Tasripin Mastar*)	Anggota (merangkap selaku Komisaris Utama) Member (concurrent as President Commissioner)
Brazano R. Hakim**)	Anggota (merangkap selaku Pemimpin Divisi Human Capital) Member (concurrent as Head of Human Capital Division)
Derry Djanaka***)	Anggota (merangkap selaku Pemimpin Divisi Human Capital) Member (concurrent as Head of Human Capital Division)

\*) Surat Keputusan Dewan Komisaris Nomor No. 05/2018/SK-DEKOM tanggal 26 November 2018 tentang Penunjukan Komite Nominasi dan Remunerasi, Bpk. Tasripin Mastar menjadi anggota komite.

\*\*\*) Surat Keputusan Direksi Nomor : 68/2018/SK-HUC tanggal 29 Agustus 2018 tentang Pensiun Sdr. Brazano R Hakim sebagai Kepala Divisi Human Capital

\*\*\*) Menggantikan Sdr. Brazano R Hakim

\*) Decree of the Board of Commissioners No. 05/2018 /SK-DEKOM dated 26 November 2018 concerning the Appointment of the Nomination and Remuneration Committee, Mr. Tasripin Mastar is a member of the committee.

\*\*\*) Directors Decree Number: 68/2018 / SK-HUC dated August 29, 2018 concerning Retirement Ret. Brazano R Judge as Head of the Human Capital Division

\*\*\*) Replacing Brazano R Judge

Komite Remunerasi dan Nominasi terdiri dari 2 (dua) orang Komisaris Independen, 1 (satu) orang Komisaris, dan 1 (satu) orang Pejabat Eksekutif yang membawahi sumber daya manusia. Komite Remunerasi dan Nominasi telah memenuhi ketentuan Otoritas Jasa Keuangan tentang penetapan Komite Remunerasi dan Nominasi.

Pejabat Eksekutif anggota Komite Remunerasi dan Nominasi memiliki pengetahuan dan mengetahui ketentuan sistem remunerasi dan/atau nominasi serta *succession plan* Bank.

Seluruh anggota Komite Remunerasi dan Nominasi tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen.

#### **b) Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi**

Dalam menjalankan tugasnya, Komite Remunerasi dan Nominasi telah memiliki pedoman dan tata tertib kerja sebagaimana diatur dalam Surat Keputusan Dewan Komisaris Nomor 05/2018/SK tanggal 26 November 2018 tentang Penunjukan Komite Nominasi dan Remunerasi.

Tugas dan tanggung jawab Komite Nominasi dan Remunerasi, antara lain:

##### **Terkait dengan kebijakan remunerasi:**

- 1) Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan peer group, sasaran, dan strategi jangka panjang Bank, pemenuhan, cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank pada masa yang akan datang.
- 2) Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
  - a) Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS.
  - b) Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi.
- 3) Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan.
- 4) Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.

The Remuneration and Nomination Committee consists of 2 (two) Independent Commissioners, 1 (one) Commissioner, and 1 (one) Executive Officer in charge of human resources. The Remuneration and Nomination Committee has complied with the provisions of the Financial Services Authority regarding the determination of the Remuneration and Nomination Committee.

The Executive Officer of the Remuneration and Nomination Committee has the knowledge and knowledge of the provisions of the Bank's remuneration system and/or nominations and succession plans.

All members of the Remuneration and Nomination Committee do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank, which can affect their ability to act independently.

#### **b) Duties and Responsibilities of the Remuneration and Nomination Committee**

In carrying out its duties, the Remuneration and Nomination Committee has work guidelines and rules as stipulated in the Decree of the Board of Commissioners Number 05/2018/SK dated on November 26, 2018 concerning the Appointment of the Nomination and Remuneration Committee.

The Nomination and Remuneration Committee's duties and responsibilities include:

##### **Related to remuneration policy:**

- 1) Evaluate the remuneration policy based on performance, risk, fairness with the peer group, objectives, and the Bank's long-term strategy, fulfilment, reserves as stipulated in the legislation and potential income of the Bank in the future.
- 2) Deliver the results of evaluations and recommendations to the Board of Commissioners regarding:
  - a) Remuneration policy for the Board of Directors and Board of Commissioners to be submitted to the GMS.
  - b) Remuneration policy for employees as a whole to be submitted to the Directors.
- 3) Ensure that the remuneration policy is in accordance with the provisions.
- 4) Periodically evaluate the implementation of remuneration policies.

**Terkait dengan kebijakan nominasi:**

- 1) Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.
- 2) Memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.
- 3) Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko.

**c) Rapat Komite Remunerasi dan Nominasi**

Rapat Komite Remunerasi dan Nominasi dilakukan sesuai dengan kebutuhan. Rapat Komite Remunerasi dan Nominasi selama tahun 2018 telah dilakukan sebanyak 4 (empat) kali rapat.

Frekuensi rapat Komite Remunerasi dan Nominasi dan tingkat kehadiran anggota Komite Remunerasi dan Nominasi selama tahun 2018, sebagai berikut:

Nama Name	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance
Mahyuddin Ramli	4	4	100%
I Nyoman Sidia	4	4	100%
Tasripin Mastar*)	2	2	100%
Brazano R. Hakim**)	2	2	100%
Derry Djanaka***)	2	2	100%

\*) Surat Keputusan Dewan Komisaris Nomor No. 05/2018/SK-DEKOM tanggal 26 November 2018 tentang Penunjukan Komite Nominasi dan Remunerasi, Bpk. Tasripin Mastar menjadi anggota komite.

