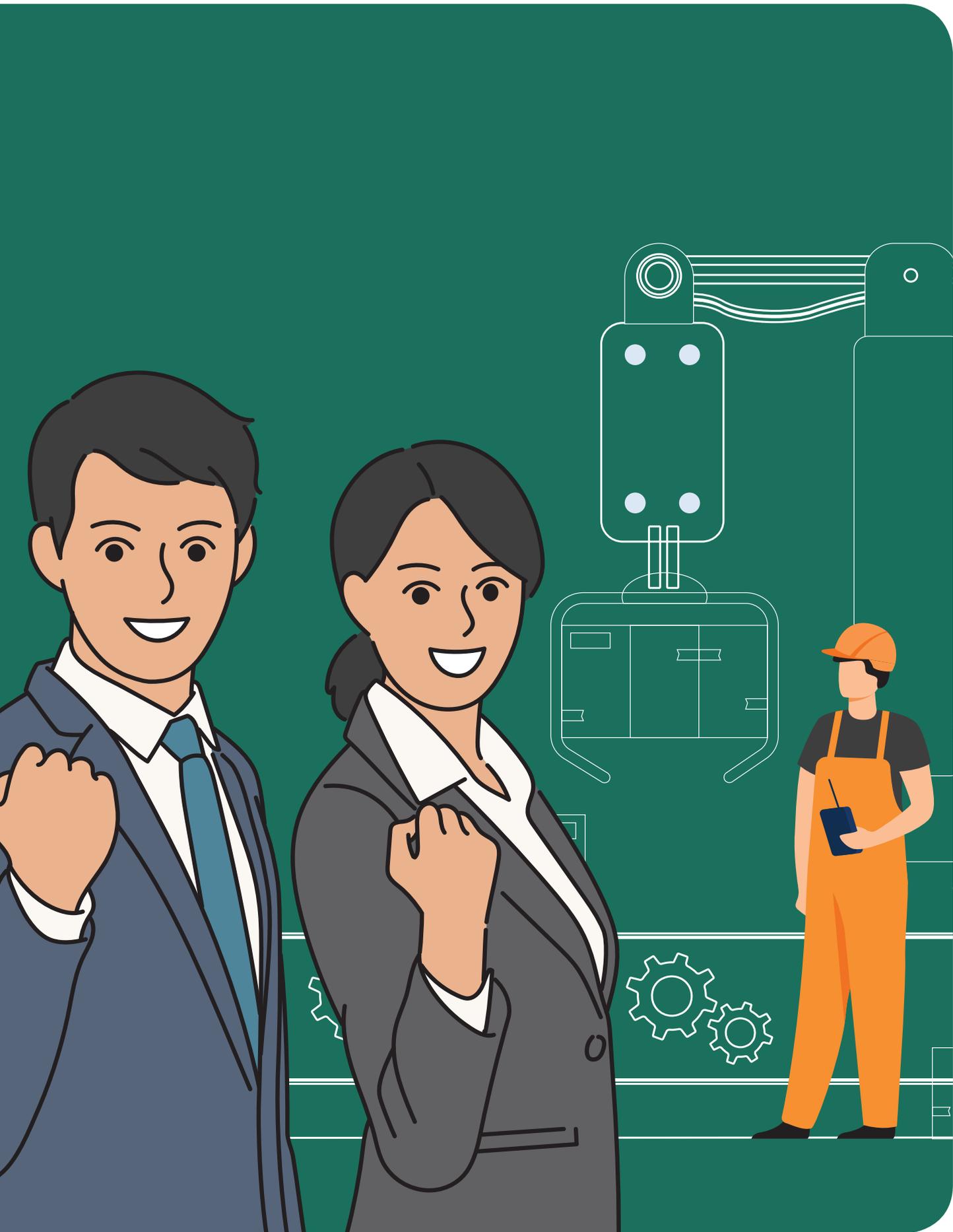


# Tata Kelola Perusahaan

*Corporate Governance*





## Komitmen dan Tujuan Penerapan Tata Kelola Perusahaan

### *Commitments and Objectives of Corporate Governance Implementation*

Penerapan tata kelola yang baik (*good corporate governance/GCG*) dalam industri perbankan sangatlah penting karena setiap aktivitasnya memiliki risiko yang tinggi dan dapat mempengaruhi tingkat kepercayaan masyarakat, sehingga berdampak pada kesehatan Bank. Maka dari itu, Bank Sahabat Sampoerna berkomitmen memosisikan Tata Kelola Perusahaan (GCG) sebagai fondasi utama dalam menjalankan bisnis, sehingga Bank senantiasa berhati-hati dalam menjalankan kegiatan usaha, dalam arti khusus selalu konsisten dalam melaksanakan peraturan perundang-undangan di bidang perbankan berdasarkan profesionalisme dan itikad baik.

*The implementation of good corporate governance (GCG) in the banking industry is crucial because each activity carries a high risk and can affect the level of public trust, and thus, having an impact on the Bank's soundness. Therefore, Bank Sahabat Sampoerna is committed to positioning GCG as the main foundation in running the business, and the Bank is always careful in carrying out business activities, in a special sense of always being consistent in implementing laws and regulations in the banking sector based on professionalism and good faith.*

## Dasar Penerapan

### *Basis of Implementation*

Dasar penerapan Tata Kelola Perusahaan (GCG) di lingkungan Bank Sahabat Sampoerna, yakni peraturan perundang-undangan tentang pengelolaan Bank dan Perseroan Terbatas, yaitu:

1. Undang-Undang Dasar Negara Republik Indonesia Tahun 1945;
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan;
4. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum;
5. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum;
6. Peraturan Bank Indonesia No. 22/23/PBI/2020 tentang Sistem Pembayaran;
7. Peraturan Bank Indonesia No.16/1/PBI/2014 tentang Perlindungan Konsumen Jasa Sistem Pembayaran (Lembaran Negara Republik Indonesia Tahun 2014 No. 10, Tambahan Lembaran Negara Republik Indonesia No. 5498);
8. Peraturan Bank Indonesia No.22/20/PBI/2020 tentang Perlindungan Konsumen Bank Indonesia;
9. 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;
10. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan;
11. 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;

*The basis of GCG implementation within Bank Sahabat Sampoerna refers to laws and regulations on the management of Banks and Limited Liability Companies as follows:*

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. *Law of the Republic of Indonesia No. 10 of 1998 on Amendment to Law No. 7 of 1992 on Banking;*
4. *Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks;*
5. *Financial Services Authority Regulation No. 13/POJK.03/2021 on Administration of Commercial Bank Products;*
6. *Bank Indonesia Regulation No. 22/23/PBI/2020 on Payment System;*
7. *PBI No. 16/1/PBI/2014 on Consumer Protection of Payment System Services (State Gazette of the Republic of Indonesia Year 2014 No. 10, Supplement to State Gazette of the Republic of Indonesia No. 5498);*
8. *PBI No. 22/20/PBI/2020 on Consumer Protection of Bank Indonesia;*
9. *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;*
10. *Financial Services Authority Regulation No. 18/POJK.07/2018 on Customer Complaint Services in Financial Services Sector;*
11. *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;*

12. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 dan tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan No. 15/POJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan;
13. 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;
14. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
15. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
16. Peraturan Otoritas Jasa Keuangan No. 04/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
17. Peraturan Otoritas Jasa Keuangan No. 05/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum;
18. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2016 tentang Pembukaan Jaringan Kantor Bank Umum berdasarkan Modal Inti;
19. Peraturan Otoritas Jasa Keuangan No. 09/POJK.03/2016 tentang Prinsip Kehati-hatian Bank Umum yang Melakukan Penyerahan sebagian Pelaksanaan Kerja kepada Pihak Lain;
20. 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;
21. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
22. 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;
23. 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;
24. 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;
25. Peraturan Otoritas Jasa Keuangan No. 56/POJK.03/2016 tentang Kepemilikan Saham Bank Umum;
26. 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;
27. 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;
28. Surat Edaran Otoritas Jasa Keuangan No. 41/SEOJK.03/2016 tentang Tata Cara Penerbitan Sertifikat Deposito;
12. *Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Integrated Risk Management for Financial Conglomeration and Financial Services Authority Circular No. 15/POJK.03/2015 on Implementation of Integrated Governance for Financial Conglomeration;*
13. *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;*
14. *Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines of Work Implementation of the Audit Committee;*
15. *Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines to Prepare Internal Audit Division Charter;*
16. *Financial Services Authority Regulation No. 04/POJK.03/2016 on Sound Level Assessment of Commercial Bank;*
17. *Financial Services Authority Regulation No. 05/POJK.03/2016 and Financial Services Authority Circular No. 12/SEOJK.03/2021 on Commercial Bank's Business Plans;*
18. *Financial Services Authority Circular No. 14/SEOJK.03/2016 on Opening Office Network of Commercial Bank based on Core Capital;*
19. *Financial Services Authority Regulation No. 09/POJK.03/2016 on Prudential Principles of Commercial Banks that Assign Partial Work Performance to Other Parties;*
20. *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;*
21. *Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Statements;*
22. *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;*
23. *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;*
24. *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;*
25. *Financial Services Authority Regulation No. 56/POJK.03/2016 on Share Ownership of Commercial Banks;*
26. *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;*
27. *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;*
28. *Financial Services Authority Circular No. 41/SEOJK.03/2016 on Procedures for the Issuance of Deposit Certificates;*

