
TATA KELOLA PERUSAHAAN

Corporate Governance





Komitmen dan Tujuan Penerapan Tata Kelola Perusahaan

Commitments and Objectives of Corporate Governance Implementation

Bank Sahabat Sampoerna menyadari bahwa penerapan tata kelola yang baik atau *good corporate governance* (GCG) bukan hanya sebagai kewajiban, tetapi juga telah menjadi kebutuhan dalam menjalankan aktivitas bisnis perbankan. Penerapan GCG yang efektif dapat menjadi salah satu upaya untuk bertahan di tengah persaingan usaha yang semakin ketat. Oleh karena itu, Bank Sahabat Sampoerna terus melakukan pengawasan terhadap setiap kegiatan usaha yang dijalankan agar sesuai dengan peraturan perundang-undangan yang berlaku, etika bisnis, dan *best practices*. Hal tersebut diharapkan mampu menciptakan keunggulan bisnis Bank serta menjadikan Bank Sahabat Sampoerna sebagai bank swasta yang berfokus pada pengembangan segmen usaha mikro, kecil, dan menengah (UMKM).

Bank Sahabat Sampoerna realizes that the implementation of good corporate governance (GCG) is not only an obligation, but also a necessity in conducting banking business activities. An effective GCG implementation is one effort to survive in the midst of the increasingly strict business competition. Therefore, Bank Sahabat Sampoerna continues to supervise its every business activity and to comply with the applicable laws and regulations, business ethics, and best practices. It is expected that this will create the Bank's business excellence and make Bank Sahabat Sampoerna a private bank that focuses on developing the micro, small, and medium business (MSME) segment.

Dasar Penerapan Tata Kelola Perusahaan

Basis of Good Corporate Governance Implementation

Komitmen Bank Sahabat Sampoerna dalam menerapkan prinsip GCG mengacu pada peraturan perundang-undangan tentang pengelolaan Bank dan Perseroan Terbatas sebagai berikut.

1. Undang-Undang Dasar Negara Republik Indonesia Tahun 1945;
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Peraturan Otoritas Jasa Keuangan No. 01/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan dan Surat Edaran Otoritas Jasa Keuangan No. 02/SEOJK.07/2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada Pelaku Usaha Jasa Keuangan;
4. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan;
5. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 perihal Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum;
6. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
7. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
8. Peraturan Otoritas Jasa Keuangan No. 04/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;

Bank Sahabat Sampoerna's commitment to implementing GCG refers the following laws and regulations on the management of Banks and Limited Liability Company:

1. *The 1945 Constitutions of the Republic of Indonesia;*
2. *Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Company;*
3. *Financial Services Authority Regulation No. 01/POJK.07/2013 on Customer Protection in Financial Services Sector and Financial Services Authority Circular No. 02/SEOJK.07/2014 on Customer Complaint Services and Settlement of Financial Service Providers;*
4. *Financial Services Authority Regulation No. 17/POJK.03/2014 and Financial Services Authority Circular No. 14/SEOJK.03/2015 on Implementation of Integrated Risk Management for Financial Conglomeration;*
5. *Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Bank;*
6. *Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines of Work Implementation of the Audit Committee;*
7. *Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines to Prepare Internal Audit Division Charter;*
8. *Financial Services Authority Regulation No. 04/POJK.03/2016 on Sound Level Assessment of Commercial Bank;*

9. Peraturan Otoritas Jasa Keuangan No. 05/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 25/SEOJK.03/2016 tentang Rencana Bisnis Bank Umum;
 10. Peraturan Otoritas Jasa Keuangan No. 06/POJK.03/2016 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2016 tentang Pembukaan Jaringan Kantor Bank Umum Berdasarkan Modal Inti yang telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2016 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank;
 11. Peraturan Otoritas Jasa Keuangan No. 09/POJK.03/2016 tentang Prinsip Kehati-hatian Bank Umum yang Melakukan Penyerahan sebagian Pelaksanaan Kerja kepada Pihak Lain;
 12. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
 13. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
 14. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tentang Perubahan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum bagi Bank Umum;
 15. Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum yang telah diubah dengan Peraturan Otoritas Jasa Keuangan 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
 16. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
 17. Peraturan Otoritas Jasa Keuangan No. 56/POJK.03/2016 tentang Kepemilikan Saham Bank Umum;
 18. Peraturan Otoritas Jasa Keuangan No. 64/POJK.03/2020, tanggal 28 Desember 2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2017 tentang Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan;
 19. Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatuhan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Komisaris Bank;
 20. Surat Edaran Otoritas Jasa Keuangan No. 41/SEOJK.03/2016 tentang Tata Cara Penerbitan Sertifikat Deposito;
 21. Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.03/2016 tentang Fitur Konversi Menjadi Saham Biasa atau *Write Down* terhadap Instrumen Modal Inti Tambahan dan Modal Pelengkap;
 22. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Standar;
 23. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Asset*;
9. *Financial Services Authority Regulation No. 05/POJK.03/2016 and Financial Services Authority Circular No. 25/SEOJK.03/2016 on Commercial Bank's Business Plans;*
 10. *Financial Services Authority Regulation No. 06/POJK.03/2016 on Business Activities and Office Networks Based on Bank's Core Capital and Financial Services Authority Circular No. 14/SEOJK.03/2016 on the Opening of Commercial Bank Office Networks Based on Core Capital as amended by Financial Services Authority Regulation No. 17/POJK.03/2018 on Amendment to Financial Services Authority Regulation No. 6/POJK.03/2016 on Business Activities and Office Networks Based on Bank's Core Capital;*
 11. *Financial Services Authority Regulation No. 09/POJK.03/2016 on Prudential Principles of Commercial Banks that Assign Partial Work Performance to Other Parties;*
 12. *Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Bank;*
 13. *Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Statements;*
 14. *Financial Services Authority Regulation No. 34/POJK.03/2016 on Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on the Minimum Capital Adequacy of Commercial Bank;*
 15. *Financial Services Authority Regulation No. 38/POJK.03/2016 on the Implementation of Risk Management in the Use of Information Technology by Commercial Banks as amended by Financial Services Authority Regulation No. 38/POJK.03/2016 on the Implementation of Risk Management in the Use of Information Technology by Commercial Banks;*
 16. *Financial Services Authority Regulation No. 55/POJK.03.2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Bank;*
 17. *Financial Services Authority Regulation No. 56/POJK.03/2016 on Share Ownership of Commercial Banks;*
 18. *Financial Services Authority Regulation No. 64/POJK.03/2020 dated 28 December 2020 on Amendment to Financial Services Authority Regulation No. 18/POJK.03/2017 on Reporting and Requesting Debtor Information through Financial Information Service System;*
 19. *Financial Services Authority Circular No. 39/SEOJK.03/2016 on Assessment of Capability and Compliance of Prospective Controlling Shareholders, Prospective Members of Board of Directors, and Prospective Members of Board of Commissioners of the Bank;*
 20. *Financial Services Authority Circular No. 41/SEOJK.03/2016 on Procedures for the Issuance of Deposit Certificates;*
 21. *Financial Services Authority Circular No. 20/SEOJK.03/2016 on Features of Conversion into Common Stock or Write Down on Additional Core Capital Instruments and Supplementary Capital;*
 22. *Financial Services Authority Circular No. 24/SEOJK.03/2016 on Calculation of Risk Weighted Assets for Operational Risk by using Basic Indicator Approach;*
 23. *Financial Services Authority Circular No. 26/SEOJK.03/2016 on Minimum Capital Requirement According to the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;*

24. Surat Edaran Otoritas Jasa Keuangan No. 27/SEOJK.03/2016 tentang Kegiatan Usaha Bank Umum Berdasarkan Modal Inti;
 25. Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.03/2016 tentang Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar;
 26. Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar dan Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tentang Perubahan atas Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit dengan Menggunakan Pendekatan Standar;
 27. Peraturan Bank Indonesia No. 18/5/PBI/2016 tentang Peraturan Bank Indonesia No. 17/9/PBI/2015 tentang Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia yang telah diubah dengan Peraturan Bank Indonesia No. 9/15/PBI/2017 tentang Perubahan Kedua atas Peraturan Bank Indonesia No. 17/9/PBI/2015 tentang Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia dan Peraturan Bank Indonesia No. 21/8/PBI/2019 tanggal 24 Mei 2019 tentang Perubahan Ketiga atas Peraturan Bank Indonesia No. 17/9/PBI/2015 tentang Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia;
 28. Peraturan Bank Indonesia No. 18/6/PBI/2016 tentang Perubahan Peraturan Bank Indonesia No. 17/18/PBI/2015 tentang Penyelenggaraan Transaksi, Penatausahaan Surat Berharga dan Setelmen Dana Seketika serta Peraturan Bank Indonesia 22/18/PBI/2020 tanggal 30 September 2020 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 17/18/PBI/2015 Tentang Penyelenggaraan Transaksi, Penatausahaan Surat Berharga dan Setelmen Dana Seketika;
 29. Peraturan Bank Indonesia No. 18/15/PBI/2016 tentang Penyelenggaraan Jasa Pengolahan Uang Rupiah dan Peraturan Bank Indonesia No. 21/10/PBI/2019 tanggal 30 Agustus 2019 tentang Pengelolaan Uang Rupiah;
 30. Peraturan Bank Indonesia No. 21/13/PBI/2019 dan No. 20/8/PBI/2018 tentang Rasio *Loan to Value* untuk Kredit Properti, Rasio *Financing to Value* untuk Pembiayaan Properti dan Uang Muka untuk Kredit, atau Pembiayaan Kendaraan Bermotor serta Peraturan Bank Indonesia No. 22/13/PBI/2020 tentang Perubahan Kedua atas Peraturan Bank Indonesia No. 20/8/PBI/2018 tentang Rasio *Loan to Value* untuk Kredit Properti, Rasio *Financing to Value* untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor;
 31. Peraturan Bank Indonesia No. PBI 20/6/PBI/2018 tentang Uang Elektronik;
 32. Peraturan Bank Indonesia No. 18/40/PBI/2016 tentang Penyelenggaraan Pemrosesan Transaksi Pembayaran; dan
 33. *Roadmap Good Corporate Governance* Otoritas Jasa Keuangan.
24. *Financial Services Authority Circular No. 27/SEOJK.03/2016 on Business Activities of Commercial Bank Based on Core Capital;*
 25. *Financial Services Authority Circular No. 38/SEOJK.03/2016 on Guidelines on the Use of Standardized Method in Calculating the Minimum Capital Requirement for Commercial Bank by Calculating Market Risk;*
 26. *Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines on Calculation of Risk Weighted Assets for Credit Risk by using Standardized Approach and Financial Services Authority Circular No. 11/SEOJK.03/2018 on Amendment to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines on Calculation of Risk Weighted Assets for Credit Risk by using Standardized Approach;*
 27. *Bank Indonesia Regulation No. 18/5/PBI/2016 on Amendment to Bank Indonesia Regulation No. 17/9/PBI/2015 on Administering Fund Transfer and Scheduled Clearing by Bank Indonesia as amended by Bank Indonesia Regulation No. 9/15/PBI/2017 on Second Amendment to Bank Indonesia Regulation No. 17/9/PBI/2015 on Administering Fund Transfer and Scheduled Clearing by Bank Indonesia and Bank Indonesia Regulation No. 21/8/PBI/2019 dated 24 May 2019 on Third Amendment to Bank Indonesia Regulation No. 17/9/PBI/2015 on Administering Fund Transfer and Scheduled Clearing by Bank Indonesia;*
 28. *Bank Indonesia Regulation No. 18/6/PBI/2016 on Amendment to Bank Indonesia Regulation No. 17/18/PBI/2015 on Administering Transactions, Administration of Securities and Instant Fund Settlement, and Bank Indonesia Regulation No. 22/18/PBI/2020 dated 30 September 2020 on Fourth Amendment to Bank Indonesia Regulation No. 17/18/PBI/2015 on Administering Transactions, Administration of Securities and Instant Fund Settlement;*
 29. *Bank Indonesia Regulation No. 18/15/PBI/2016 on Administering Rupiah Processing Services and Bank Indonesia Regulation No. 21/10/PBI/2019 dated 30 August 2019 on Management of Rupiah Money;*
 30. *Bank Indonesia Regulation No. 21/13/PBI/2019 and No. 20/8/PBI/2018 on Loan to Value Ratio for Property Credit, Financing to Value Ratio for Property Financing, and Down Payment for Credit, or Motor Vehicles Financing and Bank Indonesia Regulation No. 22/13/PBI/2020 on Second Amendment to Bank Indonesia Regulation No. 20/8/PBI/2018 on Loan to Value Ratio for Property Credit, Financing to Value Ratio for Property Financing, and Down Payment for Credit or Motor Vehicles Financing;*
 31. *Bank Indonesia Regulation No. PBI 20/6/PBI/2018 on Electronic Money;*
 32. *Bank Indonesia Regulation No. 18/40/PBI/2016 on Payment Transaction Processing; and*
 33. *Roadmap of Good Corporate Governance of the Financial Services Authority.*

Penerapan Prinsip Tata Kelola Perusahaan

Implementation of Corporate Governance Principles

Pelaksanaan kegiatan usaha Bank Sahabat Sampoerna telah memenuhi prinsip-prinsip GCG yang diuraikan sebagai berikut.

Bank Sahabat Sampoerna's business activities have complied with the GCG principles as described below.



Struktur, Mekanisme, dan Kebijakan Tata Kelola Perusahaan

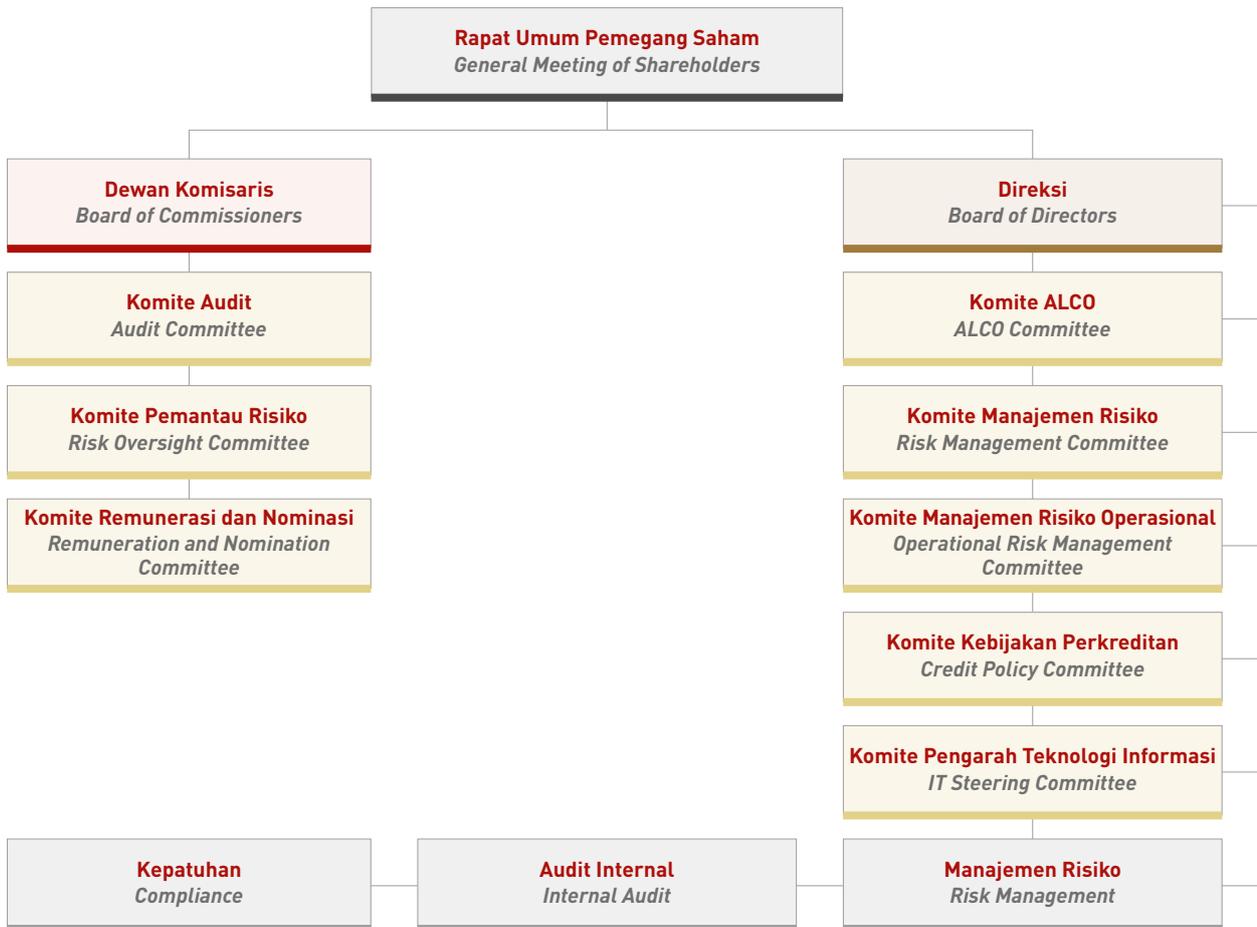
Structure, Mechanism, and Policy of Good Corporate Governance

Struktur Tata Kelola Perusahaan

Struktur GCG Bank Sahabat Sampoerna disusun berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Struktur tersebut dijadikan acuan dalam penetapan tugas dan tanggung jawab bagi komponen organisasi Bank.

Corporate Governance Structure

Bank Sahabat Sampoerna's GCG structure is established based on Law No. 40 of 2007 on Limited Liability Company. This structure is used as a reference in determining the duties and responsibilities of the Bank's organizational components.



Mekanisme Tata Kelola Perusahaan

Mekanisme GCG di Bank Sahabat Sampoerna berperan dalam mengatur hubungan antar Organ Bank, seperti Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Direksi, dan organ pendukung lainnya. RUPS merupakan Organ Bank yang memiliki wewenang eksklusif sehingga tidak dapat dilimpahkan kepada pihak lain, selama pelaksanaannya sesuai dengan peraturan perundang-undangan yang berlaku serta Anggaran Dasar Bank. Sementara Dewan Komisaris dan Direksi, bertanggung jawab untuk memelihara keberlanjutan usaha Bank.

Dalam melaksanakan tugas dan tanggung jawabnya tersebut, Dewan Komisaris dibantu oleh Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Sementara Direksi dibantu oleh Komite Manajemen Risiko, Komite Kebijakan Perkreditan, ALCO, Komite Pengarah Teknologi Informasi, dan Komite Manajemen Risiko Operasional.

Kebijakan Tata Kelola Perusahaan

Kebijakan terkait penerapan tata kelola perusahaan disusun untuk memastikan peningkatan kualitas penerapan GCG di Bank Sahabat Sampoerna. Kebijakan tersebut senantiasa dievaluasi keefektivasannya agar penerapan GCG di lingkungan Bank dapat berjalan optimal sehingga berdampak positif pada peningkatan kinerja Bank.

Mechanism of Corporate Governance

GCG Mechanism in Bank Sahabat Sampoerna regulates the relationship between Bank Organs such as the General Meeting of Shareholders (GMS), Board of Commissioners, Board of Directors, and other supporting organs. The GMS is a Bank Organ that has exclusive authority that cannot be delegated to other parties, and that its implementation is in accordance with the applicable laws and regulations as well as the Bank's Articles of Association. Meanwhile, the Board of Commissioners and Board of Directors are responsible for maintaining the Bank's business sustainability.

In fulfilling its duties and responsibilities, the Board of Commissioners is supported by Audit Committee, Remuneration and Nomination Committee, and Risk Oversight Committee. Whereas, the Board of Directors is assisted by the Risk Management Committee, Credit Policy Committee, ALCO, Information Technology Steering Committee, and Operational Risk Management Committee.

Corporate Governance Policies

Corporate governance policies are formulated to ensure improvement of GCG implementation quality at Bank Sahabat Sampoerna. Effectiveness of this policy is constantly evaluated so that the GCG implementation within the Bank can run optimally and brings positive impact on the Bank's performance improvement.

Kebijakan Tata Kelola Perusahaan Corporate Governance Policies



01

Kebijakan Umum GCG, merupakan kebijakan umum/payung kebijakan internal dalam penerapan GCG.

GCG General Policy, an internal policy umbrella/general policy in implementing GCG.

02

Code of Conduct, merupakan dokumen formal yang mengikat seluruh karyawan untuk berperilaku profesional, bertanggung jawab, dan patuh, baik dalam melakukan hubungan bisnis dengan para nasabah, rekan, maupun hubungan dengan sesama rekan kerja.

Code of Conduct, a formal document binding all employees to behave professionally, responsibly, and properly, in maintaining business relationship with customers, partners, and fellow colleagues.

03

Pedoman dan Tata Tertib Kerja Dewan Komisaris, Direksi, dan komite yang membantu Dewan Komisaris.

Manual and Charter of Board of Commissioners, Board of Directors, and Committees assisting Board of Commissioners.

04

Kebijakan dan prosedur operasi standar (standard operating procedure/SOP) Bank lainnya yang mengatur seluruh aktivitas bisnis maupun penunjang bisnis.

Standard operating procedures and other Bank policies that govern the whole business activities and business support.

Pengembangan Kualitas Tata Kelola Perusahaan

Good Corporate Governance Quality Development

Fokus Penerapan Tata Kelola Perusahaan Bank Sahabat Sampoerna 2020

Bank Sahabat Sampoerna berupaya untuk meningkatkan dan mengoptimalkan penerapan GCG secara bertahap setiap tahunnya. Fokus utama penerapan tata kelola perusahaan Bank Sahabat Sampoerna tahun 2020, yaitu:

1. Menjunjung tinggi integritas, keadilan, transparansi, dan budaya kepatuhan;
2. Melakukan perbaikan dan pengembangan proses, metode, infrastruktur, serta kualitas manajemen risiko sesuai dengan perkembangan bisnis;
3. Melakukan sinergi berkelanjutan antara *second line of defense* dengan *third line of defense*;
4. Memperbaiki proses, melakukan pengkinian sistem dan prosedur, meningkatkan kompetensi sumber daya manusia, serta meningkatkan proses *quality assurance* untuk beberapa aktivitas utama; dan
5. Mengembangkan struktur organisasi di divisi bisnis maupun divisi *supporting*, disesuaikan dengan pertumbuhan bisnis dan risiko yang dihadapi Bank.

Penilaian Penerapan Tata Kelola Perusahaan

Penilaian penerapan GCG dilakukan sebagai bukti komitmen Bank dalam melaksanakan aktivitas bisnis yang bertanggung jawab serta sebagai metode dalam rangka evaluasi penerapan GCG di tahun berikutnya. Metode penilaian penerapan GCG melalui penilaian secara mandiri (*self-assessment*) dengan melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, dan seluruh divisi Bank. Melalui pelaksanaan *self-assessment*, Bank akan memperoleh Peringkat Tata Kelola yang menjadi faktor penentu Tingkat Kesehatan Bank, sesuai Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Dasar Pelaksanaan Self-Assessment

Pelaksanaan *self-assessment* dilaksanakan dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola bagi Bank Umum. Penilaian tersebut dilaksanakan per semester untuk posisi akhir bulan Juni dan Desember.

Focus of Corporate Governance Implementation at Bank Sahabat Sampoerna in 2020

Bank Sahabat Sampoerna improves and optimizes its GCG implementation gradually every year. The main focuses of good corporate governance implementation in Bank Sahabat Sampoerna in 2020 are as follows:

1. *Upholding integrity, fairness, transparency, and compliance culture;*
2. *Improving and developing process, method, infrastructure, and quality of risk management in accordance with the business development;*
3. *Building continuous synergy between the second line of defense and the third line of defense;*
4. *Improving process, updating system and procedure, enhancing human resource competence, and improving quality assurance process for several main activities; and*
5. *Developing organization structure in the business division and supporting division, adjusted to the business growth and risks faced by the Bank.*

Assessment of Corporate Governance Implementation

Assessment of GCG implementation is carried out as evidence of the Bank's commitment to conducting responsible business activities as well as a method for evaluating the GCG implementation in the following year. The assessment method of GCG implementation is through self-assessment, by involving the Board of Commissioners, Board of Directors, Executive Officers, and all of the Bank's divisions. By implementing self-assessment, the Bank will obtain its Governance Rating that becomes a determining factor of the Bank's Sound Level in accordance with Financial Services Authority Regulation No. 4/POJK.03/2016 on Sound Level Assessment of Commercial Bank.

Basis of Self-Assessment Implementation

Self assessment is carried out by referring to the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Bank. The assessment is carried out per semester for positions of end of June and December.

Tujuan Pelaksanaan *Self-Assessment*

Tujuan pelaksanaan *self-assessment* di Bank Sahabat Sampoerna bertujuan untuk:

1. Menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan. Struktur tata kelola terdiri dari Dewan Komisaris, Direksi, Komite, dan Satuan Kerja pada Bank, sedangkan infrastruktur tata kelola Bank antara lain kebijakan dan prosedur Bank, sistem informasi manajemen, serta tugas pokok dan fungsi masing-masing struktur organisasi;
2. Menilai efektivitas proses pelaksanaan prinsip GCG yang didukung kecukupan struktur dan infrastruktur tata kelola Bank sehingga menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan; dan
3. Menilai kualitas *outcome* sesuai harapan pemangku kepentingan yang merupakan hasil proses pelaksanaan prinsip GCG, didukung kecukupan struktur dan infrastruktur tata kelola Bank.

Kriteria yang Digunakan dalam *Self-Assessment*

Pelaksanaan *self-assessment* Bank Sahabat Sampoerna diintegrasikan ke dalam 3 aspek, yakni *governance structure*, *governance process*, dan *governance outcome* dengan mempertimbangkan 11 faktor penilaian penerapan GCG berikut.

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 penyediaan dana besar (*large exposure*);
10. Transparansi kondisi keuangan dan non-keuangan Bank, laporan pelaksanaan tata kelola, dan pelaporan internal; serta
11. Rencana strategis Bank.

Pihak Pelaksana *Self-Assessment*

Pihak yang bertanggung jawab dalam pelaksanaan *self-assessment*, yaitu Satuan Kerja Kepatuhan. Satuan kerja ini melakukan koordinasi penyusunan *self-assessment* dengan melibatkan seluruh divisi terkait, baik dalam proses pengisian kuesioner maupun dalam proses mempersiapkan dokumen pendukung (*underlying documents*). Penilaian tersebut juga melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, sampai dengan divisi-divisi kerja yang berkaitan dengan praktik pelaksanaan GCG.

Objectives of *Self-Assessment*

The objectives of implementing *self-assessment* at Bank Sahabat Sampoerna are as follows:

1. Assessing the adequacy of the Bank's governance structure and infrastructure so that the implementation process of GCG principles will produce an outcome in line with the stakeholders' expectations. The governance structure consists of Board of Commissioners, Board of Directors, Committees, and Divisions at the Bank, while the Bank's governance infrastructure includes Bank policies and procedures, management information system, as well as the main duties and functions of each organization structure;
2. Assessing the effectiveness of implementation process of GCG principles, which is supported by adequate Bank's governance structure and infrastructure in order to produce outcomes that meet stakeholders' expectations; and
3. Assessing the quality of outcomes whether they are in line with stakeholder expectations, which is the result of the process of implementing GCG principles, supported by adequate Bank's governance structure and infrastructure.

Criteria Used in *Self-Assessment*

The implementation of Bank Sahabat Sampoerna's *self-assessment* is integrated into 3 aspects, namely *governance structure*, *governance process*, and *governance outcome*, by considering the following 11 assessment factors for GCG implementation.

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 Committees' duties;
4. Managing conflict of interest;
5. Implementation of compliance function;
6. Implementation of internal audit function;
7. Implementation of external audit function;
8. Implementation of risk management, including internal control system;
9. Provision of funds to related party and provision of large exposure;
10. Transparency of the Bank's financial and non-financial condition, report on the implementation of good corporate governance, and internal reporting; and
11. Strategic planning of the Bank.

Parties Implementing *Self-Assessment*

The party responsible for implementing *self-assessment* is the Compliance Division. The Division coordinates the preparation of *self-assessment* by involving all relevant divisions, in the process of filling out questionnaire and the process of preparing supporting documents (*underlying documents*). The assessment also involves the Board of Commissioners, Board of Directors, Executive Officers, and work divisions related to GCG implementation practices.

Hasil Self-Assessment

Hasil penilaian *self-assessment* Bank Sahabat Sampoerna dalam 3 tahun terakhir diungkapkan dalam tabel berikut.

Self-Assessment Results

Self-assessment results of Bank Sahabat Sampoerna for the past 3 years are disclosed in the following table.

Aspek Aspect	Nilai Score		
	2020	2019	2018
Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris <i>Implementation of Duties and Responsibilities of the Board of Commissioners</i>	1	1	1
Pelaksanaan Tugas dan Tanggung Jawab Direksi <i>Implementation of Duties and Responsibilities of the Board of Directors</i>	1	1	1
Kelengkapan dan Pelaksanaan Tugas Komite-Komite <i>Completeness and Implementation of the Committee's Duties</i>	1	1	1
Penanganan Benturan Kepentingan <i>Handling Conflict of Interest</i>	1	1	1
Fungsi Kepatuhan Bank <i>Functions of Bank Compliance</i>	2	2	2
Fungsi Audit Internal <i>Functions of Internal Audit</i>	1	1	1
Fungsi Audit Eksternal <i>Functions of External Audit</i>	1	1	1
Fungsi Manajemen Risiko dan Pengendalian Internal <i>Functions of Risk Management and Internal Control</i>	2	2	2
Prinsip Kehati-hatian dalam Penyediaan Dana Pihak Terkait (<i>Related Party</i>) dan Debitur Besar (<i>Large Exposure</i>) <i>Prudential Principle in Provision of Funds of Related Party and Large Exposure</i>	2	2	2
Transparansi Kondisi Keuangan dan Non-Keuangan Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal <i>Transparency of financial and non-financial condition, Report on the Implementation of Good Corporate Governance and Internal Reporting</i>	1	1	1
Rencana Strategis Bank <i>Bank's Strategic Plans</i>	2	2	2
Peringkat Komposit <i>Composite Rating</i>	2	2	2

Berdasarkan hasil *self-assessment* tahun 2020, Bank memperoleh peringkat komposit 2 dengan rincian sebagai berikut.

Based on the self-assessment results in 2020, the Bank obtained a composite rating of 2 with the following details.

Hasil Penilaian Sendiri (*Self-Assessment*) Pelaksanaan Tata Kelola Perusahaan *Self-Assessment Results of Corporate Governance Implementation*

Indikator	Peringkat Rating	Definisi Peringkat Definition of Ratings	Indicators
Individual	2	Baik / Good	Individual
Konsolidasian	-	-	Consolidated

Analisis Analysis

Kunci utama yang dijalankan dalam rangka mencapai tata kelola bank pada peringkat 2 yaitu:

The main keys implemented in order to achieve rating 2 for bank governance are:

- Dewan Komisaris, Direksi, dan Pemegang Saham mempunyai komitmen yang tinggi dalam mendorong budaya kepatuhan, budaya risiko, dan semangat belajar di setiap jenjang organisasi;
- Tugas dan tanggung jawab Dewan Komisaris dilaksanakan secara profesional dan independen. Dewan Komisaris tidak turut campur dalam kegiatan operasional maupun keputusan kredit, kecuali pemberian kredit kepada pihak terkait;
- Dewan Komisaris dan Direksi melaksanakan tugas dan tanggung jawab dengan profesional tanpa intervensi dari Pemegang saham untuk membangun Bank yang sehat;
- Dalam rangka menjalankan fungsi pengawasan terhadap seluruh kegiatan Bank, Dewan Komisaris senantiasa aktif memberikan masukan dan saran konstruktif kepada Direksi pada saat rapat bersama yang dilakukan secara bulanan, hasil rapat dituangkan dalam *minutes of meeting* yang didokumentasikan dengan baik ;
- Dewan Komisaris dan Direksi berasal dari pihak independen yang profesional dan telah lulus *fit & proper test* dari regulator serta tidak memiliki hubungan kepemilikan, kepengurusan, dan hubungan keluarga dengan pemilik (Pemegang Saham Bank);
- Komitmen yang tinggi dari Pemegang Saham di dalam membangun Bank yang sehat dengan tidak melakukan intervensi terhadap tugas dan tanggung jawab yang dilakukan oleh Dewan Komisaris dan Direksi yang menyebabkan operasional Bank terganggu sehingga berdampak pada berkurangnya keuntungan dan/atau menyebabkan kerugian Bank;
- Rencana Bisnis Bank (RBB) telah dikomunikasikan Direksi kepada Pemegang Saham serta kepada seluruh Kepala Divisi di dalam Satuan Kerja. Para Kepala Divisi/Satuan Kerja yang ada selanjutnya menyampaikan kepada jajaran di bawah koordinasinya;
- Tugas dan tanggung jawab seluruh anggota Direksi dilaksanakan secara profesional dan independen sesuai dengan rencana yang dituangkan di dalam RBB dan Direksi tidak memanfaatkan Bank untuk memperoleh keuntungan maupun kepentingan pribadi dan golongan;
- Hal-hal yang bersifat strategis meliputi kebijakan Bank, di antaranya dengan melakukan uji kepatuhan terhadap produk, program, aktivitas, serta kebijakan baru sebelum diimplementasikan. Selain itu, melakukan uji kepatuhan untuk pengajuan kredit dengan plafon tertentu dan kredit yang diberikan kepada pihak terkait dalam rangka memastikan kepatuhan terhadap kebijakan, ketentuan, sistem dan prosedur, serta kegiatan Bank telah sesuai dengan ketentuan perundangan yang berlaku;
- Budaya kepatuhan dibangun melalui berbagai aktivitas, di antaranya dengan dilakukannya sosialisasi budaya kepatuhan secara berkelanjutan melalui *compliance awareness* kepada seluruh cabang setiap tahun. Namun, sehubungan dengan merebaknya pandemi Covid-19, sosialisasi dilakukan melalui *e-learning* bekerja sama dengan Unit Kerja *Human Capital*;
- Bank membentuk Organisasi Satuan Kerja Kepatuhan (SKK), Satuan Kerja Manajemen Risiko (SKMR), dan Satuan Kerja Audit Internal (SKAI) yang independen terhadap Satuan Kerja Operasional;
- Minimum setiap triwulan dilakukan sinergi berkelanjutan secara berkala *antara second line of defense* (SKK dan SKMR) dengan *third line of defense* (SKAI) dalam rangka meningkatkan kualitas budaya kepatuhan, budaya sadar risiko, dan pengendalian internal serta membahas tindak lanjut temuan Otoritas Jasa Keuangan dan SKAI, potensi denda pelaporan, *risk based bank rating* (RBBR), dan hal-hal lain yang dianggap perlu, baik yang sedang berlangsung ataupun yang akan berlangsung;
- Dalam pelaksanaan kegiatan operasional Bank, terdapat kecukupan kebijakan dan prosedur yang senantiasa disesuaikan dengan ketentuan terkini dari regulator;
- Penerapan manajemen risiko, budaya kepatuhan, pengendalian internal serta *good corporate governance* (GCG) dapat diimplementasikan secara efektif sesuai dengan ketentuan yang berlaku dengan menerapkan prinsip kehati-hatian dengan dukungan penuh dari manajemen;
- *Board of Commissioners, Board of Directors, and Shareholders have high commitment in encouraging a culture of compliance, a culture of risk, and a spirit of learning at every level of the organization;*
- *The duties and responsibilities of the Board of Commissioners are carried out professionally and independently. The Board of Commissioners does not interfere in operational activities or credit decisions, except in the provision of loans to related parties;*
- *The Board of Commissioners and Board of Directors carry out their duties and responsibilities professionally without intervention from Shareholders to build a sound Bank;*
- *In order to carry out the supervisory function of all Bank activities, the Board of Commissioners always actively provides constructive input and suggestions to the Board of Directors at the monthly joint meetings, of which the meeting results are set out in minutes that are well documented;*
- *The Board of Commissioners and Board of Directors are from professional independent parties who have passed the fit & proper test from the regulators and do not have ownership, management, and family relationship with the owners (the Bank's Shareholders);*
- *Shareholders' high commitment in building a sound Bank by not intervening in the duties and responsibilities of the Board of Commissioners and Board of Directors that may cause the Bank's operations to be disrupted and may result in reduced profits and/or loss of the Bank;*
- *The Bank's Business Plan (RBB) has been communicated by the Board of Directors to Shareholders and to all Division Heads in the Divisions. The existing Division Heads then convey to their subordinates;*
- *The duties and responsibilities of all members of Board of Directors are carried out professionally and independently in accordance with the plan outlined in the RBB and the Board of Directors does not use the Bank for personal or group gain or interest;*
- *Strategic matters include Bank policies, among others, by conducting compliance test on new product, program, activity, and policy before they are implemented. In addition, conducting compliance test for credit application with certain limit and loans to related parties in order to ensure compliance with policies, regulations, systems, and procedures, as well as Bank activities in accordance with the applicable laws and regulations;*
- *Compliance culture is built through various activities, including disseminating compliance culture on an ongoing basis through annual compliance awareness to all branch offices. However, in connection with the Covid-19 outbreak, dissemination was carried out through e-learning in cooperation with the Human Capital Division;*
- *The Bank established Compliance Division (SKK), Enterprise Risk, Analytics & Control Division (SKMR), and Internal Audit Division (SKAI), which are independent against the Operational Division;*
- *At least every quarter, continuous synergy is carried out on a regular basis between the second line of defense (SKK and SKMR) and the third line of defense (SKAI) in order to improve the quality of compliance culture, risk awareness culture, and internal control, as well as by discussing follow-up on findings from the Financial Services Authority and SKAI, potential reporting penalties, risk-based bank rating (RBBR), and other matters deemed necessary, both ongoing and will be ongoing;*
- *In carrying out the Bank's operational activities, there are sufficient policies and procedures that are always adjusted to the current provisions of the regulator;*
- *The risk management, compliance culture, internal control, and good corporate governance (GCG) can be implemented effectively in accordance with the applicable regulations by applying the prudential principle with full support from the management;*

Analisis Analysis

- Komite Audit memberikan rekomendasi atas proses penunjukan di dalam menentukan akuntan publik (AP) maupun kantor akuntan publik (KAP) yang telah terdaftar sebagai auditor Bank di Otoritas Jasa Keuangan dilakukan oleh Dewan Komisaris atas wewenang dari RUPS ;
- AP dan KAP yang ditunjuk memiliki kinerja yang independen dengan kompetensi yang memadai, kinerja yang dimiliki baik AP maupun KAP dalam penugasan audit telah memenuhi standar profesional akuntan publik;
- Hasil audit dan *management letter* dari AP dan KAP mampu menggambarkan kondisi dan permasalahan Bank secara signifikan. Kualitas kehati-hatian yang memadai membantu Bank dalam melakukan perbaikan dan perubahan atas permasalahan yang telah ditemukan. Selain itu, hasil audit juga telah disampaikan secara tepat waktu sesuai dengan *timeline* yang telah disepakati;
- Bank telah memiliki kebijakan, sistem, dan prosedur untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar;
- Bank selalu memperhatikan ketentuan Otoritas Jasa Keuangan tentang batas maksimum pemberian kredit (BMPK), ketentuan internal, dan prinsip kehati-hatian sehingga tidak terdapat pelanggaran ataupun pelampauan terhadap ketentuan BMPK di dalam penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar;
- Bank telah memiliki SDM dengan tingkat kompetensi yang memadai dan handal. Selain itu, Bank juga telah memiliki sistem informasi yang dapat mendukung internal Bank dalam proses pelaporan internal yang akurat dan tepat waktu;
- Bank melaksanakan transparansi informasi mengenai produk dan penggunaan data nasabah berpedoman pada ketentuan Otoritas Jasa Keuangan dan/atau Bank Indonesia tentang transparansi informasi produk dan penggunaan data pribadi nasabah. Selain itu, Bank melaksanakan transparansi kondisi keuangan dan non-keuangan meliputi kepengurusan, kepemilikan, perkembangan usaha Bank dan kelompok usaha Bank, strategi, kebijakan, dan laporan manajemen;
- Bank menyusun Laporan Tahunan secara transparan dan menyampaikannya kepada Otoritas Jasa Keuangan dan pemangku kepentingan tepat waktu sesuai ketentuan yang berlaku;
- Pemegang Saham, Dewan Komisaris, Direksi, dan seluruh lini organisasi mengimplementasikan prinsip tata kelola secara konsisten di antaranya dengan adanya komunikasi yang transparan yang dilakukan oleh Direksi secara rutin terkait kebijakan, strategi dan *performance* Bank, serta penerapan *reward and punishment system* berbasis meritokrasi;
- Bank menyusun rencana bisnis secara lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat dan menggambarkan pertumbuhan Bank yang berkesinambungan dan sesuai dengan Visi dan Misi Bank ;
- Kompetensi SDM dilakukan peningkatan secara berkesinambungan melalui pelatihan sesuai bidang dan keahliannya dalam rangka mendukung pencapaian RBB;
- Dewan Komisaris melaksanakan pengawasan aktif melalui rapat rutin bulanan antara Dewan Komisaris dengan Direksi dan menyampaikan *concern* secara langsung kepada Direksi untuk mendapatkan penjelasan lebih lanjut terhadap pelaksanaan RBB;
- Dilakukan perbaikan dan pengembangan proses, metode, infrastruktur, serta kualitas manajemen risiko secara terus menerus disesuaikan dengan perkembangan bisnis, antara lain dengan pengkinian kebijakan perkreditan, melakukan sosialisasi *risk awareness*, sertifikasi Pejabat Kepatuhan, sertifikasi Pejabat *Treasury*, sertifikasi Pejabat Kredit, dan *Branch Manager*, penerapan praktek APU-PPT, serta penyelenggaraan pelatihan secara berkala dalam rangka meningkatkan kompetensi SDM yang andal;
- Untuk mendapatkan karyawan yang berkualitas dan sesuai dengan kompetensinya dilakukan sinergi antara Unit Kerja *Human Capital* bersama dengan unit kerja terkait dengan pengembangan struktur organisasi di Unit Bisnis maupun Unit *Supporting* disesuaikan dengan pertumbuhan dan kebutuhan bisnis serta risiko yang dihadapi Bank;
- *The Audit Committee provides recommendations on the appointment process of public accountant (AP) and public accounting firm (KAP) that are registered as Bank auditors at the Financial Services Authority, in which the process is carried out by the Board of Commissioners under the authority of the GMS;*
- *The appointed AP and KAP shall have independent performance with adequate competence, the performance of both AP and KAP in audit assignments has met the professional standards of public accountants;*
- *The audit result and management letter from AP and KAP are able to describe the conditions and problems of the Bank significantly. The quality of audit results is adequate to assist the Bank in making improvements and changes to the problems found. Moreover, the audit results have been submitted in a timely manner in accordance with the agreed timeline.*
- *The Bank already has policies, system, and procedure for provision of funds to related parties and provision of large exposures;*
- *The Bank always pays attention to the provisions of Financial Services Authority on the legal lending limit (LLL), internal provisions, and the prudential principle, so that there are no violations or exceedances of the LLL provisions in providing funds to related parties and/or providing large exposures;*
- *The Bank already has human resources with adequate and reliable levels of competence. Furthermore, the Bank already has an information system that can support the Bank's internal reporting process in an accurate and timely manner.*
- *The Bank applies transparency of information on products and customer data usage by referring to Financial Services Authority and/or Bank Indonesia regulations on transparency of product information and use of customer personal data. Furthermore, the Bank applies transparency of financial and non-financial conditions that includes the management, ownership, development of the Bank's business and the Bank's business groups, strategies, policies, and management reports;*
- *The Bank prepares the Annual Report transparently and submits it to the Financial Services Authority and stakeholders in a timely manner, in accordance with the applicable regulations;*
- *Shareholders, Board of Commissioners, Board of Directors, and all lines of the organization consistently implement governance principles, among others, through transparent communication by the Board of Directors routinely related to the Bank's policies, strategies, and performance, and through the implementation of a meritocracy-based reward and punishment system;*
- *The Bank prepares its business plan in a complete and realistic manner by considering all external and internal factors, and the principles of prudence, sound banking principles, and describing the Bank's sustainable growth in accordance with the Bank's Vision and Mission;*
- *HR competencies are continuously upgraded through training programs according to their fields and expertise in order to support RBB achievement;*
- *The Board of Commissioners actively oversees through regular monthly meetings between the Board of Commissioners and Board of Directors, and conveys concerns directly to the Board of Directors to get further clarification on RBB implementation;*
- *Improvement and development of process, method, infrastructure, and quality of risk management are carried out continuously and adjusted to the business development, among others, by updating credit policies, conducting risk awareness dissemination, certification of Compliance Officials, certification of Treasury Officials, certification of Credit Officials, and Branch Managers, implementing APU-PPT practices, and organizing training programs regularly in order to improve the human resources competence to be reliable;*
- *To get qualified employees according to their competencies, synergies are carried out between the Human Capital Division and divisions related to the organizational structure development in the Business Unit and Supporting Unit, in line with the growth, business needs, and the risks faced by the Bank;*

Analisis Analysis

- Penerapan *key control self-assessment* (KCSA) dilakukan oleh Unit Kerja SKMR secara berkesinambungan pada seluruh kantor cabang dan sebagian kantor pusat yang dianggap memiliki *key risk*, kemudian dilakukan kontrol terhadap *key risk indicator* (KRI) pada prosedur tersebut untuk mendorong pemantauan dan implementasi prosedur yang berlaku serta risikonya;
 - Dalam menindaklanjuti setiap laporan atau pengaduan pelanggaran integritas yang terjadi dan terus menjaga konsistensi dan optimalisasi terkait dengan penerapan sanksi terhadap pelanggaran disiplin dan integritas sesuai ketentuan yang telah ditetapkan fungsi Komite Penegak Integritas dan Disiplin (Komdis) dioptimalkan secara konsisten;
 - Kinerja Bank meningkat dari waktu ke waktu di mana secara positif peningkatan tersebut juga disertai peningkatan kualitas proses, manajemen risiko, budaya kepatuhan, fungsi SKAI, serta sistem pengendalian internal;
 - Kelemahan-kelemahan di bidang bisnis, operasional, manajemen risiko, fungsi kepatuhan, dan pengendalian internal dapat diselesaikan dengan tindakan normal oleh Manajemen, di antaranya dengan dilakukannya perbaikan proses secara terus menerus disesuaikan dengan ketentuan terkini, peluncuran produk dan/atau program yang mendukung pencapaian target bisnis, pengkinian sistem dan prosedur, peningkatan kompetensi SDM dan perekrutan karyawan yang berkualitas guna mengisi posisi yang diperlukan untuk mendukung kinerja bisnis dan operasional Bank, serta ditingkatkannya proses *quality assurance* untuk beberapa aktivitas utama;
 - Strategi *anti-fraud* diimplementasikan dengan mengoptimalkan dan menyediakan saluran komunikasi bagi *whistleblower* melalui Komite Ombudsman;
 - Untuk memastikan pemenuhan komitmen Bank kepada regulator agar tidak melebihi batas waktu yang ditetapkan, di antaranya digunakan untuk *me-remind* kewajiban unit terkait dalam menyampaikan pelaporan kepada regulator agar diperoleh hasil yang efektif, efisien, dan tepat sasaran, serta mengurangi adanya potensi denda, Bank telah melakukan pengembangan aplikasi *Compliance Regulatory Monitoring Application* (CRMA) secara berkesinambungan; dan
 - Untuk menyosialisasikan ketentuan terbaru dari regulator yang berhubungan langsung dengan operasional perbankan kepada unit terkait telah dilakukan pengembangan aplikasi *Compliance Regulatory Self-Assessment* (CRSA). Dengan modul ini, diharapkan seluruh karyawan memahami dan mengimplementasikan ketentuan tersebut di dalam pelaksanaan transaksi.
- *Key control self-assessment* (KCSA) is implemented by SKMR Division on an ongoing basis in all branch offices and head office partially that are considered to have key risk, and then, control of key risk indicators (KRI) on such procedure to encourage the monitoring and implementation of the applicable procedures and their risks;
 - In following up any reports or complaints of integrity violations that have occurred and continuing to maintain consistency and optimization related to the imposition of sanctions for violations of discipline and integrity in accordance with the provisions that have been set, the function of the Integrity and Discipline Enforcement Committee (Komdis) is consistently optimized;
 - The Bank's performance has improved from time to time where such positive improvement is accompanied by improvement in the quality of process, risk management, compliance culture, Internal Audit Division's functions, and internal control system;
 - Weaknesses in business, operations, risk management, compliance function, and internal control can be resolved by normal actions by the Management, among others by continuously improving processes that are adjusted to the latest provisions, launching products and/or programs that support the achievement of business targets, updating system and procedure, improving human resources competence, and recruiting qualified employees to fill the positions needed to support the Bank's business performance and operations, as well as improving the quality assurance process for several key activities;
 - The anti-fraud strategy is implemented by optimizing and providing a communication channel for whistleblower through the Ombudsman Committee;
 - To ensure fulfillment of the Bank's commitment to regulators and not to exceed the stipulated time limit, a reminder is used by the related unit that has the obligation to submit reports to regulators in order to obtain results that are effective, efficient, and right on target, as well as reduce potential fines, and therefore, the Bank has continuously developed the Compliance Regulatory Monitoring Application (CRMA); and
 - To disseminate the latest regulations from regulators that are directly related to banking operations to the related units, a Compliance Regulatory Self-Assessment (CRSA) application has been developed. With this module, it is expected that all employees will understand and implement these provisions in executing transactions.

Analisis kesesuaian pelaksanaan *self-assessment* GCG Bank Sahabat Sampoerna mencakup 3 aspek, yaitu *governance structure, governance process, dan governance outcome* diuraikan pada tabel berikut.

Analysis of the suitability of GCG self-assessment at Bank Sahabat Sampoerna includes 3 aspects, which are governance structure, governance process, and governance outcome as described in the following table.

Aspek Aspect	Nilai Score	Analisis Analysis
Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris <i>Implementation of Duties and Responsibilities of Board of Commissioners</i>	1	<p>Governance Structure</p> <ul style="list-style-type: none"> • Komposisi, jumlah, dan kriteria lain sudah sesuai dengan ketentuan Otoritas Jasa Keuangan; • Seluruh anggota Dewan Komisaris berdomisili di Indonesia; • Tidak ada perangkapan jabatan yang tidak sesuai dengan ketentuan Otoritas Jasa Keuangan; • Seluruh anggota Dewan Komisaris memiliki integritas, kompetensi, dan reputasi keuangan yang memadai; • Tidak ada hubungan keterkaitan satu sama lain; dan • Komisaris Independen merupakan pihak profesional dan independen terhadap Pemegang Saham. <p>Governance Structure</p> <ul style="list-style-type: none"> • The composition, number, and other criteria are already in accordance with the provisions of Financial Services Authority; • All members of Board of Commissioners are domiciled in Indonesia; • There are no concurrent positions that are not in accordance with the provisions of Financial Services Authority; • All members of Board of Commissioners have integrity, competence, and sufficient finance reputation; • There is no relationship among themselves; and • Independent Commissioner is a professional and independent party of the Shareholders.

Aspek Aspect	Nilai Score	Analisis Analysis
		<p>Governance Process</p> <ul style="list-style-type: none"> Bank mempunyai semangat untuk selalu mematuhi ketentuan yang berlaku dalam segala proses, termasuk dalam hal pengangkatan anggota Dewan Komisaris; Dewan Komisaris meluangkan waktunya secara maksimal untuk menjalankan tugasnya dan memberikan banyak masukan kepada Direksi; Dewan Komisaris tidak ikut serta dalam kegiatan operasional maupun keputusan kredit, kecuali pemberian kredit kepada pihak terkait; Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara profesional dan independen; serta Pemilik tidak pernah melakukan intervensi terhadap pelaksanaan tugas Dewan Komisaris yang menyebabkan operasional Bank terganggu sehingga berdampak pada berkurangnya keuntungan dan/atau menyebabkan kerugian Bank. <p>Governance Outcome</p> <ul style="list-style-type: none"> Hasil rapat Dewan Komisaris dituangkan dalam notulen rapat serta didokumentasikan dan didistribusikan dengan baik; Hasil rapat Dewan Komisaris merupakan rekomendasi dan/atau arahan yang dapat diimplementasikan oleh RUPS dan/atau Direksi; serta Kinerja Bank meningkat dari waktu ke waktu. Secara positif, peningkatan tersebut juga disertai peningkatan kualitas proses, manajemen risiko, budaya kepatuhan, fungsi SKAI, serta sistem pengendalian internal.
Pelaksanaan Tugas dan Tanggung Jawab Direksi <i>Implementation of Duties and Responsibilities of Board of Directors</i>	1	<p>Governance Structure</p> <ul style="list-style-type: none"> Komposisi anggota Direksi sudah memenuhi ketentuan yang ditetapkan oleh regulator; Pengalaman dan pendidikan anggota Direksi relevan dengan tugas dan tanggung jawab; Tidak ada perangkapan jabatan; Tidak ada hubungan keterkaitan satu sama lain; Seluruh anggota Direksi mempunyai komitmen yang tinggi dalam mendorong budaya kepatuhan, budaya risiko, serta semangat belajar di setiap jenjang organisasi; dan Seluruh Direksi Independen terhadap Pemegang Saham. <p>Governance Process</p> <ul style="list-style-type: none"> Seluruh anggota Direksi bertindak secara independen; Tidak ada intervensi pemilik yang merugikan atau mengganggu operasional Bank; Direksi melakukan <i>monitoring</i> ketat terhadap <i>progress</i> yang dilakukan seluruh unit kerja, termasuk <i>progress</i> dalam rangka pemenuhan ketentuan Bank Indonesia /Otoritas Jasa Keuangan/ Otoritas lainnya; Direksi tidak memanfaatkan Bank untuk memperoleh keuntungan maupun kepentingan pribadi; dan Permintaan data dari Dewan Komisaris selalu dipenuhi secara lengkap, akurat, dan tepat waktu. <p>Governance Outcome</p> <ul style="list-style-type: none"> The Board of Commissioners' meeting results are outlined in minutes of meeting as well as properly documented and distributed; The Board of Commissioners' meeting results are recommendations and/or directives that can be implemented by the GMS and/or Board of Directors; and Bank performance improves from time to time. Such increase was positively accompanied by an increase in the quality of process, risk management, compliance culture, Internal Audit Unit function, and internal control system. <p>Governance Structure</p> <ul style="list-style-type: none"> The Board of Directors' composition has complied with the provisions stipulated by the regulators; The Board of Directors' experience and education are relevant to the duties and responsibilities; There are no concurrent positions; There is no relationship among themselves; All members of Board of Directors have high commitment in fostering compliance culture, risk culture, and learning spirit at every level of the organization; and All members of Board of Directors are independent against the Shareholders. <p>Governance Process</p> <ul style="list-style-type: none"> All members of Board of Directors acts independently; There is no intervention by owner that harms or interferes with the Bank's operations; The Board of Directors strictly monitors the progress made by all divisions, including the progress in the framework of fulfilling provisions of Bank Indonesia/ Financial Services Authority/other authority; The Board of Directors does not use the Bank to obtain profits or personal interest; and Data request from the Board of Commissioners is always met in a complete, accurate, and timely manner.

Aspek Aspect	Nilai Score	Analisis Analysis
Kelengkapan dan Pelaksanaan Tugas Komite-Komite <i>Completeness and Implementation of Committee's Duties</i>	1	<p>Governance Outcome</p> <ul style="list-style-type: none"> • Setiap tahun, Direksi mempertanggungjawabkan pelaksanaan tugas dan tanggung jawab kepada Pemegang Saham melalui RUPS dan Laporan Pertanggungjawaban yang diterima oleh RUPS; • Komunikasi mengenai kebijakan strategis dilakukan secara transparan melalui tulisan maupun lisan, baik melalui tingkatan jenjang organisasi maupun secara langsung kepada karyawan; • Secara kualitas proses, manajemen risiko, budaya kepatuhan, penerapan budaya perusahaan, fungsi SKAI, serta sistem pengendalian intern telah berjalan dengan baik; • Karyawan dipacu untuk terus belajar dan diberi kesempatan untuk mengikuti beberapa pelatihan internal Bank dan eksternal sesuai dengan tugasnya masing masing. Kinerja individu diukur setiap 6 bulan dengan KPI yang sudah distandardisasi; • Bank dapat mempertahankan RBBR 2; serta • Secara umum, RBB yang telah ditetapkan dapat dicapai. <p>Governance Structure</p> <ul style="list-style-type: none"> • Jumlah, komposisi, kompetensi, dan perangkapan jabatan anggota komite sesuai ketentuan berlaku; • Tidak ada intervensi dari pemilik yang menyebabkan tidak terpenuhinya komposisi komite; serta • Frekuensi rapat dan kuorum sudah memenuhi ketentuan. <p>Governance Process</p> <ul style="list-style-type: none"> • Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi berkomitmen dalam memberikan kontribusi yang lebih baik dan optimal; serta • Pelaksanaan tugas komite telah sesuai dengan ketentuan. <p>Governance Outcome</p> <p>Rekomendasi komite bermanfaat dan dapat digunakan untuk peningkatan di bidang terkait.</p>
Benturan Kepentingan <i>Conflict of Interest</i>	1	<p>Governance Structure</p> <ul style="list-style-type: none"> • Bank telah memiliki SOP Standar Etika Karyawan, SOP Pengadaan barang dan Jasa, serta SOP <i>Vendor Management</i> yang salah satunya mengatur terkait dengan mekanisme pemilihan vendor dan proses pengadaan barang sehingga tidak ada benturan kepentingan; • SOP Standar Etika Karyawan dan Peraturan Perusahaan juga mengatur mengenai pelaporan dan pengenaan sanksi apabila terjadi pelanggaran Standar Etika Karyawan; dan • Bank juga memiliki Kebijakan Penerapan Strategi <i>Anti-Fraud</i>. <p>Governance Process</p> <ul style="list-style-type: none"> • Seluruh anggota Dewan Komisaris, anggota Direksi, dan karyawan di seluruh jenjang organisasi menjunjung tinggi integritas dalam seluruh kegiatan; serta • Optimalisasi Komite Penegakkan Disiplin dan Integritas untuk menjaga konsistensi pengenaan sanksi terhadap pelanggaran disiplin dan integritas sesuai ketentuan yang telah ditetapkan. <p>Governance Outcome</p> <ul style="list-style-type: none"> • Komitmen seluruh jajaran Manajemen dalam penerapan integritas; serta • Tidak terjadi benturan kepentingan pada periode laporan.

Aspek Aspect	Nilai Score	Analisis Analysis	
Fungsi Kepatuhan Bank <i>Functions of Bank Compliance</i>	2	<p>Governance Structure</p> <ul style="list-style-type: none"> • Komitmen yang tinggi dari Direksi terhadap penegakkan budaya kepatuhan; • Organisasi Satuan Kerja Kepatuhan independen terhadap Satuan Kerja Operasional; • SDM di Satuan Kerja Kepatuhan mempunyai pengalaman yang memadai dalam pengelolaan fungsi kepatuhan; • Kebijakan dan SPO Kepatuhan sudah tersedia dan dapat diimplementasikan; dan • Adanya koordinasi antara SKK, SKMR, dan SKAI dalam meningkatkan kualitas budaya kepatuhan, budaya sadar risiko, dan pengendalian internal. <p>Governance Process</p> <ul style="list-style-type: none"> • Kebijakan dan SPO Kepatuhan sudah diimplementasikan dan akan terus dikaji ulang secara berkala; • SKK, SKMR, dan SKAI melakukan rapat berkala dengan agenda yang ditentukan berdasarkan prioritas; • Sosialisasi budaya kepatuhan dilakukan secara berkelanjutan; • Proses <i>maker</i> dan <i>checker</i> di dalam proses pelaporan, <i>updating data</i> di <i>system central bank reporting</i> (CBR), dan perbaikan validasi di sistem pelaporan masih perlu ditingkatkan sehingga dapat menurunkan denda yang diakibatkan karena ketidakakuratan data laporan yang disampaikan kepada regulator; serta • Pemenuhan komitmen atas pelaksanaan laporan kepada regulator masih perlu ditingkatkan sehingga dapat mengurangi pengenaan denda yang diakibatkan karena keterlambatan penyampaian laporan ke Otoritas Jasa Keuangan. <p>Governance Outcome</p> <ul style="list-style-type: none"> • Laporan Kepatuhan Triwulanan kepada Direktur Utama dan semesteran kepada Otoritas Jasa Keuangan sudah disampaikan tepat waktu sesuai ketentuan yang berlaku; • Budaya kepatuhan dibangun melalui berbagai aktivitas, seperti sosialisasi <i>compliance awareness</i> yang dilakukan setiap tahun; • Bank belum sepenuhnya berhasil menurunkan tingkat pelanggaran terhadap ketentuan yang berlaku sehingga masih terdapat sanksi denda; • Diperlukan peningkatan kualitas data pelaporan Sistem Layanan Informasi Keuangan (SLIK) dan Laporan Bulanan Bank Umum (LBU) untuk mengurangi tingkat pelanggaran terhadap ketentuan yang berpotensi adanya sanksi denda; dan • Diperlukan peningkatan komitmen pemenuhan laporan agar laporan disampaikan tepat waktu sehingga dapat mengurangi adanya potensi sanksi denda. 	<p>Governance Structure</p> <ul style="list-style-type: none"> • High commitment from the Board of Directors towards enforcement of compliance culture; • Compliance Division Organization is independent against the Operational Division; • HR in the Compliance Division has sufficient experience in managing compliance function; • Compliance Policy and SOP are already available and can be implemented; and • There is coordination among Compliance Division (SKK), Enterprise Risk, Analytics & Control Division (SKMR), and Internal Audit Division (SKAI) in improving the quality of compliance culture, risk awareness culture, and internal control. <p>Governance Process</p> <ul style="list-style-type: none"> • Compliance Policy and SOP have been implemented and will be regularly reviewed; • Compliance Division (SKK), Enterprise Risk, Analytics & Control Division (SKMR), and Internal Audit Division (SKAI) hold regular meetings with an agenda determined based on priorities; • Dissemination of compliance culture is carried out on an ongoing basis; • The maker and checker process in the reporting process, updates of data in central bank reporting (CBR) system, and improvement of validation in the reporting system still need to be improved, so that it can reduce the fines caused by inaccurate reporting data submitted to the regulator; and • Fulfillment of commitment to implementing reports to regulators still needs to be improved in order to reduce the imposition of fines resulting from late submission of reports to the Financial Services Authority. <p>Governance Outcome</p> <ul style="list-style-type: none"> • Quarterly Compliance Reports to the Chief Executive Officer and Semi-Annual Compliance Reports to the Financial Services Authority have been submitted in accordance with the applicable regulations; • Compliance culture is built through various activities such as compliance awareness dissemination that is carried out every year; • The Bank has not fully succeeded in reducing the level of violation of the applicable regulations, and thus, there are still penalties; • It is necessary to improve the quality of reporting data on Financial Information Services System (SLIK) and Bank Monthly Reports (LBU) to reduce the violation level of provisions that have the potential for financial penalties; and • It is necessary to increase commitment to fulfilling reports in order to be delivered on time, which then reduce the potential penalties.

Aspek Aspect	Nilai Score		Analisis Analysis
Fungsi Audit Internal <i>Functions of Internal Audit</i>	1	<p>Governance Structure</p> <ul style="list-style-type: none"> Struktur organisasi SKAI telah sesuai dengan standar pelaksanaan fungsi audit internal Bank Umum. Selanjutnya, struktur organisasi SKAI bersifat dinamis mengikuti perkembangan dan kebutuhan organisasi Bank; Bank memiliki Piagam Internal Audit; SKAI independen terhadap Satuan Kerja Operasional; dan Bank telah menyusun metodologi audit dan telah disahkan oleh pejabat terkait. <p>Governance Process</p> <ul style="list-style-type: none"> Temuan audit dilaporkan secara berkala kepada Direktur Utama, Direktur Kepatuhan, Direktur terkait, serta Komisaris melalui Komite Audit; Dalam upaya peningkatan, pengembangan pengetahuan, dan keterampilan personel, SKAI telah membuat dan melaksanakan pendidikan/pelatihan; serta SKAI melakukan <i>monitoring</i> tindak lanjut perbaikan temuan audit sesuai komitmen yang telah disepakati. <p>Governance Outcome</p> <ul style="list-style-type: none"> Laporan hasil pemeriksaan SKAI senantiasa disampaikan ke Direktur Utama, Direktur bidang terkait, Komisaris, dan Direktur Kepatuhan; serta Manajemen dan Direktur yang terkait telah melaksanakan kegiatan berdasarkan prinsip tata kelola yang baik, termasuk di dalamnya menindaklanjuti laporan hasil audit. 	<p>Governance Structure</p> <ul style="list-style-type: none"> The organization structure of Internal Audit Division (SKAI) is already in accordance with the implementation standard of Commercial Bank's internal audit function. Furthermore, SKAI's organization structure is dynamic following the development and needs of the Bank's organization; The Bank has Internal Audit Charter; SKAI is independent against the Operational Division; and The Bank has prepared an audit methodology, which has been approved by the relevant officials. <p>Governance Process</p> <ul style="list-style-type: none"> Audit findings are reported regularly to the Chief Executive Officer, Compliance Director, relevant Directors, and Commissioners through the Audit Committee; In an effort to improve and develop the knowledge and skills of the personnel, SKAI has made and carried out education/training programs; and SKAI monitors the follow-up of improvement of the audit findings in accordance with the agreed commitments. <p>Governance Outcome</p> <ul style="list-style-type: none"> SKAI report of audit results is always submitted to the Chief Executive Officer, relevant Directors, Commissioners, and Compliance Director; and The Management and relevant Directors have carried out activities based on good governance principles, including following up on audit reports.
Fungsi Audit Eksternal <i>Functions of External Audit</i>	1	<p>Governance Structure</p> <p>Bank telah memenuhi aspek <i>governance structure</i> dalam penerapan fungsi audit eksternal. Pemenuhan aspek <i>governance structure</i> tercermin melalui kebijakan Bank yang menunjuk AP dan KAP berdasarkan kapasitas yang dimilikinya. Kebijakan ini dimaksudkan agar dapat menghasilkan <i>outcome</i> yang sesuai dengan harapan para Pemegang Saham Bank, yaitu hasil audit yang memadai yang mampu menggambarkan permasalahan Bank secara signifikan.</p> <p>Governance Process</p> <p>Bank telah memastikan terpenuhinya aspek <i>governance process</i> penerapan fungsi audit eksternal. Pemenuhan ini didasarkan atas AP dan KAP yang ditunjuk memiliki kinerja yang independen dengan kompetensi yang memadai. Kinerja yang dimiliki, baik AP maupun KAP dalam penugasan audit, juga telah memenuhi standar profesional akuntan publik. Hal ini tidak terlepas dari efektivitas kebijakan Bank dalam penugasan audit, yang memilih AP dan KAP yang telah terdaftar sebagai auditor Bank di Otoritas Jasa Keuangan melalui proses penunjukkan yang dilakukan oleh Dewan Komisaris atas wewenang dari RUPS dan rekomendasi dari Komite Audit.</p> <p>Governance Outcome</p> <p>Aspek <i>governance outcome</i> penerapan fungsi audit eksternal diwujudkan melalui hasil audit dan <i>management letter</i> yang telah mampu menggambarkan kondisi dan permasalahan Bank secara signifikan. Kualitas hasil audit yang memadai membantu Bank dalam melakukan perbaikan dan perubahan atas permasalahan yang telah ditemukan. Selain itu, hasil audit juga telah disampaikan secara tepat waktu sesuai dengan <i>timeline</i> yang telah disepakati sebelumnya.</p>	<p>Governance Structure</p> <p>The Bank has fulfilled the governance structure aspect in implementing the external audit function. The fulfillment of governance structure aspect is reflected by the Bank's policy in appointing AP and KAP based on their capacity. This policy is intended to produce outcomes that meet the expectations of the Bank's Shareholders, which are audit results that can describe the Bank's problems significantly.</p> <p>Governance Process</p> <p>The Bank has ensured the fulfillment of governance process aspect of the external audit function. This fulfillment is based on the AP and KAP, which have independent performance with sufficient competence. The performance of AP and KAP in their audit assignment has already met the professional standards of public accountants. This is inseparable from the effectiveness of the Bank's policy in assigning audits by selecting AP and KAP that are registered as Bank auditors with the Financial Services Authority, through the appointment process carried out by the Board of Commissioners upon the authority of the GMS and recommendations from the Audit Committee.</p> <p>Governance Outcome</p> <p>The governance outcome aspect of the external audit function is realized through the audit results and management letter that can significantly describe the Bank's conditions and problems. The quality of audit results is adequate to assist the Bank in making improvements and changes to the problems found. Moreover, the audit results have also been submitted in a timely manner in accordance with the agreed timeline.</p>

Aspek Aspect	Nilai Score	Analisis Analysis
<p>Fungsi Manajemen Risiko dan Pengendalian Internal <i>Functions of Risk Management and Internal Control</i></p>	2	<p>Governance Structure Dengan dukungan penuh dari Manajemen Bank, maka struktur organisasi telah disesuaikan dengan ketentuan yang berlaku dengan menerapkan asas independensi dari SKAI, SKK, dan SKMR dan penerapan prinsip kehati-hatian serta GCG.</p> <p>Governance Process</p> <ul style="list-style-type: none"> Dengan dukungan penuh dari Manajemen, Bank senantiasa berusaha agar penerapan manajemen risiko, budaya kepatuhan, pengendalian internal, serta GCG secara bertahap dapat diimplementasikan secara efektif sesuai dengan ketentuan yang berlaku dengan menerapkan prinsip kehati-hatian; serta Masih diperlukan optimalisasi dari sosialisasi-sosialisasi yang telah dilakukan atas kebijakan dan prosedur operasional serta peningkatan infrastruktur secara bertahap dan berkesinambungan dalam melaksanakan kebijakan dan prosedur tersebut untuk meningkatkan penerapan manajemen risiko, budaya kepatuhan, pengendalian internal, serta GCG pada Satuan Kerja Operasional/Risk Taking Unit. <p>Governance Outcome</p> <ul style="list-style-type: none"> Dengan dukungan penuh dari Manajemen, Bank terus berusaha agar penerapan manajemen risiko, budaya kepatuhan, pengendalian internal, serta GCG secara bertahap dapat diimplementasikan secara efektif sesuai dengan ketentuan yang berlaku dengan menerapkan prinsip kehati-hatian; Berdasarkan hasil audit masih ditemukan beberapa kelemahan operasional. Namun saat ini, Unit Kerja <i>Operational Risk</i> bersama unit kerja terkait secara bertahap dan berkesinambungan terus mengimplementasikan <i>key control self-assessment</i> dan <i>loss event database</i> pada unit-unit kerja terkait sebagai salah satu upaya peningkatan budaya kepatuhan dan <i>risk awareness</i> di samping sosialisasi-sosialisasi yang terus dilakukan; Beberapa <i>risk appetite & limit</i> yang terlampaui masih harus terus dilakukan pemantauan agar ke depannya sesuai dengan limit yang ditetapkan; dan Penerapan manajemen risiko, termasuk sistem pengendalian internal, telah dilakukan, namun masih perlu ditingkatkan efektifitasnya sesuai dengan tujuan, kebijakan usaha, ukuran dan kompleksitas usaha, serta kemampuan bank. Hal ini antara lain terlihat pada profil risiko di mana Bank masih menghadapi risiko yang signifikan pada risiko kredit dan risiko operasional sehingga peringkat tingkat risiko untuk risiko kredit dan risiko operasional masih berada pada peringkat <i>moderate</i>.
<p>Prinsip Kehati-hatian dalam Penyediaan Dana kepada Pihak Terkait (<i>Related Party</i>) dan Debitur Besar (<i>Large Exposures</i>) <i>Prudential Principle in Provision of Funds to Related Party and Large Exposure</i></p>	2	<p>Governance Structure Bank telah memiliki kebijakan, sistem, dan prosedur yang tertulis dan jelas untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar, diatur dalam PPK Edisi Maret 2014 dan dilakukan penyempurnaan dalam BAB XII BMPK dan Surat Kuasa Substitusi pada buku PPK Edisi 2020.</p> <p>Governance Process Dalam penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar, Bank selalu memperhatikan ketentuan Bank Indonesia/Otoritas Jasa Keuangan tentang BMPK, ketentuan internal, dan prinsip kehati-hatian sehingga tidak terdapat pelanggaran ataupun pelanggaran terhadap ketentuan BMPK.</p> <p>Governance Structure <i>The Bank already has written and clear policies, system, and procedure for the provision of funds to related parties and provision of large exposures, which are regulated in PPK, March 2014 Edition, and the improvements in CHAPTER XII of LLL and Power of Attorney for Substitution in PPK book, 2020 Edition.</i></p> <p>Governance Process <i>In providing funds to related parties and/or providing large exposures, the Bank always pays attention to the provisions of Bank Indonesia/ Financial Services Authority on Legal Lending Limit (LLL), internal provisions, and the prudential principle, so that there are no violations or exceedances of the LLL provisions.</i></p>

Aspek Aspect	Nilai Score		Analisis Analysis
		<p>Governance Outcome</p> <ul style="list-style-type: none"> Bank belum pernah melakukan pelanggaran atau pun pelampauan terhadap ketentuan Otoritas Jasa Keuangan mengenai BMPK; Bank telah menyampaikan laporan penyediaan dana kepada pihak terkait dan penyediaan dana besar (debitur inti) setiap bulannya kepada Otoritas Jasa Keuangan secara tepat waktu; Selama semester II tahun 2020, tidak terdapat limit konsentrasi kredit sesuai kategori portofolio per lini bisnis yang terlampaui; Bank telah menerapkan prinsip kehati-hatian dalam penyediaan dana untuk menghindari kegagalan usaha Bank akibat konsentrasi penyediaan dana besar Bank. Namun, dalam pelaksanaan kegiatan operasional Bank, penyebaran/diversifikasi portofolio penyediaan dana yang diberikan belum sepenuhnya meliputi seluruh segmen sehingga masih terdapat peningkatan konsentrasi kredit terhadap debitur inti; Bank masih mengalami risiko konsentrasi yang cukup tinggi pada penyediaan dana besar; serta Limit konsentrasi kredit sektor ekonomi rumah tangga telah terlampaui akibat penurunan dari total kredit Bank. 	<p>Governance Outcome</p> <ul style="list-style-type: none"> The Bank has never violated or exceeded the provisions of Financial Services Authority on LLL; The Bank has submitted the monthly report on provision of funds to related parties and provision of large exposures (core debtors) to the Financial Services Authority in a timely manner; During semester II of 2020, there were no exceedances on credit concentration limit in accordance with the portfolio category per line of business; The Bank has applied the principle of prudence in the provision of funds to avoid failure of the Bank's business due to the concentration of the Bank's provision of large exposures. However, in conducting the Bank's operational activities, the portfolio distribution/diversification of provision of funds does not fully cover all segments, and therefore, there is still an increase in credit concentration on core debtors; The Bank still experiences quite high concentration risk in the provision of large exposures; and The credit concentration limit of household economic sector has been exceeded due to the decrease of the Bank's total credit.
<p>Transparansi Kondisi Keuangan dan Non-Keuangan, Laporan Pelaksanaan Tata Kelola, dan Pelaporan Internal <i>Transparency of Financial and Non-Financial Condition, Report on the Implementation of Good Corporate Governance, and Internal Reporting</i></p>	1	<p>Governance Structure</p> <p>Bank telah memiliki kecukupan struktur dan infrastruktur tata kelola dalam transparansi kondisi keuangan dan non-keuangan. Hal ini dapat digambarkan sebagai berikut.</p> <ul style="list-style-type: none"> Bank telah memiliki dasar kebijakan dalam bentuk SOP yang mengatur pelaksanaan penyusunan laporan yang ditujukan kepada para Pemegang Saham; Laporan Pelaksanaan Tata Kelola Perusahaan telah disusun pada setiap akhir tahun buku sesuai ketentuan yang berlaku; Bank telah memiliki sistem informasi yang dapat mendukung internal Bank dalam proses pelaporan internal yang akurat dan tepat waktu; dan Bank telah memiliki SDM dengan tingkat kompetensi yang memadai dan andal guna mendukung pengelolaan dan pengembangan sistem informasi yang dimiliki oleh Bank. <p>Governance Process</p> <ul style="list-style-type: none"> Bank telah menyusun Laporan Tahunan secara transparan dan telah menyampaikannya kepada Otoritas Jasa Keuangan dan pemangku kepentingan tepat waktu dan sesuai ketentuan yang berlaku; Bank sudah menerapkan transparansi produk dan informasi data nasabah sesuai ketentuan yang berlaku; dan Bank selalu mengkinikan informasi di situs web Bank sesuai aturan yang berlaku. <p>Governance Outcome</p> <ul style="list-style-type: none"> Laporan Tahunan sudah disampaikan kepada Otoritas Jasa Keuangan dan seluruh Pemegang Saham secara tepat waktu, sesuai ketentuan yang berlaku; Transparansi laporan telah dilakukan dengan cakupan sesuai ketentuan dan dipublikasikan pada homepage Bank; dan Laporan Pelaksanaan Tata Kelola Bank telah mencerminkan kondisi Bank yang sebenarnya. 	<p>Governance Structure</p> <p>The Bank already has adequate governance structure and infrastructure in the transparency of financial and non-financial condition. This may be illustrated as follows:</p> <ul style="list-style-type: none"> The Bank already has a basic policy in the form of SOP that regulates the implementation of preparation of reports addressed to Shareholders; The Corporate Governance Implementation Report is prepared at every end of fiscal year in accordance with the applicable provisions; The Bank already has an information system that can support the Bank's internal reporting processes in an accurate and timely manner; and The Bank already has HR with adequate and reliable competency levels to support the Bank's information system management and development. <p>Governance Process</p> <ul style="list-style-type: none"> The Bank has prepared Annual Report transparently and has submitted it to the Financial Services Authority and stakeholders in a timely manner and in accordance with the applicable provisions; The Bank has implemented product transparency and customer data information in accordance with the applicable provisions; and The Bank always updates its information on the Bank's website in accordance with the applicable regulations. <p>Governance Outcome</p> <ul style="list-style-type: none"> The Annual Report has been submitted to the Financial Services Authority and all Shareholders in a timely manner, in accordance with the applicable provisions; Transparency of the report has been carried out with scopes according to the provisions and published on the Bank's homepage; and The Bank's Governance Implementation Report has reflected the Bank's actual condition.