\*\*\*) Surat Keputusan Direksi Nomor : 68/2018/SK-HUC tanggal 29 Agustus 2018 tentang Pensiun Sdr. Brazano R Hakim sebagai Kepala Divisi Human Capital

\*\*\*) Menggantikan Sdr. Brazano R Hakim

Keputusan rapat Komite Remunerasi dan Nominasi diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat. Hasil rapat Komite Remunerasi dan Nominasi merupakan rekomendasi yang dapat dimanfaatkan secara optimal oleh Dewan Komisaris. Hasil risalah rapat telah dibuat secara jelas dan di dokumentasikan dengan baik.

**Associated with nomination policies:**

- 1) Prepare and provide recommendations regarding the system 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.
- 2) Provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.
- 3) Provide recommendations on Independent Parties who will become members of the Audit Committee and members of the Risk Monitoring Committee.

**c) Remuneration and Nomination Committee Meetings**

The Remuneration and Nomination Committee meetings are held according to needs. Meetings of the Remuneration and Nomination Committee during 2018 have been held 4 (four) meetings.

The frequency of the Remuneration and Nomination Committee meetings and the attendance rate of members of the Remuneration and Nomination Committee during 2018, as follows:

\*) Decree of the Board of Commissioners No. 05/2018 /SK-DEKOM dated 26 November 2018 concerning the Appointment of the Nomination and Remuneration Committee, Mr. Tasripin Mastar is a member of the committee.

\*\*\*) Directors Decree Number: 68/2018 / SK-HUC dated August 29, 2018 concerning Retirement Ret. Brazano R Hakim as Head of the Human Capital Division

\*\*\*) Replacing Brazano R Hakim

Decisions of Remuneration and Nomination Committee meetings are taken based on consensus meetings or the most votes in the event that there is no consensus meeting. The results of the Remuneration and Nomination Committee meeting are recommendations that can be utilized optimally by the Board of Commissioners. The results of minutes of meetings have been made clearly and well documented.

**d) Laporan Pelaksanaan Program Kerja Komite Remunerasi dan Nominasi**

Dalam tahun 2018, Komite Remunerasi dan Nominasi telah melaksanakan tugas dan tanggungjawabnya dengan memberikan rekomendasi dan pendapat sebagai berikut:

- 1) Terkait Kebijakan Remunerasi, antara lain:
  - Pemberian tantiem Dewan Komisaris dan Direksi.
  - Remunerasi Dewan Komisaris dan Direksi.
  - Kenaikan gaji dan kesejahteraan pegawai.
- 2) Terkait Kebijakan Nominasi, antara lain:
  - *Review* kebijakan terkait mekanisme penggantian, pengangkatan serta pemberhentian Dewan Komisaris dan Direksi.
  - *Schedule* kerja komite terkait nominasi Dewan Komisaris dan Direksi tahun 2018.
  - Program kaderisasi tingkat pemimpin.

**d) Remuneration and Nomination Committee Work Program Implementation Report**

In 2018, the Remuneration and Nomination Committee has carried out its duties and responsibilities by providing recommendations and opinions as follows:

- 1) Related to the Remuneration Policy, including:
  - Granting tantiem of the Board of Commissioners and Directors.
  - Remuneration of the Board of Commissioners and Directors.
  - Increase salary and employee welfare.
- 2) Related to Nomination Policy, including:
  - Review of policies regarding the replacement mechanism, appointment and dismissal of the Board of Commissioners and Directors.
  - Schedule committee work related to 2018 Board of Commissioners and Directors nominations.
  - Leader level regeneration program.

**Komite di Bawah Direksi**

Dalam rangka meningkatkan efektivitas penetapan kebijakan, strategi dan pengelolaan risiko Bank, Direksi dibantu oleh komite-komite eksekutif. Rekomendasi dari masing-masing komite dijadikan acuan oleh Direksi dalam mengambil keputusan. Komite di bawah Direksi, antara lain:

**1) ALCO**

**a) Struktur dan Keanggotaan Komite ALCO**

Ketua Chairman	Direktur Utama President Director
Sekretaris Secretary	Kepala Divisi Dana dan Treasuri (merangkap sebagai anggota) Head of Fund and Treasury Division (concurrent as a member)
Anggota Member	Direktur Konsumer Director of Consumer
	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management
	Seluruh Kepala Divisi kecuali Kepala Divisi Audit All Head Division except Head of Audit Division
	Kepala Satuan Kerja Kepatuhan Head of Compliance Work Unit
	Kepala Bidang Treasuri Head of Treasury
Staff Supporting Group (SSG)	<p>Staf dari Divisi terkait sesuai dengan kebutuhan dalam rangka mendukung pelaksanaan rapat ALCO terutama dalam hal <i>supporting data</i>.</p> <p>Staff from the relevant Division are in accordance with the needs in order to support the implementation of the ALCO meeting, especially in terms of supporting data.</p>

**Committee Under the Board of Directors**

In order to increase the effectiveness of the Bank's policy setting, strategy and risk management, the Board of Directors is assisted by executive committees. Recommendations from each committee are used as a reference by the Board of Directors in making decisions. Committees under the Board of Directors include:

**1) ALCO**

**a) Structure and Membership of the ALCO Committee**

**b) Uraian Tugas dan Tanggung Jawab Komite ALCO**

ALCO dibentuk berdasarkan Surat Keputusan (SK) Direksi yang terakhir kali disempurnakan dengan SK Direksi Nomor 31/2018/SK tanggal 15 Mei 2018 tentang Komite Asset & Liabilities (ALCO) dan memiliki wewenang dan tanggung jawab antara lain:

- Pengembangan, kaji ulang dan modifikasi strategi ALMA.
- Evaluasi posisi risiko suku bunga dan strategi ALMA guna memastikan bahwa *taking position* Bank telah sesuai dengan tujuan pengelolaan dan risiko suku bunga Bank.
- Kaji ulang penetapan harga (*pricing*) aktiva dan pasiva untuk memastikan bahwa *pricing* tersebut dapat mengoptimalkan hasil penempatan dana, meminimumkan biaya dana, dan memelihara struktur neraca Bank sesuai dengan strategi ALMA.
- Kaji ulang deviasi antara realisasi dengan rencana bisnis Bank.
- Informasi atas setiap perkembangan dan kondisi pasar, serta ketentuan yang mempengaruhi dalam strategi, dan kebijakan ALMA.