29. 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;
30. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Standar;
31. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Asset*;
32. Surat Edaran Otoritas Jasa Keuangan No. 27/SEOJK.03/2016 tentang Kegiatan Usaha Bank Umum berdasarkan Modal Inti;
33. 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;
34. 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;
35. 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;
36. 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 No. 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;
37. 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;
38. Peraturan Bank Indonesia No. 23/2/PBI/2021 tentang Perubahan Ketiga 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;
39. Peraturan Bank Indonesia No. PBI 20/6/PBI/2018 tentang Uang Elektronik;
40. Peraturan Bank Indonesia No. 18/40/PBI/2016 tentang Penyelenggaraan Pemrosesan Transaksi Pembayaran; dan
41. *Roadmap Good Corporate Governance* Otoritas Jasa Keuangan.
29. *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*;
30. *Financial Services Authority Circular No. 24/SEOJK.03/2016 on Calculation of Risk Weighted Assets for Operational Risk by using Basic Indicator Approach*;
31. *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*;
32. *Financial Services Authority Circular No. 27/SEOJK.03/2016 on Business Activities of Commercial Bank based on Core Capital*;
33. *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*;
34. *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*;
35. *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*;
36. *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*;
37. *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*;
38. *Bank Indonesia Regulation No. 23/2/PBI/2021 on Third 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 Motor Vehicles Credit or Financing*;
39. *Bank Indonesia Regulation No. PBI 20/6/PBI/2018 on Electronic Money*;
40. *Bank Indonesia Regulation No. 18/40/PBI/2016 on Payment Transaction Processing; and*
41. *Roadmap of Good Corporate Governance of the Financial Services Authority.*

# Penerapan Prinsip Tata Kelola Perusahaan

## Implementation of Corporate Governance Principles

Kegiatan usaha Bank Sahabat Sampoerna senantiasa didasari atas pemenuhan prinsip-prinsip Tata Kelola Perusahaan (GCG) sebagai berikut.

Bank Sahabat Sampoerna's business activities are always based on the fulfillment of the following GCG principles.



# Struktur, Mekanisme, dan Kebijakan Tata Kelola Perusahaan

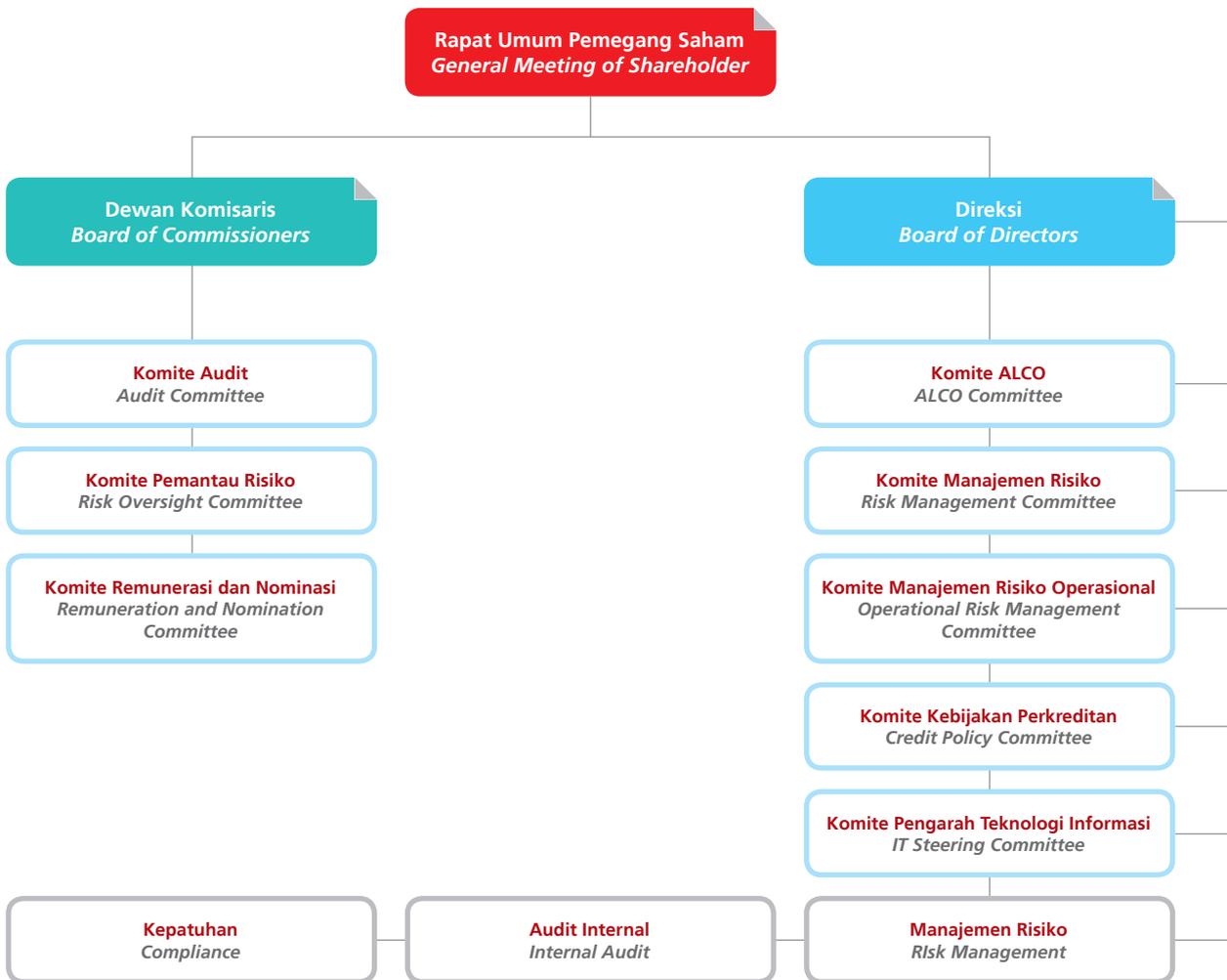
## Structure, Mechanism, and Policy of Good Corporate Governance

### Struktur Tata Kelola Perusahaan

Struktur Tata Kelola Perusahaan (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 Tata Kelola Perusahaan (GCG) berfungsi untuk mengatur hubungan antar organ perusahaan, seperti Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Direksi, serta organ pendukung lainnya. Hal ini bertujuan untuk menciptakan hubungan kerja yang kondusif antar organ perusahaan serta meningkatkan nilai tambah bagi para pemangku kepentingan.

### Mechanism of Corporate Governance

Mechanism of Corporate Governance functions to regulate the relationship between Bank Organs such as the General Meeting of Shareholders (GMS), Board of Commissioners, Board of Directors, and other supporting organs. This aims to create a conducive working relationship among Company organs and increase added value for stakeholders.

RUPS merupakan organ perusahaan yang memiliki wewenang tertinggi yang tidak dapat dilimpahkan kepada pihak manapun. Dewan Komisaris dan Direksi merupakan organ yang bertanggung jawab dalam pengawasan dan pengelolaan Bank. Di sisi lain, Dewan Komisaris menjalankan tugas dan tanggung jawabnya dibantu oleh komite pendukung yang terdiri dari Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko. Sementara Direksi, dibantu komite pendukung yang terdiri dari Komite Manajemen Risiko, Komite Kebijakan Perkreditan, ALCO, Komite Pengarah Teknologi Informasi, serta Komite Manajemen Risiko Operasional.