Aspek Aspect	Nilai Score	Analisis Analysis	
Rencana Strategis Bank <i>Bank's Strategic Plans</i>	2	<p>Governance Structure</p> <ul style="list-style-type: none"> Rencana Strategis Bank dituangkan di dalam RBB dan telah sesuai dengan Visi dan Misi Bank; serta Pemegang Saham senantiasa mendukung Rencana Strategis Bank dengan memperkuat permodalan. <p>Governance Process</p> <ul style="list-style-type: none"> Bank telah menyusun rencana bisnis secara lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat; Direksi telah mengkomunikasikan RBB dengan menyampaikan hasil penyusunan RBB kepada Pemegang Saham Bank serta kepada seluruh Kepala Departemen/Satuan Kerja. Para Kepala Departemen/Satuan Kerja yang ada selanjutnya menyampaikan kepada jajaran di bawahnya; Dewan Komisaris melaksanakan pengawasan terhadap pelaksanaan RBB melalui rapat rutin bulanan antara Dewan Komisaris dengan Direksi serta menyampaikan beberapa <i>concern</i> secara langsung kepada Direksi untuk mendapatkan penjelasan lebih lanjut; serta Pemegang Saham Bank menunjukkan keseriusan dalam mendukung Rencana Strategis Bank. <p>Governance Outcome</p> <ul style="list-style-type: none"> Bank senantiasa melakukan investasi dalam pengembangan SDM, IT, jaringan kantor, kebijakan, dan prosedur dalam rangka meningkatkan pelayanan kepada nasabah maupun peningkatan kualitas keamanan; Rencana Bisnis Bank telah menggambarkan pertumbuhan Bank yang berkesinambungan dan sesuai dengan visi dan misi Bank; Rencana bisnis yang lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat; Rencana Korporasi dan Rencana Bisnis disusun oleh Direksi dan telah disetujui oleh Dewan Komisaris; dan Realisasi RBB pada semester II 2020 pada dasarnya secara keseluruhan mencapai target yang ditetapkan, walaupun kondisi ekonomi mengalami penurunan sebagai akibat adanya pandemi Covid-19. Bank dapat menjaga CAR sebesar 19,07% di atas target yang ditetapkan sebesar 16,27%, realisasi rasio BOPO dicapai pada angka 91,64% lebih rendah dari pada target sebesar 95,06%, dan rasio NPL - bruto berada di bawah target, yaitu 2,83% dengan target sebesar 2,99%. Realisasi pertumbuhan kredit di bawah target, yaitu realisasi sebesar Rp8.172,30 miliar dari target sebesar Rp8.675,50 miliar. 	<p>Governance Structure</p> <ul style="list-style-type: none"> The Bank's Strategic Plan is stated in the RBB and is already in accordance with the Bank's Vision and Mission; and Shareholders always support the Bank's Strategic Plan by strengthening capital. <p>Governance Process</p> <ul style="list-style-type: none"> The Bank has prepared a complete and realistic business plan by considering all internal and external factors, and paying attention to the prudential principle and sound banking principle; The Board of Directors has communicated the RBB, by presenting the RBB preparation results, to the Bank's Shareholders and all Department/Division Heads. The Department/Division Heads then convey to their subordinates; The Board of Commissioners oversees RBB implementation through regular monthly meetings between the Board of Commissioners and Board of Directors, and conveys some concerns directly to the Board of Directors to get further clarification; and The Bank's Shareholders show their seriousness in supporting the Bank's Strategic Plan. <p>Governance Outcome</p> <ul style="list-style-type: none"> The Bank continues to invest in the development of human resources, IT, office network, policies, and procedures in order to improve services to customers and security quality; The Bank's Business Plan has described the Bank's sustainable growth, and is in accordance with the Bank's Vision and Mission; A complete and realistic business plan by considering all internal and external factors, and by paying attention to the prudential principle and sound banking principle; The Corporate Plan and Business Plan are prepared by the Board of Directors and approved by the Board of Commissioners; and RBB realization in semester II of 2020 basically reached the target set in overall, even though the economic condition had decreased as a result of the Covid-19 pandemic. The Bank was able to maintain CAR of 19.07%, above the target set at 16.27%, BOPO ratio realization was achieved at 91.64%, lower than the target set at 95.06%, and NPL ratio - gross was 2.83%, below the target of 2.99%. Credit growth realization was below the target, at Rp8,172.30 billion from the target set at Rp8,675.50 billion.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) bagi Pemegang Saham berfungsi sebagai tempat dalam memutuskan arah Bank. Sementara bagi Dewan Komisaris dan Direksi, RUPS merupakan forum untuk menyampaikan laporan pertanggungjawaban atas pelaksanaan tugas serta hasil kinerja Bank selama tahun buku.

Penyelenggaraan RUPS di Bank Sahabat Sampoerna diatur dalam Pasal 2 Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2014 dan Pasal 8 Anggaran Dasar Bank. Berdasarkan peraturan tersebut, RUPS yang diselenggarakan Bank Sahabat Sampoerna terdiri dari RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan wajib diselenggarakan dalam jangka waktu paling lambat 6 bulan setelah tahun buku berakhir, sedangkan RUPS Luar Biasa dapat diadakan sewaktu-waktu sesuai dengan kebutuhan Bank.

Hak dan Wewenang RUPS

Hak dan wewenang RUPS, yaitu:

1. Menyetujui dan menerima Laporan Tahunan dari Direksi Bank yang telah dikaji oleh Dewan Komisaris;
2. Memutuskan penggunaan laba Bank;
3. Memberikan pelunasan dan pembebasan tanggung jawab penuh kepada anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang dijalankan selama tahun buku yang berlaku;
4. Menunjuk dan mengangkat Direksi dan Dewan Komisaris;
5. Memberikan persetujuan jika perusahaan bermaksud untuk mengalihkan, melepaskan hak, atau menjadikan jaminan utang seluruh atau lebih dari 50% harta kekayaan bersih Bank, baik dalam satu transaksi dan/atau beberapa transaksi yang berdiri sendiri atau yang berkaitan satu sama lain;
6. Menyetujui pemindahan atas saham Bank; dan
7. Menyetujui perubahan Anggaran Dasar.

Hak Pemegang Saham

Pemegang Saham Bank Sahabat Sampoerna memiliki hak untuk:

1. Menghadiri dan memiliki hak suara dalam RUPS;
2. Menerima pembayaran dividen dan sisa kekayaan hasil likuidasi;
3. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi;

The General Meeting of Shareholders (GMS) for Shareholders functions as a place to decide the Bank's direction. Whereas, for Board of Commissioners and Board of Directors, the GMS is a forum to submit accountability reports on duty implementation and the Bank's performance results during the fiscal year.

At Bank Sahabat Sampoerna, convening a GMS is regulated in Article 2 of Financial Services Authority Regulation No. 32/POJK.04/2014 and Article 8 of the Bank's Articles of Association. Based on these regulations, the GMS convened by Bank Sahabat Sampoerna consists of Annual GMS and Extraordinary GMS. Annual GMS must be held no later than 6 months after the end of fiscal year, while Extraordinary GMS may be held at any time based on the Bank's needs.

Rights and Authority of the GMS

Rights and authority of the GMS are:

1. *To approve and accept Annual Reports from the Board of Directors of the Company, which have been reviewed by the Board of Commissioners;*
2. *To decide the appropriation of the Bank's profits;*
3. *To give full repayment and release of responsibility to members of Board of Directors and Board of Commissioners for the management and supervision performed during the current financial year;*
4. *To designate and appoint Board of Directors and Board of Commissioners;*
5. *To give approval if the Company intends to transfer, release rights, or pledge all or more than 50% of the Bank's net assets, in one and/or several independent or dependent transactions;*
6. *To approve transfers of Bank shares; and*
7. *To approve amendments to Articles of Association.*

Shareholders' Rights

Bank Sahabat Sampoerna's shareholders have the rights to:

1. *Attend and have voting rights at the GMS;*
2. *Receive dividend payments and the remaining proceeds of asset liquidation;*
3. *Appoint and dismiss members of Board of Commissioners and Board of Directors;*

4. Memberikan persetujuan atas Laporan Tahunan dan Keuangan yang disampaikan oleh Direksi dan Laporan Pengawasan yang disampaikan oleh Dewan Komisaris, serta memberikan pembebasan dan pelunasan kepada Dewan Komisaris dan Direksi sepanjang tindakannya tercermin dan dilaporkan dalam laporan tahunan dan keuangan;
5. Memindahkan hak atas saham yang dimiliki; dan
6. Mendapatkan penawaran atas saham yang akan dialihkan oleh Pemegang Saham lainnya.

Tanggung Jawab Pemegang Saham

Tanggung jawab Pemegang Saham Bank Sahabat Sampoerna yaitu:

1. Meminta pertanggungjawaban dari Dewan Komisaris dan Direksi atas pengelolaan dan pengawasan yang dilakukan terhadap Bank; dan
2. Bertanggung jawab sebesar dana yang telah ditempatkan dalam Bank, jika Bank mengalami kepailitan.

Wewenang Pemegang Saham

Berikut wewenang Pemegang Saham di Bank Sahabat Sampoerna.

1. Mengangkat dan memberhentikan Dewan Komisaris dan Direksi;
2. Memberikan persetujuan atas Laporan Tahunan dan Keuangan yang disampaikan oleh Direksi dan Laporan Pengawasan yang disampaikan oleh Dewan Komisaris, serta memberikan pembebasan dan pelunasan kepada Dewan Komisaris dan Direksi sepanjang tindakannya tercermin dan dilaporkan dalam Laporan Tahunan dan Laporan Keuangan;
3. Memberikan persetujuan atas pengalihan atau penjaminan atas 50% lebih aset kekayaan Bank;
4. Memberikan persetujuan atas pengalihan saham Pemegang Saham;
5. Memberikan persetujuan atas proses merger, akuisisi, dan likuidasi yang dilakukan Bank;
6. Menyetujui pembagian dividen; dan
7. Menyetujui jumlah remunerasi Dewan Komisaris dan Direksi.

Mekanisme Pelaksanaan RUPS

Mekanisme pelaksanaan RUPS Bank Sahabat Sampoerna diatur dalam Anggaran Dasar Bank, yaitu:

1. Pasal 9 Anggaran Dasar Bank
 - a. RUPS diadakan di tempat kedudukan Bank atau di wilayah Republik Indonesia;
 - b. RUPS dapat dilaksanakan di manapun sepanjang disepakati oleh seluruh Pemegang Saham dengan tetap memperhatikan ketentuan tempat pelaksanaan RUPS;

4. Approve the Annual Reports and Financial Statements submitted by the Board of Directors and Supervision Reports submitted by the Board of Commissioners, as well as provide release and repayments to the Board of Commissioners and Board of Directors provided that their actions are reflected and reported in the annual reports and financial statements;
5. Transfer rights over shares owned; and
6. Receive an offer on shares to be transferred by other Shareholders.

Shareholders' Responsibilities

Bank Sahabat Sampoerna' Shareholders responsibilities are:

1. Asking accountability from the Board of Commissioners and Board of Directors for the management and supervision of the Bank; and
2. Being responsible for the amount of funds issued in the Bank, if the Bank goes bankrupt.

Shareholders' Authority

Below is the authority of Shareholders of Bank Sahabat Sampoerna.

1. To appoint and dismiss the Board of Commissioners and Board of Directors;
2. To approve the Annual Reports and Financial Statements submitted by Board of Directors and Supervision Reports submitted by Board of Commissioners, as well as to provide release and repayments to Board of Commissioners and Board of Directors provided that their actions are reflected and reported in the Annual Reports and Financial Statements;
3. To approve the transfer or guarantee of 50% or more of the Bank's assets;
4. To approve the transfer of Shareholders' shares;
5. To approve merger, acquisition, and liquidation process conducted by the Bank;
6. To approve dividend distribution; and
7. To approve the remuneration amount for Board of Commissioners and Board of Directors.

GMS Mechanism

The mechanism for convening the GMS at Bank Sahabat Sampoerna is regulated in the Bank's Articles of Association as follows:

1. Article 9 of the Bank's Articles of Association
 - a. The GMS is convened at the Bank's domicile or in the territory of the Republic of Indonesia;
 - b. The GMS may be convened anywhere provided that it is agreed by all Shareholders with due regard to the provisions where the GMS is convened;

- c. RUPS diselenggarakan dengan melakukan pemanggilan terlebih dahulu kepada Pemegang Saham melalui surat tercatat atau iklan di surat kabar selambat-lambatnya 14 hari kalender sebelum diselenggarakannya RUPS; dan
 - d. RUPS dipimpin oleh Direktur Utama.
2. Pasal 10 Anggaran Dasar Bank
- a. RUPS dapat dilakukan jika dihadiri oleh sedikitnya 50,00% Pemegang Saham;
 - b. RUPS hanya dapat mengambil keputusan jika keputusan tersebut disetujui 50,00% dari suara sah yang hadir;
 - c. RUPS dapat mengambil keputusan berdasarkan musyawarah untuk mufakat; dan
 - d. Pemegang Saham dapat mengambil keputusan yang sah tanpa mengadakan RUPS, dengan ketentuan semua Pemegang Saham telah diberitahukan secara tertulis dan semua Pemegang Saham memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut.
- c. *The GMS is convened by giving notification in advance to the Shareholders through registered mail or advertisements in newspapers no later than 14 calendar days prior to the GMS; and*
 - d. *The GMS is chaired by the Chief Executive Officer.*
2. *Article 10 of the Bank's Articles of Association*
- a. *The GMS may be convened if attended by at least 50.00% of Shareholders;*
 - b. *The GMS may only adopt resolutions if approved by 50.00% of the valid votes present;*
 - c. *The GMS may adopt resolutions based on consensus agreement; and*
 - d. *Shareholder may also make valid resolutions without convening GMS, provided that all Shareholders have been notified in writing and all Shareholders have given approvals on the proposal submitted in writing and have signed the approvals.*

Pelaksanaan RUPS Tahun 2020

Pada tahun 2020, Bank Sahabat Sampoerna telah menyelenggarakan RUPS sebanyak 4 kali, yakni 1 kali RUPS Tahunan dan 3 kali RUPS Luar Biasa.

RUPS Tahunan 2020

RUPS Tahunan Bank Sahabat Sampoerna diselenggarakan pada 28 Mei 2020 bertempat di Jakarta. RUPS Tahunan ini dilakukan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.233.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Berdasarkan hal tersebut, kuorum telah terpenuhi sesuai Pasal 10 Anggaran Dasar Bank. Pelaksanaan RUPS Tahunan telah didokumentasikan dalam Akta Notaris No. 46 tanggal 18 Mei 2020.

Adapun agenda dan keputusan RUPS Tahunan Bank Sahabat Sampoerna untuk tahun buku 2020 antara lain:

GMS Implementation in 2020

In 2020, Bank Sahabat Sampoerna convened 4 GMS, which were 1 Annual GMS and 3 Extraordinary GMS.

2020 Annual GMS

Bank Sahabat Sampoerna's Annual GMS was convened on 28 May 2020 in Jakarta. The Annual GMS was held in circular and signed by all Shareholders representing 1,233,369,982 shares or 100% of all issued and fully paid shares. Based on such matter, the quorum was fulfilled in accordance with Article 10 of the Bank's Articles of Association. The Annual GMS was recorded in Deed No. 46 dated 18 May 2020.

The agenda and resolutions of Bank Sahabat Sampoerna's Annual GMS for the 2020 fiscal year include:

Agenda <i>Agenda</i>	Keputusan RUPS dan Realisasinya <i>GMS Resolutions and the Realization</i>
Agenda I <i>Agenda - Item I</i>	Menerima dan menyetujui Laporan Direksi Bank mengenai hasil kegiatan usaha Bank untuk tahun buku 2019. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS. <i>Accepting and approving the Bank's Board of Directors Report on the Bank's business activity results for the 2019 fiscal year.</i> Status: Realized. Has been implemented according to the GMS Resolutions.
Agenda II <i>Agenda - Item II</i>	Menerima dan menyetujui Laporan Komisaris Bank mengenai tugas pengawasan terhadap Bank selama tahun buku 2019. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS. <i>Accepting and approving the Bank's Board of Commissioners Report on the Bank's supervisory duty for the 2019 fiscal year.</i> Status: Realized. Has been implemented according to the GMS Resolutions.

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda III <i>Agenda - Item III</i>	<p>Menyetujui dan mengesahkan Laporan Tahunan Bank, termasuk Laporan Keuangan untuk tahun buku 2019 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan (KAP RSM Indonesia). Selain itu, menerima seluruh pertanggungjawaban Dewan Komisaris dan Direksi serta membebaskan Dewan Komisaris dan Direksi Bank dari segala tanggung jawabnya menurut hukum dalam mengurus dan menjalankan Bank (<i>acquit et de charge</i>) selama tahun buku 2019 sejauh tindakan tersebut tercantum dalam Laporan Tahunan serta tidak melanggar ketentuan peraturan dan perundangan yang berlaku.</p> <p>Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS.</p> <p><i>Approving and validating the Bank's Annual Report, including the Financial Statements for the 2019 fiscal year, which have been audited by Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Partners (KAP RSM Indonesia). Furthermore, accepting all accountabilities of the Board of Commissioners and Board of Directors and releasing the Bank's Board of Commissioners and Board of Directors from all responsibilities according to law in managing and running the Bank (acquit et de charge) during the 2019 fiscal year, provided that such actions are stated in the Annual Report and do not violate the provisions of the applicable laws and regulations.</i></p> <p>Status: Realized. Has been implemented according to the GMS Resolutions.</p>
Agenda IV <i>Agenda - Item IV</i>	<p>Menyetujui usulan Direksi untuk menetapkan seluruh keuntungan yang diperoleh Bank pada tahun buku 2019 sebagai laba ditahan (<i>retained earning</i>).</p> <p>Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS.</p> <p><i>Approving the Board of Directors' proposal to determine that all income generated by the Bank in the 2019 fiscal year are set as retained earnings.</i></p> <p>Status: Realized. Has been implemented according to the GMS Resolutions.</p>
Agenda V <i>Agenda - Item V</i>	<p>Menerima usulan Direksi untuk meningkatkan dana cadangan umum dari laba tahun buku 2019, sebagaimana diatur dalam Anggaran Dasar, yaitu sebesar Rp500.000.000,-.</p> <p>Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS.</p> <p><i>Accepting the Board of Directors' proposal to increase the general reserves from the income for the 2019 fiscal year as regulated in the Articles of Association at the amount of Rp500,000,000.</i></p> <p>Status: Realized. Has been implemented according to the GMS Resolutions.</p>
Agenda VI <i>Agenda - Item VI</i>	<p>Menyetujui dan memberikan kewenangan kepada Dewan Komisaris untuk menetapkan paket remunerasi anggota Dewan Komisaris dan Direksi.</p> <p>Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS.</p> <p><i>Approving and granting authority to the Board of Commissioners to determine the remuneration package for members of Board of Commissioners and Board of Directors.</i></p> <p>Status: Realized. Has been implemented according to the GMS Resolutions.</p>
Agenda VII <i>Agenda - Item VII</i>	<p>Memberikan kewenangan kepada Dewan Komisaris untuk menunjuk jasa kantor akuntan publik yang akan digunakan sebagai Akuntan Publik Bank untuk tahun buku 2020.</p> <p>Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS.</p> <p><i>Granting the authority to the Board of Commissioners to appoint the public accounting firm that will be used as the Bank's Public Accountant for the 2020 fiscal year.</i></p> <p>Status: Realized. Has been implemented according to the GMS Resolutions.</p>

RUPS Luar Biasa 28 Mei 2020

RUPS Luar Biasa ini diselenggarakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.233.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Berdasarkan hal tersebut, kuorum telah terpenuhi sesuai Pasal 10 Anggaran Dasar Bank. Pelaksanaan RUPS ini telah didokumentasikan dalam Akta Notaris No. 45 tanggal 28 Mei 2020.

Extraordinary GMS 28 May 2020

Extraordinary GMS was held in circular and signed by all Shareholders representing 1,233,369,982 shares or 100% of all issued and fully paid shares. Based on such matter, the quorum was fulfilled in accordance with Article 10 of the Bank's Articles of Association. The GMS has been documented in Notarial Deed No. 45 dated 28 May 2020.

Adapun agenda dan keputusan RUPS Luar Biasa 28 Mei 2020 antara lain:

The agenda and resolutions of the Extraordinary GMS dated 28 May 2020 are:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
<p>Agenda I <i>Agenda - Item I</i></p>	<p>Menyetujui pengangkatan kembali anggota Direksi Bank, yaitu:</p> <ul style="list-style-type: none"> • Ali Rukmijah : Direktur Utama • Setyo Dwitanto : Direktur Kepatuhan dan Manajemen Risiko • Lie Liliana Veronica : Direktur Operasi dan Teknologi Informasi <p>Masa kerja terhitung sejak tanggal 20 Mei 2020 sampai dengan 19 Mei 2023. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Approving the re-appointment of members of the Bank's Board of Directors as follows:</i></p> <ul style="list-style-type: none"> • Ali Rukmijah : Chief Executive Officer • Setyo Dwitanto : Compliance and Risk Management Director • Lie Liliana Veronica : Operations and Information Technology Director <p>The term of office is effective from 20 May 2020 to 19 May 2023. Status: Realized. Has been implemented according to the Extraordinary GMS Resolutions.</p>
<p>Agenda II <i>Agenda - Item II</i></p>	<p>Menyetujui pengangkatan kembali anggota Dewan Komisaris Bank, yaitu:</p> <ul style="list-style-type: none"> • Budi Setiawan Halim : Komisaris Utama • Harry Mulyadi Santoso : Komisaris • Adiwarmar Azwar Karim : Komisaris Independen • Khoe Minhari Handikusuma : Komisaris Independen <p>Masa kerja terhitung sejak tanggal 20 Mei 2020 sampai dengan 19 Mei 2023. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Approving the re-appointment of members of the Bank's Board of Commissioners as follows:</i></p> <ul style="list-style-type: none"> • Budi Setiawan Halim : President Commissioner • Harry Mulyadi Santoso : Commissioner • Adiwarmar Azwar Karim : Independent Commissioner • Khoe Minhari Handikusuma : Independent Commissioner <p>The term of office is effective from 20 May 2020 to 19 May 2023. Status: Realized. Has been implemented according to the Extraordinary GMS Resolutions.</p>

RUPS Luar Biasa 27 Juli 2020

RUPS Luar Biasa ini diselenggarakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.233.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Berdasarkan hal tersebut, kuorum telah terpenuhi sesuai Pasal 10 Anggaran Dasar Bank. Pelaksanaan RUPS ini telah didokumentasikan dalam Akta Notaris No. 44 tanggal 27 Juli 2020.

Extraordinary GMS 27 July 2020

Extraordinary GMS was held in circular and signed by all Shareholders representing 1,233,369,982 shares or 100% of all issued and fully paid shares. Based on such matter, the quorum was fulfilled in accordance with Article 10 of the Bank's Articles of Association. The GMS has been documented in Notarial Deed No. 44 dated 27 July 2020.

Adapun agenda dan keputusan RUPS Luar Biasa 27 Juli 2020 antara lain:

The agenda and resolutions of the Extraordinary GMS dated 27 July 2020 are:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
<p>Agenda I <i>Agenda - Item I</i></p>	<p>Menyetujui pengangkatan Henky Suryaputra sebagai Direktur Bank, terhitung sejak tanggal 27 Juli 2020 sampai dengan 19 Mei 2023. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Approving the appointment of Henky Suryaputra as the Bank's Director, effective from 27 July 2020 to 19 May 2023.</i> Status: Realized. Has been implemented according to the Extraordinary GMS Resolutions.</p>

RUPS Luar Biasa 29 Desember 2020

RUPS Luar Biasa ini diselenggarakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.233.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Berdasarkan hal tersebut, kuorum telah terpenuhi sesuai Pasal 10 Anggaran Dasar Bank. Pelaksanaan RUPS ini telah didokumentasikan dalam Akta Notaris No. 44 tanggal 29 Desember 2020.

Extraordinary GMS 29 December 2020

Extraordinary GMS was held in circular and signed by all Shareholders representing 1,233,369,982 shares or 100% of all issued and fully paid shares. Based on such matter, the quorum was fulfilled in accordance with Article 10 of the Bank's Articles of Association. The GMS has been documented in Notarial Deed No. 44 dated 29 December 2020.

Adapun agenda dan keputusan RUPS Luar Biasa 29 Desember 2020 antara lain:

The agenda and resolutions of the Extraordinary GMS dated 29 December 2020 are:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda I <i>Agenda - Item I</i>	Menyetujui pengunduran diri Adiwarman Azwar Karim sebagai Komisaris Independen Bank berdasarkan surat pengunduran diri tertanggal 1 Oktober 2020 dan efektif terhitung sejak tanggal 1 Januari 2021 dan memberikan pelepasan dan pembebasan (<i>acquitt et de charge</i>) dari seluruh tanggung jawab sebagai Komisaris Independen Bank. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Approving the resignation of Adiwarman Azwar Karim as the Bank's Independent Commissioner based on the resignation letter dated 1 October 2020, effective from 1 January 2021, and granting a release and discharge (acquitt et de charge) from all responsibilities as the Bank's Independent Commissioner.</i> Status: Realized. Has been implemented according to the Extraordinary GMS Resolutions.
Agenda II <i>Agenda - Item II</i>	Menyetujui pengangkatan Freddy Suliman sebagai Komisaris Independen Bank yang berlaku efektif terhitung sejak tanggal 1 Januari 2021 sampai dengan 19 Mei 2023. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Approving the appointment of Freddy Suliman as the Bank's Independent Commissioner, effective from 1 January 2021 to 19 May 2023.</i> Status: Realized. Has been implemented according to the Extraordinary GMS Resolutions.

Pelaksanaan RUPS Tahun 2019

Pada tahun 2019, Bank Sahabat Sampoerna telah menyelenggarakan RUPS sebanyak 5 kali, yakni 1 kali RUPS Tahunan dan 4 kali RUPS Luar Biasa.

GMS in 2019

In 2019, Bank Sahabat Sampoerna convened 5 GMS, which were 1 Annual GMS and 4 Extraordinary GMS.

RUPS Tahunan 2019

RUPS Tahunan Bank Sahabat Sampoerna untuk tahun buku 2018 diselenggarakan pada 27 Mei 2019 bertempat di Jakarta. RUPS Tahunan ini dilakukan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.195.000.000 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Berdasarkan hal tersebut, kuorum telah terpenuhi sesuai Pasal 10 Anggaran Dasar Bank.

2019 Annual GMS

Bank Sahabat Sampoerna's Annual GMS for the 2018 fiscal year was convened on 27 May 2019 in Jakarta. The Annual GMS was held in circular and signed by all Shareholders representing 1,195,000,000 shares or 100% of all issued and fully paid shares. Based on such matter, the quorum was fulfilled in accordance with Article 10 of the Bank's Articles of Association.

Adapun agenda dan keputusan RUPS Tahunan Bank Sahabat Sampoerna untuk tahun buku 2019 antara lain:

The agenda and resolutions of Bank Sahabat Sampoerna's Annual GMS for the 2019 fiscal year include:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda I <i>Agenda - Item I</i>	Menerima dan menyetujui Laporan Direksi Bank mengenai hasil kegiatan usaha Bank untuk tahun buku 2018. Status: Terealisasi. <i>Accepting and approving the Bank's Board of Directors Report on the Bank's business activity results for the 2018 fiscal year.</i> Status: Realized.
Agenda II <i>Agenda - Item II</i>	Menerima dan menyetujui Laporan Komisaris Bank selama tahun buku 2018. Status: Terealisasi. <i>Accepting and approving the Bank's Board of Commissioners Report for the 2018 fiscal year.</i> Status: Realized.
Agenda III <i>Agenda - Item III</i>	Mengesahkan Laporan Keuangan Tahunan Bank. Status: Terealisasi. Keputusan RUPS merupakan persetujuan yang tidak memerlukan tindak lanjut. <i>Validating the Bank's Annual Financial Statements.</i> Status: Realized. No follow-up action necessary for this GMS Resolution.
Agenda IV <i>Agenda - Item IV</i>	Menyetujui penetapan keuntungan tahun buku 2018. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS. <i>Approving the determination of profits for the 2018 fiscal year.</i> Status: Realized. Has been implemented according to the GMS Resolutions.
Agenda V <i>Agenda - Item V</i>	Menyetujui peningkatan cadangan umum Bank dari laba tahun buku 2018. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS. <i>Approving the increased general reserves of the Bank from earnings of the 2018 fiscal year.</i> Status: Realized. Has been implemented according to the GMS Resolutions.

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda VI <i>Agenda - Item VI</i>	Menyetujui untuk memberikan kewenangan kepada Dewan Komisaris untuk menetapkan besaran remunerasi anggota Dewan Komisaris dan Direksi. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS. <i>Approving the granting of authority to the Board of Commissioners to determine the remuneration amount for members of Board of Commissioners and Board of Directors.</i> Status: Realized. Has been implemented according to the GMS Resolutions.
Agenda VII <i>Agenda - Item VII</i>	Memberikan kewenangan kepada Dewan Komisaris untuk menunjuk jasa kantor akuntan publik yang akan digunakan sebagai Akuntan Publik Bank untuk tahun buku 2019. Status: Terealisasi. Telah dilaksanakan sesuai keputusan RUPS. <i>Granting the authority to the Board of Commissioners to appoint the public accounting firm that will be used as the Bank's Public Accountant for the 2019 fiscal year.</i> Status: Realized. Has been implemented according to the GMS Resolutions.

RUPS Luar Biasa 8 Februari 2019

RUPS Luar Biasa ini dihadiri oleh Pemegang Saham yang mewakili 1.075.000.000 saham atau 100 % dari seluruh saham yang telah ditempatkan dan disetor penuh. Dengan demikian, kuorum kehadiran sesuai Pasal 10 Anggaran Dasar Bank telah terpenuhi. Selain itu, kegiatan ini juga telah didokumentasikan dalam Akta Notaris No. 12 tanggal 14 Februari 2019 tentang Pengangkatan Harry Mulyadi Santoso menggantikan Arsono Putranto sebagai Komisaris Bank.

Adapun agenda dan keputusan RUPS Luar Biasa 8 Februari 2019 antara lain:

Extraordinary GMS dated 8 February 2019

Extraordinary GMS was attended by Shareholders representing 1,075,000,000 shares or 100% of all issued and fully paid shares. Therefore, the attendance quorum based on Article 10 of the Bank's Articles of Association has been fulfilled. Furthermore, this activity has also been documented in Notarial Deed No. 12 dated 14 February 2019 on the Appointment of Harry Mulyadi Santoso, replacing Arsono Putranto as the Company's Commissioner.

The agenda and resolutions of the 2019 Extraordinary GMS dated 8 February 2019 include:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda I <i>Agenda - Item I</i>	Menyetujui Pengangkatan Harry Mulyadi Santoso menggantikan Arsono Putranto sebagai Komisaris Bank terhitung sejak tanggal 8 Februari 2019 sampai dengan tanggal 19 Mei 2020. Status: Terealisasi. <i>Approving the Appointment of Harry Mulyadi Santoso, replacing Arsono Putranto as the Company's Commissioner starting from 8 February 2019 to 19 May 2020.</i> Status: Realized.
Agenda II <i>Agenda - Item II</i>	Menyetujui susunan Dewan Komisaris Bank terhitung sejak tanggal 8 Februari 2019 sampai dengan tanggal 19 Mei 2020. Status: Terealisasi. <i>Approving the composition of the Company's Board of Commissioners starting from 8 February 2019 to 19 May 2020.</i> Status: Realized.

RUPS dilaksanakan secara sirkuler sehingga tidak dihadiri secara langsung oleh Dewan Komisaris dan Direksi.

The GMS is held in a circular manner, and therefore, it is not attended directly by the Board of Commissioners and Board of Directors.

RUPS Luar Biasa 22 Maret 2019

RUPS Luar Biasa ini dihadiri oleh Pemegang Saham yang mewakili 1.075.000.000 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Dengan demikian, kuorum kehadiran sesuai Pasal 10 Anggaran Dasar Bank telah terpenuhi. Selain itu, kegiatan ini juga telah didokumentasikan dalam Akta Notaris No. 90 tanggal 27 Maret 2019 tentang:

1. Peningkatan modal ditempatkan dan modal disetor dalam Bank; serta
2. Perubahan Pasal 4 ayat (2) Anggaran Dasar Bank.

Extraordinary GMS dated 22 March 2019

Extraordinary GMS was attended by Shareholders representing 1,075,000,000 shares or 100% of all issued and fully paid shares. Therefore, the attendance quorum based on Article 10 of the Bank's Articles of Association has been fulfilled. Furthermore, this activity has also been documented in Notarial Deed No. 90, dated 27 March 2019 on:

1. Increase in issued and paid up capital of the Bank; and
2. Amendment to Article 4 paragraph (2) of the Bank's Articles of Association.

Adapun agenda dan keputusan RUPS Luar Biasa 22 Maret 2019 antara lain:

The agenda and resolutions of the 2019 Extraordinary GMS dated 22 March 2019 include:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda I <i>Agenda - Item I</i>	Menyetujui Peningkatan modal ditempatkan dan modal disetor dalam Bank, dari sebelumnya berjumlah Rp1.075.000.000.000,- menjadi berjumlah Rp1.195.000.000.000,- dengan menerbitkan 120.000.000 saham baru dari portepel Bank, masing-masing dengan nilai nominal Rp1.000,- per saham. Status: Terealisasi. <i>Approving the increase in issued and paid up capital of the Bank, from previously Rp1,075,000,000,000 to Rp1,195,000,000,000 by issuing 120,000,000 new shares from the Bank's portfolio, each with a nominal value of Rp1,000 per share.</i> Status: Realized.
Agenda II <i>Agenda - Item II</i>	Menyetujui perubahan Pasal 4 ayat (2) Anggaran Dasar Bank. Status: Terealisasi <i>Approving the amendment to Article 4 paragraph (2) of the Bank's Articles of Association.</i> Status: Realized.

RUPS dilaksanakan secara sirkuler sehingga tidak dihadiri secara langsung oleh Dewan Komisaris dan Direksi.

The GMS is held in a circular manner, and therefore, it is not attended directly by the Board of Commissioners and Board of Directors.

RUPS Luar Biasa 19 Juli 2019

RUPS Luar Biasa ini dihadiri oleh Pemegang Saham yang mewakili 1.195.000.000 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Dengan demikian, kuorum kehadiran sesuai Pasal 10 Anggaran Dasar Bank telah terpenuhi. Selain itu, kegiatan ini juga telah didokumentasikan dalam Akta Notaris No. 42 tanggal 16 Agustus 2019 tentang:

1. Penambahan Pemegang Saham baru Bank;
2. Peningkatan modal ditempatkan dan modal disetor dalam Bank; serta
3. Perubahan Pasal 4 ayat (2) Anggaran Dasar Bank.

Extraordinary GMS dated 19 July 2019

Extraordinary GMS was attended by Shareholders representing 1,195,000,000 shares or 100% of all issued and fully paid shares. Therefore, the attendance quorum based on Article 10 of the Bank's Articles of Association has been fulfilled. Furthermore, this activity has also been documented in Notarial Deed No. 42, dated 16 August 2019 on:

1. Addition of new Shareholders of the Bank;
2. Increase in issued and paid up capital of the Bank; and
3. Amendment to Article 4 paragraph (2) of the Bank's Articles of Association.

Adapun agenda dan keputusan RUPS Luar Biasa 19 Juli 2019 antara lain:

The agenda and resolutions of the 2019 Extraordinary GMS 19 July 2019 include:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda I <i>Agenda - Item I</i>	Menyetujui penambahan Pemegang Saham baru dengan menerbitkan 38.369.982 saham baru dari portepel Bank. Status: Terealisasi. <i>Approving the addition of new Shareholders by issuing 38,369,982 new shares from the Bank's portfolio.</i> Status: Realized.
Agenda II <i>Agenda - Item II</i>	Menyetujui peningkatan modal ditempatkan dan disetor Bank, dari sebelumnya berjumlah Rp1.195.000.000.000,- menjadi berjumlah Rp1.233.369.982.000,- dengan menerbitkan 38.369.982 saham baru dari portepel Bank yang diambil bagian oleh Abakus (Asia Pacific) Pte Ltd. Status: Terealisasi. <i>Approving the increase in issued and paid up capital of the Bank, from previously Rp1,195,000,000,000 to Rp1,233,369,982,000 by issuing 38,369,982 new shares from the Bank's portfolios, which were partially taken by Abakus (Asia Pacific) Pte Ltd.</i> Status: Realized.
Agenda III <i>Agenda - Item III</i>	Menyetujui perubahan Pasal 4 ayat (2) Anggaran Dasar Bank. Status: Terealisasi. <i>Approving the amendment to Article 4 paragraph (2) of the Bank's Articles of Association.</i> Status: Realized.

RUPS dilaksanakan secara sirkuler sehingga tidak dihadiri secara langsung oleh Dewan Komisaris dan Direksi.

The GMS is held in a circular manner, and therefore, it is not attended directly by the Board of Commissioners and Board of Directors.

RUPS Luar Biasa 30 September 2019

RUPS Luar Biasa ini dihadiri oleh Pemegang Saham yang mewakili 1.233.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Dengan demikian, kuorum kehadiran sesuai Pasal 10 Anggaran Dasar Bank telah terpenuhi. Selain itu, kegiatan ini juga telah didokumentasikan dalam Akta Notaris tentang Selain itu, kegiatan ini juga telah didokumentasikan dalam Akta Notaris No. 3 tanggal 3 Oktober 2019 tentang:

1. Pengunduran diri anggota Direksi Bank dan perubahan susunan anggota Direksi Bank; serta
2. Perubahan Pasal 3 ayat (2) Anggaran Dasar Bank.

Adapun agenda dan keputusan RUPS Luar Biasa 30 September 2019 antara lain:

Extraordinary GMS dated 30 September 2019

Extraordinary GMS was attended by Shareholders representing 1,233,369,982 shares or 100% of all issued and fully paid shares. Therefore, the attendance quorum based on Article 10 of the Bank's Articles of Association has been fulfilled. Furthermore, this activity has also been documented in Notarial Deed No. 3 dated 3 October 2019 on:

1. Resignation of a member of the Bank's Board of Directors and changes in the composition of the Bank's Board of Directors; and
2. Amendment to Article 3 paragraph (2) of the Bank's Articles of Association.

The agenda and resolutions of the 2019 Extraordinary GMS dated 30 September 2019 include:

Agenda Agenda	Keputusan RUPS dan Realisasinya GMS Resolutions and the Realization
Agenda I <i>Agenda - Item I</i>	Menyetujui pengunduran diri Ong Tek Tjan sebagai Direktur Bank berdasarkan surat pengunduran diri tertanggal 1 Juli 2019 dan efektif terhitung sejak tanggal efektif keputusan Pemegang Saham berlaku dan memberikan pelepasan dan pembebasan (<i>acquit et de charge</i>) dari seluruh tanggung jawab sebagai Direksi, selama Ong Tek Tjan menjalankan tugasnya sebagai Direktur Bank, efektif sejak tanggal keputusan. Status: Terealisasi. <i>Approving the resignation of Ong Tek Tjan as Director of the Bank based on the resignation letter dated 1 July 2019 and effective as of the effective date of the Shareholders resolution in effect and granting release and acquittal (acquit et de charge) of all responsibilities as Board of Directors, for as long as Ong Tek Tjan carries out his duties as Director of the Bank, effective as of the date of the resolution.</i> Status: Realized.
Agenda II <i>Agenda - Item II</i>	Menyetujui perubahan Pasal 3 ayat (2) Anggaran Dasar Bank. Status: Terealisasi. <i>Approving the amendment to Article 3 paragraph (2) of the Bank's Articles of Association.</i> Status: Realized.

Dewan Komisaris

Board of Commissioners

Dewan Komisaris merupakan organ Bank yang bertugas dan bertanggung jawab secara kolektif untuk melakukan pengawasan dan memberikan nasihat atas tindakan Direksi saat menjalankan pengurusan Bank, serta memastikan Bank telah melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Dewan Komisaris diwajibkan menyampaikan laporan terkait tugas dan tanggung jawabnya pada saat RUPS sebagai bukti akuntabilitas pengawasan Bank.

Board of Commissioners is a Bank organ with collective duties and responsibilities to monitor and give advice for the Board of Directors actions in managing the Bank, and to ensure that the Bank implements GCG at all levels of the organization. The Board of Commissioners is required to submit a report related to its duties and responsibilities at the GMS as an evidence of accountability for Bank supervision.

Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab Dewan Komisaris mengacu pada Kebijakan Umum GCG Bank Sahabat Sampoerna No. BSS/KU-GCG/SKK/02 serta Pedoman dan Tata Tertib Kerja Dewan Komisaris yang disahkan berdasarkan Keputusan Komite Remunerasi dan Nominasi No. 124/BSS/KRN/X/2015. Kebijakan-kebijakan tersebut antara lain mengatur pokok-pokok terkait fungsi Dewan Komisaris sebagai berikut.

1. Jumlah, Komposisi, Kriteria, dan Independensi;
2. Tugas dan Tanggung Jawab;
3. Rapat;
4. Aspek Transparansi;
5. Komite Pembantu Dewan Komisaris; dan
6. Prosedur Pengajuan dan Seleksi.

Board Manual

The implementation of duties and responsibilities of Board of Commissioners refers to Bank Sahabat Sampoerna's GCG General Policy No. BSS/KU-GCG/SKK/02 and the Board Manual of Board of Commissioners, which were approved based on the Decision of Remuneration and Nomination Committee No. 124/BSS/KRN/X/2015. These policies, among others, regulate the following principles related to the functions of the Board of Commissioners.

1. Number, Composition, Criteria, and Independence;
2. Duties and Responsibilities;
3. Meetings;
4. Transparency Aspect;
5. Committees Assisting the Board of Commissioners; and
6. Submission and Selection Procedure.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Dewan Komisaris Bank Sahabat Sampoerna yaitu:

1. Memastikan pelaksanaan tata kelola dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi sesuai dengan Peraturan Bank Indonesia tentang Pelaksanaan Tata Kelola bagi Bank Umum, beserta perubahannya;
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. Tidak terlibat dalam pengambilan keputusan operasional Bank, kecuali sebagaimana diatur dalam:
 - a. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
 - b. Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2017; dan
 - c. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku;

Duties and Responsibilities

Duties and Responsibilities of Bank Sahabat Sampoerna's Board of Commissioners are:

1. Ensuring the implementation of governance in every business activity of the Bank at all levels of the organization in accordance with Bank Indonesia Regulations on the Implementation of Governance for Commercial Banks, along with its amendments;
2. Supervising the duties and responsibilities of the Board of Directors, and providing advice to the Board of Directors;
3. Guiding, monitoring, and evaluating the implementation of the Bank's strategic policies;
4. Not being involved in making operational decisions of the Bank, except as regulated in:
 - a. Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Bank;
 - b. Financial Services Authority Circular No. 23/SEOJK.03/2017; and
 - c. Other matters set forth in the Bank's Articles of Association or prevailing laws and regulations;

5. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dari Satuan Kerja Audit Internal Bank dan auditor eksternal, serta hasil pengawasan Bank Indonesia dan/atau hasil pengawasan otoritas lain;
6. Memberitahukan kepada Bank Indonesia paling lambat 7 hari kerja sejak ditemukannya:
 - a. Pelanggaran terhadap peraturan perundang-undangan di bidang keuangan dan perbankan; dan
 - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank;
7. Membentuk paling kurang:
 - a. Komite Audit;
 - b. Komite Pemantau Risiko; dan
 - c. Komite Remunerasi dan Nominasi;
8. Memastikan bahwa komite yang telah dibentuk menjalankan tugasnya secara efektif;
9. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris; serta
10. Menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawabnya secara optimal.

Kriteria Pengangkatan

Kriteria pengangkatan anggota Dewan Komisaris Bank Sahabat Sampoerna, yaitu:

1. Setiap usulan pengangkatan dan/atau penggantian anggota Dewan Komisaris kepada RUPS harus memperhatikan rekomendasi Komite Remunerasi dan Nominasi;
2. Jika anggota Komite Remunerasi dan Nominasi memiliki benturan kepentingan dengan usulan yang direkomendasikan, maka wajib diungkapkan;
3. Anggota Dewan Komisaris harus memenuhi persyaratan telah lulus penilaian kemampuan dan kepatuhan (*fit and proper test*) sesuai ketentuan Bank Indonesia dan Otoritas Jasa Keuangan; dan
4. Mayoritas anggota Dewan Komisaris dilarang memiliki hubungan keluarga hingga derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.

Komposisi dan Masa Jabatan

Pengangkatan Dewan Komisaris menjadi wewenang RUPS, dengan ketentuan mengangkat Komisaris Utama, Komisaris Non-Independen, dan Komisaris Independen yang diangkat dari calon-calon yang diajukan oleh PT Sampoerna Investama. Seluruh anggota Dewan Komisaris telah memenuhi kriteria sebagai Dewan Komisaris sesuai dengan ketentuan yang berlaku pada Anggaran Dasar Bank dan Kebijakan Umum GCG Bank Sahabat Sampoerna, serta telah melalui uji kelayakan dan kepatutan dari Bank Indonesia atau Otoritas Jasa Keuangan. Komposisi Dewan Komisaris Bank Sahabat Sampoerna per 31 Desember 2020 terdiri dari:

Appointment Criteria

Appointment criteria of Bank Sahabat Sampoerna's Board of Commissioners are:

1. *Each proposal to appoint and/or replace members of the Board of Commissioners to the GMS must consider the recommendations from the Remuneration and Nomination Committee;*
2. *If a member of the Remuneration and Nomination Committee has a conflict of interest with the recommended proposal, then it must be disclosed;*
3. *Members of the Board of Commissioners must meet the requirements to pass the fit and proper test in accordance with Bank Indonesia and Financial Services Authority regulations; and*
4. *Majority members of the Board of Commissioners are not allowed to have family relationship up to the second degree with fellow members of the Board of Commissioners and/or Board of Directors.*

Composition and Term of Office

The appointment of the Board of Commissioners is the authority of the GMS, provided that the President Commissioner, Non-Independent Commissioner, and Independent Commissioner are appointed from the candidates proposed by PT Sampoerna Investama. All members of the Board of Commissioners have met the criteria as the Board of Commissioners in accordance with the applicable provisions of the Bank's Articles of Association and Bank Sahabat Sampoerna's GCG General Policy, and have passed the fit and proper test of Bank Indonesia or the Financial Services Authority. The composition of Bank Sahabat Sampoerna's Board of Commissioners as of 31 December 2020 consists of:

Nama Name	Jabatan Position	Masa Jabatan dan Dasar Pengangkatan Term of Office and Basis of Appointment	Persetujuan Bank Indonesia/ Otoritas Jasa Keuangan Approval from Bank Indonesia/Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Budi Setiawan Halim	Komisaris Utama President Commissioner	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; • 2017-2020 Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; • 2015-2017 Keputusan RUPS Luar Biasa tanggal 28 Januari 2015; dan • 2012-2015 Keputusan RUPS Luar Biasa Februari 2012. • 2020-2023 <i>Circular Resolutions of Extraordinary GMS dated 28 May 2020;</i> • 2017-2020 <i>Circular Resolutions of Extraordinary GMS dated 22 May 2017;</i> • 2015-2017 <i>Extraordinary GMS Resolutions dated 28 January 2015; and</i> • 2012-2015 <i>Extraordinary GMS Resolutions February 2012.</i> 	No.14/8/GBI/DPIP/Rahasia tanggal 18 Januari 2012 <i>No.14/8/GBI/DPIP/Rahasia dated 18 January 2012</i>	19 May 2023
Harry Mulyadi Santoso	Komisaris Commissioner	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; dan • 2019-2020 Keputusan Sirkuler Pemegang Saham tanggal 8 Februari 2019. • 2020-2023 <i>Circular Resolutions of Extraordinary GMS dated 28 May 2020; and</i> • 2019-2020 <i>Shareholders Circular Resolutions dated 8 February 2019.</i> 	No. KEP-11/PB.1/2019 tanggal 29 Januari 2019 <i>No. KEP-11/PB.1/2019 dated 29 January 2019</i>	19 May 2023
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; • 2017-2020 Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan • 2015-2017 Keputusan RUPS Luar Biasa tanggal 28 Januari 2015. • 2020-2023 <i>Circular Resolutions of Extraordinary GMS dated 28 May 2020;</i> • 2017-2020 <i>Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</i> • 2015-2017 <i>Extraordinary GMS Resolutions dated 28 January 2015.</i> 	No. SR-86/D.03/2015 tanggal 21 Mei 2017 <i>No. SR-86/D.03/2015 dated 21 May 2017</i>	19 May 2023
Freddy Suliman*)	Komisaris Independen Independent Commissioner	Keputusan di Luar RUPS Luar Biasa tanggal 29 Desember 2020; <i>Circular Resolutions of Extraordinary GMS dated 29 December 2020;</i>	No. KEP-172/D.03/2020	19 May 2023
Adiwarman Azwar Karim*)	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; • 2017-2020 Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; • 2015-2017 Keputusan RUPS Luar Biasa tanggal 28 Januari 2015; dan • 2012-2015 Keputusan RUPS Luar Biasa Februari 2012. • 2020-2023 <i>Circular Resolutions of Extraordinary GMS dated 28 May 2020;</i> • 2017-2020 <i>Circular Resolutions of Extraordinary GMS dated 22 May 2017;</i> • 2015-2017 <i>Extraordinary GMS Resolutions dated 28 January 2015; and</i> • 2012-2015 <i>Extraordinary GMS Resolutions, February 2012.</i> 	No. 14/8/GBI/DPIP/Rahasia tanggal 18 Januari 2012 <i>No. 14/8/GBI/DPIP/Rahasia dated 18 January 2012</i>	1 January 2021

*) Melalui RUPS Luar Biasa tanggal 29 Desember 2020, Pemegang Saham menyetujui pengunduran diri Adiwarman Azwar Karim selaku Komisaris Independen Bank Sahabat Sampoerna yang kemudian mengangkat Freddy Suliman sebagai penggantinya.

*) Through the Extraordinary GMS dated 29 December 2020, Shareholders approved the resignation of Adiwarman Azwar Karim as Independent Commissioner of Bank Sahabat Sampoerna and later appointed Freddy Suliman as his replacement.

Komisaris Independen

Komisaris Independen Bank Sahabat Sampoerna ditunjuk oleh Pemegang Saham pada saat RUPS. Pihak yang ditunjuk tersebut merupakan calon yang diajukan oleh PT Sampoerna Investama selaku Pemegang Saham Utama dan Pengendali Bank. Penunjukan tersebut dilaksanakan berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Komisaris Independen Bank Sahabat Sampoerna berjumlah 2 orang atau 50% dari total anggota Dewan Komisaris yang menjabat saat ini. Jumlah tersebut telah memenuhi ketentuan regulator.

Kriteria Komisaris Independen

Pihak yang ditunjuk sebagai Komisaris Independen Bank Sahabat Sampoerna wajib memenuhi kriteria sebagai berikut.

1. Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau Pemegang Saham pengendali, atau hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen;
2. Komisaris Independen paling sedikit berjumlah 50% dari jumlah anggota Dewan Komisaris;
3. Mantan anggota Direksi atau Pejabat Eksekutif atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu (*cooling off*) paling singkat 1 tahun sebelum menjadi Komisaris Independen;
4. Komisaris Non-Independen dapat beralih menjadi Komisaris Independen setelah memenuhi persyaratan sebagai Komisaris Independen;
5. Komisaris Non-Independen yang akan beralih menjadi Komisaris Independen, wajib menjalani masa tunggu (*cooling off*) paling singkat 6 bulan;
6. Peralihan dari Komisaris Non-Independen menjadi Komisaris Independen dilaporkan dan wajib memperoleh persetujuan Otoritas Jasa Keuangan; dan
7. Komisaris Independen yang telah menjabat selama 2 periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal:
 - a. Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; serta
 - b. Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan.

Independent Commissioner

Bank Sahabat Sampoerna's Independent Commissioner is appointed by the Shareholders at the GMS. The appointed party is a candidate nominated by PT Sampoerna Investama as the Main and Controlling Shareholder. Such appointment is based on the Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Bank.

Bank Sahabat Sampoerna's Independent Commissioners are 2 people or 50% of the total current members of the Board of Commissioners. The number has met the regulatory requirements.

Criteria of Independent Commissioner

The appointed parties as Independent Commissioners of Bank Sahabat Sampoerna must meet the following criteria.

1. *Independent Commissioner is a member of Board of Commissioners who does not have financial, management, share ownership, and/or family relationship with members of Board of Directors, other members of Board of Commissioners, and/or Controlling Shareholders, or relationship with the Bank that may affect the ability to act independently;*
2. *Independent Commissioners shall at least be 50% of the total members of the Board of Commissioners;*
3. *Former member of Board of Directors or former Executive Officer or any party affiliated with the Bank, which may affect the ability to act independently must go through a cooling off period of at least 1 year before becoming an Independent Commissioner;*
4. *Non-Independent Commissioner may become Independent Commissioner after fulfilling the requirements as Independent Commissioner;*
5. *Non-Independent Commissioner who will become Independent Commissioner must undergo a cooling off period of at least 6 months;*
6. *The transition from a Non-Independent Commissioner to an Independent Commissioner is reported and must obtain approval from the Financial Services Authority; and*
7. *Independent Commissioner who has served for 2 consecutive terms of office may be reappointed in the next period as Independent Commissioner, in the event that:*
 - a. *Board of Commissioners' meeting assesses that the Independent Commissioner can still act independently; and*
 - b. *The Independent Commissioner declares in the GMS concerning the independence.*

Pernyataan Independensi Komisaris Independen

Bank Sahabat Sampoerna menjamin seluruh Komisaris Independen melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya tekanan dari pihak manapun yang dapat mempengaruhi kemampuannya untuk bertindak independen. Setiap Komisaris Independen secara berkala menyatakan independensinya dalam pernyataan tertulis yang memuat hal-hal berikut ini.

Statement of Independence of Independent Commissioner

Bank Sahabat Sampoerna warrants that all Independent Commissioners perform their duties and responsibilities in a professional manner, without coercion from any party that can affect their ability to act independently. Each Independent Commissioner periodically declares its independence in a written statement containing the following items.

Aspek Independensi Independence Aspect	Freddy Suliman*)	Adiwarman Azwar Karim*)	Khoe Minhari Handikusuma
Tidak bekerja atau memiliki wewenang untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank selama 6 bulan sebelum pengangkatannya, kecuali dalam tugasnya sebagai Komisaris Independen yang diangkat kembali. <i>Not working or having the authority to plan, lead, control, or oversee the Bank's activities for 6 months prior to the appointment, except in the assignment as a reappointed Independent Commissioner.</i>	✓	✓	✓
Tidak secara langsung atau tidak langsung memiliki saham di Bank. <i>Not holding shares in the Bank, directly or indirectly.</i>	✓	✓	✓
Tidak memiliki hubungan afiliasi dengan Bank atau Pemegang Saham Utama dan Pengendali atau salah satu anggota Dewan Komisaris atau Direksi. <i>Not having affiliation relationship with the Bank or Main and Controlling Shareholders or one of the members of Board of Commissioners or Board of Directors.</i>	✓	✓	✓
Tidak memiliki hubungan kerja/profesional langsung atau tidak langsung dengan Bank. <i>Not having a direct or indirect employment/professional relationship with the Bank.</i>	✓	✓	✓
Tidak mempunyai usaha, baik langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha Bank. <i>Not having business, either directly or indirectly, that is related to the Bank's business activities.</i>	✓	✓	✓

✓ = terpenuhi | x = tidak terpenuhi

✓ = Fulfilled | x = Not fulfilled

*) Melalui RUPS Luar Biasa tanggal 29 Desember 2020, Pemegang Saham menyetujui pengunduran diri Adiwarman Azwar Karim selaku Komisaris Independen Bank Sahabat Sampoerna yang kemudian mengangkat Freddy Suliman sebagai penggantinya.

*) Through the Extraordinary GMS dated 29 December 2020, Shareholders approved the resignation of Adiwarman Azwar Karim as Independent Commissioner of Bank Sahabat Sampoerna and later appointed Freddy Suliman as his replacement.

Kebijakan Keberagaman Komposisi

Bank Sahabat Sampoerna secara khusus belum memiliki kebijakan dalam menentukan keberagaman komposisi anggota Dewan Komisaris. Meskipun demikian, komposisi Dewan Komisaris Bank Sahabat Sampoerna ditetapkan berdasarkan peraturan perundang-undangan yang berlaku dengan memperhatikan keberagaman pendidikan, pengalaman kerja, usia, dan jenis kelamin, serta disesuaikan dengan kebutuhan dan kompleksitas Bank. Langkah ini diharapkan dapat mendorong pengambilan keputusan yang objektif, komprehensif, dan optimal sehingga dapat berdampak positif terhadap pengawasan Bank.

Composition Diversity Policy

Bank Sahabat Sampoerna in particular does not yet have a policy to determine the composition diversity of members of Board of Commissioners. Nevertheless, the composition of the Board of Commissioners of Bank Sahabat Sampoerna is determined based on the applicable laws and regulations by considering the diversity of education, work experience, age, and gender, and is adjusted to the Bank's needs and complexity. This step is expected to encourage objective, comprehensive, and optimal decision making, and thus, having a positive impact on Bank supervision.

Penjelasan mengenai keberagaman Dewan Komisaris Bank Sahabat Sampoerna dapat dilihat pada tabel di bawah ini.

An explanation of the diversity of Bank Sahabat Sampoerna's Board of Commissioners can be seen in the table below.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation
Pendidikan Education	Latar belakang pendidikan Dewan Komisaris beragam, mulai dari sarjana sampai magister, dengan kompetensi di bidang Ekonomi, Akuntansi, Keuangan, dan Administrasi Bisnis. <i>The educational background of Board of Commissioners varies from bachelor to master, with competencies in Economics, Accounting, Finance, and Business Administration.</i>
Pengalaman Kerja Work Experience	Keberagaman pengalaman kerja anggota Dewan Komisaris berasal dari profesional pada perbankan, perusahaan non-keuangan, dan konsultan. <i>The diversity of work experience of members of Board of Commissioners comes from professionals in banking, non-financial companies, and consultants.</i>
Usia Age	Rata-rata usia Dewan Komisaris berada pada usia produktif, yaitu 49-57 tahun. <i>The average age of the Board of Commissioners is in the productive age, which is 49-57 years.</i>
Jenis Kelamin Gender	Bank Sahabat Sampoerna belum memiliki Dewan Komisaris yang berjenis kelamin perempuan. <i>Bank Sahabat Sampoerna does not yet have a female member of Board of Commissioners.</i>

Komposisi Dewan Komisaris telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, dan usia.
The composition of Board of Commissioners has fulfilled the element of diversity, which is a combination of education, work experience, and age.

Informasi data diri Dewan Komisaris selengkapnya dapat dilihat di bab Profil Perusahaan dalam Laporan Tahunan ini.

Complete information of the Board of Commissioners can be seen in the Company Profile chapter of this Annual Report.

Hubungan Afiliasi

Affiliation Relationship

Hubungan afiliasi antara Dewan Komisaris dengan Direksi dan Pemegang Saham Pengendali Bank Sahabat Sampoerna dapat dilihat pada tabel berikut.

The affiliation relationship between the Board of Commissioners and the Board of Directors and Controlling Shareholders of Bank Sahabat Sampoerna can be seen in the following table.

Nama Name	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Keterangan Description
	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	
Budi Setiawan Halim		x		x	√		Hubungan Kepengurusan Management Relationship
Harry Mulyadi Santoso		x		x		x	-
Freddy Suliman*)		x		x		x	-
Adiwarman Azwar Karim*)		x		x		x	-
Khoe Minhari Handikusuma		x		x		x	-

*) Melalui RUPS Luar Biasa tanggal 29 Desember 2020, Pemegang Saham menyetujui pengunduran diri Adiwarman Azwar Karim selaku Komisaris Independen Bank Sahabat Sampoerna yang kemudian mengangkat Freddy Suliman sebagai penggantinya.

*) Through the Extraordinary GMS dated 29 December 2020, Shareholders approved the resignation of Adiwarman Azwar Karim as Independent Commissioner of Bank Sahabat Sampoerna and later appointed Freddy Suliman as his replacement.

Rangkap Jabatan

Concurrent Positions

Ketentuan terkait rangkap jabatan Dewan Komisaris Bank Sahabat Sampoerna diatur dalam Kebijakan Umum GCG yang diuraikan sebagai berikut.

Provisions related to concurrent positions of the Board of Commissioners of Bank Sahabat Sampoerna are specified in the GCG General Policy, which are described as follows.

- Anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai:
 - Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada 1 lembaga/perusahaan;

- Members of Board of Commissioners may only have concurrent position as:
 - Members of Board of Commissioners, Board of Directors, or Executive Officers of 1 institution/company;

- b. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 Entitas Anak bukan bank yang dikendalikan oleh Bank; dan
 - c. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada 1 lembaga/perusahaan lainnya sepanjang atas rangkap jabatan tersebut tidak bertentangan dengan peraturan/ketentuan perundangan yang berlaku.
2. Tidak termasuk rangkap jabatan, jika:
- a. Anggota Dewan Komisaris Non-Independen menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada kelompok usahanya; dan
 - b. Merangkap jabatan pada organisasi atau lembaga nirlaba.

Rangkap jabatan di Bank Sahabat Sampoerna berlaku selama pihak yang bersangkutan tidak mengabaikan tugas dan tanggung jawabnya sebagai Dewan Komisaris Bank. Informasi mengenai rangkap jabatan Dewan Komisaris Bank Sahabat Sampoerna diungkapkan pada tabel berikut.

- b. *Members of Board of Commissioners, Board of Directors, or Executive Officers performing supervisory functions at 1 Non-bank Subsidiary controlled by the Bank; and*
 - c. *Members of Board of Commissioners, Board of Directors, or Executive Officers of another institution/company provided that the concurrent position does not contradict the applicable laws/regulations.*
2. *These are not considered as serving concurrent position:*
- a. *Non-Independent Commissioner performing functional duties of the Bank's Shareholders in the form of legal entity within its business group; and*
 - b. *Concurrent positions in non-profit organizations or institutions.*

The concurrent positions at Bank Sahabat Sampoerna is valid provided that the parties concerned do not neglect their duties and responsibilities as the Bank's Board of Commissioners. Information of the concurrent positions of the Board of Commissioners of Bank Sahabat Sampoerna is disclosed in the following table.

Nama Name	Jabatan di Bank Sahabat Sampoerna Position at Bank Sahabat Sampoerna	Perusahaan/Instansi Lain Other Company/Institution	
		Nama Perusahaan Company Name	Jabatan Position
Budi Setiawan Halim	<ul style="list-style-type: none"> • Komisaris Utama; dan • Anggota Komite Remunerasi dan Nominasi. • <i>President Commissioner; and</i> • <i>Member of Remuneration and Nomination Committee.</i> 	PT Sampoerna Agro Tbk	Direktur Utama <i>President Director</i>
Harry Mulyadi Santoso	<ul style="list-style-type: none"> • Komisaris; dan • Anggota Komite Pemantau Risiko. • <i>Commissioner; and</i> • <i>Member of Risk Monitoring Committee.</i> 	PT Dinamika Mitra Sukses Makmur*)	Komisaris <i>Commissioner</i>
		PT Sampoerna Strategic	<i>Executive Level for Business Development</i>
Adiwarman Azwar Karim**)	<ul style="list-style-type: none"> • Komisaris Independen; dan • Ketua Komite Audit. • <i>Independent Commissioner; and</i> • <i>Chairman of Audit Committee.</i> 	Karim Consulting Indonesia*)	
Khoe Minhari Handikusuma	<ul style="list-style-type: none"> • Komisaris Independen; dan • Ketua Komite Pemantau Risiko. • <i>Independent Commissioner; and</i> • <i>Chairman of Risk Monitoring Committee.</i> 	-	-

*) Bukan Lembaga/Perusahaan Keuangan.

*) Melalui RUPS Luar Biasa tanggal 29 Desember 2020, Pemegang Saham menyetujui pengunduran diri Adiwarman Azwar Karim selaku Komisaris Independen Bank Sahabat Sampoerna yang kemudian mengangkat Freddy Suliman sebagai penggantinya.

*) Not Financial Institution/Company.

*) Through the Extraordinary GMS dated 29 December 2020, Shareholders approved the resignation of Adiwarman Azwar Karim as Independent Commissioner of Bank Sahabat Sampoerna and later appointed Freddy Suliman as his replacement.

Pelaksanaan Tugas

Sepanjang tahun 2020, Dewan Komisaris Bank Sahabat Sampoerna telah melaksanakan tugas dan tanggung jawabnya terkait pengawasan dan pemberian nasihat terhadap:

1. Pelaksanaan Rencana Bisnis Bank, baik secara kuantitatif maupun kualitatif;
2. Faktor-faktor yang memengaruhi kinerja Bank; dan
3. Upaya memperbaiki kinerja Bank.

Duty Implementation

Throughout 2020, the Board of Commissioners of Bank Sahabat Sampoerna carried out its duties and responsibilities related to supervision and advisory on:

1. Implementation of the Bank's Business Plan, both quantitatively and qualitatively;
2. Factors affecting the Bank's performance; and
3. Efforts to improve the Bank's performance

Rapat

Rapat Dewan Komisaris Bank Sahabat Sampoerna dilakukan secara berkala sekurang-kurangnya 4 kali dalam setahun serta wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 kali dalam setahun. Sepanjang tahun 2020, Dewan Komisaris Bank Sahabat Sampoerna menyelenggarakan rapat sebanyak 10 kali dengan rincian kehadiran sebagai berikut.

Meetings

Meetings of Board of Commissioners of Bank Sahabat Sampoerna are held periodically at least 4 times a year and must be attended by all members of the Board of Commissioners physically at least twice a year. Throughout 2020, Bank Sahabat Sampoerna's Board of Commissioners held 10 meetings with the following attendance level:

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Budi Setiawan Halim	Komisaris Utama President Commissioner	10	10	100.00%
Harry Mulyadi Santoso	Komisaris Commissioner	10	10	100.00%
Adiwarman Azwar Karim*)	Komisaris Independen Independent Commissioner	10	10	100.00%
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	10	10	100.00%
Rata-Rata / Average				100.00%

*) Melalui RUPS Luar Biasa tanggal 29 Desember 2020, Pemegang Saham menyetujui pengunduran diri Adiwarman Azwar Karim selaku Komisaris Independen Bank Sahabat Sampoerna yang kemudian mengangkat Freddy Suliman sebagai penggantinya.

*) Through the Extraordinary GMS dated 29 December 2020, Shareholders approved the resignation of Adiwarman Azwar Karim as Independent Commissioner of Bank Sahabat Sampoerna and later appointed Freddy Suliman as his replacement.

Informasi terkait tanggal, agenda, dan peserta rapat Dewan Komisaris diuraikan dalam tabel berikut ini.

Information on dates, agenda, and participants of Board of Commissioners' meeting is described as follows:

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	AAK
31 January 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 21 November 2019; Persetujuan Notulen Rapat Dewan Komisaris 21 November 2019; Monthly Portfolio Summary per Desember 2019; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 21 November 2019; Approval of the Minutes of Board of Commissioners' Meeting on 21 November 2019; Monthly Portfolio Summary per December 2019; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√
24 February 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 31 Januari 2019; Persetujuan Notulen Rapat Dewan Komisaris 31 Januari 2019; Monthly Portfolio Summary per Januari 2019; Laporan Komite Audit; dan Laporan Komite Pemantau Risiko. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 31 January 2019; Approval of the Minutes of Board of Commissioners' Meeting on 31 January 2019; Monthly Portfolio Summary per January 2019; Report of Audit Committee; and Report of Risk Oversight Committee. 	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	AAK
23 April 2020	<ul style="list-style-type: none"> Reminder & Follow Up Issue Rapat Dewan Komisaris 24 Februari 2020; Persetujuan Notulen Rapat Dewan Komisaris 24 Februari 2020; Monthly Portfolio Summary per Maret 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 24 February 2020; Approval of the Minutes of Board of Commissioners' Meeting on 24 February 2020; Monthly Portfolio Summary per March 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√
19 May 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 23 April 2020; Persetujuan Notulen Rapat Dewan Komisaris 23 April 2020; Monthly Portfolio Summary per April 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 23 April 2020; Approval of the Minutes of Board of Commissioners' Meeting on 23 April 2020; Monthly Portfolio Summary per April 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√
25 June 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 19 Mei 2020; Persetujuan Notulen Rapat Dewan Komisaris 19 Mei 2020; Monthly Portfolio Summary per Mei 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 19 May 2020; Approval of the Minutes of Board of Commissioners' Meeting on 19 May 2020; Monthly Portfolio Summary per May 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√
23 July 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 25 Juni 2020; Persetujuan Notulen Rapat Dewan Komisaris 25 Juni 2020; Monthly Portfolio Summary per June 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 25 June 2020; Approval of the Minutes of Board of Commissioners' Meeting on 25 June 2020; Monthly Portfolio Summary per June 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√
3 September 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 23 Juli 2020; Persetujuan Notulen Rapat Dewan Komisaris 23 Juli 2020; Monthly Portfolio Summary per Juli 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 23 July 2020; Approval of the Minutes of Board of Commissioners' Meeting on 23 July 2020; Monthly Portfolio Summary per July 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	AAK
17 September 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 3 September 2020; Persetujuan Notulen Rapat Dewan Komisaris 3 September 2020; Monthly Portfolio Summary per Agustus 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 3 September 2020; Approval of the Minutes of Board of Commissioners' Meeting on 3 September 2020; Monthly Portfolio Summary per August 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√
22 October 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 17 September 2020; Persetujuan Notulen Rapat Dewan Komisaris 17 September 2020; Monthly Portfolio Summary per September 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 17 September 2020; Approval of the Minutes of Board of Commissioners' Meeting on 17 September 2020; Monthly Portfolio Summary per September 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√
19 November 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris 22 Oktober 2020; Persetujuan Notulen Rapat Dewan Komisaris 22 Oktober 2020; Monthly Portfolio Summary per Oktober 2020; Laporan Komite Audit; Laporan Komite Pemantau Risiko; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners' Meeting on 22 October 2020; Approval of the Minutes of Board of Commissioners' Meeting on 22 October 2020; Monthly Portfolio Summary per October 2020; Report of Audit Committee; Report of Risk Oversight Committee; and Others. 	√	√	√	√

Keterangan / Remarks:

BSH	: Budi Setiawan Halim
HMS	: Harry Mulyadi Santoso
KMH	: Khoe Minhari Handikusuma
AAK	: Adiwirman Azwar Karim

Rekomendasi

Pada tahun 2020, Dewan Komisaris Bank Sahabat Sampoerna memberikan rekomendasi dan nasihat terkait pelaksanaan strategi usaha Bank yang diungkapkan pada tabel berikut ini.

Recommendation

In 2020, the Board of Commissioners of Bank Sahabat Sampoerna provided recommendations and advice regarding the execution of the Bank's business strategy, which is disclosed in the following table.

No. Surat Letter No.	Tanggal Date	Perihal Subject
003/MI/KOM/II/2020	10 February 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 31 Januari 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 31 January 2020</i>
006/MI/KOM/III/2020	12 March 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 24 Februari 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 24 February 2020</i>
012/MI/KOM/V/2020	11 May 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 23 April 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 23 April 2020</i>
015/MI/KOM/VI/2020	24 June 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 19 Mei 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 19 May 2020</i>
021/MI/KOM/VII/2020	20 July 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 25 Juni 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 25 June 2020</i>

No. Surat Letter No.	Tanggal Date	Perihal Subject
024/MI/KOM/VIII/2020	31 August 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 23 Juli 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 23 July 2020</i>
028/MI/KOM/IX/2020	22 September 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 3 September 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 3 September 2020</i>
031/MI/KOM/X/2020	27 October 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 17 September 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 17 September 2020</i>
034/MI/KOM/XI/2020	17 November 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 22 Oktober 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 22 October 2020</i>
040/MI/KOM/XII/2020	15 December 2020	Rekomendasi Rapat Dewan Komisaris per Tanggal 19 November 2020 <i>Recommendation of the Board of Commissioners' Meeting as per 19 November 2020</i>

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi, termasuk sertifikasi manajemen risiko, Dewan Komisaris disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Penilaian Kinerja Dewan Komisaris

Penilaian oleh RUPS

Penilaian kinerja Dewan Komisaris Bank Sahabat Sampoerna dilakukan oleh Pemegang Saham melalui mekanisme RUPS. Penilaian tersebut dilakukan sebagai bentuk pertanggungjawaban Dewan Komisaris terhadap tugas dalam memberikan nasihat dan rekomendasi terhadap kinerja Bank.

Penilaian Sendiri

Penilaian sendiri Dewan Komisaris dilakukan oleh masing-masing anggota Dewan Komisaris secara mandiri (*self-assessment*) dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola Perusahaan bagi Bank Umum.