**b) Description of Duties and Responsibilities of the ALCO Committee**

ALCO was formed based on the Board of Directors' Decree (SK) which was last refined with Directors Decree Number 31/2018 / SK dated May 15, 2018 concerning the Asset & Liabilities Committee (ALCO) and has the authority and responsibilities including:

- Development, review and modification of the ALMA strategy.
- Evaluation of the position of interest rate risk and ALMA strategy to ensure that the Bank's taking position is in accordance with the management objectives and the Bank's interest rate risk.
- Review of asset and liability pricing to ensure that pricing can optimize the results of placement of funds, minimize the cost of funds, and maintain the structure of the Bank's balance sheet in accordance with the ALMA strategy.
- Review the deviation between realization and the Bank's business plan.
- Information on any market developments and conditions, as well as provisions that affect ALMA strategy, and policies.

**c) Pelaksanaan Tugas dan Frekuensi Rapat****c) Implementation of Tasks and Frequency of Meetings**

No	Tanggal Rapat Date of Meetings	Agenda Rapat Meeting Agenda
1	26 Januari 2018 January 26, 2018	<ul style="list-style-type: none"> <li>• Penetapan biaya appraisal KPR</li> <li>• Penetapan biaya administrasi Tabungan Mesra dan Koperasi</li> <li>• Penetapan biaya dormant Tabungan Mesra dan Koperasi</li> <li>• Penetapan tarif Giro Bank Lain dan BPR</li> <li>• Penetapan tarif bunga KDS Payroll</li> <li>• Penurunan tarif Tabungan Mesra Premium</li> <li>• Penurunan tarif Giro Sejahtera dan Premium</li> </ul>
		<ul style="list-style-type: none"> <li>• Establishment of KPR appraisal fees</li> <li>• Determination of administrative costs for Saving Savings and Cooperatives</li> <li>• Determination of dormant costs Intimate Savings and Cooperatives</li> <li>• Establishment of Other Bank Demand Deposit rates and BPR</li> <li>• Setting KDS Payroll interest rates</li> <li>• Decreased Mesra Premium Savings rates</li> <li>• Decrease in Prosperous Demand and Premium rates</li> </ul>
2	23 Februari 2018 February 23, 2018	<ul style="list-style-type: none"> <li>• Penetapan biaya atas penagihan warkat debit</li> <li>• Penetapan tarif dan fasilitas Tabungan Prioritas</li> </ul>
		<ul style="list-style-type: none"> <li>• Determination of fees for debit script collection</li> <li>• Determination of rates and Priority Savings facilities</li> </ul>
3	28 Maret 2018 March 28, 2018	<ul style="list-style-type: none"> <li>• Menaikkan suku bunga Kredit Komersil selain Koperasi</li> </ul>
		<ul style="list-style-type: none"> <li>• Increase interest rates for Commercial Loans other than Cooperatives</li> </ul>
4	25 April 2018 April 25, 2018	<ul style="list-style-type: none"> <li>• Mengubah tiering Tabungan Premium</li> <li>• Penetapan suku bunga dan biaya Produk Tabungan Mesra Pensiun</li> </ul>
		<ul style="list-style-type: none"> <li>• Change the Premium Savings tiering</li> <li>• Determination of interest rates and fees for Mesra Pensiun Savings Products</li> </ul>

No	Tanggal Rapat Date of Meetings	Agenda Rapat Meeting Agenda
5	28 Mei 2018 May 28, 2018	<ul style="list-style-type: none"> <li>• Penetapan suku bunga Kredit Minimarket pola executing</li> <li>• Perubahan Kewenangan Special Rate Deposito</li> <li>• Determination of interest rates on executing Minimarket Loans</li> <li>• Changing the Authority of Special Rate Deposits</li> </ul>
6	Sirkuler Bulan Juni 2018 Circular On June 2018	<ul style="list-style-type: none"> <li>• Strategi Pengoptimalan Return</li> <li>• Return Optimization Strategy</li> </ul>
7	27 Juli 2018 July 27, 2018	<ul style="list-style-type: none"> <li>• Penetapan setoran minimum selanjutnya untuk Tabungan Premium</li> <li>• Pemindahan Obligasi ke Instrument Reksadana Terproteksi</li> <li>• Determination of the next minimum deposit for Premium Savings</li> <li>• Transfer of Bonds to Protected Mutual Fund Instruments</li> </ul>
8	Sirkuler Bulan Agustus 2018 Circular August 2018	<ul style="list-style-type: none"> <li>• Strategi Pengoptimalan Return</li> <li>• Return Optimization Strategy</li> </ul>
9	26 September 2018 September 26, 2018	<ul style="list-style-type: none"> <li>• Menurunkan Biaya provisi KPR Untuk Karyawan</li> <li>• Menaikkan biaya pergantian kartu ATM</li> <li>• Perubahan Counter Rate Deposito</li> <li>• Penetapan Tarif kredit koperasi simpan pinjam Combo</li> <li>• Penetapan Fee kepada KPRI pemasar Combo</li> <li>• Menaikkan suku bunga Kredit Komersil non Koperasi</li> <li>• Lowering the cost of housing loans for employees</li> <li>• Increase the cost of changing the ATM card</li> <li>• Changes in Counter Rate Deposits</li> <li>• Determination of credit rates for Combo savings and loans cooperatives</li> <li>• Setting Fee to KPRI Combo marketers</li> <li>• Increase non-Cooperative Commercial Credit interest rates</li> </ul>
10	29 Oktober 2018 October 29, 2018	<ul style="list-style-type: none"> <li>• Analisa Profitabilitas Produk dan Yield dan COF</li> <li>• Analysis of Product Profitability and Yield and COF</li> </ul>
11	Sirkuler Bulan November 2018 Circular November 2018	<ul style="list-style-type: none"> <li>• Strategi Pengoptimalan Return</li> <li>• Return Optimization Strategy</li> </ul>
12	14 Desember 2018 December 14, 2018	<ul style="list-style-type: none"> <li>• Pemberian kuota biaya terhadap anggaran</li> <li>• Program Efisiensi</li> <li>• Strategi Pemasaran Kredit KPR</li> <li>• Providing cost quotas to the budget</li> <li>• Efficiency Program</li> <li>• Mortgage Credit Marketing Strategy</li> </ul>
13	28 Desember 2018 December 28, 2018	<ul style="list-style-type: none"> <li>• Program Efisiensi</li> <li>• Pemasaran Kredit KDS</li> <li>• Efficiency Program</li> <li>• KDS Credit Marketing</li> </ul>