## Kebijakan Tata Kelola Perusahaan

Melalui kebijakan tata kelola, Bank Sahabat Sampoerna senantiasa memastikan penerapan Tata Kelola Perusahaan (GCG) dilakukan dengan baik dan optimal. Setiap organ wajib mematuhi kebijakan yang telah dimiliki Bank. Kebijakan tersebut dievaluasi secara berkala guna memastikan keefektifannya, agar penerapan Tata Kelola Perusahaan (GCG) di lingkungan Bank berjalan dengan baik, sesuai perkembangan bisnis. Kebijakan tata kelola yang telah disusun Bank, yaitu:

1. **Kebijakan Umum Tata Kelola Perusahaan (GCG)**, merupakan kebijakan umum/payung kebijakan internal dalam penerapan Tata Kelola Perusahaan (GCG) ;
2. **Kebijakan Umum Kepatuhan;**
3. **Kebijakan Umum Manajemen Risiko dan Pengendalian Internal;**
4. **Kebijakan Umum Manajemen Risiko Teknologi Informasi;**
5. **Kode Etik Karyawan (Code of Conduct)**, merupakan dokumen formal yang mengikat seluruh karyawan untuk berperilaku profesional, bertanggung jawab, dan patut, baik dalam melakukan hubungan bisnis dengan para nasabah, rekan, maupun hubungan dengan sesama rekan kerja;
6. **Pedoman dan Tata Tertib Kerja** Dewan Komisaris, Direksi, dan komite yang membantu Dewan Komisaris; serta
7. **Kebijakan dan Prosedur Operasi Standar (Standard Operating Procedure/SOP)** Bank lainnya yang mengatur seluruh aktivitas bisnis, operasional, maupun penunjang bisnis.

*The GMS is a corporate organ that has the highest authority which cannot be delegated to any party. The Board of Commissioners and the Board of Directors are the organs responsible for supervising and managing the Bank. On the other hand, the Board of Commissioners carries out the duties and responsibilities assisted by supporting committees consisting of the Audit Committee, the Nomination and Remuneration Committee, and the 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

*Through governance policies, Bank Sahabat Sampoerna always ensures that the GCG is implemented properly and optimally. Each organ is required to comply with the policies set by the Bank. The policy is evaluated periodically to ensure its effectiveness, so that the implementation of GCG within the Bank runs well, in accordance with the business developments. Governance policies prepared by the Bank are:*

1. **GCG General Policy**, an internal policy umbrella/general policy in implementing GCG;
2. **Compliance General Policies;**
3. **Risk Management and Internal Control General Policies;**
4. **Information Technology Risk Management General Policies;**
5. **Code of Conduct** is a formal document binding all employees to behave professionally, responsibly, and properly, in maintaining business relationship with customers, business partners, and fellow colleagues;
6. **Manual and Charter** of Board of Commissioners, Board of Directors, and Committees assisting Board of Commissioners; and
7. **Standard Operating Procedures and Other Bank Policies** that govern the whole business activities, operational, and business support.

# Pengembangan Kualitas Tata Kelola Perusahaan

## Good Corporate Governance Quality Development

### Fokus Penerapan Tata Kelola Perusahaan Bank Sahabat Sampoerna 2021

Bank Sahabat Sampoerna berkomitmen untuk meningkatkan dan mengoptimalkan kualitas penerapan Tata Kelola Perusahaan (GCG). Pada tahun 2021, fokus penerapan Tata Kelola Perusahaan (GCG), 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 *first line of defense*, *second line of defense*, dan *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

Bank Sahabat Sampoerna melakukan penilaian penerapan tata kelola melalui penilaian sendiri (*self-assessment*) dengan melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, dan seluruh divisi Bank. Penilaian tersebut merupakan bukti komitmen Bank dalam melaksanakan aktivitas bisnis yang bertanggung jawab, sekaligus sebagai salah satu metode dalam meningkatkan kualitas penerapan Tata Kelola Perusahaan (GCG) di tahun berikutnya. Selain itu, melalui pelaksanaan *self-assessment* tersebut, 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*

*Self-assessment* Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna dilaksanakan berdasarkan 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 di akhir bulan Juni dan Desember.

### Focus of Corporate Governance Implementation at Bank Sahabat Sampoerna in 2021

*Bank Sahabat Sampoerna is committed to improving and optimizing the quality of GCG implementation. In 2021, the focus of GCG implementation is 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 first line of defense, 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

*Bank Sahabat Sampoerna assesses the GCG implementation through self-assessment, by involving the Board of Commissioners, Board of Directors, Executive Officers, and all of the Bank's divisions. Such assessment is proof of the Bank's commitment to conducting responsible business activities, and a method for improving the quality of GCG implementation in the following year. Furthermore, 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

*Bank Sahabat Sampoerna's GCG self-assessment is based on 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*

Bank Sahabat Sampoerna melaksanakan *self-assessment* bertujuan untuk:

1. Menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses pelaksanaan prinsip Tata Kelola Perusahaan (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 Tata Kelola Perusahaan (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 Tata Kelola Perusahaan (GCG), didukung kecukupan struktur dan infrastruktur tata kelola Bank.

## Kriteria yang Digunakan dalam *Self-Assessment*

Bank Sahabat Sampoerna melaksanakan *self-assessment* yang diintegrasikan ke dalam 3 aspek, yakni *governance structure*, *governance process*, dan *governance outcome* dengan mempertimbangkan 11 faktor penilaian penerapan Tata Kelola Perusahaan (GCG), yaitu:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
2. Pelaksanaan tugas dan tanggung jawab Direksi;
3. Kelengkapan dan pelaksanaan tugas Komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit internal;
7. Penerapan fungsi audit eksternal;
8. Penerapan manajemen risiko, termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait (*related party*) dan 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.

## Objectives of *Self-Assessment*

Bank Sahabat Sampoerna conducts *self-assessment* with objectives 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*

Bank Sahabat Sampoerna conducts *self-assessment* by integrating it 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.

## Pihak Pelaksana *Self-Assessment*

Pelaksanaan *self-assessment* Bank Sahabat Sampoerna menjadi tanggung jawab Satuan Kerja Kepatuhan dengan melibatkan seluruh divisi terkait, baik dalam proses pengisian kuesioner ataupun dalam penyiapan dokumen pendukung (*underlying documents*). Penilaian ini juga melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, hingga divisi-divisi/unit kerja yang berkaitan dengan praktik pelaksanaan Tata Kelola Perusahaan (GCG).

## Hasil *Self-Assessment*

Informasi terkait hasil penilaian *self-assessment* Bank Sahabat Sampoerna dalam 3 tahun terakhir diungkapkan pada tabel berikut.

Aspek	Nilai Score			Aspect
	2021	2020	2019	
Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris	1	1	1	Implementation of Duties and Responsibilities of the Board of Commissioners
Pelaksanaan Tugas dan Tanggung Jawab Direksi	1	1	1	Implementation of Duties and Responsibilities of the Board of Directors
Kelengkapan dan Pelaksanaan Tugas Komite-Komite	1	1	1	Completeness and Implementation of the Committee's Duties
Penanganan Benturan Kepentingan	1	1	1	Handling Conflict of Interest
Fungsi Kepatuhan Bank	2	2	2	Functions of Bank Compliance
Fungsi Audit Internal	1	1	1	Functions of Internal Audit
Fungsi Audit Eksternal	1	1	1	Functions of External Audit
Fungsi Manajemen Risiko dan Pengendalian Internal	2	2	2	Functions of Risk Management and Internal Control
Prinsip Kehati-hatian dalam Penyediaan Dana Pihak Terkait ( <i>Related Party</i> ) dan Debitur Besar ( <i>Large Exposure</i> )	2	2	2	Prudential Principle in Provision of Funds of Related Party and Large Exposure
Transparansi Kondisi Keuangan dan Non-Keuangan Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal	1	1	1	Transparency of financial and non-financial condition, Report on the Implementation of Good Corporate Governance and Internal Reporting
Rencana Strategis Bank	2	2	2	Bank's Strategic Plans
<b>Peringkat Komposit</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>Composite Rating</b>

Berdasarkan hasil *self-assessment* tahun 2021, Bank memperoleh peringkat komposit 2 atau "Baik" dengan rincian sebagai berikut.

## Parties Implementing *Self-Assessment*

The implementation of Bank Sahabat Sampoerna's *self-assessment* is the responsibility of the Compliance Division by involving all relevant divisions, in the process of filling out questionnaires and in preparing supporting documents (*underlying documents*). The assessment also involves the Board of Commissioners, Board of Directors, Executive Officers, and work divisions/units related to GCG implementation practices.

## *Self-Assessment* Results

Information on *self-assessment* results of Bank Sahabat Sampoerna for the past 3 years is disclosed in the following table.