Hasil Penilaian

Hasil penilaian *self-assessment* GCG Dewan Komisaris tahun 2020 menunjukkan nilai komposit 1 atau "Sangat Baik" Informasi hasil penilaian tersebut telah dimuat pada penjelasan terkait Hasil *Self-Assessment* GCG dalam Laporan Tahunan ini.

Penilaian Kinerja Organ Pendukung Dewan Komisaris

Dewan Komisaris Bank Sahabat Sampoerna secara berkala melakukan penilaian terkait kinerja organ pendukungnya yang terdiri dari Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Kriteria umum yang digunakan dalam penilaian kinerja organ pendukung Dewan Komisaris, yaitu:

1. Ketepatan laporan yang diberikan kepada Dewan Komisaris;

Competency Development

Information related to competency development, including risk management certification of the Board of Commissioners, is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Performance Assessment of Board of Commissioners

Assessment by the GMS

The Board of Commissioners' performance assessment of Bank Sahabat Sampoerna is carried out by the Shareholders through the GMS mechanism. The assessment is carried out as a form of accountability of the Board of Commissioners for the duties of providing advice and recommendations on the Bank's performance.

Self-Assessment

The Board of Commissioners' self-assessment is carried out by each member of the Board of Commissioners independently by referring to the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks.

Assessment Results

The Board of Commissioners' GCG self-assessment results in 2020 show a composite value of 1 or "Very Good" Information of the assessment results has been included in the explanation related to GCG Self-Assessment Results of this Annual Report.

Performance Assessment of Board of Commissioners' Supporting Organs

Bank Sahabat Sampoerna's Board of Commissioners regularly assesses the performance of its supporting organs, which consist of Audit Committee, Remuneration and Nomination Committee, and Risk Oversight Committee. The general criteria used in assessing the performance of supporting organs of the Board of Commissioners, are:

1. Accuracy of reports submitted to the Board of Commissioners;

2. Tingkat kehadiran dan partisipasi masing-masing anggota komite pada saat rapat; dan
3. Keaktifan anggota pada saat rapat.

Selain itu, penilaian kinerja organ pendukung Dewan Komisaris juga dinilai berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan terkait Penerapan Tata Kelola Perusahaan bagi Bank Umum. Berdasarkan penilaian *self-assessment* GCG 2020, organ pendukung Dewan Komisaris memperoleh nilai komposit 1 atau "Sangat Baik" Informasi lebih lanjut mengenai hasil penilaian organ pendukung Dewan Komisaris dapat dilihat pada bagian Hasil *Self-Assessment* GCG dalam Laporan Tahunan ini.

Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris

Mekanisme Pengunduran Diri

Anggota Dewan Komisaris Bank Sahabat Sampoerna berhak mengajukan pengunduran diri dengan ketentuan sebagai berikut.

1. Anggota Dewan Komisaris dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir;
2. Anggota Dewan Komisaris yang bersangkutan wajib menyampaikan permohonan pengunduran diri kepada Pemegang Saham melalui mekanisme RUPS; dan
3. Pemegang Saham wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris paling lambat 90 hari setelah diterimanya permohonan pengunduran diri.

Mekanisme Pemberhentian

Pemegang Saham Bank Sahabat Sampoerna memiliki kewenangan untuk memberhentikan anggota Dewan Komisaris sewaktu-waktu dengan ketentuan sebagai berikut.

1. Anggota Dewan Komisaris dapat diberhentikan untuk sementara oleh Pemegang Saham melalui mekanisme RUPS dengan menyebutkan alasannya;
2. Pemberhentian sementara anggota Dewan Komisaris wajib diberitahukan secara tertulis kepada Pemegang Saham;
3. Pemegang Saham melalui mekanisme RUPS dapat mencabut atau menguatkan keputusan pemberhentian sementara;
4. RUPS wajib diselenggarakan dalam jangka waktu paling lambat 90 hari setelah tanggal pemberhentian sementara;
5. Jika dalam waktu yang ditentukan RUPS tidak dapat mengambil keputusan, maka pemberhentian sementara menjadi batal;
6. Anggota Dewan Komisaris yang diberhentikan sementara tidak berwenang untuk melakukan pengawasan serta pemberian rekomendasi kepada Direksi;
7. Pembatasan kewenangan anggota Dewan Komisaris berlaku sejak keputusan pemberhentian sementara oleh Pemegang Saham sampai dengan:
 - a. Terdapat keputusan RUPS yang menguatkan atau membatalkan pemberhentian sementara; dan
 - b. Terlampauinya jangka waktu penyelenggaraan RUPS.

2. *The level of attendance and participation of each committee member at the meeting; and*
3. *Members' active participation at the meetings.*

Furthermore, the performance assessment of the supporting organs of the Board of Commissioners is also assessed based on the provisions of the Financial Services Authority Regulation relating to the Implementation of Corporate Governance for Commercial Banks. Based on the 2020 GCG self-assessment, the supporting organs of the Board of Commissioners obtained a composite value of 1 or "Very Good" Further information on the Board of Commissioners' supporting organ assessment results can be seen in the GCG Self-Assessment Results section of this Annual Report.

Mechanism of Resignation and Dismissal of Board of Commissioners

Resignation Mechanism

Members of the Board of Commissioners of Bank Sahabat Sampoerna have the right to submit their resignations under the following conditions.

1. *A member of the Board of Commissioners may resign from the position before the term of office expires;*
2. *The relevant member of the Board of Commissioners must submit a request for resignation to the Shareholders through the GMS mechanism; and*
3. *Shareholders must convene the GMS to resolve the resignation request of the said member of the Board of Commissioners in no longer than 90 days after such resignation request is received.*

Dismissal Mechanism

Shareholders of Bank Sahabat Sampoerna have the authority to dismiss members of the Board of Commissioners at any time under the following conditions.

1. *A member of the Board of Commissioners may be suspended by the Shareholders through the GMS mechanism by stating the reasons;*
2. *A suspension of a member of Board of Commissioners must be notified in writing to the Shareholders;*
3. *Shareholders through the GMS mechanism may revoke or affirm the resolution on such suspension;*
4. *A GMS must be convened in no more than 90 days after the suspension date;*
5. *If within the determined time the GMS cannot adopt any resolution, the suspension will be canceled;*
6. *The suspended member of the Board of Commissioners has no authority to supervise and provide recommendations to the Board of Directors;*
7. *Limitation of authority of the said member of the Board of Commissioners shall be effective since the resolution of suspension by the Shareholders is adopted until:*
 - a. *There is a GMS resolution that reinforces or cancels the suspension; and*
 - b. *The duration of the GMS to be convened is passed.*

Direksi

Board of Directors

Direksi merupakan organ Bank yang memiliki tugas dan tanggung jawab untuk mengelola perusahaan dan memastikan pelaksanaan GCG telah diterapkan pada seluruh tingkatan atau jenjang organisasi. Setelah periode tahun buku selesai, Direksi wajib mempertanggungjawabkan pelaksanaan tugas dan tanggung jawabnya dalam RUPS.

Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab Direksi mengacu pada Kebijakan Umum GCG Bank Sahabat Sampoerna No. BSS/KU-GCG/SKK/02 serta Pedoman dan Tata Tertib Kerja Direksi yang disahkan berdasarkan Keputusan Komite Remunerasi dan Nominasi No. 125/BSS/KRN/X/2015. Kebijakan-kebijakan tersebut antara lain mengatur pokok-pokok yang terkait fungsi Direksi sebagai berikut.

1. Jumlah, Komposisi, Kriteria, dan Independensi;
2. Tugas dan Tanggung Jawab;
3. Rapat;
4. Aspek Transparansi;
5. Komite Pembantu Direksi; serta
6. Prosedur Pengajuan dan Seleksi.

Tugas, Tanggung Jawab, dan Wewenang Direksi

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Direksi Bank Sahabat Sampoerna, yaitu:

1. Direksi berhak mewakili Bank di dalam maupun di luar pengadilan tentang segala hal dan dalam segala kejadian mengikat Bank dengan pihak lain serta menjalankan segala tindakan, baik mengenai kepengurusan maupun kepemilikan, namun memiliki batasan jika:
 - a. Meminjam uang dengan jumlah lebih dari Rp50 miliar atau meminjamkan uang dengan jumlah lebih dari Rp3 miliar atas nama Bank (tidak termasuk pengambilan rutin uang Bank di Bank); dan/atau
 - b. Mendirikan suatu usaha atau turut serta pada perusahaan lain baik di dalam maupun di luar negeri, harus dengan persetujuan dalam bentuk Keputusan Dewan Komisaris atau dokumen dan perjanjian yang bersangkutan, serta harus ditandatangani Dewan Komisaris;

Board of Directors is a Bank organ with duties and responsibilities to manage the Company and ensure that GCG has been implemented in all organizational levels or structures. After one fiscal year completes, Board of Directors shall account to the GMS for the performance of the duties and responsibilities.

Board Manual

The implementation of duties and responsibilities of the Board of Directors refers to Bank Sahabat Sampoerna's GCG General Policy No. BSS/KU-GCG/SKK/02 and the Board of Directors' Board Manual, which were approved based on the Remuneration and Nomination Committee Decision No. 125/BSS/KRN/X/2015. These policies, among others, regulate the following principles related to the functions of Board of Directors.

1. Number, Composition, Criteria, and Independence;
2. Duties and Responsibilities;
3. Meetings;
4. Transparency Aspects;
5. Committees Assisting the Board of Directors; and
6. Submission and Selection Procedure.

Board of Directors Duties, Responsibilities, and Authority

Duties and Responsibilities

Duties and responsibilities of Bank Sahabat Sampoerna's Board of Directors are:

1. *Board of Directors has the rights to represent the Bank inside and outside the court on all matters and in all incidents, binding the Bank with other party, also performing all actions, either concerning management or ownership, with limitations in the event of:*
 - a. *Borrowing money in the amount of more than Rp50 billion or lending money in the amount of more than Rp3 billion on behalf of the Bank (excluding routine withdrawals of Bank money at the Bank); and/or*
 - b. *Establishing a business or participating in another company either domestic or overseas shall be approved in the form of a Decision of the Board of Commissioners or related documents and agreements, which shall be signed by the Board of Commissioners;*

2. Perbuatan hukum untuk mengalihkan, melepaskan hak, atau menjadikan jaminan utang seluruh atau lebih dari 50% harta kekayaan bersih Bank dalam satu tahun buku, baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, harus mendapatkan persetujuan RUPS di mana Pemegang Saham yang memiliki paling sedikit $\frac{3}{4}$ bagian dari jumlah seluruh saham dengan hak suara yang sah, hadir, atau diwakili dan keputusan disetujui oleh paling sedikit $\frac{3}{4}$ dari jumlah seluruh suara yang dikeluarkan secara sah dalam rapat;
3.
 - a. Direktur Utama berhak dan berwenang untuk mewakili Direksi dan bertindak untuk dan atas nama Bank;
 - b. Dalam hal Direktur Utama tidak hadir atau berhalangan karena sebab apapun juga, tidak perlu dibuktikan kepada pihak ketiga, maka Wakil Direktur Utama berhak dan berwenang mewakili Direksi, dan dalam hal Wakil Direktur Utama tidak hadir karena sebab apapun juga, tidak perlu dibuktikan kepada pihak ketiga, maka 2 orang Direktur yang ditunjuk oleh PT Sampoerna Investama lainnya berhak dan berwenang bertindak untuk dan atas nama Direksi dan serta mewakili Bank; dan
4. Dalam hal Bank mempunyai kepentingan yang bertentangan dengan kepentingan pribadi sebagai seorang anggota Direksi, maka Bank akan diwakili oleh anggota Direksi lainnya dan dalam hal Bank mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi maka Bank diwakili oleh Dewan Komisaris. Direksi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Anggaran Dasar Bank dan Kebijakan Umum GCG Bank Sahabat Sampoerna.
2. *Legal acts to divert, release the rights or pledge all or more than 50% of the Bank's net assets in one fiscal year, either in one or several independent or dependent transactions, shall obtain approval from the GMS, in which Shareholders with no less than $\frac{3}{4}$ of the total shares with valid voting rights are present or represented and the resolutions are approved by no less than $\frac{3}{4}$ of all votes legally cast in the meeting;*
3.
 - a. *The Chief Executive Officer has the right and authority to represent the Board of Directors and act for and on behalf of the Bank;*
 - b. *In the event that the Chief Executive Officer is absent or unavailable to attend for any reason whatsoever, which impediment no evidence to third parties shall be required, the Vice Chief Executive Officer is entitled and authorized to represent the Board and Directors, and in the event that the Vice Chief Executive Officer is absent for any reason whatsoever, which impediment no evidence to third parties shall be required, the other 2 Directors appointed by PT Sampoerna Investama are entitled and authorized to act for and on behalf of the Board of Directors and represent the Bank; and*
4. *In the event that the Bank has a conflict of interest with the personal interest of a member of Board of Directors, the Bank will be represented by another member of Board of Directors, and in the event that the Bank has a conflict of interest with the interests of all members of Board of Directors, the Bank will be represented by the Board of Commissioners. The Board of Directors performs its duties and responsibilities based on the Bank's Articles of Association and Bank Sahabat Sampoerna's GCG General Policy.*

Wewenang Direksi

Wewenang yang dimiliki Direksi Bank Sahabat Sampoerna, yaitu:

1. Memutus kredit sesuai ketentuan internal yang berlaku;
2. Memutuskan tingkat *interest rate* bersama dengan Komite ALCO sesuai tingkat likuiditas Bank dan ketentuan yang berlaku;
3. Menetapkan pengeluaran biaya sesuai ketentuan internal yang berlaku;
4. Bertindak atas nama Bank dalam menandatangani perjanjian dengan pihak eksternal sebagaimana diatur dalam ketentuan internal yang berlaku;
5. Menandatangani surat-surat berharga dan dokumen penting perusahaan baik sendiri ataupun bersama-sama Direksi serta Pejabat Bank yang diberikan wewenang;
6. Menandatangani laporan-laporan operasional Bank kepada regulator dan pihak eksternal lainnya sesuai peraturan dan perundang-undangan yang berlaku; dan
1. *To approve credit according to the applicable internal regulations;*
2. *To decide the level of interest rate together with ALCO Committee in accordance with the Bank's liquidity level and applicable regulations;*
3. *To specify expenses according to the applicable internal regulations;*
4. *To act on behalf of the Bank in signing agreements with external parties as stipulated in the applicable internal regulations;*
5. *To sign securities and important documents of the Company either alone or together with the Board of Directors and authorized Bank Officials;*
6. *To sign operational reports of the Bank to regulators and other external parties in accordance with the applicable laws and regulations; and*

Authority of the Board of Directors

The authority of the Board of Directors of Bank Sahabat Sampoerna are:

7. Memutuskan perekrutan, promosi, demosi, mutasi, pemutusan hubungan kerja, dan penyesuaian kompensasi karyawan sesuai ketentuan SDM dan ketenagakerjaan yang berlaku.

7. To decide the recruitment, promotion, demotion, transfer, termination of employment, and adjustment of employee compensation in accordance with the applicable HR and employment regulations.

Pembagian Tugas dan Tanggung Jawab

Pembagian tugas dan tanggung jawab masing-masing anggota Direksi diuraikan sebagai berikut.

Implementation of Duties and Responsibilities

Division of duties and responsibilities of each member of the Board of Directors is as follows.

Direktur Utama <i>Chief Executive Officer</i>	
<p>Sisi Finansial Mengelola dan memastikan pencapaian target dan kualitas bisnis Bank, namun tidak terbatas pada pertumbuhan portofolio perkreditan dan dana pihak ketiga beserta target lainnya yang ditetapkan dalam rencana bisnis Bank.</p>	<p>Financial Side To manage and ensure target achievement and the Bank's business quality, but not limited to the growth of credit portfolio and third party funds along with other targets set in the Bank's business plan.</p>
<p>Sisi Nasabah Mengendalikan, mengawasi, dan menjalankan fungsi hubungan masyarakat terkait pengenalan Bank kepada masyarakat umum.</p>	<p>Customer Side To control, supervise, and perform public relations functions related to the introduction of the Bank to the general public.</p>
<p>Sisi SDM</p> <ul style="list-style-type: none"> Mengendalikan dan mengawasi kegiatan pengelolaan dan pengembangan sumber daya manusia, dengan menyeimbangkan antara Visi dan Misi Bank, <i>best practice</i> secara umum, serta peraturan dan perundang-undangan yang berlaku; dan Mengendalikan dan mengawasi pelaksanaan pemberian wewenang kepada pejabat atau fungsi yang dapat bertindak atas nama Bank, namun tidak terbatas pada batas wewenang pemutus kredit, pengelolaan sumber daya manusia, pengeluaran biaya, serta pengawasan dan pengendalian Bank. 	<p>HR Side</p> <ul style="list-style-type: none"> To control and oversee the management and development of human resources, by balancing the Bank's Vision and Missions, best practice in general, and the applicable laws and regulations; and To control and supervise the granting of authority to officials or functions that may act on behalf of the Bank, but not limited to the limits of authority for credit approval, human resource management, expenses, as well as supervision and control of the Bank.
<p>Sisi Proses</p> <ul style="list-style-type: none"> Mengendalikan dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, dan pedoman kerja pada masing-masing fungsi sejalan dengan strategi Bank yang telah ditetapkan, namun tidak terbatas pada hal-hal terkait manajemen risiko, prinsip mengenal nasabah, dan pencegahan atas transaksi mencurigakan; Memantau dan menjaga kepatuhan Bank terhadap seluruh ketentuan yang berlaku, maupun terhadap perjanjian dan komitmen yang dilaksanakan Bank dengan pihak lain; Menetapkan kerangka manajemen risiko melalui pembentukan komite-komite pendukung pengelolaan manajemen risiko; Memantau dan mengelola aktivitas fungsi manajemen risiko berdasarkan kebijakan dan prosedur manajemen risiko, termasuk merancang model operasi manajemen risiko; dan Bertanggung jawab atas kebenaran dan keabsahan data pelaporan kegiatan pengendalian internal Bank kepada pihak-pihak yang berkepentingan (tidak terbatas pada Bank Indonesia, Pemegang Saham, dan badan eksternal lainnya). 	<p>Process Side</p> <ul style="list-style-type: none"> To control and supervise the preparation and implementation of policies, procedures, and work guidelines for each function in line with the Bank's established strategy, but not limited to matters related to risk management, know-your-customer principle, and prevention of suspicious transactions; To monitor and maintain the Bank's compliance with all applicable provisions, as well as agreements and commitments implemented by the Bank with other parties; To establish a risk management framework by establishing committees supporting risk management; To monitor and manage the activities of risk management function based on risk management policies and procedures, including to design risk management operations models; and To be responsible for the authenticity and validity of reporting data of the Bank's internal control activities to interested parties (not limited to Bank Indonesia, Shareholders, and other external bodies).
Direktur Kepatuhan dan Manajemen Risiko <i>Director of Compliance and Risk Management</i>	
<p>Sisi Finansial Mengelola aspek kepatuhan dan manajemen risiko Bank dalam upaya mendukung kebutuhan bisnis, termasuk:</p> <ul style="list-style-type: none"> Mengelola risiko yang dihadapi oleh divisi bisnis terutama namun tidak terbatas pada risiko kepatuhan, risiko hukum, risiko strategis, risiko kredit, risiko operasional, risiko pasar, risiko likuiditas, dan risiko reputasi; serta Membangun dan mengelola bisnis resiliensi Bank. 	<p>Financial Side To manage the Bank's compliance and risk management aspects in an effort to support business needs, including:</p> <ul style="list-style-type: none"> To manage the risks confronted by the business division, especially but not limited to compliance risk, legal risk, strategic risk, credit risk, operational risk, market risk, liquidity risk, and reputation risk; and To build and manage the Bank's resilience business.
<p>Sisi Keuangan Mengelola dan memantau kondisi pasar dan nasabah melalui hasil analisa riset pasar dan nasabah.</p>	<p>Financial Side To manage and monitor market and customer conditions through results of market and customer research analysis.</p>

<p>Sisi SDM</p> <ul style="list-style-type: none"> Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; dan Bertanggung jawab atas pengelolaan serta pengembangan karier dan kompetensi SDM dalam cakupan kerjanya, namun tidak terbatas pada hal-hal terkait manajemen risiko dan kepatuhan. 	<p>HR Side</p> <ul style="list-style-type: none"> To be responsible for supervising officials/employees in each division within the scope of their duties; and To be responsible for HR management, career and competence development in the scope of work, but not limited to matters related to risk management and compliance.
<p>Sisi Proses</p> <ul style="list-style-type: none"> Mengendalikan dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, dan pedoman kerja pada masing-masing fungsi sejalan dengan strategi Bank yang telah ditetapkan, namun tidak terbatas pada hal-hal terkait manajemen risiko, prinsip mengenal nasabah, dan pencegahan atas transaksi mencurigakan; Memantau dan menjaga kepatuhan Bank terhadap seluruh ketentuan yang berlaku, maupun terhadap perjanjian dan komitmen yang dilaksanakan Bank dengan pihak lain; Menetapkan kerangka manajemen risiko melalui pembentukan komite-komite pendukung pengelolaan manajemen risiko; Memantau dan mengelola aktivitas fungsi manajemen risiko berdasarkan kebijakan dan prosedur manajemen risiko, termasuk merancang model operasi manajemen risiko; dan Bertanggung jawab atas kebenaran dan keabsahan data pelaporan kegiatan pengendalian internal Bank kepada pihak-pihak yang berkepentingan (tidak terbatas pada Bank Indonesia, Pemegang Saham, dan badan eksternal lainnya). 	<p>Process Side</p> <ul style="list-style-type: none"> To control and supervise the preparation and implementation of policies, procedures, and work guidelines for each function in line with the Bank's established strategy, but not limited to matters related to risk management, know-your-customer principle, and prevention of suspicious transactions; To monitor and maintain the Bank's compliance with all applicable provisions, as well as agreements and commitments implemented by the Bank with other parties; To establish a risk management framework by establishing committees supporting risk management; To monitor and manage the activities of risk management function based on risk management policies and procedures, including to design risk management operations models; and To be responsible for the authenticity and validity of reporting data of the Bank's internal control activities to interested parties (not limited to Bank Indonesia, Shareholders, and other external bodies).
<p>Direktur Bisnis Mikro <i>Director of Micro Business</i></p>	
<p>Sisi Finansial</p> <ul style="list-style-type: none"> Mengelola dan memastikan pencapaian target dan kualitas bisnis kredit mikro; serta Mengelola inisiatif perancangan bisnis dan produk baru Bank. 	<p>Financial Side</p> <ul style="list-style-type: none"> To manage and ensure target achievement and micro credit business quality; dan To manage the Bank's new business and product design initiatives.
<p>Sisi Keuangan</p> <p>Mengelola dan memastikan pertumbuhan portofolio kredit mikro yang sehat dan berkualitas baik, serta portofolio untuk bisnis dan produk baru lainnya.</p>	<p>Financial Side</p> <p>To manage and ensure the growth of a healthy and good quality micro credit portfolio, as well as portfolios for businesses and other new products.</p>
<p>Sisi SDM</p> <ul style="list-style-type: none"> Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; dan Bertanggung jawab atas pengelolaan dan pengembangan karier dan kompetensi SDM dalam cakupan kerjanya, termasuk namun tidak terbatas pada aspek yang terkait dengan manajemen risiko dan kepatuhan. 	<p>HR Side</p> <ul style="list-style-type: none"> To be responsible for supervising officials/employees in each division within the scope of their duties; and To be responsible for HR management, career and competence development in the scope of work, including but not limited to aspects related to risk management and compliance.
<p>Sisi Proses</p> <ul style="list-style-type: none"> Mengendalikan dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, dan pedoman kerja terkait bisnis mikro dan pengembangan bisnis serta produk baru; dan Memberi masukan untuk kebijakan perkreditan dan produk Bank, berdasarkan hasil evaluasi bisnis dan kebutuhan pasar. 	<p>Process Side</p> <ul style="list-style-type: none"> To control and supervise the preparation and implementation of policies, procedures, and work guidelines related to micro business and the development of new businesses and products; and To give inputs to the Bank's credit and product policies, based on the results of business evaluations and market needs.
<p>Direktur Operasi dan Teknologi Informasi <i>Director of Operations and Information Technology</i></p>	
<p>Sisi Finansial</p> <p>Mengelola kegiatan operasional Bank dan penyediaan sistem teknologi informasi dalam upaya mendukung kebutuhan bisnis dan pelaksanaan penerapan manajemen risiko.</p>	<p>Financial Side</p> <p>To manage the Bank's operational activities and the provision of information technology systems in an effort to support business needs and implement risk management.</p>
<p>Sisi Nasabah</p> <p>Mengendalikan, mengawasi, dan menjalankan fungsi untuk menjaga tingkat kepuasan nasabah kepada layanan Bank secara umum.</p>	<p>Customer Side</p> <p>To control, supervise, and carry out functions to maintain customer satisfaction level with the Bank's services in general.</p>
<p>Sisi SDM</p> <ul style="list-style-type: none"> Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; dan Bertanggung jawab atas pengelolaan dan pengembangan karier dan kompetensi SDM dalam cakupan kerjanya, termasuk namun tidak terbatas pada hal-hal terkait manajemen risiko dan kepatuhan. 	<p>HR Side</p> <ul style="list-style-type: none"> To be responsible for supervising officials/employees in each division within the scope of their duties; and To be responsible for HR management, career and competence development in the scope of work, including but not limited to matters related to risk management and compliance.

<p>Sisi Proses</p> <ul style="list-style-type: none"> Mengendalikan dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, dan pedoman kerja terkait kegiatan operasional dan transaksi Bank serta sistem teknologi informasi; Bertanggung jawab atas kegiatan operasional Bank dalam upaya mendukung kebutuhan bisnis dan pelaksanaan penerapan manajemen risiko; Mengendalikan dan mengawasi kegiatan operasional Bank secara keseluruhan, termasuk kegiatan transaksi serta akurasi dan keamanan sistem teknologi yang digunakan dalam mendukung seluruh kegiatan operasional dan transaksional; Merancang, menetapkan, serta mengevaluasi keseluruhan sistem teknologi informasi dalam upaya menciptakan suatu sistem yang terintegrasi dan dapat dioperasikan secara efektif dan efisien dalam mendukung kebutuhan bisnis dan pelaksanaan penerapan manajemen risiko; Turut bertanggung jawab atas pelaksanaan kebijakan manajemen risiko dan eksposur risiko yang diambil oleh Bank secara keseluruhan, terutama dalam aspek kegiatan operasional dan sistem teknologi; dan Mempertanggungjawabkan laporan kegiatan operasional Bank kepada pihak-pihak yang berkepentingan (namun tidak terbatas pada Bank Indonesia, Pemegang Saham, dan badan eksternal lainnya). 	<p>Process Side</p> <ul style="list-style-type: none"> To control and supervise the preparation and implementation of policies, procedures, and work guidelines related to the Bank's operational activities, transactions, and information technology system; To be responsible for the Bank's operational activities in an effort to support business needs and implement risk management; To control and oversee the Bank's operational activities in overall, including transaction activities as well as the accuracy and security of the technology system used in supporting all operational and transactional activities; To design, determine, and evaluate the entire information technology system in an effort to create an integrated system that can be operated effectively and efficiently in supporting business needs and implementing risk management; To also be responsible for the implementation of risk management policies and risk exposures taken by the Bank in overall, especially in aspects of operational activities and technology systems; and To be responsible for the report of Bank's operational activities to interested parties (but not limited to Bank Indonesia, Shareholders, and other external bodies).
<p>Direktur Keuangan dan Perencanaan Bisnis <i>Director of Finance and Business Planning</i></p>	
<p>Sisi Finansial</p> <p>Memimpin pengelolaan operasional keuangan dan perencanaan bisnis, termasuk dan tidak terbatas terhadap pengembangan produk-produk Bank.</p>	<p>Financial Side</p> <p>To lead the operational management of Finance and Business Planning, including but not limited to the development of Bank products.</p>
<p>Sisi Keuangan</p> <p>Merumuskan arahan strategis yang sejalan dengan Visi dan Misi Bank untuk memastikan pengelolaan, pertumbuhan, dan pencapaian keuangan sesuai dengan perencanaan bisnis.</p>	<p>Financial Side</p> <p>To formulate strategic directions in line with the Bank's Vision and Mission to ensure that financial management, growth, and achievement are in line with the business plan.</p>
<p>Sisi SDM</p> <ul style="list-style-type: none"> Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; dan Bertanggung jawab atas pengelolaan dan pengembangan karier dan kompetensi SDM dalam cakupan kerjanya. 	<p>HR Side</p> <ul style="list-style-type: none"> To be responsible for supervising officials/employees in each division within the scope of the duties; and To be responsible for career management and development, and HR competence in the scope of work.
<p>Sisi Proses</p> <ul style="list-style-type: none"> Bertanggung jawab atas penyusunan rencana kerja dan anggaran dari fungsi Keuangan dan Perencanaan Bisnis, termasuk melakukan pemantauan dan pengawasan terhadap realisasi atas pencapaian rencana kerja dan anggaran tersebut; Mengelola dan memastikan pencapaian target dan kualitas hasil kerja; Mengendalikan dan mengawasi penyusunan dan pelaksanaan Kebijakan, Prosedur, dan Pedoman Kerja sejalan dengan strategi Bank yang telah ditetapkan, termasuk namun tidak terbatas pada hal-hal terkait manajemen risiko, prinsip mengenal nasabah, dan pencegahan atas transaksi mencurigakan; Memastikan kepatuhan terhadap seluruh ketentuan internal, termasuk memantau pelaksanaan pengendalian internal dilakukan oleh fungsi Audit Internal secara efektif dan memantau tindak lanjut atas temuan, baik oleh internal dan eksternal audit; serta Mengawasi dan memimpin pengelolaan hubungan dan/atau transaksi usaha dan keuangan Bank dengan memerhatikan prinsip kehati-hatian dan <i>good corporate governance</i> (GCG). 	<p>Process Side</p> <ul style="list-style-type: none"> To be responsible for preparing work plan and budget for the Finance and Business Planning function, including monitoring and supervising the actual achievement of the work plan and budget; To manage and ensure target achievement and quality of work results; To control and supervise the preparation and implementation of Policies, Procedures, and Work Guidelines in line with the Bank's established strategy, including but not limited to matters related to risk management, know-your-customer principle, and prevention of suspicious transactions; To ensure compliance with all internal regulations, including monitoring the internal control carried out by the Internal Audit function effectively and monitoring the follow-up on findings, both by internal and external audits; and To supervise and lead the management of the Bank's business and financial relationships and/or transactions by observing the principles of prudence and good corporate governance (GCG).

Kriteria Pengangkatan

Pihak yang dapat diangkat menjadi Direksi Bank Sahabat Sampoerna adalah pihak yang telah memenuhi kriteria berikut.

- Memenuhi persyaratan integritas, yaitu memiliki akhlak dan moral yang baik, memiliki komitmen mematuhi peraturan perundang-undangan yang berlaku, memiliki komitmen yang tinggi terhadap pengembangan operasional Bank yang sehat, dan tidak termasuk dalam daftar tidak lulus yang ditatausahakan oleh Otoritas Jasa Keuangan;

Appointment Criteria

Parties that can be appointed as Board of Directors of Bank Sahabat Sampoerna are those who have met the following criteria.

- Meeting the integrity requirements, which are having good character and morals, having a commitment to comply with the applicable laws and regulations, having a high commitment to the development of sound Bank operations, and not being included in the failing list administered by the Financial Services Authority;

2. Memiliki kompetensi, yaitu pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan, serta kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat. Selain itu, wajib memiliki pengalaman dalam operasional Bank sekurang-kurangnya 5 tahun sebagai Pejabat Eksekutif Bank;
 3. Memiliki reputasi keuangan baik, yaitu tidak termasuk dalam daftar kredit macet dan tidak pernah dinyatakan pailit atau menjadi Direksi/Komisaris yang dinyatakan bersalah menyebabkan suatu Bank dinyatakan pailit dalam waktu 5 tahun sebelum dicalonkan; dan
 4. Lulus uji kepatuhan dan kelayakan oleh regulator yang berwenang.
2. *Having competence, which is experience and expertise in banking and/or finance, as well as the ability to carry out strategic management in the framework of developing a sound Bank. In addition, must have experience in Bank's operations for at least 5 years as a Bank's Executive Official;*
 3. *Having a good financial reputation, which is not included in the list of bad loans and has never been declared bankrupt or become a Director/Commissioner who was found guilty of causing a Bank to be declared bankrupt within 5 years before being nominated; and*
 4. *Passing the fit and proper test conducted by the authorized regulator.*

Komposisi dan Masa Jabatan

Per 31 Desember 2020, komposisi Direksi Bank Sahabat Sampoerna terdiri dari:

Composition and Term of Office

As of 31 December 2020, the composition of Board of Directors of Bank Sahabat Sampoerna is as follows:

Nama Name	Jabatan Position	Masa Jabatan dan Dasar Pengangkatan Term of Office and Basis of Appointment	Persetujuan Bank Indonesia/ Otoritas Jasa Keuangan Approval from Bank Indonesia/ Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Ali Rukmijah	Direktur Utama <i>Chief Executive Officer</i>	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; • 2017-2020 Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan • 2014-2017 Keputusan RUPS Luar Biasa tanggal 9 Juni 2014. • 2020-2023 <i>Circular Extraordinary GMS Resolutions dated 28 May 2020;</i> • 2017-2020 <i>Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</i> • 2014-2017 <i>Extraordinary GMS Resolutions dated 9 June 2014.</i> 	No. SR-67/D.03/2014 tanggal 19 Mei 2014 <i>No. SR-67/D.03/2014 dated 19 May 2014</i>	19 May 2023
Setyo Dwitanto	Direktur Kepatuhan dan Risiko <i>Compliance and Risk Director</i>	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; • 2017-2020 Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan • 2014-2017 Keputusan RUPS Luar Biasa tanggal 24 Desember 2014. • 2020-2023 <i>Circular Extraordinary GMS Resolutions dated 28 May 2020;</i> • 2017-2020 <i>Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</i> • 2014-2017 <i>Extraordinary GMS Resolutions dated 24 December 2014.</i> 	No. 15/29/GBI/DPIP/ Rahasia tanggal 16 Juli 2013 <i>No. 15/29/GBI/DPIP/Rahasia dated 16 July 2013</i>	19 May 2023

Nama Name	Jabatan Position	Masa Jabatan dan Dasar Pengangkatan Term of Office and Basis of Appointment	Persetujuan Bank Indonesia/ Otoritas Jasa Keuangan Approval from Bank Indonesia/ Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Rudy Mahasin	Direktur Bisnis Mikro <i>Micro Business Director</i>	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; • 2017-2020 Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan • 2015-2017 Keputusan RUPS Luar Biasa tanggal 28 April 2015. • 2020-2023 <i>Circular Extraordinary GMS Resolutions dated 28 May 2020;</i> • 2017-2020 <i>Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</i> • 2015-2017 <i>Extraordinary GMS Resolutions dated 28 April 2015.</i> 	No. SR -21/D.03/2015 tanggal 20 Februari 2015 <i>No. SR-21/D.03/2015 dated 20 February 2015</i>	19 May 2023
Henky Suryaputra*)	Direktur Keuangan dan Perencanaan Bisnis <i>Finance and Business Planning Director</i>	2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 27 Juli 2020. <i>Circular Resolutions of Extraordinary GMS dated 27 July 2020.</i>	No. KEP-70/D.03/2020 tanggal 26 Juni 2020 <i>No. KEP-70/D.03/2020 dated 26 June 2020.</i>	19 May 2023
Lie Liliansa Veronica	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i>	<ul style="list-style-type: none"> • 2020-2023 Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; • 2017-2020 Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan • 2015-2017 Keputusan RUPS Luar Biasa tanggal 28 April 2015. • 2020-2023 <i>Circular Extraordinary GMS Resolutions dated 28 May 2020;</i> • 2017-2020 <i>Circular Extraordinary GMS Resolutions dated 22 May 2017; and</i> • 2015-2017 <i>Extraordinary GMS Resolutions dated 28 April 2015.</i> 	No. SR -21/D.03/2015 tanggal 20 Februari 2015 <i>No. SR-21/D.03/2015 dated 20 February 2015</i>	19 May 2023

*) Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang pernyataan Keputusan RUPS Luar Biasa No. 44 tanggal 27 Juli 2020.

*) Effective in position as a Director based on Deed of Extraordinary GMS Circular Resolutions No. 44 dated 27 July 2020.

Kebijakan Keberagaman Komposisi

Bank Sahabat Sampoerna secara khusus belum memiliki kebijakan dalam menentukan keberagaman komposisi Direksi. Meskipun demikian, komposisi Direksi Bank Sahabat Sampoerna ditetapkan berdasarkan peraturan perundang-undangan yang berlaku dengan memperhatikan keberagaman pendidikan, pengalaman kerja, usia, dan jenis kelamin, serta disesuaikan dengan kebutuhan dan kompleksitas Bank. Langkah ini diharapkan dapat mendorong pengambilan keputusan yang objektif, komprehensif, dan optimal sehingga dapat berdampak positif terhadap pengelolaan Bank yang efektif dan efisien.

Composition Diversity Policy

Bank Sahabat Sampoerna in particular does not yet have a policy in determining the composition diversity of the Board of Directors. Nevertheless, the composition of Board of Directors of Bank Sahabat Sampoerna is determined based on the applicable laws and regulations by considering the diversity of education, work experience, age, and gender, and is adjusted to the needs and complexity of the Bank. This step is expected to encourage objective, comprehensive, and optimal decision making so that it can have a positive impact on an effective and efficient Bank management.

Penjelasan mengenai keberagaman Direksi Bank Sahabat Sampoerna dapat dilihat pada tabel di bawah ini.

Explanation of the diversity of Board of Directors of Bank Sahabat Sampoerna can be seen in the following table.

Aspek Keberagaman <i>Diversity Aspect</i>	Penjelasan <i>Explanation</i>
Pendidikan <i>Education</i>	Latar belakang pendidikan Direksi beragam, mulai dari sarjana sampai magister, dengan kompetensi di bidang Teknik Mesin, Teknik Industri, Akuntansi dan Keuangan, serta Teknik Informasi dan Komputer. <i>The educational background of Board of Directors varies from bachelor to master, with competencies in Mechanical Engineering, Industrial Engineering, Accounting and Finance, and Information and Computer Engineering.</i>
Pengalaman Kerja <i>Work Experience</i>	Keberagaman pengalaman kerja Direksi antara lain berasal dari profesional pada perbankan maupun lembaga keuangan non-bank. <i>The diversity of the Board of Directors' work experience comes from professionals in banking and non-bank financial institutions.</i>
Usia <i>Age</i>	Rata-rata usia Direksi berada pada usia produktif, yaitu 49-59 tahun. <i>The average age of the Board of Directors is in the productive age, which is 49-59 years old.</i>
Jenis Kelamin <i>Gender</i>	Terdapat 1 orang Direksi yang berjenis kelamin perempuan. <i>There is only one female member of the Board of Directors.</i>

Komposisi Direksi telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, usia, dan jenis kelamin.
The Board of Directors' composition has fulfilled the element of diversity, which is a combination of education, work experience, age, and gender.

Informasi data diri Direksi selengkapnya dapat dilihat di bab Profil Perusahaan dalam Laporan Tahunan ini.

Information of the Board of Directors can be seen in the Company Profile chapter of this Annual Report.

Hubungan Afiliasi

Affiliation Relationship

Hubungan afiliasi antara Dewan Komisaris dengan Direksi dan Pemegang Saham Pengendali Bank Sahabat Sampoerna diungkapkan pada tabel berikut.

The affiliation relationship between the Board of Commissioners and the Board of Directors and Controlling Shareholders of Bank Sahabat Sampoerna is disclosed in the following table.

Nama <i>Name</i>	Dewan Komisaris <i>Board of Commissioners</i>		Direksi <i>Board of Directors</i>		Pemegang Saham Pengendali <i>Controlling Shareholders</i>		Keterangan <i>Description</i>
	Ya <i>Yes</i>	Tidak <i>No</i>	Ya <i>Yes</i>	Tidak <i>No</i>	Ya <i>Yes</i>	Tidak <i>No</i>	
Ali Rukmijah		x		x		x	-
Setyo Dwitanto		x		x		x	-
Rudy Mahasin		x		x		x	-
Lie Liliana Veronica		x		x		x	-
Henky Suryaputra*)		x		x		x	-

*) Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang pernyataan Keputusan RUPS Luar Biasa No. 44 tanggal 27 Juli 2020.

*) Effective in position as a Director based on Deed of Extraordinary GMS Circular Resolutions No. 44, dated 27 July 2020.

Rangkap Jabatan

Concurrent Positions

Seluruh anggota Direksi Bank Sahabat Sampoerna tidak merangkap jabatan. Hal ini sesuai dengan Kebijakan Umum GCG Bank Sahabat Sampoerna bahwa Direksi Bank dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, Pejabat Eksekutif pada Bank, serta perusahaan dan/atau lembaga lain. Informasi mengenai rangkap jabatan Direksi Bank Sahabat Sampoerna diungkapkan pada tabel berikut ini.

All members of the Board of Directors of Bank Sahabat Sampoerna do not hold concurrent positions. This complies with the GCG General Policy of Bank Sahabat Sampoerna that the Bank's Board of Directors is prohibited from holding concurrent positions as members of Board of Commissioners, Board of Directors, or Executive Officer at other Banks, companies, and/or institutions. Information about the concurrent positions of the Board of Directors of Bank Sahabat Sampoerna is disclosed in the following table.

Nama Name	Jabatan di Bank Sahabat Sampoerna Position at Bank Sahabat Sampoerna	Perusahaan/Instansi Lain Other Company/Institution	
		Nama Perusahaan Company Name	Jabatan Position
Ali Rukmijah	Direktur Utama Chief Executive Officer	Nihil None	Nihil None
Setyo Dwitanto	Direktur Kepatuhan dan Manajemen Risiko Compliance and Risk Management Director	Nihil None	Nihil None
Rudy Mahasin	Direktur Bisnis Mikro Micro Business Director	Nihil None	Nihil None
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	Nihil None	Nihil None
Henky Suryaputra*)	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	Nihil None	Nihil None

*) Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang pernyataan Keputusan RUPS Luar Biasa No. 44 tanggal 27 Juli 2020.

*) Effective in position as a Director based on Deed of Extraordinary GMS Circular Resolutions No. 44, dated 27 July 2020.

Pelaksanaan Tugas

Sepanjang tahun 2020, seluruh tugas dan tanggung jawab masing-masing Direksi telah dilaksanakan, sesuai dengan amanat Pemegang Saham, ketentuan Anggaran Dasar Bank, serta peraturan yang berlaku.

Rapat

Rapat Direksi Bank Sahabat Sampoerna diselenggarakan paling kurang 1 kali dalam seminggu. Pada tahun 2020, Direksi Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 52 kali. Informasi mengenai tingkat kehadiran setiap anggota Direksi dapat dilihat pada tabel berikut.

Nama Name	Jabatan Position	Total Rapat Total Number of Meetings	Kehadiran Attendance	Persentase Percentage
Ali Rukmijah	Direktur Utama Chief Executive Officer	52	51	98.08%
Setyo Dwitanto	Direktur Kepatuhan dan Risiko Compliance and Risk Director	52	50	96.15%
Rudy Mahasin	Direktur Bisnis Mikro Micro Business Director	52	51	98.08%
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	52	46	88.46%
Henky Suryaputra*)	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	24	22	91.67%
Rata-Rata / Average				94.83%

*) Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang pernyataan Keputusan RUPS Luar Biasa No. 44 tanggal 27 Juli 2020.

*) Effective in position as a Director based on Deed of Extraordinary GMS Circular Resolutions No. 44, dated 27 July 2020.

Informasi terkait tanggal, agenda, dan peserta rapat Direksi diuraikan dalam tabel berikut ini.

Duty Implementation

Throughout 2020, all duties and responsibilities of each member of Board of Directors had been carried out, in accordance with the mandate of the Shareholders, the provisions of the Bank's Articles of Association, and the applicable regulations.

Meetings

Board of Directors of Bank Sahabat Sampoerna holds meeting at least once a week. In 2020, the Board of Directors of Bank Sahabat Sampoerna held 52 meetings. Information on attendance level of each member of the Board of Directors can be found in the following table.

Information on dates, agenda, and participants of the Board of Directors' meetings is described as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
6 January 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 23 Desember 2019; Pengesahan Notulen Rapat BOM 23 Desember 2019; BiWeekly Update; Regulation Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 23 December 2019; Validation of the Minutes of BOM Meeting on 23 December 2019; BiWeekly Update; Regulation Update; and Others. 	√	√	x	x	-
13 January 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 6 Januari 2020; Pengesahan Notulen Rapat BOM-SMT 6 Januari 2020; BSS Financial December 2019 Update; IT System for New Business Initiatives 2020; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 6 January 2020; Validation of the Minutes of BOM-SMT Meeting on 6 January 2020; BSS Financial December 2019 Update; IT System for New Business Initiatives 2020; and Others. 	√	√	√	√	-
20 January 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 13 Januari 2020; Pengesahan Notulen Rapat BOM 13 Januari 2020; BiWeekly Update; RBB Realization Q4 2019 Update; Regulation Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 13 January 2020; Validation of the Minutes of BOM Meeting on 13 January 2020; BiWeekly Update; RBB Realization Q4 2019 Update; Regulation Update; and Others. 	√	√	√	√	-
27 January 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 20 Januari 2020; Pengesahan Notulen Rapat BOM-SMT 20 Januari 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 20 January 2020; Validation of the Minutes of BOM-SMT Meeting on 20 January 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
3 February 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 27 Januari 2020; Pengesahan Notulen Rapat BOM 27 Januari 2020; BiWeekly Update; Combine Statement Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 27 January 2020; Validation of the Minutes of BOM Meeting on 27 January 2020; BiWeekly Update; Combine Statement Update; and Others. 	√	√	√	√	-
10 February 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 3 Februari 2020; Pengesahan Notulen Rapat BOM-SMT 3 Februari 2020; BSS Financial Update Januari 2020; Incentive Update; Annual Report BSS 2019 & Photo Shot Customer Approval; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 3 February 2020; Validation of the Minutes of BOM-SMT Meeting on 3 February 2020; BSS Financial Update January 2020; Incentive Update; 2019 BSS Annual Report & Approval of Customer Photo Shoot; and Others. 	√	x	√	x	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
17 February 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 10 Februari 2020; Pengesahan Notulen Rapat BOM 10 Februari 2020; BiWeekly Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 10 February 2020; Validation of the Minutes of BOM Meeting on 10 February 2020; BiWeekly Update; and Others. 	√	√	√	x	-
24 February 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 17 Februari 2020; Pengesahan Notulen Rapat BOM-SMT 17 Februari 2020; Dampak Putusan MK terhadap Eksekusi Jaminan Fidusia; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 17 February 2020; Validation of the Minutes of BOM-SMT Meeting on 17 February 2020; Impact of Constitutional Court Ruling on the Execution of Fiduciary Security; and Others. 	√	√	√	√	-
2 March 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 24 Februari 2020; Pengesahan Notulen Rapat BOM 24 Februari 2020; BiWeekly Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 24 February 2020; Validation of the Minutes of BOM Meeting on 24 February 2020; BiWeekly Update; and Others. 	√	√	√	√	-
10 March 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 2 Maret 2020; Pengesahan Notulen Rapat BOM-SMT 2 Maret 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 2 March 2020; Validation of the Minutes of BOM-SMT Meeting on 2 March 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
16 March 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 10 Maret 2020; Pengesahan Notulen Rapat BOM 10 Maret 2020 BiWeekly Update; BSS Financial February 2020 Update; Regulation Update; New Learning Management System; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 10 March 2020; Validation of the Minutes of BOM Meeting on 10 March 2020; BiWeekly Update; BSS Financial February 2020 Update; Regulation Update; New Learning Management System; and Others. 	√	√	√	√	-
23 March 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 16 Maret 2020; Pengesahan Notulen Rapat BOM-SMT 16 Maret 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 16 March 2020; Validation of the Minutes of BOM-SMT Meeting on 16 March 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
30 March 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 23 Maret 2020; Pengesahan Notulen Rapat BOM 23 Maret 2020; BiWeekly Update; dan Lain-lain Follow-up on Issue & Reminder of BOM Meeting on 23 March 2020; Validation of the Minutes of BOM Meeting on 23 March 2020; Bi-Weekly Update; and Others. 	√	√	√	x	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
6 April 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 30 Maret 2020; Pengesahan Notulen Rapat BOM-SMT 30 Maret 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 30 March 2020; Validation of the Minutes of BOM-SMT Meeting on 30 March 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
13 April 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 6 April 2020; Pengesahan Notulen Rapat BOM 6 April 2020; BiWeekly Update; BSS Financial March 2020 Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 6 April 2020; Validation of the Minutes of BOM Meeting on 6 April 2020; BiWeekly Update; BSS Financial March 2020 Update; and Others. 	√	√	√	√	-
20 April 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 13 April 2020; Pengesahan Notulen Rapat BOM 13 April 2020; IT Opex Saving 2020 Update; IT Lebaran 2020 Freeze Period Update; Operation Opex Saving 2020 Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 13 April 2020; Validation of the Minutes of BOM Meeting on 13 April 2020; IT Opex Saving 2020 Update; IT Lebaran 2020 Freeze Period Update; Operation Opex Saving 2020 Update; and Others. 	√	√	√	√	-
27 April 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 20 April 2020; Pengesahan Notulen Rapat BOM 20 April 2020; BiWeekly Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 20 April 2020; Validation of the Minutes of BOM Meeting on 20 April 2020; Bi-Weekly Update; and Others. 	√	√	√	√	-
4 May 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 27 April 2020; Pengesahan Notulen Rapat BOM-SMT 27 April 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 27 April 2020; Validation of the Minutes of BOM-SMT Meeting on 27 April 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
11 May 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 4 Mei 2020; Pengesahan Notulen Rapat BOM 4 Mei 2020; BiWeekly Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 4 May 2020; Validation of the Minutes of BOM Meeting on 4 May 2020; BiWeekly Update; and Others. 	√	√	√	√	-
18 May 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 11 Mei 2020; Pengesahan Notulen Rapat BOM-SMT 11 Mei 2020; BSS Financial April 2020 Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 11 May 2020; Validation of the Minutes of BOM-SMT Meeting on 11 May 2020; BSS Financial April 2020 Update; and Others. 	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
26 May 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 18 Mei 2020; Pengesahan Notulen Rapat BOM 18 Mei 2020; BiWeekly Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 18 May 2020; Validation of the Minutes of BOM Meeting on 18 May 2020; Bi-Weekly Update; and Others. 	√	√	√	√	-
2 June 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 26 Mei 2020; Pengesahan Notulen Rapat BOM-SMT 26 Mei 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 26 May 2020; Validation of the Minutes of BOM-SMT Meeting on 26 May 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
8 June 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 2 Juni 2020; Pengesahan Notulen Rapat BOM 2 Juni 2020; BiWeekly Update; Marketable Securities Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 2 June 2020; Validation of the Minutes of BOM Meeting on 2 June 2020; BiWeekly Update; Marketable Securities Update; and Others. 	√	√	√	√	-
15 June 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 8 Juni 2020; Pengesahan Notulen Rapat BOM-SMT 8 Juni 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 8 June 2020; Validation of the Minutes of BOM-SMT Meeting on 8 June 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
22 June 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 15 Juni 2020; Pengesahan Notulen Rapat BOM 15 Juni 2020; BiWeekly Update; BSS Financial Mei 2020 Update; Revised RBB Juni 2020 Update; Upgrade T24 r. 19 and Implementation Open Banking; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 15 June 2020; Validation of the Minutes of BOM Meeting on 15 June 2020; BiWeekly Update; BSS Financial May 2020 Update; Revised RBB June 2020 Update; Upgrade on T24 r. 19 and Implementation of Open Banking; and Others. 	√	√	√	√	-
29 June 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 22 Juni 2020; Pengesahan Notulen Rapat BOM-SMT 22 Juni 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 22 June 2020; Validation of the Minutes of BOM-SMT Meeting on 22 June 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	-
6 July 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 29 Juni 2020; Pengesahan Notulen Rapat BOM 29 Juni 2020; BiWeekly Update; New Normal, Credit & Collection Directory Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 29 June 2020; Validation of the Minutes of BOM Meeting on 29 June 2020; BiWeekly Update; New Normal, Credit & Collection Directory Update; and Others. 	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
13 July 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 6 Juli 2020; Pengesahan Notulen Rapat BOM-SMT 6 Juli 2020; Litigation Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 6 July 2020; Validation of the Minutes of BOM-SMT Meeting on 6 July 2020; Litigation Update; and Others. 	√	√	√	√	-
20 July 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 13 Juli 2020; Pengesahan Notulen Rapat BOM 13 Juli 2020; BiWeekly Update; BSS Financials June 2020 & RBB 2020 Realization Update; BSS T24 Disaster Recovery Live Testing Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 13 July 2020; Validation of the Minutes of BOM Meeting on 13 July 2020; BiWeekly Update; BSS Financial June 2020 & RBB 2020 Realization Update; BSS T24 Disaster Recovery Live Testing Update; and Others. 	√	√	√	√	√
27 July 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 20 Juli 2020; Pengesahan Notulen Rapat BOM-SMT 20 Juli 2020; Asuransi Kredit Program Pemulihan Ekonomi Nasional Update; BSS Penunjukan Kantor Akuntan Publik Tahun Buku 2020 Update; Nortel Pabx Migration to Cisco IP Pabx HQ; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 20 July 2020; Validation of the Minutes of BOM-SMT Meeting on 20 July 2020; Update on Credit Insurance of National Economic Recovery Program; BSS Appointment of Public Accounting Firm for the 2020 Fiscal Year; Nortel Pabx Migration to Cisco IP Pabx HQ; and Others. 	√	√	√	√	√
3 August 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 27 Juli 2020; Pengesahan Notulen Rapat BOM 27 Juli 2020; BiWeekly Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 27 July 2020; Validation of the Minutes of BOM Meeting on 27 July 2020; BiWeekly Update; and Others. 	√	x	√	√	√
10 August 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 27 Juli 2020; Pengesahan Notulen Rapat BOM 27 Juli 2020; Budget 2021 Kick Off; HC Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 27 July 2020; Validation of the Minutes of BOM Meeting on 27 July 2020; 2021 Budget Kick-Off; HC Update; and Others. 	√	√	√	√	√
18 August 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 10 Agustus 2020; Pengesahan Notulen Rapat BOM 10 Agustus 2020; BiWeekly Update; BSS Financials July-2020 Update; 2021 Budget Kick Off; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 10 August 2020; Validation of the Minutes of BOM Meeting on 10 August 2020; BiWeekly Update; BSS Financial July-2020 Update; 2021 Budget Kick-Off; and Others. 	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
24 August 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 18 Agustus 2020; Pengesahan Notulen Rapat BOM-SMT 18 Agustus 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 18 August 2020; Validation of the Minutes of BOM-SMT Meeting on 18 August 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	√
31 August 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 24 Agustus 2020; Pengesahan Notulen Rapat BOM 24 Agustus 2020; BiWeekly Update; Pengukuran Services Level Agreement Update; Bancassurance Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 24 August 2020; Validation of the Minutes of BOM Meeting on 24 August 2020; BiWeekly Update; Update on Services Level Agreement Measurement; Bancassurance Update; and Others. 	√	√	√	√	√
7 September 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 31 Agustus 2020; Pengesahan Notulen Rapat BOM-SMT 31 Agustus 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 31 August 2020; Validation of the Minutes of BOM-SMT Meeting on 31 August 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	√
14 September 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 7 September 2020; Pengesahan Notulen Rapat BOM 7 September 2020; BiWeekly Update; BSS Financial August 2020 Update; Budget OPEX & CAPEX 2020 & 2021 Update; Program Penjaminan Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 7 September 2020; Validation of the Minutes of BOM Meeting on 7 September 2020; BiWeekly Update; BSS Financial August 2020 Update; Update on 2020 & 2021 OPEX & CAPEX; Update on Guarantee Program; and Others. 	√	√	√	√	√
21 September 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 14 September 2020; Pengesahan Notulen Rapat BOM-SMT 14 September 2020; Budget 2021 Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 14 September 2020; Validation of the Minutes of BOM-SMT Meeting on 14 September 2020; 2021 Budget Update; and Others. 	√	√	√	√	√
28 September 2020	<ul style="list-style-type: none"> Follow Up Issue & Reminder Rapat BOM 21 September 2020; Pengesahan Notulen Rapat BOM 21 September 2020; BiWeekly Update; Project Upgrade Core Banking System; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 21 September 2020; Validation of the Minutes of BOM Meeting on 21 September 2020; BiWeekly Update; Project Upgrade on Core Banking System; and Others. 	√	√	√	√	x

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
5 October 2020	<ul style="list-style-type: none"> Follow Up Issue & Reminder Rapat BOM-SMT 28 September 2020; Pengesahan Notulen Rapat BOM-SMT 28 September 2020; BOM Strategic Discussion; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 28 September 2020; Validation of the Minutes of BOM-SMT Meeting on 28 September 2020; BOM Strategic Discussion; and Others. 	√	√	√	√	√
12 October 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 5 Oktober 2020; Pengesahan Notulen Rapat BOM 5 Oktober 2020; BiWeekly Update; BSS Financial September 2020 Update; E-Form & Hari Pelanggan Nasional Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 5 October 2020; Validation of the Minutes of BOM Meeting on 5 October 2020; BiWeekly Update; BSS Financial September 2020 Update; Update on E-Form & National Customer Day; and Others. 	√	√	√	√	√
19 October 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 12 Oktober 2020; Pengesahan Notulen Rapat BOM-SMT 12 Oktober 2020; RBB Realization Q3 2020 Update; Draft Budget 2021 Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 12 October 2020; Validation of the Minutes of BOM-SMT Meeting on 12 October 2020; RBB Realization Q3 2020 Update; Update on 2021 Budget Draft; and Others. 	√	√	√	x	√
26 October 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 19 Oktober 2020; Pengesahan Notulen Rapat BOM 19 Oktober 2020; BiWeekly Update; Draft Budget 2021 Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 19 October 2020; Validation of the Minutes of BOM Meeting on 19 October 2020; BiWeekly Update; Update on 2021 Budget Draft; and Others. 	√	√	√	X	√
2 November 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 26 Oktober 2020; Pengesahan Notulen Rapat BOM-SMT 26 Oktober 2020; Draft Budget 2021 Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 26 October 2020; Validation of the Minutes of BOM-SMT Meeting on 26 October 2020; Update on 2021 Budget Draft; and Others. 	√	√	√	√	√
9 November 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM 2 November 2020; Pengesahan Notulen Rapat BOM-SMT 2 November 2020; BiWeekly Update; TAT/SLA Monitoring Credit Process at Mikro & SME; dan Lain-Lain. Follow-up on Issue & Reminder of BOM Meeting on 2 November 2020; Validation of the Minutes of BOM-SMT Meeting on 2 November 2020; BiWeekly Update; TAT/SLA Credit Monitoring Process at Micro & SME; and Others. 	√	√	√	√	x

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
16 November 2020	<ul style="list-style-type: none"> • Follow-up Issue & Reminder Rapat BOM-SMT 9 November 2020; • Pengesahan Notulen Rapat BOM-SMT 9 November 2020; • SFG Financials Oktober 2020 Update; • Financial Forecast FY020 Update; • Draft RBB 2021; • Mobile Banking Update; • Update Progress KYE 2019 & HR Digital Transformation; dan • Lain-Lain. • Follow-up on Issue & Reminder of BOM-SMT Meeting on 9 November 2020; • Validation of the Minutes of BOM-SMT Meeting on 9 November 2020; • SFG Financial October 2020 Update; • Update on Financial Forecast FY2020; • 2021 RBB Draft; • Mobile Banking Update; • Progress Update on KYE 2019 & HR Digital Transformation; and • Others. 	√	√	√	√	√
23 November 2020	<ul style="list-style-type: none"> • Follow-up Issue & Reminder Rapat BOM 16 November 2020; • Pengesahan Notulen Rapat BOM-SMT 16 November 2020; • BiWeekly Update; dan • Lain-Lain. • Follow-up on Issue & Reminder of BOM Meeting on 16 November 2020; • Validation of the Minutes of BOM-SMT Meeting on 16 November 2020; • BiWeekly Update; and • Others. 	√	√	√	√	√
30 November 2020	<ul style="list-style-type: none"> • Follow-up Issue & Reminder Rapat BOM-SMT 23 November 2020; • Pengesahan Notulen Rapat BOM-SMT 23 November 2020; • BOM Strategic Discussion; • Tindak Lanjut KYE Update; dan • Lain-Lain. • Follow-up on Issue & Reminder of BOM-SMT Meeting on 23 November 2020; • Validation of the Minutes of BOM-SMT Meeting on 23 November 2020; • BOM Strategic Discussion; • Follow-Up on KYE Update; and • Others. 	√	√	√	√	√
7 December 2020	<ul style="list-style-type: none"> • Follow-up Issue & Reminder Rapat BOM 30 November 2020; • Pengesahan Notulen Rapat BOM 30 November 2020; • BiWeekly Update; dan • Lain-Lain. • Follow-up on Issue & Reminder of BOM Meeting on 30 November 2020; • Validation of the Minutes of BOM Meeting on 30 November 2020; • BiWeekly Update; and • Others. 	√	√	√	√	√
14 December 2020	<ul style="list-style-type: none"> • Follow-up Issue & Reminder Rapat BOM-SMT 7 Desember 2020; • Pengesahan Notulen Rapat BOM-SMT 7 Desember 2020; • Bank Sahabat Sampoerna Financial November 2020 Update; • Implementation PA Year End 2020 Update; dan • Lain-Lain. • Follow-up on Issue & Reminder of BOM-SMT Meeting on 7 December 2020; • Validation of the Minutes of BOM-SMT Meeting on 7 December 2020; • Bank Sahabat Sampoerna Financial November 2020 Update; • Update on Implementation of PA Year End 2020; and • Others. 	x	√	√	√	√
21 December 2020	<ul style="list-style-type: none"> • Follow-up Issue & Reminder Rapat BOM 14 Desember 2020; • Pengesahan Notulen Rapat BOM 14 Desember 2020; • BiWeekly Update; • Sosialisasi POJK 48, Perpanjangan Stimulus terkait Covid-19 Update; dan • Lain-Lain. • Follow-up on Issue & Reminder of BOM Meeting on 14 December 2020; • Validation of the Minutes of BOM Meeting on 14 December 2020; • BiWeekly Update; • Update on Dissemination of OJK Regulation 48, Extended Stimulus due to Covid-19; and • Others. 	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
28 December 2020	<ul style="list-style-type: none"> Follow-up Issue & Reminder Rapat BOM-SMT 21 Desember 2020; Pengesahan Notulen Rapat BOM-SMT 21 Desember 2020; KYE Direktorat Credit & Collection Update; dan Lain-Lain. Follow-up on Issue & Reminder of BOM-SMT Meeting on 21 December 2020; Validation of the Minutes of BOM-SMT Meeting on 21 December 2020; KYE Update on Credit & Collection Directorate; and Others. 	√	√	√	√	√

Keterangan / Remarks:

AR	: Ali Rukmijah
SD	: Setyo Dwitanto
RM	: Rudy Mahasin
LLV	: Lie Liliana Veronica
HS	: Henky Suryaputra

Rapat Gabungan Direksi dengan Dewan Komisaris

Direksi Bank Sahabat Sampoerna menyelenggarakan rapat gabungan dengan Dewan Komisaris untuk menyatukan pandangan dan memutuskan suatu persoalan penting menyangkut kelangsungan usaha dan operasional Bank. Rapat gabungan ini membahas banyak agenda menyangkut rencana kerja, operasional, peluang usaha, serta isu-isu strategis yang memerlukan persetujuan Dewan Komisaris.

Informasi terkait Direksi dan Dewan Komisaris pada rapat gabungan tahun 2020 diungkapkan dalam tabel berikut.

Joint Meeting of Board of Directors and Board of Commissioners

The Board of Directors of Bank Sahabat Sampoerna convenes a joint meeting with the Board of Commissioners to integrate their vision and decide on an important issue concerning the Bank's business and operational continuity. These joint meetings discuss various agenda items concerning work plans, operations, business opportunities, and strategic issues that require approval of the Board of Commissioners.

Information about joint meetings of Board of Directors and Board of Commissioners in 2020 is disclosed in the following table.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Budi Setiawan Halim	Komisaris Utama President Commissioner	10	10	100.00%
Harry Mulyadi Santoso	Komisaris Commissioner	10	10	100.00%
Adiwarman Azwar Karim*)	Komisaris Independen Independent Commissioner	10	10	100.00%
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	10	10	100.00%
Ali Rukmijah	Direktur Utama Chief Executive Officer	10	10	100.00%
Setyo Dwitanto	Direktur Kepatuhan dan Manajemen Risiko Compliance and Risk Management Director	10	10	100.00%
Rudy Mahasin	Direktur Bisnis Mikro Micro Business Director	10	10	100.00%
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	10	9	90.00%
Henky Suryaputra**)	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	10	10	100.00%
Rata-Rata / Average				98.89%

* Melalui RUPS Luar Biasa tanggal 29 Desember 2020, Pemegang Saham menyetujui pengunduran diri Adiwarman Azwar Karim selaku Komisaris Independen Bank Sahabat Sampoerna yang kemudian mengangkat Freddy Suliman sebagai penggantinya; dan

** Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang pernyataan Keputusan RUPS Luar Biasa No. 44 tanggal 27 Juli 2020, kehadiran termasuk saat menjabat sebagai Kepala Bisnis Mikro.

* Through the Extraordinary GMS dated 29 December 2020, Shareholders approved the resignation of Adiwarman Azwar Karim as Independent Commissioner of Bank Sahabat Sampoerna and later appointed Freddy Suliman as his replacement; and

** Effective in position as Director based on the Notarial Deed of the Extraordinary GMS Resolutions No. 44 dated 27 July 2020, attendance included while being the Micro Business Head.

Informasi terkait tanggal, agenda, dan peserta rapat gabungan Direksi dengan Dewan Komisaris periode 2020 diuraikan dalam tabel berikut ini.

Information on dates, agenda, and participants of joint meetings of Board of Directors and Board of Commissioners in 2020 is described as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance									
		BSH	HMS	AAK	MH	AR	SD	RM	LLV	HS	
31 January 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 21 November 2019; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 21 November 2019; Paparan Kinerja Keuangan per Posisi Desember 2019; Mitigasi Risiko Kredit serta Meningkatkan Kualitas Kredit New Booking Bisnis SME dan Mikro; Akselerasi Percepatan Realisasi Penjualan Inventori AYDA; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 21 November 2019; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 21 November 2019; Presentation of Financial Performance per December 2019 position; Mitigation of Credit Risk and Improving Loans Quality of New Booking Business of SME and Micro; Acceleration of Realization of AYDA Inventory Sales; and Others. 	√	√	√	√	√	√	√	√	√	√
24 February 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 31 Januari 2020; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 31 Januari 2020; Paparan Kinerja Keuangan Posisi per Januari 2020; Restructure MoB in 2019 on Micro Business Update; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 31 January 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting on 31 January 2020; Presentation of Financial Performance per January 2020 Position; Update on MoB Restructure in 2019 on Micro Business; and Others. 	√	√	√	√	√	√	√	√	√	√
23 April 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 24 Februari 2020; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 24 Februari 2020; Paparan Kinerja Keuangan Posisi per Maret 2020; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 24 February 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 24 February 2020; Presentation of Financial Performance per March 2020 Position; and Others. 	√	√	√	√	√	√	√	√	√	√
19 May 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 23 April 2020; Persetujuan notulen rapat Dewan Komisaris dan Direksi - 23 April 2020; Paparan Kinerja Keuangan Posisi per April 2020 ; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 23 April 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 23 April 2020; Presentation of Financial Performance per April 2020 Position; and Others. 	√	√	√	√	√	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance									
		BSH	HMS	AAK	MH	AR	SD	RM	LLV	HS	
25 June 2020	<ul style="list-style-type: none"> Reminder and Follow-up Issue Rapat Dewan Komisaris dan Direksi - 19 Mei 2020; Persetujuan Notulen rapat Dewan Komisaris dan Direksi - 19 Mei 2020; Paparan Kinerja Keuangan Posisi per Mei 2020 ; Forecast Loan Quality dan Langkah Action Plan yang akan ditempuh; Penambahan Headcount di Bank Update; dan Lain-Lain. Reminder and Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 19 May 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 19 May 2020; Presentation of Financial Performance per May 2020 Position; Forecast of Loan Quality and Action Plans to be taken; Update on the Bank's Additional Headcount; and Others. 	√	√	√	√	√	√	√	√	√	√
23 July 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 25 Juni 2020; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 25 Juni 2020; Paparan Kinerja Keuangan Posisi per June 2020; AYDA Strategic Plan Update; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 25 June 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 25 June 2020; Presentation of Financial Performance per June 2020 Position; Update on AYDA Strategic Plan; and Others. 	√	√	√	√	√	√	√	√	√	√
3 September 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 23 Juli 2020; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 23 Juli 2020; Paparan Kinerja Keuangan Posisi per Juli 2020; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 23 July 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 23 July 2020; Presentation of Financial Performance per July 2020 Position; and Others. 	√	√	√	√	√	√	√	√	√	√
17 September 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 3 September 2020; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 3 September 2020; Paparan Kinerja Keuangan Posisi per Agustus 2020; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 3 September 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 3 September 2020; Presentation of Financial Performance per August 2020 Position; and Others. 	√	√	√	√	√	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance									
		BSH	HMS	AAK	MH	AR	SD	RM	LLV	HS	
22 October 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 17 September 2020; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 17 September 2020; Paparan Kinerja Keuangan Posisi per September 2020 ; Presentasi Pemaparan Data dari Hasil Pertemuan Direksi dan Otoritas Jasa Keuangan dengan Menggunakan Pemandangan Posisi Bulan Agustus dan September 2020; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 17 September 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 17 September 2020; Presentation of Financial Performance per September 2020 Position; Presentation of Data Exposure from the Results of Board of Directors and Financial Services Authority Meeting Using Comparative Positions for August and September 2020; and Others. 	√	√	√	√	√	√	√	√	x	√
19 November 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Dewan Komisaris dan Direksi - 22 Oktober 2020; Persetujuan Notulen Rapat Dewan Komisaris dan Direksi - 22 Oktober 2020; Paparan Kinerja Keuangan Posisi per Oktober 2020; dan Lain-Lain. Reminder & Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting - 22 October 2020; Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting - 22 October 2020; Presentation of Financial Performance per October 2020 Position; and Others. 	√	√	√	√	√	√	√	√	√	√

*] Lie Liliana Veronica cuti pada 22 Oktober 2020.

*] Lie Liliana Veronica was on leave on 22 October 2020.

Keterangan / Remarks:

BSH : Budi Setiawan Halim
HMS : Harry Mulyadi Santoso
AAK : Adiwarmanto Azwar Karim
KMH : Khoe Minhari Handikusuma
AR : Ali Rukmijah
SD : Setyo Dwitanto
RM : Rudy Mahasin
LLV : Lie Liliana Veronica
HS : Henky Suryaputra

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi, termasuk sertifikasi manajemen risiko Direksi, disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif dan Manajemen Senior dalam Laporan Tahunan ini.

Penilaian Kinerja Direksi

Penilaian oleh RUPS

Pelaksanaan tugas dan tanggung jawab Direksi Bank Sahabat Sampoerna dievaluasi oleh Pemegang Saham pada saat RUPS. Penilaian tersebut dilaksanakan sebagai bentuk pertanggungjawaban Direksi terhadap tugasnya dalam pengelolaan Bank.

Competency Development

Information related to competency development, including risk management certification of the Board of Directors is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Performance Assessment of Board of Directors

Assessment by the GMS

The implementation of duties and responsibilities of the Board of Directors of Bank Sahabat Sampoerna is assessed by the Shareholders at the GMS. The assessment is carried out as a form of Board of Directors' accountability towards its duties in managing the Bank.

Penilaian Sendiri

Setiap anggota Direksi wajib melakukan penilaian secara mandiri (*self-assessment*) sesuai Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola Perusahaan bagi Bank Umum.

Hasil Penilaian

Hasil penilaian *self-assessment* GCG Direksi untuk tahun 2020 menunjukkan nilai komposit 1 atau "Sangat Baik" Informasi terkait hasil penilaian tersebut telah dimuat pada penjelasan terkait Hasil *Self-Assessment* GCG dalam Laporan Tahunan ini.

Penilaian Kinerja Organ Pendukung Direksi

Penilaian organ pendukung Direksi dilaksanakan dengan berpedoman pada ketentuan Peraturan Otoritas Jasa Keuangan terkait Penerapan Tata Kelola Perusahaan bagi Bank Umum. Penilaian ini dilakukan oleh Satuan Kerja Kepatuhan sebagai bagian dari pelaksanaan *Self-Assessment* GCG Bank.

Berdasarkan hasil penilaian *self-assessment* GCG 2020, organ pendukung Direksi, yakni Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko memperoleh nilai komposit 2 atau "Baik", sedangkan Satuan Kerja Audit Internal memperoleh nilai komposit 1 atau "Sangat Baik". Informasi terkait hasil penilaian tersebut telah dimuat pada penjelasan terkait Hasil *Self-Assessment* GCG dalam Laporan Tahunan ini.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Mekanisme Pengunduran Diri

Anggota Direksi Bank Sahabat Sampoerna berhak mengajukan pengunduran diri dengan ketentuan sebagai berikut.

1. Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir;
2. Anggota Direksi yang bersangkutan wajib menyampaikan permohonan pengunduran diri kepada Pemegang Saham melalui mekanisme RUPS; dan
3. Pemegang Saham wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi paling lambat 90 hari setelah diterimanya permohonan pengunduran diri.

Mekanisme Pemberhentian

Anggota Direksi dapat diberhentikan sewaktu-waktu dengan ketentuan sebagai berikut.

1. Anggota Direksi dapat diberhentikan untuk sementara oleh Dewan Komisaris dengan menyebutkan alasannya;
2. Pemberhentian sementara anggota Direksi wajib disampaikan secara tertulis;

Self-Assessment

Each member of the Board of Directors must carry out self-assessment in accordance with the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks.

Assessment Results

The Board of Directors' GCG self-assessment results for 2020 show a composite value of 1 or "Very Good" Information of the assessment results has been included in the explanation of GCG Self-Assessment Results of this Annual Report.

Performance Assessment of Board of Directors' Supporting Organs

The assessment of the Board of Directors' supporting organs is based on the provisions of the Financial Services Authority Regulations relating to the Implementation of Good Corporate Governance. The assessment is carried out by the Compliance Division as part of the Bank's GCG Self-Assessment implementation.

Based on the 2020 GCG self-assessment results, the Board of Directors' supporting organs, namely Compliance Division and Enterprise Risk, Analytics & Control Division received a composite score of 2 or "Good", while Internal Audit Division received a composite score of 1 or "Very Good". Information of the assessment results has been included in the explanation of GCG Self-Assessment Results of this Annual Report.

Mechanism of Resignation and Dismissal of Board of Directors

Resignation Mechanism

Members of the Board of Directors of Bank Sahabat Sampoerna are entitled to submit their resignations under the following conditions.

1. *A member of the Board of Directors may resign from the position before the term of office expires;*
2. *The relevant member of Board of Directors shall submit a request for resignation to the Shareholders through the GMS mechanism; and*
3. *Shareholders must convene a GMS to resolve the resignation proposal of the said member of the Board of Directors in no longer than 90 days after receiving such resignation letter.*

Dismissal Mechanism

Members of Board of Directors may be dismissed at any time under the following provisions.