**3) Komite Manajemen Risiko****a) Struktur dan Keanggotaan Komite Manajemen Risiko**

Ketua Chairman	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management
Sekretaris Secretary	Kepala Divisi Manajemen Risiko Head of Risk Management Division
Anggota Member	Direktur Konsumer Director of Consumer
	Direktur Operasi Director of Operations
	Kepala Divisi Human Capital Head of Human Capital Division
	Kepala Divisi Perencanaan Strategis & Sekretaris Perusahaan Head of Strategic Planning Division & Corporate Secretary
	Kepala Divisi Penagihan dan Recovery Asset Head of Billing Division and Recovery Asset
	Kepala Divisi Kredit Komersil Head of Commercial Loan Division
	Kepala Divisi Kredit Konsumer Head of Consumer Loan Division
	Kepala Divisi Dana & Treasuri Head of Fund & Treasury
	Kepala Divisi Operasi Head of Operational Division
	Kepala Divisi Audit Head of Audit Division
	Kepala Divisi Teknologi Informasi Head of Information Technology Division
	Kepala Divisi Digital Banking Head of Digital Banking Division
	Kepala Divisi Review & Administrasi Kredit Head of Review and Loan Administration Division
	Kepala Divisi Jaringan & Distribusi Head of Network and Distribution
	Satuan Kerja Kepatuhan Compliance Work Unit
Satuan Kerja Bisnis Pensiun Pension Business Work Unit	

**3) Risk Management Committee****a) Structure and Membership of the Risk Management Committee****b) Uraian Tugas dan Tanggung Jawab Komite Manajemen Risiko**

Komite Manajemen Risiko dibentuk berdasarkan Surat Keputusan (SK) Direksi Nomor 106/2017/SK tanggal 23 November 2017 yang telah disempurnakan dengan Surat Keputusan Direksi Nomor 64C/2018/SK tanggal 1 November 2018 tentang Komite Manajemen Risiko. Komite Manajemen Risiko memiliki wewenang dan tanggung jawab antara lain:

- Penyusunan kebijakan Manajemen Risiko serta perubahannya termasuk strategi Manajemen Risiko, tingkat Risiko yang diambil dan toleransi Risiko,

**b) Description of Duties and Responsibilities of the Risk Management Committee**

The Risk Management Committee is formed based on Directors' Decree Number 106/2017/SK dated on November 23, 2017 which has been refined by Directors Decree Number 64C/2018/SK dated on November 1, 2018 concerning the Risk Management Committee. The Risk Management Committee has the authority and responsibility including:

- Risk Management policies and changes including Risk Management strategies, Risk levels taken and Risk tolerance, Risk Management framework

kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal.

- Penyempumaan proses Manajemen Risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang mempengaruhi kecukupan permodalan, profil Risiko Bank, dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi.
- Penetapan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi atau eksposur Risiko yang melampaui limit yang telah ditetapkan.
- Menetapkan dan menyesuaikan batasan terhadap masing-masing jenis risiko dan mengalokasikannya kepada unit-unit operasional yang mengelola risiko.
- Melakukan penilaian terhadap hasil pengukuran tingkat risiko yang dihadapi oleh Bank termasuk kajian terhadap usulan produk dan aktivitas baru yang akan diterbitkan oleh Bank.
- Mengevaluasi adanya pengecualian setiap jenis risiko yang dikelola termasuk unit yang bertanggungjawab dan kewenangannya.
- Memantau secara berkala dampak implementasi kebijakan dan strategi bisnis Bank dan besaran risiko yang mungkin terjadi.
- Melakukan penilaian terhadap tingkat risiko terhadap rencana penerbitan produk dan aktivitas baru.

and contingency plans to anticipate abnormal conditions.

- Periodic management of Risk Management processes as well as incidental as a result of a change in the external and internal conditions of the Bank that affect the adequacy of capital, the Bank's Risk profile, and the ineffectiveness of the application of Risk Management based on the evaluation results.
- Determination of policies and/or business decisions that deviate from normal procedures, such as exceeding significant business expansion compared to the Bank's predetermined business plan or taking a position or risk exposure that exceeds the prescribed limit.
- Establish and adjust limits on each type of risk and allocate it to operational units that manage risk.
- Conduct an assessment of the results of the measurement of the level of risk faced by the Bank including a study of proposed new products and activities to be issued by the Bank.
- Evaluate the exception of each type of risk managed including the unit that is responsible and authorized.
- Monitor regularly the impact of the implementation of the Bank's business policies and strategies and the magnitude of the risks that may occur.
- Conduct an assessment of the level of risk for the plan to issue new products and activities.