Based on the *self-assessment* results in 2021, the Bank obtained a composite rating of 2 or "Good" 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	Mencerminkan Manajemen Bank secara umum telah melakukan penerapan Tata Kelola Perusahaan (GCG) dengan Baik. / Reflecting that the Bank's Management in general has implemented Good Corporate Governance (GCG).	Individual
Konsolidasian	-	-	Consolidated

## Analisis Analysis

- Pemegang Saham 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. Selain itu, Pemegang saham juga memiliki komitmen yang tinggi dalam membangun Bank yang sehat;
- Adanya komitmen yang tinggi dari Pemegang Saham, Dewan Komisaris, dan Direksi dalam mendorong budaya kepatuhan, budaya risiko dan semangat belajar di setiap jenjang organisasi;
- Prinsip Tata Kelola diimplementasikan secara konsisten oleh Pemegang Saham, Dewan Komisaris, Direksi, dan seluruh lini organisasi, 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;
- Seluruh kegiatan Bank dilakukan pengawasan aktif oleh Dewan Komisaris secara profesional dan independen melalui rapat rutin bulanan antara Dewan Komisaris dengan Direksi, di mana Dewan Komisaris menyampaikan *concern* secara langsung kepada Direksi untuk mendapatkan penjelasan lebih lanjut terhadap pelaksanaan Rencana Bisnis Bank (RBB);
- Dewan Komisaris tidak terlibat dalam pengambilan keputusan dalam kegiatan operasional maupun keputusan kredit, kecuali pemberian kredit kepada pihak terkait, Dewan Komisaris melaksanakan tugas dan tanggung jawab secara profesional dan independen;
- Dewan Komisaris telah membentuk Komite Pemantau Risiko, Komite Audit, serta Komite Remunerasi dan Nominasi dengan jumlah, komposisi, kompetensi, serta perangkapan jabatan anggota Komite sesuai ketentuan yang berlaku tanpa intervensi dari pemilik;
- Pada saat rapat bersama yang dilakukan secara bulanan dalam rangka menjalankan fungsi pengawasan terhadap seluruh kegiatan Bank, Dewan Komisaris senantiasa aktif memberikan masukan dan saran konstruktif kepada Direksi. Hasil rapat dituangkan dalam *Minutes of Meeting* yang didokumentasikan dengan baik;
- Dalam seluruh pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris, Direksi, dan seluruh jajaran dalam lini organisasi memiliki komitmen yang tinggi dalam menjunjung tinggi integritas, keadilan, transparansi, dan budaya kepatuhan secara konsisten;
- Dewan Komisaris dan Direksi tidak memiliki hubungan kepemilikan, kepengurusan, dan hubungan keluarga dengan pemilik (Pemegang Saham Bank) serta berasal dari Pihak Independen yang profesional dan telah lulus *fit & proper test* dari regulator;
- Dewan Komisaris dan Direksi melaksanakan tugas dan tanggung jawab dengan profesional tanpa intervensi dari Pemegang Saham untuk membangun Bank yang sehat;
- Direksi tidak memanfaatkan Bank untuk memperoleh keuntungan maupun kepentingan pribadi dan golongan serta melaksanakan tugas dan tanggung jawab secara profesional dan independen sesuai dengan rencana yang dituangkan dalam RBB;
- Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) berserta realisasinya telah dikomunikasikan oleh Direksi kepada Pemegang Saham Bank serta kepada seluruh Kepala Divisi/Satuan Kerja untuk disampaikan kepada jajaran di bawah koordinasinya;
- Terhadap progres pemenuhan ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan/atau regulator lainnya yang dilakukan seluruh unit kerja dilakukan *monitoring* ketat oleh Direksi;
- Direksi tidak memberikan kuasa kepada pihak lain yang berakibat adanya pengalihan tugas, wewenang, dan tanggung jawabnya kepada pihak lain tersebut;
- Hal-hal yang bersifat strategis diungkapkan oleh Direksi kepada pegawai, meliputi kebijakan Bank di bidang kepegawaian, antara lain kebijakan mengenai perekrutan, sistem promosi, serta sistem remunerasi;
- Dalam membantu tugas dan tanggung jawab Dewan Komisaris, Komite di tingkat Komisaris berkomitmen untuk memberikan kontribusi yang lebih baik sehingga Dewan Komisaris dapat melaksanakan tugas dan tanggung jawabnya secara optimal;
- *Shareholders do not intervene 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 cause loss of the Bank. In addition, Shareholders also have a high commitment to building a sound Bank;*
- *There is a high commitment from the Shareholders, Board of Commissioners, and Board of Directors in encouraging compliance culture, risk culture, and learning spirit at every organizational level;*
- *The governance principles are consistently implemented by Shareholders, Board of Commissioners, Board of Directors, and all organizational lines, including by having transparent communication carried out by the Board of Directors on a regular basis on Bank policies, strategies, and performance, and the implementation of meritocracy-based reward and punishment system;*
- *All Bank activities are actively supervised by the Board of Commissioners in a professional and independent manner through regular monthly meetings between the Board of Commissioners and Board of Directors, where the Board of Commissioners conveys concerns directly to the Board of Directors to obtain further explanation on the implementation of the Bank's Business Plan (RBB);*
- *The Board of Commissioners is not involved in making decisions in operational activities or credit decisions, except for granting credit to related parties. The Board of Commissioners carries out its duties and responsibilities professionally and independently;*
- *The Board of Commissioners has established Risk Oversight Committee, Audit Committee, and Remuneration and Nomination Committee with the number, composition, competence, and concurrent positions of the Committee members in accordance with applicable regulations without intervention from the owner;*
- *During joint meetings held monthly in order to carry out the supervisory function of all Bank activities, the Board of Commissioners is always active in providing constructive input and suggestions to the Board of Directors. The meeting results are stated in the Minutes of Meeting which are well documented;*
- *In carrying out their duties and responsibilities, the Board of Commissioners, Board of Directors, and all levels within the organization lines have a high commitment to consistently upholding integrity, fairness, transparency, and compliance culture;*
- *The Board of Commissioners and Board of Directors do not have ownership, management, and family relationships with the owners (Bank Shareholders) and come from professional Independent Parties who have passed the fit and proper test from the regulator;*
- *The Board of Commissioners and Board of Directors carry out their duties and responsibilities professionally without intervention from Shareholders to build a sound Bank;*
- *The Board of Directors does not take advantage of the Bank to gain personal or group benefits or interests and carries out duties and responsibilities professionally and independently in accordance with the plans outlined in the RBB;*
- *The Corporate Plan, the Bank's Business Plan, and their realization have been communicated by the Board of Directors to the Bank's Shareholders and to all Division/ Department Heads to be submitted to their subordinates;*
- *The progress of fulfilling the provisions of Bank Indonesia/ Financial Services Authority and/or other regulators carried out by all divisions is subject to strict monitoring by the Board of Directors;*
- *The Board of Directors does not give power of attorney to other parties which results in the transfer of duties, authorities, and responsibilities to the other party;*
- *The Board of Directors discloses strategic matters to employees, including the Bank's policies in the field of personnel, among others policies regarding recruitment, promotion system, and remuneration system;*
- *In assisting the duties and responsibilities of the Board of Commissioners, the Committee at Board of Commissioners level is committed to making a better contribution so that the Board of Commissioners can carry out its duties and responsibilities optimally;*