1. *Member of Board of Directors may be suspended by the Board of Commissioners by stating the reasons;*
2. *Suspension of member of Board of Directors must be submitted in writing;*

3. Dewan Komisaris harus menyelenggarakan RUPS untuk mencabut atau menguatkan keputusan pemberhentian sementara;
 4. RUPS wajib diselenggarakan dalam jangka waktu paling lambat 90 hari setelah tanggal pemberhentian sementara;
 5. Jika dalam waktu yang ditentukan RUPS tidak dapat mengambil keputusan, maka pemberhentian sementara menjadi batal;
 6. Anggota Direksi yang diberhentikan sementara tidak berwenang untuk:
 - a. Menjalankan kepengurusan Bank; dan
 - b. Mewakili Bank di dalam maupun di luar pengadilan;
 7. Batas kewenangan anggota Direksi berlaku sejak dikeluarkannya keputusan pemberhentian sementara oleh Dewan Komisaris sampai dengan:
 - a. Dikeluarkannya keputusan RUPS yang menguatkan atau membatalkan pemberhentian sementara; dan
 - b. Terlampauinya jangka waktu penyelenggaraan RUPS.
3. *The Board of Commissioners must hold a GMS to revoke or affirm the resolution on the suspension;*
 4. *The GMS must be convened in no more than 90 days after the suspension date;*
 5. *If within the determined time the GMS cannot make any resolution, the suspension will be canceled;*
 6. *Suspended member of Board of Directors is not authorized to:*
 - a. *Run the Bank's management; and*
 - b. *Represent the Bank inside and outside the court;*
 7. *Limit of authority of the said member of Board of Directors shall enter into force since the issuance of suspension by the Board of Commissioners until:*
 - a. *A GMS resolution is adopted that reinforces or cancels the suspension; and*
 - b. *The duration of the GMS has passed.*

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remuneration Policy of Board of Commissioners and Board of Directors

Bank Sahabat Sampoerna memberikan remunerasi kepada Dewan Komisaris dan Direksi sebagai penghargaan atas profesionalisme serta integritas dalam pengawasan dan pengelolaan Bank. Dewan Komisaris dan Direksi berhak untuk menerima remunerasi yang sepadan dengan tanggung jawab dan pengalaman, pengetahuan, serta keterampilan yang dikontribusikan kepada Bank. Atas dasar tersebut, Bank Sahabat Sampoerna telah menyusun kebijakan remunerasi bagi Dewan Komisaris dan Direksi dengan berpedoman pada peraturan perundang-undangan yang berlaku.

Penyusunan kebijakan remunerasi Bank Sahabat Sampoerna dilakukan dengan memperhatikan aspek kompetitif, berlandaskan asas *fairness*, memegang prinsip *pay for performance*, dan berbasis risiko. Terkait hal ini, Bank Sahabat Sampoerna secara berkala melakukan *benchmarking survey* dengan bantuan konsultan independen bereputasi baik.

Penerapan kebijakan remunerasi senantiasa diawasi oleh Dewan Komisaris. Selain itu, Dewan Komisaris senantiasa mengevaluasi kebijakan remunerasi tersebut secara berkala berdasarkan hasil pengawasan yang dilakukan selama tahun buku.

Dasar dan Ketentuan Remunerasi Bank

Kebijakan remunerasi Bank Sahabat Sampoerna disusun dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum. Berdasarkan ketentuan tersebut, Bank sebagai bagian dari kategori BUKU 2, menekankan beberapa aspek dalam pemberian remunerasi, yaitu:

1. Prinsip kehati-hatian dalam pemberian remunerasi berbasis kinerja dan risiko;
2. Penetapan *material risk taker* (MRT) menggunakan:
 - a. Metode kualitatif, yakni sesuai dengan porsi tanggung jawab yang berpengaruh terhadap profil risiko utama, khususnya risiko kredit dan risiko operasional bagi bank yang bergerak di sektor UMKM; dan
 - b. Metode kuantitatif, yakni melalui perbandingan penerimaan remunerasi yang bersifat variabel antara MRT dan non-MRT dengan tetap mempertimbangkan kinerja dan tingkat risiko jabatan;

MRT di Bank Sahabat Sampoerna berjumlah 9 orang yang terdiri dari karyawan di level *Board of Management (BOM)*; dan

Bank Sahabat Sampoerna provides remuneration to the Board of Commissioners and Board of Directors as an appreciation for professionalism and integrity in supervision and management of the Bank. The Board of Commissioners and Board of Directors are entitled to receive remuneration equivalent to the responsibilities and experience, knowledge, and skills contributed to the Bank. On that basis, Bank Sahabat Sampoerna has developed a remuneration policy for the Board of Commissioners and Board of Directors based on the applicable laws and regulations.

Bank Sahabat Sampoerna's remuneration policy is prepared with due regard to competitive aspects, based on the principle of fairness, holding the principle of pay for performance, and risk basis. Regarding this matter, Bank Sahabat Sampoerna regularly conducts benchmarking surveys with the assistance of reputable independent consultants.

The implementation of remuneration policy is always supervised by the Board of Commissioners. In addition, the Board of Commissioners regularly evaluates the remuneration policy based on the results of the supervision carried out during the fiscal year.

Basis and Provisions for Bank Remuneration

Remuneration policy of Bank Sahabat Sampoerna is prepared based on Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Bank. Based on these provisions, the Bank as part of BUKU 2 category, emphasizes several aspects in providing remuneration, which are:

1. *The prudential principle in providing performance and risk-based remuneration;*
2. *Establishing material risk taker (MRT) by using:*
 - a. *Qualitative method in accordance with the portion of responsibility that affects the main risk profile, specifically credit risk and operational risk for banks engaged in MSME sector; and*
 - b. *Quantitative method, by comparing variable remuneration acceptance between MRT and non-MRT while still considering the performance and occupational risk levels;*

The MRT at Bank Sahabat Sampoerna includes 9 people, consisting of employees at the level of Board of Management (BOM); and

3. Pemberian remunerasi yang bersifat variabel memenuhi syarat kewajaran dan sesuai dengan ketentuan yang berlaku, termasuk penerapan syarat pembayaran remunerasi yang bersifat variabel yang ditangguhkan (*malus*) dan mekanisme penarikan kembali pembayaran remunerasi bersifat variabel yang telah dibayarkan kepada MRT (*clawback*).

Sejak 2017, penerapan remunerasi Bank Sahabat Sampoerna atas MRT secara kualitatif berlaku bagi seluruh jajaran Direksi dan BOM, sedangkan secara kuantitatif berlaku bagi BOM dan/atau karyawan yang menerima remunerasi bersifat variabel di atas Rp500.000.000,- (*gross*). Nilai tersebut lebih dari 3 kali gaji di tahun yang bersangkutan. Selain itu, penerapan *malus* telah ditetapkan sebesar 30% dari remunerasi variabel bagi MRT, dengan pembayaran bertahap untuk 3 tahun masa penangguhan. Akan tetapi, bilamana terjadi kerugian Bank di tahun pembayaran atas kasus *fraud* yang dilakukan oleh MRT, maka mekanisme pengembalian remunerasi akan diberlakukan.

3. Providing variable remuneration that fulfills reasonable terms and complies with the applicable regulations, including the implementation of deferred variable remuneration payment requirements (*malus*) and the variable remuneration withdraw mechanism that has been paid to the MRT (*clawback*).

Since 2017, the implementation of Bank Sahabat Sampoerna's remuneration on MRT has qualitatively applied to all levels of the Board of Directors and BOM, whereas quantitatively it has applied to BOM and/or employees who receive variable remuneration above Rp500,000,000 (*gross*). This value is more than 3 times the salary in the year concerned. In addition, *malus* implementation has been set at 30% of variable remuneration for MRT, with installment payments for 3 years pending period. However, in the event of a Bank loss in the year of payment for a fraud case committed by MRT, the *clawback* mechanism will be applied.

Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Penetapan remunerasi Dewan Komisaris dan Direksi dilakukan oleh Pemegang Saham melalui mekanisme RUPS dengan, mempertimbangkan saran dari Komite Remunerasi dan Nominasi. RUPS juga dapat melimpahkan kewenangan penetapan remunerasi tersebut kepada Dewan Komisaris dengan memperhatikan syarat dan ketentuan yang berlaku. Remunerasi Dewan Komisaris dan Direksi dibagikan melalui prosedur berikut ini.

Procedure to Determine Remuneration of Board of Commissioners and Board of Directors

The remuneration of Board of Commissioners and Board of Directors is determined by the Shareholders through the GMS mechanism by considering the recommendations from the Remuneration and Nomination Committee. The GMS can also delegate the authority to determine the remuneration to the Board of Commissioners by considering the applicable terms and conditions. The remuneration of Board of Commissioners and Board of Directors is distributed through the following procedure.

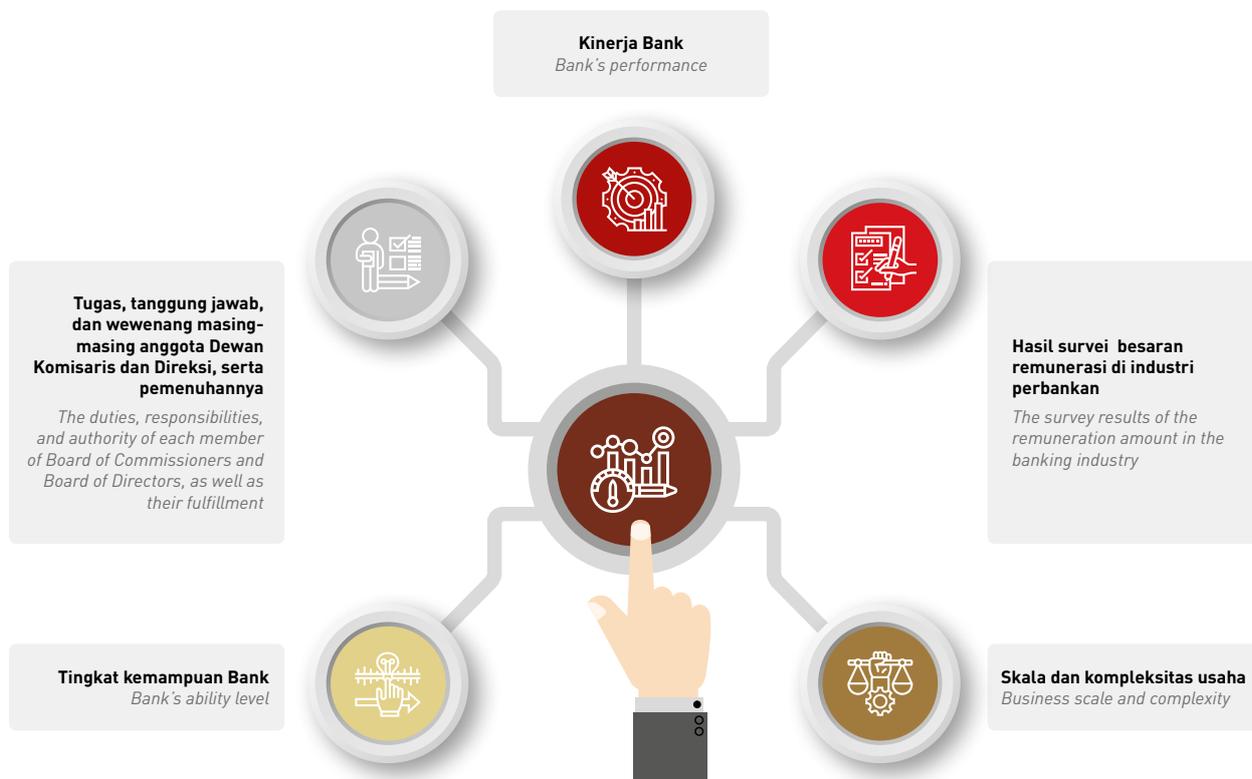
Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Procedure to Determine Remuneration of Board of Commissioners and Board of Directors



Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Indicator to Determine Remuneration of Board of Commissioners and Board of Directors



Hubungan antara Remunerasi dengan Kinerja Perusahaan

Dalam rangka mencapai visi perusahaan, Bank Sahabat Sampoerna menetapkan target jangka pendek, menengah, dan panjang. Penetapan target dan peninjauan atas pencapaian target mengikuti proses penilaian kinerja, baik di tingkat unit kerja maupun individu, yang dilaksanakan secara berkelanjutan dalam periode waktu yang telah ditetapkan.

Penilaian kinerja dilakukan dengan menetapkan *key performance indicator* (KPI) di setiap awal tahun periode penilaian serta dievaluasi di akhir tahun periode penilaian. Sementara itu, penghargaan atas kontribusi dan prestasi yang dicapai dalam periode penilaian diwujudkan dalam bentuk pemberian remunerasi yang adil dan objektif, baik berupa remunerasi tetap ataupun variabel. Remunerasi yang bersifat tetap merupakan penghargaan terhadap kompetensi dan tanggung jawab jabatan Dewan Komisaris dan Direksi Bank Sahabat Sampoerna. Remunerasi yang bersifat variabel merupakan penghargaan terhadap tingkat pencapaian kinerja Bank, serta tingkat kontribusi dan prestasi yang dicapai masing-masing Dewan Komisaris dan Direksi Bank Sahabat Sampoerna sesuai dengan Indikator Kinerja Kunci.

Relationship between Remuneration and Company Performance

In order to achieve the Company's vision, Bank Sahabat Sampoerna determines its short-, medium-, and long-term targets. Setting targets and reviewing the target achievement follow the performance assessment process, both at work unit and individual level, which is carried out on an ongoing basis within a predetermined time period.

Performance assessment is carried out by setting key performance indicators (KPI) at the beginning of each year of the evaluation period and evaluated at the end of the year of the assessment period. Meanwhile, awards for contributions and achievements achieved in the assessment period are realized in the form of fair and objective remuneration, either in the form of fixed or variable remuneration. Fixed remuneration is an appreciation of the competencies and responsibilities of the positions of the Board of Commissioners and Board of Directors of Bank Sahabat Sampoerna. Variable remuneration is an appreciation of the Bank's performance achievement level, as well as the level of contributions and achievements achieved by each member of Board of Commissioners and Board of Directors of Bank Sahabat Sampoerna in accordance with the Key Performance Indicators.

Pada tahun 2020, kinerja Bank diindikasikan melalui pendapatan bunga bersih tercatat sebesar Rp666,61 miliar, meningkat 0,37% dibandingkan tahun sebelumnya. Selain itu, Bank Sahabat Sampoerna juga memperoleh peringkat SEHAT pada penilaian tingkat kesehatan Bank.

In 2020, the Bank's performance was indicated by net interest income, which was recorded at Rp666.61 billion, an increase of 0.37% compared to that of previous year. In addition, Bank Sahabat Sampoerna also received a HEALTHY rating on the Bank's soundness rating.

Struktur dan Jumlah Remunerasi Dewan Komisaris dan Direksi

Struktur remunerasi anggota Dewan Komisaris Bank Sahabat Sampoerna terdiri dari honorarium, tunjangan hari raya (THR), serta fasilitas asuransi kesehatan dan BPJS Ketenagakerjaan. Sementara itu, Direksi menerima remunerasi dalam bentuk gaji pokok, THR, subsidi kepemilikan kendaraan, transportasi dan komunikasi, serta fasilitas asuransi kesehatan dan BPJS Kesehatan/Ketenagakerjaan.

Remuneration Structure and Amount of Board of Commissioners and Board of Directors

The remuneration structure of Bank Sahabat Sampoerna's Board of Commissioners consists of honorarium, holiday allowance (THR), as well as health insurance facilities and BPJS Employment. Meanwhile, the Board of Directors receives remuneration in the form of basic salary, holiday allowance (THR), subsidized vehicle ownership, transportation and communication, as well as health insurance facilities and BPJS Health/Employment.

Informasi terkait remunerasi Dewan Komisaris dan Direksi tahun 2020 diungkapkan sebagai berikut.

Information of the remuneration of Board of Commissioners and Board of Directors in 2020 is shown as follows.

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang Persons	Jutaan Rupiah Million Rupiah	Orang Persons	Jutaan Rupiah Million Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowances, tantiem, and other facilities in the form of non natura)	4	3,288	5	22,755
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in kind (housing, health facilities, etc.) which:	4	0,136	5	0.597
a. Dapat dimiliki Can be owned	-	-	-	-
b. Tidak dapat dimiliki Cannot be owned	-	-	-	-
Total	4	3,424	5	23,352

Jumlah Remunerasi Tunai per Orang dalam 1 Tahun*) Total Cash Remuneration per Person in 1 Year*)	Jumlah Dewan Komisaris Total Board of Commissioners	Jumlah Direksi Total Board of Directors
Di atas Rp2 miliar Above Rp2 Billion	-	5
Di atas Rp1 miliar - Rp2 miliar Above Rp1 Billion - Rp2 Billion	2	-
Di atas Rp500 juta - Rp1 miliar Above Rp500 Million - Rp1 Billion	1	-
Rp500 juta ke bawah Below Rp500 Million	1	-

*) Yang diterima secara tunai
*) Received in cash

Remunerasi yang Bersifat Variabel yang Diterima <i>Variable Remuneration Received</i>	Jumlah Diterima dalam 1 Tahun <i>Amount Received in 1 Year</i>					
	Dewan Komisaris <i>Board of Commissioners</i>		Direksi <i>Board of Directors</i>		Pegawai <i>Employee</i>	
	Orang <i>Persons</i>	Jutaan Rupiah <i>Million Rupiah</i>	Orang <i>Persons</i>	Jutaan Rupiah <i>Million Rupiah</i>	Orang <i>Persons</i>	Jutaan Rupiah <i>Million Rupiah</i>
Total	4	233	5	2,199	750	15,864

Rasio Gaji Tertinggi dan Terendah	Rasio 2020 <i>2020 Ratio</i>	Rasio 2019 <i>2019 Ratio</i>	Ratio of Highest and Lowest Salary
Rasio gaji karyawan tertinggi dan terendah	1 : 67.57	1 : 67.46	Ratio of employee's highest and lowest salary
Rasio gaji Direksi tertinggi dan terendah	1 : 2.56	1 : 2.56	Ratio of the Board of Director's highest and lowest salary
Rasio gaji Dewan Komisaris tertinggi dan terendah	1 : 3.00	1 : 3.00	Ratio of the Board of Commissioner's highest and lowest salary
Rasio gaji Direksi tertinggi dan karyawan terendah	1 : 132.84	1 : 132.61	Ratio of the Board of Director's highest salary and employee's lowest salary

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai <i>Total Employees</i>	Total Nominal of Severance Pay Per Person in 1 Year
Di atas Rp1 miliar	1	Above Rp1 Billion
Di atas Rp500 juta - Rp1 miliar	-	Above Rp500 Million - Rp1 Billion
Di bawah Rp500 juta	46	Below Rp500 Million

Jabatan <i>Position</i>	Total Saham Dimiliki (Lembar Saham) <i>Total Shares Owned (Number of Shares)</i>	Opsional Saham <i>Stock Option</i>				Jabatan <i>Position</i>
		Diberikan (Lembar Saham) <i>Given (Number of Shares)</i>	Telah Dieksekusi (Lembar Saham) <i>Executed (Number of Shares)</i>	Harga Opsi <i>Option Price (Rp)</i>	Jangka Waktu <i>Tenor</i>	
Dewan Komisaris	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Board of Commissioners
Direksi	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Board of Directors
Pejabat Eksekutif	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Executive Officers
Total	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Total

1. Remunerasi yang Bersifat Tetap*) (Jutaan Rupiah) *Fixed Remuneration*) (Million Rupiah)*

a. Tunai <i>Cash</i>	31,960
b. Saham/instrumen berbasis saham yang diterbitkan Bank <i>Shares/share-based instrument issued by the Bank</i>	Nihil <i>None</i>

2. Remunerasi yang Bersifat Variabel*) (Jutaan Rupiah) *Variable Remuneration*) (Million Rupiah)*

	Tidak Ditangguhkan <i>Not Deferred</i>	Ditangguhkan <i>Deferred</i>
a. Tunai <i>Cash</i>	3,603	2,295
b. Saham/instrumen berbasis saham yang diterbitkan Bank <i>Shares/share-based instrument issued by the Bank</i>	Nihil <i>None</i>	Nihil <i>None</i>

* Hanya untuk MRT

* Only for MRT

Informasi Kuantitatif (Jutaan Rupiah)*Quantitative Information (Million Rupiah)*

Jenis Remunerasi yang Bersifat Variabel* <i>Types of Variable Remuneration*</i>	Total Pengurangan Selama Periode Laporan <i>Total Deduction During the Reporting Period</i>			
	Sisa yang Masih Ditangguhkan <i>Deferred Balance</i>	Disebabkan Penyesuaian Eksplisit After Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit After Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) <i>Cash (in million Rupiah)</i>	2,295	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) <i>Shares/instrument based on shares issued by the Bank (in shares and nominations of million Rupiah which are conversions from these shares)</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>

* Hanya untuk MRT

* Only for MRT

Organ Pendukung Dewan Komisaris*Board of Commissioners' Supporting Organs*

Dewan Komisaris melaksanakan pengawasan terhadap kegiatan usaha Bank dibantu oleh komite-komite yang dibentuk berdasarkan peraturan perundang-undangan yang berlaku. Komite tersebut terdiri dari:

1. Komite Audit;
2. Komite Remunerasi dan Nominasi; serta
3. Komite Pemantau Risiko.

Komite Audit

Komite Audit merupakan organ pendukung yang membantu Dewan Komisaris dalam memenuhi tanggung jawabnya sebagai pengawas Bank. Pengawasan yang dilakukan oleh Komite Audit berkaitan dengan efektivitas Sistem Pengendalian Internal, Audit Internal, dan Pelaporan Keuangan sehingga Bank dapat dikelola sesuai dengan prinsip-prinsip GCG.

Pedoman Kerja

Bank Sahabat Sampoerna memiliki Piagam Komite Audit yang telah diperbarui dan disetujui oleh Dewan Komisaris pada tanggal 26 Agustus 2019. Isi piagam tersebut terdiri dari:

1. Tujuan Umum;
2. Fungsi dan Peranan Secara Umum;
3. Tugas dan Tanggung Jawab;
4. Wewenang;
5. Struktur dan Keanggotaan;
6. Persyaratan Keanggotaan;

The Board of Commissioners in supervising the Bank's business activities is assisted by committees established under the applicable laws and regulations. The Committees consist of:

1. *Audit Committee;*
2. *Remuneration and Nomination Committee; and*
3. *Risk Oversight Committee.*

Audit Committee

Audit Committee is a supporting organ that assists the Board of Commissioners in fulfilling its responsibilities as the Bank's supervisor. Supervision conducted by the Audit Committee is related to the effectiveness of Internal Control System, Internal Audit, and Financial Reporting so that the Bank can be managed in accordance with the GCG principles.

Charter

Sahabat Sampoerna has an Audit Committee Charter which was updated and approved by the Board of Commissioners on 26 August 2019. The contents of the charter are as follows:

1. *General Purpose;*
2. *Functions and Roles in General;*
3. *Duties and Responsibilities;*
4. *Authority;*
5. *Structure and Composition;*
6. *Membership Requirements;*

7. Masa Tugas;
8. Mekanisme Kerja;
9. Waktu Kerja;
10. Rapat Komite;
11. Mekanisme Pengambilan Keputusan Rapat;
12. Risalah Rapat;
13. Pelaporan;
14. Penanganan Pengaduan/Pelaporan Dugaan Pelanggaran Pelaporan Keuangan; dan
15. Penutup.

Tugas dan Tanggung Jawab

Komite Audit Bank Sahabat Sampoerna memiliki tugas dan tanggung jawab sebagai berikut.

1. Mengangkat dan memberhentikan Kepala Satuan Kerja Audit Internal (SKAI) melalui persetujuan Direktur Utama dan Dewan Komisaris dengan mempertimbangkan masukan dari Komite Audit. Setiap pengangkatan dan pemberhentian Kepala SKAI harus segera dilaporkan kepada Otoritas Jasa Keuangan;
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan audit oleh kantor akuntan publik (KAP) dengan cara:
 - a. Mengevaluasi kesesuaian pelaksanaan audit oleh KAP dengan standar audit yang berlaku;
 - b. Mengevaluasi kesesuaian Laporan Keuangan dengan Standar Akuntansi Keuangan yang berlaku;
 - c. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara Manajemen dan KAP atas jasa yang diberikannya;
 - d. Memantau pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Satuan Kerja Audit Internal, akuntan publik (AP), dan Pengawas Otoritas Jasa Keuangan;
 - e. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan KAP, yang didasarkan pada independensi, ruang lingkup penugasan, dan biaya untuk disampaikan kepada Dewan Komisaris;
 - f. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP kepada Dewan Komisaris yang mencakup kesesuaian pelaksanaan audit dengan standar audit yang berlaku, kecukupan waktu pekerjaan lapangan, pengkajian cakupan jasa yang diberikan dan kecukupan uji petik, serta rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP;
 - g. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan;
 - h. Melakukan penelaahan dan pemantauan atas implementasi GCG yang efektif dan berkelanjutan;
 - i. Menjaga kerahasiaan dokumen, data, dan informasi Bank;
 - j. Menjalankan tugas-tugas lain yang relevan dengan fungsi Komite Audit dan penugasan dari Dewan Komisaris, termasuk namun tidak terbatas pada penyelenggaraan rapat Komite Audit;

7. *Term of Office;*
8. *Work Mechanism;*
9. *Business Hours;*
10. *Committee Meetings;*
11. *Decision Making Mechanism in Meetings;*
12. *Minutes of Meeting;*
13. *Reporting;*
14. *Handling Complaints/Reporting on Alleged Violations of Financial Reporting; and*
15. *Closing.*

Duties and Responsibilities

Bank Sahabat Sampoerna's Audit Committee has the following duties and responsibilities.

1. *Appointing and dismissing the Internal Audit Unit Division (SKAI) Head with the approval of the Chief Executive Officer and the Board of Commissioners by considering input from the Audit Committee. Every appointment and dismissal of the Internal Audit Unit Division Head must be reported immediately to the Financial Services Authority;*
2. *Monitoring and evaluating the audits conducted by public accounting firms (KAP) by:*
 - a. *Evaluating the conformity of the audit conducted by KAP with the applicable auditing standards;*
 - b. *Evaluating the conformity of the Financial Statements with the applicable Financial Accounting Standards;*
 - c. *Providing independent opinion in the event of dissenting opinion between the Management and the Public Accounting Firm upon the services provided;*
 - d. *Supervising the follow up execution by the Board of Directors on findings by the Internal Audit Division, Public Accountant, and Financial Services Authority Supervisor;*
 - e. *Providing recommendation to the Board of Commissioners on the appointment of public accounting firm based on independence, assignment scope, and fee to be delivered to the Board of Commissioners;*
 - f. *Evaluating the provision of audit services on annual historical financial information by the AP and/or KAP to the Board of Commissioners including the conformity of the audit with the applicable auditing standards, the adequacy of fieldwork time, the assessment of scope of services provided, and the adequacy of sampling test, as well as the recommendations for improvement given by AP and/or KAP;*
 - g. *Reviewing and providing suggestions to the Board of Commissioners related to potential conflict of interest;*
 - h. *Reviewing and monitoring the implementation of effective and sustainable GCG;*
 - i. *Maintaining confidentiality of document, data, and information of the Bank;*
 - j. *Performing other tasks relevant to Audit Committee functions and assignments from the Board of Commissioners, including but not limited to holding Audit Committee meetings;*

- k. Memberikan rekomendasi usulan penunjukan AP dan/ atau KAP yang diajukan oleh Dewan Komisaris apabila RUPS telah mendelegasikan kewenangan penunjukan AP dan/atau KAP kepada Dewan Komisaris;
- l. Memantau dan mengevaluasi pelaksanaan tugas SKAI, antara lain:
 - 1) Melakukan pemantauan dan mengkaji efektivitas pelaksanaan audit internal Bank;
 - 2) Melakukan evaluasi kinerja SKAI terhadap pelaksanaan audit tahunan;
 - 3) Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan Otoritas Jasa Keuangan;
 - 4) Memastikan SKAI bekerja secara independen;
 - 5) Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI;
 - 6) Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI;
 - 7) Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja;
 - 8) Memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas;
 - 9) Memberikan rekomendasi atas Piagam Audit Internal; dan
 - 10) Memberikan rekomendasi usulan kepada Dewan Komisaris atas penunjukan pengendali mutu independen dari pihak eksternal untuk melakukan pengkajian ulang terhadap kinerja SKAI.

- k. *Providing recommendations for the proposed appointment of AP and/or KAP submitted by the Board of Commissioners in the event that the GMS has delegated the authority to appoint AP and/or KAP to the Board of Commissioners;*
- l. *Monitoring and evaluating the implementation of SKAI's duties, among others:*
 - 1) *Monitoring and reviewing the effectiveness of the Bank's internal audit implementation;*
 - 2) *Evaluating SKAI performance for the annual audit implementation;*
 - 3) *Ensuring that SKAI communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority;*
 - 4) *Ensuring SKAI works independently;*
 - 5) *Providing recommendations to the Board of Commissioners regarding the preparation of SKAI audit plan, scope, and budget;*
 - 6) *Reviewing the audit report and ensuring that the Board of Directors takes the necessary corrective actions quickly to overcome weaknesses in control, fraud, issues of compliance with policies, laws, and regulations, or other problems identified and reported by SKAI;*
 - 7) *Providing recommendations to the Board of Commissioners regarding SKAI's overall annual remuneration and performance awards;*
 - 8) *Ensuring that SKAI upholds integrity in carrying out its duties;*
 - 9) *Providing recommendations on Internal Audit Charter; and*
 - 10) *Providing recommendations to the Board of Commissioners for the appointment of an independent quality controller from external party to review SKAI's performance.*

Wewenang

Komite Audit Bank Sahabat Sampoerna memiliki wewenang sebagai berikut.

- 1. Mengakses dokumen, data, informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan;
- 2. Berkomunikasi langsung dan/atau memanggil karyawan, manajemen, termasuk Direksi dalam rapat, terkait tugas dan tanggung jawab Komite Audit;
- 3. Jika diperlukan, melibatkan pihak independen di luar anggota Komite Audit untuk membantu pelaksanaan tugas Komite Audit;
- 4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris; dan
- 5. Dalam melaksanakan wewenangnya, Komite Audit dapat bekerja sama dengan Satuan Kerja Audit Internal.

Kedudukan Komite Audit

Komite Audit Bank Sahabat Sampoerna berada di bawah koordinasi Dewan Komisaris. Oleh sebab itu, secara struktural bertanggung jawab kepada Dewan Komisaris.

Authority

Bank Sahabat Sampoerna's Audit Committee has the following authority.

- 1. *Accessing the Bank's document, data, and information about the Bank's employees, funds, assets, and resources required;*
- 2. *Communicating directly and/or calling employees, Management, including Board of Directors in meetings, related to the duties and responsibilities of the Audit Committee;*
- 3. *If necessary, involving independent party aside from the Audit Committee members to assist the duty implementation of the Audit Committee;*
- 4. *Performing other authority assigned by the Board of Commissioners; and*
- 5. *In exercising its authority, the Audit Committee can cooperate with the Internal Audit Division.*

Audit Committee's Position

Bank Sahabat Sampoerna's Audit Committee is under the coordination of the Board of Commissioners. Therefore, structurally it is responsible to the Board of Commissioners.

Struktur, Keanggotaan, dan Keahlian

Komposisi anggota Komite Audit setidaknya terdiri dari 3 orang anggota, seorang di antaranya sebagai Komisaris Independen yang merangkap sebagai Ketua Komite Audit, seorang pihak independen yang ahli di bidang keuangan atau akuntansi, dan seorang pihak independen yang ahli di bidang hukum atau perbankan. Oleh karena itu, melalui Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep. 005/BSS/DIR/VIII/2017 tanggal 18 Agustus 2017 yang kemudian diperbarui pada Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 tanggal 18 Mei 2020, komposisi Komite Audit Bank Sahabat Sampoerna per 31 Desember 2020 diungkapkan sebagai berikut.

Nama Name	Jabatan Position	Akhir Periode Jabatan End of Term of Office
Adiwarman Azwar Karim	Ketua / Chairman	19 May 2023
Caroline Halim	Anggota / Member	19 May 2023
Juwono Akuan Rokanta*)	Anggota / Member	19 May 2023
Suhardianto*)	Anggota / Member	19 May 2020

*) Juwono Akuan Rokanta diangkat menjadi anggota Komite Audit menggantikan Suhardianto untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 tanggal 18 Mei 2020.

*) Juwono Akuan Rokanta was appointed as a member of Audit Committee replacing Suhardianto for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 dated 18 May 2020.

Profil Komite Audit

Profil Komite Audit Bank Sahabat Sampoerna disajikan pada bab Profil Perusahaan dalam Laporan Tahunan ini.

Independensi

Bank Sahabat Sampoerna menjamin bahwa seluruh anggota Komite Audit mampu menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Bank, dan tidak dapat dipengaruhi oleh pihak manapun. Selain itu, Komite Audit juga bersifat dan bersikap objektif dan profesional, baik dalam penampilan (*in appearance*) maupun dalam kenyataan (*in fact*). Hal tersebut tercermin dalam tabel independensi berikut.

Aspek Independensi Independence Aspect	Adiwarman Azwar Karim	Caroline Halim	Juwono Akuan Rokanta*)	Suhardianto*)
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Audit Committee.</i>	√	√	√	√

√ = Terpenuhi | x = Tidak terpenuhi

√ = Fulfilled | x = Not fulfilled

*) Juwono Akuan Rokanta diangkat menjadi anggota Komite Audit menggantikan Suhardianto untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 tanggal 18 Mei 2020.

*) Juwono Akuan Rokanta was appointed as a member of Audit Committee replacing Suhardianto for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 dated 18 May 2020.

Structure, Composition, and Expertise

The composition of Audit Committee members consists of at least 3 members, one of those is an Independent Commissioner who concurrently serves as the Chairperson of the Audit Committee, an independent party who is an expert in finance or accounting, and an independent party who is an expert in the field of law or banking. Therefore, through the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep. 005/BSS/DIR/VIII/2017 dated 18 August 2017, which was then updated under the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 dated 18 May 2020, the composition of Bank Sahabat Sampoerna's Audit Committee per 31 December 2020 is as follows:

Profile of the Audit Committee

Profile of the Audit Committee of Bank Sahabat Sampoerna can be seen in the Company Profile chapter of this Annual Report.

Independency

Bank Sahabat Sampoerna guarantees that all members of the Audit Committee are able to perform their duties independently, uphold the interests of the Bank, and cannot be influenced by any party. In addition, the Audit Committee is also objective and professional in both appearance and in fact. This is reflected in the following independence table.

Pelaksanaan Tugas

Pelaksanaan tugas Komite Audit Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Duty Implementation

The duties of the Audit Committee of Bank Sahabat Sampoerna in 2020 are described as follows.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Memantau dan mengevaluasi pelaksanaan tugas SKAI. <i>Monitoring and evaluating the implementation of SKAI duties.</i></p>	<ul style="list-style-type: none"> • Mengevaluasi Piagam Audit Internal pada tanggal 14 Mei 2020; • Mengevaluasi rencana audit tahunan, ruang lingkup dan anggaran SKAI, serta memberikan rekomendasi kepada Dewan Komisaris; • Memastikan tidak ada batasan yang diberlakukan Manajemen pada proses audit; • Meminta SKAI untuk melakukan audit khusus terkait kasus penyimpangan terhadap hukum dan peraturan serta fraud; • Memantau pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI dan Otoritas Jasa Keuangan; dan • Memeriksa kesesuaian Laporan Keuangan dengan standar akuntansi yang berlaku. • <i>Evaluating the Internal Audit Charter on 14 May 2020;</i> • <i>Evaluating the annual audit plan, scope, and budget of the Internal Audit Division, as well as providing recommendations to the Board of Commissioners;</i> • <i>Ensuring that there are no restrictions imposed by the Management on the audit process;</i> • <i>Requesting Internal Audit Division to conduct special audit related to cases of violations of laws and regulations as well as fraud;</i> • <i>Monitoring the implementation of follow-up by the Board of Directors on Internal Audit Division's and the Financial Services Authority's findings; and</i> • <i>Ensuring the conformity of the Financial Statements with the applicable accounting standards.</i>
<p>Memantau dan mengevaluasi pelaksanaan tugas kantor akuntan publik (KAP) terhadap pelaksanaan pemberian jasa audit Laporan Keuangan Bank. <i>Monitoring and evaluating the implementation of duties of the public accounting firm (KAP) on the provision of audit services for Bank's Financial Statements.</i></p>	<ul style="list-style-type: none"> • Dengan adanya penunjukan KAP BDO sebagai pengganti KAP RSM, telah dilakukan komunikasi melalui 3 kali pertemuan antara Komite Audit dengan KAP BDO, yakni pada tanggal 15 Oktober 2020 (rencana pemeriksaan), 1 Februari 2021 (progres pemeriksaan), dan 9 April 2021 (closing pemeriksaan); • Memeriksa kesesuaian pelaksanaan audit oleh KAP dengan standar audit yang berlaku; • Memastikan kecukupan waktu pengerjaan lapangan; • Melakukan pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; • Memantau pelaksanaan tindak lanjut oleh Direksi atas hasil temuan KAP; • KAP dinilai telah menjalankan audit Laporan Keuangan Bank dengan efektif dan objektif. Dalam audit tersebut, tidak terjadi perbedaan pendapat yang material antara Direksi dengan akuntan; serta • Menyampaikan Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit Tahun Buku 2019 oleh KAP RSM kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 30 Juni 2020. • <i>By appointing KAP BDO as a replacement for KAP RSM, communication was carried out through 3 meetings between the Audit Committee and KAP BDO, on 15 October 2020 (audit plan), 1 February 2021 (audit progress), 9 and April 2021 (audit closing);</i> • <i>Examining the conformity of the audit conducted by KAP with the applicable auditing standards;</i> • <i>Ensuring adequate time for field work;</i> • <i>Reviewing the coverage of services provided and adequacy of sampling test;</i> • <i>Monitoring the implementation of follow-ups by the Board of Directors on KAP findings;</i> • <i>KAP is considered to have conducted audits of the Bank's Financial Statements effectively and objectively. During the audit, there was no material dissenting opinion between the Board of Directors and the accountants; and</i> • <i>Submitting the Audit Committee Evaluation Result Report on the Implementation of the Provision of Audit Services for the 2019 Fiscal Year by KAP RSM to the Board of Commissioners for further submission to the Financial Services Authority on 30 June 2020.</i>
<p>Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan KAP untuk melakukan jasa audit Laporan Keuangan Bank. <i>Providing recommendations to the Board of Commissioners on appointment of KAP to provide audit services of the Bank's Financial Statements.</i></p>	<ul style="list-style-type: none"> • Merekomendasikan penunjukan KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) untuk melakukan audit Laporan Keuangan tahun 2020 yang didasarkan pada independensi, ruang lingkup penugasan, keahlian/pengalaman, teknik audit, dan biaya untuk selanjutnya disampaikan kepada Dewan Komisaris; serta • Menyampaikan rekomendasi dalam penunjukan KAP BDO untuk jasa audit tahun buku 2020 kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 1 September 2020. • <i>Recommending the appointment of KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners, members of BDO International Limited (KAP BDO) network to conduct audit of the 2020 Financial Statements based on independence, assignment scope, expertise/ experience, audit techniques, and fees for further submission to the Board of Commissioners; and</i> • <i>Submitting recommendations on the appointment of KAP BDO for audit services for the 2020 fiscal year to the Board of Commissioners for further submission to the Financial Services Authority on 1 September 2020.</i>
<p>Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan KAP untuk melakukan kaji ulang terhadap kinerja SKAI sekali dalam 3 tahun. <i>Providing recommendations to the Board of Commissioners on the appointment of KAP to review Internal Audit Division's performance once every 3 years.</i></p>	<p>Merekomendasikan penunjukan KAP Drs. J Tanzil & Rekan untuk melakukan kaji ulang terhadap kinerja SKAI periode 1 Februari 2017 sampai dengan 30 Juni 2020 untuk selanjutnya disampaikan kepada Dewan Komisaris pada tanggal 14 Mei 2020. <i>Recommending the appointment of KAP Drs. J Tanzil & Partners to review the Internal Audit Division's performance for the period of 1 February 2017 to 30 June 2020 to be submitted to the Board of Commissioners on 14 May 2020.</i></p>

Rapat

Rapat Komite Audit Bank Sampoerna sebagaimana tercantum dalam Piagam Komite Audit Bank wajib diselenggarakan sekurang-kurangnya 4 kali dalam setahun. Sepanjang tahun 2020, Komite Audit Bank telah mengadakan 15 rapat dengan rincian sebagai berikut.

Meetings

Meetings of Bank Sahabat Sampoerna's Audit Committee as stated in the Bank's Audit Committee Charter must be held at least 4 times a year. In 2020, the Bank's Audit Committee held 15 meetings with details as follows.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Adiwarman Azwar Karim	Ketua / Chairman	15	14	93.33%
Caroline Halim	Anggota / Member	15	15	100.00%
Juwono Akuan Rokanta*)	Anggota / Member	9	9	100.00%
Suhardianto*)	Anggota / Member	7	7	100.00%
Rata-Rata / Average				97.83%

*) Juwono Akuan Rokanta diangkat menjadi anggota Komite Audit menggantikan Suhardianto untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 tanggal 18 Mei 2020.

*) Juwono Akuan Rokanta was appointed as a member of Audit Committee replacing Suhardianto for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 dated 18 May 2020.

Informasi terkait tanggal, agenda, dan peserta rapat Komite Audit diuraikan dalam tabel berikut ini.

Information on dates, agenda, and participants of Audit Committee's meetings is described as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		AAK	CH	JAR	S
21 January 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 19 November 2019; Persetujuan Notulen Rapat Komite Audit 19 November 2019; Realisasi Audit 2019 dan Plan Tahun 2020; Regulation Update; Portfolio Asset Buying; Pemeriksaan Otoritas Jasa Keuangan Tahun 2019; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 19 November 2019; Approval of the Minutes of Audit Committee's Meeting on 19 November 2019; 2019 Audit Realization and 2020 Audit Plan; Regulation Update; Portfolio of Asset Buying; Financial Services Authority Audit in 2019; and Action Plan. 	√	√	-	√
27 January 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit tanggal 23 September 2019; Progress Audit Secara Keseluruhan; Temuan Sementara Audit 2019; Status Temuan 2018 (Management Letter); Status Validasi PSAK 71; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 23 September 2019; Overall Audit Progress; Temporary Findings of 2019 Audit; Status of 2018 Findings (Management Letter); Status of PSAK 71 Validation; and Action Plan. 	√	√	-	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		AAK	CH	JAR	S
18 February 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 21 Januari 2020; Persetujuan Notulen Rapat Komite Audit 21 Januari 2020; Realisasi Audit Plan; Laporan Hasil Pemeriksaan (LHP): Kantor Cabang (KC) Malang (Ops dan Kredit) dan KC Bandung (Ops dan Kredit); Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan Tahun 2019; Penerapan PSAK 71; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 21 January 2020; Approval of the Minutes of Audit Committee's Meeting on 21 January 2020; Audit Plan Realization; Audit Reports (LHP): Malang Branch Office (Operations and Credit) and Bandung Branch Office (Operations and Credit); Fulfillment of Follow-Up on Financial Services Authority Audit in 2019; PSAK 71 Implementation; and Action Plan. 	√	√	-	√
24 March 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 27 Januari 2020; Ruang Lingkup, Hasil Penugasan, dan Perkiraan Waktu Penyelesaian; Progress Audit Secara Keseluruhan; Penyesuaian Audit terhadap Laba Rugi; Kolektibilitas Audit dan CKPN; Hasil Review 3 Pilar; Hasil Review Data Analytic atas Kredit yang Sudah Jatuh Tempo; Progress Validasi PSAK 71; Hasil Data Analytic; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 27 January 2020; Scope, Assignment Results, and Estimated Completion Time; Overall Audit Progress; Audit Adjustment to Profit or Loss; Collectability of Audit and Allowance for Impairment Losses (CKPN); 3 Pillars Review Result; Review Result of Analytical Data on Past Due Loans; Progress of PSAK 71 Validation; Result of Analytical Data; and Action Plan. 	√	√	-	√
21 April 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 18 Februari 2020; Persetujuan Notulen Rapat Komite Audit 18 Februari 2020; POJK Stimulus Covid-19; Internal Control Asset Buy; Realisasi Audit Plan; LHP: Kantor Cabang Jababeka, Makassar, dan Jayapura; Follow-up Pemeriksaan Otoritas Jasa Keuangan Tahun 2019; Lain-Lain: Kinerja Cabang per Maret 2020; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 18 February 2020; Approval of the Minutes of Audit Committee's Meeting on 18 February 2020; OJK Regulation on Covid-19 Stimulus; Internal Control on Asset Buy; Audit Plan Realization; Audit Reports (LHP): Branch Offices of Jababeka, Makassar, and Jayapura; Follow-up on Financial Services Authority Audit in 2019; Others: Performance of Branch Offices per March 2020; and Action Plan. 	√	√	-	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		AAK	CH	JAR	S
14 May 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 21 April 2020; Persetujuan notulen rapat Komite Audit 21 April 2020; Mikro dan Asset Buying; Persetujuan Publikasi LK Maret 2020; Realisasi Audit Plan; LHP: KC Sampoerna Strategic Kredit; Follow-up Pemeriksaan Otoritas Jasa Keuangan Tahun 2019; Lain-Lain: Persetujuan Penunjukan KAP atas Jasa Kaji Ulang Fungsi SKAI, Review Piagam Komite Audit, dan Review Piagam Internal Audit; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 21 April 2020; Approval of the Minutes of Audit Committee's Meeting on 21 April 2020; Micro and Asset Buying; Approval of Financial Statements Publication per March 2020; Audit Plan Realization; Audit Reports (LHP): Sampoerna Strategic Branch Office, Credit; Follow-up on Financial Services Authority Audit in 2019; Others: Approval of KAP (Public Accounting Firm) Appointment for Services to Review Functions of Internal Audit Division, Review of Audit Committee Charter, and Review of Internal Audit Charter; and Action Plan. 	√	√	-	√
23 June 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 14 Mei 2020; Persetujuan Notulen Rapat Komite Audit 14 Mei 2020; Realisasi Audit Plan; LHP: Kantor Cabang Kelapa Gading, Sorong, Ciputat dan FI Batch 2; Follow-up Pemeriksaan Otoritas Jasa Keuangan Tahun 2019; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 14 May 2020; Approval of the Minutes of Audit Committee's Meeting on 14 May 2020; Audit Plan Realization; Audit Reports (LHP): Branch Offices of Kelapa Gading, Sorong, Ciputat, and FI Batch 2; Follow-Up on Financial Services Authority Audit in 2019; and Action Plan. 	√	√	√	√
21 July 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 23 Juni 2020; Persetujuan Notulen Rapat Komite Audit 23 Juni 2020; Realisasi Audit Plan; LHP: Kantor Cabang Jayapura Ops, Sorong Ops, dan Pluit Ops, PSAK 71; Hasil Pemeriksaan KAP 3 Tahunan - Kaji Ulang SKAI; Fraud; Realisasi RBB Juni 2020; Follow-up Pemeriksaan Otoritas Jasa Keuangan Tahun 2019; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 23 June 2020; Approval of the Minutes of Audit Committee's Meeting on 23 June 2020; Audit Plan Realization; Audit Reports (LHP): Branch Offices of Jayapura (Operations), Sorong (Operations), and Pluit (Operations), PSAK 71; 3-Year Audit Results of KAP - Internal Audit Division Review; Fraud; RBB Realization June 2020; Follow-Up on Financial Services Authority Audit in 2019; and Action Plan. 	√	√	√	-
5 August 2020	<ul style="list-style-type: none"> Persetujuan Laporan Publikasi Juni 2020; dan Penunjukan KAP Audit Tahun Buku 2020. Approval of Publication Report June 2020; and Appointment of Public Accounting Firm to Audit the 2020 Fiscal Year. 	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		AAK	CH	JAR	S
24 August 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 21 Juli 2020; Peretujuan Notulen Rapat Komite Audit 21 Juli 2020; Realisasi Audit Plan; Fraud; LHP: Treasury, Kantor Cabang Pembantu (KCP) Puri Indah, dan KC Tanah Abang; Follow-up pemeriksaan Otoritas Jasa Keuangan Tahun 2019; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 21 July 2020; Approval of the Minutes of Audit Committee's Meeting on 21 July 2020; Audit Plan Realization; Fraud; Audit Reports (LHP): Treasury, Puri Indah Sub-branch Office and Tanah Abang Branch Office; Follow-Up of Financial Services Authority Audit in 2019; and Action Plan. 	√	√	√	-
15 September 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 24 Agustus 2020; Peretujuan notulen rapat Komite Audit 24 Agustus 2020; Realisasi Audit Plan; LHP: KC Pluit - Kredit dan KC Sampoerna Strategic - Ops dan Funding; Follow-up Pemeriksaan Otoritas Jasa Keuangan Tahun 2019; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 24 August 2020; Approval of the Minutes of Audit Committee's Meeting on 24 August 2020; Audit Plan Realization; Audit Reports (LHP): Pluit Branch Office (Credit) and Sampoerna Strategic Branch Office (Operations and Funding); Follow-Up on Financial Services Authority Audit in 2019; and Action Plan. 	√	√	√	-
15 October 2020	<ul style="list-style-type: none"> Ruang Lingkup dan Hasil Pemeriksaan; Susunan Tim Audit; Fokus Area Audit; Jadwal Pelaksanaan Audit; dan Diskusi. Scope and Audit Results; Composition of the Audit Team; Audit Focus; Schedule of Audit Implementation; and Discussion. 	√	√	√	-
20 October 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 15 September 2020; Peretujuan Notulen Rapat Komite Audit 15 September 2020; Realisasi dan Revisi Audit Plan; Realisasi RBB per September 2020; LHP: Restrukturisasi Covid, Verifikasi Call Back Call Center atas Debitur Restrukturisasi Covid-19 dan KC Kelapa Gading – Ops dan Funding; Follow-up Pemeriksaan Otoritas Jasa Keuangan 2019; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 15 September 2020; Approval of the Minutes of Audit Committee's Meeting on 15 September 2020; Audit Plan Realization and Revision; RBB Realization per September 2020; Audit Reports (LHP): Covid Restructuring, Call Back Call Center Verification of Covid-19 Restructuring Debtors and Kelapa Gading Branch Office (Operations and Funding); Follow-Up on Financial Services Authority Audit in 2019; and Action Plan. 	√	√	√	-
9 November 2020	<ul style="list-style-type: none"> Persetujuan Publikasi Laporan Keuangan September 2020. Approval of Financial Statements Publication September 2020. 	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		AAK	CH	JAR	S
17 November 2020	<ul style="list-style-type: none"> Reminder & Follow-up Issue Rapat Komite Audit 20 Oktober 2020; Persetujuan Notulen Rapat Komite Audit 20 Oktober 2020; Realisasi Audit Plan 2020 dan Audit Plan 2021; LHP: AYDA, ProBiz, Tanah Abang - Ops dan Funding; Fraud; Follow-up Pemeriksaan Otoritas Jasa Keuangan 2019; dan Action Plan. Reminder & Follow-up on Issue of Audit Committee's Meeting on 20 October 2020; Approval of the Minutes of Audit Committee's Meeting on 20 October 2020; 2020 Audit Plan Realization and 2021 Audit Plan; Audit Reports (LHP): AYDA, ProBiz, Tanah Abang (Operations and Funding); Fraud; Follow-Up on Financial Services Authority Audit in 2019; and Action Plan. 	√	√	√	-

Keterangan / Remarks:

AAK : Adiwarmar Azwar Karim
 JAR : Juwono Akuan Rokanta
 CH : Caroline Halim
 S : Suhardianto

Rekomendasi

Berikut rekomendasi yang diberikan oleh Komite Audit atas pengawasannya terhadap kegiatan usaha Bank pada tahun 2020.

1. Kredit

- Realisasi pencapaian kredit dan laba sesuai Rencana Bisnis Bank yang telah disetujui;
- Pemantauan dan tindak lanjut yang lebih ketat, serta memberikan teguran dan/peringatan terhadap cabang-cabang yang masih belum mencapai Rencana Bisnis Bank;
- Pertumbuhan ProBiz selalui diimbangi dengan kebijakan dan standar operasional proses (SOP) yang prudent serta dilakukan pemantauan yang intensif dan memperhatikan perkembangan industri properti, serta melakukan evaluasi dan pemantauan pencapaian TAT sehingga menjadi kekuatan penjualan ProBiz;
- Penyempurnaan proses kredit, pemantauan, dan tindak lanjut atas portofolio *asset buy* yang memberikan kontribusi signifikan terhadap seluruh portofolio Bank;
- Tindak lanjut yang baik dalam penyelesaian kredit kualitas rendah khususnya debitur dalam perhatian khusus, debitur restrukturisasi, dan debitur AYDA;
- Peningkatan kompetensi Satuan Kerja Perkreditan mengacu pada kompetensi model yang tersedia;
- Melakukan proses restrukturisasi Covid-19 sesuai ketentuan Otoritas Jasa Keuangan dan Peraturan Menteri Keuangan; serta
- Memperhatikan proses tinjauan kebijakan terkait dengan kondisi kualitas kredit pada masa pandemi Covid-19.

2. Operasional

- Pelaksanaan proses transaksi selalu mengacu pada kebijakan dan SOP yang berlaku dan selalu menerapkan aktivitas kontrol yang cukup untuk meminimalisir risiko yang mungkin terjadi;

Recommendation

Below are the recommendations given by the Audit Committee on its supervision on the Bank's business activities in 2020.

1. Loans

- Realizing the achievement of loans and earnings according to the agreed Bank's Business Plan;
- Stricter monitoring and following-up, as well as giving warning and/or reprimand to branch offices that have not yet the Bank's Business Plan;
- ProBiz growth has always been balanced with prudent policies, standard operating processes (SOPs), and intensive monitoring and attention to the development of the property industry, as well as monitoring and evaluation of TAT achievement so that it becomes ProBiz's sales strength;
- Improvement of credit process, monitoring, and follow-up of the asset buy portfolio that contributes significantly to the Bank's entire portfolio;
- Good follow-up in settling low quality loans, especially debtors with special attention, restructuring debtors, and Foreclosed Assets (AYDA) debtors;
- Increasing competence of the Credit Division that refers to the available competency model;
- Conducting the Covid-19 restructuring process in accordance with the provisions of Financial Services Authority and Regulation of Minister of Finance; and
- Paying attention to the policy review process related to the loan quality condition during the Covid-19 pandemic.

2. Operations

- Implementation of transaction process that always refers to the applicable policies and SOPs, and always applies sufficient control activities to minimize risks that might occur;

- b. Pemberian teguran dan/peringatan bagi karyawan yang melakukan kesalahan, termasuk proses yang tidak mengacu pada kebijakan dan SOP, serta atas terjadinya *fraud*; serta
 - c. Peningkatan kedisiplinan dalam penginputan/pengkinian data mengingat masih terdapat kesalahan pelaporan Laporan Bank Umum.
3. Pemeriksaan KAP Tahun 2020
- a. Memastikan kecukupan pencadangan untuk mengantisipasi kondisi pandemi Covid-19 di tahun mendatang serta berakhirnya periode efektivitas dari Peraturan Otoritas Jasa Keuangan terkait relaksasi restrukturisasi Covid-19, mengingat kredit yang telah direstrukturisasi sehubungan dengan hal tersebut selama tahun 2020 meningkat signifikan;
 - b. Melakukan kajian atas parameter dan model *forward looking* atas penerapan PSAK 71 secara berkala; serta
 - c. Tindak lanjut yang baik dalam penyelesaian *management letter* dari KAP.
4. Lain-Lain
- a. Melakukan kajian atas temuan baik dari sistem pengendalian internal, Otoritas Jasa Keuangan, dan KAP untuk menentukan sumber permasalahannya sehingga dapat dilakukan tindak lanjut agar tidak ditemukan permasalahan atau temuan yang berulang pada pemeriksaan selanjutnya;
 - b. Melakukan kaji ulang *Credit Audit Rating Model* dan mengembangkan teknik audit secara *offsite* sehubungan pandemi Covid-19;
 - c. Mengoordinasikan pemenuhan posisi *vacant* IT pada Tim Audit Internal serta meningkatkan kompetensi Tim Audit Internal melalui program pelatihan yang disesuaikan dengan perkembangan bisnis Bank, program kerja terkait dengan keterbatasan IT Audit agar dilakukan Audit atas IT oleh pihak eksternal;
 - d. Menyusun rencana kerja SKAI mempertimbangkan kapasitas SDM baik dari sisi kuantitas maupun kualitas, serta memperhatikan peningkatan risiko akibat kondisi pandemi Covid-19;
 - e. Mengkaji ulang fungsi SKAI untuk periode mendatang direkomendasikan untuk dilakukan menggunakan KAP yang berbeda, sesuai ketentuan internal proses penunjukan vendor; serta
 - f. Menerapkan *Anti Fraud Program*, diantaranya pengecekan Sistem Layanan Informasi Keuangan (SLIK) dan *know your employee* (KYE) perlu dilakukan, terutama untuk unit kerja yang berisiko tinggi.
- b. *Giving warning and/or reprimand to employees who make mistakes, including process that does not refer to policies and SOPs, and for fraud; and*
 - c. *Increasing discipline in inputting/updating data considering that there are still errors in reporting the Commercial Bank Reports.*
3. *KAP Audit in 2020*
- a. *Ensuring adequate reserves to anticipate the Covid-19 pandemic condition in the coming year and the end of Financial Services Authority Regulation on relaxation of the Covid-19 restructuring, considering that the loan restructured due to the Covid-19 during 2020 has increased significantly;*
 - b. *Reviewing parameters and forward-looking model for the implementation of PSAK 71 regularly; and*
 - c. *Following-up properly in completing the Management Letter from KAP.*
4. *Others*
- a. *Reviewing the findings of the internal control system, Financial Services Authority, and Public Accounting Firm (KAP) to determine the source of problem so that follow-up action can be taken to avoid recurring problems or findings in subsequent audits;*
 - b. *Reviewing the Credit Audit Rating Model and developing offsite audit techniques in connection with the Covid-19 pandemic;*
 - c. *Coordinating the fulfillment of vacant IT position in the Internal Audit Team and improving the competence of the Internal Audit Team through training programs tailored to the Bank's business development, work programs related to the limitations of IT Audit so that an external party can conduct an IT Audit;*
 - d. *Preparing SKAI work plan by considering the human resources capacity both in terms of quantity and quality, and by considering the increased risk due to the Covid-19 pandemic condition;*
 - e. *Reviewing SKAI function for the subsequent period by using a different KAP as recommended, according to the internal provisions of vendor appointment process; and*
 - f. *Implementing Anti-Fraud Program, among others by checking the Financial Information Service System (SLIK) and know your employee (KYE) as requested, especially for high-risk division.*

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Komite Audit disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif dan Manajemen Senior dalam Laporan Tahunan ini.

Competency Development

Information related to competency development of the Audit Committee is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Evaluasi dan Rekomendasi Komite Audit dalam Penunjukan Kantor Akuntan Publik

Komite Audit Bank Sahabat Sampoerna telah memberikan rekomendasi dalam penunjukan KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) untuk melakukan audit atas informasi keuangan historis tahun 2020 dengan pertimbangan sebagai berikut.

1. Independensi AP, KAP, dan orang dalam KAP
AP, KAP, maupun orang dalam KAP tidak memiliki hubungan terkait baik dengan Bank Sahabat Sampoerna maupun Manajemen Bank. Setiap tim audit yang akan melakukan audit menandatangani surat pernyataan independen dan tidak terdapat konflik kepentingan. Hal ini telah sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 terkait dengan independensi AP dan KAP dalam melaksanakan kegiatan jasa keuangan.
2. Ruang Lingkup Audit
Sesuai dengan dengan standar audit yang berlaku dan Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 terkait dengan ruang lingkup audit yang akan dijadikan acuan untuk ruang lingkup pemeriksaan eksternal auditor pada *engagement letter* untuk tahun buku 2020.
3. Imbalan Jasa Audit
Biaya untuk pelaksanaan audit tahun 2020 telah dianggarkan dan disetujui oleh Manajemen untuk direalisasikan.
4. Keahlian dan Pengalaman AP, KAP, dan Tim Audit
 - a. KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) memiliki keahlian dan pengalaman serta independen dan profesional dalam setiap penugasan dan memahami Standar Akuntansi Keuangan (SAK) terbaru sebagai konvergensi terhadap *International Financial Reporting Standard* (IFRS). Di samping itu, KAP memiliki pengalaman untuk audit di bidang perbankan;
 - b. KAP BDO terdaftar sebagai kantor akuntan di Bank Indonesia dan Otoritas Jasa Keuangan dengan nomor pendaftaran 354; dan
 - c. AP yang bertanggung jawab untuk penugasan audit tahun 2020 adalah Sutomo dan telah terdaftar di Bank Indonesia sebagai auditor perbankan sejak tahun 2007.
5. Metodologi, Teknik, dan Sarana Audit yang Digunakan KAP KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) melakukan beberapa prosedur dalam hal pemeriksaan akun-akun yang signifikan, antara lain:
 - a. *Planning the audit*, yaitu *high level review* atas Laporan Keuangan, mendiskusikan, dan melakukan presentasi terkait rencana audit;
 - b. *Field work*, yaitu melakukan *testing and assessment* atas kontrol dan sistem manajemen serta mengunjungi *sample cabang*;

Evaluation and Recommendation of Audit Committee in Appointing Public Accounting Firm

The Audit Committee of Bank Sahabat Sampoerna has provided recommendations in the appointment of KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited (KAP BDO) network to audit the historical financial information for 2020 under the following considerations.

1. Independence of AP, KAP, and people in KAP
AP, KAP, and KAP personnel do not have a related relationship either with Bank Sahabat Sampoerna or the Bank's Management. Each audit team that will conduct the audit signs an independent statement and there is no conflict of interest. This is in accordance with Financial Services Authority Circular No. 36/SEOJK.03/2017 related to the independence of AP and KAP in carrying out financial service activities.
2. Audit Scope
In accordance with the applicable auditing standards and Financial Services Authority Circular No. 36/SEOJK.03/2017 related to the audit scope, which will be used as a reference for the audit scope of external auditor in the engagement letter for the 2020 fiscal year.
3. Audit Services Fee
Costs for the 2020 audit have been budgeted and approved by the Management to be realized.
4. Expertise and Experience of AP, KAP, and Audit Team
 - a. KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited (KAP BDO) network has expertise and experience as well as is independent and professional in every assignment and understands the latest Financial Accounting Standards (SAK) as a convergence of the International Financial Reporting Standard (IFRS). In addition, the KAP has experience in auditing in the banking sector;
 - b. KAP BDO is registered as an accounting firm at Bank Indonesia and Financial Services Authority under the registration number 354; and
 - c. The AP who is responsible for the 2020 audit assignment is Sutomo, who has been registered with Bank Indonesia as a banking auditor since 2007.
5. Methodology, Technique, and Facilities of Audit Used by KAP KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited (KAP BDO) network, carried out several procedures in terms of auditing significant accounts, among others:
 - a. *Planning the audit*, which is a high-level review of Financial Statements, discussing, and making presentations related to the audit plan;
 - b. *Field work*, which is conducting testing and assessment of control and management system as well as visiting branch samples;

- c. *Final visit*, yaitu menangani masalah yang belum terselesaikan, pengendalian internal, dan diskusi dengan Manajemen terkait isu yang ada; serta
- d. *Audit completion*, yaitu mendiskusikan perbaikan untuk tahun buku selanjutnya.
6. Manfaat *Fresh Eye Perspectives* yang Akan Diperoleh Melalui Penggantian Kantor Akuntan Publik, Akuntan Publik, dan Tim Audit
Bank telah menggunakan KAP yang sama berturut-turut sejak 2012 sampai dengan 2020 dengan pergantian AP setiap 3 tahun. Namun, dengan mempertimbangkan adanya risiko penggunaan jasa audit KAP yang sama dalam kurun waktu yang panjang serta memerlukan *fresh eye perspective* dari pergantian KAP, maka dengan ini dilakukan peninjauan kembali atas penggantian KAP.
7. Potensi Risiko atas Penggunaan Jasa Audit oleh KAP yang Sama Secara Berturut-Turut untuk Kurun Waktu yang Cukup Panjang
Dengan mempertimbangkan potensi risiko atas penggunaan jasa audit oleh KAP yang sama berturut-turut sejak 2012, maka dengan ini dilakukan peninjauan ulang KAP untuk memitigasi potensi risiko yang ada.
8. Hasil Evaluasi terhadap Pelaksanaan Pemberian Jasa audit atas Informasi Keuangan Historis Tahunan oleh AP dan KAP RSM pada Periode Sebelumnya untuk Tahun Buku 2019 Sesuai dengan Memo Internal No. 001/MI/KA/V/2020 tanggal 18 Mei 2020 perihal Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit oleh AP dan/atau KAP tahun buku 2019, dengan hasil evaluasi sebagai berikut.
- a. Penunjukan telah direkomendasikan oleh Komite Audit dan disetujui Komisaris pada bulan Agustus 2019;
- b. Pelaksanaan dimulai minggu ketiga bulan Oktober 2019 sampai dengan bulan Maret 2020;
- c. Pelaksanaan sejauh yang Bank ketahui dan pahami, telah sesuai dengan SAK di Indonesia, Standar Audit yang berlaku oleh Ikatan Akuntan Publik Indonesia (IAPI), dan peraturan yang berlaku;
- d. Ruang lingkup audit minimum dan uji petik telah cukup mengakomodasi Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017, hal-hal lain yang ditentukan berdasarkan hasil komunikasi KAP dengan Otoritas Jasa Keuangan, dan hal-hal yang diatur dalam SAK dan Pedoman Akuntansi Perbankan Indonesia (PAPI);
- e. Rekomendasi perbaikan yang disampaikan melalui *management letter* tahun 2019 telah ditindaklanjuti oleh Manajemen Bank; serta
- f. Hasil evaluasi yang dilakukan oleh Komite Audit sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017, di antaranya kesesuaian pelaksanaan audit dengan standar audit yang berlaku, kecukupan waktu pengerjaan, pengkajian cakupan, kecukupan uji petik, dan rekomendasi perbaikan yang diberikan.
- c. *Final visit*, which is dealing with unresolved problems, internal control, and discussion with the Management regarding the existing issues; and
- d. *Audit completion*, which is discussing improvements for the next fiscal year.
6. *Benefit of Fresh Eye Perspective Obtained Through Replacing the Public Accounting Firm, Public Accountant, and Audit Team*
The Bank has used the same KAP from 2012 to 2020 with a change of AP every 3 years. However, by considering the risk of using the same KAP audit services in a long period of time and requirement of fresh eye perspective by changing KAP, a review of KAP replacement is necessary.
7. *Potential Risks of Using Audit Services by the Same Public Accounting Firm Consecutively for a Considerable Long Period of Time*
By considering the potential risk of using the audit service by the same KAP since 2012, a review of the KAP to mitigate the existing potential risks is necessary.
8. *The Evaluation Results of the Audit Services on Annual Historical Financial Information by AP and KAP RSM in the Previous Period for the 2019 Fiscal Year*
In accordance with Internal Memo No. 001/MI/KA/V/2020 dated 18 May 2020 regarding the Report on Audit Committee's Evaluation Results of the Provision of Audit Services by AP and/or KAP for the 2019 fiscal year, the evaluation results are as follows.
- a. *The appointment was recommended by the Audit Committee and approved by the Commissioner in August 2019;*
- b. *The audit implementation shall start in the third week of October 2019 until March 2020;*
- c. *The audit, as far as the Bank knows and understands, is already in accordance with Indonesian SAK, Auditing Standards applicable by the Indonesian Institute of Certified Public Accountants (IAPI), and applicable regulations;*
- d. *The minimum scope of audit and sampling is already sufficient to accommodate the Financial Services Authority Circular No. 36/SEOJK.03/2017, other matters determined based on the communication results between KAP and Financial Services Authority, and matters stipulated in SAK and the Indonesian Banking Accounting Guidelines (PAPI);*
- e. *Recommendations for improvement submitted through the management letter in 2019 have been followed up by the Bank's Management; and*
- f. *The results of evaluation conducted by the Audit Committee are in accordance with the Financial Services Authority Circular No. 36/SEOJK.03/2017, among others, the conformity of audit implementation with the applicable audit standards, adequate processing time, coverage review, adequacy of sampling tests, and recommendations for improvements given.*

Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Audit

Ketua Komite Audit diangkat dan diberhentikan oleh Dewan Komisaris. Ketua Komite Audit terpilih merupakan seorang Komisaris Independen yang telah memenuhi persyaratan sebagai ketua. Pemberhentian Ketua Komite dilakukan jika masa tugasnya telah selesai.

Remunerasi

Besaran honorarium untuk anggota Komite Audit yang bukan anggota Dewan Komisaris ditetapkan berdasarkan kebijakan Bank Sahabat Sampoerna. Penetapan besaran honorarium disesuaikan dengan perkembangan usaha serta kebijakan Bank.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi dibentuk Bank Sahabat Sampoerna untuk membantu Dewan Komisaris menjalankan fungsi remunerasi dan nominasi sesuai dengan ketentuan dan prinsip-prinsip GCG. Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna menjalankan fungsi remunerasi dan nominasi bagi anggota Dewan Komisaris, Direksi, anggota organ pendukung Dewan Komisaris, serta kerangka remunerasi dan nominasi bagi Pejabat Eksekutif dan karyawan secara keseluruhan.

Pedoman Kerja

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna tercantum dalam Piagam Komite Remunerasi dan Nominasi. Piagam tersebut telah diperbarui dan disetujui oleh Dewan Komisaris serta Komite Remunerasi dan Nominasi pada tanggal 1 April 2016. Isi Piagam Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna, meliputi:

1. Tujuan;
2. Referensi;
3. Fungsi dan Peranan secara Umum;
4. Tugas dan Tanggung Jawab;
5. Wewenang;
6. Struktur dan Keanggotaan;
7. Masa Tugas;
8. Waktu Kerja;
9. Mekanisme Kerja;
10. Mekanisme Pengambilan Keputusan Rapat;
11. Risalah Rapat;
12. Pelaporan; dan
13. Penutup.

Tugas dan Tanggung Jawab

1. Terkait dengan kebijakan remunerasi, komite wajib:
 - a. Melakukan pengawasan independen terhadap penerapan Kebijakan Remunerasi;
 - b. Memastikan bahwa Kebijakan Remunerasi telah sesuai dengan ketentuan yang berlaku;

Mechanism of Appointment and Dismissal of Audit Committee Chairman

Chairman of Audit Committee is appointed and dismissed by the Board of Commissioners. The appointed Chairman of Audit Committee is an Independent Commissioner who has fulfilled the requirements to be the chairman. Committee Chair is dismissed if the term of office ends.

Remuneration

The honorarium amount for Audit Committee members who are not members of the Board of Commissioners is determined based on Bank Sahabat Sampoerna's policy. Determination of honorarium amount is adjusted to the Bank's business development and policies.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is established by Bank Sahabat Sampoerna to assist the Board of Commissioners in performing the remuneration and nomination functions in accordance with GCG provisions and principles. Bank Sahabat Sampoerna's Remuneration and Nomination Committee carries out the remuneration and nomination functions for members of Board of Commissioners, Board of Directors, Board of Commissioners' supporting organs, as well as the remuneration and nomination framework for Executive Officers and employees as a whole.

Charter

The duties and responsibilities of Bank Sahabat Sampoerna's Remuneration and Nomination Committee are listed in the Remuneration and Nomination Committee Charter. The charter was updated and approved by the Board of Commissioners and the Remuneration and Nomination Committee on 1 April 2016. The contents of the Remuneration and Nomination Committee Charter of Bank Sahabat Sampoerna, include:

1. Objectives;
2. Reference;
3. Functions and Roles in General;
4. Duties and Responsibilities;
5. Authority;
6. Structure and Composition;
7. Term of Office;
8. Business Hours;
9. Work Mechanism;
10. Decision Making Mechanism in Meetings;
11. Minutes of Meeting;
12. Reporting; and
13. Closing

Duties and Responsibilities

1. Related to remuneration policies, the Committee must:
 - a. Evaluate the independent monitoring on the implementation of Remuneration Policy;
 - b. Ensure that the Remuneration Policy has already complied with the applicable provisions;

- c. Berkoordinasi dengan Satuan Kerja Manajemen Risiko dalam menetapkan Kebijakan;
 - d. Terkait remunerasi yang bersifat variabel, komite melakukan evaluasi secara berkala terhadap prinsip dan/atau Kebijakan Remunerasi dan Nominasi, serta pelaksanaannya;
 - e. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
 - 1) Kebijakan Remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS; dan
 - 2) Kebijakan Remunerasi bagi Pejabat Eksekutif dan Pegawai secara keseluruhan untuk disampaikan kepada Direksi.
 - f. Dalam menjalankan tugas dan tanggung jawab terkait Kebijakan Remunerasi, sekurang-kurangnya anggota Komite Remunerasi dan Nominasi wajib memperhatikan:
 - 1) Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
 - 2) Prestasi kerja individual;
 - 3) Kewajaran dengan *peer group*; dan
 - 4) Pertimbangan saran dan strategi jangka panjang Bank.
2. Terkait dengan kebijakan nominasi, Komite wajib:
 - a. Melakukan evaluasi terhadap prinsip dan/atau kebijakan promosi jabatan dan/atau nominasi serta pelaksanaannya, pada posisi strategis setingkat Direktur dan 1 level di bawah Direktur;
 - b. Melakukan evaluasi berkala terhadap penerapan kebijakan promosi jabatan Bank, sebagaimana dimaksud pada poin 1;
 - c. Menyusun dan merekomendasikan sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS;
 - d. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS; dan
 - e. Memberikan rekomendasi mengenai pihak independen yang akan menjadi anggota Komite Audit maupun Komite Pemantau Risiko kepada Dewan Komisaris.
 3. Terkait dengan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi wajib:
 - a. Menyusun pedoman dan tata tertib komite;
 - b. Melaksanakan tugas lain yang diberikan Dewan Komisaris terkait remunerasi dan nominasi sesuai ketentuan yang berlaku; dan
 - c. Melaporkan hasil pengkajian dan rekomendasi sehubungan tugas-tugas Komite Remunerasi dan Nominasi kepada Dewan Komisaris, apabila diperlukan.
- c. *Coordinate with the Enterprise Risk, Analytics & Control Division in establishing Policies;*
 - d. *With regard to variable remuneration, the Committee conducts periodic evaluations of the Remuneration and Nomination principles and/or policies, and their implementation;*
 - e. *Submit the evaluation result and recommendations to the Board of Commissioners on:*
 - 1) *Remuneration policy for Board of Commissioners and Board of Directors to be delivered to the GMS; and*
 - 2) *Remuneration policy for Executive Officers and Employees in overall to be delivered to the Board of Directors.*
 - f. *In performing the duties and responsibilities related to the Remuneration Policy, at least members of the Remuneration and Nomination Committee must pay attention to:*
 - 1) *Financial performance and fulfillment of the reserve as stipulated in the applicable laws and regulations;*
 - 2) *Individual work achievement;*
 - 3) *Reasonableness with peer group; and*
 - 4) *Consideration of the Bank's suggestions and long-term strategies.*
2. *Related to nomination policy, the Committee must:*
 - a. *Evaluate the principles and/or policies for promotion of positions and/or nominations and their implementation in strategic positions at Director level and 1 level below Director;*
 - b. *Conduct periodic evaluations of the application of the Bank's position promotion policy, as referred to in point 1;*
 - c. *Prepare and recommend the system and procedure of selection and/or replacement of members of Board of Commissioners and Board of Directors to the Board of Commissioners to be delivered to the GMS;*
 - d. *Provide recommendation of candidates for Board of Commissioners and/or Board of Directors to the Board of Commissioners to be delivered to the GMS; and*
 - e. *Provide recommendations concerning Independent Party who will be a member of Audit Committee or Risk Oversight Committee to the Board of Commissioners.*
 3. *In relation to their duties and responsibilities, the Remuneration and Nomination Committee must:*
 - a. *Prepare committee guidelines and rules;*
 - b. *Perform other duties given by the Board of Commissioners related to remuneration and nominations in accordance with the applicable regulations; and*
 - c. *Report the review results and recommendations on duties of the Remuneration and Nomination Committee to the Board of Commissioners, if necessary.*

Wewenang

Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna memiliki wewenang untuk:

1. Mengakses dokumen, data, dan informasi Bank Sahabat Sampoerna yang diperlukan;
2. Melakukan komunikasi secara langsung dengan karyawan, Direksi, dan pihak-pihak lain sesuai kebutuhan;
3. Melaksanakan kewenangan lain yang diberikan oleh Dewan Komisaris; dan
4. Melakukan kerja sama dengan Divisi Sumber Daya Manusia.