#### c) Pelaksanaan Tugas dan Frekuensi Rapat

#### c) Implementation of Tasks and Frequency of Meetings

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda
1	25 April 2018 April 25, 2018	<ul style="list-style-type: none"> <li>• Penilaian Profil Risiko Bank</li> <li>• Assessment of Bank Risk Profile</li> </ul>
2	25 Mei 2018 May 25, 2018	<ul style="list-style-type: none"> <li>• Penetapan Tarif CKPN Semester I Tahun 2018</li> <li>• Determination of 2018 Semester I CKPN Rates</li> </ul>
3	18 September 2018 September 18, 2018	<ul style="list-style-type: none"> <li>• Pembahasan Kredit Simpan Pinjam (Pola Executing Combo)</li> <li>• Discussion on Savings and Loans Loans (Executing Combo Patterns)</li> </ul>
4	24 September 2018 September 24, 2018	<ul style="list-style-type: none"> <li>• Evaluasi dan Kajian Tarif CKPN Kolektif Semester II Tahun 2018</li> <li>• Evaluation and Study of Secondary Semester CKPN Rates for 2018</li> </ul>

#### 4) Komite Manajemen Kepegawaian

#### 4) Staffing Management Committee

##### a) Struktur dan Keanggotaan Komite Manajemen Kepegawaian

##### a) Structure and Membership of the Staff Management Committee

Ketua Chairman	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management
Sekretaris Secretary	Kepala Divisi Human Capital Head of Human Capital Division

Anggota Member	Kepala Divisi Perencanaan Strategis & Sekretaris Perusahaan Head of Strategic Planning Division & Corporate Secretary
	Kepala Divisi Kredit Konsumer Head of Consumer Loan Division
	Kepala Divisi Kredit Komersil Head of Commercial Loan Division
	Kepala Divisi Dana & Treasuri Head of Fund and Treasury
	Kepala Divisi Jaringan & Distribusi Head of Network and Distribution Division
	Kepala Divisi Penagihan & Recovery Asset Head of Billing and Recovery Asset
	Kepala Divisi Audit Head of Audit Division
	Kepala Divisi Manajemen Risiko Head of Risk Management Division
	Kepala Divisi Operasi Head of Operational Division
	Kepala Divisi Teknologi Informasi Head of Information Technology Division
	Kepala Divisi Digital Banking Head of Digital Banking Division
	Kepala Divisi Review & Administrasi Kredit Head of Review and Loan Administration
	Kepala Satuan Kerja Kepatuhan Head of Work Unit Compliance
	Kepala Satuan Kerja Bisnis Pensiun Head of Pension Business Work Unit

#### b) Uraian Tugas dan Tanggung Jawab Komite Manajemen Kepegawaian

Komite Manajemen Kepegawaian dibentuk berdasarkan Surat Keputusan (SK) Direksi yang terakhir kali disempurnakan dengan SK Direksi Nomor 15/2016/SK tanggal 25 Februari 2016. Komite Manajemen Kepegawaian memiliki wewenang dan tanggung jawab, antara lain:

- Mengevaluasi dan mengkaji kedisiplinan, tata tertib dan Peraturan Perusahaan (PP).
- Melaksanakan implementasi budaya kerja perusahaan.
- Mengkaji usulan promosi, mutasi/rotasi pegawai di bawah Divisi/Satker/Unit Kerja di Kantor Pusat.
- Mengusulkan hukuman/sanksi kepada pegawai yang melakukan pelanggaran berat.

#### b) Description of Duties and Responsibilities of the Staffing Management Committee

The Personnel Management Committee is formed based on the Board of Directors' Decree (SK) which was last completed with a Directors Decree Number 15 2016/SK dated on February 25, 2016. The Staffing Management Committee has the authority and responsibility, including:

- Evaluating and reviewing discipline, rules and regulations (PP).
- Implementing the company's work culture.
- Reviewing the promotion proposal, transfer/rotation of employees under the Division/Working Unit/Work Unit at the Head Office.
- Proposing penalties/sanctions to employees who commit formidable violations.

#### c) Pelaksanaan Tugas dan Frekuensi Rapat

#### c) Implementation of Tasks and Frequency of Meetings

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda
1	13 Maret 2018 (sirkuler) March 13, 2018 (circular)	<ul style="list-style-type: none"> <li>• Mutasi &amp; Promosi Pegawai</li> <li>• Employee Mutation &amp; Promotion</li> </ul>
2	23 Mei 2018 (sirkuler) May 23, 2018 (circular)	<ul style="list-style-type: none"> <li>• Mutasi &amp; Promosi Pegawai</li> <li>• Employee Mutation &amp; Promotion</li> </ul>

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda
3	27 September 2018 September 27, 2018	<ul style="list-style-type: none"> <li>Pembahasan mutasi &amp; promosi pegawai, struktur organisasi, revisi tata tertib dan sanksi</li> <li>Discussion of employee mutations &amp; promotions, organizational structure, revisions to rules and sanctions</li> </ul>
4	16 Oktober 2018 (sirkuler) October 16, 2018 (circular)	<ul style="list-style-type: none"> <li>Mutasi &amp; Promosi Pegawai</li> <li>Employee Mutation &amp; Promotion</li> </ul>
5	15 November 2018 (sirkuler) November 15, 2018 (circular)	<ul style="list-style-type: none"> <li>Mutasi &amp; Promosi Pegawai</li> <li>Employee Mutation &amp; Promotion</li> </ul>
6	6 Desember 2018 (sirkuler) December 6, 2018 (circular)	<ul style="list-style-type: none"> <li>Mutasi &amp; Promosi Pegawai</li> <li>Employee Mutation &amp; Promotion</li> </ul>