## Analisis Analysis

- Budaya Kepatuhan dibangun melalui berbagai aktivitas di antaranya dengan dilakukannya sosialisasi budaya kepatuhan secara berkelanjutan melalui *Compliance Awareness* yang wajib diikuti oleh seluruh karyawan melalui *e-learning* bekerja sama dengan Departemen *Human Capital*;
- Bank telah memiliki Direktur yang membawahi fungsi kepatuhan dan telah membentuk Satuan Kerja Kepatuhan yang independen terhadap satuan kerja operasional untuk membantu pelaksanaan fungsi Direktur yang membawahi fungsi kepatuhan secara efektif;
- Dalam rangka mendukung penerapan manajemen risiko, budaya kepatuhan, dan pengendalian internal yang baik dan memadai, Bank telah memiliki Satuan Kerja Audit Intern (SKAI), Satuan Kerja Kepatuhan (SKK), dan Satuan Kerja Manajemen Risiko (SKMR) yang independen terhadap unit kerja operasional. Struktur organisasi SKAI berada di bawah Direktur Utama;
- Dalam rangka memastikan kepatuhan terhadap ketentuan Bank Indonesia, Otoritas Jasa Keuangan, dan ketentuan peraturan perundangan yang berlaku, Satuan Kerja Kepatuhan melakukan uji kepatuhan terhadap produk, program, aktivitas serta kebijakan baru sebelum diimplementasikan. Selain itu, juga melakukan uji kepatuhan untuk pengajuan kredit dengan *plafond* tertentu dan kredit yang diberikan kepada pihak terkait;
- Minimum setiap triwulan dilaksanakan sinergi berkelanjutan secara berkala antara *second line of defence* (SKK dan SKMR) dengan *third line of defence* (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;
- Satuan Kerja Audit Internal (SKAI) independen, bebas dari campur tangan pihak-pihak lain, bebas dari pengaruh apapun, tidak memihak kepada siapa pun, dan tidak terlibat dalam pertentangan/benturan kepentingan;
- Proses penunjukan 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 Rapat Umum Pemegang Saham (RUPS) berdasarkan rekomendasi dari Komite Audit;
- Akuntan publik (AP) dan kantor akuntan publik (KAP) yang ditunjuk memiliki kinerja yang independen dengan kompetensi yang memadai, kinerja yang dimiliki dalam penugasan audit, telah memenuhi standar profesional akuntan publik, dan auditor diyakini telah bertindak secara obyektif dalam pelaksanaan audit Laporan Keuangan sehingga menghasilkan proses audit yang memadai;
- Hasil audit disampaikan secara tepat waktu sesuai dengan *timeline* yang telah disepakati, di mana hasil audit dan *management letter* dari akuntan publik (AP) dan kantor akuntan publik (KAP) 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;
- Dalam pelaksanaan kegiatan operasional Bank terdapat kecukupan kebijakan dan prosedur yang senantiasa disesuaikan dengan ketentuan terkini dari regulator;
- Untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar berikut *monitoring* dan penyelesaian masalahnya, Bank telah memiliki kebijakan, sistem, dan prosedur tertulis yang dilakukan pengkinian secara berkala, disesuaikan dengan ketentuan dan undang-undang yang berlaku. Selain itu, Bank telah memiliki kebijakan, prosedur, dan penetapan limit yang cukup memadai dan dikaji ulang secara berkala atau secara insidental bila dipandang perlu;
- *Compliance culture is built through various activities, among others, dissemination of compliance culture on an ongoing basis through Compliance Awareness which must be followed by all employees through e-learning in collaboration with the Human Capital Department;*
- *The Bank already has a Director in charge of the compliance function and has established a Compliance Division, which is independent of the operational divisions to assist in the effective implementation of function of the Director in charge of the compliance function;*
- *At least every quarter, continuous synergy is carried out on a regular basis between the second line of defense (Compliance Division/SKK and Enterprise Risk, Analytics, & Control Division/SKMR) and the third line of defense (Internal Audit Division/SKAI) in order to improve the quality of compliance culture, risk awareness culture, and internal control, and to discuss 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;*
- *The Internal Audit Division (SKAI) is independent, free from interference from other parties, free from any influence, impartial to anyone, and not involved in dispute/ conflict of interest;*
- *The process of appointing a public accountant (AP) or a public accounting firm (KAP) that is registered as a Bank auditor at the Financial Services Authority is carried out by the Board of Commissioners as authorized by the General Meeting of Shareholders (GMS) based on Audit Committee's recommendations;*
- *The appointed public accountant (AP) and public accounting firm (KAP) have independent performance with adequate competence, performance in audit assignments, have met the professional standards of public accountants, and the auditor is believed to have acted objectively in auditing the Financial Statements to produce adequate audit process;*
- *The audit results are submitted in a timely manner in accordance with the agreed timeline, in which the audit results and management letters from public accountant (AP) and public accounting firm (KAP) can 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.*
- *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;*
- *For provision of funds to related parties and provision of large exposure including the monitoring and settlement of problems, the Bank already has written policies, systems, and procedures that are updated regularly, adjusted to the prevailing laws and regulations. In addition, the Bank already has adequate policies, procedures, and limit setting that are reviewed periodically or incidentally if deemed necessary;*

## Analisis Analysis

- Bank telah menyusun rencana dalam bentuk Rencana Korporasi (*Corporate Plan*), yaitu rencana strategis dalam jangka panjang dan Rencana Bisnis (*Business Plan*), yaitu rencana kegiatan usaha bank jangka pendek dan jangka menengah, termasuk strategi untuk merealisasikan rencana tersebut serta rencana untuk memperbaiki kinerja usaha dan rencana pemenuhan secara lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat sesuai penetapan target dan waktu;
  - Bank telah menyampaikan Laporan Pelaksanaan GCG dan Laporan Pelaksanaan GCG *Self-Assessment* sesuai dengan ketentuan. Pelaporan telah disampaikan tepat waktu kepada regulator;
  - Dalam rangka meningkatkan kualitas pelayanan kepada nasabah maupun peningkatan kualitas keamanan data, Bank senantiasa melakukan investasi dalam pengembangan SDM, IT, jaringan kantor, kebijakan, dan prosedur. Selain itu, dalam rangka mendukung pencapaian Rencana Bisnis Bank, kompetensi SDM dilakukan peningkatan secara berkesinambungan melalui pelatihan sesuai bidang dan keahliannya;
  - Perbaikan dan pengembangan proses, metode, infrastruktur, serta kualitas manajemen risiko dilakukan peningkatan secara terus-menerus dalam rangka meningkatkan kompetensi SDM yang andal, antara lain dengan pengkinian kebijakan, melakukan sosialisasi *risk awareness*, sertifikasi pejabat Kepatuhan, sertifikasi Pejabat Tresuri, sertifikasi Pejabat Kredit dan *Branch Manager*, penerapan praktek APU-PPT, serta penyelenggaraan pelatihan secara berkala;
  - Untuk mendorong pemantauan dan implementasi prosedur yang berlaku serta risikonya, Unit Kerja SKMR melaksanakan penerapan *key control self-assessment* (KCSA) secara berkala dan berkesinambungan pada seluruh kantor cabang dan kantor pusat yang dianggap memiliki *key risk*, kemudian dilakukan kontrol terhadap *key risk indicator* (KRI);
  - Kinerja Bank meningkat dari waktu ke waktu dimana secara positif peningkatan tersebut juga disertai peningkatan kualitas proses, manajemen risiko, budaya kepatuhan, fungsi SKAI, serta sistem pengendalian internal;
  - Untuk memastikan pemenuhan komitmen Bank kepada regulator agar tidak melebihi batas waktu yang ditetapkan, agar diperoleh hasil yang efektif, efisien, dan tepat sasaran, serta mengurangi adanya potensi denda. Bank telah melakukan pengembangan aplikasi *Compliance Regulatory Monitoring Application* (CRMA) dan modul *Compliance Regulatory Self-Assessment* (CRSA) secara berkesinambungan sebagai sarana untuk mensosialisasikan ketentuan terbaru dari regulator yang berhubungan langsung dengan operasional perbankan;
  - Dalam rangka mengimplementasikan strategi anti-*fraud* telah disediakan saluran komunikasi bagi *whistleblower* melalui Komite Ombudsman;
  - Untuk 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; dan
  - Kelemahan-kelemahan di bidang bisnis, kredit, operasional, manajemen risiko, fungsi kepatuhan, dan pengendalian internal dapat diselesaikan dengan tindakan normal oleh Manajemen, di antaranya dengan perbaikan proses yang dilakukan 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.
- *The Bank has prepared a plan in the form of Corporate Plan, which is a long-term strategic plan, and Business Plan, which is a short-term and medium-term bank business activity plan, including the strategies to realize these plans and plans to improve business performance and a complete and realistic fulfillment plan by considering all external and internal factors and paying attention to prudential principles and sound banking principles in accordance with target setting and timing;*
  - *The Bank has submitted GCG Implementation Report and GCG Self-Assessment Report in accordance with the provisions. Reports have been submitted on time to regulators;*
  - *In order to improve customer services quality and improve data security quality, the Bank continues to invest in the development of human resources, IT, office networks, policies, and procedures. In addition, in order to support the Bank's Business Plan achievement, HR competencies are continuously improved through training programs according to their fields and expertise;*
  - *Processes, methods, infrastructure, and quality of risk management are improved and developed continuously in order to improve the competence of reliable HR, among others, by updating credit policies, conducting risk awareness dissemination, certification of Compliance officers, certification of Treasury Officers, certification of Credit Officers and Branch Manager, implementing AML-CTF practices, and conducting regular training programs;*
  - *To encourage monitoring and implementation of applicable procedures and risks, SKMR implements a periodic and continuous key control self-assessment (KCSA) in all branch offices and head office deemed to have key risk, and then controls the key risk indicator (KRI);*
  - *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;*
  - *To ensure fulfillment of the Bank's commitment to the regulator in terms of not exceeding the stipulated time limit in order to obtain effective, efficient, and targeted results and reduce the potential for fines. The Bank has developed the Compliance Regulatory Monitoring Application (CRMA) and the Compliance Regulatory Self-Assessment (CRSA) applications on an ongoing basis as a means to disseminate the latest regulations from regulators that are directly related to banking operations;*
  - *In order to implement anti-fraud strategy, a communication channel for whistleblowers has been provided through the Ombudsman Committee;*
  - *In following up any reports or complaints of integrity violations that occur and continuing to maintain consistency and optimization related to the imposition of sanctions for violations of discipline and integrity in accordance with the provisions set, the Integrity and Discipline Enforcement Committee (Komdis) functions are consistently optimized; and*
  - *Weaknesses in business, credit, 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 business target achievement, updating systems and procedures, improving human resources competence, recruiting qualified employees to fill the positions needed to support the Bank's business and operational performance, and improving the quality assurance process for several key activities.*

Bank Sahabat Sampoerna melakukan analisis kesesuaian pelaksanaan *self-assessment* Tata Kelola Perusahaan (GCG) mencakup 3 aspek, yaitu *governance structure*, *governance process*, dan *governance outcome* yang diuraikan pada tabel berikut.