Kedudukan Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna berada di bawah koordinasi Dewan Komisaris. Maka dari itu, secara struktural bertanggung jawab kepada Dewan Komisaris.

Struktur dan Keanggotaan

Sesuai ketentuan Bank Indonesia dan Otoritas Jasa Keuangan, komposisi Komite Remunerasi dan Nominasi paling sedikit terdiri dari seorang Komisaris Independen, seorang Komisaris, dan seorang Pejabat Eksekutif yang membawahi Divisi Sumber Daya Manusia atau seorang perwakilan karyawan. Oleh karena itu, melalui Memorandum Penetapan Anggota Baru dan Penggantian Anggota Komite Pembantu Dewan Komisaris No. 018/IM/KOM/BSS/V/2017 tanggal 18 Mei 2017 yang kemudian diperbarui pada Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020. Komposisi Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna per 31 Desember 2020 diungkapkan sebagai berikut.

Nama Name	Jabatan Position	Akhir Periode Jabatan End of Term of Office
Khoe Minhari Handikusuma*)	Ketua / Chairman	19 May 2023
Adiwarman Azwar Karim*)	Ketua / Chairman	19 May 2020
Budi Setiawan Halim	Anggota / Member	19 May 2023
Adriana Riani Novitasari	Anggota / Member	19 May 2023

*) Khoe Minhari Handikusuma diangkat menjadi Ketua Komite Remunerasi dan Nominasi menggantikan Adiwarman Azwar Karim untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020.

*) Khoe Minhari Handikusuma was appointed as a member of the Remuneration and Nomination Committee replacing Adiwarman Azwar Karim for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020.

Profil Komite Remunerasi dan Nominasi

Profil Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna dapat dilihat pada bab Profil Perusahaan dalam Laporan Tahunan ini.

Authority

Bank Sahabat Sampoerna's Remuneration and Nomination Committee has the authority to:

1. Access the required documents, data, and information from Bank Sahabat Sampoerna;
2. Communicate directly with employees, Board of Directors, and other parties as needed;
3. Perform other authority assigned by the Board of Commissioners; and
4. Cooperate with the Human Resources Division.

Position of Remuneration and Nomination Committee

Position of Bank Sahabat Sampoerna's Remuneration and Nomination Committee is under the coordination of the Board of Commissioners. Therefore, the committee is structurally responsible to the Board of Commissioners.

Structure and Composition

In accordance with Bank Indonesia and Financial Services Authority regulations, the composition of the Remuneration and Nomination Committee consists of at least one Independent Commissioner, a Commissioner, and an Executive Officer in charge of the Human Resources Division or an employees' representative. Therefore, through the Memorandum of Determination of New Members and Replacement of Members of the Supporting Committee of the Board of Commissioners No. 018/IM/KOM/BSS/V/2017 dated 18 May 2017, which was then updated under the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020. The composition of Bank Sahabat Sampoerna's Remuneration and Nomination Committee per 31 December 2020 is as follows:

Remuneration and Nomination Committee Profile

Profile of the Remuneration and Nomination Committee of Bank Sahabat Sampoerna can be seen in the Company Profile Chapter of this Annual Report.

Independensi

Bank Sahabat Sampoerna menjamin bahwa seluruh anggota Komite Remunerasi dan Nominasi mampu menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Bank, dan tidak dapat dipengaruhi oleh pihak manapun. Selain itu, Komite Remunerasi dan Nominasi juga bersifat serta bersikap objektif dan profesional, baik dalam penampilan (*in appearance*) maupun dalam kenyataan (*in fact*). Hal ini tercermin dalam tabel independensi berikut.

Aspek Independensi <i>Independence Aspect</i>	Khoe Minhari Handikusuma*)	Adiwarman Azwar Karim*)	Budi Setiawan Halim	Adriana Riani Novitasari
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	√	√	x Komisaris Utama adalah perwakilan dari Pemegang Saham <i>President Commissioner is the representative of Shareholders</i>	√
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Remunerasi dan Nominasi. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Remuneration and Nomination Committee.</i>	√	√	√	√

√ = Terpenuhi | x = Tidak terpenuhi

√ = Fulfilled | x = Not fulfilled

*) Khoe Minhari Handikusuma diangkat menjadi Ketua Komite Remunerasi dan Nominasi menggantikan Adiwarman Azwar Karim untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020.

*) Khoe Minhari Handikusuma was appointed as a member of the Remuneration and Nomination Committee replacing Adiwarman Azwar Karim for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020.

Pelaksanaan Tugas

Pelaksanaan tugas Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
Terkait Remunerasi <i>Related to Remuneration</i>	<ul style="list-style-type: none"> • Penilaian kinerja tahun 2020; • Penetapan remunerasi yang bersifat tetap dan variabel karyawan; dan • Pengkinian kebijakan baru terkait bonus kinerja <i>material risk taker</i> (MRT). • <i>Performance assessment in 2020;</i> • <i>Determination of employee's fixed and variable remuneration; and</i> • <i>Updating new policies related to material risk taker (MRT) performance bonus.</i>
Terkait Nominasi <i>Related to Nomination</i>	<p>Penetapan anggota komite di bawah Dewan Komisaris tahun 2020 dan pengangkatan Henky Suryaputra sebagai Direktur Bank Sahabat Sampoerna. <i>Appointing committee members under the Board of Commissioners in 2020 and appointing Henky Suryaputra as a Director of Bank Sahabat Sampoerna.</i></p>

Independency

Bank Sahabat Sampoerna guarantees that all members of the Remuneration and Nomination Committee are able to perform their duties independently, uphold the interests of the Bank, and cannot be influenced by any party. In addition, the Remuneration and Nomination Committee is also objective and professional in both appearance and in fact. This is reflected in the following independence table.

Duty Implementation

The duties of the Remuneration and Nomination Committee of Bank Sahabat Sampoerna in 2020 are described as follows.

Rapat

Pada tahun 2020, rapat Komite Remunerasi dan Nominasi diselenggarakan sebanyak 5 kali dengan tingkat kehadiran sebagai berikut.

Meetings

In 2020, the Remuneration and Nomination Committee held 5 meetings with the attendance level as follows.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Khoe Minhari Handikusuma*)	Ketua / Chairman	2	2	100.00%
Adiwarman Azwar Karim*)	Ketua / Chairman	3	3	100.00%
Budi Setiawan Halim	Anggota / Member	5	5	100.00%
Adriana Riani Novitasari	Anggota / Member	5	5	100.00%
Rata-Rata / Average				100.00%

*) Khoe Minhari Handikusuma diangkat menjadi Ketua Komite Remunerasi dan Nominasi menggantikan Adiwarman Azwar Karim untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020.

*) Khoe Minhari Handikusuma was appointed as a member of the Remuneration and Nomination Committee replacing Adiwarman Azwar Karim for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020.

Informasi terkait tanggal, agenda, dan peserta rapat Komite Remunerasi dan Nominasi diuraikan dalam tabel berikut ini.

Information on dates, agenda, and participants of Nomination and Remuneration Committee meetings is described in the following table.

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		KMH	AAK	BSH	ARN
1 January 2020	Update terkait kebijakan baru bonus kinerja MRT. Updates on new policy of MRT performance bonus.	-	√	√	√
16 January 2020	<ul style="list-style-type: none"> Keputusan kandidat pengganti Ong Tek Tjan yang mengajukan pengunduran diri sebagai Direktur SME, Funding, FI & Network efektif per 1 Oktober 2019; dan Rekomendasi Komite Remunerasi dan Nominasi untuk kandidat calon Direksi di Bank Sahabat Sampoerna. Decision of candidate to replace Ong Tek Tjan who submitted his resignation as Director of SME, Funding, FI & Network effective as of 1 October 2019; and Recommendations from the Remuneration and Nomination Committee on candidate for prospective member of the Board of Directors at Bank Sahabat Sampoerna. 	-	√	√	√
3 March 2020	Usulan Komite Remunerasi dan Nominasi untuk kandidat Calon Komisaris Independen di Bank Sahabat Sampoerna. Proposal from the Remuneration and Nomination Committee on candidate for prospective Independent Commissioner at Bank Sahabat Sampoerna.	√	-	√	√
29 June 2020	Pengunduran diri Surjawaty Tatang dari jabatannya sebagai anggota Komite Audit. Resignation of Surjawaty Tatang from her position as a member of Audit Committee.	√	-	√	√
16 July 2020	Usulan Komite Remunerasi dan Nominasi untuk kandidat Calon Komisaris Independen di Bank Sahabat Sampoerna. Proposal from the Remuneration and Nomination Committee on candidate for prospective Independent Commissioner at Bank Sahabat Sampoerna.	√	-	√	√

Keterangan / Remarks:

KMH : Khoe Minhari Handikusuma
AAK : Adiwarman Azwar Karim
BSH : Budi Setiawan Halim
ARN : Adriana Riani Novitasari

Rekomendasi

Rekomendasi yang diberikan oleh Komite Remunerasi dan Nominasi atas pengawasannya terhadap kegiatan nominasi dan remunerasi Bank tahun 2020 terdiri dari:

1. Penilaian kinerja seluruh organ Bank, termasuk karyawan, dilakukan secara objektif dan adil sesuai dengan prinsip meritokrasi dalam rangka pengembangan karier karyawan;
2. Pergantian anggota di tingkat Dewan Komisaris dan Direksi melalui proses pencarian dan seleksi untuk mendapatkan

Recommendation

Recommendations given by the Remuneration and Nomination Committee for their supervision of the Bank's nomination and remuneration activities in 2020 are as follows:

1. Performance assessment of all Bank organs, including employees, is carried out objectively and fairly in accordance with the principle of meritocracy in the context of employees' career development;
2. Replacement of members at Board of Commissioners and Board of Directors level is through the process of searching

kandidat terbaik, baik dari dalam maupun luar Bank. Selanjutnya, penetapan sebagai anggota Dewan Komisaris dan Direksi diangkat melalui RUPS dan kandidat telah dinyatakan lulus *fit and proper test* sesuai ketentuan yang ditetapkan Otoritas Jasa Keuangan; serta

3. Program pendidikan dan pelatihan berkelanjutan yang dilakukan melalui kegiatan pemantauan terhadap efektivitas *training* khususnya pada fungsi Sales dan Kredit sehingga dapat memberikan kontribusi yang lebih maksimal bagi perusahaan. Selain itu, Komite Remunerasi dan Nominasi juga melakukan evaluasi terhadap kebutuhan perusahaan.

and selection to get the best candidates, either from within or outside the Bank. Furthermore, the appointment as a member of the Board of Commissioners and Board of Directors is through the GMS and the candidate has been declared to have passed the fit and proper test in accordance with the provisions stipulated by the Financial Services Authority; and

3. *Continuous education and training programs are carried out through monitoring the effectiveness of training programs, especially in the Sales and Credit functions so that they can provide more optimal contribution to the Company. In addition, the Remuneration and Nomination Committee also evaluates Company needs.*

No. Surat No. Letter	Tanggal Date	Perihal Subject
BSS Akta No. 44 BSS Deed No. 44	28 May 2020	Pengangkatan Kembali Anggota Dewan Komisaris dan Direksi. <i>Re-Appointment of Members of Board of Commissioners and Board of Directors.</i>
BSS Akta No. 45 BSS Deed No. 45	27 July 2020	Pengangkatan Henky Suryaputra sebagai Direktur Bank Sahabat Sampoerna. <i>Appointment of Henky Suryaputra as Director of Bank Sahabat Sampoerna.</i>
BSS Akta No. 44 BSS Deed No. 44	29 December 2020	Pengunduran Diri Adiwarmen Azwar Karim sebagai Komisaris Independen Bank Sahabat Sampoerna dan Pengangkatan Freddy Suliman sebagai Komisaris Independen Bank. <i>Resignation of Adiwarmen Azwar Karim as Independent Commissioner of Bank Sahabat Sampoerna and Appointment of Freddy Suliman as Independent Commissioner of the Bank.</i>

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Komite Remunerasi dan Nominasi disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Kebijakan Suksesi Direksi

Bank Sahabat Sampoerna berupaya menjaga kesinambungan kepemimpinan di masa yang akan datang. Terkait hal ini, Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna telah menyusun kebijakan suksesi Direksi dalam Kebijakan Sistem Nominasi dan Remunerasi yang mengatur hal-hal berikut.

1. Prinsip Dasar
Komite Remunerasi dan Nominasi menyusun kebijakan nominasi anggota Direksi dengan berpedoman kepada ketentuan yang berlaku dari regulator dalam rangka memastikan suksesi dan nominasi Direksi sesuai dengan kebutuhan operasional perusahaan.
2. Persyaratan dan Kriteria
Secara garis besar, persyaratan dan kriteria anggota Direksi mencakup:
 - a. Wajib berdomisili di Indonesia;
 - b. Memiliki pengalaman sekurang-kurangnya 5 tahun di bidang operasional sebagai Pejabat Eksekutif Bank;
 - c. Tidak memiliki rangkap jabatan sebagai Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada Bank, perusahaan atau lembaga lain, kecuali hal-hal yang telah ditetapkan pada Peraturan Bank Indonesia;
 - d. Tidak memiliki saham melebihi 25% dari modal disetor pada perusahaan lain;

Competency Development

Information related to competency development of the Remuneration and Nomination Committee is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Board of Directors' Succession Policy

Bank Sahabat Sampoerna seeks to maintain leadership sustainability in the future. Regarding this matter, Bank Sahabat Sampoerna's Remuneration and Nomination Committee has developed the Board of Directors succession policy in the Nomination and Remuneration System Policy which regulates the following matters.

1. *Basic Principles*
The Remuneration and Nomination Committee prepares a nomination policy for members of the Board of Directors based on the applicable regulatory provisions in order to ensure that the succession and nomination of the Board of Directors are in accordance with the Company's operational needs.
2. *Requirements and Criteria*
Broadly speaking, subject to the requirements and criteria, a member of the Board of Directors must:
 - a. *Have domicile in Indonesia;*
 - b. *Have experience of at least 5 years in the operational area as an Executive Officer of a Bank;*
 - c. *Does not have a concurrent position as Commissioner, Director, or Executive Officer at another Bank, company or institution, except for matters stipulated in Bank Indonesia Regulations;*
 - d. *Does not have shares exceeding 25% of the paid up capital in other companies;*

- e. Mayoritas anggota Direksi tidak memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama Direksi dan/atau anggota Dewan Komisaris;
 - f. Memiliki integritas, kompetensi, dan reputasi keuangan yang memadai;
 - g. Direktur Utama berasal dari pihak yang independen terhadap Pemegang Saham Pengendali;
 - h. Anggota Direksi wajib lulus *fit and proper test* serta memperoleh surat pelaksanaan tugas dari Otoritas Jasa Keuangan;
 - i. Anggota Direksi memiliki kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan; serta
 - j. Anggota Direksi membudayakan pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan tentang perbankan dan perkembangan terkini terkait bidang keuangan/lainnya.
3. Sistem dan Prosedur Seleksi
- a. Kandidat yang dinominasikan dapat diajukan dengan memenuhi syarat kriteria yang berlaku dan dapat berasal dari sumber internal dan eksternal;
 - b. Nominasi kandidat dilengkapi dengan syarat administrasi yang ditetapkan dan diproses melalui seleksi oleh Komite Remunerasi dan Nominasi;
 - c. Komite Remunerasi dan Nominasi dapat melakukan pertemuan lebih lanjut dalam rangka mengenali kualifikasi kandidat yang dinominasikan;
 - d. Komite Remunerasi dan Nominasi dapat melibatkan pihak lain yang dinilai independen untuk dimintai opini (jika perlu), termasuk melakukan *interview* bersama pihak independen tersebut, dengan syarat pengambilan keputusan tetap dilakukan oleh Komite Remunerasi dan Nominasi; dan
 - e. Kandidat nominasi yang direkomendasikan oleh Komite Remunerasi dan Nominasi wajib mengikuti *fit and proper test* yang dilakukan oleh otoritas keuangan berwenang dan hasil keputusan yang dihasilkan menjadi rekomendasi untuk RUPS dalam rangka pengesahan dan/atau penetapan hasil keputusan tersebut.

Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Remunerasi dan Nominasi

Pengangkatan serta pemberhentian Ketua Komite Remunerasi dan Nominasi dilakukan oleh Dewan Komisaris. Ketua Komite Remunerasi dan Nominasi terpilih merupakan seorang Komisaris Independen yang telah memenuhi persyaratan sebagai ketua. Pemberhentian Ketua Komite dilakukan jika masa tugasnya telah selesai, yaitu 3 tahun dan/atau berakhir masa kerjanya.

Remunerasi

Besaran honorarium untuk anggota Komite Remunerasi dan Nominasi yang bukan anggota Dewan Komisaris ditetapkan berdasarkan kebijakan Bank Sahabat Sampoerna. Penetapan besaran honorarium disesuaikan dengan perkembangan usaha serta kebijakan Bank.

- e. *The majority of members of Board of Directors do not have family relationship up to the second degree with fellow Directors and/or members of the Board of Commissioners;*
- f. *Have high integrity, competence, and adequate finance reputation;*
- g. *The Chief Executive Officer is from an independent party towards the Controlling Shareholder;*
- h. *Members of the Board of Directors must pass the fit and proper test and obtain employment letter from the Financial Services Authority;*
- i. *Members of the Board of Directors have the will and ability to conduct continuous learning; and*
- j. *Members of the Board of Directors develop continuous learning in order to improve knowledge about banking and the latest development related to finance/other fields.*

3. System and Procedure of Selection

- a. *Nominated candidates can be promoted by fulfilling the applicable terms and criteria, and can come from internal and external sources;*
- b. *Nominated candidates shall complete the determined administrative requirements, which are processed through selection by the Remuneration and Nomination Committee;*
- c. *The Remuneration and Nomination Committee can hold further meetings in order to learn the qualifications of the nominated candidates;*
- d. *The Remuneration and Nomination Committee can involve other parties who are considered independent for opinion (if necessary), including conducting interviews with the independent party, provided that the decision making is still carried out by the Remuneration and Nomination Committee; and*
- e. *Nominated candidates recommended by the Remuneration and Nomination Committee must take the fit and proper test conducted by the authorized financial authority and the test result becomes a recommendation for the GMS in the context of ratification and/or determination of such resolution.*

Mechanism of Appointment and Dismissal of Chairman of the Remuneration and Nomination Committee

The appointment and dismissal of Chairman of the Remuneration and Nomination Committee is carried out by the Board of Commissioners. The appointed Chairman of the Remuneration and Nomination Committee is an Independent Commissioner who has fulfilled the requirements to be a chairman. Committee Chairperson is dismissed if the term of office ends, which is 3 years and/or the end of the term of office.

Remuneration

The honorarium amount for Remuneration and Nomination Committee members who are not members of the Board of Commissioners is determined based on Bank Sahabat Sampoerna's policy. Determination of honorarium amount is adjusted to the Bank's business development and policies.

Komite Pemantau Risiko

Bank Sahabat Sampoerna membentuk Komite Pemantau Risiko untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris terkait pengawasan risiko yang mungkin timbul dari kegiatan usaha Bank. Komite Pemantau Risiko juga senantiasa memastikan pengawasan risiko yang dilakukan Bank telah sesuai dengan peraturan perundang-undangan yang berlaku.

Pedoman Kerja

Tugas dan tanggung jawab Komite Pemantau Risiko Bank tercantum dalam Piagam Komite Pemantau Risiko yang telah dimutakhirkan serta disetujui oleh Dewan Komisaris dan Komite Pemantau Risiko pada tanggal 28 September 2017. Isi Piagam Komite Pemantau Risiko Bank Sahabat Sampoerna, meliputi:

1. Tujuan;
2. Referensi;
3. Fungsi dan Peranan Secara Umum;
4. Tugas dan Tanggung Jawab;
5. Wewenang;
6. Struktur dan Keanggotaan;
7. Persyaratan Keanggotaan;
8. Masa Tugas;
9. Mekanisme Kerja;
10. Waktu Kerja;
11. Rapat Komite;
12. Mekanisme Pengambilan Keputusan Rapat;
13. Risalah Rapat;
14. Pelaporan; dan
15. Penutup.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Pemantau Risiko Bank Sahabat Sampoerna terdiri dari:

1. Memberikan pendapat profesional yang independen kepada Dewan Komsaris atas laporan atau hal-hal yang disampaikan Direksi, serta mengidentifikasinya hal yang memerlukan perhatian Dewan Komisaris sehubungan dengan manajemen risiko Bank Sahabat Sampoerna;
2. Mengevaluasi isi kebijakan manajemen risiko Bank Sahabat Sampoerna dan mengevaluasi kesesuaian kebijakan tersebut dengan pelaksanaannya dalam rangka memberikan rekomendasi kepada Dewan Komisaris, setidaknya sekali setahun;
3. Memantau dan mengevaluasi Satuan Kerja Manajemen Risiko dan pelaksanaan tugas-tugas komitenya dalam rangka memberikan rekomendasi tertulis kepada Dewan Komisaris;
4. Melaporkan berbagai risiko dihadapi oleh Bank Sahabat Sampoerna kepada Dewan Komisaris dan penerapan manajemen risiko oleh Direksi;
5. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko setidaknya sekali dalam 3 bulan;
6. Mengatur atau memberikan wewenang pelaksanaan penyelidikan dalam ruang lingkupnya;

Risk Oversight Committee

Bank Sahabat Sampoerna established a Risk Oversight Committee to support the effectiveness of implementation of duties and responsibilities of the Board of Commissioners related to risk monitoring that may arise from the Bank's business activities. The Risk Oversight Committee also always ensures that the supervision of risks carried out by the Bank is in accordance with the applicable laws and regulations.

Charter

The duties and responsibilities of the Bank's Risk Oversight Committee are listed in the Risk Oversight Committee Charter, which was updated and approved by the Board of Commissioners and the Risk Oversight Committee on 28 September 2017. The contents of the Risk Oversight Committee Charter of Bank Sahabat Sampoerna are:

1. Objectives;
2. Reference;
3. Functions and Roles in General;
4. Duties and Responsibilities;
5. Authority;
6. Structure and Composition;
7. Membership Requirements;
8. Term of Office;
9. Work Mechanism;
10. Business Hours;
11. Committee Meetings;
12. Decision Making Mechanism in Meetings;
13. Minutes of Meeting;
14. Reporting; and
15. Closing.

Duties and Responsibilities

Duties and responsibilities of Bank Sahabat Sampoerna's Risk Oversight Committee are:

1. *Providing independent professional opinion to the Board of Commissioners on reports or matters submitted by the Board of Directors, and identifying matters that require the attention of the Board of Commissioners in relation to Bank Sahabat Sampoerna's risk management;*
2. *Evaluating the contents of Bank Sahabat Sampoerna's risk management policy and the conformity of the policy with its implementation in order to provide recommendations to the Board of Commissioners, at least once a year;*
3. *Monitoring and evaluating the Enterprise Risk, Analytics, & Control Division and the implementation of its committee tasks in order to provide written recommendations to the Board of Commissioners;*
4. *Reporting various risks faced by Bank Sahabat Sampoerna to the Board of Commissioners and the risk management implementation by the Board of Directors;*
5. *Evaluating the accountability of the Board of Directors for the implementation of risk management policies at least once every 3 months;*
6. *Regulating or authorizing an audit within its scope;*

7. Memiliki kewajiban mematuhi Kode Etik Bank Sahabat Sampoerna;
8. Melakukan tindakan secara independen dalam pelaksanaan tugas dan tanggung jawab;
9. Menjaga kerahasiaan dokumen, data, dan informasi Bank Sahabat Sampoerna;
10. Menyusun, mengkaji, dan memperbarui Piagam Komite Pemantau Risiko secara berkala; dan
11. Wajib meningkatkan kompetensi melalui pendidikan dan pelatihan secara terus-menerus.

Wewenang

Komite Pemantau Risiko Bank Sahabat Sampoerna memiliki wewenang untuk:

1. Mengakses dokumen, data, dan informasi Bank Sahabat Sampoerna yang diperlukan;
2. Melakukan komunikasi secara langsung dengan karyawan, Direksi, dan pihak-pihak lain;
3. Melibatkan pihak berwenang yang merupakan pihak independen untuk membantu pelaksanaan tugasnya, jika diperlukan;
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris; dan
5. Bekerja sama dengan Satuan Kerja Manajemen Risiko.

Kedudukan Komite Pemantau Risiko

Komite Pemantau Risiko Bank Sahabat Sampoerna berada di bawah koordinasi Dewan Komisaris. Oleh karena itu, secara struktural bertanggung jawab kepada Dewan Komisaris.

Struktur dan Keanggotaan

Berdasarkan ketentuan yang berlaku, komposisi Komite Pemantau Risiko paling sedikit terdiri dari seorang Komisaris Independen, serta dua orang pihak independen yang masing-masing ahli di bidang keuangan dan manajemen risiko. Komite Pemantau Risiko diketuai oleh Komisaris Independen. Oleh karena itu, melalui Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep.001.a/BSS/DIR/II/2019 tanggal 15 Februari 2019 yang kemudian diperbarui pada Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 tertanggal 18 Mei 2020 komposisi Komite Pemantau Risiko Bank Sahabat Sampoerna per 31 Desember 2020 diungkapkan sebagai berikut.

Nama Name	Jabatan Position	Akhir Periode Jabatan End of Term of Office
Khoe Minhari Handikusuma	Ketua / Chairman	19 May 2023
Harry Mulyadi Santoso	Anggota / Member	19 May 2023
Juwono Akuan Rokanta	Anggota / Member	19 May 2023
Caroline Halim*)	Anggota / Member	19 May 2020
Suhardianto**)	Anggota / Member	19 May 2023

*) Caroline Halim mengakhiri jabatan sebagai anggota Komite Pemantau Risiko pada 19 Mei 2020 dan digantikan oleh Suhardianto; dan

***) Suhardianto diangkat menjadi anggota Komite Pemantau Risiko menggantikan Caroline Halim untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 tertanggal 18 Mei 2020.

*) Caroline Halim ended her position as a member of the Risk Oversight Committee on 19 May 2020 and was replaced by Suhardianto; and

***) Suhardianto was appointed as a member of the Risk Oversight Committee replacing Caroline Halim for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 dated 18 May 2020.

7. Having an obligation to comply with the Code of Conduct of Bank Sahabat Sampoerna;
8. Performing actions independently in implementing the duties and responsibilities;
9. Maintaining the confidentiality of documents, data, and information of Bank Sahabat Sampoerna;
10. Preparing, reviewing, and updating the Risk Oversight Committee Charter periodically; and
11. Having obligation to increase competence through continuous education and training.

Authority

Bank Sahabat Sampoerna's Risk Oversight Committee has the authority to:

1. Access the required documents, data, and information from Bank Sahabat Sampoerna;
2. Communicate directly with employees, Board of Directors, and other parties;
3. Involve the authorities who are independent parties to assist the implementation of the duties, if needed;
4. Perform other authority assigned by the Board of Commissioners; and
5. Cooperate with the Enterprise Risk, Analytics & Control Division.

Position of Risk Oversight Committee

Position Bank Sahabat Sampoerna's Risk Oversight Committee is under the coordination of the Board of Commissioners. Therefore, structurally the committee is responsible to the Board of Commissioners.

Structure and Composition

Based on the applicable regulations, the composition of Risk Oversight Committee consists of at least one Independent Commissioner, and two persons from independent party, each of which is expert in finance and risk management sectors. The Risk Oversight Committee is chaired by an Independent Commissioner. Therefore, through the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep.001.a/BSS/DIR/II/2019 dated 15 February 2019, which was then updated under the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 dated 18 May 2020, the composition of Bank Sahabat Sampoerna's Risk Oversight Committee per 31 December 2020 is as follows:

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko Bank Sahabat Sampoerna disajikan pada bab Profil Perusahaan dalam Laporan Tahunan ini.

Independensi

Bank Sahabat Sampoerna menjamin bahwa seluruh anggota Komite Pemantau Risiko mampu menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Bank, dan tidak dapat dipengaruhi oleh pihak manapun. Selain itu, Komite Pemantau Risiko juga bersifat dan bersikap objektif dan profesional, baik dalam penampilan (*in appearance*) maupun dalam kenyataan (*in fact*). Hal ini tercermin dalam tabel independensi berikut.

Risk Monitoring Committee Profile

Profile of the Risk Monitoring Committee of Bank Sahabat Sampoerna is presented in the Company Profile chapter of this Annual Report.

Independency

Bank Sahabat Sampoerna guarantees that all members of the Risk Monitoring Committee are able to perform their duties independently, uphold the interests of the Bank, and cannot be influenced by any party. In addition, the Risk Monitoring Committee is also objective and professional in both appearance and in fact. This is reflected in the following table of independence.

Aspek Independensi <i>Independence Aspect</i>	Khoe Minhari Handikusuma	Harry Mulyadi Santoso	Juwono Akuan Rokanta	Caroline Halim*)	Suhardianto**)
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	√	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko. <i>Does not have family relationship with the Board of Commissioners, oard of Directors, and/or among members of Risk Oversight Committee.</i>	√	√	√	√	√

√ = Terpenuhi | x = Tidak terpenuhi

√ = Fulfilled | x = Not fulfilled

*) Caroline Halim mengakhiri jabatan sebagai anggota Komite Pemantau Risiko pada 19 Mei 2020 dan digantikan oleh Suhardianto; dan

**) Suhardianto diangkat menjadi anggota Komite Pemantau Risiko menggantikan Caroline Halim untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/N/2020 tertanggal 18 Mei 2020.

*) Caroline Halim ended her position as a member of the Risk Oversight Committee on 19 May 2020 and was replaced by Suhardianto; and

**) Suhardianto was appointed as a member of the Risk Oversight Committee replacing Caroline Halim for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/N/2020 dated 18 May 2020.

Pelaksanaan Tugas

Pelaksanaan tugas Komite Pemantau Risiko Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Duty Implementation

The duties of the Risk Monitoring Committee of Bank Sahabat Sampoerna in 2020 are described as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Memantau dan mengevaluasi tugas Satuan Kerja Manajemen Risiko. <i>Monitoring and evaluating the duties of Enterprise Risk, Analytics & Control Division.</i>	<ul style="list-style-type: none"> Memantau pelaksanaan penerapan manajemen risiko Bank berdasarkan penilaian tingkat risiko Bank secara keseluruhan; Mendiskusikan pelaksanaan monitoring atas <i>risk appetite statement</i> Bank dan limit parameter kredit Bank; dan Mendiskusikan hasil monitoring atas <i>report early warning system</i> pada debitur segmen bisnis <i>Financial Institution (FI)</i>. <i>Monitoring the Bank's risk management implementation based on the Bank's overall risk level assessment;</i> <i>Discussing the monitoring on the Bank's risk appetite statement and limit of the Bank's credit parameter; and</i> <i>Discussing the monitoring results on early warning system report for debtors in the Financial Institution (FI) business segment.</i>
Mengevaluasi kebijakan manajemen risiko Bank dan kesesuaian kebijakan manajemen risiko dengan pelaksanaannya. <i>Evaluating the Bank's risk management policies and the conformity of risk management policies with their implementation.</i>	Mendiskusikan dan mengevaluasi penerapan kebijakan stimulus perekonomian atas dampak penyebaran Covid-19. <i>Discussing and evaluating the implementation of economic stimulus policies on the impact of Covid-19 spread.</i>
Melaporkan kepada Dewan Komisaris berbagai risiko yang dihadapi oleh Bank dan penerapan manajemen risiko oleh Direksi. <i>Reporting to the Board of Commissioners the various risks faced by the Bank and the implementation of risk management by the Board of Directors.</i>	<ul style="list-style-type: none"> Mendiskusikan mengenai kondisi <i>performance</i> portofolio perkreditan Bank sesuai dengan segmen bisnis Bank; dan Mendiskusikan mengenai penilaian tingkat risiko Bank secara keseluruhan berdasarkan penilaian 8 jenis risiko. <i>Discussing the Bank's credit portfolio performance condition in accordance with the Bank's business segment; and</i> <i>Discussing the overall risk level assessment of the Bank based on the assessment of 8 types of risks.</i>

Rapat

Rapat Komite Pemantau Risiko wajib diselenggarakan sekurang-kurangnya 4 kali dalam setahun atau sesuai kebutuhan Bank. Informasi terkait tingkat kehadiran rapat Komite Pemantau Risiko tahun 2020 diungkapkan pada tabel di bawah ini.

Meetings

Risk Oversight Committee meetings must be held at least 4 times a year or as needed by the Bank. Information about attendance level of Risk Oversight Committee meetings for 2020 is disclosed in the table below.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Khoe Minhari Handikusuma	Ketua / <i>Chairman</i>	10	10	100.00%
Harry Mulyadi Santoso	Anggota / <i>Member</i>	10	9	90.00%
Juwono Akuan Rokanta	Anggota / <i>Member</i>	10	10	100.00%
Caroline Halim*)	Anggota / <i>Member</i>	4	4	100.00%
Suhardianto**)	Anggota / <i>Member</i>	6	6	100.00%
Rata-Rata / Average				98.00%

*) Caroline Halim mengakhiri jabatan sebagai anggota Komite Pemantau Risiko pada 19 Mei 2020 dan digantikan oleh Suhardianto; dan

**) Suhardianto diangkat menjadi anggota Komite Pemantau Risiko menggantikan Caroline Halim untuk periode selanjutnya sesuai Surat Keputusan Direksi Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 tertanggal 18 Mei 2020.

*) Caroline Halim ended her position as a member of the Risk Oversight Committee on 19 May 2020 and was replaced by Suhardianto; and

**) Suhardianto was appointed as a member of the Risk Oversight Committee replacing Caroline Halim for the next period in accordance with the Board of Directors' Decision Letter of Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 dated 18 May 2020.

Informasi terkait tanggal, agenda, dan peserta rapat Komite Pemantau Risiko diuraikan dalam tabel berikut ini.

Information on dates, agenda, and participants of Risk Oversight Committee's meetings is described as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		KMH	HMS	JAR	CH	S
21 January 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Rencana Strategis Credit & Collection dengan Perbaikan Kualitas dan Khususnya Terkait dengan Risk, Policy, Control & Monitoring; Overview Industri Perbankan dan Rencana SKMR 2020; Dashboard Report - Profil Risiko Triwulanan Posisi 31 Desember 2019; dan Update Regulasi Otoritas Jasa Keuangan/Bank Indonesia. Update on Portfolio Performance of SME, Micro, and FI Loans; Strategic Plan of Credit & Collection with Improvement of Quality and Specifically Related to Risk, Policy, Control, & Monitoring; Overview of Banking Industry and 2020 Plan of Enterprise Risk, Analytics & Control Division; Dashboard Report – Quarterly Risk Profile Position of 30 December 2019; and Update on Financial Services Authority/ Bank Indonesia Regulations. 	√	√	√	√	-
18 February 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Dashboard Report - Profil Risiko Posisi 31 Januari 2020 dan Laporan Tingkat Kesehatan Bank Posisi 31 Desember 2019; dan Kajian Dampak Virus Corona dan Banjir. Update on Portfolio Performance of SME, Micro, and FI Loans; Dashboard Report - Risk Profile Position of 31 January 2020 and Bank's Soundness Level Report Position of 31 December 2019; and Study of the Impact of Corona Virus and Floods. 	√	√	√	√	-
21 April 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Update Metodologi Perhitungan PSAK71; Update Policy Restructure Covid-19; Evaluasi Risk Control Unit (RCU) atas Portofolio FI; dan Dashboard Report - Profil Risiko Triwulanan Posisi 31 Maret 2020. Update on Portfolio Performance of SME, Micro, and FI Loans; Update on PSAK 71 Calculation Methodology; Update on Covid-19 Policy Restructure; Evaluation of Risk Control Unit (RCU) on FI Portfolio; and Dashboard Report – Quarterly Risk Profile Position of 31 March 2020. 	√	√	√	√	-
14 May 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Update Perubahan Kebijakan Kredit dan Collection dalam Rangka Pengelolaan Manajemen Risiko; dan Dashboard Report - Profil Risiko Posisi 30 April 2020. Update on Portfolio Performance of SME, Micro, and FI Loans; Update on Changes of Credit and Collection Policy in the framework of Risk Management; and Dashboard Report – Risk Profile Position of 30 April 2020; 	√	√	√	√	-
23 June 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Dashboard Report - Profil Risiko posisi 31 Mei 2020; Simulasi Dampak Covid-19 atas Portofolio Kredit BSS (Worst Case & Base Case); dan Rencana dan Strategi Bisnis SME dan FI. Update on Portfolio Performance of SME, Micro, and FI Loans; Dashboard Report – Risk Profile Position of 31 May 2020; Simulation of Covid-19 Impact on BSS Credit Portfolio (Worst Case & Base Case); and SME and FI Business Plan and Strategy. 	√	x	√	-	√
21 July 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Stress Test atas Covid-19 Best, Baseline, & Worst Case Simulation; Dashboard Report - Profil Risiko Triwulanan posisi 30 Juni 2020; Review Risk Appetite Statement (RAS) dan Limit Parameter Kredit; dan Strategi dan Rencana Bisnis Mikro. Update on Portfolio Performance of SME, Micro, and FI Loans; Covid-19 Stress Test, Best, Baseline, & Worst-Case Simulation; Dashboard Report – Quarterly Risk Profile Position of 30 June 2020; Review of Risk Appetite Statement (RAS) and Limit of Credit Parameter; and Micro Business Strategy and Plan. 	√	√	√	-	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		KMH	HMS	JAR	CH	S
24 August 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Dashboard Report - Profil Risiko Triwulanan posisi 30 Juni 2020; Simulasi atas Stress Test Berdasarkan Skenario Restrukturisasi; dan Risk Control Unit (RCU) Report Q2. Update on Portfolio Performance of SME, Micro, and FI Loans; Dashboard Report - Quarterly Risk Profile Position of 30 June 2020; Stress Test Simulation Based on Restructuring Scenario; and Q2 Risk Control Unit (RCU) Report. 	√	√	√	-	√
15 September 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Dashboard Report - Profil Risiko Posisi 31 Juli 2020; Trend Risk Event dan Aktivitas Terkait Operational Risk; Sistem Pengendalian Intern (SPI) Bank Sahabat Sampoerna; dan Fraud Organization (termasuk Fraud Strategy, Program Fraud Awareness, dan Fraud Prevention yang telah dan akan dilakukan). Update on Portfolio Performance of SME, Micro, and FI Loans; Dashboard Report - Risk Profile Position of 31 July 2020; Trend Risk Event and Activities Related to Operational Risk; Internal Control System of Bank Sahabat Sampoerna; and Fraud Organization (including Fraud Strategy, Fraud Awareness Program, and Fraud Prevention that have been and will be conducted). 	√	√	√	-	√
20 October 2020	<ul style="list-style-type: none"> Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Dashboard Report - Profil Risiko Triwulanan Posisi 30 September 2020; Framework BWMK - Kewenangan Penjualan AYDA; Materi Operational Risk; Skenario Stress Test Risiko Likuiditas 50 Deposan Inti; dan Update Kasus Fraud Medan. Update on Portfolio Performance of SME, Micro, and FI Loans; Dashboard Report - Quarterly Risk Profile Position of 30 September 2020; Framework of BWMK (Limit of Authority to Decide on Credit) - Authority for AYDA Sales; Operational Risk Material; Stress Test Scenario on Liquidity Risk for 50 Core Depositors; and Update on Medan Fraud Cases. 	√	√	√	-	√
17 November 2020	<ul style="list-style-type: none"> Update terkait Upgrade Core System; Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI; Restructure Segmentation & Stress Testing; Dashboard Report - Profil Risiko Posisi 31 Oktober 2020; Operational Risk; dan Early Warning Signal Q3 RCU. Update on Core System Upgrade; Update on Portfolio Performance of SME, Micro, and FI Loans; Restructure of Segmentation & Stress Testing; Dashboard Report - Risk Profile Position of 31 October 2020; Operational Risk; and RCU Q3 Early Warning Signal. 	√	√	√	-	√

Keterangan / Remarks:

KMH	: Khoe Minhari Handikusuma
HMS	: Harry Mulyadi Santoso
JAR	: Juwono Akuan Rokanta
CH	: Caroline Halim
S	: Suhardianto

Rekomendasi

Rekomendasi yang diberikan Komite Pemantau Risiko terkait fungsinya terhadap kegiatan usaha Bank tahun 2020 tertuang dalam Notulen Rapat Komite Pemantau Risiko.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Komite Pemantau Risiko disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Recommendation

The recommendations given by the Risk Oversight Committee related to its functions towards the Bank's business activities in 2020 are stated in the Minutes of Risk Oversight Committee's Meetings.

Competency Development

Information related to competency development of the Risk Oversight Committee is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Mekanisme Pengangkatan dan Pemberhentian Susunan Komite Pemantau Risiko

Pengangkatan dan pemberhentian anggota Komite Pemantau Risiko Bank mengacu pada Surat Keputusan Direksi Bank Sahabat Sampoerna tentang Penetapan Anggota Komite Pemantau Risiko dan pada Memorandum Internal dari Dewan Komisaris mengenai Penetapan Anggota Baru dan Penggantian Anggota Komite Pembantu Dewan Komisaris.

Pihak yang diangkat sebagai Ketua Komite Pemantau Risiko merupakan seorang Komisaris Independen dan telah memenuhi persyaratan sebagai Ketua Komite Pemantau Risiko Bank. Pemberhentian Ketua Komite Pemantau Risiko dilakukan bilamana yang bersangkutan telah selesai masa tugasnya selama 2 tahun atau lebih, namun tidak boleh lebih lama dari masa jabatan Dewan Komisaris. Masa tugas ataupun pengangkatan dan pemberhentian Ketua Komite Pemantau Risiko ditetapkan berdasarkan penilaian Dewan Komisaris.

Remunerasi

Besaran honorarium untuk anggota Komite Pemantau Risiko yang bukan anggota Dewan Komisaris ditetapkan berdasarkan kebijakan Bank Sahabat Sampoerna. Penetapan besaran honorarium disesuaikan dengan perkembangan usaha serta kebijakan Bank.

Mechanism of Appointment and Dismissal of Chairman of Risk Oversight Committee

The appointment and dismissal of members of the Bank's Risk Oversight Committee refers to the Decision Letter of Board of Directors of Bank Sahabat Sampoerna on the Appointment of Members of Risk Oversight Committee and to the Internal Memorandum of the Board of Commissioners on the Appointment of New Member and Replacement of Member of Committees Assisting the Board of Commissioners.

The party appointed as Chairman of Risk Oversight Committee is an Independent Commissioner and has fulfilled the requirements of Chairman of the Bank's Risk Oversight Committee. The dismissal of Chairman of the Risk Oversight Committee is carried out when the concerned party has finished the term of office for 2 years or more, but may not be longer than the term of office of the Board of Commissioners. The term of office or appointment and dismissal of the Chairman of Risk Oversight Committee are determined based on the Board of Commissioners' assessment.

Remuneration

The honorarium amount for Risk Oversight Committee members who are not members of the Board of Commissioners is determined based on Bank Sahabat Sampoerna's policy. Determination of honorarium amount is adjusted to the Bank's business development and policies.

Organ Pendukung Direksi

Board of Directors' Supporting Organs

Direksi Bank Sahabat Sampoerna menjalankan tugas dan tanggung jawabnya dibantu oleh komite-komite yang dibentuk berdasarkan kebutuhan bisnis serta peraturan perundang-undangan yang berlaku. Komite tersebut terdiri dari:

1. Komite Manajemen Risiko;
2. Komite Kebijakan Perkreditan;
3. ALCO;
4. Komite Pengarah Teknologi Informasi; dan
5. Komite Manajemen Risiko Operasional.

Informasi terkait fungsi Komite Direksi dijelaskan sebagai berikut.

Komite Manajemen Risiko

Komite Manajemen Risiko dalam organ pendukung Direksi yang berfungsi untuk memberikan rekomendasi kepada Direktur Utama dalam merumuskan kebijakan, menyempurnakan pelaksanaan kebijakan, mengevaluasi perkembangan dan kondisi profil risiko, serta memberikan saran dan langkah perbaikan. Pembentukan komite ini dilakukan untuk memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap risiko Bank Sahabat Sampoerna.

Pedoman Kerja

Bank Sahabat Sampoerna memiliki pedoman kerja bagi Komite Manajemen Risiko yang tercantum dalam Kebijakan Umum Manajemen Risiko dan Memo Internal perihal Penyempurnaan Susunan Komite Manajemen Risiko Bank Sahabat Sampoerna.

Tugas dan Tanggung Jawab

Komite Manajemen Risiko berwenang dan bertanggung jawab untuk memberikan rekomendasi kepada Direktur Utama terkait hal-hal berikut.

1. Penyusunan kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko, serta rencana kontingensi untuk mengantisipasi terjadinya kondisi tidak normal;
2. Penyempurnaan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang mempengaruhi kecukupan modal, profil risiko Bank, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi; dan

Bank Sahabat Sampoerna's Board of Directors in implementing its duties and responsibilities is assisted by committees established based on the business needs and the applicable laws and regulations. The Committees consist of:

- 1. Risk Oversight Committee;*
- 2. Credit Policy Committee;*
- 3. ALCO;*
- 4. Information Technology Steering Committee; and*
- 5. Operational Risk Management Committee.*

Information related to the functions of the Board of Directors' Committees is explained as follows.

Risk Management Committee

Risk Management Committee is a Board of Directors' Supporting Organ that functions to provide recommendation to the Chief Executive Officer in formulating policies, refining of policy implementation, evaluating the development and condition of risk profile, and giving advices and measures for improvement. The Committee is established to ensure that the risk management framework has provided adequate protection against Bank Sahabat Sampoerna's risks.

Work Guidelines

Bank Sahabat Sampoerna has work guidelines for the Risk Management Committee, which are outlined in the Risk Management General Policy and Internal Memo on the Improvement of Composition of Bank Sahabat Sampoerna's Risk Management Committee.

Duties and Responsibilities

The Risk Management Committee has the authority to provide and responsibilities for providing recommendations to the Chief Executive Officer regarding the following matters.

- 1. Preparation of risk management policies and their amendments, including risk management strategies, level of risk taken, risk tolerance, risk management framework, and contingency plans to anticipate the occurrence of abnormal conditions;*
- 2. Improvement of the risk management process, either periodically or incidentally, as a result of a change of the Bank's external and internal conditions that affect the Bank's capital Adequacy, risk profile, and ineffectiveness of risk management implementation based on the evaluation result; and*

3. 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 prosisi/eksposur risiko yang melampaui limit yang telah ditetapkan.

3. Establishment of policies and/or business decisions that deviate from the normal procedure, such as significant business expansion far beyond the predetermined set in the Bank's Business Plan or taking position/risk exposure that exceeds the pre-determined limit.

Kedudukan Komite Manajemen Risiko

Komite Manajemen Risiko Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Kepatuhan dan Risiko. Komite ini secara struktural bertanggung jawab kepada Direktur Utama.

Position of Risk Management Committee

Position of Bank Sahabat Sampoerna's Risk Management Committee is under the coordination of Compliance and Risk Director. This committee is structurally responsible to the Chief Executive Officer.

Komposisi Keanggotaan

Susunan Keanggotaan Komite Manajemen Risiko tercantum dalam Memo Internal Bank No. 09/02/MI/SKMR/II/18 perihal Penyempurnaan Susunan Komite Manajemen Risiko Bank Sahabat Sampoerna. Komposisi keanggotaan Komite Manajemen Risiko diungkapkan dalam tabel berikut.

Membership Composition

The composition of Risk Management Committee is outlined in the Bank's Internal Memo No. 09/02/MI/SKMR/II/18 on the Improvement of Composition of Bank Sahabat Sampoerna's Risk Management Committee (KMR). The composition of Risk Management Committee is disclosed in the table below.

Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Direktur Kepatuhan dan Manajemen Risiko <i>Compliance and Risk Management Director</i>
Koordinator (Anggota Tetap) <i>Coordinator (A Permanent Member)</i>	Kepala Satuan Kerja Manajemen Risiko <i>Enterprise Risk, Analytics & Control Division Head</i>
Anggota Tetap <i>A Permanent Member</i>	Direktur Bisnis Mikro <i>Micro Business Director</i> Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i> Direktur Keuangan dan Perencanaan Bisnis <i>Finance and Business Planning Director</i> Chief of SME, Funding, FI & Network Chief of Credit & Collection Chief of Internal Audit
Anggota Tidak Tetap <i>Non-Permanent Members</i>	Chief of Human Capital Kepala Pengelolaan Jaringan <i>Network Management Division Head</i> Kepala Manajemen Penjualan <i>Sales Management Division Head</i> Kepala Institusi Finansial <i>Financial Institution Division Head</i> Kepala Tresuri dan Pembelian Aset <i>Treasury and Asset Buying Group Head</i> Kepala Komunikasi Korporasi dan Hubungan Investor <i>Corporate Communications and Investor Relations Division Head</i> Kepala Perencanaan Korporasi dan Bisnis <i>Corporate and Business Planning Division Head</i> Kepala Satuan Kerja Kepatuhan <i>Compliance Division Head</i> Kepala Hukum dan Litigasi Perusahaan <i>Corporate Legal and Litigation Division Head</i> Kepala Keuangan, Akunting, dan Pajak <i>Finance, Accounting, and Tax Division Head</i>

*] Chief of Internal Audit sebagai anggota tetap, dalam hal ini berfungsi sebagai pihak independen yang dapat memberikan masukan terhadap penerapan manajemen risiko Bank. Organ tersebut tidak berfungsi sebagai pihak yang menyetujui (memberikan hak suara) terhadap kebijakan penerapan manajemen risiko yang akan diatur dan dibertakukan di Bank.

* The Chief of Internal Audit as a permanent member, in this case functions as an independent party that can provide input on the implementation of the Bank's risk management. The organ does not function as a party that approves (gives voting rights) to the risk management implementation policy that will be regulated and enforced at the Bank.

Independensi

Bank Sahabat Sampoerna menjamin Komite Manajemen Risiko memberikan rekomendasi kepada Direksi secara profesional dan independen, tanpa adanya intervensi dari pihak lain, baik di dalam maupun di luar Bank. Hal tersebut dibuktikan melalui uraian berikut.

Independency

Bank Sahabat Sampoerna guarantees that the Risk Management Committee provides recommendations to the Board of Directors in a professional and independent manner, without intervention from other parties, both inside and outside the Bank. This is proven through the description below.

Aspek Independensi <i>Independence Aspect</i>	Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Koordinator (Anggota Tetap) <i>Coordinator (A Permanent Member)</i>	Anggota Tetap A <i>Permanent Member</i>	Anggota Tidak Tetap <i>Non-Permanent Members</i>
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Audit Committee.</i>	√	√	√	√

√ = Terpenuhi | x = Tidak terpenuhi
√ = Fulfilled | x = Not fulfilled

Pelaksanaan Tugas

Pelaksanaan tugas Komite Pemantau Risiko Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Duty Implementation

The duties of the Risk Management Committee of Bank Sahabat Sampoerna in 2020 are described as follows.

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
Mengevaluasi dan memberikan rekomendasi atas penyusunan Kebijakan Manajemen Risiko, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko, serta rencana kontingensi untuk mengantisipasi terjadinya kondisi tidak normal. <i>Evaluating and giving recommendations on the preparation of Risk Management Policies, including risk management strategies, risk appetite and risk tolerance, risk management framework, and contingency plans to anticipate the occurrence of abnormal condition.</i>	<ul style="list-style-type: none"> Mendiskusikan dan mengevaluasi penilaian tingkat risiko Bank secara keseluruhan berdasarkan penilaian 8 jenis risiko; Mendiskusikan dan mengevaluasi atas pelaksanaan <i>monitoring</i> terhadap limit <i>risk appetite statement</i> (RAS) dan Limit Parameter Kredit Bank; serta Mendiskusikan dan mengevaluasi penerapan kebijakan stimulus perekonomian atas dampak penyebaran Covid-19. <p><i>Discussing and evaluating the overall risk level assessment of the Bank based on the assessment of 8 types of risks.</i></p> <p><i>Discussing and evaluating the monitoring on limit of risk appetite statement (RAS) and Limit of Credit Parameter of the Bank; and</i></p> <p><i>Discussing and evaluating the implementation of economic stimulus policies on the impact of Covid-19 spread.</i></p>
Mengevaluasi penyempurnaan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank. <i>Evaluating the refinement of risk management process periodically and incidentally as a result of a change in the Bank's external and internal conditions.</i>	Memantau pelaksanaan penerapan manajemen risiko Bank berdasarkan penilaian tingkat risiko Bank secara keseluruhan. <i>Monitoring the Bank's risk management implementation based on the Bank's overall risk level assessment.</i>

Rapat

Komite Manajemen Risiko diwajibkan menyelenggarakan rapat setidaknya 1 kali dalam 3 bulan atau dapat dilakukan lebih sering sesuai kebutuhan. Sepanjang tahun 2020, Komite Manajemen Risiko Bank Sahabat Sampoerna tercatat mengadakan rapat sebanyak 4 kali dengan rincian sebagai berikut.

Tanggal Date	Agenda Agenda
27 January 2020	<ul style="list-style-type: none"> • Overview Industri Perbankan 2019; dan • Profil Risiko Triwulanan Posisi 31 Desember 2019. • Overview of 2019 Banking Industry; and • Quarterly Risk Profile Position of 31 December 2019.
29 April 2020	Profil Risiko Triwulanan Posisi 31 Maret 2020. Quarterly Risk Profile Position of 31 March 2020;
20 July 2020	<ul style="list-style-type: none"> • Profil Risiko Triwulanan Posisi 30 Juni 2020; dan • Review Risk Appetite Statement (RAS) dan Limit Parameter Kredit. • Quarterly Risk Profile Position of 30 June 2020; and • Review of Risk Appetite Statement (RAS) and Limit of Credit Parameter.
19 October 2020	<ul style="list-style-type: none"> • Profil Risiko Triwulanan Posisi 30 September 2020; dan • Skenario Stress Test Risiko Likuiditas 50 Depositor Inti. • Quarterly Risk Profile Position of 30 September 2020; and • Stress Test Scenario on Liquidity Risk for 50 Core Depositors.

Rekomendasi

Rekomendasi yang diberikan Komite Manajemen Risiko tahun 2020 tertuang dalam Notulen Rapat Komite Manajemen Risiko.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Komite Manajemen Risiko disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Mekanisme Pengangkatan dan Pemberhentian Susunan Komite Manajemen Risiko

Pengangkatan dan pemberhentian anggota Komite Manajemen Risiko Bank mengacu Surat Keputusan Direksi Bank Sahabat Sampoerna tentang Penetapan Anggota Komite Manajemen Risiko dan mengacu pada Memorandum Internal mengenai Penyempurnaan Susunan Komite Manajemen Risiko Bank Sahabat Sampoerna.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan berperan untuk memberikan masukan kepada Direksi dalam penyusunan perkreditan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio kredit, serta memberikan saran-saran langkah perbaikan. Komite ini dibentuk dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tanggal 12 Juli 2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

Meetings

The Risk Management Committee must hold meetings at least once every 3 months or can be conducted more frequently as needed. Throughout 2020, Bank Sahabat Sampoerna's Risk Management Committee was recorded to have 4 meetings with the following agenda.

Recommendation

Recommendations given by the Risk Management Committee in 2020 are stated in the Minutes of Risk Management Committee's Meetings.

Competency Development

Information related to competency development of the Risk Management Committee is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Mechanism of Appointment and Dismissal of Risk Management Committee Composition

The appointment and dismissal of members of the Bank's Risk Management Committee refers to the Decision Letter of Bank Sahabat Sampoerna's Board of Directors on the Appointment of Members of Risk Management Committee and refers to the Internal Memorandum on Improvement of the Composition of Bank Sahabat Sampoerna's Risk Management Committee.

Credit Policy Committee

Credit Policy Committee has a role to give inputs to the Board of Directors in preparing credits, monitoring policy implementation, monitoring the development and condition of the credit portfolio, and providing suggestions for improvement measures. This Committee was established by referring to the Financial Services Authority Regulation No. 42/POJK.03/2017 dated 12 July 2018 on the Obligation to Prepare and Implement Policy of Bank Credit or Financing for Commercial Bank.

Pedoman Kerja

Bank Sahabat Sampoerna memiliki pedoman kerja bagi Komite Kebijakan Perkreditan yang tercantum dalam Memo No. 09/198/MI/CP/X/2017 Perihal: Penyempurnaan Susunan Komite Kebijakan Perkreditan (KKP) – Bank Sahabat Sampoerna.

Fungsi dan Tanggung Jawab

1. Fungsi Komite Kebijakan Perkreditan adalah:
 - a. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan atau pembiayaan;
 - b. Mengawasi agar Kebijakan Perkreditan Bank dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan Kebijakan Perkreditan Bank;
 - c. Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan kebijakan;
 - d. Memantau dan mengevaluasi:
 - 1) Perkembangan dan kualitas portofolio perkreditan secara keseluruhan;
 - 2) Kebenaran pelaksanaan kewenangan memutus kredit;
 - 3) Kebenaran proses pemberian, perkembangan, dan kualitas kredit yang diberikan kepada pihak yang terkait dengan Bank serta debitur-debitur besar tertentu;
 - 4) Kebenaran pelaksanaan ketentuan batas maksimum pemberian kredit;
 - 5) Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
 - 6) Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank;
 - 7) Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit; dan
 - e. Terhadap Kepala Satuan Kerja Audit Internal, sebagai anggota tetap, berfungsi sebagai pihak yang independen yang memberikan masukan terhadap Kebijakan Perkreditan Bank. Terkait hal ini, Satuan Kerja Audit Internal tidak berfungsi sebagai pihak yang menyetujui kebijakan perkreditan yang akan diatur dan dibertakukan di Bank.
2. Tanggung jawab Komite Kebijakan Perkreditan adalah:
 - a. Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai:
 - 1) Hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank;
 - 2) Hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud dalam butir 1.d di atas; dan
 - b. Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai hal-hal yang terkait dengan butir 2.a di atas.

Work Guidelines

Bank Sahabat Sampoerna has work guidelines for the Credit Policy Committee as stated in the Memo No. 09/198/MI/CP/X/2017 On: Improvement of the Composition of Credit Policy Committee (KKP) – Bank Sahabat Sampoerna.

Functions and Responsibilities

1. *Functions of the Credit Policy Committee are:*
 - a. *To provide input to the Board of Directors in preparing the Bank's Credit Policy, especially with regard to the formulation of prudential principles in the Bank's credit or financing;*
 - b. *To supervise so that the Bank's Credit Policy can be implemented and executed consistently with consequence, and to formulate solutions if there are obstacles or hindrance in implementing the Bank's Credit Policy;*
 - c. *To periodically review the Bank's Credit Policy and advise the Board of Directors if changes to or improvements of the policy are necessary;*
 - d. *To monitor and evaluate:*
 - 1) *The development and quality of the credit portfolio in overall;*
 - 2) *The truth in implementing authority to make decision on credit;*
 - 3) *The truth of the credit distribution process, the progress and quality given to parties related to the Bank and certain major debtors;*
 - 4) *The truth of the implementation of provisions on legal lending limit;*
 - 5) *Adherence to the provisions of laws and regulations and other regulations in the implementation of credit provision;*
 - 6) *Settlement of non-performing loans in accordance with those stipulated in the Bank's Credit Policy; and*
 - 7) *The Bank's efforts to meet the adequacy of the allowance for credit write-off;*
 - e. *The Chief of Internal Audit, as a permanent member, functions as an independent party that provides inputs on the Bank's Credit Policy. Regarding this matter, the Internal Audit Division does not function as a party that approves the credit policy that will be regulated and enforced at the Bank.*
2. *Responsibilities of the Credit Policy Committee are:*
 - a. *To provide written and periodic reports to the Board of Directors with a copy to the Board of Commissioners with regard to:*
 - 1) *Supervision results of the application and implementation of the Bank's Credit Policy;*
 - 2) *Monitoring and evaluation results on matters referred to in point 1.d above;*
 - b. *Providing suggestions for corrective steps to the Board of Directors with a copy to the Board of Commissioners on matters related to point 2.a above.*

Kedudukan Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Utama. Komite ini secara struktural bertanggung jawab kepada Direksi Bank.

Komposisi Keanggotaan

Komite Kebijakan Perkreditan Bank Sahabat Sampoerna terdiri dari 7 orang yang dibentuk berdasarkan Memo No. 09/198/MI/CP/X/2017 Perihal: Penyempurnaan Susunan Komite Kebijakan Perkreditan (KKP). Komposisi keanggotaan Komite Kebijakan Perkreditan akan diungkapkan pada tabel berikut.

Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Direktur Utama <i>Chief Executive Officer</i>
Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Chief of Credit & Collection
Anggota Tetap*) <i>A Permanent Member*)</i>	Direktur Kepatuhan dan Manajemen Risiko <i>Compliance and Risk Management Director</i> Kepala Divisi Satuan Kerja Manajemen Risiko <i>Enterprise Risk, Analytics & Control Division Head</i> Kepala Divisi Satuan Kerja Kepatuhan <i>Compliance Division Head</i> Kepala Divisi Kredit ESME (ESME Kredit)**) <i>ESME Credit Division Head</i> Kepala Divisi Kredit Sektor High End SME dan Institusi Finansial**) <i>High End SME and Financial Institution Credit Division Head</i> Kepala Divisi Kredit Kontrol dan Analitik <i>Credit Control and Analytics Division Head</i> Chief of Internal Audit
Anggota Tidak Tetap*) <i>Non-Permanent Members*)</i>	Direktur SME, Financial Institutions, dan Jaringan Kantor**) <i>SME, Funding, Financial Institutions, and Network Director</i> Direktur Bisnis Mikro**) <i>Micro Business Director</i> Kepala Keuangan & Perencanaan Bisnis <i>Chief of Finance & Business Planning</i> Kepala Divisi Institusi Keuangan <i>Financial Institution Division Head</i> Kepala Pengembangan Produk Pembiayaan <i>Chief of Financing Product Development</i>

*) Setelah diberlakukan, baik Anggota Tetap (kecuali Chief of Internal Audit maupun anggota tidak tetap menandatangani kebijakan perkreditan yang terkait dengan unit kerjanya saja; dan

**) Disesuaikan dengan segmen bisnis.

*) After being effective, Permanent Members (except the Head of Internal Audit Division/SKAI) and non-permanent members sign the credit policy related to their work units only; and

**) Adapted to business segments.

Independensi

Komite Kebijakan Perkreditan Bank Sahabat Sampoerna menjalankan fungsi dan tanggung jawabnya secara profesional tanpa adanya tekanan dari pihak manapun yang dapat memengaruhi kemampuannya untuk bertindak independen. Hal ini tercermin pada uraian independensi pada tabel berikut.

Position of Credit Policy Committee

Bank Sahabat Sampoerna's Credit Policy Committee is under the coordination of the Chief Executive Officer. This committee is structurally responsible to the Board of Directors of the Bank.

Membership Composition

Bank Sahabat Sampoerna's Credit Policy Committee consists of 7 members, and was established based on Memo No. 09/198/MI/CP/X/2017 On: Improvement of the Composition of Credit Policy Committee (KKP). The composition of the Credit Policy Committee will be disclosed in the following table.

Independency

Bank Sahabat Sampoerna's Credit Policy Committee implements functions and responsibilities in a professional manner without coercion from any party that can influence its ability to act independently. This is reflected in the description of independence in the following table.

Aspek Independensi <i>Independence Aspect</i>	Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Anggota Tetap A <i>Permanent Member</i>	Anggota Tidak Tetap <i>Non-Permanent Members</i>
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Kebijakan Perkreditan. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Credit Policy Committee.</i>	√	√	√	√

√ = Terpenuhi | x = Tidak terpenuhi
√ = Fulfilled | x = Not fulfilled

Pelaksanaan Tugas

Pelaksanaan tugas Komite Kebijakan Perkreditan Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Duty Implementation

Implementation of duties of Credit Policy Committee of Bank Sahabat Sampoerna in 2020 is described as follows.

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
Pelaksanaan Kebijakan Kredit yang diberlakukan Bank Sahabat Sampoerna sesuai dengan Kebijakan Perkreditan Bank. <i>The Credit Policy is implemented by Bank Sahabat Sampoerna in accordance with the Bank's Credit Policy.</i>	<p>Sepanjang tahun 2020, Komite Kebijakan Perkreditan telah:</p> <ul style="list-style-type: none"> Melaksanakan Kebijakan Perkreditan Bank, khususnya pada segmen pembiayaan; Melaksanakan kewenangan memutus kredit sesuai dengan kewenangan yang telah ditentukan; Mematuhi ketentuan perundang-undangan dan peraturan lainnya dalam pemberian kredit, termasuk ketentuan regulator yang diberlakukan; serta Menyelesaikan kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank. <p>Namun, terdapat ketentuan minimal kewenangan terhadap pelaksanaan di luar ketentuan apabila kredit tetap dijalankan.</p> <p>Throughout 2020, the Credit Policy Committee conducted:</p> <ul style="list-style-type: none"> The Bank's Credit Policy, particularly in financing segment; Exercise the authority to decide for credit is in accordance with the specified authority; Adherence to the provisions of other laws and regulations on credit provision, including the applicable regulatory provisions; and Settlement of non-performing loans in accordance with those stipulated in the Bank's Credit Policy. <p>However, there is a minimum authority on implementation beyond the provisions if the credit is still executed.</p>
Pelaksanaan Kebijakan Kredit dilakukan secara konsisten pada segmen pembiayaan yang dilakukan Bank Sahabat Sampoerna. <i>The Credit Policy is carried out consistently in the financing segment conducted by Bank Sahabat Sampoerna.</i>	
Pelaksanaan kewenangan memutus kredit sesuai dengan kewenangan yang telah ditentukan. <i>Exercise of authority to decide for credit is in accordance with the specified authority.</i>	
Kepatuhan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit, termasuk ketentuan regulator yang diberlakukan. <i>Adherence to the provisions of other laws and regulations in the implementation of credit provision, including the applicable regulatory provisions.</i>	
Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank, termasuk dalam hal kewenangan pemutusannya; serta <i>Settlement of non-performing loans in accordance with those stipulated in the Bank's Credit Policy, including in terms of the authority for decision.</i>	
Pelaksanaan Kebijakan Kredit yang diberlakukan Bank Sahabat Sampoerna sesuai dengan Kebijakan Perkreditan Bank. <i>The Credit Policy is implemented by Bank Sahabat Sampoerna in accordance with the Bank's Credit Policy.</i>	

Rapat

Komite Kebijakan Perkreditan Bank Sahabat Sampoerna menyelenggarakan rapat sekurang-kurangnya 1 kali dalam sebulan atau disesuaikan dengan kebutuhan. Sepanjang tahun 2020, Komite Kebijakan Perkreditan Bank Sahabat Sampoerna tercatat mengadakan rapat sebanyak 6 kali dengan rincian sebagai berikut.

Meetings

Bank Sahabat Sampoerna's Credit Policy Committee holds meeting at least once a month or as needed. Throughout 2020, Bank Sahabat Sampoerna's Credit Policy Committee was recorded to have 6 meetings with the following details.

Tanggal Date	Agenda Agenda
29 January 2020	<ul style="list-style-type: none"> Update Perubahan Kebijakan (Periode 19 Desember 2019-29 Januari 2020); Kebijakan Kredit dalam Proses Finalisasi; Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; Update Follow-up Inisiatif/Usulan terkait Kebijakan Kredit (Periode Sebelumnya); Update Deviasi dan Persetujuan Khusus; Update PPK Aligment; dan Update Credit Authority BMWK. Update on Policy Changes (Period of 19 December 2019-29 January 2020); Credit Policy in Finalization Process; Initiative/Proposal/Discussion related to Credit Policy; Update on Follow-up of Initiative/ Discussion related to Credit Policy (Previous Period); Update on Deviation and Special Approval; Update on PPK Alignment; and Update on LLL Credit Authority.
20 March 2020	<ul style="list-style-type: none"> Update Perubahan Kebijakan (Periode 29 Januari-20 Maret 2020); Kebijakan Kredit dalam Proses Finalisasi; Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; Update Follow-up Inisiatif/ Usulan terkait Kebijakan Kredit (periode sebelumnya); Update Deviasi dan Persetujuan Khusus; Update PPK Aligment; dan Update Credit Authority BMWK. Update on Policy Changes (Period of 29 January-20 March 2020); Credit Policy in Finalization Process; Initiative/Proposal/Discussion related to Credit Policy; Update on Follow-up of Initiative/ Discussion related to Credit Policy (previous period); Update on Deviation and Special Approval; Update on PPK Alignment; and Update on LLL Credit Authority.
15 May 2020	<ul style="list-style-type: none"> Update Perubahan Kebijakan (Periode April-Mei 2020); Kebijakan Kredit dalam Proses Finalisasi; Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; Update Follow-up Inisiatif/Usulan terkait Kebijakan Kredit (Periode Sebelumnya); Update Deviasi dan Persetujuan Khusus; dan Update Credit Authority – BMWK. Update on Policy Changes (Period of April-May 2020); Credit Policy in Finalization Process; Initiative/Proposal/Discussion related to Credit Policy; Update on Follow-up of Initiative/ Discussion related to Credit Policy (Previous Period); Update on Deviation and Special Approval; and Update on Credit Authority – LLL.
22 July 2020	<ul style="list-style-type: none"> Update Perubahan Kebijakan (Periode Juni-Juli 2020); Kebijakan Kredit dalam Proses Finalisasi; Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; Update Follow-up Inisiatif/ Usulan terkait Kebijakan Kredit (Periode Sebelumnya); dan Update Deviasi dan Persetujuan Khusus. Update on Policy Changes (Period of June-July 2020); Credit Policy in Finalization Process; Initiative/Proposal/Discussion related to Credit Policy; Update on Follow-up of Initiative/ Discussion related to Credit Policy (Previous Period); and Update on Deviation and Special Approval.
7 October 2020	<ul style="list-style-type: none"> Update Perubahan Kebijakan (Periode Agustus-Oktober 2020); Kebijakan Kredit dalam Proses Finalisasi; Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; serta Update Deviasi dan Persetujuan Khusus. Update on Policy Changes (Period of August-October 2020); Credit Policy in Finalization Process; Initiative/Proposal/Discussion related to Credit Policy; and Update on Deviation and Special Approval.

Tanggal Date	Agenda Agenda
30 December 2020	<ul style="list-style-type: none"> • Update Perubahan Kebijakan (Periode Oktober-November 2020); • Kebijakan Kredit dalam Proses Finalisasi; • Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; serta • Update Monitoring Deviasi dan Persetujuan Khusus. • Update on Policy Changes (Period of October-November 2020); • Credit Policy in Finalization Process; • Initiative/Proposal/Discussion related to Credit Policy; and • Update on Monitoring of Deviation and Special Approval.

Rekomendasi

Rekomendasi yang diberikan Komite Kebijakan Perkreditan tahun 2020 tertuang dalam Notulen Rapat Komite Kebijakan Perkreditan.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Komite Kebijakan Perkreditan disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Mekanisme Pengangkatan dan Pemberhentian Susunan Komite Kebijakan Perkreditan

Pengangkatan dan pemberhentian anggota Komite Kebijakan Perkreditan mengacu Surat Keputusan Direksi Bank Sahabat Sampoerna tentang Penetapan Anggota Komite Kebijakan Perkreditan dan mengacu pada Memorandum Internal mengenai Penyempurnaan Susunan Komite Kebijakan Perkreditan Bank Sahabat Sampoerna.

ALCO

ALCO atau *Assessts Liability Committe* merupakan organ pendukung Direksi yang bertanggung jawab dalam menetapkan kebijakan dan strategi pengelolaan risiko tingkat suku bunga di *banking book* serta mengawasi penerapan dan pelaksanaannya. Tujuan utama ALCO adalah mengoptimalkan hasil usaha Bank dengan tetap memperhatikan batasan-batasan risiko yang ditetapkan.

Pedoman Kerja

Bank Sahabat Sampoerna memiliki pedoman kerja bagi ALCO yang tercantum dalam Kebijakan Khusus Tresuri.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab ALCO adalah untuk mengevaluasi, memantau, dan membuat prakiraan (proforma) kinerja Bank di masa mendatang berkaitan dengan kinerja pengelolaan risiko yang melekat pada aset dan liabilitas. Hal tersebut timbul disebabkan oleh adanya ketidakseimbangan neraca (aset dan liabilitas) dan/atau ketidakseimbangan arus kas (penerimaan dan pembayaran).

Recommendation

Recommendations given by the Credit Policy Committee in 2020 are stated in the Minutes of Credit Policy Committee's Meetings.

Competency Development

Information related to competency development of the Credit Policy Committee is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Mechanism of Appointment and Dismissal of Composition of Credit Policy Committee

The appointment and dismissal of members of Credit Policy Committee refers to the Decision Letter of Board of Directors of Bank Sahabat Sampoerna on the Appointment of Members of Credit Policy Committee and refers to the Internal Memorandum on Improvement of the Composition of Bank Sahabat Sampoerna's Credit Policy Committee.

ALCO

ALCO or Assets Liability Committee is a supporting organ of the Board of Directors responsible for setting policies and strategies for managing interest rate risk at the banking book and overseeing the application and implementation. ALCO's main objective is to optimize the Bank's business results, but still consider the specified risk limits.

Work Guidelines

Bank Sahabat Sampoerna has work guidelines for ALCO stated in Treasury Special Policy.

Duties and Responsibilities

ALCO's duties and responsibilities are to evaluate, monitor, and make a prediction (proforma) of the Bank's future performance related to the performance of risk management inherent in assets and liabilities. This arises from an imbalance in the balance sheet (assets and liabilities) and/or an imbalance in cash flow (receipts and payments).

Kedudukan ALCO

ALCO Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Utama. Komite ini secara struktural bertanggung jawab kepada Direktur Utama.

Komposisi Keanggotaan

ALCO Bank Sahabat Sampoerna terdiri dari 13 orang yang dibentuk berdasarkan Kebijakan Khusus Tresuri BSS/KK-TRS/ TRS/02 dengan masa jabatan sampai adanya perubahan. Komposisi keanggotaan ALCO diungkapkan dalam tabel di bawah ini.

Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Direktur Utama <i>Chief Executive Officer</i>
Wakil Ketua (merangkap Anggota) <i>Vice Chairman (concurrently a Member)</i>	Kepala Keuangan & Perencanaan Bisnis <i>Chief of Finance & Business Planning</i>
Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Kepala Tresuri dan Pembelian Aset <i>Treasury and Asset Buying Group Head</i>
Anggota Tetap <i>A Permanent Member</i>	Direktur Kepatuhan dan Manajemen Risiko <i>Compliance and Risk Management Director</i> Direktur UKM, Pendanaan, <i>Financial Institutions</i> , dan Jaringan Kantor SME, Funding, <i>Financial Institutions</i> , and Network Director <i>Chief of Credit & Collection</i> Direktur Bisnis Mikro <i>Micro Business Director</i> Kepala Tresuri dan Pembelian Aset <i>Treasury and Asset Buying Group Head</i> Kepala Institusi Finansial <i>Financial Institution Division Head</i> Kepala Bisnis Pendanaan <i>Funding Business Division Head</i> Kepala Perencanaan Korporasi <i>Corporate Planning Division Head</i> Kepala Perencanaan Bisnis <i>Business Planning Division Head</i> Kepala Satuan Kerja Manajemen Risiko <i>Enterprise Risk, Analytics, & Control Division Head</i> <i>Chief of Internal Audit</i>

ALCO's Position

Bank Sahabat Sampoerna's ALCO is under the coordination of the Chief Executive Officer. This committee is structurally responsible to the Chief Executive Officer.