## 5) Komite Pengarah Teknologi Informasi

### a) Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Ketua Chairman	Direktur yang membawahi Divisi Teknologi Director in charge of Technology Division
Sekretaris Secretary	Kepala Divisi Teknologi Informasi Head of Information Technology Division
Anggota Tetap Permanent Member	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management
	Kepala Divisi Perencanaan Strategis & Sekretaris Perusahaan Head of Strategic Planning Division and Corporate Secretary
	Kepala Divisi Manajemen Risiko Head of Risk Management Division
	Kepala Satuan Kerja Kepatuhan Head of Compliance Work Unit
	Kepala Divisi Digital Banking Head of Digital Banking Division
Anggota Tidak Tetap Non-Permanent Member	Seluruh pejabat tertinggi yang memimpin unit kerja pengguna Teknologi Informasi diluar Anggota Tetap KPTI All top officials who lead the work unit of Information Technology users outside the Permanent Members of the KPTI

### b) Uraian Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk berdasarkan Surat Keputusan (SK) Direksi yang terakhir kali disempurnakan dengan SK Direksi Nomor 105/2017/SK tanggal 15 November 2017 tentang Komite Pengarah Teknologi Informasi (Revisi II Tahun 2017). Komite Pengarah Teknologi Informasi memiliki wewenang dan tanggung jawab antara lain:

- Memberikan rekomendasi, evaluasi dan kajian kepada Direksi sekurang-kurangnya mengenai:
  - Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Bank serta memperhatikan faktor efisiensi, efektivitas, dan hal-hal lain yaitu:

## 5) Information Technology Steering Committee

### a) Structure and Membership of the Information Technology Steering Committee

### b) Description of Duties and Responsibilities of the Information Technology Steering Committee

The Information Technology Steering Committee was formed based on the Board of Directors' Decree (SK) which was last completed with a Directors Decree Number 105/2017/SK dated on November 15, 2017 concerning the Information Technology Steering Committee (Revision II 2017). The Information Technology Steering Committee has the authority and responsibility including:

- Provide recommendations, evaluations and reviews to the Directors at least regarding:
  - Information Technology Strategic Plan that is in line with the Bank's strategic business plan and takes into account factors of efficiency, effectiveness and other matters, namely:

- i. Peta jalan (*road-map*) untuk mencapai kebutuhan TI yang mendukung strategi bisnis Bank. Peta jalan (*road-map*) terdiri dari kondisi saat ini (*current state*), kondisi yang ingin dicapai (*future state*), dan langkah - langkah yang akan dilakukan untuk mencapai kondisi yang ingin dicapai;
  - ii. Sumber daya yang dibutuhkan;
  - iii. Manfaat yang akan diperoleh saat Rencana Strategis TI diterapkan; dan
  - iv. Kendala yang mungkin timbul dalam penerapan Rencana Strategis TI.
- b) Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi dan juga menetapkan status prioritas proyek TI yang bersifat kritikal yang berdampak signifikan terhadap kegiatan operasional Bank, misalnya pergantian core banking application, switching/Payment gateway application, Sistem *Server production*, dan topologi Infrastruktur jaringan (Dacen dan/atau DRC).
- c) Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati (*Project Charter*) dan melengkapi rekomendasi dengan hasil analisis dari proyek TI yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien.
- d) Kesesuaian antara Teknologi Informasi dengan kebutuhan Sistem Informasi Manajemen serta kebutuhan kegiatan usaha Bank.
- e) Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya
- f) Upaya penyelesaian berbagai masalah terkait Teknologi Informasi, yang tidak dapat diselesaikan oleh Unit Kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien dan tepat waktu.
- g) Kecukupan dan alokasi sumber daya yang dimiliki Bank, keuntungan/manfaat yang akan diperoleh Bank saat rencana ditetapkan.
- Merumuskan kebijakan, standarisasi, dan prosedur Teknologi Informasi yang utama yang bersifat kritikal (berdampak signifikan bagi operasional, bisnis dan reputasi Bank), seperti: pengamanan data dan informasi, Manajemen Risiko IT, *Core Banking System*, *Switching/Payment System*, dan Infrastruktur (*Data Center*, *DRC*, *Network Communication*, *Hardware System*).
  - Melakukan evaluasi atas efektivitas langkah-langkah mitigasi risiko yang dilakukan untuk meningkatkan pengamanan Teknologi Informasi Bank. Serta wewenang mengambil langkah - langkah dalam meminimalisasi risiko atas investasi Bank pada sektor
- i. Road map to achieve IT needs that support the Bank's business strategy. The road map consists of current conditions (*current state*), conditions to be achieved (*future state*), and steps to be taken to achieve the conditions to be achieved;
  - ii. Resources needed;
  - iii. Benefits to be obtained when the IT Strategic Plan is implemented; and
  - iv. Constraints that may arise in implementing an IT Strategic Plan.
- b) Conformity between the approved Information Technology project and the Information Technology Strategic Plan and also sets the priority status of IT projects that are critical that have a significant impact on the Bank's operational activities, such as the replacement of the core banking application, switching/Payment gateway application, Server production system, and topology Network infrastructure (Dacen and/or DRC).
- c) Conformity between the implementation of Information Technology projects with agreed project plans (*Project Charter*) and completing recommendations with the results of analysis of the main IT projects so as to enable the Directors to make decisions efficiently.
- d) Conformity between Information Technology and the needs of the Management Information System and the needs of the Bank's business activities.
- e) Monitor the performance of Information Technology and its improvement efforts.
- f) Efforts to resolve various problems related to Information Technology, which cannot be resolved by Work Units of users and providers of Information Technology effectively, efficiently and on time.
- g) Adequacy and allocation of resources owned by the Bank, benefits to be obtained by the Bank when the plan is determined.
- Formulate key Information Technology policies, standardizations and procedures that are critical (have a significant impact on the Bank's operational, business and reputation), such as: data and information security, IT Risk Management, Core Banking System, Switching/Payment System, and Infrastructure ( Data Center, DRC, Network Communication, Hardware System).
  - Evaluate the effectiveness of risk mitigation measures carried out to improve Bank Information Technology security. As well as the authority to take steps in minimizing the risk of Bank investment in the IT sector so that Bank investment in the IT sector

TI agar investasi Bank pada sektor TI memberikan kontribusi terhadap pencapaian tujuan bisnis

- Melakukan evaluasi atas efektivitas pelaksanaan implementasi Kebijakan Pengamanan Teknologi Informasi dan proyek Teknologi Informasi yang sedang dilakukan dan memberikan laporannya kepada Direksi.
- Melakukan pembahasan dan menetapkan solusi terhadap permasalahan yang akan dan telah muncul dalam kaitannya dengan Teknologi Informasi.
- Melakukan Rapat KPTI secara periodik

contributes to the achievement of business goals.