*Bank Sahabat Sampoerna performs analysis of the suitability of GCG self-assessment that includes 3 aspects, namely 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><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Komposisi, jumlah, dan kriteria lain sudah sesuai dengan ketentuan Otoritas Jasa Keuangan;</li> <li>Seluruh anggota Dewan Komisaris berdomisili di Indonesia;</li> <li>Tidak ada perangkapan jabatan yang tidak sesuai dengan ketentuan Otoritas Jasa Keuangan;</li> <li>Seluruh anggota Dewan Komisaris memiliki integritas, kompetensi, dan reputasi keuangan yang memadai;</li> <li>Tidak ada hubungan keterkaitan satu sama lain; dan</li> <li>Komisaris Independen merupakan pihak profesional dan independen terhadap Pemegang Saham.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>Bank mempunyai <i>spirit</i> untuk selalu mematuhi ketentuan yang berlaku dalam segala proses, termasuk dalam hal pengangkatan anggota Dewan Komisaris;</li> <li>Dewan Komisaris meluangkan waktunya secara maksimal untuk menjalankan tugasnya, memberikan banyak masukan kepada Direksi;</li> <li>Dewan Komisaris tidak turut campur dalam kegiatan operasional maupun keputusan kredit, kecuali pemberian kredit kepada pihak terkait dan persetujuan beberapa kebijakan tertentu yang sesuai aturan Otoritas Jasa Keuangan harus disetujui Komisaris, yaitu anti pencucian uang dan pencegahan pendanaan terorisme (APU-PPT), perkreditan, dan restrukturisasi;</li> <li>Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara profesional dan independen; serta</li> <li>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.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Hasil rapat Dewan Komisaris dituangkan dalam notulen rapat, didokumentasikan, dan didistribusikan dengan baik;</li> <li>Hasil rapat Dewan Komisaris merupakan rekomendasi dan/atau arahan yang dapat diimplementasikan oleh RUPS dan/atau Direksi; serta</li> <li>Kinerja Bank meningkat dari waktu ke waktu. Secara positif, peningkatan tersebut juga disertai peningkatan kualitas proses, manajemen risiko, budaya kepatuhan, fungsi Satuan Kerja Audit Internal (SKAI), serta sistem pengendalian internal.</li> </ul> <p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>The composition, number, and other criteria are already in accordance with the provisions of Financial Services Authority;</li> <li>All members of Board of Commissioners are domiciled in Indonesia;</li> <li>There are no concurrent positions that are not in accordance with the provisions of Financial Services Authority;</li> <li>All members of Board of Commissioners have integrity, competence, and sufficient finance reputation;</li> <li>There is no relationship among themselves; and</li> <li>Independent Commissioner is a professional and independent party of the Shareholders.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>The Bank has the spirit to always comply with the provisions applicable in all processes, including in terms of appointing members of Board of Commissioners;</li> <li>The Board of Commissioners takes maximum time to carry out the duties and provides a lot of input to the Board of Directors;</li> <li>The Board of Commissioners does not interfere in operational activities or credit decisions, except for granting credit to related parties and approval of certain policies in accordance with the Financial Services Authority regulations, which must be approved by the Commissioner, such as anti-money laundering and counter-terrorism financing (AML-CTF), credit, and restructuring;</li> <li>The Board of Commissioners has carried out its duties and responsibilities professionally and independently; and</li> <li>The owner has never intervened in the implementation of the Board of Commissioners' duties which may disrupt the Bank's operations and may result in reduced profits and/or cause Bank losses.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>The Board of Commissioners' meeting results are outlined in minutes of meeting, properly documented, and distributed;</li> <li>The Board of Commissioners' meeting results are recommendations and/or directives that can be implemented by the General Meeting of Shareholders (GMS) and/or Board of Directors; and</li> <li>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 Division's function, and internal control system.</li> </ul>

Aspek Aspect	Nilai Score	Analisis Analysis	
Pelaksanaan Tugas dan Tanggung Jawab Direksi <i>Implementation of Duties and Responsibilities of Board of Directors</i>	1	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>• Komposisi anggota Direksi sudah memenuhi ketentuan yang ditetapkan oleh regulator;</li> <li>• Pengalaman dan pendidikan anggota Direksi relevan dengan tugas dan tanggung jawab;</li> <li>• Tidak ada perangkapan jabatan;</li> <li>• Tidak ada hubungan keterkaitan satu sama lain;</li> <li>• Seluruh anggota Direksi bersikap independen terhadap Pemegang Saham; serta</li> <li>• Seluruh anggota Direksi mempunyai komitmen yang tinggi dalam mendorong budaya kepatuhan, budaya risiko, serta semangat belajar di setiap jenjang organisasi.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• Seluruh anggota Direksi bertindak secara independen;</li> <li>• Tidak ada intervensi pemilik yang merugikan atau mengganggu operasional Bank;</li> <li>• Direksi melakukan <i>monitoring</i> ketat terhadap progres yang dilakukan seluruh unit kerja, termasuk progres dalam rangka pemenuhan ketentuan Bank Indonesia/ Otoritas Jasa Keuangan/otoritas lainnya;</li> <li>• Direksi tidak memanfaatkan Bank untuk memperoleh keuntungan maupun kepentingan pribadi; serta</li> <li>• Permintaan data dari Dewan Komisaris selalu dipenuhi secara lengkap, akurat, dan tepat waktu.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>• Setiap tahun Direksi mempertanggungjawabkan pelaksanaan tugas dan tanggung jawab kepada Pemegang Saham melalui RUPS dan Laporan Pertanggungjawaban diterima oleh RUPS;</li> <li>• Komunikasi mengenai kebijakan strategis dilakukan secara transparan melalui tulisan maupun lisan, baik melalui tingkatan jenjang organisasi maupun secara langsung kepada karyawan;</li> <li>• Secara kualitas proses, manajemen risiko, budaya kepatuhan, penerapan budaya perusahaan, fungsi SKAI, serta sistem pengendalian internal telah berjalan dengan baik;</li> <li>• 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 bulanan dengan <i>key performance indicator</i> (KPI) yang sudah distandarisasi;</li> <li>• Bank dapat mempertahankan <i>risk-based bank rating</i> (RBBR) 2; dan</li> <li>• Secara umum, RBB yang telah ditetapkan dapat dicapai.</li> </ul>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>• <i>The Board of Directors' composition has complied with the provisions stipulated by the regulators;</i></li> <li>• <i>The Board of Directors' experience and education are relevant to the duties and responsibilities;</i></li> <li>• <i>There are no concurrent positions;</i></li> <li>• <i>There is no relationship among themselves;</i></li> <li>• <i>All members of Board of Directors are independent of the Shareholders; and</i></li> <li>• <i>All members of Board of Directors have high commitment in fostering compliance culture, risk culture, and learning spirit at every level of the organization.</i></li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• <i>All members of Board of Directors acts independently;</i></li> <li>• <i>There is no intervention by owner that harms or interferes with the Bank's operations;</i></li> <li>• <i>The Board of Directors strictly monitors the progress made by all work units, including progress for the purpose fulfilling provisions required by Bank Indonesia/ Financial Services Authority/ other authority;</i></li> <li>• <i>The Board of Directors does not take advantage of the Bank to obtain personal profits or interest; and</i></li> <li>• <i>Data request from the Board of Commissioners is always met in a complete, accurate, and timely manner.</i></li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>• <i>Every year, the Board of Directors accounts its duties and responsibilities to Shareholders through the GMS and the Accountability Report received by the GMS;</i></li> <li>• <i>Communication on strategic policies is carried out transparently, in writing and verbally, either through the level of organization or directly to employees;</i></li> <li>• <i>In terms of process quality, the risk management, compliance culture, corporate culture, Internal Audit Division functions, and internal control system have been running properly;</i></li> <li>• <i>Employees are encouraged to continue learning and are given the opportunity to participate in internal and external Bank training in accordance with their respective duties. Individual performance is measured every 6 months with standardized Key Performance Indicator (KPI);</i></li> <li>• <i>The Bank can maintain its risk-based bank rating (RBBR) 2; and</i></li> <li>• <i>In general, the predetermined RBB can be achieved.</i></li> </ul>
Kelengkapan dan Pelaksanaan Tugas Komite-Komite <i>Completeness and Implementation of Committee's Duties</i>	1	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>• Jumlah, komposisi, kompetensi, perangkapan jabatan anggota komite sesuai ketentuan berlaku;</li> <li>• Tidak ada intervensi dari pemilik yang menyebabkan tidak terpenuhinya komposisi komite; serta</li> <li>• Frekuensi rapat dan kuorum sudah memenuhi ketentuan.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi berkomitmen dalam memberikan kontribusi yang lebih baik dan optimal; dan</li> <li>• Pelaksanaan tugas komite-komite telah sesuai dengan ketentuan.</li> </ul> <p><b>Governance Outcome</b></p> <p>Rekomendasi komite bermanfaat dan dapat digunakan untuk peningkatan di bidang terkait.</p>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>• <i>Number, composition, competence, and concurrent positions of committee members are in accordance with the applicable provisions;</i></li> <li>• <i>There is no intervention from the owner that results in non-fulfillment of committee's composition; and</i></li> <li>• <i>Frequency of meetings and quorums have met the provisions.</i></li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• <i>The Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee are committed to making better and more optimal contributions; and</i></li> <li>• <i>The implementation of committee's duties is already in accordance with the provisions.</i></li> </ul> <p><b>Governance Outcome</b></p> <p><i>Committees' recommendations are useful and can be used for improvements in related fields.</i></p>