Membership Composition

Bank Sahabat Sampoerna's ALCO consists of 13 members, and was established based on the Treasury Special Policy of BSS/KK-TRS/ TRS/02 with a term of office until there is a change. Composition of ALCO is disclosed in the table below.

Independensi

ALCO Bank Sahabat Sampoerna melaksanakan tugas dan tanggung jawabnya secara profesional dan terbebas dari kepentingan pihak mana pun yang dapat mempengaruhinya untuk bertindak independen. Hal ini tercermin pernyataan independensi yang diuraikan pada tabel di bawah ini.

Independency

Bank Sahabat Sampoerna's ALCO implements its duties and responsibilities professionally and is free from the interests of any party that can influence it to act independently. This is reflected in the statement of independence described in the table below.

Aspek Independensi <i>Independence Aspect</i>	Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Wakil Ketua (merangkap Anggota) <i>Vice Chairman (concurrently a Member)</i>	Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Anggota Tetap A <i>Permanent Member</i>
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	√	√	√	√

Aspek Independensi <i>Independence Aspect</i>	Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Wakil Ketua (merangkap Anggota) <i>Vice Chairman (concurrently a Member)</i>	Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Anggota Tetap A <i>Permanent Member</i>
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite ALCO. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of ALCO.</i>	√	√	√	√

√ = Terpenuhi | x = Tidak terpenuhi
√ = Fulfilled | x = Not fulfilled

Pelaksanaan Tugas

Pelaksanaan tugas ALCO Bank Sahabat Sampoerna sepanjang tahun 2020, yaitu mengadakan rapat ALCO yang diselenggarakan secara rutin setiap bulan.

Rapat

ALCO Bank Sahabat Sampoerna melakukan rapat paling kurang 1 kali dalam sebulan atau disesuaikan dengan kebutuhan. Sepanjang tahun 2020, ALCO Bank Sahabat Sampoerna tercatat mengadakan rapat sebanyak 12 dengan rincian sebagai berikut.

Duty Implementation

The implementation of duties of Bank Sahabat Sampoerna's ALCO in 2020 was regularly holding ALCO meeting every month.

Meetings

Bank Sahabat Sampoerna's ALCO holds meetings at least once a month or as needed. Throughout 2020, Bank Sahabat Sampoerna's ALCO was recorded to hold 12 meetings with the following details.

Tanggal <i>Date</i>	Agenda <i>Agenda</i>
27 January 2020	Adanya ketentuan baru Peraturan Anggota Dewan Gubernur Bank Indonesia (PADG) No. 21/27/PADG/2019 terkait penurunan GWM dari 6% menjadi 5,5% yang menciptakan kelonggaran likuiditas bagi Bank serta penetapan penurunan rate giro sebesar 25 bps. <i>The issuance of new provisions of the Regulation of Members of the Board of Governors of Bank Indonesia (PADG) No. 21/27/PADG/2019 related to the decrease in statutory reserves from 6% to 5.5%, which created liquidity flexibility for the Bank, and the decrease in current accounts rate by 25 bps.</i>
17 February 2020	Penurunan suku bunga deposito sebesar 25 bps untuk nominal di bawah Rp500 juta. <i>A 25 bps decrease in time deposit rates for nominal under Rp500 million.</i>
23 March 2020	Peningkatan status Covid-19 menjadi pandemi pada Maret 2020 menjadi salah satu pertimbangan untuk tetap mempertahankan suku bunga giro, tabungan, dan deposito. <i>The increase in the status of Covid-19 to a pandemic in March 2020 became one of the considerations to maintain interest rates on current accounts, savings, and time deposits.</i>
24 April 2020	Pandemi Covid-19 terus mencatat peningkatan kasus terjangkit maupun kematian. Hal ini mendorong pemerintah, melalui Bank Indonesia, memutuskan pemberian kelonggaran moneter melalui <i>quantitative easing</i> pada Rapat Dewan Gubernur (RDG) yang digelar 14 April 2020 dan berlaku pada 1 Mei 2020 mendatang. <i>The Covid-19 pandemic continues to record an increase in cases and deaths. This prompted the government, through Bank Indonesia, to decide on providing monetary easing through quantitative easing at the Board of Governors' Meeting (RDG) held on 14 April 2020, which took effect on 1 May 2020.</i>
19 May 2020	Suku bunga giro, tabungan, dan deposito dipertahankan tetap. <i>Interest rates on current accounts, savings, and time deposits are maintained.</i>
22 June 2020	Penurunan suku bunga sebesar 25 bps untuk giro dengan nominal di atas Rp500 juta serta tabungan <i>high yield saving corporate</i> (HYC) dan <i>high yield saving</i> (HYS) nominal di atas Rp100 juta. Hal ini dilakukan seiring dengan penurunan suku bunga Lembaga Penjamin Simpanan (LPS) pada bulan Juni 2020. <i>A 25 bps reduction in interest rates for current accounts with a nominal value of more than Rp500 million and high yield savings corporate (HYC) and high yield savings (HYS) above Rp100 million. This was carried out in line with the decrease in the Deposit Insurance Corporation (LPS) interest rate in June 2020.</i>
20 July 2020	Bank Indonesia kembali menurunkan suku bunga acuan sebesar 25 bps ke level 4% sebagai bentuk pemberian stimulus untuk menghadapi pandemi Covid-19. Namun, Bank memutuskan untuk tetap mempertahankan suku bunga DPK pada level sebelumnya. <i>Bank Indonesia lowered the benchmark interest rate again by 25 bps to the level of 4% as a form of stimulus to face the Covid-19 pandemic. However, the Bank decided to keep the interest rates of third-party funds at the previous level.</i>

Tanggal Date	Agenda Agenda
18 August 2020	Penurunan suku bunga sebesar 25 bps untuk giro dengan nominal di atas Rp50 miliar serta HYC dan HYS nominal di atas Rp1 miliar. Hal ini dilakukan seiring dengan penurunan suku bunga LPS pada bulan Agustus 2020. <i>A 25 bps reduction in interest rates for current accounts with a nominal value of more than Rp50 billion and HYC and HYS with a nominal value of above Rp1 billion. This was carried out in line with the decrease in LPS interest rate in August 2020.</i>
28 September 2020	Direncanakan adanya penambahan modal sampai dengan Rp2 triliun di tahun 2021 untuk menjaga rasio CAR pada level minimum 18%. <i>Additional capital of up to Rp2 trillion is planned in 2021 to maintain CAR ratio at a minimum level of 18%.</i>
26 October 2020	Suku bunga giro, tabungan, dan deposito dipertahankan tetap. <i>Interest rates on current accounts, savings, and time deposits are maintained.</i>
23 November 2020	Suku bunga giro, tabungan, dan deposito dipertahankan tetap. <i>Interest rates on current accounts, savings, and time deposits are maintained.</i>
21 December 2020	Penurunan suku bunga sebesar 25 bps untuk giro dengan nominal di atas Rp50 miliar serta HYC dan HYS nominal di atas Rp1 miliar, serta deposito untuk nominal di bawah Rp500 juta. <i>A 25 bps reduction in interest rates for current accounts with a nominal value of more than Rp50 billion, and HYC and HYS with a nominal value of more than Rp1 billion, as well as for deposits with a nominal value of less than Rp500 million.</i>

Rekomendasi

Rekomendasi yang diberikan ALCO tahun 2020 dijelaskan sebagai berikut.

1. Penurunan suku bunga dilakukan secara bertahap untuk jenis dan tier tertentu; dan
2. Penurunan suku bunga dengan mempertimbangkan kondisi makro ekonomi serta melakukan *benchmark* dengan bank yang berada pada kategori dan kondisi internal yang sama.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi ALCO disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Mekanisme Pengangkatan dan Pemberhentian Susunan ALCO

Pengangkatan dan pemberhentian anggota ALCO mengacu Surat Keputusan Direksi Bank Sahabat Sampoerna tentang Penetapan Anggota ALCO dan mengacu pada Memorandum Internal mengenai Penyempurnaan Susunan ALCO Bank Sahabat Sampoerna.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi berperan dalam membantu Direksi untuk merumuskan rencana strategis pengembangan teknologi informasi (TI), serta memastikan pelaksanaannya sesuai dengan rencana strategis Bank. Tujuan pembentukan komite ini adalah untuk meningkatkan efisiensi kegiatan operasional serta mutu pelayanan dengan tetap memperhatikan prinsip kehati-hatian dan berbagai aspek manajemen risiko.

Pedoman Kerja

Bank Sahabat Sampoerna memiliki pedoman kerja bagi Komite Pengarah Teknologi Informasi yang tercantum dalam Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019.

Recommendation

The recommendations given by ALCO in 2020 are explained as follows.

1. Interest rate reduction is carried out gradually for certain types and tiers; and
2. Decrease of interest rates by considering the macroeconomic condition and conducting benchmark with banks in the same category and same internal condition.

Competency Development

Information related to ALCO's competency development is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Mechanism of Appointment and Dismissal of ALCO's Composition

The appointment and dismissal of ALCO members refers to the Decision Letter of Board of Directors of Bank Sahabat Sampoerna on the Appointment of ALCO Members and refers to the Internal Memorandum on Improvement of ALCO Composition of Bank Sahabat Sampoerna.

Information Technology Steering Committee

The Information Technology Steering Committee has a role in assisting the Board of Directors to formulate a strategic plan for the development of information technology (IT), and to ensure that its implementation complies with the Bank's strategic plan. The purpose of establishing this committee is to improve the efficiency of operational activities and service quality while still considering the prudential principles and various aspects of risk management.

Work Guidelines

Bank Sahabat Sampoerna has work guidelines for the Information Technology Steering Committee as stated in the Decision Letter of Board of Directors of PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019.

Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Pengarah Teknologi Informasi Bank Sahabat Sampoerna adalah memberikan rekomendasi kepada Direksi terkait:

1. Rencana strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank;
Hal-hal yang perlu diperhatikan Komite Pengarah Teknologi Informasi dalam pemberian rekomendasi yaitu:
 - a. Peta jalan (*road-map*) untuk mencapai kebutuhan TI yang mendukung strategi bisnis Bank. Peta jalan 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;
 - b. Sumber daya yang dibutuhkan;
 - c. Manfaat yang diperoleh saat rencana strategis TI diterapkan; dan
 - d. Kendala yang mungkin timbul dalam penerapan rencana strategis TI;
2. Perumusan kebijakan, standar, dan prosedur TI yang utama, misalnya kebijakan pengamanan TI dan manajemen risiko terkait penggunaan TI di Bank;
3. Kesesuaian antara proyek TI yang disetujui dengan rencana strategis TI, serta penetapan status prioritas proyek TI yang bersifat kritis yang berdampak terhadap kegiatan operasional Bank;
4. Kesesuaian antara pelaksanaan proyek TI dengan rencana proyek yang disepakati (*project charter*). Hal ini dilengkapi dengan hasil analisis dari proyek TI yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien;
5. Kesesuaian antara TI dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank;
6. Efektivitas langkah-langkah dalam meminimalisasi risiko atas investasi Bank pada sektor TI;
7. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
8. Penyelesaian masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI; serta
9. Kecukupan dan alokasi sumber daya yang dimiliki Bank. Terkait hal ini, Komite Pengarah Teknologi Informasi harus memastikan Bank telah memiliki kebijakan dan prosedur terkait penggunaan jasa pihak lain dalam penyelenggaraan TI.

Kedudukan Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Operasional dan Teknologi Informasi. Komite ini secara struktural bertanggung jawab kepada Direktur Utama.

Komposisi Keanggotaan

Komite Pengarah Teknologi Informasi Bank Sahabat Sampoerna terdiri dari 9 yang dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016, Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK, Akta Anggaran Dasar PT Bank Sahabat Sampoerna No. 52 tanggal 9 Juni 2011, Akta Anggaran

Duties and Responsibilities

The duties and responsibilities of Bank Sahabat Sampoerna's Information Technology Steering Committee are to provide recommendations to the Board of Directors regarding:

1. IT strategic plan in line with the strategic plan of the Bank's business activities;
Matters requiring the Information Technology Steering Committee's attention and recommendations are:
 - a. The road map to meet IT needs that support the Bank's business strategies. The road map consists of current state, future state, and steps to be taken to achieve the desired future state;
 - b. Resources needed;
 - c. The benefits gained when IT strategic plans are implemented; and
 - d. Obstacles that may arise in implementing IT strategic plans;
2. Formulation of key IT policies, standards, and procedures, for example IT security policies and risk management related to the use of IT at the Bank;
3. Conformity between approved IT projects and IT strategic plans, and determination of priority status of critical IT projects that have an impact on the Bank's operational activities;
4. Conformity between the implementation of IT projects and the agreed project plans (*project charter*); This is complemented by analytical results from key IT projects that enable the Board of Directors to make decisions efficiently;
5. Conformity of IT between the needs of management information systems and the needs of the Bank's business activities;
6. Effectiveness of steps in minimizing the risk of Bank investment in IT sector;
7. Monitoring IT performance and efforts to improve IT performance;
8. Solving IT-related problems that cannot be resolved by IT user division and provider units; and
9. Adequacy and allocation of resources owned by the Bank. Regarding this matter, the Information Technology Steering Committee must ensure that the Bank has policies and procedures related to the use of other parties' services in IT operations.

Position of Information Technology Steering Committee

Bank Sahabat Sampoerna's Information Technology Steering Committee is under the coordination of Director of Operations and Information Technology. This committee is structurally responsible to the Chief Executive Officer.

Membership Composition

Bank Sahabat Sampoerna's Information Technology Steering Committee consists of 7 members and was established based on the Financial Services Authority Regulation No. 38/POJK.03/2016, Financial Services Authority Circular No. 21/SEOJK, Deed of Articles of Association of PT Bank Sahabat Sampoerna No. 52 dated 9 June

Dasar PT Bank Sahabat Sampoerna No. 37 tanggal 28 April 2015, Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019 tanggal 8 Maret 2019 dengan masa jabatan sampai Keputusan RUPS atau perubahan susunan. Komposisi keanggotaan Komite Pengarah Teknologi Informasi diungkapkan dalam tabel di bawah ini.

2011, Deed of Articles of Association of PT Bank Sahabat Sampoerna No. 37 dated 28 April 2015, Decision Letter of Board of Directors of PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019 dated 8 March 2019 with the term of office until the GMS Resolutions or changes in the composition. The composition of Information Technology Steering Committee is disclosed in the table below.

Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i>
Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Kepala Teknologi Informasi Information <i>Technology Group Head</i>
Anggota Tetap <i>A Permanent Members</i>	Direktur Utama <i>Chief Executive Officer</i> Direktur UKM, Pendanaan, <i>Financial Institutions</i> , dan Jaringan Kantor <i>SME, Funding, Financial Institutions, and Branch Network Director</i> Direktur Keuangan dan Perencanaan Bisnis <i>Chief of Finance & Business Planning</i> Kepala <i>Credit & Collection</i> Kepala <i>Operational Management</i> <i>Operational Management Division Head</i> Kepala Satuan Kerja Manajemen Risiko <i>Enterprise Risk and Control Division</i> Kepala <i>Internal Audit</i>

Independensi

Sepanjang tahun 2020, seluruh anggota Komite Pengarah Teknologi Informasi menjalankan tugas dan tanggung jawabnya secara profesional dan tidak mendapat intervensi dari pihak mana pun. Hal tersebut tercermin dalam pemenuhan aspek independensi Komite Pengarah Teknologi Informasi yang diungkapkan pada tabel berikut.

Independency

Throughout 2020, all members of the Information Technology Steering Committee implemented their duties and responsibilities in a professional manner and were not subject to intervention from any party. This is reflected in the fulfillment of the independence aspects of the Information Technology Steering Committee, which is disclosed in the following table.

Aspek Independensi <i>Independence Aspect</i>	Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Anggota Tetap <i>A Permanent Members</i>
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	✓	✓	✓
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pengarah Teknologi Informasi. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Information Technology Steering Committee.</i>	✓	✓	✓

✓ = Terpenuhi | x = Tidak terpenuhi
✓ = Fulfilled | x = Not fulfilled

Pelaksanaan Tugas

Pelaksanaan tugas Komite Pengarah Teknologi Informasi Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Duty Implementation

Implementation of duties of Information Technology Steering Committee of Bank Sahabat Sampoerna in 2020 is described as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Pelaksanaan proyek TI dengan Rencana Pengembangan Aplikasi sesuai dengan Rencana Bisnis Bank 2020. <i>Implementation of IT projects with the Application Development Plan in accordance with the 2020 Bank Business Plan.</i>	<i>Mobile Agency System, eForm BSS, Channeling System, OBOX, Rekening Dana Lender, PSAK 71, PSAK 73, Property Geotag, ANTASENA, GO AML, Learning Management System, Produk Corporate Debit Card (CDC), dan kerja sama dengan mitra.</i> <i>Mobile Agency System, BSS eForm, Channeling System, OBOX, Lender Fund Account, PSAK 71, PSAK 73, Property Geotag, ANTASENA, GO AML, Learning Management System, Corporate Debit Card (CDC) Products, and cooperation with partners.</i>
Pemantauan pembaruan <i>standard and procedur</i> TI sesuai dengan manajemen risiko TI. <i>Monitoring updates on IT standards and procedures in accordance with IT risk management.</i>	Standar dan Prosedur TI disesuaikan dengan kebijakan perusahaan dan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 serta Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017. <i>IT Standards and Procedures are adjusted to the company policy and Financial Services Authority Regulation No. 38/POJK.03/2016 and Financial Services Authority Circular No. 21/SEOJK.03/2017.</i>
Pemantauan terhadap tindak lanjut dari hasil pemeriksaan audit SKAI, independen audit, dan regulator. <i>Monitoring of follow up of results of SKAI audit, independent audit, and regulatory audit.</i>	Pemenuhan tindak lanjut dari hasil pemeriksaan audit sesuai dengan target waktu. <i>Completing the follow-up of audit results in accordance with the targeted time.</i>

Rapat

Rapat Komite Pengarah Teknologi Informasi dilakukan secara berkala, sekurang-kurangnya 4 kali dalam setahun (triwulanan) atau sesuai kebutuhan. Rapat tersebut wajib dihadiri seluruh Direktur dan pejabat terkait. Sepanjang tahun 2020, Komite Pengarah Teknologi Bank Sahabat Sampoerna tercatat mengadakan rapat sebanyak 4 kali dengan rincian sebagai berikut.

Meetings

Information Technology Steering Committee meetings are held regularly, at least 4 times a year (quarterly) or as needed. The meetings must be attended by all Directors and related officials. Throughout 2020, Bank Sahabat Sampoerna's Technology Steering Committee was recorded to have 4 meetings with the following details.

Tanggal Date	Agenda Agenda
15 January 2020	<ul style="list-style-type: none"> Update hasil pemeriksaan audit teknologi informasi; dan Update pengembangan teknologi informasi yang sedang berjalan. Update on audit results of information technology; and Update on the ongoing information technology development.
16 April 2020	
17 July 2020	
14 October 2020	

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Komite Pengarah Teknologi disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Competency Development

Information related to competency development of the Information Technology Steering Committee is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Pengarah Teknologi Informasi

Ketua Komite Pengarah Teknologi Informasi Bank Sahabat Sampoerna diangkat dan diberhentikan oleh Direksi dengan masa jabatan tidak lebih lama dari Direktur Bank. Pihak yang diangkat menjadi Ketua Komite Pengarah Teknologi Informasi harus seorang Direktur yang membawahi bidang teknologi dan informasi Bank. Ketua Komite Pengarah Teknologi Informasi akan diberhentikan dari posisinya jika masa tugasnya selesai.

Mechanism of Appointment and Dismissal of Head of the Information Technology Steering Committee

The Head of Bank Sahabat Sampoerna's Information Technology Steering Committee is appointed and dismissed by the Board of Directors with a term of office no longer than the Director of the Bank. The party appointed as the Head of Information Technology Steering Committee must be a Director in charge of the Bank's technology and information. The Head of Information Technology Steering Committee will be dismissed from the position if the term of

Namun, Ketua Komite ini dapat diberhentikan sebelum masa jabatannya berakhir dengan ketentuan sebagai berikut.

1. Keputusan RUPS; atau
2. Surat Keputusan Direksi PT Bank Sahabat Sampoerna.

Komite Manajemen Risiko Operasional

Komite Manajemen Risiko Operasional merupakan bagian dari Komite Manajemen Risiko Bank Sahabat Sampoerna. Namun, Komite ini lebih berfokus pada pengelolaan manajemen risiko operasional dan risiko lainnya, seperti risiko hukum, strategis, reputasi, dan kepatuhan.

Tujuan dibentuknya Komite Manajemen Risiko Operasional yaitu untuk:

1. Memastikan efektivitas pelaksanaan manajemen risiko operasional dan lainnya secara menyeluruh; dan
2. Mendukung strategi Bank sesuai dengan kebijakan dan prosedur risiko operasional serta memastikan strategi tersebut sudah dilaksanakan dengan efektif oleh divisi bisnis serta fungsi-fungsi pendukung, sejalan dengan strategi dan bisnisnya masing-masing.

Pedoman Kerja

Bank memiliki pedoman kerja bagi Komite Manajemen Risiko Operasional yang tercantum dalam Kebijakan Umum Manajemen Risiko khususnya pada bab mengenai Penerapan Manajemen Risiko Operasional dan tercantum dalam Kebijakan Khusus Manajemen Risiko Operasional Bank Sahabat Sampoerna.

Tugas dan Tanggung Jawab

Komite Manajemen Risiko Operasional bertugas untuk melakukan evaluasi terhadap implementasi kebijakan manajemen risiko serta memberi saran kepada manajemen terkait kebijakan maupun tindak lanjut yang harus diambil. Komite ini memfasilitasi forum yang dapat digunakan untuk pelaksanaan identifikasi, penilaian, mitigasi, dan pemantauan yang berkelanjutan atas tren risiko dan isu operasional lainnya.

Komite Manajemen Risiko Operasional memberikan beberapa rekomendasi kepada Komite Manajemen Risiko, seperti:

1. Melaporkan hasil KCSA yang dilakukan oleh setiap divisi, terutama kantor cabang;
2. Melaporkan kemajuan/perkembangan cabang atas komitmen temuan KCSA; dan
3. Membahas *loss event* dan *lesson learned* untuk meningkatkan pengelolaan risiko operasional.

Kedudukan Komite Manajemen Risiko Operasional

Komite Manajemen Risiko Operasional Bank Sahabat Sampoerna berkedudukan di bawah Komite Manajemen Risiko dan di bawah koordinasi dari Kepala Satuan Kerja Manajemen Risiko. Komite ini secara struktural bertanggung jawab kepada Direktur Utama.

office ends. However, the Head of this Committee may be dismissed before the end of the term of office under the following provisions.

1. *GMS Resolutions; or*
2. *Decision Letter of Board of Directors of PT Bank Sahabat Sampoerna.*

Operational Risk Management Committee

The Operational Risk Management Committee is part of Bank Sahabat Sampoerna's Risk Management Committee. However, this Committee is more focused on managing operational risk management and other risks, such as legal, strategic, reputation, and compliance risks.

The purpose of establishing the Operational Risk Management Committee is to:

1. *Ensure the effectiveness of overall operational and other risk management implementation; and*
2. *Support the Bank's strategy in accordance with the operational risk policies and procedures and ensure that the strategy has been implemented effectively by the business division and supporting functions, in line with their respective strategies and business.*

Work Guidelines

The Bank has work guidelines for the Operational Risk Management Committee, which are outlined in the Risk Management General Policy, particularly in the chapter of Operational Risk Management Implementation and stated in the Special Policy for Operational Risk Management at Bank Sahabat Sampoerna.

Duties and Responsibilities

The Operational Risk Management Committee is tasked with evaluating the implementation of risk management policies and advising the Management on policies and follow-up actions to be taken. This committee facilitates a forum that can be used to identify, assess, mitigate, and monitor risk trends and other operational issues on an ongoing basis.

The Operational Risk Management Committee provides several recommendations to the Risk Management Committee, such as:

1. *To report the results of KCSA carried out by each division, especially branch offices;*
2. *To report the progress/development of branch offices on the commitment of KCSA's findings; and*
3. *To discuss loss events and lessons learned to improve operational risk management.*

Position of Operational Risk Management Committee

Bank Sahabat Sampoerna's Operational Risk Management Committee is under the Risk Management Committee and under the coordination of the Head of Enterprise Risk, Analytics & Control Division. This committee is structurally responsible to the Chief Executive Officer.

Komposisi Keanggotaan

Susunan Keanggotaan Komite Manajemen Risiko Operasional tercantum dalam Memo Internal Bank No. 09/16/MI/SKMR/XII/14 perihal Komite Manajemen Risiko Operasional Bank Sahabat Sampoerna. Komposisi keanggotaan Komite Manajemen Risiko diungkapkan dalam tabel di bawah ini.

Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Kepala Satuan Kerja Manajemen Risiko <i>Enterprise Risk, Analytics & Control Division Head</i>
Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	<i>Operational Risk Management Head</i>
Anggota Tetap <i>A Permanent Member</i>	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i> Direktur Bisnis Mikro <i>Micro Business Director</i> Chief of SME, Funding, FI & Network
Anggota Tidak Tetap <i>Non-Permanent Members</i>	Kepala Satuan Kerja Kepatuhan <i>Compliance Division Head</i> Pimpinan Bagian/Departemen/Unit Kerja terkait <i>Head of related Section/Department/Division</i>

Membership Composition

The Composition of Operational Risk Management Committee is outlined in the Bank's Internal Memo No. 09/16/MI/SKMR/XII/14 on Bank Sahabat Sampoerna's Operational Risk Management Committee. The composition of Risk Management Committee is disclosed in the table below.

Independensi

Komite Manajemen Risiko Operasional Bank Sahabat Sampoerna melaksanakan tugas dan tanggung jawabnya secara profesional dan terbebas dari kepentingan pihak mana pun yang dapat mempengaruhinya untuk bertindak independen. Hal ini tercermin pernyataan independensi yang diuraikan pada tabel di bawah ini.

Independency

Bank Sahabat Sampoerna's Operational Risk Management Committee implements its duties and responsibilities professionally and is free from the interests of any party that can influence it to act independently. This is reflected in the statement of independence described in the table below.

Aspek Independensi <i>Independence Aspect</i>	Ketua (merangkap Anggota Tetap) <i>Chairman (concurrently a Permanent Member)</i>	Sekretaris (merangkap Anggota) <i>Secretary (concurrently a Member)</i>	Anggota Tetap A <i>A Permanent Member</i>	Anggota Tidak Tetap <i>Non-Permanent Members</i>
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationship with the Board of Commissioners and Board of Directors.</i>	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationship with Shareholders, Subsidiaries, and affiliated companies.</i>	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Manajemen Risiko Operasional. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Operational Risk Management Committee.</i>	√	√	√	√

√ = Terpenuhi | x = Tidak terpenuhi
√ = Fulfilled | x = Not fulfilled

Pelaksanaan Tugas

Pelaksanaan tugas Manajemen Risiko Operasional Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Duty Implementation

The duties of the Operational Risk Management Committee of Bank Sahabat Sampoerna in 2020 are described as follows.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Mengevaluasi terhadap implementasi kebijakan manajemen risiko serta memberi masukan kepada manajemen terkait kebijakan maupun langkah maupun tindak lanjut yang harus ditempuh terutama terkait dengan isu operasional.</p> <p><i>Evaluating the implementation of risk management policies and providing input to the management regarding policies, steps, and follow-ups that must be taken, especially those related to operational issues.</i></p>	<ul style="list-style-type: none"> • Mendiskusikan dan mengevaluasi atas hasil <i>key control self-assessment</i> (KCSA) yang disusun oleh unit kerja terkait; • Mendiskusikan dan mengevaluasi kejadian terkait dengan isu operasional yang tercatat dalam <i>loss event database</i> (LED); dan • Mendiskusikan pelaksanaan <i>business continuity management</i> (BCM). <p><i>Discussing and evaluating the key control self-assessment (KCSA) results prepared by the related division;</i></p> <p><i>Discussing and evaluating events related to operational issues that are recorded in the loss event database (LED); and</i></p> <p><i>Discussing the implementation of business continuity management (BCM).</i></p>

Rapat

Komite Manajemen Risiko Operasional mengadakan rapat secara rutin sekurang-kurangnya 1 kali dalam 3 bulan atau dapat dilakukan sesuai keperluan. Rapat tersebut wajib dihadiri seluruh Direktur dan pejabat terkait. Sepanjang tahun 2020, Komite Manajemen Risiko Operasional Bank Sahabat Sampoerna tercatat mengadakan rapat sebanyak 3 kali dengan rincian sebagai berikut.

Tanggal Date	Agenda Agenda
29 April 2020	<ul style="list-style-type: none"> • Review KCSA IT; • Loss Event Database (LED); dan / and • Business Continuity Plan (BCP).
6 August 2020	<ul style="list-style-type: none"> • Update Last KMRO; • Loss Event Database (LED); • Business Continuity Management (BCM); dan / and • Risk Profile KCSA Kantor Pusat dan Cabang / Risk Profile of KCSA of Head Office and Branch Offices.
3 November 2020	<ul style="list-style-type: none"> • Update Last KMRO; • Loss Event Database-Risk Event; • Business Continuity Management (BCM); • Key Control Self Assessment (KCSA) Kantor Pusat dan Cabang / Key Control Self-Assessment (KCSA) of Head Office and Branch Offices; • Sistem Pengendalian Internal / Internal Control System; • Risk Awareness; dan / and • Uji Kompetensi / Competence test.

Rekomendasi

Rekomendasi yang diberikan Komite Manajemen Risiko Operasional tahun 2020 tertuang dalam Notulen Rapat Komite Manajemen Risiko Operasional.

Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Komite Manajemen Risiko Operasional disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Manajemen Risiko Operasional

Ketua Komite Manajemen Risiko Operasional Bank Sahabat Sampoerna diangkat dan diberhentikan oleh Direksi. Pihak yang diangkat menjadi Ketua Komite Manajemen Operasional merupakan pimpinan yang menjadi bagian dari Direktorat Kepatuhan dan Manajemen Risiko Bank yang bertanggung jawab dalam mengelola Manajemen Risiko Bank.

Meetings

The Operational Risk Management Committee holds regular meetings at least once in 3 months or can be held as needed. The meetings must be attended by all Directors and related officials. Throughout 2020, Bank Sahabat Sampoerna's Operational Risk Management Committee was recorded to have 3 meetings with the following details.

Recommendation

Recommendations given by the Operational Risk Management Committee in 2020 are stated in the Minutes of Operational Risk Management Committee's Meetings.

Competency Development

Information related to competency development of the Operational Risk Management Committee is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Mechanism of Appointment and Dismissal of Head of the Operational Risk Management Committee

The Head of Bank Sahabat Sampoerna's Operational Risk Management Committee is appointed and dismissed by the Board of Directors. The party appointed as the Head of Operational Risk Management Committee is a leader who is part of the Bank's Directorate of Compliance and Risk Management who is responsible for managing the Bank's Risk Management.

Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan berperan dalam menjaga hubungan baik antara Bank Sahabat Sampoerna dengan pemangku kepentingan. Sekretaris Perusahaan juga bertanggung jawab untuk mengorganisasikan, mengoordinasikan, dan mendokumentasikan berbagai kegiatan yang dilakukan oleh Bank, terutama dalam proses pengambilan keputusan pada saat rapat yang diselenggarakan Dewan Komisaris, Direksi, RUPS, serta kegiatan lainnya.

Tanggung Jawab

Sekretaris Perusahaan Bank Sahabat Sampoerna memiliki tanggung jawab untuk:

1. Mengadakan rapat Dewan Komisaris, Direksi, gabungan, (Dewan Komisaris dan Direksi), Komite Pembantu Dewan Komisaris, serta membuat notulen dari rapat tersebut;
2. Memastikan bahwa setiap pembahasan dalam rapat ditindaklanjuti oleh penanggung jawab terkait;
3. Melakukan pengarsipan dan administrasi terkait notulen rapat tersebut beserta dokumen terkaitnya;
4. Mengatur keluar masuk surat, khususnya terkait dengan regulator;
5. Mengatur surat-surat masuk non-regulator;
6. Melakukan laporan rutin, di antaranya:
 - a. Kepada regulator dan Pemegang Saham terkait Laporan Keuangan *in-house*;
 - b. Kepada regulator terkait informasi produk dan jasa mikro; dan
 - c. Laporan Keuangan perusahaan induk;
7. Melakukan publikasi, antara lain publikasi Laporan Keuangan Triwulanan, Suku Bunga Dasar Kredit, baik bulanan maupun triwulanan;
8. Mengatur pembuatan Laporan Tahunan Bank serta pelaporannya kepada regulator; dan
9. Memimpin dan mengatur Divisi Legal dan Sekretaris Perusahaan dan memastikan divisi tersebut memiliki kemampuan yang baik dalam menjalankan tugasnya.

Wewenang

Pada saat melaksanakan tugas dan tanggung jawabnya, Sekretaris Perusahaan Bank Sahabat Sampoerna memiliki wewenang dalam aspek keuangan dan pengelolaan SDM, yaitu:

1. Keuangan

Wewenang manajerial untuk aspek finansial lainnya sesuai dengan ketentuan dari Direktorat Keuangan dan Perencanaan Bisnis, Divisi Sekretaris Perusahaan, serta Direktorat Risiko dan Kepatuhan.

Corporate Secretary has a role in maintaining good relationship between Bank Sahabat Sampoerna and stakeholders. The Corporate Secretary is also responsible for organizing, coordinating, and documenting various activities carried out by the Bank, especially in the decision-making process during meetings held by the Board of Commissioners, Board of Directors, the GMS, and other activities.

Responsibility

Bank Sahabat Sampoerna's Corporate Secretary has the responsibilities to:

1. *Hold meetings of the Board of Commissioners, Board of Directors, joint meetings (Board of Commissioners and Board of Directors), Committees Assisting the Board of Commissioners, and make minutes of meetings;*
2. *Ensure that every discussion in the meeting is followed up by the relevant party in charge;*
3. *Archive and administer the minutes of meetings along with the related documents;*
4. *Arrange incoming and outgoing letters, especially related to regulators;*
5. *Regulate incoming non-regulator letters;*
6. *Perform regular reports, among others:*
 - a. *To regulators and Shareholders regarding in-house Financial Statements;*
 - b. *To regulators regarding information on micro products and services; and*
 - c. *Parent Company's Financial Statements;*
7. *Make publications, including Quarterly Financial Statements, Prime Lending Rates, both monthly and quarterly;*
8. *Regulate the preparation of the Bank's Annual Report and its reporting to regulators; and*
9. *Lead and regulate the Legal and Corporate Secretary Division and ensure that the division has good capability to implement its duties.*

Authority

In implementing its duties and responsibilities, the Corporate Secretary of Bank Sahabat Sampoerna has authorities in aspects of finance and HR management, which are:

1. *Finance*

Managerial authority for other financial aspects in accordance with the provisions of the Directorate of Finance and Business Planning, Corporate Secretary Division, and Directorate of Risk and Compliance.

2. Pengelolaan SDM
 - a. Merekomendasi promosi, kenaikan gaji, dan hal lain sebagaimana ditentukan dalam Kebijakan SDM; dan
 - b. Melakukan pengawasan terhadap ketaatan kerja tim Sekretaris Perusahaan dalam rangka mencapai target dan tujuan yang telah ditetapkan, berkoordinasi dengan Divisi Sekretaris Perusahaan, serta Direktorat Risiko dan Kepatuhan.

Profil Sekretaris Perusahaan

Profil Sekretaris Perusahaan dapat dilihat bab Profil Perusahaan dalam Laporan Tahunan ini.

Pengembangan Kompetensi

Divisi Sekretaris Perusahaan Bank Sahabat Sampoerna mengikuti berbagai program pengembangan kompetensi untuk meningkatkan kemampuan personelnnya. Informasi terkait pengembangan kompetensi yang diikuti anggota Divisi Sekretaris Perusahaan Bank Sahabat Sampoerna tahun 2020 dapat dilihat pada tabel berikut.

2. HR Management
 - a. Recommending promotions, salary increases, and other matters as specified in HR Policy; and
 - b. Supervising the work compliance with the Corporate Secretary team in order to achieve the specified targets and objectives, coordinate with Corporate Secretary Division, and Directorate of Risk and Compliance.

Corporate Secretary's Profile

Corporate Secretary's Profile can be seen in the Company Profile chapter of this Annual Report.

Competency Development

Bank Sahabat Sampoerna's Corporate Secretary Division has participated in various competency development programs to improve the ability of its personnel. Information on competency development participated by Corporate Secretary Division of Bank Sahabat Sampoerna in 2020 can be seen in the following table.

Nama Name	Jabatan Position	Topik Pelatihan Training Topic	Tempat dan Waktu Pelatihan Places and Time of Training	Penyelenggara Pelatihan Training Organizer
Navintri Chela B	Corporate Secretary Officer	Fundamental Corporate Secretary Function	Virtual, 21 October 2020	PT Rumah Edukasi Merah Putih

Catatan / Notes:

Pengembangan kompetensi yang diikuti oleh Kepala Sekretaris Perusahaan disajikan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi, Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

he competency development programs attended by the Head of Corporate Secretary is presented in the description of Competency Development of the Board of Commissioners, Board of Directors, Committees, Senior Officers, Executive Officers, and Senior Management in this Annual Report.

Satuan Kerja Audit Internal

Internal Audit Division

Satuan Kerja Audit Internal berperan sebagai pertahanan lapis ketiga (*third line of defense*) yang berfungsi melakukan pengawasan dan penilaian atas pengendalian internal melalui pemeriksaan atas seluruh divisi di Bank Sahabat Sampoerna yang berada di bawah Direktur Utama. Satuan Kerja Audit Internal juga berperan untuk menjaga dan mengamankan kegiatan usaha Bank, serta bertanggung jawab dalam mengawal pencapaian Visi dan Misi Bank.

Satuan Kerja Audit Internal dibentuk untuk membantu Bank Sahabat Sampoerna dalam mengoptimalkan implementasi GCG dan membantu mencapai tujuan Bank melalui pemberian *assurance* dan *consulting* secara independen, objektif, efektif, serta berorientasi pada bisnis dan *stakeholders*. Tujuan jangka panjang yang diharapkan dari pembentukan Satuan Kerja Audit Internal adalah dapat memberikan nilai tambah bagi kinerja Bank Sahabat Sampoerna.

Pedoman Kerja

Satuan Kerja Audit Internal Bank Sahabat Sampoerna menjalankan tugas dan tanggung jawabnya dengan berpedoman pada Piagam Internal Audit yang telah disesuaikan dengan Penerapan Fungsi Audit Internal pada Bank Umum di Indonesia yang telah mengalami pembaharuan pada 1 Mei 2019. Piagam tersebut disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 01/POJK.03//2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. Isi Piagam Internal Audit Bank Sahabat Sampoerna terdiri dari:

1. Visi dan Misi;
2. Kedudukan dalam Organisasi;
3. Ruang Lingkup;
4. Kewenangan dan Tanggung Jawab;
5. Fungsi Kepala SKAI;
6. Independensi, Objektivitas, dan Profesionalisme;
7. Aktivitas Audit Internal dan Investigasi;
8. Hubungan dengan Direksi;
9. Hubungan dengan Dewan Komisaris;
10. Hubungan dengan Komite Audit;
11. Hubungan dengan Unit Kerja Pengendalian dan Auditor Eksternal;
12. Penggunaan Jasa Pihak Eksternal dalam Pelaksanaan Audit Internal;
13. Peran *Assurance* dan *Consultancy*;
14. Peran *Quality Assurance*; dan
15. Lain-Lain.

The Internal Audit Division acts as the third line of defense, which functions to supervise and evaluate internal control through an examination of all divisions under the Chief Executive Officer at Bank Sahabat Sampoerna. The Internal Audit Division also plays a role in maintaining and securing the Bank's business activities and is responsible for overseeing the achievement of the Bank's Vision and Missions.

The Internal Audit Division is established to assist Bank Sahabat Sampoerna in optimizing GCG implementation and helping to achieve the Bank's goals by providing assurance and independent, objective, effective consulting that is business-oriented and stakeholders-oriented. The long-term goal expected from the establishment of Internal Audit Division is to be able to provide additional value to the performance of Bank Sahabat Sampoerna.

Work Guidelines

Bank Sahabat Sampoerna's Internal Audit Division implements its duties and responsibilities by referring to the Internal Audit Charter that has been adjusted to the Implementation of Internal Audit Function at Commercial Banks in Indonesia, which already underwent an update on 1 May 2019. The Charter is prepared according to the Financial Services Authority Regulation No. 01/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks. The contents of Bank Sahabat Sampoerna's Internal Audit Charter are:

1. *Vision and Mission;*
2. *Position in Organization;*
3. *Scope;*
4. *Authority and Responsibilities;*
5. *Functions of SKAI Head;*
6. *Independence, Objectivity, and Professionalism;*
7. *Internal Audit and Investigation Activities;*
8. *Relationship with Board of Directors;*
9. *Relationship with Board of Commissioners;*
10. *Relationship with Audit Committee;*
11. *Relationship with Control Division and External Auditor;*
12. *Use of External Party Services in Conducting Internal Audit;*
13. *The Role of Assurance and Consultancy;*
14. *The Role of Quality Assurance; and*
15. *Others.*

Visi dan Misi
Vision and Mission

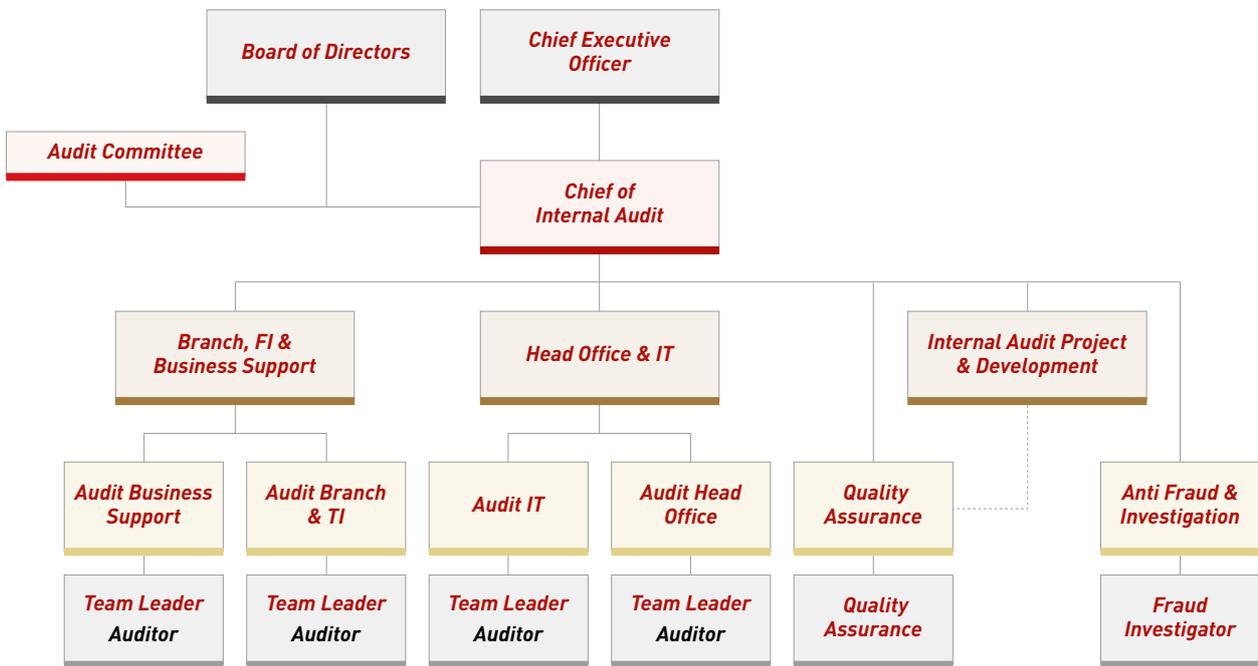
Visi <i>Vision</i>	
Menjadi <i>strategic partner</i> yang kompeten, profesional, dan independen serta terbaik bila dibandingkan sesuai kelasnya. <i>To be the best, competent, professional, and independent strategic partner according to its class.</i>	
Misi <i>Mission</i>	
<p>Membantu mencapai tujuan perusahaan melalui <i>assurance</i> dan <i>consulting</i> yang independen dan objektif, serta memberikan nilai tambah atas kinerja yang dihasilkan, melalui:</p> <ul style="list-style-type: none"> Evaluasi efektivitas dan kecukupan pelaksanaan pengendalian internal, pengelolaan risiko, dan proses GCG; Memberikan jasa konsultasi yang independen dan objektif berdasarkan kebutuhan <i>auditee</i> terhadap aktivitas atau produk baru sesuai rekomendasi terbaik dari audit internal; Mengelola aktivitas audit internal secara efektif dan efisien; dan Mengembangkan kompetensi audit internal melalui perolehan sertifikasi dan kualifikasi profesi yang sesuai bidangnya. 	<p><i>To help achieve Company goals through independent and objective assurance and consulting, as well as provide added value to the resulting performance, through:</i></p> <ul style="list-style-type: none"> Evaluation of the effectiveness and adequacy of the implementation of internal control, risk management, and GCG process; Provision of independent and objective consulting services based on the <i>auditee</i>'s need on activities or new products according to the best recommendations from internal audit; Management of internal audit activities effectively and efficiently; and Developing internal audit competencies through obtaining certification and professional qualifications in accordance with the respective fields.

Kedudukan dan Struktur

Satuan Kerja Audit Internal Bank Sahabat Sampoerna berada langsung di bawah Direktur Utama dan dapat melakukan koordinasi dengan Komite Audit yang berada di bawah Dewan Komisaris, sebagaimana ditunjukkan pada bagan berikut.

Position and Structure

Bank Sahabat Sampoerna's Internal Audit Division is directly under the Chief Executive Officer and can coordinate with the Audit Committee, which is under the Board of Commissioners, as shown in the following chart.



Jumlah Auditor Internal pada Satuan Kerja Audit Internal

Auditor Internal yang dimiliki oleh Bank Sahabat Sampoerna per 31 Desember 2020 tercatat sebanyak 26 orang, termasuk Kepala Satuan Kerja Audit Internal.

Number of Internal Auditors in the Internal Audit Division

The total number of Internal Auditors of Bank Sahabat Sampoerna as of 31 December 2020 was recorded as many as 26 people, including the Head of Internal Audit Division.

Profil Kepala Satuan Kerja Audit Internal

Direktur Utama Bank Sahabat Sampoerna mengangkat A Dendi Hardiansyah sebagai *Chief of Internal Audit* berdasarkan Surat Keputusan No. 11/SK/BSS/SKDIR-SDM/IX/12 tanggal 10 September 2012 dengan berpedoman Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan Pedoman Penyusunan Piagam Unit Audit Internal. Profil lengkap Kepala Satuan Kerja Audit Internal disajikan pada bab Profil Perusahaan dalam Laporan Tahunan ini.

Kualifikasi dan Sertifikasi Personel

Kualifikasi auditor Satuan Kerja Audit Internal Bank Sahabat Sampoerna telah memenuhi ketentuan Peraturan Bank Indonesia No. 12/7/PBI/2010 perihal Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Seluruh auditor di Satuan Kerja Audit Internal telah lulus Program Badan Sertifikasi Manajemen Risiko (BSMR), minimal level 1 untuk staf, level 2 untuk tingkatan manajemen, level 3 untuk personel Satuan Kerja Audit Internal, dan level 4 untuk *Chief of Internal Audit*. Selain itu, Satuan Kerja Audit Internal menjamin seluruh auditor tidak memiliki ikatan hubungan keluarga sampai derajat kedua, baik vertikal maupun horizontal, dengan Pemegang Saham, anggota Dewan Komisaris dan Direksi, serta para auditor di luar Satuan Kerja Audit Internal. Hal tersebut bertujuan agar setiap auditor Satuan Kerja Audit Internal dapat menjaga independensinya.

Satuan Kerja Audit Internal Bank Sahabat Sampoerna saat ini sedang menyusun perencanaan terpadu untuk meningkatkan kompetensi auditor internal melalui sertifikasi profesi sebagai bukti komitmen Bank dalam mewujudkan misinya. Bank Sahabat Sampoerna juga berpartisipasi dalam keanggotaan dan berperan aktif dalam seminar dan pelatihan yang diselenggarakan oleh Ikatan Auditor Intern Bank (IAIB).

Kode Etik Auditor

Auditor's Code of Conduct

Menjaga Integritas *Maintain Integrity*

Integritas auditor internal akan membangun kepercayaan yang menjadi landasan penilaian sehingga auditor internal harus memiliki sikap:

- Jujur, tekun, dan tanggung jawab dalam melakukan pekerjaan;
- Taat hukum, yang diwujudkan dalam pembuatan pengungkapan sesuai ketentuan perundang-undangan dan profesi;
- Sadar untuk tidak boleh terlibat dalam aktivitas ilegal apa pun, atau terlibat dalam tindakan yang memalukan, baik untuk profesi auditor internal ataupun organisasi; dan
- Menghormati dan berkontribusi agar tercapainya tujuan perusahaan.

Profile of Internal Audit Division Head

Bank Sahabat Sampoerna's Chief Executive Officer appointed A Dendi Hardiansyah as the Head of Internal Audit Division based on Decision Letter No. 11/SK/BSS/SKDIR-SDM/IX/12 dated 10 September 2012, by referring to Financial Services Authority Regulation No. 56/POJK.04/2015 on the Establishment and Guidelines to Prepare the Internal Audit Division Charter. Complete profile of Internal Audit Division Head is presented in the Company Profile chapter of this Annual Report.

Personnel Qualifications and Certifications

Qualifications of auditors of Bank Sahabat Sampoerna's Internal Audit Division have complied with Bank Indonesia Regulation No. 12/7/PBI/2010 on Risk Management Certification for Management and Officials of Commercial Banks. All auditors in the Internal Audit Division have passed the Risk Management Certification Agency (BSMR) Program, minimum level 1 for staff, level 2 for management, level 3 for Internal Audit Division personnel, and level 4 for Head of Internal Audit Division. In addition, the Internal Audit Division ensures that all auditors do not have family relationship up to second degree, both vertically and horizontally, with Shareholders, members of Board of Commissioners and Board of Directors, and auditors outside the Internal Audit Division. This is intended so that each auditor of the Internal Audit Division can maintain its independence.

Bank Sahabat Sampoerna's Internal Audit Division is currently preparing an integrated plan to improve the internal auditors' competencies through professional certification as proof of the Bank's commitment to realizing its missions. Bank Sahabat Sampoerna also participates in membership and plays an active role in seminars and training organized by the Bank's Internal Auditor Association (IAIB).

Internal auditor's integrity will build the trust that becomes the basis of assessment. Therefore, internal auditor must:

- *Be honest, diligent, and responsible for doing work;*
- *Obey the law, which is realized in the disclosures made in accordance with provisions of laws and regulations and the profession;*
- *Be aware not to be involved in any illegal activity, or to engage in shameful actions, both for the profession of internal auditors or organizations; and*
- *Respect and contribute to the achievement of Company goals.*

Menjaga Objektivitas Maintain Objectivity

Integritas auditor internal akan membangun kepercayaan yang menjadi landasan penilaian. Oleh karena itu, auditor internal harus memiliki sikap:

- Menghindari aktivitas yang dapat merusak objektivitas audit;
- Menolak pemberian apa pun yang dapat mengganggu kemampuannya untuk berlaku profesional; dan
- Melaporkan semua fakta hasil audit (yang seharusnya dilaporkan).

Internal auditor's integrity will build the trust that becomes the basis of assessment. Therefore, internal auditor must:

- *Avoid activities that can damage audit objectivity;*
- *Refuse any gift that can interfere with the ability to act professionally; and*
- *Report all facts of audit results (which should be reported).*

Menjaga Kerahasiaan Maintain Confidentiality

Auditor tidak akan menyampaikan informasi kepada semua pihak yang tidak berhak, sehingga auditor internal harus memiliki sikap:

- Menjaga kerahasiaan informasi yang diperoleh dalam melaksanakan tugas; dan
- Menghindari penyalahgunaan informasi yang diperolehnya untuk keuntungan pribadi/kelompok atau menggunakan informasi dengan cara yang bertentangan dengan hukum atau yang merugikan tujuan dan etika perusahaan.

The auditor will not convey information to all unauthorized parties. Therefore, the internal auditor must:

- *Maintain the confidentiality of information collected while carrying out the tasks; and*
- *Avoid misuse of information obtained for personal/ group benefit or use the information in a way contrary to the law or that harms the Company's interests and ethics.*

Memiliki Kompetensi Have Competence

Auditor menerapkan semua pengetahuan, keterampilan, dan pengalamannya dalam melaksanakan audit, sehingga auditor internal harus memiliki sikap:

- Menguasai (mempunyai) pengetahuan, keterampilan, dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugasnya untuk melaksanakan kegiatan audit;
- Memiliki pengetahuan tentang peraturan perundang-undangan di bidang pasar modal dan peraturan perundang-undangan terkait lainnya;
- Memiliki kecakapan untuk berinteraksi dan berkomunikasi baik lisan maupun tertulis secara efektif;
- Melaksanakan proses audit sesuai dengan Standar dan Panduan Audit;
- Meningkatkan pengetahuan/kecakapan/keahlian dan kemampuan profesionalisme serta efektivitas dan kualitas audit secara terencana dan berkesinambungan melalui seminar, kursus, atau pendidikan lanjutan lainnya; dan
- Memahami prinsip GCG dan manajemen risiko.

The auditor applies all knowledge, skills, and experience in conducting audit. Therefore, internal auditor must:

- *Master (have) knowledge, skills, and experience on audit technicalities and other disciplines relevant to the field of duty to perform audit;*
- *Have knowledge of laws and regulations in capital market sector and other related laws and regulations;*
- *Have the ability to effectively interact and communicate verbally and in writing;*
- *Carry out the audit process in accordance with the Audit Standards and Guidelines;*
- *Enhance knowledge/skills/expertise and professional abilities as well as the effectiveness and quality of audit in a planned and continuous manner through seminars, courses, or other further education; and*
- *Understand GCG principles and risk management.*

Memelihara Independensi Maintain Independence

Untuk menjaga independensi, auditor harus bebas dari campur tangan pihak-pihak lain, sehingga auditor internal harus:

- Bebas dari pengaruh setiap pekerjaan dalam bidang yang diaudit atau yang pernah menjadi tanggung jawabnya;
- Tidak memihak kepada siapa pun; dan
- Tidak terlibat dalam pertentangan kepentingan dengan klien.

To maintain independence, auditor must be free from interference from other parties. Therefore, internal auditor must:

- *Be free from influence of any work in the area that is audited or that has been a responsibility of the auditor;*
- *Does not side with anyone; and*
- *Is not involved in a conflict of interest with client.*

Tanggung Jawab dan Wewenang

Tanggung Jawab Satuan Kerja Audit Internal berdasarkan Piagam Internal Audit, yaitu:

1. Membuat rencana audit tahunan berdasarkan *risk based audit*;
2. Melaksanakan rencana audit tahunan yang telah disetujui oleh Dewan Komisaris dan Direktur Utama dengan mempertimbangkan rekomendasi Komite Audit, tugas-tugas lain sesuai dengan *urgency* (kepentingan) maupun permintaan khusus, baik dari Direktur Utama maupun Komite Audit;
3. Melakukan proses audit sesuai ketentuan internal yang berlaku, *standard professional practices*, serta ketentuan Bank Indonesia dan Standar Profesi Internal Audit (Standar Pelaksanaan Audit Internal secara profesional);

Responsibilities and Authority

The responsibilities of Internal Audit Division are based on the Internal Audit Charter, which are:

1. Preparing annual audit plan based on risk based audits;
2. Executing annual audit plan that has been approved by the Board of Commissioners and Chief Executive Officer by considering recommendations from Audit Committee, other tasks in accordance with the urgency (interests) or special requests, both from the Chief Executive Officer and Audit Committee;
3. Conducting audit process in accordance with the applicable internal regulations, professional practice standards, Bank Indonesia regulations, and Internal Audit Professional Standards (professional Standards for Internal Audit Implementation);

4. Membuat laporan hasil pemeriksaan atas tugas yang dilaksanakan serta *summary top ten risk* hasil pemeriksaan audit, untuk disampaikan kepada pihak-pihak yang berkepentingan termasuk Direktur Utama. Selain itu laporan juga disampaikan salinannya kepada Dewan Komisaris, Komite Audit, serta Direktur Kepatuhan dan Risiko;
5. Memberikan rekomendasi perbaikan atas hasil audit dan informasi yang objektif tentang kegiatan yang diperiksa, membuat, serta menyampaikan laporan atas hal tersebut;
6. Melakukan *monitoring* serta analisis kecukupan tindak lanjut perbaikan hasil audit, baik temuan internal maupun eksternal, dan *management letter*;
7. Melakukan investigasi atau pemeriksaan khusus apabila terdapat dugaan terjadinya kecurangan, penyimpangan terhadap hukum dan peraturan yang berlaku, melaporkan dan menyampaikan informasi dugaan kecurangan (*fraud*) yang ditentukan selama proses audit dan menindaklanjutinya sesuai dengan Kebijakan *Anti Fraud Investigation*;
8. Memastikan kebenaran Laporan Keuangan Bank dengan melakukan *review* terhadap Laporan Publikasi Bank per kuartal dan melaporkannya kepada Komite Audit;
9. Meningkatkan kompetensi dan profesionalitas staf audit dari aspek pengetahuan, keterampilan, dan pengalaman yang diperlukan; dan
10. Mengembangkan dan menjalankan program untuk mengevaluasi dan meningkatkan kualitas Internal Audit.

Wewenang yang dimiliki Satuan Kerja Audit Internal Bank Sahabat Sampoerna berdasarkan Piagam Internal Audit, yaitu:

1. Melakukan aktivitas audit internal terhadap kegiatan seluruh divisi dalam organisasi serta afiliasinya sesuai tata kelola yang berlaku;
2. Melakukan komunikasi secara langsung dengan Direksi termasuk Direktur Utama, Komite Audit, dan Dewan Komisaris (jika dianggap perlu melalui Komite Audit);
3. Melakukan komunikasi atau koordinasi dengan Bank Indonesia, Otoritas Jasa Keuangan, dan pihak-pihak lain yang berkaitan dengan tugas audit internal;
4. Melakukan koordinasi kegiatan dengan auditor eksternal;
5. Mengadakan dan/atau menghadiri rapat dengan Manajemen, Direksi, Komite Audit, dan komite-komite lain sesuai undangan;
6. Mengikuti rapat yang bersifat strategis, antara lain rapat Komite Manajemen Risiko dan Komite Pemantau Risiko;
7. Menyelenggarakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris, serta Komite Audit;
8. Mengakses seluruh informasi, catatan, dan dokumen-dokumen yang dianggap perlu sehubungan dengan aktivitas audit;
9. Memilih *object*, menentukan frekuensi, dan cakupan kegiatan yang diperlukan untuk mencapai tujuan audit;
10. Meminta bantuan dari personel divisi lain (sesuai bidang pengetahuan yang diperlukan) untuk membantu tugas-tugas audit; serta
11. Melakukan aktivitas investigasi terhadap kasus/masalah yang terindikasi mengandung pelanggaran ketentuan Bank dan *fraud*.

The authority of Bank Sahabat Sampoerna's Internal Audit Division is based on the Internal Audit Charter, which includes:

1. *Carrying out internal audit activities on all activities in the organization and its affiliation in line with the applicable governance;*
2. *Communicating directly with the Board of Directors, including the Chief Executive Officer, Audit Committee, and Board of Commissioners (if deemed necessary through Audit Committee);*
3. *Communicating or coordinating with Bank Indonesia, Financial Services Authority, and other parties related to the internal audit task;*
4. *Coordinating its activities with those of external auditors;*
5. *Holding and/or attending meetings with the Management, Board of Directors, Audit Committee, and other committees by invitation;*
6. *Attending strategic meetings, among others, meetings of Risk Management Committee and Risk Oversight Committee;*
7. *Conducting regular and incidental meetings with Board of Directors, Board of Commissioners, and Audit Committee;*
8. *Accessing all information, records, and documents deemed necessary in connection with the audit activity;*
9. *Selecting the object, determining the frequency, and scope of activities needed to achieve audit objectives;*
10. *Requesting assistance from other division personnel (according to the required field of knowledge) to assist with the audit tasks; and*
11. *Performing investigative activities on cases/problems that indicate violations of Bank regulations and fraud.*

Pelaksanaan Tugas

Pelaksanaan tugas Satuan Kerja Audit Internal Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Duty Implementation

The implementation of duties of Internal Audit Division of Bank Sahabat Sampoerna in 2020 is described as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Menyusun rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit intern tahun 2021. <i>Preparing the annual audit plan and budget allocation to implement internal audit function in 2021.</i>	SKAI telah menyusun rencana audit tahunan dan alokasi anggaran berdasarkan penilaian risiko secara komprehensif untuk pelaksanaan fungsi audit intern tahun 2021 dan telah disetujui oleh Dewan Komisaris dan Direktur Utama dengan mempertimbangkan rekomendasi Komite Audit. <i>The Internal Audit Division has prepared an annual audit plan and budget allocation based on a comprehensive risk assessment for the implementation of internal audit function in 2021 and has been approved by the Board of Commissioners and Chief Executive Officer by considering recommendations from the Audit Committee.</i>
Melaksanakan rencana audit tahunan 2020 yang telah disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit serta melaksanakan tugas-tugas lain sesuai dengan kepentingan (<i>urgency</i>) maupun permintaan khusus. <i>Conducting the 2020 annual audit plan that has been approved by the Board of Commissioners and Chief Executive Officer by considering recommendations from the Audit Committee and conducting other duties in accordance with the urgency (interests) and special requests.</i>	SKAI telah melaksanakan pemeriksaan sebanyak 48 <i>auditable unit</i> dari 55 <i>plan</i> , yaitu 14 perkreditan, 12 operasional, 3 <i>financial institution</i> , 16 kantor pusat, dan 3 informasi teknologi. <i>The Internal Audit Division has conducted 48 auditable units of 55 plans, which were 14 credit, 12 operations, 3 financial institutions, 16 head offices, and 3 information technology.</i>
Membuat laporan hasil pemeriksaan atas tugas yang dilaksanakan untuk disampaikan kepada pihak-pihak yang berkepentingan termasuk Direktur Utama atau Dewan Komisaris. <i>Preparing report on audit results or duties assigned to be submitted to interested parties including the Chief Executive Officer or Board of Commissioners.</i>	SKAI telah menyampaikan sebanyak 48 laporan hasil pemeriksaan kepada Direktur terkait dan membahas temuan yang dianggap signifikan kepada Komite Audit dan Dewan Komisaris. Selain itu laporan juga disampaikan salinannya kepada Dewan Komisaris, Komite Audit, serta Direktur Kepatuhan dan Risiko. <i>The Internal Audit Division has submitted 48 audit reports to the relevant Directors and discussed findings considered significant with the Audit Committee and Board of Commissioners. Furthermore, a copy of the report is also submitted to the Board of Commissioners, Audit Committee, and Compliance and Risk Director.</i>
Memastikan kebenaran Laporan Keuangan Bank telah sesuai dengan standar akuntansi yang berlaku. <i>Ensure that the accuracy of the Bank's Financial Statements is already in accordance with the applicable accounting standards.</i>	SKAI telah melakukan tinjauan terhadap Laporan Publikasi Bank secara kuartal dan melaporkannya kepada Komite Audit. <i>SKAI has reviewed the Bank's Publication Report on a quarterly basis and reported it to the Audit Committee.</i>
Melakukan aktivitas investigasi terhadap kasus/masalah yang terindikasi mengandung pelanggaran ketentuan Bank dan <i>fraud</i> . <i>Conducting investigative activities on cases/problems that indicate violations of Bank regulations and fraud.</i>	SKAI telah melakukan aktivitas investigasi sebanyak 5 kasus/masalah yang terindikasi mengandung pelanggaran ketentuan Bank dan <i>fraud</i> . Atas hal tersebut telah dilaporkan kepada Otoritas Jasa Keuangan. Selain itu, SKAI juga telah menyampaikan Laporan Strategi <i>Anti-Fraud</i> melalui sistem pelaporan Otoritas Jasa Keuangan secara semesteran. <i>The Internal Audit Division has conducted investigative activities on 5 cases/problems that indicate violations of Bank regulations and fraud. Such matters have been reported to the Financial Services Authority. In addition, SKAI has also submitted Anti-Fraud Strategy Report through the Financial Services Authority reporting system on a semi-annual basis.</i>
Menyusun dan mengkaji Piagam Audit Internal secara periodik. <i>Preparing and reviewing the Internal Audit Charter periodically.</i>	SKAI telah mengkaji ulang Piagam Audit Internal pada tanggal 14 Mei 2020, meninjau kesesuaian pelaksanaannya dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. <i>SKAI reviewed the Internal Audit Charter on 14 May 2020, reviewing the conformity with the Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function for Commercial Banks.</i>
Penggunaan jasa pihak eksternal untuk aktivitas audit internal. <i>Use of external party services in conducting internal audit.</i>	Terdapat Laporan Pemeriksaan IT ATM dan <i>internet banking</i> yang dilakukan oleh PT Royal Mitra Teknologi dan telah dipastikan: a. Terselenggaranya transfer pengetahuan antara pihak eksternal kepada anggota SKAI dengan mempertimbangkan penggunaan jasa ahli pihak eksternal yang bersifat sementara; b. Penggunaan jasa pihak eksternal tidak memengaruhi independensi dan objektivitas fungsi SKAI, serta c. Pihak eksternal mematuhi Piagam Audit Internal Bank. <i>There is an IT audit on ATM and internet banking conducted by PT Royal Mitra Teknologi and it has been confirmed that:</i> a. <i>There is a transfer of knowledge between external parties to SKAI members by considering the use of external expert services temporarily;</i> b. <i>The use of external party services does not affect the independence and objectivity of SKAI function; and</i> c. <i>External parties comply with the Bank's Internal Audit Charter.</i>

Program Kerja Work Program	Pelaksanaan Implementation
<p>Bank wajib melakukan kaji ulang terhadap fungsi audit intern oleh pihak eksternal yang independen sekali dalam 3 tahun untuk periode bulan Juli sampai dengan bulan Juni tahun ketiga berikutnya, dan dilaporkan kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah periode pengkajian berakhir.</p> <p><i>The Bank must review the internal audit function by an independent external party once every 3 years for the period from July to June of the following third year, and report it to the Financial Services Authority no later than 2 months after the review period ends.</i></p>	<p>Bank telah melakukan kaji ulang terhadap kinerja SKAI oleh KAP Drs. J Tanzil & Rekan untuk periode 1 Februari 2017 sampai dengan 30 Juni 2020, dengan hasil secara keseluruhan dalam kategori patuh sesuai Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 dan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016, yang paling sedikit mencakup tentang:</p> <ol style="list-style-type: none"> Pendapat tentang hasil kerja SKAI; Kepatuhan SKAI terhadap Standar Profesional Audit Internal; Penilaian terhadap aktivitas SKAI dalam melakukan evaluasi sistem pengendalian internal; Kesesuaian metodologi atau sistem SKAI dengan kondisi terkini dan kompleksitas usaha Bank; dan Usulan perbaikan. <p>Laporan hasil kaji ulang tersebut disertai saran perbaikan sebagai bagian dari Laporan Kaji Ulang yang telah disampaikan kepada Otoritas Jasa Keuangan pada tanggal 20 Juli 2020 dengan persetujuan Direktur Utama dan Komisaris Utama.</p> <p><i>The Bank has reviewed SKAI performance by KAP Drs. J Tanzil & Partners for the period of 1 February 2017 to 30 June 2020, with overall results in the compliance category in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 and Financial Services Authority Regulation No. 38/POJK.03/2016, which at least covers:</i></p> <ol style="list-style-type: none"> <i>Opinions about SKAI work results;</i> <i>SKAI Compliance with Internal Audit Professional Standards;</i> <i>Assessment of SKAI's activities in evaluating the internal control system;</i> <i>Conformity of SKAI methodology or system with the the Bank's current condition and business complexity; and</i> <i>Proposal for improvements.</i> <p><i>The review report contains suggestions for improvement as part of the Review Report that was submitted to the Financial Services Authority on 20 July 2020, with the approval of Chief Executive Officer and President Commissioner.</i></p>
<p>SKAI melakukan komunikasi dengan pihak regulator. <i>SKAI communicates with regulators.</i></p>	<p>Kepala SKAI melakukan komunikasi dengan Otoritas Jasa Keuangan secara aktif untuk membahas:</p> <ol style="list-style-type: none"> Area berisiko yang diidentifikasi oleh Otoritas Jasa Keuangan dan SKAI; Pemahaman tindakan mitigasi risiko yang dilakukan Bank; Pemantauan tindak lanjut Bank atas kelemahan yang teridentifikasi; Temuan dan rekomendasi dari pelaksanaan audit internal pada tahun berjalan; serta Rencana audit tahunan. <p>Selain itu, SKAI juga telah menyampaikan laporan pelaksanaan dan pokok-pokok hasil audit internal melalui sistem pelaporan Otoritas Jasa Keuangan secara semesteran yang ditandatangani oleh Direktur Utama dan Komisaris Independen yang menjadi ketua Komite Audit.</p> <p><i>SKAI Head actively communicates with the Financial Services Authority to discuss:</i></p> <ol style="list-style-type: none"> <i>Risk areas identified by the Financial Services Authority and SKAI;</i> <i>Understanding of the risk mitigation measures carried out by the Bank;</i> <i>Monitoring the Bank's follow-up on identified weaknesses;</i> <i>Findings and recommendations from the internal audit conducted in the current year; and</i> <i>Annual audit plan.</i> <p><i>In addition, SKAI has also submitted a report on the implementation and main points of internal audit results through the Financial Services Authority reporting system on a semi-annual basis, signed by the Chief Executive Officer and an Independent Commissioner who is the chair of Audit Committee.</i></p>

Biaya yang dikeluarkan Bank Sahabat Sampoerna untuk melaksanakan pemeriksaan audit internal tercatat sebesar Rp383.000.000,-.

The costs incurred by Bank Sahabat Sampoerna for carrying out internal audit amounted to Rp383,000,000.

Temuan dan Tindak Lanjut

Satuan Kerja Audit Internal melakukan analisis terhadap data yang diberikan oleh setiap auditor. Selanjutnya, hasil analisis tersebut disampaikan kepada Direksi sebagai temuan yang perlu ditindaklanjuti. Informasi terkait data tindak lanjut hasil audit Bank Sahabat Sampoerna tahun 2020 diungkapkan pada tabel berikut.

Status Status	Total Temuan Total Findings	Persentase Percentage
Open	5	1.02%
Overdue	2	0.41%
Closed	485	98.57%
Total	492	100.00%

Audit TI

Dalam pelaksanaan audit, khususnya teknologi informasi (TI) Audit, Bank Sahabat Sampoerna telah memiliki pedoman audit internal atas penggunaan TI, yaitu Kebijakan Prosedur Audit Internal TI No. 09/016/BSS/SKAI/III/2017 tanggal 31 Maret 2017. Bank Sahabat Sampoerna juga senantiasa melakukan pengkajian ulang atas fungsi audit internal terkait penggunaan TI paling tidak 1 kali dalam 3 tahun.

Pengkajian ulang tersebut dilakukan Bank bersama dengan KAP Drs J Tanzil dan Rekan, yang telah dilaporkan kepada pihak regulator melalui Laporan Akuntan Independen tanggal atas Penerapan Prosedur yang Disepakati Bersama untuk Memeriksa Kinerja Unit Satuan Kerja Audit Internal PT Bank Sahabat Sampoerna Periode 1 Februari 2017 sampai dengan 30 Juni 2020. Laporan hasil kaji ulang tersebut disertai saran perbaikan sebagai bagian dari Laporan Kaji Ulang yang telah disampaikan kepada Otoritas Jasa Keuangan pada 20 Juli 2020.

Pada tahun 2020, hasil audit internal terhadap TI yang telah disampaikan kepada Otoritas Jasa Keuangan diuraikan sebagai berikut.

1. Laporan Hasil Pemeriksaan Kepatuhan (LHPK) Security Audit BI-RTGS, BI-ETP, BI-SSSS, SKNBI No. 09/006/BSS/SKAI-LHP/II/2020;
2. BCM – Disaster Recovery Plan (DRP) No. 09/018/BSS/SKAI-LHP/V/2020; dan
3. ATM dan Internet Banking oleh PT Royal Mitra Teknologi No. 010.01/RMT-PM/REP/IV/2021.

Selain itu, sesuai Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Satuan Kerja Audit Internal Bank Sahabat Sampoerna tidak ikut serta dalam proses penyempurnaan pedoman manajemen risiko dan penyusunan Laporan Profil Risiko Triwulanan.

Findings and Follow Ups

The Internal Audit Division analyzes the data provided by each auditor. Next, the analysis results are submitted to the Board of Directors as findings that need follow-up. Information on follow-up data of audit results of Bank Sahabat Sampoerna in 2020 is disclosed in the following table.

IT Audit

In conducting audit, especially Information Technology (IT) audit, Bank Sahabat Sampoerna already has internal audit guidelines for the use of IT, which is IT Internal Audit Procedure Policy No. 09/016/BSS/SKAI/III/2017 dated 31 March 2017. Bank Sahabat Sampoerna also continues to review the internal audit function related to the use of IT at least once in 3 years.

The review was conducted by the Bank together with KAP Drs J Tanzil and Partners, which has been reported to the regulators through an Independent Accountant Report on the Implementation of a Mutually Agreed Procedure for Auditing the Performance of Internal Audit Division of PT Bank Sahabat Sampoerna for the Period of 1 February 2017 to 30 June 2020. The review report contains suggestions for improvement as part of the Review Report that was submitted to the Financial Services Authority on 20 July 2020.

In 2020, the results of internal audit on IT that were already submitted to the Financial Services Authority are described as follows.

1. Compliance Audit Report (LHPK) of Security Audit for BI-RTGS, BI-ETP, BI-SSSS, SKNBI No. 09/006/BSS/SKAI-LHP/II/2020;
2. BCM – Disaster Recovery Plan (DRP) No. 09/018/BSS/SKAI-LHP/V/2020; and
3. ATM and Internet Banking by PT Royal Mitra Teknologi No. 010.01/RMT-PM/REP/IV/2021.

Furthermore, pursuant to Financial Services Authority Circular No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks, Bank Sahabat Sampoerna's Internal Audit Division does not participate in the process of improving risk management guidelines and preparing the Quarterly Risk Profile Report.

Pengembangan Kompetensi

Satuan Kerja Audit Internal Bank Sahabat Sampoerna mengikutsertakan para auditor dalam berbagai pengembangan kompetensi agar dapat melaksanakan tugas dan fungsi Audit Intern secara optimal dan profesional. Sepanjang tahun 2020, program pengembangan kompetensi yang diikuti tercatat sebanyak 27 kali dengan melibatkan 19 peserta. Adapun materi yang diselenggarakan sebagaimana diuraikan pada tabel berikut.

Competency Development

Bank Sahabat Sampoerna's Internal Audit Division engages auditors in various competency development programs in order to implement the duties and functions of Internal Audit optimally and professionally. Throughout 2020, the competency development programs participated were recorded as many as 27 times by involving 19 participants. The material organized is as described in the following table.