- Evaluate the effectiveness of the implementation of the Information Technology Safeguard Policy and Information Technology projects that are being carried out and provide reports to the Directors.
- Conduct discussion and establish solutions to problems that will and have arisen in relation to Information Technology.
- Perform KPTI Meetings periodically

### c) Pelaksanaan Tugas dan Frekuensi Rapat

### c) Implementation of Tasks and Frequency of Meetings

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda
1	20 Maret 2018 March 20, 2018	<ul style="list-style-type: none"> <li>• Pembahasan RSTI Tahun 2018 Triwulan ke-1</li> <li>• Discussion of RSTI Year 2018 1st Quarter</li> </ul>
2	6 Juni 2018 June 6, 2018	<ul style="list-style-type: none"> <li>• Pembahasan RSTI Tahun 2018 Triwulan ke-2</li> <li>• Pembahasan Review PJTI, dan lain-lain</li> <li>• Discussion of RSTI in 2018 2nd Quarter</li> <li>• Discussion of PJTI Review, and others</li> </ul>
3	24 Oktober 2018 October 24, 2018	<ul style="list-style-type: none"> <li>• Realisasi RSTI Bank BKE Tahun 2018 Triwulan ke-3</li> <li>• RSTI Bank BKE Tahun 2019</li> <li>• Realization of RKE Bank BKE in 2018 3rd Quarter</li> <li>• RSTI Bank BKE in 2019</li> </ul>
4	28 Desember 2018 December 28, 2018	<ul style="list-style-type: none"> <li>• Realisasi RSTI Bank BKE Tahun 2018 Triwulan ke-4</li> <li>• Data CIF (Consumer Information File) Bank Vision</li> <li>• Lain-lain:                             <ol style="list-style-type: none"> <li>a. Laporan Pelaksanaan Uji Coba DRP&amp;BCP</li> <li>b. Laporan Hasil Assessment mesin IBM AS/400 Production &amp; Back Up</li> </ol> </li> <li>• Realization of 2019 Bank BKE BKE 4th Quarter</li> <li>• Data CIF (Consumer Information File) Bank Vision</li> <li>• Others:                             <ol style="list-style-type: none"> <li>a. Report on DRP &amp; BCP Trial Implementation</li> <li>b. Machine Assessment Report for IBM AS / 400 Production &amp; Back Up</li> </ol> </li> </ul>

### 6) Komite Kebijakan Perkreditan

### 6) Credit Policy Committee

#### a) Struktur dan Keanggotaan Komite Kebijakan Perkreditan

#### a) Structure and Membership of the Credit Policy Committee

Ketua Chairman	Direktur Utama President Director
Sekretaris Secretary	Kepala Divisi Manajemen Risiko Head of Risk Management Division
Anggota Member	Direktur Konsumer Director of Consumer
	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management
	Kepala Divisi Kredit Komersil Head of Commercial Loan Division

	Kepala Divisi Kredit Konsumer Head of Consumer Loan Division
	Kepala Divisi Review & Administrasi Kredit Head of Review and Loan Administration Division
	Kepala Divisi Audit Head of Audit Division
	Kepala Divisi Jaringan & Distribusi Head of Network and Distribution
	Kepala Divisi Penagihan & Recovery Asset Head of Billing and Recovery Asset Division
	Kepala Satuan Kerja Kepatuhan*) Head of Compliance Work Unit *)

\*) Pemimpin Satuan Kerja Kepatuhan tidak memiliki hak suara

\*) Head of Compliance Work Unit does not have a voting rights

#### b) Uraian Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan yang dibentuk berdasarkan Surat Keputusan (SK) Direksi yang terakhir kali disempurnakan dengan SK Direksi Nomor 98/2017/SK tanggal 30 Oktober 2017 tentang Komite Kebijakan Perkreditan. Komite Kebijakan Perkreditan memiliki wewenang dan tanggung jawab antara lain:

- Memberikan masukan kepada Direksi dalam rangka penyusunan Kebijakan Umum Perkreditan, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
- Mengawasi agar Kebijakan Umum Perkreditan dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan apabila terdapat hambatan/kendala dalam penerapan Kebijakan Umum Perkreditan.
- Melakukan kajian berkala terhadap Kebijakan Umum Perkreditan dan memberikan saran kepada Direksi apabila diperlukan perubahan/perbaikan kebijakan.
- Divisi Kredit Komersil, Divisi Kredit Konsumer dan Divisi Review & Administrasi Kredit memantau dan mengevaluasi:
  - a) Perkembangan dan kualitas portofolio perkreditan secara keseluruhan.
  - 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 BMPK.
  - e) Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit.
- Divisi Penagihan & *Recovery Asset* memantau dan mengevaluasi:

#### b) Description of Duties and Responsibilities of the Credit Policy Committee

The Credit Policy Committee is formed based on the Board of Directors' Decree (SK) which was last completed with the Directors Decree Number 98/2017/SK dated on October 30, 2017 concerning the Credit Policy Committee. The Credit Policy Committee has the authority and responsibility including:

- Provide input to the Board of Directors in the framework of the preparation of the General Credit Policy, especially relating to the formulation of the precautionary principle in credit.
- Supervise that the General Credit Policy can be applied and implemented in a consistent and consistent manner and formulate solutions if there are obstacles/obstacles in the application of the General Credit Policy.
- Conduct periodic reviews of the General Credit Policy and provide advice to the Board of Directors if policy changes/improvements are needed.
- Division of Commercial Credit, Consumer Credit Division and Credit Review & Administration Division monitor and evaluate:
  - a) Development and quality of the overall credit portfolio.
  - b) The realness of the implementation of the authority to decide on credit.
  - c) The realness of the process of giving, the development and quality of credit given to parties related to the Bank and certain large debtors.
  - d) The realness of the implementation of the BMPK provisions.
  - e) Compliance with statutory provisions and other regulations in the implementation of lending.
- Asset Billing & Recovery Division monitors and evaluates:

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>a) Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Umum Perkreditan.</li> <li>b) Upaya Bank dalam memenuhi kecukupan jumlah Cadangan Kerugian Penurunan Nilai.</li> </ul>  | <ul style="list-style-type: none"> <li>a) Settlement of non-performing loans in accordance with what is stipulated in the General Credit Policy.</li> <li>b) Bank's efforts to meet the adequacy of the amount of Allowance for Impairment Losses.</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Bertanggung jawab menyampaikan usulan bahan rapat dan/atau hasil pemantauan dan evaluasi di atas serta hal-hal lainnya terkait dengan aktivitas dan kebijakan perkreditan Bank, yang akan dibahas dalam rapat Pra-KKP dan/atau rapat KKP kepada sekretaris KKP.</li> <li>• Menghadiri rapat Pra-KKP dan KKP sesuai jadwal yang ditetapkan oleh sekretaris KKP.</li> <li>• Menindaklanjuti hasil keputusan rapat Pra-KKP dan KKP.</li> </ul> | <ul style="list-style-type: none"> <li>• Responsible for submitting the proposed meeting material and/or the results of monitoring and evaluation as well as other matters related to Bank credit activities and policies, which will be discussed in Pre-KKP meetings and/or KKP meetings to the KKP secretary.</li> <li>• Attend Pre-KKP and KKP meetings according to the schedule set by the KKP secretary.</li> <li>• Follow up on the results of the Pre-KKP and KKP meetings.</li> </ul> |

**c) Pelaksanaan Tugas dan Frekuensi Rapat**

**c) Implementation of Tasks and Frequency of Meetings**

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda
1	21 Februari 2018 February 21, 2018	<ul style="list-style-type: none"> <li>• SP3K Khusus Kepada KPRI-KPRI dengan menggunakan e-Kop</li> <li>• Usulan Kewenangan Memutus Kredit untuk Kepala Cabang Bintaro</li> <li>• Usulan Kewenangan Memutus Kredit untuk Kepala Bidang Pemasaran Kredit Komersil</li> <li>• Perubahan klausul PKS KDS Non-Payroll</li> <li>• Special SP3K to KPRI-KPRI using e-Kop</li> <li>• Proposed Credit Decision Authority for Bintaro Branch Heads</li> <li>• Proposed Credit Decision Authority for Head of Commercial Credit Marketing</li> <li>• Changes to the PKS KDS Non-Payroll clause</li> </ul>
2	25 April 2018 April 25, 2018	<ul style="list-style-type: none"> <li>• Pembiayaan Kemitraan Minimarket Kepada KPRI</li> <li>• Pendebetan Rekening Proceed Sebagai Pendapatan Bank</li> <li>• Minimarket Partnership Financing to KPRI</li> <li>• Account Debiting Proceed As Bank Revenue</li> </ul>
3	27 Juli 2018 July 27, 2018	<ul style="list-style-type: none"> <li>• Laporan Keuangan Audited dan Feasibility Study KMK Konstruksi</li> <li>• Rasio Agunan KMK Kontraktor</li> <li>• Standardisasi Surat Pengakuan Hutang (SPH) Anggota kepada Koperasi</li> <li>• Standardisasi Surat Pengakuan Hutang (SPH) Anggota kepada Koperasi</li> <li>• Usulan penambahan ketentuan dalam BPP KUM Sejahtera terkait dengan perhitungan besaran plafon kredit</li> <li>• Kertas Kerja Monitoring Kredit</li> <li>• Sentralisasi Administrasi Kredit</li> <li>• Penyesuaian Kriteria Asuransi Produk KDS</li> <li>• Penyesuaian Kriteria DSR Kredit Pensiun</li> <li>• Audited Financial Report and KMK Construction Feasibility</li> <li>• Collateral Loan Collateral Contractor Ratio</li> <li>• Standardization of Member's Debt Recognition Letter (SPH) to the Cooperative</li> <li>• Standardization of Member's Debt Recognition Letter (SPH) to the Cooperative</li> <li>• Proposed addition of provisions in the BPP KUM Sejahtera related to the calculation of the credit ceiling amount</li> <li>• Credit Monitoring Work Paper</li> <li>• Centralized Credit Administration</li> <li>• Adjustment of Insurance Criteria for KDS Products</li> <li>• Adjustment of Pension Credit DSR Criteria</li> </ul>



No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda
4	31 Agustus 2018 August 31, 2018	<ul style="list-style-type: none"> <li>• Penetapan Kewenangan Pemutus Kredit Properti</li> <li>• Penetapan Kewenangan Penyimpangan Kredit Untuk Kredit Properti</li> <li>• Penghapusan 2 (dua) Ketentuan Persyaratan Dokumen Permohonan Kredit dalam BPP Kredit Usaha Minimarket (KUM) Sejahtera</li>   <li>• Determination of Authority for Breaking Property Loans</li> <li>• Determination of Authority for Credit Deviations for Property Loans</li> <li>• Elimination of 2 (two) Provisions for Requirements for Credit Application Documents in the BPP Minimarket Business Credit (KUM) Prosperous</li> </ul>





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