Aspek Aspect	Nilai Score	Analisis Analysis	
Benturan Kepentingan <i>Conflict of Interest</i>	1	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Bank telah memiliki Standar Operasional Prosedur(SOP), Standar Etika Karyawan, SOP Pengadaan Barang dan Jasa, serta SOP <i>Vendor Management</i> yang salah satunya mengatur tentang mekanisme pemilihan vendor dan proses pengadaan barang untuk mencegah terjadinya benturan kepentingan;</li> <li>SOP Standar Etika Karyawan dan Peraturan Perusahaan juga mengatur mengenai pelaporan dan pengenaan sanksi apabila terjadi pelanggaran standar etika karyawan;</li> <li>Bank juga memiliki kebijakan penerapan strategi anti <i>fraud</i>; serta</li> <li>Bank telah memiliki kebijakan yang mengatur mengenai benturan kepentingan, khususnya terhadap ketentuan dan proses pembiayaan kepada pihak terkait Bank.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>Seluruh anggota Dewan Komisaris, anggota Direksi, dan karyawan di seluruh jenjang organisasi menjunjung tinggi integritas dalam seluruh kegiatan; serta</li> <li>Optimalisasi Komite Penegakkan Disiplin dan Integritas untuk menjaga konsistensi pengenaan sanksi terhadap pelanggaran disiplin dan integritas sesuai ketentuan yang telah ditetapkan.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Komitmen seluruh jajaran Manajemen dalam penerapan integritas; dan</li> <li>Tidak terjadi benturan kepentingan pada periode laporan.</li> </ul>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>The Bank already has Standard Operating Procedure (SOP) for Employee Ethics Standards, SOP for Procurement of Goods and Services, and SOP for Vendor Management, one of which regulates the mechanism of vendor selection and procurement process for goods so that there is no conflict of interest;</li> <li>SOP for Employee Ethics Standards and Company Regulations regulate the reporting and imposition of sanctions in the event of violations of Employee Ethics Standards;</li> <li>The Bank also has an anti-fraud strategy implementation policy; and</li> <li>The Bank has a policy that regulates conflict of interest, in particularly on the provisions and financing process to the Bank's related parties.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>All members of Board of Commissioners, members of Board of Directors, and employees at all levels of organization uphold integrity in all activities; and</li> <li>Optimizing the Disciplinary and Integrity Enforcement Committee to maintain consistency in the imposition of sanctions against violations of discipline and integrity in accordance with the established provisions.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Commitment of all levels of the Management in implementing integrity; and</li> <li>There were no conflicts of interest during the reporting period.</li> </ul>
Fungsi Kepatuhan Bank <i>Functions of Bank Compliance</i>	2	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Komitmen yang tinggi dari Direksi terhadap penegakkan budaya kepatuhan;</li> <li>Organisasi Satuan Kerja Kepatuhan(SKK) independen terhadap Satuan Kerja Operasional;</li> <li>SDM di SKK mempunyai pengalaman yang memadai dalam pengelolaan fungsi kepatuhan;</li> <li>Kebijakan dan SPO Kepatuhan sudah tersedia dan dapat diimplementasikan; serta</li> <li>Adanya koordinasi antara SKK, Satuan Kerja Manajemen Risiko (SKMR), dan Satuan Kerja Audit Internal (SKAI) dalam meningkatkan kualitas budaya kepatuhan, budaya sadar risiko, serta pengendalian internal.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>Kebijakan dan SPO Kepatuhan sudah diimplementasikan dan akan terus dikaji ulang secara berkala;</li> <li>SKK, SKMR, dan SKAI melakukan koordinasi melalui rapat berkala secara triwulanan dengan agenda yang telah ditentukan;</li> <li>Sosialisasi budaya kepatuhan dilakukan secara berkelanjutan;</li> <li>Proses <i>maker</i> dan <i>checker</i> di dalam proses pelaporan, <i>updating</i> data di sistem <i>Central Bank Reporting</i> (CBR) dan validasi di sistem pelaporan masih perlu ditingkatkan, sehingga dapat menurunkan sanksi denda yang diakibatkan karena ketidakakuratan data laporan yang disampaikan kepada regulator; dan</li> <li>Pemenuhan komitmen atas pelaksanaan laporan kepada regulator masih perlu ditingkatkan, sehingga dapat mengurangi pengenaan sanksi denda yang diakibatkan karena keterlambatan penyampaian laporan.</li> </ul>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>High commitment from the Board of Directors towards enforcement of compliance culture;</li> <li>Compliance Division Organization is independent against the Operational Division;</li> <li>HR in the Compliance Division has sufficient experience in managing compliance function;</li> <li>Compliance Policy and SOP are already available and can be implemented; and</li> <li>There is coordination among Compliance Division (SKK), Enterprise Risk, Analytics, &amp; Control Division (SKMR), and Internal Audit Division (SKAI) in improving the quality of compliance culture, risk awareness culture, and internal control.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>Compliance Policy and SOP have been implemented and will be regularly reviewed;</li> <li>Compliance Division (SKK), Enterprise Risk, Analytics, &amp; Control Division (SKMR), and Internal Audit Division (SKAI) coordinate through regular quarterly meeting with predetermined agenda;</li> <li>Dissemination of compliance culture is carried out on an ongoing basis;</li> <li>The maker and checker process in the reporting process, updates of data in Central Bank Reporting (CBR) system, and validation in the reporting system still need to be improved, so that it can reduce the imposition of fines caused by inaccurate reporting data submitted to the regulator; and</li> <li>Fulfillment of commitment to submitting reports to regulators still needs to be improved in order to reduce the imposition of fines resulting from late submission of reports.</li> </ul>