Materi Pengembangan Kompetensi <i>Competence Development Material</i>	Penyelenggara <i>Organizer</i>	Tempat dan Waktu Pelaksanaan <i>Place and Time</i>
<i>Executive Coaching for Senior Management Team</i>	Bank Sahabat Sampoerna	<i>22 January 2020</i>
<i>101 Effective Presentation Through Digital Media</i>	Training Consultant, Nadia Tanza	<i>Virtual, 5 June 2020</i>
<i>The New You (Personal Branding)</i>	PT Insan Baru Indonesia	<i>Virtual, 11 June 2020</i>
<i>Personal Financial Planning Bersama PDaja.com</i>	Bank Sahabat Sampoerna	<i>Virtual, 16 June 2020</i>
<i>Restrukturisasi: Tantangan & Solusi Terbaik Saat Pandemi</i> <i>Restructuring: Challenges & Best Solutions During the Pandemic</i>	Bank Sahabat Sampoerna	<i>Virtual, 17 June 2020</i>
<i>Socio Entrepreneurship</i>	Eksternal <i>External</i>	<i>Virtual, 18 June 2020</i>
<i>Lockdown, UMKM & Risiko</i> <i>Lockdown, MSME & Risk</i>	Bank Sahabat Sampoerna	<i>Virtual, 19 June 2020</i>
<i>Pembayaran Sehat Menggunakan QR Code Indonesian Standard (QRIS) di Masa Pandemi Covid-19 dan New Normal</i> <i>Healthy Payment by Using QR Code Indonesian Standard (QRIS) during the Covid-19 Pandemic and New Normal</i>	Eksternal <i>External</i>	<i>Virtual, 24 June 2020</i>
<i>Stress Management & Mental Resilience in New Work Environment (Counseling & Workshop)</i>	Eksternal <i>External</i>	<i>Virtual, 24 June 2020</i>
<i>Sosialisasi Restrukturisasi Debitor yang Terdampak Covid-19</i> <i>Dissemination of Restructuring of Debtors Affected by Covid-19</i>	Bank Sahabat Sampoerna	<i>Virtual, 26 June 2020</i>
<i>Antisipasi New Normal terhadap Kesehatan Portofolio</i> <i>Anticipation of New Normal on Health Portfolio</i>	Bank Sahabat Sampoerna	<i>Virtual, 7 July 2020</i>
<i>Distance Sales Maximizing: Tips Cara Penjualan dalam Masa Pandemi</i> <i>Maximizing Distance Sales: Tips on How to Sell during the Pandemic</i>	Bank Sahabat Sampoerna	<i>Virtual, 9 July 2020</i>
<i>E-Conomy: Ekonomi di Era Digital</i> <i>E-Conomy: Economy in the Digital Era</i>	Bank Sahabat Sampoerna	<i>Virtual, 10 July 2020</i>
<i>Jangan Mau Go Digital, Menurut Perspektif Hukum</i> <i>Say No to Go Digital, From a Legal Perspective</i>	Bank Sahabat Sampoerna	<i>Virtual, 14 July 2020</i>
<i>Creative & Innovative Thinking Skills</i>	CV Synopsis	<i>Virtual, 16 July 2020</i>
<i>Training Exam Certified ITIL v4 Foundation</i>	Eksternal <i>External</i>	<i>Virtual, 10-11 August 2020</i>
<i>Powerful Presentation Design</i>	Eksternal <i>External</i>	<i>Virtual, 18 August 2020</i>
<i>Basic Leadership</i>	Eksternal <i>External</i>	<i>Virtual, 24-25 August 2020</i>
<i>Training Fundamental Leadership</i>	Eksternal <i>External</i>	<i>Virtual, 14 September 2020</i>
<i>Powerful Presentation Design - Intermediate</i>	Eksternal <i>External</i>	<i>Virtual, 22 September 2020</i>
<i>Unsur-Unsur Tindak Pidana dalam Penyelesaian Kredit Bermasalah</i> <i>Elements of Criminal Actions in Settlement of Non-Performing Loans</i>	Eksternal <i>External</i>	<i>Virtual, 15 October 2020</i>
<i>Fundamental Leadership Leading Others Batch 2</i>	Eksternal <i>External</i>	<i>Virtual, 16 October 2020</i>
<i>Risk Management Certification Level 1</i>	Eksternal <i>External</i>	<i>Virtual, 12-13 November 2020</i>
<i>Risk Management Refreshment Training</i>	Garda Learning Centre	<i>Virtual, 16 November 2020</i>
<i>Rencana Aksi Keuangan Berkelanjutan (RAKB SKMR)</i> <i>Sustainable Finance Action Plan (RAKB of SKMR)</i>	Bank Sahabat Sampoerna	<i>Virtual, 18 November 2020</i>

Materi Pengembangan Kompetensi <i>Competence Development Material</i>	Penyelenggara <i>Organizer</i>	Tempat dan Waktu Pelaksanaan <i>Place and Time</i>
<i>Entrepreneurship in You</i>	Eksternal <i>External</i>	Virtual, 20 November 2020
Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020

Penilaian Kinerja Satuan Kerja Audit Internal

Penilaian Kinerja Satuan Kerja Audit Internal Bank Sahabat Sampoerna dilakukan secara mandiri melalui mekanisme *self-assessment* dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola Perusahaan bagi Bank Umum. Selanjutnya, hasil penilaian tersebut disampaikan kepada Direktur Kepatuhan dan Manajemen Risiko Bank Sahabat Sampoerna.

Hasil *self-assessment* GCG Satuan Kerja Audit Internal tahun 2020 menunjukkan nilai komposit 1 atau "Sangat Baik". Informasi hasil penilaian tersebut telah dimuat pada penjelasan terkait Hasil *Self-Assessment* GCG dalam Laporan Tahunan ini.

Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Audit Internal

Pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan masukan dari Komite Audit. Setiap pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal harus segera dilaporkan kepada Otoritas Jasa Keuangan.

Performance Assessment of Internal Audit Division

Performance Assessment of Bank Sahabat Sampoerna's Internal Audit Division is performed independently through a self-assessment mechanism that refers to the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Bank. Furthermore, the assessment results are submitted to the Compliance and Risk Management Director of Bank Sahabat Sampoerna.

The GCG self-assessment results of Internal Audit Division in 2020 showed a composite value of 1 or "Very Good". Information on the assessment results has been included in the explanation related to GCG Self-Assessment Results of this Annual Report.

Mechanism of Appointment and Dismissal of Internal Audit Division Head

The appointment and dismissal of the Internal Audit Division Head must be approved by the Chief Executive Officer and the Board of Commissioners by considering input from the Audit Committee. Every appointment and dismissal of the Internal Audit Division Head shall immediately be reported to the Financial Services Authority.

Audit Eksternal

External Auditor

Bank Sahabat Sampoerna berupaya untuk memberikan informasi dan data yang akuntabel, independen, dan wajar kepada para pemangku kepentingan. Terkait hal ini, Bank Sahabat Sampoerna menunjuk kantor akuntan publik (KAP) dan akuntan publik (AP) yang telah memenuhi persyaratan untuk melakukan pengawasan terhadap aspek keuangan Bank serta tidak memiliki benturan kepentingan dengan Bank.

Bank Sahabat Sampoerna seeks to provide accountable, independent, and reasonable information and data to stakeholders. Regarding this matter, Bank Sahabat Sampoerna appoints public accounting firm (KAP) and public accountant (AP) that have fulfilled the requirements to supervise the financial aspects of the Bank and do not have conflict of interest with the Bank.

Penunjukan KAP

Penunjukan dan penetapan KAP dilakukan saat RUPS Tahunan Bank dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 dan mempertimbangkan saran dari Komite Audit. Berdasarkan hasil keputusan RUPS Tahunan 2020, Bank Sahabat Sampoerna menunjuk KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) sebagai KAP dan AP Sutomo untuk mengaudit Laporan Keuangan Bank sepanjang tahun 2020. Penunjukan ini disepakati melalui *Engagement Letter* No. B1336/TW/A20/078/09-20 sebagai bukti perjanjian legalitas antara Bank dengan pihak AKP.

Appointment of Public Accounting Firm

KAP (Public Accounting Firm) is appointed and designated during the Bank's Annual GMS based on Financial Services Authority Regulation No. 13/POJK.03/2017 with due observance to advices of the Audit Committee. Based on the 2020 Annual GMS Resolutions, Bank Sahabat Sampoerna appointed Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited network (KAP BDO) as KAP and AP Sutomo to audit the Bank's Financial Statements for 2020 fiscal year. This appointment was agreed upon through an Engagement Letter No. B1336/TW/A20/078/09-20 as evidence of the legality agreement between the Bank and the Public Accounting Firm.

Informasi AP dan KAP Bank

Bank Sahabat Sampoerna menggunakan jasa AP dan KAP yang telah terdaftar di Otoritas Jasa Keuangan dan sesuai dengan Standar Akuntansi Keuangan di Indonesia. Informasi terkait AP dan KAP yang ditunjuk oleh Bank selama 5 tahun terakhir diungkapkan pada tabel berikut.

Information on Bank's AP and KAP

Bank Sahabat Sampoerna uses services of Public Accountant (AP) and Public Accounting Firm (KAP) that are registered with the Financial Services Authority and in accordance with the Financial Accounting Standards in Indonesia. Information related to AP and KAP appointed by the Bank for the past 5 years is disclosed in the following table.

Tahun Buku Fiscal Year	Kantor Akuntan Publik Public Accountant Firm	Nama Akuntan Accountant's Name	Biaya Fee (Rp)
2020	KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) <i>Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited network (KAP BDO)</i>	Sutomo	450,000,000
2019	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (KAP RSM Indonesia)	Dedy Sukrisnadi, CPA	580,000,000
2018	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (KAP RSM Indonesia)	Dedy Sukrisnadi, CPA	390,000,000
2017	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (KAP RSM Indonesia)	Dedy Sukrisnadi, CPA	360,000,000
2016	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (KAP RSM Indonesia)	Saptoto Agustomo, SE, MM, CPA	340,000,000

Jasa Lain yang Diberikan

Tidak ada jasa lain yang diberikan KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) kepada Bank Sahabat Sampoerna selain terkait audit Laporan Keuangan tahun buku 2020.

Other Services Provided

There are no other services provided by KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited network (KAP BDO) to Bank Sahabat Sampoerna other than auditing the Financial Statements for the 2020 fiscal year.

Sistem Pengendalian Internal

Internal Control System

Bank Sahabat Sampoerna melaksanakan sistem pengendalian internal dalam rangka membantu pencapaian kinerja Bank, meminimalkan risiko kerugian, serta menjaga kepatuhan pada ketentuan dan peraturan perundang-undangan yang berlaku. Sistem pengendalian internal juga dianggap sebagai salah satu komponen penting dalam pengawasan dan pengelolaan kegiatan operasional Bank yang sehat dan aman.

Bank Sahabat Sampoerna menerapkan sistem pengendalian internal secara kesinambungan dengan tujuan untuk:

1. Menjaga dan mengamankan aset Bank;
2. Menjamin tersedianya pelaporan keuangan dan manajerial yang akurat dan dapat dipercaya;
3. Meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku;
4. Mengurangi dampak keuangan atau dampak kerugian, penyimpangan, termasuk *fraud*, dan pelanggaran aspek kehati-hatian; serta
5. Meningkatkan efektivitas organisasi dan efisiensi biaya.

Penerapan sistem pengendalian internal di Bank Sahabat Sampoerna berpedoman pada Surat Edaran Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum tanggal 7 Juli 2017, yang kemudian disesuaikan dengan struktur organisasi Bank yang masih terus tumbuh. Bank Sahabat Sampoerna berupaya agar pengendalian internal berjalan dengan efektif. Oleh karena itu, nilai-nilai dan budaya yang terkandung dalam *Sampoerna Way* disisipkan ke dalam susunan kebijakan sistem pengendalian internal Bank.

Berbagai upaya pengembangan sistem pengendalian internal terus dilakukan Bank dengan cara:

1. Mengembangkan kerangka kerja sistem pengendalian internal yang dapat dijadikan pedoman bagi setiap karyawan dalam menerapkan sistem pengendalian internal sesuai dengan *job description* masing-masing;
2. Melakukan pengendalian dan pemindahan fungsi pada seluruh tingkatan fungsional, sesuai struktur organisasi Bank; dan
3. Menyelenggarakan sistem akuntansi, informasi, dan komunikasi manajemen risiko sesuai ketentuan dan perundang-undangan yang berlaku sehingga Bank mampu memfasilitasi pelaksanaan proses manajemen risiko yang komprehensif secara memadai.

Bank Sahabat Sampoerna implements an internal control system in order to help achieve the Bank's performance, minimize the risk of loss, and maintain compliance with the applicable provisions and laws and regulations. The internal control system is also deemed as one of the important components in monitoring and managing the Bank's operational activities that are sound and safe.

Bank Sahabat Sampoerna implements its internal control system consistently with the objectives to:

1. *Maintain and secure Bank assets;*
2. *Ensure the availability of accurate and trustworthy financial and managerial reporting;*
3. *Improve the Bank's compliance with the applicable provisions and laws and regulations;*
4. *Reduce the financial impact or impact of losses, irregularities, including fraud, and violation of prudential aspects; and*
5. *Improve organization effectiveness and cost efficiency.*

The implementation of internal control system at Bank Sahabat Sampoerna refers to the Financial Services Circular No. 35/SEOJK.03/2017 on Guidelines for Internal Control System Standards for Commercial Banks dated 7 July 2017, which are then adjusted to the Bank's organizational structure that still keeps growing. Bank Sahabat Sampoerna seeks for effective internal control. Therefore, the values and culture contained in Sampoerna Way are incorporated into the policy structure of the Bank's internal control system.

Various efforts to develop the Bank's internal control system continue to be carried out by:

1. *Developing an internal control system framework that can be used as a guide for each employee in implementing the internal control system in accordance with their respective job descriptions;*
2. *Controlling and transferring functions at all functional levels, in accordance with the Bank's organizational structure; and*
3. *Carrying out risk management accounting, information, and communication system in accordance with the applicable laws and regulations so that the Bank can facilitate the implementation of a comprehensive risk management process adequately.*

Kesesuaian Pengendalian Internal dengan Surat Edaran Otoritas Jasa Keuangan dan Basel Committee Internal Control Framework

Kegiatan pengendalian internal di Bank Sahabat Sampoerna diterapkan dengan berpedoman pada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum dan *Basel Committee Internal Control Framework*.

Ruang Lingkup Pengendalian Internal

Ruang lingkup sistem pengendalian internal Bank Sahabat Sampoerna tercantum dalam Memo Kerangka Kerja (*Framework*) Sistem Pengendalian Intern (SPI) No. 09/05/MI/SKMR/V/18 yang mencakup 5 elemen pokok yang saling berkaitan, yaitu:

1. Pengawasan oleh Manajemen dan Budaya Pengendalian

- a. Tugas dan tanggung jawab Dewan Komisaris terkait sistem pengendalian internal di antaranya:
 - 1) Melakukan pengawasan terhadap pelaksanaan internal secara umum, termasuk kebijakan Direksi yang menerapkan pengendalian internal;
 - 2) Memastikan adanya perbaikan terhadap permasalahan Bank yang dapat mengurangi efektivitas sistem pengendalian internal; dan
 - 3) Melakukan *review* secara berkala atas pelaksanaan pengendalian internal dan validasi strategi Bank terhadap pengendalian internal yang ditetapkan.
- b. Tugas dan tanggung jawab Direksi terkait sistem pengendalian internal antara lain:
 - 1) Menciptakan dan memelihara sistem pengendalian internal yang kuat dan efektif;
 - 2) Memastikan sistem berjalan secara aman dan andal, sesuai tujuan pengendalian internal yang ditetapkan Bank;
 - 3) Menetapkan kebijakan dan strategi, prosedur pengendalian internal, serta memantau kecukupan dan efektivitas sistem pengendalian internal; serta
 - 4) Direktur yang membawahi fungsi kepatuhan wajib berperan aktif untuk mencegah adanya penyimpangan yang dilakukan oleh manajemen dalam menetapkan kebijakan dengan berlandaskan pada prinsip kehati-hatian.
- c. Pengawasan aktif Dewan Komisaris dan Direksi dijalankan melalui penetapan dan pelaksanaan strategi bisnis, pengembangan dan penerapan manajemen risiko, penyusunan organisasi dan pendelegasian wewenang dengan akuntabilitas yang jelas, pengembangan kebijakan pengendalian internal, serta pemantauan terhadap kecukupan dan efektivitas sistem pengendalian internal yang telah ditetapkan.

Conformity of Internal Control with Financial Services Authority Circular and Basel Committee Internal Control Framework

The internal control at Bank Sahabat Sampoerna is applied in reference to the Financial Authority Services Circular No. 35/SEOJK.03/2017 on Guidelines of Internal Control System Standard for Commercial Bank and Basel Committee Internal Control Framework.

Scope of Internal Control

The scope of Bank Sahabat Sampoerna's internal control system is stated in the Internal Control System (SPI) Framework Memo No. 09/05/MI/SKMR/V/18, which includes 5 main interrelated elements, which are:

1. Management Supervision and Control Culture

- a. *Duties and responsibilities of Board of Commissioners related to the internal control system include:*
 - 1) *Supervising the implementation of internal control in general, including the Board of Directors' policies that apply internal control.*
 - 2) *Ensuring improvements to the Bank's problems that can reduce the effectiveness of internal control system; and*
 - 3) *Conducting review periodically of the implementation of internal control and validating the Bank's strategy on the established internal controls.*
- b. *Duties and responsibilities of the Board of Directors related to the internal control system include:*
 - 1) *Establishing and maintaining strong and effective internal control system;*
 - 2) *Ensuring that the system runs safely and reliably, in accordance with the internal control objectives set by the Bank;*
 - 3) *Establishing policies and strategies, internal control procedures, and monitoring the adequacy and effectiveness of the internal control system; and*
 - 4) *The Director in charge of the compliance function must play an active role in preventing any deviation by the Management in setting policies based on the precautionary principle.*
- c. *Active supervision by the Board of Commissioners and Board of Directors is carried out by establishing and implementing business strategies, developing and implementing risk management, preparing organization, delegating authority with clear accountability, developing internal control policies, and monitoring the adequacy and effectiveness of the established internal control system.*

Dewan Komisaris dan Direksi berkepentingan untuk memastikan pengembangan lingkungan kerja Bank dikendalikan dengan baik. Terkait hal ini, Dewan Komisaris dan Direksi berupaya meningkatkan etika kerja dan integritas yang tinggi serta menciptakan budaya organisasi yang dapat memberikan pemahaman bagi seluruh karyawan mengenai pentingnya pengendalian internal yang berlaku di Bank.

The Board of Commissioners and Board of Directors have interests to ensure that the development of the Bank's work environment is well-controlled. Regarding this matter, the Board of Commissioners and Board of Directors strive to improve work ethics and high integrity as well as create an organizational culture that can provide understanding for all employees on the importance of internal control in the Bank.

2. Identifikasi dan Penilaian Risiko

Identifikasi, analisis, dan penilaian risiko merupakan serangkaian tindakan yang dilakukan oleh Direksi. Namun, agar cakupan audit yang dilakukan lebih luas dan menyeluruh, maka penilaian risiko didelegasikan kepada Satuan Kerja Audit Internal, dengan mempertimbangkan faktor internal maupun eksternal, serta dilakukan pada entitas ataupun tingkat aktivitasnya.

2. Risk Identification and Assessment

Risk identification, analysis, and assessment are a series of actions taken by the Board of Directors. However, in order for the audit scope to be more extensive and comprehensive, the risk assessment is delegated to the Internal Audit Division, by considering the internal and external factors, and is carried out at the entity or the level of activity.

Pelaksanaan identifikasi dan penilaian terhadap risiko yang melekat pada kegiatan operasional Bank dilakukan secara terus-menerus, baik secara individual maupun keseluruhan (*composite*), yang dapat memengaruhi pencapaian sasaran. Penilaian risiko dapat mengidentifikasi jenis risiko yang dihadapi oleh Bank, baik risiko individual maupun secara keseluruhan (*aggregate*), penetapan limit risiko, dan teknik pengendalian risiko tersebut.

Identification and assessment of risks inherent in the Bank's operational activities are carried out continuously, both individually and as a whole (composite), which can affect the target achievement. Risk assessment can identify the types of risks faced by the Bank, both individual and overall risks (aggregate), determination of risk limits, and risk control techniques.

3. Kegiatan Pengendalian dan Pemisahan Fungsi Operasional

Kegiatan pengendalian melibatkan seluruh karyawan Bank, termasuk Direksi. Kegiatan pengendalian direncanakan dan diterapkan untuk mengendalikan risiko yang telah diidentifikasi. Kegiatan pengendalian mencakup penetapan kebijakan dan prosedur pengendalian, serta proses verifikasi lebih dini untuk memastikan bahwa kebijakan dan prosedur dipatuhi secara konsisten. Kegiatan pengendalian ini menjadi bagian yang tidak terpisahkan dari setiap fungsi atau kegiatan Bank sehari-hari.

3. Control Activities and Separation of Operational Functions

Control activities involve all Bank employees, including the Board of Directors. Control activities are planned and implemented to control the identified risks. Control activities include the establishment of control policies and procedures, as well as an early verification process to ensure that the policies and procedures are consistently adhered to. These control activities become an inseparable part of everyday function or activity of the Bank.

Kegiatan pengendalian meliputi kebijakan, prosedur, dan praktik yang memberikan keyakinan bagi pejabat dan karyawan Bank bahwa arahan Dewan Komisaris dan Direksi Bank telah dilaksanakan secara efektif. Kegiatan pengendalian dapat membantu Direksi, termasuk Komisaris Bank, dalam mengelola dan mengendalikan risiko yang dapat memengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan pengendalian diterapkan pada semua jabatan fungsional sesuai dengan struktur organisasi Bank yang meliputi kaji ulang manajemen, kaji ulang kinerja operasional, pengendalian sistem informasi, pengendalian aset fisik, dokumentasi atas kebijakan, sistem dan prosedur, prinsip *dual control*, dan mengatur mengenai mekanisme pelaporan pelanggaran serta sanksi atas tindakan pelanggaran tersebut.

These control activities include policies, procedures, and practices that provide assurance to the Bank's officials and employees that directions from the Bank's Board of Commissioners and Board of Directors have been effectively implemented. Control activities can assist the Board of Directors, including the Bank's Board of Commissioners, in managing and controlling risks that can affect the Bank's performance or cause losses. Control activities are applied to all functional positions in accordance with the Bank's organizational structure, which includes management review, operational performance review, information system control, physical asset control, documentation of policies, systems, and procedures, dual control principle, and regulates whistleblowing mechanism and sanction for such violation.

Sistem pengendalian internal yang efektif mensyaratkan adanya pemisahan fungsi. Pemisahan fungsi dimaksudkan agar setiap karyawan dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langkah kegiatan operasional. Selain itu, dalam sistem pengendalian internal yang efektif, pemberian wewenang serta tanggung jawab yang dapat menimbulkan berbagai benturan kepentingan (*conflict of interest*) dihindari. Seluruh aspek yang dapat menimbulkan pertentangan kepentingan diidentifikasi, diminimalisasi, dan dipantau secara hati-hati oleh pihak independen.

4. Sistem Akuntansi, Informasi, dan Komunikasi

Sistem akuntansi, informasi, dan komunikasi manajemen risiko Bank diselenggarakan sesuai dengan ketentuan dan perundang-undangan yang berlaku. Sistem ini harus mampu memfasilitasi pelaksanaan proses manajemen risiko yang komprehensif secara memadai.

Sistem akuntansi meliputi metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat/membukukan, dan melaporkan transaksi Bank. Sistem informasi harus dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko, serta pemenuhan ketentuan yang mendukung pelaksanaan tugas Dewan Komisaris dan Direksi. Sistem komunikasi harus mampu memberikan informasi pada seluruh pihak, baik internal maupun eksternal, seperti Otoritas Jasa Keuangan, auditor eksternal, Pemegang Saham, dan nasabah Bank.

5. Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Bank melakukan pemantauan secara terus-menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal. Pemantauan terhadap risiko utama yang melekat harus diprioritaskan pada aktivitas bisnis dan operasional serta berfungsi sebagai bagian dari kegiatan Bank sehari-hari, termasuk evaluasi secara berkala, baik oleh satuan kerja operasional maupun oleh Satuan Kerja Audit Internal.

Pemantauan kecukupan sistem pengendalian internal secara terus-menerus berkaitan dengan adanya perubahan kondisi internal dan eksternal. Bank memastikan bahwa fungsi pemantauan telah ditetapkan secara jelas dan terstruktur dengan baik dalam organisasi Bank, serta mengintegrasikan sistem pengendalian internal ke dalam kegiatan operasional Bank agar kegiatan pemantauan dapat berjalan secara efektif.

An effective internal control system requires separation of functions. Separation of functions is intended so that each employee in his/her position does not have the opportunity to make and hide mistakes or irregularities in implementing his/her duties at all organizational levels and all steps of operational activities. In addition, an effective internal control system avoids the granting of authority and responsibility that can lead to various conflicts of interest. All aspects that can cause conflict of interest are identified, minimized, and monitored carefully by independent party.

4. Accounting, Information, and Communication System

The Bank's risk management accounting, information, and communication system is implemented in accordance with the applicable provisions, laws and regulations. This system must be able to facilitate the implementation of a comprehensive risk management process adequately.

The accounting system includes methods and records in order to identify, categorize, analyze, classify, note/ record, and report Bank transactions. The information system shall be able to produce reports on business activities, financial conditions, risk management implementation, and fulfillment of provisions that support the implementation of Board of Commissioners' and Board of Directors' duties. The Communication System shall be able to provide information to all parties, both internal and external, such as the Financial Services Authority, external auditors, Shareholders, and Bank's customers.

5. Monitoring Activities and Corrective Actions

The Bank continuously monitors the overall effectiveness of internal control. Monitoring inherent major risks must be prioritized on business and operational activities and serves as part of the Bank's daily activities, including periodic evaluations, both by the operational division and by the Internal Audit Division.

Continuous monitor of the adequacy of internal control system is related to changes in internal and external conditions. The Bank ensures that the monitoring function is clearly defined and structured within the Bank's organization, and integrates an internal control system into the Bank's operational activities so that monitoring activities can run effectively.

Evaluasi Pelaksanaan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi Bank Sahabat Sampoerna telah menyusun strategi untuk memperkuat dan menyempurnakan sistem pengendalian internal Bank, yaitu:

1. Meningkatkan pemahaman *risk culture* secara terus-menerus di seluruh jenjang organisasi melalui sosialisasi dan pelatihan manajemen risiko;
2. Merumuskan kebijakan dan prosedur yang mendukung struktur pengendalian internal yang efektif;
3. Melakukan pertemuan dengan setiap divisi secara berkala untuk mengevaluasi sistem pengendalian internal dan menekan kemungkinan terjadinya kesalahan atau pelanggaran yang dapat menimbulkan kerugian;
4. Mewajibkan kepada seluruh karyawan untuk membaca, memahami, dan mematuhi peraturan atau ketentuan, baik internal maupun eksternal, serta sosialisasi melalui *training* dan berbagai kegiatan Bank;
5. Meningkatkan peran aktif Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Internal sebagai divisi independen dalam aktivitas Bank; serta
6. Meningkatkan peran Komite Audit dan Komite Pemantau Risiko melalui pertemuan berkala, dalam melaksanakan pemantauan atas temuan signifikan dan temuan berisiko tinggi.

Pendapat yang disampaikan Dewan Komisaris dan Direksi terkait kinerja sistem pengendalian internal tahun 2020 adalah Satuan Kerja Audit Internal telah melaksanakan fungsi pemantauan dan pemeriksaan secara berkala terhadap seluruh divisi dengan kualitas yang lebih baik dibandingkan tahun sebelumnya. Hasil tersebut dijadikan bahan evaluasi agar kualitas pengendalian internal Bank dapat terus ditingkatkan secara berkesinambungan, sesuai dengan kompleksitas dan skala bisnis yang berkembang sehingga lebih efektif dan efisien.

Evaluation of Internal Control System Implementation

The Board of Commissioners and Board of Directors of Bank Sahabat Sampoerna have developed strategies to strengthen and refine the Bank's internal control system, which are:

- 1. Improving the understanding of risk culture continuously at all levels of the organization through dissemination and training of risk management;*
- 2. Formulating policies and procedures that support effective internal control structures;*
- 3. Holding regular meetings with each division to evaluate the internal control system and reduce the possibility of errors or violations that may result in losses;*
- 4. Requiring all employees to read, understand, and comply with regulations or provisions, both internal and external, as well as dissemination through training and various Bank activities;*
- 5. Increasing the active role of Compliance Division, Enterprise Risk, Analytics, & Control Division, and Internal Audit Division as the independent divisions in the Bank's activities; and*
- 6. Enhancing the role of Audit Committee and Risk Oversight Committee through regular meetings, in monitoring the significant findings and high risk findings.*

The opinion expressed by the Board of Commissioners and Board of Directors regarding the performance of internal control system in 2020 was Internal Audit Division has performed its monitoring and audit functions periodically on all divisions with better quality than that of previous year. These results are used as evaluation material so that the quality of the Bank's internal control can be continuously improved, in accordance with the growing business complexity and scale in order to be more effective and efficient.

Fungsi Kepatuhan

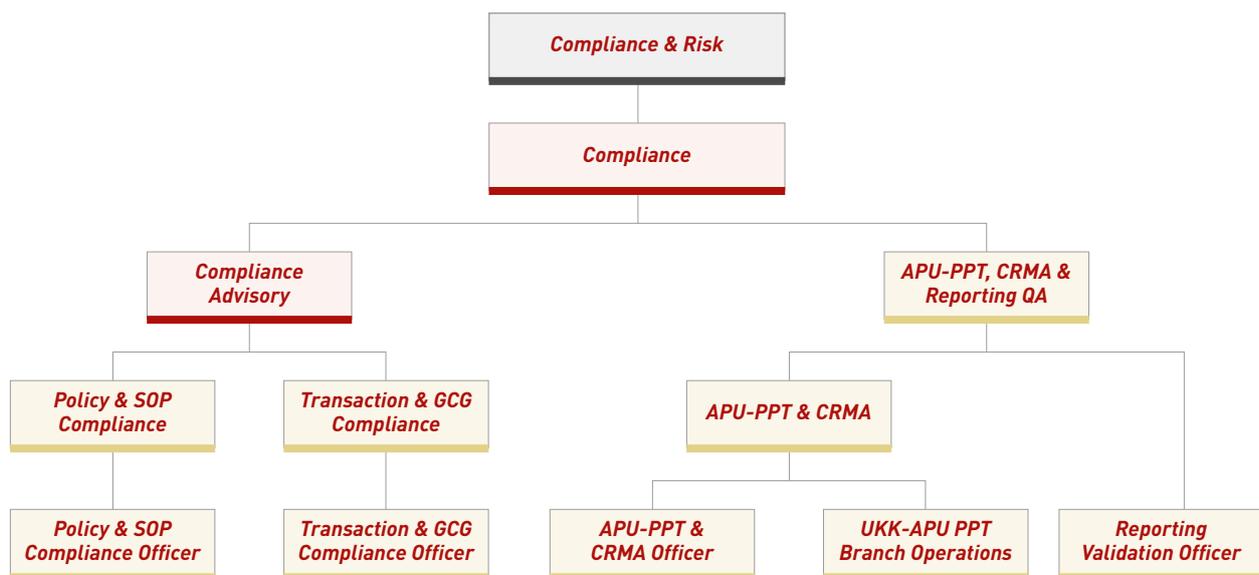
Compliance Function

Pelaksanaan fungsi kepatuhan berperan dalam mencegah penyimpangan dan memastikan bahwa kegiatan yang dilakukan Bank telah sesuai dengan ketentuan dan perundang-undangan yang berlaku sehingga kinerja Bank menjadi yang lebih baik dan sehat. Terkait hal tersebut, Bank Sahabat Sampoerna menyusun kebijakan kepatuhan yang telah disahkan oleh Direksi dan dituangkan dalam Kebijakan Kepatuhan No. 09/065/MI/Sisdur/X/2012 tanggal 31 Oktober 2012, disempurnakan menjadi Kebijakan Kepatuhan No. BSS/KU-SKK/SDR/01 tanggal 1 Februari 2018 Kebijakan tersebut telah disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

The implementation of compliance function has a role in preventing deviation and ensuring that the activities carried out by the Bank are in accordance with the provisions and applicable laws and regulations, so that the Bank's performance becomes better and more sound. Regarding this matter, Bank Sahabat Sampoerna developed a compliance policy that was approved by the Board of Directors and set forth in Compliance Policy No. 09/065/MI/Sisdur/X/2012 dated 31 October 2012, and refined in Compliance Policy No. BSS/KU-SKK/SDR/01 dated 1 February 2018. Such policy is already in accordance with the Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 on Implementation of Compliance Function of Commercial Bank.

Struktur Organisasi Fungsi Kepatuhan

Organization Structure of Compliance Function



Pelaksana Fungsi Kepatuhan

Direktur Fungsi Kepatuhan

Fungsi kepatuhan Bank Sahabat Sampoerna berada dalam pengawasan Direktur Kepatuhan dan Risiko yang memiliki tugas dan tanggung jawab sebagai berikut.

1. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
3. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank;

Executor of Compliance Function

Director of Compliance Function

Bank Sahabat Sampoerna's compliance function is under the supervision of the Compliance and Risk Director, which has the following duties and responsibilities.

1. *Formulating strategies in order to encourage the creation of the Bank's Compliance Culture;*
2. *Proposing compliance policies or compliance principles to be specified by the Board of Directors;*
3. *Establishing compliance system and procedure to be used in developing the Bank's internal provisions and guidelines;*

4. Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku;
5. Meminimalkan risiko kepatuhan Bank;
6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
7. Melakukan tugas-tugas lain terkait fungsi kepatuhan, yaitu:
 - a. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang; dan
 - b. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan fungsi kepatuhan, terutama mengenai ketentuan yang berlaku, dan/atau bertindak sebagai narahubung (*contact person*) untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal.

Satuan Kerja Kepatuhan

Pelaksanaan fungsi kepatuhan di Bank Sahabat Sampoerna juga menjadi tanggung jawab Satuan Kerja Kepatuhan. Satuan kerja ini dibentuk untuk melakukan beberapa tindakan, seperti:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha perusahaan;
2. Mengelola risiko kepatuhan yang dihadapi perusahaan;
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan oleh perusahaan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; dan
4. Memastikan kepatuhan perusahaan terhadap komitmen yang dibuat oleh perusahaan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Kedudukan Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan berada di bawah supervisi langsung Direktur Kepatuhan dan Risiko. Oleh karena itu, Satuan Kerja Kepatuhan diwajibkan membuat laporan bulanan untuk disampaikan kepada Direktur Kepatuhan dan Manajemen Risiko.

Hingga 31 Desember 2020, jumlah karyawan di Satuan Kerja Kepatuhan sebanyak 10 orang karyawan, terdiri dari:

1. 1 Kepala Satuan Kerja Kepatuhan setingkat *Division Head*;
2. 2 Wakil Kepala Satuan Kerja Kepatuhan setingkat *Group Head* yang membawahi Unit *Compliance Advisory* serta Unit *APU-PPT, CRMA & Reporting QA*;
3. 3 *Departemen Head* yang membawahi Departemen *Policy & SOP Compliance, Transaction, dan GCG*, serta *APU-PPT & CRMA*; dan
4. 4 *Officer* pada Unit *Policy & SOP Compliance, Transaction & GCG, APU-PPT & CRMA*, serta *Reporting Validation*.

4. Ensuring that all policies, regulations, systems, and procedures as well as business activities conducted by the Bank are in accordance with provisions of Bank Indonesia, and the applicable laws and regulations;
5. Minimizing the Bank's compliance risk;
6. Taking precaution measures so that the policies and/or decisions taken by the Bank's Board of Directors do not deviate from the provisions of Bank Indonesia or Financial Services Authority and the applicable laws and regulations;
7. Performing other tasks related to the compliance function, which are:
 - a. Ensuring the Bank's compliance with the commitment made by the Bank to the Financial Services Authority and/or other authorized supervisory authority; and
 - b. Disseminating information to all of the Bank's employees on matters related to compliance function, especially regarding the applicable regulations, and/or acting as a contact person for the Bank's compliance issues for internal and external parties.

Compliance Division

The implementation of compliance function at Bank Sahabat Sampoerna is also the responsibility of the Compliance Division. This unit was established to take several actions, such as:

1. Achieving the implementation of compliance culture at all organizational levels and business activities of the Company;
2. Managing the compliance risk faced by the Company;
3. Ensuring that policies, regulations, systems, and procedures as well as business activities conducted by the Company are in accordance with provisions of the Financial Services Authority and the applicable laws and regulations; and
4. Ensuring the Bank's compliance with the commitment made by the Bank to the Financial Services Authority and/or other authorized supervisory authority.

Position of Compliance Division

The Compliance Division is under direct supervision of the Compliance and Risk Director. Therefore, the Compliance Division must prepare monthly report to be submitted to the Compliance and Risk Management Director.

As of 31 December 2020, the number of employees in the Compliance Division was 10 employees, consisting of:

1. 1 Head of Compliance Division at Division Head level;
2. 2 Deputy Heads of Compliance Division at Group Head level in charge of Compliance Advisory Unit and APT PPT, CRMA & QA Reporting Unit;
3. 3 Department Heads who oversee the Departments of Policy & SOP Compliance, Transaction, and GCG, and APU-PPT & CRMA; and
4. 4 Officers in Units of Policy & SOP Compliance, Transaction, & GCG, APU-PPT & CRMA, and Reporting Validation.

Profil Kepala Satuan Kerja Kepatuhan

Profil Kepala Satuan Kerja Kepatuhan Bank Sahabat Sampoerna diuraikan sebagai berikut.

Profile of Head of Compliance Division

The Profile of Compliance Division Head of Bank Sahabat Sampoerna is described as follows.

Burlita Chan

Kepala Satuan Kerja Kepatuhan
Compliance Division Head

Kewarganegaraan *Nationality*

Warga Negara Indonesia
Indonesian

Usia *Age*

56 tahun
56 years old

Domisili *Domicile*

Jakarta

Dasar Pengangkatan *Basis of Appointment*

Surat Keputusan No. 02/SK/BSS/SKDIR-SDM/IX/12 tanggal 10 Agustus 2012.
Decision Letter No. 02/SK/BSS/SKDIR-SDM/IX/12 dated 10 August 2012.

Riwayat Pendidikan *Education*

Sarjana Arsitektur, Universitas Indonesia (1988).
Bachelor of Architecture, Universitas Indonesia (1988).

Pengalaman Kerja *Work Experience*

- *Financing Support Group Head (Policy, Administration, Appraisal, and Reporting) of BRI Syariah (2009 -2012);*
- *Financing Review and Support Group Head (Financing Review, Policy, Administration, Appraisal, and Reporting) of BRI Syariah (2008 – 2009); dan / and*
- *Compliance Department Head of Bank Niaga (2000-2008).*

Keahlian *Expertise*

Perbankan.
Banking.

Sertifikasi Profesi *Professional Certification*

- *Sertifikasi Kepatuhan Level 1 dan 2 / Risk Management Certification Level 1 and 2;*
- *Risk Management Certification (BSMR) Level 4; dan / and*
- *Sertifikasi Manajer Kepatuhan Level 2 / Compliance Manager Certification Level 2.*

Kepemilikan Saham *Share Ownership*

Tidak memiliki saham, baik di Bank Sahabat Sampoerna ataupun perusahaan lain.
Does not have share, either in Bank Sahabat Sampoerna or in other companies.

Tanggung Jawab dan Wewenang Satuan Kerja Kepatuhan

Tanggung Jawab Satuan Kerja Kepatuhan Bank Sahabat Sampoerna, antara lain:

1. Membuat langkah untuk mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi, antara lain melalui pembuatan sistem, program, kerangka pikir (*framework*), *compliance charter*, kode etik kepatuhan (*compliance code of conduct*), atau kebijakan kepatuhan (*compliance policy*);
2. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu kepada ketentuan Otoritas Jasa Keuangan yang mengatur mengenai penerapan manajemen risiko bagi bank umum;
3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Bank dengan ketentuan peraturan perundang-undangan, antara lain:
 - a. Menilai rancangan kebijakan, ketentuan, sistem, maupun prosedur baru; dan
 - b. Berinisiatif untuk menyempurnakan kebijakan, ketentuan, sistem, maupun prosedur berdasarkan informasi yang diperoleh.
4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan perundang-undangan;

Responsibilities and Authority of Compliance Division

Responsibilities of Bank Sahabat Sampoerna's Compliance Division among others are:

1. *Taking steps to support the creation of compliance culture in all of the Bank's business activities at every organizational level, such as through creating system, program, framework, compliance charter, compliance code of conduct, or compliance policy;*
2. *Identifying, measuring, monitoring, and controlling compliance risk, by referring to the Financial Services Authority regulations on risk management implementation for commercial banks;*
3. *Assessing and evaluating the effectiveness, adequacy, and conformity of the Bank's policies, regulations, systems, and procedures against the provisions of laws and regulations, among others;*
 - a. *Assessing the design of new policies, provisions, systems, and procedures; and*
 - b. *Taking initiative to improve policies, regulations, systems, and procedures based on information obtained.*
4. *Reviewing and/or recommending updates and refinements of policies, provisions, systems, and procedures of the Bank to be in accordance with the provisions of Financial Services Authority and provisions of laws and regulations;*

5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan; serta
6. Melakukan tugas lain terkait fungsi kepatuhan, antara lain:
 - a. Memastikan kepatuhan perusahaan terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang;
 - b. Melakukan sosialisasi kepada seluruh karyawan mengenai hal-hal yang terkait dengan fungsi kepatuhan terutama mengenai ketentuan yang berlaku; dan/atau
 - c. Bertindak sebagai narahubung (*contact person*) untuk permasalahan kepatuhan perusahaan, baik pihak internal maupun eksternal.

Bank Sahabat Sampoerna juga telah memberikan wewenang kepada Satuan Kerja Kepatuhan dalam rangka menunjang pelaksanaan fungsi kepatuhan Bank, di antaranya:

1. Membangun *database* peraturan perundangan yang berkaitan dengan bisnis Bank secara lengkap dan terkini berkaitan dengan bisnis Bank;
2. Menyebarkan referensi kepatuhan dan menyosialisasikannya;
3. Menjalankan fungsi sebagai tempat bertanya seluruh karyawan mengenai hal-hal terkait peraturan dan perundang-undangan;
4. Melakukan uji kepatuhan terhadap transaksi tertentu maupun kebijakan ataupun prosedur sebelum diimplementasikan;
5. Mengakses semua bukti transaksi, catatan, maupun dokumen untuk diperiksa, jika diperlukan;
6. Mengidentifikasi risiko kepatuhan yang melekat pada setiap transaksi, termasuk transaksi baru dan/atau transaksi atas produk baru, secara proaktif;
7. Melakukan pemantauan dan memberi masukan, usulan, ataupun klarifikasi terhadap praktik yang dilakukan Bank; dan
8. Bertindak sebagai penghubung Bank dengan pihak otoritas atau pihak lain yang membuat peraturan.

Tanggung Jawab dan Wewenang Kepala Satuan Kerja Kepatuhan

Kepala Satuan Kerja Kepatuhan, yang merupakan pelaksana program kepatuhan Bank Sahabat Sampoerna, memiliki tanggung jawab dan wewenang sebagai berikut.

1. Menyampaikan setiap perkembangan dan perubahan peraturan perundang-undangan yang berlaku, yang berdampak signifikan pada Bank, serta memberi saran kepada Direksi terkait peraturan perundang-undangan yang berlaku;
2. Membuat petunjuk-petunjuk praktis untuk seluruh karyawan dalam rangka mengimplementasikan suatu peraturan perundang-undangan yang baru berlaku;
3. Menilai perlu tidaknya mengubah kebijakan pengelolaan kepatuhan sesuai kebutuhan;
4. Memantau dan melaporkan kepada Dewan Komisaris dan Direksi atau kepada Pemegang Saham dan pihak otoritas yang berwenang apakah kepatuhan telah dilaksanakan, termasuk apakah tindakan perbaikan sudah dilaksanakan jika terjadi ketidaksesuaian;

5. *Taking measures to ensure that the policies, regulations, systems, and procedures, as well as the Bank's business activities are in accordance with the provisions of Financial Services Authority and provisions of laws and regulations; and*
6. *Performing other tasks related to the compliance function, among others:*
 - a. *Ensuring the Bank's compliance with the commitment made by the Bank to the Financial Services Authority and/ or other authorized supervisory authority;*
 - b. *Disseminating information to all employees on matters relating to compliance function, especially on the applicable provisions; and/or*
 - c. *Acting as a contact person for company compliance issues, both internal and external party.*

Bank Sahabat Sampoerna has also given authority to the Compliance Division in order to support the implementation of the Bank's compliance function, among others:

1. *To develop a database of laws and regulations relating to the Bank's business in a complete and up-to-date manner related to the Bank's business;*
2. *To distribute compliance references and disseminate them;*
3. *To run a function as a place for all employees to ask about matters related to laws and regulations;*
4. *To perform compliance tests on certain transactions or policies or procedures before they are implemented;*
5. *To access all transaction evidence, records, and documents for inspection, if needed;*
6. *To identify compliance risks inherent in each transaction, including new transactions and/or transactions on new products, proactively;*
7. *To monitor and provide input, proposals, or clarification of practices conducted by the Bank; and*
8. *To act as a liaison between the Bank and the authorities or other parties that make the regulations.*

Responsibilities and Authority of the Compliance Division Head

The Compliance Division Head, who is the executor of Bank Sahabat Sampoerna's compliance programs, has the following responsibilities and authority:

1. *To deliver any developments and changes in the applicable laws and regulations, which have a significant impact on the Bank, as well as to provide advice to the Board of Directors on relevant applicable laws and regulations;*
2. *To make practical guidelines for all employees in order to implement newly effective laws and regulations;*
3. *To assess whether or not to change compliance management policies as needed;*
4. *To monitor and report to the Board of Commissioners and Board of Directors or Shareholders and relevant authorities whether compliance has been carried out, including whether corrective action has been taken if there is a non-compliance;*

5. Membentuk organisasi dan infrastruktur kepatuhan serta pengelolaan sumber daya lainnya agar tugas-tugas kepatuhan dilaksanakan dengan baik;
6. Menyusun suatu Program Kepatuhan (*Compliance Program*) yang terdiri dari rencana aktivitas yang akan dilakukan, meliputi implementasi dan peninjauan terhadap pelaksanaan peraturan tertentu, melakukan penilaian kepatuhan, dan pelaksanaan *compliance testing*. Penyusunan *Compliance Program* ini dilakukan berdasarkan risiko kepatuhan terbesar yang sedang dihadapi Bank; dan
7. Melakukan *enforcement* agar prinsip kepatuhan dipenuhi atau dilaksanakan oleh semua karyawan dan organisasi di Bank, baik dengan membina komitmen, menetapkan langkah pencegahan, merancang program tindak lanjut, dan meminta pihak terkait untuk melaksanakannya, serta mengenakan sanksi sesuai tata cara dan kebijakan Bank yang berlaku.

Pelaksanaan Tugas Satuan Kerja Kepatuhan

Pelaksanaan tugas Satuan Kerja Kepatuhan Bank Sahabat Sampoerna sepanjang tahun 2020 diuraikan sebagai berikut.

Implementation of Duties of Compliance Division

The implementation of duties of Compliance Division of Bank Sahabat Sampoerna in 2020 is described as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Melaksanakan uji kepatuhan <i>Conducting compliance test</i>	<ul style="list-style-type: none"> • Melakukan uji kepatuhan/<i>review</i> untuk setiap kebijakan, prosedur, baik terkait perkreditan maupun non-perkreditan, serta produk/aktifitas baru yang akan dikeluarkan untuk memastikan kesesuaian kebijakan, prosedur, dan produk/aktifitas baru tersebut dengan peraturan perundang-undangan yang berlaku. Terhadap hasil <i>review</i> SKK, apabila ditemukan adanya hal-hal yang kurang sesuai dengan peraturan perundang-undangan yang berlaku, akan disampaikan ke unit kerja terkait untuk segera dilakukan perubahan atau penyesuaian sesuai dengan mekanisme yang berlaku. Apabila diperlukan, hasil <i>review</i> dapat dipresentasikan di rapat Direksi; • Melakukan uji kepatuhan untuk <i>plafond</i> kredit di atas Rp7 miliar dan/atau pemberian kredit kepada pihak terkait; • Melakukan <i>review</i> secara <i>sampling</i> terhadap uji kepatuhan yang dilakukan oleh cabang dan telah dianalisa oleh Divisi Kredit ESME atas proposal kredit Rp5 miliar-Rp7 miliar yang telah disetujui. Hasil <i>sampling</i> disampaikan ke masing-masing cabang untuk ditindaklanjuti apabila terdapat ketidaksesuaian; • Melakukan uji kepatuhan terhadap surat-surat yang akan disampaikan ke regulator sebelum disetujui oleh pejabat yang berwenang; dan • Melaksanakan uji kepatuhan program APU-PPT terhadap ketentuan internal Bank dan pengembangan produk baru. <p><i>Conducting compliance test/review for each policy, procedure, both related to credit and non-credit, as well as new product/activity that will be issued to ensure compliance with the new policy, procedure, and product/activity with the applicable laws and regulations. Regarding Compliance Division's review results, in the event that there are matters not sufficiently in accordance with the applicable laws and regulations, it will be submitted to the relevant division for immediate action to amend or adjust to be in accordance with the applicable mechanism. If necessary, the review results can be presented at the Board of Directors' meeting;</i></p> <ul style="list-style-type: none"> • <i>Conducting compliance test for credit limit above Rp7 billion and/or credit extension to related parties;</i> • <i>Sampling the review of compliance test conducted by the branch, which has been analyzed by the ESME Credit Division for credit proposal of Rp5 billion-Rp7 billion, which has been approved. Sampling results are submitted to each branch for further action in the event of a discrepancy;</i> • <i>Conducting compliance test on documents to be submitted to the regulator before being approved by the authorized official; and</i> • <i>Conducting compliance test of APU-PPT program with the Bank's internal regulations and new product development.</i>
Memastikan kepatuhan Bank terhadap komitmen yang telah dibuat oleh Bank kepada Pengawas/Otoritas Jasa Keuangan dan/atau otoritas lain yang berwenang <i>Ensuring the Bank's compliance with the commitment made by the Bank to the Authority/Financial Services Authority and/or other authorized authority</i>	<p>Bersama dengan SKAI memantau secara penuh terhadap seluruh perjanjian dan komitmen yang dibuat oleh Bank kepada pengawas, berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan.</p> <p><i>Fully monitoring, together with the Internal Audit Division, all agreements and commitments made by the Bank to supervisors, based on the Financial Services Authority audit results.</i></p>

Program Kerja Work Program	Pelaksanaan Implementation
<p>Meeting koordinasi triwulanan antara SKK, SKAI, dan SKMR</p> <p><i>Quarterly coordination meeting among Compliance Division, Internal Audit Division, and Enterprise Risk, Analytics & Control Division</i></p>	<p>Mengadakan rapat koordinasi antara SKK, SKAI, dan SKMR dalam rangka penguatan sistem pengendalian internal secara triwulanan.</p> <p><i>Holding coordination meetings among Compliance Division, Internal Audit Division, and Enterprise Risk, Analytics & Control Division in the context of strengthening the internal control system on a quarterly basis.</i></p>
<p>GCG self-assessment</p>	<p>GCG self-assessment dilaksanakan 2 kali dalam setahun, yaitu di bulan Juni dan Desember.</p> <p><i>GCG self-assessment is conducted twice a year, in June and December.</i></p>
<p>Review Rencana Bisnis Bank (RBB)</p> <p><i>Reviewing Bank's Business Plans (RBB)</i></p>	<p>Melakukan review RBB sebelum disampaikan ke regulator, termasuk apabila terdapat revisi terhadap RBB dan juga terhadap laporan realisasinya.</p> <p><i>Reviewing RBB before submitting it to the regulator, including if there are revisions to the RBB and also the realization report.</i></p>
<p>Sosialisasi ketentuan regulator</p> <p><i>Dissemination of regulatory provisions</i></p>	<ul style="list-style-type: none"> • Setiap penerbitan ketentuan baru oleh regulator (pihak eksternal), berupa Peraturan Bank Indonesia, Peraturan Anggota Dewan Gubernur, Peraturan dan Surat Edaran Otoritas Jasa Keuangan, serta ketentuan perundang-undangan lainnya terkait penyedia jasa keuangan, dilakukan pendistribusian, dan disosialisasikan kepada unit-unit kerja terkait di Bank melalui <i>e-mail regulation</i>; • Hal yang berkaitan langsung dengan operasional perbankan dituangkan dalam aplikasi CRSA dan disampaikan kepada unit kerja terkait untuk dilakukan <i>self-assessment</i>, dengan tujuan unit terkait memahami dan mengaplikasikan dalam pelaksanaan transaksi; • Apabila terdapat ketentuan eksternal yang mengharuskan Bank membuat satu kebijakan internal, maka unit kerja terkait akan menginternalisasikan kebijakan tersebut untuk selanjutnya dilakukan uji kepatuhan sebelum meminta persetujuan kepada Dewan Komisaris dan/atau Direksi; • Kebijakan dan prosedur yang telah selesai disusun dan disetujui, selanjutnya didistribusikan oleh unit kerja pembuat kebijakan/SOP kepada seluruh unit kerja/kantor cabang untuk dipelajari, dipahami, dan diimplementasikan. Salah satu bentuk sosialisasi yang dilakukan yaitu melalui <i>e-mail</i>, acara <i>morning briefing/morning enlightenment</i> di cabang-cabang dan kantor pusat, serta diunggah ke portal <i>e-library</i>; dan • Jika ketentuan eksternal yang baru diperlukan tindak lanjut segera untuk memberikan pemahaman yang lebih baik dan menghindari adanya pengertian yang berbeda, maka dilakukan sosialisasi ketentuan-ketentuan tersebut secara langsung ke unit terkait. • <i>Every issuance of new provision by regulators (external parties), in the form of Bank Indonesia Regulation, Regulation of Member of Board of Governors, Regulation and Circular of Financial Services Authority, and other provisions of laws and regulations related to financial service providers, is distributed, and disseminated to the relevant work units at the Bank via regulation e-mail;</i> • <i>Matters directly related to banking operations are outlined in the CRSA application and submitted to the relevant work units for self-assessment, with the aim that the related units understand and apply such matters in executing transactions;</i> • <i>If there are external provisions that require the Bank to make an internal policy, the relevant work unit will internalize the policy and then conduct a compliance test before requesting approval from the Board of Commissioners and/or Board of Directors;</i> • <i>Policy and procedure that have been prepared and approved, are then distributed by the policy/SOP making unit to all work units/branch offices to be studied, understood, and implemented. One form of dissemination is through e-mail, morning briefing/morning enlightenment at branch offices and head office and uploaded to the e-library portal; and</i> • <i>If a new external provision requires immediate follow-up to provide a better understanding and to avoid different interpretation, then this provision is disseminated directly to the relevant unit.</i>
<p>Implementasi dan pengembangan aplikasi CRMA</p> <p><i>Implementation and development of CRMA application</i></p>	<p>Bank telah mengimplementasikan dan terus mengembangkan aplikasi CRMA, di mana salah satu fungsinya adalah memantau komitmen Bank terhadap pemenuhan kewajiban yang harus dilakukan Bank kepada pihak regulator/pengawas. Kualitas implementasi dari aplikasi ini secara terus menerus ditingkatkan dan menjadi salah satu sarana penting dalam proses penegakan budaya kepatuhan.</p> <p><i>The Bank has implemented and continues to develop the CRMA application, in which one of its functions is to monitor the Bank's commitment to fulfilling obligations that must be carried out by the Bank to the regulator/supervisor. The implementation quality of this application is continuously improved and becomes one of the important tools in the process of upholding the compliance culture.</i></p>
<p>Implementasi <i>e-learning</i> materi APU-PPT dan Kode Etik Karyawan</p> <p><i>Implementation of e-learning for APU-PPT and Employee's Code of Conduct materials</i></p>	<p>Bekerja sama dengan Divisi Sumber Daya Manusia dalam memantau implementasi pelaksanaan <i>e-learning</i> Materi APU-PPT dan Kode Etik karyawan yang wajib diikuti oleh seluruh karyawan Bank Sahabat Sampoerna, di antaranya untuk meningkatkan pemahaman serta kesadaran terhadap budaya kepatuhan dan penerapan APU-PPT di Bank.</p> <p><i>Cooperating with the Human Resources Division in monitoring the implementation of e-learning of APU-PPT and Employee's Code of Conduct materials that must be attended by all Bank Sahabat Sampoerna's employees, among others to increase understanding and awareness of the compliance culture and implementation of APU-PPT in the Bank.</i></p>

Program Kerja Work Program	Pelaksanaan Implementation																					
Program Sertifikasi Kepatuhan <i>Compliance Certification Program</i>	<p>Untuk lebih memastikan SDM fungsi kepatuhan yang kompeten, telah dilakukan Program Sertifikasi Kepatuhan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan dan diikuti karyawan di SKK, yaitu Direktur Kepatuhan telah memenuhi kualifikasi sertifikasi kepatuhan level 3, Kepala Satuan Kerja Kepatuhan serta 2 karyawan setingkat <i>Group Head</i> telah mengikuti sertifikasi kepatuhan level 2, untuk sertifikasi kepatuhan level 1 telah diikuti oleh 7 karyawan di Satuan Kerja Kepatuhan. Sementara itu, 3 karyawan lainnya akan diikutsertakan pada periode berikutnya sesuai jadwal dari FKDKP.</p> <p><i>To further ensure competent HR of compliance function, a Compliance Certification Program has been carried out by the Banking Compliance Director Communication Forum (FKDKP) and participated by employees at Compliance Division, namely the Compliance Director, who has met level 3 Compliance certification qualifications, the Compliance Division Head and 2 employees at Group Head level have participated level 2 Compliance certification, and 7 employees in the Compliance Division have participated in level 1 Compliance certification. Whereas, 3 other employees will be included in the next period according to FKDKP schedule.</i></p>																					
<i>Compliance Awareness Program</i>	<p>Sehubungan dengan merebaknya pandemi Covid-19 di sepanjang tahun 2020, pelaksanaan <i>compliance awareness program</i> tidak dilakukan melalui kunjungan langsung ke cabang luar kota Jakarta terutama ke cabang-cabang dengan status <i>high risk</i>. Pelaksanaan <i>compliance awareness</i> dilakukan melalui <i>e-learning</i> bekerja sama dengan Unit Kerja <i>Human Capital</i>.</p> <p><i>In connection with the Covid-19 pandemic throughout 2020, the compliance awareness program was not held by conducting direct visits to branch offices outside Jakarta, especially to branch offices with high-risk status. Compliance awareness was held through e-learning in cooperation with the Human Capital Division.</i></p>																					
Penyesuaian kebijakan dan prosedur <i>Adjustment of policy and procedure</i>	<p>Bank Sahabat Sampoerna telah menerbitkan Kebijakan APU-PPT No. BSS/KK-PMN/SDR/02, sebagai penyesuaian atas terbitnya Peraturan Otoritas Jasa Keuangan No. 23/POJK.01/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan.</p> <p><i>Bank Sahabat Sampoerna has issued AML-CTF Policy No. BSS/KK-PMN/SDR/02, as an adjustment to the issuance of Financial Services Authority Regulation No. 23/POJK.01/2019 on Amendment to Financial Services Authority Regulation No. 12/POJK.01/2017 on the Implementation of Anti-Money Laundering and Counter-Terrorism Financing Program in Financial Services Sector.</i></p>																					
Menerbitkan ketentuan internal/SOP <i>Publishing internal provisions/SOP</i>	<p>Dalam rangka pengkinian kebijakan APU PPT, sepanjang tahun 2020, Satuan Kerja Kepatuhan menerbitkan ketentuan internal berupa:</p> <p><i>In order to update the AML-CTF policy, throughout 2020, the Compliance Division issued internal provisions in the forms of:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2;">Ketentuan Internal Internal Regulations</th> <th style="background-color: #f2f2f2;">No. Dokumen Document Number</th> <th style="background-color: #f2f2f2;">Tanggal Berlaku Effective Date</th> </tr> </thead> <tbody> <tr> <td>Memorandum Persetujuan Khusus Permintaan Data dan Dokumen Berdasarkan Surat Permintaan Otoritas Jasa Keuangan dan atau Otoritas Berwenang Lainnya. <i>Memorandum of Special Approval for Requesting Data and Documents Based on Request Letter from Financial Services Authority and or Other Authorized Authorities.</i></td> <td>09/001/MI/SKK/I/2020</td> <td>31 January 2020</td> </tr> <tr> <td>Kebijakan Khusus APU-PPT (Penyesuaian terhadap POJK 23/POJK.01/2019). <i>AML-CTF Special Policy (Adjustment to Financial Services Authority Regulation No. 23/POJK.01/2019).</i></td> <td>BSS/KK-PMN/SDR/02</td> <td>18 February 2020</td> </tr> <tr> <td>Memorandum perihal Penilaian Risiko Nasabah berdasarkan Dokumen <i>National Risk Assessment (NRA)</i> dan <i>Sectoral Risk Assessment (SRA)</i> dari Otoritas Jasa Keuangan. <i>Memorandum regarding Customer Risk Assessment based on National Risk Assessment (NRA) and Sectoral Risk Assessment (SRA) documents from the Financial Services Authority.</i></td> <td>09/005/MI/SKK/II/2020</td> <td>24 February 2020</td> </tr> <tr> <td>Memorandum Penetapan Profil Risiko Cabang dan Penunjukan Petugas Unit Kerja Khusus APU-PPT (UKK APU-PPT) pada Cabang Risiko Tinggi Periode Tahun 2020. <i>Memorandum of Risk Profile Determination of Branch Offices and Appointment of AML-CTF Special Task Force (UKK APU-PPT) Officers in High-Risk Branch Offices for the Period of 2020.</i></td> <td>09/012/MI/SKK/V/2020</td> <td>16 June 2020</td> </tr> <tr> <td>Memorandum Kewajiban Pelaporan kepada Bagian APU-PPT Kantor Pusat. <i>Memorandum of Reporting Obligations to the AML-CTF Section of the Head Office.</i></td> <td>09/018/MI/SKK/VI/2020</td> <td>30 June 2020</td> </tr> <tr> <td>Memorandum Antisipasi Pemilihan Umum Kepala Daerah 2020 terkait dengan APU-PPT. <i>Memorandum of Anticipation of 2020 Regional Head General Election related to AML-CTF.</i></td> <td>09/045/MI/SKK/IX/2020</td> <td>22 October 2020</td> </tr> </tbody> </table>	Ketentuan Internal Internal Regulations	No. Dokumen Document Number	Tanggal Berlaku Effective Date	Memorandum Persetujuan Khusus Permintaan Data dan Dokumen Berdasarkan Surat Permintaan Otoritas Jasa Keuangan dan atau Otoritas Berwenang Lainnya. <i>Memorandum of Special Approval for Requesting Data and Documents Based on Request Letter from Financial Services Authority and or Other Authorized Authorities.</i>	09/001/MI/SKK/I/2020	31 January 2020	Kebijakan Khusus APU-PPT (Penyesuaian terhadap POJK 23/POJK.01/2019). <i>AML-CTF Special Policy (Adjustment to Financial Services Authority Regulation No. 23/POJK.01/2019).</i>	BSS/KK-PMN/SDR/02	18 February 2020	Memorandum perihal Penilaian Risiko Nasabah berdasarkan Dokumen <i>National Risk Assessment (NRA)</i> dan <i>Sectoral Risk Assessment (SRA)</i> dari Otoritas Jasa Keuangan. <i>Memorandum regarding Customer Risk Assessment based on National Risk Assessment (NRA) and Sectoral Risk Assessment (SRA) documents from the Financial Services Authority.</i>	09/005/MI/SKK/II/2020	24 February 2020	Memorandum Penetapan Profil Risiko Cabang dan Penunjukan Petugas Unit Kerja Khusus APU-PPT (UKK APU-PPT) pada Cabang Risiko Tinggi Periode Tahun 2020. <i>Memorandum of Risk Profile Determination of Branch Offices and Appointment of AML-CTF Special Task Force (UKK APU-PPT) Officers in High-Risk Branch Offices for the Period of 2020.</i>	09/012/MI/SKK/V/2020	16 June 2020	Memorandum Kewajiban Pelaporan kepada Bagian APU-PPT Kantor Pusat. <i>Memorandum of Reporting Obligations to the AML-CTF Section of the Head Office.</i>	09/018/MI/SKK/VI/2020	30 June 2020	Memorandum Antisipasi Pemilihan Umum Kepala Daerah 2020 terkait dengan APU-PPT. <i>Memorandum of Anticipation of 2020 Regional Head General Election related to AML-CTF.</i>	09/045/MI/SKK/IX/2020	22 October 2020
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Program Kerja Work Program	Pelaksanaan Implementation
Pemantauan penerapan APU-PPT <i>Monitoring APU-PPT implementation</i>	<p>Melakukan pemantauan atas penerapan program APU-PPT pada cabang, meliputi:</p> <ul style="list-style-type: none"> • Pelaksanaan pemantauan transaksi nasabah dan pengkinian data nasabah; • Identifikasi nasabah kategori <i>politically exposed person</i> (PEP); • Penolakan dan penutupan rekening dalam rangka penerapan program APU-PPT; • Pelaksanaan <i>simple due diligence</i> atau <i>customer due diligence</i> (CDD) Sederhana; • Penerapan <i>single customer identification file</i> (CIF) dan pemenuhan kelengkapan data nasabah; dan • Pelaksanaan diskusi atau sosialisasi ketentuan APU-PPT oleh cabang. <p><i>Monitoring the implementation of AML-CTF program at branch offices, including:</i></p> <ul style="list-style-type: none"> • <i>Monitoring customer transactions and updating customer data;</i> • <i>Identifying customers in the category of politically exposed person (PEP);</i> • <i>Rejection and account closure in the context of implementing AML-CTF program;</i> • <i>Implementation of Sederhana simple due diligence or customer due diligence (CDD);</i> • <i>Implementation of single customer identification file (CIF) and fulfillment of customer data completeness; and</i> • <i>Conducting discussion or dissemination of AML-CTF provisions by branch offices.</i>
Penetapan cabang berisiko tinggi <i>Determining high-risk branch offices</i>	<p>Bank Sahabat Sampoerna telah menetapkan 10 cabang berisiko tinggi melalui Memo Internal No. 09/012/MI/SKK/V/2020 tanggal 27 Mei 2020, yakni KC Sampoerna Strategic, Surabaya, Bandung, Medan, Ciputat, Palembang, Makassar, KCP Kelapa Gading, Tanah Abang, dan Pluit, serta menunjuk <i>Bank Operation</i> dan <i>Operation Support Officer</i> Kantor Pusat sebagai petugas pelaksana Unit Kerja Khusus APU-PPT pada cabang tersebut.</p> <p><i>Bank Sahabat Sampoerna has established 10 high-risk branch offices through the Internal Memo No. 09/012/MI/SKK/V/2020 dated 27 May 2020, namely Branch Offices of Sampoerna Strategic, Surabaya, Bandung, Medan, Ciputat, Palembang, Makassar, Sub-branch Offices of Kelapa Gading, Tanah Abang, and Pluit, and appointed Bank Operations and Operation Support Officer at the Head Office as the implementing officer of the AML-CTF Special Task Force at the said branch.</i></p>
Pemantauan transaksi <i>Monitoring transaction</i>	<p>Pemantauan transaksi nasabah secara aktif dilakukan melalui aplikasi APU-PPT. Pemantauan transaksi dilakukan oleh Kepala Operasional cabang dan atau Unit Kerja Khusus APU-PPT untuk cabang risiko tinggi, serta Unit Kerja Khusus APU-PPT pada kantor pusat.</p> <p><i>Actively monitoring customer transaction through APU-PPT application. Transaction monitoring is performed by the Branch's Operational Head and/or APU-PPT Special Task Force for high-risk branch offices, as well as APU-PPT Special Task Force at the head office.</i></p>
Pelaksanaan Pemeriksaan Data Nasabah (<i>screening</i>) <i>Examining Customer Data (screening)</i>	<ul style="list-style-type: none"> • Melaksanakan pemeriksaan data nasabah dan penyampaian hasil pemeriksaan, berdasarkan Daftar Nama yang diterima dari Komisi Pemberantasan Korupsi, Direktorat Jenderal Pajak dan Bea Cukai, Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK), Otoritas Jasa Keuangan, serta Kejaksaan Agung Republik Indonesia; dan • Melaksanakan pemeriksaan data nasabah dan penyampaian hasil pemeriksaan, berdasarkan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal serta Daftar Terduga Teroris dan Organisasi Teroris. <p><i>Examining customer data and submitting examination results, based on the List of Names received from the Corruption Eradication Commission, Directorate General of Tax and Customs, Financial Transaction Reports and Analysis Center (PPATK), Financial Services Authority, and Attorney General's Office of the Republic of Indonesia; and</i></p> <p><i>Conducting examination of customer data and submitting examination results, based on the List of Funding for the Proliferation of Weapons of Mass Destruction and the List of Suspected Terrorists and Terrorist Organizations.</i></p>
Pemblokiran Nasabah <i>Customer Blocking</i>	<p>Melaksanakan pemblokiran berdasarkan surat perintah pemblokiran yang diterima dari Aparat Penegak Hukum, Dirjen Pajak, dan Bea Cukai.</p> <p><i>Conducting blocking based on blocking orders received from Law Enforcement Officers, Director General of Tax and Customs.</i></p>
Tindak lanjut atas temuan audit internal dan Otoritas Jasa Keuangan <i>Following up findings of internal audit and Financial Services Authority</i>	<ul style="list-style-type: none"> • Telah dilakukan tindak lanjut atas temuan Audit Internal/SKAI dan Otoritas Jasa Keuangan sesuai batas waktu pemenuhan. Sampai dengan akhir tahun 2020 tidak terdapat temuan Audit Internal/SKAI dan Otoritas Jasa Keuangan yang belum diselesaikan atau ditindaklanjuti; dan • Melaksanakan pembinaan cabang berdasarkan hasil pemeriksaan Audit Internal/SKAI pada Cabang berdasarkan Memo Program Pembinaan Cabang dalam rangka Implementasi APU-PPT, No. 09/015/MI/SKK/II/2018 tanggal 21 Februari 2018. <p><i>A follow-up has been carried out on Internal Audit/SKAI and Financial Services Authority findings according to the deadline for fulfillment. As of the end of 2020, there are no findings from Internal Audit/SKAI and Financial Services Authority that have not been resolved or followed up; and</i></p> <p><i>Developing branch office based on Internal Audit/SKAI audit results on branch offices based on Branch Development Program Memo in the framework of Implementing AML-CTF, No. 09/015/MI/SKK/II/2018 dated 21 February 2018.</i></p>
Memenuhi <i>due diligence</i> dalam hubungan kerja sama dengan lembaga keuangan lain <i>Meeting the due diligence in cooperative relationship with other financial institutions</i>	<p>Memenuhi <i>Due Diligence</i> dalam hubungan kerja sama dengan lembaga keuangan lain, melalui penyampaian dan pengisian formulir CDD (<i>Customer Due Diligence</i> dan <i>Anti Money Laundering and Combating The Financing of Terrorism/AML CFT Questionnaire</i>) dari dan kepada Lembaga Keuangan lain.</p> <p><i>Meeting the Due diligence in cooperative relationship with other financial institutions by submitting and filling CDD (Customer Due Diligence) form and Anti-Money Laundering and Combating The Financing of Terrorism (AML CTF Questionnaire) form from and to other Financial Institutions.</i></p>

Program Kerja Work Program	Pelaksanaan Implementation
Sistem Informasi Manajemen <i>Management Information System</i>	<ul style="list-style-type: none"> • Melaksanakan pengembangan atas aplikasi internal APU-PPT, dalam rangka penyesuaian format pelaporan menggunakan aplikasi pelaporan PPATK terbaru, yakni GoAML yang mulai digunakan pada 1 Februari 2021; • Secara rutin melakukan pengkinian <i>database</i> daftar negatif berdasarkan AML News PPATK, DTTOT, DPPSPM, dan informasi lainnya; • Melaksanakan <i>review</i> dan pengkinian <i>parameter unusual transaction/redflag</i> yang digunakan pada aplikasi internal APU-PPT; dan • Melaksanakan penyesuaian profil risiko nasabah pada aplikasi internal APU-PPT, sesuai dengan <i>National Risk Assessment</i> dan <i>Sectoral Risk Assessment</i> terkini. • <i>Developing the AML-CTF internal application, in order to adjust the reporting format using the latest PPATK reporting application, namely GoAML, effective from 1 February 2021;</i> • <i>Regularly updating the negative list database based on AML News PPATK, DTTOT, DPPSPM, and other information;</i> • <i>Reviewing and updating unusual transaction/redflag parameters used in the AML-CTF internal application; and</i> • <i>Adjusting customer risk profiles in the AML-CTF internal application, in accordance with the latest National Risk Assessment and Sectoral Risk Assessment.</i>
Sumber Daya Manusia dan Pelatihan <i>Human Resources and Training</i>	<ul style="list-style-type: none"> • Bekerja sama dengan Unit Kerja <i>Human Capital</i> melaksanakan aktivitas <i>know your employee</i> melalui pemantauan transaksi rekening karyawan; • Melaksanakan pelatihan, pemantauan rutin bulanan, dan penyampaian kembali (<i>reminder</i>) terkait program <i>e-learning</i> materi <i>refreshment</i> APU-PPT khusus kepada karyawan yang dalam pelaksanaan tugas dan tanggung jawabnya melakukan hubungan langsung dengan nasabah dan/atau WIC; • Melaksanakan pemantauan rutin bulanan serta penyampaian kembali (<i>reminder</i>) kewajiban keikutsertaan seluruh karyawan baru dalam program pelatihan <i>e-learning</i> APU-PPT; • Melakukan sosialisasi ketentuan internal terbaru melalui tatap muka langsung saat kunjungan ke cabang risiko tinggi dalam rangkaian kegiatan <i>compliance awareness</i>, dan melalui pemberitahuan melalui <i>e-mail</i>, termasuk melakukan penyampaian kembali (<i>reminder</i>); dan • Menyesuaikan materi pelatihan berdasarkan ketentuan regulator terkini. • <i>Cooperating with the Human Capital Division to conduct know your employee activities through monitoring employee's account transactions;</i> • <i>Conducting training, routine monthly monitoring, and reminder related to the e-learning APT-PPT refreshment material program specifically for employees who in carrying out their duties and responsibilities have a direct relationship with customers and/or WIC;</i> • <i>Conducting monthly monitoring and reminder of the participation obligations of all new employees in the APU-PPT e-learning training program;</i> • <i>Disseminating the latest internal regulations through face-to-face meetings during visits to high-risk branch offices in a series of compliance awareness activities, and through e-mail notifications, including reminder; and</i> • <i>Adjusting the training material based on current regulatory provisions.</i>
Pelaporan APU-PPT <i>APU-PPT Reporting</i>	<ul style="list-style-type: none"> • Melaksanakan pelaporan Transaksi Keuangan Tunai (LTKT), Laporan Transaksi Keuangan Mencurigakan (LTKM), dan Laporan SIPESAT kepada PPATK, secara tepat waktu; dan • Melaksanakan Penyampaian Laporan Realisasi Pengkinian Data Tahun 2019 dan Laporan Rencana dan Realisasi Pengkinian Data Tahun 2020 kepada Otoritas Jasa Keuangan, secara tepat waktu. • <i>Preparing Cash Financial Transaction Report (LTKT), Suspicious Financial Transaction Report (LTKM), and SIPESAT Reports to PPATK, in a timely manner; and</i> • <i>Submitting the 2019 Data Updates Realization Report and 2020 Data Updates Plan and Realization to the Financial Services Authority, in a timely manner.</i>
Aktifitas lainnya terkait APU-PPT <i>Other activities related to APU-PPT</i>	<p><i>Financial integrity rating on money laundering and terrorist financing (FIR on ML/TF)</i></p> <p>Pada bulan Desember tahun 2020, telah diterima dari PPATK, hasil <i>FIR on ML/TF</i>, berdasarkan periode data penilaian tahun 2019. Bank memperoleh kategori <i>medium/baik</i>, sama halnya dengan seluruh Bank Umum kategori Bank Buku 2, dan Bank melakukan perbaikan sesuai rekomendasi PPATK.</p> <p><i>Financial integrity rating on money laundering and terrorist financing (FIR on ML/TF)</i></p> <p><i>In December 2020, FIR on ML/TF results were received from PPATK, based on the 2019 assessment data period. The Bank achieved a medium/good category, the same as all Commercial Banks in the category of BUKU 2 Banks; and the Bank made improvements according to PPATK recommendations.</i></p>

Pengembangan Kompetensi

Para karyawan di Satuan Kerja Kepatuhan Bank Sahabat Sampoerna diikutsertakan dalam berbagai pengembangan kompetensi. Sepanjang tahun 2020, program pengembangan kompetensi diikuti tercatat sebanyak 27 kali, dengan melibatkan 10 peserta, sebagaimana dijelaskan dalam tabel berikut.

Competency Development

Employees at Bank Sahabat Sampoerna's Compliance Division are included in various competency development programs. Throughout 2020, the competency development programs participated were recorded as many as 27 times, involving 10 participants, as explained in the following table.

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competence Development Material	Penyelenggara Organizer	Tempat dan Waktu Pelaksanaan Place and Time
Burlita Chan	Division Head	Antisipasi New Normal terhadap Kesehatan Portofolio <i>Anticipation of New Normal on Health Portfolio</i>	Bank Sahabat Sampoerna	Virtual, 7 July 2020
	Division Head	Creative & Innovative Thinking Skills	CV Synopsis	Virtual, 16 July 2020
	Division Head	Jangan Mau Go Digital, Menurut Perspektif Hukum <i>Say No to Go Digital, From a Legal Perspective</i>	Bank Sahabat Sampoerna	Virtual, 14 July 2020
	Division Head	Menjaga Stabilitas Sistem Keuangan Era PEN (Sosialisasi Kebijakan & Regulasi - UU No 2/2020, PP 33/2020, PLPS No. 3/2020) <i>Maintaining Financial System Stability in the PEN Era (Dissemination of Policies & Regulations - Law No. 2/2020, PP No. 33/2020, PLPS No. 3/2020)</i>	Lembaga Pengembangan Perbankan Indonesia (LPPI)	Virtual, 5 August 2020
	Division Head	Rencana Aksi Keuangan Berkelanjutan (RAKB SKMR) <i>Sustainable Finance Action Plan (RAKB of SKMR)</i>	Bank Sahabat Sampoerna	Virtual, 18 November 2020
Anis Woro Prihatiningsih	Group Head	Menjaga Stabilitas Sistem Keuangan Era PEN (Sosialisasi Kebijakan & Regulasi - UU No 2/2020, PP 33/2020, PLPS No. 3/2020) <i>Maintaining Financial System Stability in the PEN Era (Dissemination of Policies & Regulations - Law No. 2/2020, PP No. 33/2020, PLPS No. 3/2020)</i>	Lembaga Pengembangan Perbankan Indonesia (LPPI)	Virtual, 5 August 2020
	Group Head	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020
	Group Head	Rencana Aksi Keuangan Berkelanjutan (RAKB SKMR) <i>Sustainable Finance Action Plan (RAKB of SKMR)</i>	Bank Sahabat Sampoerna	Virtual, 18 November 2020
Dadan Zaeni Dahlan	Group Head	Risk Management Refreshment Training	Garda Learning Centre	Virtual, 16 November 2020
	Group head	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020
	Group Head	Rencana Aksi Keuangan Berkelanjutan (RAKB SKMR) <i>Sustainable Finance Action Plan (RAKB of SKMR)</i>	Bank Sahabat Sampoerna	Virtual, 18 November 2020
Rizal Agil	Department Head	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020
M Rifki Firdaus	Department Head	Risk Management Refreshment Training	Garda Learning Centre	Virtual, 16 November 2020
	Department Head	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020
Rahmi Arifuddin	Department Head	Creative & Innovative Thinking Skills	CV Synopsis	Virtual, 16 July 2020
	Department Head	Powerful Presentation Design	Sora Learning	Virtual, 15 July 2020
	Department Head	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020
	Department Head	Training Fundamental Leadership	Eksternal External	Virtual, 14 September 2020
	Tursinah	Officer	Risk Management Refreshment Training	Garda Learning Centre
Officer		Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi Competence Development Material	Penyelenggara Organizer	Tempat dan Waktu Pelaksanaan Place and Time
Early Herthino	Officer	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020
	Officer	Pembekalan & Uji Sertifikasi Kepatuhan Level 1 <i>Briefing & Compliance Certification Test Level 1</i>	Eksternal External	Virtual, 25 November 2020
Triyanto	Officer	Risk Management Certification Level 1	Eksternal External	Virtual, 12 November 2020
	Officer	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020
Taufik Ikhwin Putra	Officer	Pembekalan & Uji Sertifikasi Kepatuhan Level 1 <i>Briefing & Compliance Certification Test Level 1</i>	Eksternal External	Virtual, 25 November 2020
	Officer	Risk Management Certification Level 1	Eksternal External	Virtual, 12 November 2020
	Officer	Sahabat Sehat - Kupas Tuntas Covid-19 <i>Healthy Sahabat - Complete Discussion of Covid-19</i>	Halodoc	Virtual, 11 December 2020

Penilaian Kinerja Satuan Kerja Kepatuhan

Penilaian Kinerja Satuan Kerja Kepatuhan Bank Sahabat Sampoerna dilakukan secara mandiri melalui mekanisme *self-assessment* yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola Perusahaan bagi Bank Umum. Selanjutnya, hasil penilaian tersebut disampaikan kepada Direktur Kepatuhan dan Manajemen Risiko Bank Sahabat Sampoerna.

Hasil penilaian *self-assessment* GCG Satuan Kerja Kepatuhan tahun 2020 menunjukkan nilai komposit 2 atau "Baik". Informasi hasil penilaian tersebut telah dimuat pada penjelasan terkait Hasil *Self-Assessment* GCG dalam Laporan Tahunan ini.

Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Kepatuhan

Pengangkatan dan pemberhentian Kepala Satuan Kerja Kepatuhan dilakukan oleh Direktur Kepatuhan dan Risiko melalui persetujuan Direktur Utama. Setiap pengangkatan dan pemberhentian Kepala Satuan Kerja Kepatuhan harus segera dilaporkan kepada Otoritas Jasa Keuangan. Sepanjang tahun 2020 tidak terdapat aktivitas pengangkatan dan pemberhentian Kepala Satuan Kerja Kepatuhan.

Program Anti Pencucian Uang dan Pencegahan Terorisme

Bank menjalankan Program Anti Pencucian Uang (APU) dan Program Pencegahan Terorisme (PPT) sebagai upaya untuk memitigasi beberapa risiko, seperti risiko hukum, risiko reputasi, risiko operasional, dan risiko kepatuhan. Program ini dikelola oleh Satuan Kerja Kepatuhan yang bertanggung jawab dalam aktivitas pengenalan nasabah dengan berpedoman pada peraturan perundang-undangan yang berlaku.

Performance Assessment of Compliance Division

Performance Assessment of Bank Sahabat Sampoerna's Compliance Division is performed independently through a self-assessment mechanism that refers to the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Bank. Next, the assessment results are submitted to the Compliance and Risk Management Director of Bank Sahabat Sampoerna.

The GCG self-assessment results of Compliance Division for 2020 showed a composite value 2 or "Good". Information on the assessment results has been included in the explanation related to GCG Self-Assessment Results of this Annual Report.

Mechanism of Appointment and Dismissal of Compliance Division Head

The appointment and dismissal of the Compliance Division Head is carried out by the Compliance and Risk Director with the approval of the Chief Executive Officer. Every appointment and dismissal of the Compliance Division Head shall immediately be informed to the Financial Services Authority. Throughout 2020, there were no activities on appointment or dismissal of the Compliance Division Head.

Anti Money Laundering and Counter Financing Terrorism Program

The Bank runs the Anti Money Laundering Program (APU) and the Prevention of Terrorism Program (PPT) as an effort to mitigate several risks, such as legal risk, reputation risk, operational risk, and compliance risk. This program is managed by the Compliance Division, which is responsible for customer recognition activities based on the applicable laws and regulations.

Komitmen Bank terhadap Program APU-PPT dibuktikan dengan adanya kebijakan Khusus APU-PPT No. BSS/KK-PMN/ SDR01 tanggal 21 September 2017, yang kemudian diperbarui menjadi Kebijakan Khusus APU-PPT No. BSS/KK-PMN/SDR/02 tanggal 18 Februari 2020. Selain itu, Bank juga telah memiliki Aplikasi APU-PPT (*regulation solution*) yang diluncurkan pada April 2016. Aplikasi ini memiliki sistem yang berfungsi untuk menetapkan profil risiko nasabah, memantau transaksi nasabah, mengecek data nasabah berdasarkan *negative list*, serta menyampaikan laporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).

Kegiatan yang dilaksanakan oleh Bank Sahabat Sampoerna terkait Program APU-PPT sepanjang tahun 2020, yaitu:

1. Ikut serta dalam kegiatan Rapat Dengar Pendapat Lanjutan atas Laporan APU-PPT dalam Rancangan Peraturan Otoritas Jasa Keuangan tentang Perubahan Peraturan Otoritas Jasa Keuangan APOLO;
2. Menghadiri undangan Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dalam rangka persiapan penggunaan aplikasi GoAML;
3. Menjadi perwakilan salah satu dari 10 Bank Umum dalam kegiatan "Pelaksanaan *Pilot Project Implementasi Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF)* pada Bank Umum periode tahun 2020" yang diselenggarakan oleh PPATK;
4. Ikut serta dalam kegiatan PPATK: "Implementasi *Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF)* pada Bank Umum periode tahun 2020";
5. Ikut berpartisipasi sebagai responden dalam kegiatan PPATK: "Penyusunan *National Risk Assessment (NRA) 2020*";
6. Melaksanakan registrasi GoAML sesuai jadwal yang ditetapkan PPATK serta melaksanakan uji coba *server development* dan *production* GoAML PPATK; dan
7. Ikut serta dalam Diseminasi "*Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF)* pada Bank Umum, tahun 2020" dan "*National Risk Assessment on Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme (NRA on TPPU and TPPT)*".

The Bank's commitment to APU-PPT Program is proven by having APU-PPT Special Policy No. BSS/KK-PMN/SDR01 dated 21 September 2017, which was later updated to APU-PPT Special Policy No. BSS/KK-PMN/SDR/02 dated 18 February 2020. Furthermore, the Bank also has APU-PPT Application (regulation solution) that was launched in April 2016. This application has a system that functions to determine customer risk profiles, monitor customer transactions, check customer data based on negative lists, and submit reports to the Financial Transaction Reports and Analysis Center (PPATK).

The activities carried out by Bank Sahabat Sampoerna related to the APU-PPT Program throughout 2020 were:

1. *Participating in the Advanced Hearing Meeting on the AML-CTF Report in the Draft of Financial Services Authority Regulation on Amendments to the Financial Services Authority Regulation on APOLO;*
2. *Attending an invitation from the Financial Transaction Reports and Analysis Center (PPATK) in the context of preparation for the use of GoAML application;*
3. *Becoming a representative of 10 Commercial Banks in the "Pilot Project Implementation of Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) at Commercial Banks for the period of 2020" organized by PPATK;*
4. *Participating in PPATK activities: "Implementation of Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) at Commercial Banks for the period of 2020";*
5. *Participating as respondents in PPATK activities: "Preparation of the 2020 National Risk Assessment (NRA)";*
6. *Conducting GoAML registration according to the schedule set by PPATK and performing trials of PPATK GoAML development and production server; and*
7. *Participating in the Dissemination of "Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) at Commercial Banks for the year 2020" and "National Risk Assessment on Money Laundering and Terrorism Funding Criminal Act (NRA on TPPU and TPPT)".*



Kode Etik

Code of Conduct

Bank Sahabat Sampoerna telah menetapkan Kode Etik (*Code of Conduct*) pada 4 Mei 2015. *Code of Conduct* sebagai acuan pedoman seluruh karyawan dalam menjalankan tugas dan pengambilan keputusan serta mengatur pola hubungan dengan Pemegang Saham, nasabah, mitra usaha, dan pemangku kepentingan lainnya.

Pokok Kode Etik

Principles of Code of Conduct

	Nilai-Nilai Budaya Perusahaan <i>Corporate Culture Values</i>		Budaya Kepatuhan <i>Compliance Culture</i>		Anti-Fraud/Anti Suap/ Anti Korupsi <i>Anti-Fraud/Anti Bribery/ Anti Corruption</i>
	Tidak Melakukan Mis-Selling/ Mis-Represent Produk dan Jasa <i>Do not Mis-Selling/ Mis-Representation of Products and Services</i>		Mencegah Pencucian Uang <i>Preventing Money Laundering</i>		Menghindari Benturan Kepentingan <i>Avoiding Conflict of Interest</i>
	Menjaga Kerahasiaan dan Perlindungan Informasi dan Data <i>Maintaining Information and Data Privacy and Protection</i>		Berani Bicara <i>Speak Up</i>		Penggunaan Peralatan & Fasilitas <i>Use of Equipment & Facility</i>
	Menghindari Berkompromi karena Hadiah/Hiburan <i>Avoiding Compromising due to Gifts/Entertainment</i>		Cepat dan Tanggap Menangani Keluhan Nasabah <i>Being Quick and Responsive in Handling Customer Complaints</i>		

Sosialisasi dan Penyerbarluasan

Dissemination and Distribution

 <p>E-Learning</p> <p>Wajib bagi seluruh karyawan <i>Mandatory for all employees</i></p>	 <p>Refreshment</p> <p>Wajib bagi seluruh karyawan pada bagian <i>frontliner</i> serta diselenggarakan oleh Divisi Kepatuhan di seluruh kantor cabang setiap tahun <i>Mandatory for all frontliner, which is organized by the Compliance Division at all branch offices every year</i></p>	 <p>Situs Web Internal <i>Internal website</i></p> <p>Akses bagi karyawan terkait informasi Kode Etik <i>Access for employees regarding Code of Conduct information</i></p>
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Bank Sahabat Sampoerna established a Code of Conduct on 4 May 2015. The Code of Conduct is a reference and guidelines for all employees in carrying out their duties and decision making, as well as regulating the pattern of business relationships with Shareholders, customers, business partners, and other stakeholders.

Penerapan Etika Bisnis Pada Setiap Tingkatan Organisasi Implementation of Business Ethics at Every Organizational Level



Wajib dipatuhi seluruh insan Bank di seluruh level organisasi, termasuk Dewan Komisaris dan Direksi

Must be adhered to by all Bank personnel at all organizational levels, including the Board of Commissioners and Board of Directors



Wajib membuat pernyataan kepatuhan terhadap Kode Etik atau menandatangani Pakta Integritas

Must make a statement of compliance with the Code of Conduct or sign the Integrity Pact



Penerapan sanksi bagi setiap pihak yang terbukti melanggar Kode Etik

Imposing sanctions for any party proven to have violated the Code of Conduct

Sanksi Pelanggaran Kode Etik Sanctions for Violating Code of Conduct

Pembinaan Periodik
Periodical Development

Surat Teguran
Reprimand Letter

Pengurangan Upah
Wage Reduction

Permintaan Ganti Rugi
Compensation Request

Teguran Lisan
Verbal Reprimand

Surat Peringatan 1, 2, dan 3
Warning Letter 1, 2, and 3

Penurunan atau Pemindahan dari Jabatan Karyawan
Decrease or Transfer from Employee Position

Peringatan Lisan
Verbal Warning

Pemberhentian Sementara
Temporary Suspension

Pemutusan Hubungan Kerja
Termination of Employment

Penindakan Secara Hukum
Legal Action



Penanggung Jawab
Person in Charge

Divisi Sumber Daya Manusia
Human Resources Division

Laporan Pelanggaran 2020
Violation Reports in 2020

NIHIL
NONE

Pengendalian Gratifikasi

Gratification Control

Pengendalian gratifikasi yang dilakukan di Bank Sahabat Sampoerna disesuaikan dengan memo yang ditetapkan Direksi No. 09/006/MI/Sisdur/II/2015 tanggal 27 Februari 2015 tentang Ketentuan Penerimaan Hadiah dari Pihak Ketiga. Memo tersebut berisi tentang imbauan kepada seluruh karyawan di seluruh jenjang organisasi untuk tidak memberi atau menerima suatu hadiah/imbalan ke/dari nasabah, vendor, mitra usaha, dan pihak ketiga lainnya. Namun, apabila dalam kondisi tertentu apabila penolakan dianggap dapat menimbulkan penghinaan, yang bersangkutan boleh menerima hadiah/imbalan dari pihak ketiga dengan syarat wajib dilaporkan kepada pimpinan Bank setempat atau kepada Pejabat Eksekutif dengan mengisi Formulir Deklarasi Penerimaan Hadiah.

Gratification control carried out at Bank Sahabat Sampoerna is in accordance with the Memo stipulated by the Board of Directors No. 09/006/MI/Sisdur/II/2015 dated 27 February 2015 on Provisions to Accept Gifts from Third Parties. The memo contains an appeal to all employees at all organizational levels not to give or receive a gift/reward to/ from customers, vendors, partners, business partners, and other third parties. However, under certain conditions if a rejection is deemed to cause insult, the said person may receive a gift/reward from a third party provided that it must be reported to the head of the local Bank or to the Executive Officer by filling in the Gift Acceptance Declaration Form.

Laporan Penerimaan Hadiah dari Pihak Ketiga

Sepanjang tahun 2020, Bank Sahabat Sampoerna telah melaporkan penerimaan hadiah dari pihak ketiga yang akan diuraikan dalam tabel berikut.

Gift Acceptance Report from Third Parties

Throughout 2020, Bank Sahabat Sampoerna reported any gifts received from third parties as described in the following table.

Divisi/Unit Kerja/ Jabatan Division/Unit/ Position	Tanggal Menerima Hadiah Date Receiving Gift	Dalam Rangka In What Occasion	Jenis Hadiah Gift Type	Tanggal Pelaporan SKK Compliance Division's Reporting Date	Peruntukan Designation
BPD - Bancassurance	21 January 2020	Hampers Imlek Chinese New Year's Parcels	Kue Cake	21 January 2020	Dibagikan kepada Tim Bancassurance Distributed to the Bancassurance Team
SME	26 February 2020	Untuk Sampel For Sample	Sandal Jepit Slippers	27 February 2020	Sampel dan ditaruh di Musala Kantor Pusat Samples and placed in the Head Office's Mushala
Network Management	29 May 2020	Ucapan Selamat Idul Fitri Extending Greetings for Eid Al-Fitr	Parcel Makanan Food Parcel	29 May 2020	Dibagikan ke Tim Distributed to the Team
Procurement	10 July 2020	Pemberiaan Makanan Provision of Food	Puding Pudding	10 July 2020	Dibagikan ke karyawan Distributed to employees
Operation and IT	18 December 2020	Natal & Tahun Baru Christmas & New Year	1 buah Parcel 1 Parcel	18 December 2020	Dibagikan ke karyawan Distributed to employees

Perkara Penting dan Sanksi Administratif

Significant Cases and Administrative Sanctions

Perkara Hukum

Kasus hukum yang dihadapi Bank Sahabat Sampoerna sampai dengan 31 Desember 2020 diungkapkan pada tabel berikut.

Lawsuit

Legal cases faced by Bank Sahabat Sampoerna until 31 December 2020 are disclosed in the table below.

Permasalahan Hukum Legal Cases	Total Kasus Total Cases	
	Perdata Civil	Pidana Criminal
Telah mendapat putusan yang mempunyai kekuatan hukum tetap <i>Has obtain a decision that has permanent legal force</i>	5	1
Dalam proses penyelesaian <i>In settlement process</i>	12	6
Total	17	7

Pokok Perkara Case Profile	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Bank Impact to Bank Condition	Risiko yang Dihadapi Risks Faced	Sanksi Administrasi yang Diterima Administrative Sanctions Imposed
Kasus Perdata <i>Civil Cases</i>				
Gugatan pengosongan terhadap nasabah Andi Alfian Zainuddin <i>Vacancy lawsuit against customer Andi Alfian Zainuddin</i>	Masih dalam proses Kasasi <i>Still in Cassation process</i>	Bank belum dapat menjual aset nasabah yang sudah di AYDA <i>The Bank has not been able to sell customer assets that are already in AYDA</i>	Bank belum mendapatkan recovery atas jaminan AYDA <i>The Bank has not yet recovered the AYDA collateral</i>	Nihil <i>None</i>
Eksekusi melalui Pengadilan AYDA jaminan nasabah Rifkianda Lubis <i>Execution through Court for AYDA of customer Rifkianda Lubis</i>	Tagihan nasabah sudah dijual secara <i>cessie</i> pada bulan September 2020 <i>Customer invoice was already sold by cessie in September 2020</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Eksekusi melalui Pengadilan AYDA jaminan nasabah Haryono P H Silalahi <i>Execution through Court for AYDA of Haryono PH Silalahi</i>	Tagihan nasabah sudah dijual secara <i>cessie</i> pada bulan November 2020 <i>Customer invoices was already sold by cessie in November 2020</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari nasabah Edardo Yudha Negara <i>A lawsuit from a customer, Edardo Yudha Negara</i>	Gugatan ditolak <i>The lawsuit was rejected</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
PKPU dan/atau Kepailitan nasabah Olivia Tantomo <i>PKPU and/or Bankruptcy of a customer, Olivia Tantomo</i>	Masih dalam proses Kasasi <i>Still in Cassation process</i>	Nihil <i>None</i>	Bank berpotensi untuk membayar hak upah buruh, dari hasil nilai lelang objek jaminan <i>The Bank has the potential to pay labor rights, from the proceeds of the collateral object auction</i>	Nihil <i>None</i>

Pokok Perkara Case Profile	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Bank Impact to Bank Condition	Risiko yang Dihadapi Risks Faced	Sanksi Administrasi yang Diterima Administrative Sanctions Imposed
Gugatan dari nasabah Olivia Christine <i>A lawsuit from a customer, Olivia Christine</i>	Gugatan ditolak. Nasabah mengajukan banding <i>The lawsuit was rejected. The customer filed an appeal</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari mitra nasabah Mustari bin Sennang <i>Lawsuit from customer partner, Mustari bin Sennang</i>	Gugatan ditolak. Mitra nasabah mengajukan banding <i>The lawsuit was rejected. The customer partner filed an appeal</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan Sita Jaminan terhadap nasabah Banun Ahmad <i>Collateral Confiscation Lawsuit against a customer, Banun Ahmad</i>	Masih dalam proses eksekusi <i>Still in execution process</i>	Bank belum dapat menjual aset nasabah <i>The Bank has not been able to sell customer asset</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari istri nasabah Uke Martin Fabianto <i>A lawsuit from the wife of a customer, Uke Martin Fabianto</i>	Gugatan ditolak. Istri nasabah mengajukan banding <i>The lawsuit was rejected. The customer's wife filed an appeal</i>	Bank belum dapat menjual aset nasabah <i>The Bank has not been able to sell customer asset</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari nasabah Purnawaning Kustyaning <i>A lawsuit from a customer, Purnawaning Kustyaning</i>	Masih dalam proses sidang <i>Still in trial process</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari nasabah Riska Viviani <i>A lawsuit from a customer, Riska Viviani</i>	Gugatan ditolak. Nasabah mengajukan banding <i>The lawsuit was rejected. The customer filed an appeal</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari nasabah Tri Astuti <i>A lawsuit from a customer, Tri Astuti</i>	Masih dalam proses sidang <i>Still in trial process</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari nasabah Rastam <i>A lawsuit from a customer, Rastam</i>	Masih dalam proses sidang <i>Still in trial process</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
Gugatan dari ex-nasabah PT Kunci Kencana <i>Lawsuit from ex-customer PT Kunci Kencana</i>	Masih dalam proses sidang <i>Still in trial process</i>	Nihil <i>None</i>	Adanya tuntutan dari ex-nasabah <i>There are demands from ex-customers</i>	Nihil <i>None</i>
Gugatan dari ex-nasabah Mashuri <i>A lawsuit from ex customer, Mashuri</i>	Masih dalam proses sidang <i>Still in trial process</i>	Nihil <i>None</i>	Adanya tuntutan dari ex-nasabah <i>There are demands from ex-customers</i>	Nihil <i>None</i>
Gugatan dari nasabah H Muhammad Taufik <i>A lawsuit from a customer, H Muhammad Taufik</i>	Masih dalam proses sidang <i>Still in trial process</i>	Nihil <i>None</i>	Adanya tuntutan dari nasabah <i>There are demands from customers</i>	Nihil <i>None</i>
PKPU dan/atau kepailitan PT First Indo American Leasing <i>Postponement of Debt Payment Obligations (PKPU) and/or Bankruptcy of PT First Indo American Leasing</i>	Masih dalam proses pemberesan utang <i>Still in debt settlement process</i>	Bank belum dapat menjual aset nasabah, yaitu daftar piutang (account receivable/AR) <i>The Bank has not been able to sell customer asset, which is the list of Account Receivable (AR)</i>	Proses pemberesan utang akan berjalan cukup lama <i>The debt settlement process will take longer time</i>	Nihil <i>None</i>
Kasus Pidana <i>Criminal Cases</i>				
Panggilan saksi dari Polresta Jayapura, yang berkaitan dengan nasabah Muhammad Yunus <i>Witness summon from Jayapura Resort Police, related to a customer, Muhammad Yunus</i>	Menunggu hasil pemeriksaan dari kepolisian <i>Waiting for the examination results from the police</i>	Nihil <i>None</i>	Adanya panggilan dari kepolisian terhadap karyawan Bank <i>There is a police summon to the Bank's employee</i>	Nihil <i>None</i>

Pokok Perkar <i>Case Profile</i>	Status Penyelesaian <i>Settlement Status</i>	Pengaruh terhadap Kondisi Bank <i>Impact to Bank Condition</i>	Risiko yang Dihadapi <i>Risks Faced</i>	Sanksi Administrasi yang Diterima <i>Administrative Sanctions Imposed</i>
Panggilan saksi dari Polda Metro Jaya, yang berkaitan dengan ex-nasabah Purnawaning Kustiyawan <i>Witness summon from Metro Jaya Regional Police, related to an ex-customer, Purnawaning Kustiyawan</i>	Kasus sudah selesai <i>Case is settled</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>
Panggilan saksi dari Polda Sumatera Selatan, yang berkaitan dengan nasabah PT First Indo American Leasing atas nama Rizal <i>Witness summon from South Sumatra Regional Police, related to a customer, PT First Indo American Leasing on behalf of Rizal</i>	Menunggu hasil pemeriksaan dari kepolisian <i>Waiting for the examination results from the police</i>	Nihil <i>None</i>	Adanya panggilan dari kepolisian terhadap karyawan Bank <i>There is a police summon to the Bank's employee</i>	Nihil <i>None</i>
Panggilan saksi dari Polda Jawa Timur, yang berkaitan dengan nasabah Uke Martin Fabianto <i>Witness summon from East Java Regional Police, related to a customer, Uke Martin Fabianto</i>	Menunggu hasil pemeriksaan dari kepolisian <i>Waiting for the examination results from the police</i>	Nihil <i>None</i>	Adanya panggilan dari kepolisian terhadap karyawan Bank <i>There is a police summon to the Bank's employee</i>	Nihil <i>None</i>
Panggilan saksi dari Polresta Medan, yang berkaitan dengan nasabah Tjie Chan Sen <i>Witness summon from Medan Resort Police, related to a customer, Tjie Chan Sen</i>	Menunggu hasil pemeriksaan dari kepolisian <i>Waiting for the examination results from the police</i>	Nihil <i>None</i>	Adanya panggilan dari kepolisian terhadap karyawan Bank <i>There is a police summon to the Bank's employee</i>	Nihil <i>None</i>
Panggilan saksi dari Polda Jawa Tengah, yang berkaitan dengan nasabah Twenty Febiana <i>Witness summon from Central Java Regional Police, related to a customer, Twenty Febiana</i>	Menunggu hasil pemeriksaan dari kepolisian <i>Waiting for the examination results from the police</i>	Nihil <i>None</i>	Adanya panggilan dari kepolisian terhadap karyawan Bank <i>There is a police summon to the Bank's employee</i>	Nihil <i>None</i>
Panggilan saksi dari Polda Metro Jaya, yang berkaitan dengan nasabah Yurmishawita <i>Witness summon from Metro Jaya Regional Police, related to a customer, Yurmishawita</i>	Menunggu hasil pemeriksaan dari kepolisian <i>Waiting for the examination results from the police</i>	Nihil <i>None</i>	Adanya panggilan dari kepolisian terhadap karyawan Bank <i>There is a police summon to the Bank's employee</i>	Nihil <i>None</i>

Sanksi Administratif

Pada tahun 2020, Bank Sahabat Sampoerna menerima sanksi administratif, meliputi:

Administrative Sanctions

In 2020, Bank Sahabat Sampoerna was imposed administrative sanctions, which were:

Jenis Pelanggaran <i>Types of Violations</i>	Sanksi yang Diterima <i>Sanctions Imposed (Rp)</i>
Pengenaan sanksi kesalahan Pelaporan Laporan Bulanan Bank Umum (LBU) dan Pelaporan Sistem Layanan Informasi Keuangan (SLIK) melalui Surat No. S-94/PB.3341/2019 tanggal 20 Desember 2019 yang dibukukan pada bulan Januari 2020. <i>Imposition of sanctions for errors in Commercial Bank Monthly Report (LBU) and Financial Information Service System Reporting (SLIK) through Letter No. S-94/PB.3341/2019 dated 20 December 2019, which was recorded in January 2020.</i>	7,900,000
Pengenaan sanksi keterlambatan penyampaian koreksi LBU melalui Surat No. 22/54/MI/Srt/Rhs tanggal 20 Maret 2020. <i>Imposition of sanctions for late submission of LBU corrections through Letter No. 22/54/MI/Srt/Rhs dated 20 March 2020.</i>	200,000

Jenis Pelanggaran Types of Violations	Sanksi yang Diterima Sanctions Imposed (Rp)
Pengenaan sanksi keterlambatan penyampaian koreksi LBU melalui Surat No. 22/74/DPKL-GPLB-PLBG/Srt/Rhs tanggal 26 Maret 2020. <i>Imposition of sanctions for late submission of LBU corrections through Letter No. 22/74/DPKL-GPLB-PLBG/Srt/Rhs dated 26 March 2020.</i>	400,000
Pengenaan sanksi keterlambatan penyampaian koreksi Laporan Debitur untuk periode Juli sampai September 2019 melalui Surat No. S-9/PB.3321/2020 tanggal 29 Mei 2020. <i>Imposition of sanctions for late submission of corrections to Debtor Reports for the period July to September 2019 through Letter No. S-9/PB.3321/2020 dated 29 May 2020.</i>	64,700,000
Pengenaan sanksi koreksi <i>offline</i> LBU periode data Juni 2020 melalui Surat No. 22/215/DPKL-GPLB-PLBG/Srt/Rhs tanggal 5 Oktober 2020. <i>Imposition of sanctions for offline LBU correction for the June 2020 data through Letter No. 22/215/DPKL-GPLB-PLBG/Srt/Rhs dated 5 October 2020.</i>	200,000
Pengenaan sanksi koreksi <i>offline</i> LBU periode data Oktober 2020 melalui Surat No. 22/244/DPKL-GPLB-PLBG/Srt/Rhs tanggal 3 Desember 2020. <i>Imposition of sanctions for offline LBU correction for the October 2020 data through Letter No. 22/244/DPKL-GPLB-PLBG/Srt/Rhs dated 3 December 2020.</i>	150,000

Sistem Pelaporan Pelanggaran Whistleblowing System

Sistem pelaporan pelanggaran atau *whistleblowing system* (WBS) merupakan bagian dari sistem pengendalian internal Bank yang berperan dalam mencegah terjadinya praktik kecurangan/*fraud*, pelanggaran terhadap Kode Etik, perbuatan melawan hukum dan perbuatan tidak etis/tidak semestinya secara rahasia, anonim, dan mandiri. Penerapan WBS diharapkan mampu:

1. Mencegah terjadinya penyimpangan;
2. Mengoptimalkan peran serta seluruh karyawan dan mitra usaha dalam mengungkapkan pelanggaran yang terjadi di lingkungan Bank;
3. Menciptakan lingkungan kerja yang kondusif; dan
4. Menjaga reputasi Bank Sahabat Sampoerna.

The *whistleblowing system* (WBS) is part of the Bank's internal control system that plays a role in preventing the occurrence of *fraud/fraudulent practice, code of conduct violation, action against the law, and unethical/improper action in a confidential, anonymous, and independent manner*. WBS implementation is expected to be able to:

1. Prevent irregularities;
2. Optimize the participation of all employees and business partners in uncovering violations that occur within the Bank;
3. Create conducive working environment; and
4. Maintain Bank Sahabat Sampoerna's reputation.

Prinsip Dasar Pelaporan Pelanggaran

Bank Sahabat Sampoerna menyediakan sistem pelaporan pelanggaran yang berlaku untuk seluruh pihak yang memiliki informasi dan ingin melaporkan tindakan tidak etis atau pelanggaran yang terjadi di lingkungan Bank. Pihak yang melaporkan pelanggaran diharapkan dapat memberikan penjelasan terkait jenis pelanggaran, pihak yang terlibat, lokasi dan waktu pelanggaran serta menyertakan bukti pendukung telah terjadinya pelanggaran. Pihak pelapor dianjurkan untuk memberikan informasi mengenai data pelaporan. Pelaporan juga harus didasari itikad baik dari pelapor dan bukan karena suatu keluhan pribadi maupun didasari kehendak buruk/fitnah.

Basic Whistleblowing Principles

Bank Sahabat Sampoerna provides a *whistleblowing system* that can be used by all parties who have information and want to report unethical actions or violations that occur within the Bank. The *whistleblower* is expected to be able to provide an explanation regarding the type of violation, the party involved, the location and time of violation, and the supporting evidence of the violation. *Whistleblower* is encouraged to provide information regarding reporting data. Complaints must be based on good faith and not a personal complaint or based on bad will/slander.

Cara Penyampaian Laporan Pelanggaran

Pelapor dapat menyampaikan laporan pelanggaran kepada Pengelola WBS Bank Sahabat Sampoerna melalui e-mail (ombusman@banksampoerna.com). Untuk pelaporan melalui SMS, dapat disampaikan kepada nomor telepon seluler pribadi masing-masing anggota Komite Ombudsman.

How to Submit Whistleblowing Report

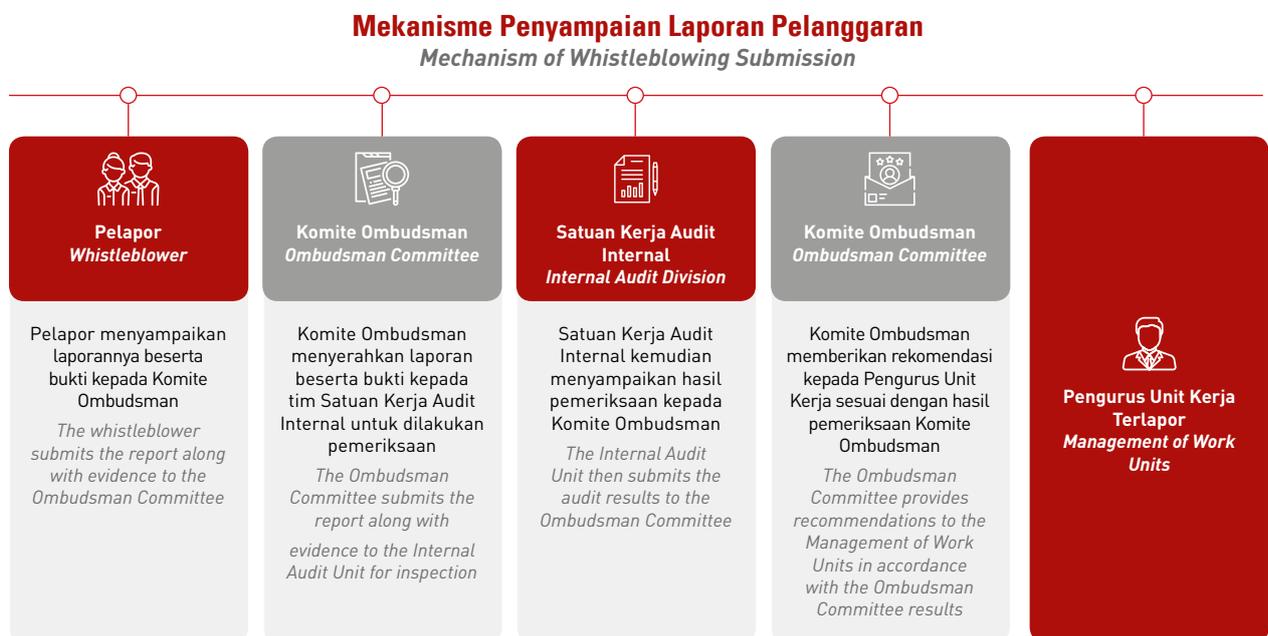
A whistleblower can submit a violation report to the WBS Manager of Bank Sahabat Sampoerna via e-mail (ombusman@banksampoerna.com). Reporting via SMS can be submitted to the personal cell phone number of each member of the Ombudsman Committee.

Mekanisme Penyampaian Laporan Pelanggaran

Mekanisme penyampaian pelaporan pelanggaran di Bank Sahabat Sampoerna ditunjukkan dalam bagan di bawah ini.

Mechanism of Whistleblowing Submission

The mechanism of whistleblowing submission flow in Bank Sahabat Sampoerna can be seen in the chart below.



Perlindungan bagi Pelapor

Bank Sahabat Sampoerna menjamin kerahasiaan dan keamanan terkait pelaporan pelanggaran. Selain itu, pelapor berhak untuk menerima informasi mengenai tindak lanjut atas laporannya. Setiap anggota Komite Ombudsman dilarang untuk membicarakan atau menyebarkan laporan yang ditanganinya, kecuali kepada pelapor atau pihak yang terkait dengan aduan.

Protection for Whistleblower

Bank Sahabat Sampoerna guarantees the confidentiality and security regarding whistleblowing. Furthermore, the whistleblower has the right to obtain information on the follow-up to the report. Each member of Ombudsman Committee is prohibited from discussing or disseminating the report being handled, except to the whistleblowers or parties related to the complaint.

Penanganan Pengaduan

Seluruh pengaduan pelanggaran yang diterima akan ditindaklanjuti dan dipelajari oleh Komite Ombudsman. Setelah itu, Komite Ombudsman akan menyerahkan hasilnya kepada Satuan Kerja Audit Internal dan Divisi Sumber Daya Manusia berupa rekomendasi. Pengaduan bersifat *fraud* akan ditangani

Complaint Handling

All whistleblowing reports received will be followed up and studied by the Ombudsman Committee. Furthermore, the Ombudsman Committee submits the results to the Internal Audit Division and the Human Resources Division in the form of recommendations. Fraud complaints will be handled by the Internal Audit Division,

oleh Satuan Kerja Audit Internal, sedangkan pengaduan yang bersifat hubungan pekerjaan akan ditangani oleh Divisi Sumber Daya Manusia. Rekomendasi yang disampaikan oleh Komite Ombudsman disusun biasanya dalam format standar berupa:

1. Laporan penerimaan kontak sesuai kategori lingkup pengaduan/penyingkapan; dan
2. Laporan penyingkapan (*disclosure report*).

Laporan Pengaduan

Penegakan WBS di sepanjang tahun 2020 ditunjukkan dengan tidak diterimanya laporan pengaduan.

while complaints related to work will be handled by the Human Resources Division. The recommendations submitted by the Ombudsman Committee are usually prepared in a standard format in the form of:

1. Contact acceptance reports in accordance with the scope of the complaint/disclosure category; and
2. Disclosure report.

Complaint Report

WBS enforcement during 2020 is indicated by the absence of a complaint report.

Jenis Pelanggaran <i>Types of Violations</i>	Jumlah Pengaduan <i>Total Complaints</i>	Tindak Lanjut <i>Follow-Up</i>		
		Belum Diproses <i>Not Yet Processed</i>	Dalam Proses <i>In Settlement Process</i>	Selesai <i>Settled</i>
Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>

Internal Fraud

Pengungkapan *internal fraud* Bank Sahabat Sampoerna pada tahun 2020 diungkapkan dalam tabel berikut.

Internal Fraud

The disclosure of Bank Sahabat Sampoerna's internal fraud in 2020 is disclosed in the following table.

Uraian <i>Description</i>	Jumlah Kasus yang Dilakukan oleh <i>Number of Cases Conducted by</i>					
	Anggota Dewan Komisaris dan Direksi <i>Members of Board of Commissioners and Board of Directors</i>		Pegawai Tetap <i>Permanent Employees</i>		Pegawai Tidak Tetap <i>Non-Permanent Employees</i>	
	2020	2019	2020	2019	2020	2019
Total Fraud <i>Total Fraud</i>	Nihil <i>None</i>	Nihil <i>None</i>	3	3	1	Nihil <i>None</i>
Telah Diselesaikan <i>Settled</i>	Nihil <i>None</i>	Nihil <i>None</i>	3	3	1	Nihil <i>None</i>
Dalam Proses Penyelesaian Internal Bank <i>Under the Bank's Internal Settlement Process</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>
Belum Diupayakan Penyelesaian <i>Settlement has not been Sought</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>
Telah Ditindaklanjuti Melalui Proses Hukum <i>Has been Followed-Up Through Legal Process</i>	Nihil <i>None</i>	Nihil <i>None</i>	1	1	Nihil <i>None</i>	Nihil <i>None</i>

Keterangan / Remarks:

- Pada tahun 2019: terdapat 3 kasus dari pegawai tetap, 2 kasus dari KC Surabaya dan 1 kasus KC Malang. Dari 3 kasus tersebut, 1 kasus KC Malang telah ditindaklanjuti melalui proses hukum; dan
In 2019: there were 3 cases by permanent employees, where 2 cases at Surabaya Branch Office, and 1 case at Malang Branch Office. Of the 3 cases, 1 case at Malang Branch Office has been followed-up through legal process; and
- Pada tahun 2020: terdapat 3 kasus dari pegawai tetap, 1 kasus KC Malang dan 2 kasus KC Medan. Selain itu, juga terdapat 1 kasus dari pegawai tidak tetap, yaitu KC Malang. Hingga akhir 2020, kasus yang telah ditindaklanjuti melalui proses hukum, yaitu 1 kasus pada KC Medan.
In 2020: there were 3 cases by permanent employees, 1 case at Malang Branch Office, and 2 cases at Medan Branch Office. In addition, there was also 1 case by non-permanent employee at Malang Branch Office. As of end of 2020, the case that has been followed-up through legal process was the 1 case at Medan Branch Office.

Penyediaan Dana kepada Pihak Terkait dan Dana Besar

Provision of Fund to Related Party and Large Exposure

Penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar dilakukan dengan menjunjung tinggi prinsip kehati-hatian, melalui revidu serta sesuai dengan ketentuan Bank Indonesia mengenai aspek Batas Maksimum Pemberian Kredit (BMPK). Penyediaan dana tersebut harus melalui putusan Dewan Komisaris secara independen. Persentase penyediaan dana terbesar di sepanjang tahun 2020 berada pada sektor perdagangan besar dan eceran, yang dilaksanakan sesuai dengan ketentuan dan perundang-undangan yang berlaku, dan tidak terdapat pelanggaran dan/atau pelanggaran.

Informasi terkait penyediaan dana kepada pihak terkait dan dana besar di Bank Sahabat Sampoerna sepanjang tahun 2020 diungkapkan pada tabel di bawah ini.

Provision of fund to related party and debtor with large exposure must be made by upholding the prudential principles, through a review, and must comply with Bank Indonesia's provisions on Legal Lending Limit (LLL). Provision of such fund must be decided by the Board of Commissioners in an independent manner. The highest percentage for provision of large exposure throughout 2020 was on wholesale and retail sectors, carried out in accordance with the applicable laws and regulations, and there shall be no over limit and/or violations.

Information on provision of funds to related parties and large exposure at Bank Sahabat Sampoerna throughout 2020 is disclosed in the table below.

Penyediaan Dana Provision of Fund	Total	
	Debitur Debtor	Nominal (dalam jutaan Rupiah) Amount (in million Rupiah)
Kepada Pihak Terkait To Related Parties	2	88,837
Kepada Debitur Inti To Core Debtors		
Individu Individual	-	-
Grup Group	-	-

Kredit yang Direstrukturisasi

Restructured Loans

Hingga 31 Desember 2020, Bank tercatat telah melakukan restrukturisasi kredit melalui perpanjangan dan penurunan suku bunga sebesar Rp4,45 triliun. Peningkatan pada kredit restrukturisasi ini merupakan implementasi Bank atas ketentuan program restrukturisasi terhadap debitur yang terdampak Covid-19 yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019* (Covid-19) dan Peraturan Otoritas Jasa Keuangan No. 48/POJK.03/2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*.

Until 31 December 2020, the Bank was recorded to have restructured loans through extension and reduction in interest rates amounting to Rp4.45 trillion. The increase in restructuring credit is the Bank's implementation of the provisions on restructuring program for debtors affected by Covid-19 which refers to the Financial Services Authority Regulation No. 11/POJK.03/2020 on the National Economic Stimulus as a Countercyclical Policy on the Impact of the Coronavirus Disease 2019 (Covid-19) Spread and Financial Services Authority Regulation No. 48/POJK.03/2020 on Amendment to Financial Services Authority Regulation No. 11/POJK.03/2020 on the National Economic Stimulus as a Countercyclical Policy on the Impact of the Coronavirus Disease 2019 Spread.

Pemberian Dana Kegiatan Sosial dan/atau Politik

Provision of Funds for Social and/or Political Activities

Bank Sahabat Sampoerna berkomitmen untuk tidak terlibat dalam kegiatan politik sehingga tidak melakukan pemberian dana untuk kegiatan politik. Namun, Bank lebih mengutamakan kegiatan pemberian dana untuk kegiatan sosial sebagai wujud kepedulian terhadap lingkungan dan masyarakat yang diimplementasikan melalui program tanggung jawab sosial. Informasi terkait pemberian dana untuk kegiatan sosial disampaikan dalam uraian Tanggung Jawab Sosial Perusahaan dalam Laporan Tahunan ini.

Bank Sahabat Sampoerna is committed to not getting involved in political activities, and therefore, does not provide funds for political activities. Instead, the Bank prioritizes provision of funds for social activities as a form of concern for the environment and society, which is implemented through social responsibility programs. Information on the provision of funds for social activities is presented in the Corporate Social Responsibility description of this Annual Report.

Transaksi yang Mengandung Benturan Kepentingan

Transaction Containing Conflict of Interest

Bank Sahabat Sampoerna memiliki kebijakan dalam pengelolaan pemberian kredit kepada pihak terkait dan nasabah besar. Kebijakan tersebut dilakukan dalam upaya menghindari benturan kepentingan yang dapat merugikan dan mengurangi keuntungan Bank. Informasi terkait transaksi yang mengandung benturan kepentingan Bank dalam 3 tahun akan diungkapkan dalam tabel berikut.

Bank Sahabat Sampoerna has a policy on the management of loans to related parties and large customers. The adoption of this policy enables the Bank to avoid conflicts of interest that can adversely affect and reduce the Bank's profits. Information on transactions containing conflicts of interest of the Bank for 3 consecutive years is disclosed in the following table.

Tahun Year	Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan Name and Position of Party Having Conflict of Interest	Nama dan Jabatan Pengambilan Keputusan Name and Position of Decision Maker	Jenis Transaksi Type of Transactions	Nilai Transaksi Transaction Value (dalam jutaan Rupiah / in million Rupiah)	Keterangan*) Description*)
2020	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None
2019	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None
2018	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None

*) Tidak sesuai sistem dan prosedur yang berlaku.

*) Inconsistent with the applicable system and procedure.

Akses Informasi

Access to Information

Bank Sahabat Sampoerna memberikan informasi yang diperlukan oleh Pemegang Saham, investor, nasabah, regulator, dan masyarakat luas melalui situs web Bank, serta melalui berbagai media sosial, seperti **Facebook** (Bank Sahabat Sampoerna), **Twitter** (@BankSampoerna), **Instagram** (@banksampoerna), dan **Youtube** (Bank Sahabat Sampoerna). Selain itu, para pemangku kepentingan juga dapat memperoleh informasi terkait Bank dengan menghubungi Divisi Komunikasi Korporasi dan Hubungan Investor secara langsung melalui:

*Bank Sahabat Sampoerna provides information needed by Shareholders, investors, customers, regulators, and the wider community through the Bank's website, as well as various social media, such as **Facebook** (Bank Sahabat Sampoerna), **Twitter** (@BankSampoerna), **Instagram** (@banksampoerna), and **Youtube** (Bank Sahabat Sampoerna). In addition, stakeholders can also obtain information related to the Bank by contacting the Corporate Communications and Investor Relations Division directly through:*

Divisi Komunikasi Korporasi dan Hubungan Investor

Corporate Communications and Investor Relations Division

Sampoerna Strategic Square

North Tower, Mezzanine Floor

Jl. Jenderal Sudirman Kav. 45-46

Jakarta, 12930, Indonesia

Telephone: (021) 5795 1234, 5795 1515

Faximile: (021) 5795 0626

Call Center: 15000 35

E-mail: info@banksampoerna.com

Website: www.banksampoerna.com

Bentuk keterbukaan informasi yang dilakukan Bank Sahabat Sampoerna diungkapkan pada tabel berikut.

The form of information disclosure made by Bank Sahabat Sampoerna is disclosed in the following table.

Bentuk Keterbukaan Informasi Form of Information Disclosure	2020	2019	2018
Iklan Publikasi Pengumuman Announcement Publication Ad	10	11	4
Iklan Publikasi Laporan Keuangan Kuartal Quarterly Financial Statements Publication Ad	4	4	4
Laporan Tahunan Annual Report	1	1	1
Siaran Pers Press Conference	14	12	13
Media Visit Virtual	-	-	2
Media Gathering Virtual	2	-	1

Hubungan Investor

Hubungan investor yang dilakukan Bank Sahabat Sampoerna dibuktikan dengan melakukan 10 kali pemasangan iklan pengumuman di media cetak berupa Iklan Publikasi Pengumuman yang terdiri dari Publikasi Laporan Keuangan Kuartalan, Publikasi Suku Bunga Kredit, dan Relokasi Kantor Cabang, sebagaimana diungkapkan pada tabel berikut.

Investor Relations

Investor relations performs by Bank Sahabat Sampoerna is proven by placing 10 advertisements for announcements in print media in the form of Announcement Publication Ads which consist of Quarterly Publication of Financial Statements, Publication of Lending Rates, and Relocation of Branch Office, as disclosed in the following table.

Materi Pengumuman Announcement Material	Tanggal Date	Media Media
Iklan Laporan Keuangan Publikasi <i>Publication Advertisement of Financial Statements</i>		
Iklan Publikasi Laporan Keuangan Periode Desember 2019 <i>Publication Advertisement of Financial Statements Period of December 2019</i>	30 April 2020	Kontan
Iklan Publikasi Laporan Keuangan Periode Maret 2020 <i>Publication Advertisement of Financial Statements Period of March 2020</i>	29 May 2020	Kontan
Iklan Publikasi Laporan Keuangan Periode Juni 2020 <i>Publication Advertisement of Financial Statements Period of June 2020</i>	14 August 2020	Kontan
Iklan Publikasi Laporan Keuangan Periode September 2020 <i>Publication Advertisement of Financial Statements Period of September 2020</i>	13 November 2020	Kontan
Iklan Publikasi Laporan Keuangan Periode September 2020 <i>Publication Advertisement of Financial Statements Period of September 2020</i>	23 April 2021	Kontan
Publikasi Suku Bunga Dasar Kredit <i>Publication of Prime Lending Rate</i>		
Publikasi Suku Bunga Dasar Kredit periode Desember 2019 <i>Publication of Lending Rates period of December 2019</i>	9 January 2020	Kontan
Publikasi Suku Bunga Dasar Kredit periode Maret 2020 <i>Publication of Lending Rates period of March 2020</i>	14 April 2020	Kontan
Publikasi Suku Bunga Dasar Kredit periode Juni 2020 <i>Publication of Lending Rates period of June 2020</i>	15 July 2020	Kontan
Iklan Lainnya <i>Other Advertisements</i>		
Relokasi Kantor Cabang Malang <i>Relocation of Malang Branch Office</i>	22 April 2020	Radars Malang
Relokasi Kantor Cabang Ciputat <i>Relocation of Ciputat Branch Office</i>	26 October 2020	Tangsel Pos

Catatan / Notes:

Publikasi SBDK periode September dan Desember tidak lagi dipublikasikan di surat kabar sehubungan dengan berlakunya Peraturan Otoritas Jasa Keuangan No.37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Pelaporan SBDK sudah disampaikan Bank Sahabat Sampoerna pada Sistem Pelaporan Otoritas Jasa Keuangan (APOLO).

Prime lending rate publications for the September and December periods are no longer published in newspapers due to the enactment of the Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. The prime lending rate report has been submitted by Bank Sahabat Sampoerna to the Financial Services Authority Reporting System (APOLO).

Siaran Pers dan Liputan Pemberitaan

Aktivitas *media relations* Bank Sahabat Sampoerna dilakukan melalui siaran pers dan liputan pemberitaan. Sepanjang tahun 2020, Bank telah menerbitkan 14 siaran pers dalam bentuk transparansi informasi kepada masyarakat dan 33 liputan pemberitaan mengenai Bank Sahabat Sampoerna yang ditayangkan di beberapa media massa dengan rincian sebagai berikut.

1. Siaran Pers

Judul Title	No. Siaran Pers Press Release No.
Laku Pandai Bank Sampoerna, Ajak Pedagang Kuliner Jago Ber-Banking <i>Laku Pandai Bank Sampoerna, Inviting Culinary Sellers to Be Expert at Banking</i>	No. 001/CA/BSS/II/2020
Bank Sahabat Sampoerna Tutup Tahun 2019 dengan Kinerja yang Positif, Total Aset Meningkatkan 17% <i>Bank Sahabat Sampoerna Closes the year 2019 with Positive Performance, Total Assets Increase 17%</i>	No. 002/CA/BSS/III/2020
Kinerja Positif di Tengah Pandemi Covid-19 <i>Positive Performance Amid the Covid-19 Pandemic</i>	No. 003/CA/BSS/IV/2020
Pedulikan Komunitas, KSP Sahabat Mitra Sejati, dan Bank Sahabat Sampoerna Bersinergi dengan Dinas Koperasi dan Kepolisian Berbagi Sembako <i>Care for the Community, KSP Sahabat Mitra Sejati, and Bank Sahabat Sampoerna Synergize with the Cooperative Office and the Police to Share Basic Food</i>	No. 004/CA/BSS/V/2020
Bersinergi dengan Dinas Koperasi dan Kepolisian, KSP Sahabat Mitra Sejati, dan Bank Sahabat Sampoerna Menyelenggarakan Berbagi 10.000 Paket Sembako Tahap 2 <i>In synergy with the Cooperative Office and the Police, KSP Sahabat Mitra Sejati, and Bank Sahabat Sampoerna Organize the Distribution of 10,000 Basic Food Packages Phase 2</i>	No. 005/CA/BSS/VI/2020
Berbagi Sembako dan THR di Tengah Pandemi <i>Sharing Groceries and THR (Holiday Allowances) in the Middle of a Pandemic</i>	No. 006/CA/BSS/VI/2020
Bersinergi dengan Kepolisian Setempat, Bank Sahabat Sampoerna Cabang Sorong Menyelenggarakan Berbagi Ratusan Paket Sembako <i>In synergy with the local Police, Bank Sahabat Sampoerna Sorong branch Shares Hundreds of Basic Food Packages</i>	No. 007/CA/BSS/VI/2020
Di Tengah Pandemi Covid-19, Penyaluran Kredit Bank Sahabat Sampoerna Meningkatkan 9%, Portofolio Kredit UMKM Capai 60% <i>Amid the Covid-19 Pandemic, Bank Sahabat Sampoerna's Loans Increase 9%, MSME Loan Portfolio Reaches 60%</i>	No. 009/CA/BSS/VIII/2020
Di Tengah Pandemi yang Masih Mewabah, TASAku Lagi-Lagi Manjakan Nasabahnya dengan Undian Mega Grand Prize secara LIVE Streaming <i>In the Midst of the Ongoing Pandemic, TASAku Pampers its Customers with a LIVE Streaming Mega Grand Prize Draw</i>	No. 010/CA/BSS/VIII/2020
Di Tengah Pandemi Covid-19, Bank Sahabat Sampoerna Terus Menunjukkan Kinerja Positif, Laba bersih Meningkatkan 56% <i>Amid the Covid-19 Pandemic, Bank Sahabat Sampoerna Continues to Show Positive Performance, Net Profit Increase 56%</i>	No. 011/CA/BSS/XI/2020
Memasuki Usianya yang ke-4, TASAku Bank Sahabat Sampoerna Tumbuh Bersama Wong Cilik <i>Entering the Age of 4, Bank Sahabat Sampoerna TASAku Grows Together with Commoners</i>	No. 012/CA/BSS/XI/2020
Dua Tahun Telah Hadir, PDaja.com Berkomitmen dan Terus Bantu UMKM di Indonesia <i>Existing for Two Years, PDaja.com is Committed and Continues To Help MSME in Indonesia</i>	No. 014/CA/BSS/XI/2020
Dukung Program Laku Pandai, Menabung Kapan Aja di Outlet Alfamart Jawa Timur <i>Support Laku Pandai Program, Save Anytime at Alfamart Outlet in East Java</i>	No. 015/CA/BSS/XI/2020
Perkuat Jaringan Bisnis di Jawa Tengah, Bank Sahabat Sampoerna Resmikan Kantor Cabang Semarang <i>Strengthening Business Network in Central Java, Bank Sahabat Sampoerna Inaugurates Semarang Branch Office</i>	No. 016/CA/BSS/XI/2020

2. Liputan Pemberitaan

Press Release and News Coverage

Bank Sahabat Sampoerna's *media relations* activities are carried out through press releases and news coverage. Throughout 2020, the Bank published 14 press releases in the form of transparency of information to the public and 33 coverage of news about Bank Sahabat Sampoerna, which aired in several mass media with the following details.

1. Press Release

2. News Coverage

Judul Title	Tanggal Date	Media Media
Laku Pandai, Ajak Pedagang Kuliner Jago Ber-E Banking <i>Laku Pandai, Inviting Culinary Sellers to Be Expert at E-Banking</i>	8 February 2020	Baca Malang
Program Laku Pandai Mendapat Sambutan Luar Biasa dari Masyarakat <i>Laku Pandai Program Receives Extraordinary Response from the Community</i>	8 February 2020	Kabar Malang
Baru Bank Sahabat Sampoerna Bidik Nasabah Pelaku UMKM <i>Only Bank Sahabat Sampoerna Aims for Micro, Small, and Medium Enterprises Customers</i>	9 February 2020	BHirawa Online

Judul Title	Tanggal Date	Media Media
Bank Sahabat Sampoerna Edukasi Pedagang Kuliner di Malang <i>Bank Sahabat Sampoerna Educates Culinary Sellers in Malang</i>	9 February 2020	ANTARA News Jatim
Gelar Undian Mega Grand Prize di CFD, TASAKU Sebar Hadiah Jutaan Rupiah <i>Organizing Mega Grand Prize Draw in CFD, TASAKU Spreads Million Rupiah Prizes</i>	9 February 2020	Radar Malang
Bank Sahabat Sampoerna Pacu Pertumbuhan TASAKU <i>Bank Sahabat Sampoerna Spurs TASAKU's Growth</i>	10 February 2020	Bisnis.com
Seru, TASAKU Tebar Hadiah di Arena CFD <i>Exciting, TASAKU Spreads Prizes at CFD Arena</i>	10 February 2020	Radar Malang
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Salurkan 250 Paket Sembako di Manado <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 250 Food Packages in Manado</i>	14 May 2020	Beritamanado.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi 10.000 Paket Sembako <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 10,000 Basic Food Packages</i>	15 May 2020	Rapor Merah
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Salurkan 250 Paket Sembako di Pontianak <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 250 Basic Food Packages in Pontianak</i>	15 May 2020	Tribun Pontianak
KSP Sahabat Mitra Sejati, Bank Sahabat Sampoerna Bersama Polres Luwu Salurkan 10.000 Paket Sembako <i>KSP Sahabat Mitra Sejati, Bank Sahabat Sampoerna, and Luwu Resort Police Distributed 10,000 Basic Food Packages</i>	12 June 2020	Idea Times
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi 10 Ribu Paket Sembako <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 10 Thousand Basic Food Packages</i>	12 June 2020	Radar Lampung
Polres Blitar Kota Terima Bantuan 200 Paket Sembako untuk Warga Terdampak Pandemi Covid-19 <i>Blitar Resort Police Received 200 Basic Food Packages for Residents Affected by the Covid-19 Pandemic</i>	12 June 2020	Surya
Kolaborasi KSP Sahabat Mitra Sejati, Bank Sahabat Sampoerna, Dinas Koperasi, dan Polri Berbagi Sembako <i>Collaboration of KSP Sahabat Mitra Sejati, Bank Sahabat Sampoerna, Cooperative Office, and the Police to Share Basic Food</i>	12 June 2020	Malut Post
Polres Pelabuhan akan Salurkan Bantuan Sembako dari KSP SMS dan Bank Sahabat Sampoerna di 3 Kecamatan Ini <i>Resort Police at Ports will Distribute Basic Food from KSP SMS and Bank Sahabat Sampoerna in these 3 Sub-districts</i>	12 June 2020	Tribun Timur
Dampak Covid-19, KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Bagikan 10.000 Paket Sembako <i>Covid-19 impact, KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 10,000 Basic Food Packages</i>	12 June 2020	Fakta Banten
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Sebar Bantuan Sembako Tahap II, Segini Jumlahnya <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed Basic Food Phase II, Here's How Many</i>	12 June 2020	Tribun Timur
Gandeng Kepolisian dan Disnaker, KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Salurkan Ribuan Paket Sembako <i>Coordinating with the Police and Manpower Office, KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 10,000 Basic Food Packages</i>	12 June 2020	Parepos
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Bagi Paket Sembako Tahap Dua <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed Basic Food Packages Phase II</i>	13 June 2020	Tangerang 7
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi 10 Ribu Paket Sembako Tahap 2 <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 10 Thousand Basic Food Packages Phase II</i>	15 June 2020	Tribun Lampung
KSP SMS Gandeng Bank Sahabat Sampoerna, Berikan Bantuan 10 ribu Paket Sembako <i>KSP SMS Cooperates with Bank Sahabat Sampoerna Distributed 10 Thousand Basic Food Packages</i>	16 June 2020	Kaltim Pos
Bank Sahabat Sampoerna Berbagi Ratusan Sembako <i>Bank Sahabat Sampoerna Distributed Hundreds of Basic Food</i>	18 June 2020	Metro Sorong
Berprospek Stabil, Pefindo Tetapkan Peringkat Bank Sahabat Sampoerna di Level idA- <i>With Stable prospect, Pefindo Established Bank Sahabat Sampoerna's Rating at idA- Level</i>	4 November 2020	Kontan
Tingkatkan Inklusi, Pengguna TASAKU Bank Sahabat Sampoerna Tumbuh 14% <i>Increasing Inclusion, Bank Sahabat Sampoerna's TASAKU users Grow 14%</i>	6 November 2020	Infobank News
TASAKU Bank Sahabat Sampoerna Tumbuh Bersama Wong Citik <i>Bank Sahabat Sampoerna TASAKU Grows Together with Commoners</i>	6 November 2020	Harian Bhirawa
HUT Ke-4, TASAKU Bank Sahabat Sampoerna Bagi-Bagi Hadiah untuk Nasabah <i>In its 4th Anniversary, Bank Sahabat Sampoerna TASAKU Spreads Gifts for Customers</i>	6 November 2020	Warta Tangerang

Judul Title	Tanggal Date	Media Media
Layanan TASAKU Bank Sahabat Sampoerna Berlaku Nasional Pada 2021 <i>Bank Sahabat Sampoerna's TASAKU Service will Take Effect Nationally in 2021</i>	6 November 2020	Bisnis.com
Layanan Laku Pandai Bank Sahabat Sampoerna Gaet 24.000 Nasabah <i>Bank Sahabat Sampoerna Laku Pandai Attracts 24,000 Customers</i>	6 November 2020	Bisnis.com
Kuartal III, Jumlah Pengguna Tasaku Bank Sahabat Sampoerna Tumbuh 14% <i>Quarter III, the Number of Bank Sahabat Sampoerna Tasaku Users Grows 14%</i>	6 November 2020	Investor.id
Adopsi Laku Pandai OJK, Tabungan Sampoerna AlfaKu Mampu Raih 24 Ribu Nasabah <i>Adoption of OJK's Laku Pandai, Sampoerna AlfaKu Savings was Able to Reach 24 Thousand Customers</i>	6 November 2020	Liputan 6
Laba Bank Sahabat Sampoerna Naik 56% hingga Kuartal III 2020 <i>Bank Sahabat Sampoerna's Profit Surges by 56% until the Quarter III 2020</i>	13 November 2020	Liputan6.com
Kuartal III-2020 Catat Kinerja Positif, Laba Bank Sahabat Sampoerna Tumbuh 56% <i>Quarter III-2020 Recorded Positive Performance, Bank Sahabat Sampoerna's Profit Grows 56%</i>	13 November 2020	Investor Daily
Laba Bank Sahabat Sampoerna Naik 56% di Kuartal III-2020 <i>Bank Sahabat Sampoerna's Profit Surges 56% in Quarter III-2020</i>	14 November 2020	Infobank News

Rencana Strategis Bank

Bank's Strategic Plan

Perubahan lingkungan eksternal dan perubahan perundang-undangan menjadi salah satu alasan setiap perusahaan dalam melakukan penyusunan rencana strategis. Terkait hal tersebut, Bank Sahabat Sampoerna senantiasa mengkaji strategi bisnis baik untuk jangka pendek, menengah, maupun jangka panjang yang dituangkan dalam Rencana Bisnis Bank. Rencana strategis tersebut diuraikan sebagai berikut.

1. Rencana Strategis Jangka Pendek, yaitu:
 - a. Mempertahankan *risk based bank rating* (RBBR) dan *good corporate governance* (GCG) di peringkat 2;
 - b. Tingkat pertumbuhan kredit sebesar 11%;
 - c. Tingkat pertumbuhan dana pihak ketiga (DPK) sebesar 1%;
 - d. Peningkatan kompetensi dan keahlian SDM;
 - e. Peningkatan penerapan manajemen risiko;
 - f. Peningkatan kualitas pengendalian internal;
 - g. Menjalankan kegiatan usaha sesuai dengan ketentuan serta mempertahankan dan meningkatkan modal inti;
 - h. Tingkat *non-performing loan* (NPL) berada di bawah 5%;
 - i. Menerapkan strategi pengambilalihan agunan yang diambil alih (AYDA) sebagai salah satu cara untuk mengendalikan tingkat NPL; dan
 - j. Penerapan prinsip *know your customer* (KYC) dalam rangka pelaksanaan APU-PPT.
2. Rencana Strategis Jangka Menengah
 - a. Mempertahankan peringkat RBBR 2 dengan tetap memonitor setiap komponen RBBR serta meningkatkan *risk awareness* dan *compliance culture* seluruh staf Bank melalui pelatihan dan sosialisasi;

Changes in the external environment and amendments to laws and regulations are the reasons every company prepares strategic plans. Regarding such matter, Bank Sahabat Sampoerna constantly reviews its business strategies for the short-term, medium-term, and long-term as outlined in the Bank's Business Plan. The strategic plan is detailed below.

1. *Short-term Strategic Plans, which are:*
 - a. *To maintain the risk based bank rating (RBBR) and good corporate governance (GCG) in rating 2;*
 - b. *Loan growth rate of 11%;*
 - c. *Growth rate of third party funds (DPK) of 1%;*
 - d. *HR competency and expertise improvement;*
 - e. *Improved risk management implementation;*
 - f. *Improved Internal Control Quality;*
 - g. *Conducting business activities in accordance with the provisions and maintaining and increasing tier 1 capital;*
 - h. *Non-performing loan (NPL) rate is below 5%;*
 - i. *Implementing foreclosed assets (AYDA) strategy as one effort to control NPL level; and*
 - j. *The implementation of know your customer (KYC) principle in the framework of implementing APU-PPT.*
2. *Middle-Term Strategic Plans*
 - a. *Maintaining RBBR 2 rating while continuing to monitor each RBBR component and increasing risk awareness and compliance culture of all Bank staffs through training and dissemination;*

- b. Jumlah modal inti akan terus ditingkatkan melalui strategi pertumbuhan organik (*internal growth*) dan juga melalui strategi rencana penambahan modal;
 - c. Sejalan dengan pencapaian jumlah modal inti di atas, maka sesuai dengan strata API yang dipilih, Bank akan tetap menjadi Bank dengan fokus kegiatan usaha pada segmen tertentu, yaitu UMKM;
 - d. Dalam upaya meningkatkan struktur pendanaan yang sehat, di samping tetap meningkatkan penghimpunan DPK, Bank akan mengupayakan diperolehnya alternatif sumber-sumber pendanaan lainnya, seperti penerbitan surat berharga maupun pinjaman lainnya;
 - e. Bank akan terus berupaya meningkatkan kualitas serta menyesuaikan penerapan APU-PPT sehingga sesuai dengan ketentuan perundang-undangan yang berlaku;
 - f. Bank secara bertahap akan melakukan perluasan jaringan kantor dengan menambah kantor cabang, kantor cabang pembantu, kantor kas, dan/atau kantor fungsional sesuai kebutuhan; dan
 - g. Menjadi Bank Devisa.
3. Rencana Strategis Jangka Panjang
- a. Berkomitmen untuk terus menjaga kelangsungan usaha Bank secara jangka panjang;
 - b. Memberikan nilai kepada masyarakat sekitar, karena tujuan Bank bukan hanya semata-mata untuk memperoleh keuntungan saja;
 - c. Terus-menerus membangun *brand awareness* serta memperluas jaringan kantor secara selektif sebagai investasi jangka panjang; dan
 - d. Bank secara konsisten mengembangkan platform usaha yang lebih bervariasi.
- b. *Total tier 1 capital will continue to be increased through an organic growth strategy (internal growth) and also through a capital increase strategy plan;*
 - c. *In line with the achievement of total tier 1 capital above, according to the chosen API strata, the Bank will continue to be a Bank with a focus on business activities in certain segment, which is MSME;*
 - d. *In an effort to improve a sound funding structure, in addition to continuing to increase the collection of third party funds, the Bank will seek alternative sources of funding, such as the issuance of securities and other loans;*
 - e. *The Bank will continue to strive to improve the quality and adjust the implementation of APU-PPT so that it is in accordance with the applicable laws and regulations;*
 - f. *The Bank will gradually expand its office network by adding branch offices, sub-branch offices, cash offices, and/or functional offices as needed; and*
 - g. *Becoming a Foreign Exchange Bank.*
3. Long-Term Strategic Plan
- a. *Committed to continue to maintain the Bank's business sustainability in the long-term;*
 - b. *Providing value to the surrounding community, because the Bank's objective is not merely to obtain profits;*
 - c. *Continually building brand awareness and selectively expanding the office network as a long-term investment; and*
 - d. *The Bank has consistently developed a more varied business platform.*

Pernyataan dan Praktik *Bad Corporate Governance*

Statement and Practices of *Bad Corporate Governance*

Bank Sahabat Sampoerna menyadari bahwa praktik-praktik *Bad Corporate Governance* dapat mengganggu pelaksanaan GCG. Sepanjang tahun 2020, Bank tidak melakukan segala tindakan serta kebijakan yang berkaitan dengan praktik *bad corporate governance*, sebagaimana diuraikan pada tabel berikut.

Bank Sahabat Sampoerna is aware that Bad Corporate Governance practices will interfere with the GCG implementation. During 2020, the Company did not take any actions nor had policies related to bad corporate governance practices, as described in the following table.

Uraian Description	Praktik Practice
Adanya laporan sebagai Bank yang mencemari lingkungan <i>There is a report that the Bank pollutes the environment</i>	Nihil None
Perkara penting yang sedang dihadapi oleh Bank, anggota Dewan Komisaris, dan/atau Direksi yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan <i>Significant cases currently faced by the Bank, members of Board of Commissioners, and/or members of Board of Directors are not disclosed in the Annual Report</i>	Nihil None

Uraian <i>Description</i>	Praktik <i>Practice</i>
Ketidakpatuhan dalam pemenuhan kewajiban perpajakan. <i>Non-compliance in fulfilling tax obligations</i>	Nihil <i>None</i>
Ketidaksesuaian penyajian Laporan Tahunan dan Laporan Keuangan dengan peraturan yang berlaku dan Standar Akuntansi Keuangan. <i>Inconsistency of presentation of Annual Report and Financial Statements with the the applicable regulations and Financial Accounting Standards (SAK)</i>	Nihil <i>None</i>
Kasus terkait buruh dan karyawan. <i>Cases related to workers and employees</i>	Nihil <i>None</i>
Tidak terdapat pengungkapan segmen operasi. <i>There is no disclosure of operating segments</i>	Nihil <i>None</i>
Terdapat ketidaksesuaian antara Laporan Tahunan <i>hardcopy</i> dengan Laporan Tahunan <i>softcopy</i> <i>There is a discrepancy between the hardcopy of Annual Report and the softcopy of Annual Report</i>	Nihil <i>None</i>

Transparansi Kondisi Keuangan dan Non-Keuangan Bank yang Belum Diungkap dalam Laporan Lain

Transparency of the Bank's Financial and Non-Financial Condition that is Not Yet Disclosed in Other Reports

Bank telah melaksanakan transparansi Laporan Tahunan (keuangan dan non-keuangan) serta Laporan Keuangan Publikasi Triwulanan dan Laporan Keuangan Publikasi Bulanan secara tepat waktu, disajikan melalui situs web Bank.

The Bank has made Annual Report transparency (financial and non-financial) and Quarterly Published Financial Statements and Monthly Published Financial Statements in a timely manner, presented through the Bank's website.

Informasi Lain Terkait Tata Kelola Bank

Other Information Related to the Bank's Governance

Sepanjang tahun 2020, keputusan kegiatan operasional Bank dilaksanakan tanpa intervensi pemilik, perselisihan internal, atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank. Pengelolaan Bank dilakukan dengan berpedoman pada prinsip-prinsip GCG, Kode Etik, *Sampoerna Way*, dan peraturan perundang-undangan yang berlaku sehingga hal-hal yang menyebabkan timbulnya dampak negatif dari keputusan dan kegiatan operasional Bank dapat diminimalisir.

Throughout 2020, decisions on the Bank's operational activities were made without owner's intervention, internal disputes, or problems arising as a result of the remuneration policy at the Bank. Bank management is based on GCG principles, Code of Conduct, Sampoerna Way, and applicable laws and regulations so that matters causing negative impacts from the Bank's decisions and operational activities can be minimized.