Aspek Aspect	Nilai Score	Analisis Analysis
		<p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Laporan Kepatuhan triwulanan kepada Direktur Utama dan semesteran kepada Otoritas Jasa Keuangan sudah disampaikan tepat waktu sesuai ketentuan yang berlaku;</li> <li>Kepala SKK menyampaikan laporan aktivitas bulanan kepada Direktur Kepatuhan;</li> <li>Budaya kepatuhan dibangun melalui berbagai aktivitas di antaranya sosialisasi <i>compliance awareness</i> yang dilakukan secara berkesinambungan setiap tahun;</li> <li>Bank belum sepenuhnya berhasil menurunkan tingkat pelanggaran terhadap ketentuan yang berlaku, sehingga masih terdapat sanksi denda yang dikenakan regulator;</li> <li>Diperlukan peningkatan kualitas data dan ketepatan waktu pelaporan untuk mengurangi tingkat pelanggaran terhadap ketentuan yang berpotensi adanya sanksi denda; serta</li> <li>Diperlukan peningkatan komitmen pemenuhan laporan agar laporan disampaikan tepat waktu, sehingga dapat mengurangi adanya potensi sanksi denda.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Quarterly Compliance Reports to the Chief Executive Officer and semi-annual ones to the Financial Services Authority have been submitted on time in accordance with the applicable regulations;</li> <li>Head of Compliance Division submits monthly activity report to the Director of Compliance;</li> <li>Compliance culture is built through various activities such as compliance awareness dissemination carried out continuously every year;</li> <li>The Bank has not fully succeeded in reducing the level of violation of the applicable regulations, and thus, there are still penalties imposed by the regulators;</li> <li>Improvement of the quality of reporting data and timeliness is still necessary to reduce the level of violations of the provisions that have the potential for penalties; and</li> <li>Increased commitment to fulfilling reports in order to be delivered on time is still necessary in order to reduce the potential penalties.</li> </ul>
Fungsi Audit Internal Functions of Internal Audit	1	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Struktur organisasi SKAI telah sesuai dengan Standar Pelaksanaan Fungsi Audit Intern Bank Umum. Selanjutnya, struktur organisasi SKAI bersifat dinamis mengikuti perkembangan dan kebutuhan organisasi Bank;</li> <li>Bank memiliki <i>Internal Audit Charter</i>;</li> <li>SKAI independen terhadap Satuan Kerja Operasional; serta</li> <li>Bank telah menyusun metodologi audit dan telah disahkan oleh pejabat terkait.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>Temuan audit dilaporkan secara berkala kepada Direktur Utama, Direktur Kepatuhan, Direktur terkait, serta Komisaris melalui Komite Audit;</li> <li>Dalam upaya peningkatan, pengembangan pengetahuan, dan keterampilan personil, SKAI telah membuat dan melaksanakan pelatihan; dan</li> <li>SKAI melakukan <i>monitoring</i> tindaklanjut perbaikan temuan audit sesuai komitmen yang telah disepakati.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Laporan hasil pemeriksaan SKAI senantiasa disampaikan kepada Direktur Utama, Direktur bidang terkait, Komisaris, dan Direktur Kepatuhan; serta</li> <li>Manajemen dan Direktur yang terkait telah melaksanakan kegiatan berdasarkan prinsip tata kelola yang baik, termasuk di dalamnya menindaklanjuti laporan hasil audit.</li> </ul> <p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>The organization structure of Internal Audit Division (SKAI) is already in accordance with the Standard Implementation of Commercial Bank's Internal Audit Function. Furthermore, SKAI's organization structure is dynamic following the development and needs of the Bank's organization;</li> <li>The Bank has an Internal Audit Charter;</li> <li>SKAI is independent against the Operational Division; and</li> <li>The Bank has prepared an audit methodology and has been approved by the relevant officials.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>Audit findings are reported regularly to the Chief Executive Officer, Compliance Director, relevant Directors, and Commissioners through the Audit Committee;</li> <li>In an effort to improve and develop the knowledge and skills of the personnel, SKAI has made and held training programs; and</li> <li>SKAI monitors the follow-up of improvement of the audit findings in accordance with the agreed commitments.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>SKAI audit results report is always submitted to the President Director, Director of related fields, Commissioners, and Compliance Director; and</li> <li>The Management and relevant Directors have carried out activities based on good governance principles, including following up on audit reports.</li> </ul>
Fungsi Audit Eksternal Functions of External Audit	1	<p><b>Governance Structure</b></p> <p>Bank telah memenuhi aspek <i>governance structure</i> dalam Penerapan Fungsi Audit Ekstern. Pemenuhan aspek tersebut dicerminkan dengan kebijakan Bank yang menunjuk, baik akuntan publik (AP) maupun kantor akuntan publik (KAP) berdasarkan kapasitas yang dimilikinya. Kebijakan ini dimaksudkan agar dapat menghasilkan <i>outcome</i> yang sesuai dengan harapan pemangku kepentingan Bank, yaitu hasil audit yang memadai yang mampu menggambarkan permasalahan Bank secara signifikan.</p> <p><b>Governance Structure</b></p> <p>The Bank has fulfilled the governance structure aspect in implementing the External Audit Function. The fulfillment of such aspect is reflected by the Bank's policy in appointing public accountant (AP) and public accounting firm (KAP) based on the capacity. This policy is intended to produce outcomes that meet the expectations of the Bank's Shareholders, which are sufficient audit results that can describe the Bank's problems significantly.</p>

Aspek Aspect	Nilai Score	Analisis Analysis
		<p><b>Governance Process</b> Bank telah memastikan terpenuhinya aspek <i>governance process</i>, yaitu 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 baik AP maupun KAP yang telah terdaftar sebagai auditor Bank di Otoritas Jasa Keuangan melalui proses penunjukan yang dilakukan oleh Dewan Komisaris atas wewenang dari RUPS dan rekomendasi dari Komite Audit.</p> <p><b>Governance Outcome</b> Aspek <i>governance outcome</i>, yaitu 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 telah disampaikan secara tepat waktu sesuai dengan <i>timeline</i> yang telah disepakati sebelumnya.</p>
Fungsi Manajemen Risiko dan Pengendalian Internal <i>Functions of Risk Management and Internal Control</i>	2	<p><b>Governance Structure</b> Dengan dukungan penuh dari Manajemen Bank, struktur organisasi telah disesuaikan dengan ketentuan yang berlaku dengan menerapkan asas independensi dari SKAI, SKK, dan SKMR dan penerapan prinsip kehati-hatian serta Tata Kelola (GCG).</p> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• Dengan dukungan penuh dari Manajemen, Bank senantiasa berusaha agar penerapan manajemen risiko, budaya kepatuhan, pengendalian internal, serta Tata Kelola (GCG) secara bertahap dapat diimplementasikan secara efektif sesuai dengan ketentuan yang berlaku dengan menerapkan prinsip kehati-hatian; dan</li> <li>• Untuk meningkatkan penerapan manajemen risiko budaya kepatuhan, pengendalian internal, serta Tata Kelola (GCG) pada seluruh unit kerja terkait <i>risk taking unit</i>, 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.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>• Dengan dukungan penuh dari Manajemen, maka Bank terus berusaha agar penerapan manajemen risiko, budaya kepatuhan, pengendalian internal, serta Tata Kelola (GCG) secara bertahap dapat diimplementasikan secara efektif sesuai dengan ketentuan yang berlaku dengan menerapkan prinsip kehati-hatian;</li> <li>• 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;</li> <li>• <i>Risk Appetite and Limit</i> yang terlampaui masih harus terus dilakukan pemantauan (<i>monitoring</i>) agar ke depannya sesuai dengan limit yang ditetapkan; dan</li> <li>• Berdasarkan profil risiko, peringkat risiko kredit Bank masih pada peringkat <i>Moderate</i>, namun Bank telah melakukan upaya-upaya perbaikan untuk meningkatkan kualitas dan efektivitas penerapan manajemen risiko khususnya risiko kredit, agar sejalan dengan <i>risk appetite</i> internal Bank.</li> </ul>

Aspek Aspect	Nilai Score	Analisis Analysis
Prinsip Kehati-hatian dalam Penyediaan Dana kepada Pihak terkait (Related Party) dan Debitur Besar (Large Exposures) Prudential Principle in Provision of Funds to related Party and Large Exposure	2	<p><b>Governance Structure</b> Bank telah memiliki kebijakan, sistem, dan prosedur yang tertulis dan jelas untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar, yang diatur dalam Pedoman Pemberian Kredit (PPK) tahun 2020 dalam Bab XII Batas Maksimum Pemberian Kredit (BMPK) dan Surat Kuasa Substitusi.</p> <p><b>Governance Process</b> Dalam penyediaan dana kepada pihak terkait dan atau penyediaan dana besar, Bank selalu memperhatikan ketentuan Otoritas Jasa Keuangan tentang BMPK, ketentuan internal, dan prinsip kehati-hatian, sehingga tidak terdapat pelanggaran ataupun pelampauan terhadap ketentuan BMPK.</p> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Bank belum pernah melakukan pelanggaran ataupun pelampauan terhadap ketentuan Otoritas Jasa Keuangan mengenai BMPK;</li> <li>Bank telah menyampaikan laporan penyediaan dana kepada pihak terkait dan penyediaan dana besar (debitur inti) setiap bulannya kepada Otoritas Jasa Keuangan secara tepat waktu;</li> <li>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, konsentrasi per sektor ekonomi, dan konsentrasi per lini bisnis Bank; dan</li> <li>Bank masih mengalami risiko konsentrasi yang cukup tinggi pada penyediaan dana besar, yakni pada penyediaan dana konsentrasi debitur inti, konsentrasi sektor ekonomi rumah tangga, dan perantara keuangan, serta konsentrasi kredit untuk lini bisnis Financial Institution.</li> </ul> <p><b>Governance Structure</b> The Bank already has written and clear policies, systems and procedures for providing funds to related parties and providing large exposures, which are regulated in the 2020 Credit Provision Guidelines (PPK) in Chapter XII of the Legal Lending Limit (LLL) and Power of Attorney for Substitution.</p> <p><b>Governance Process</b> In providing funds to related parties and/or providing large exposures, the Bank always pays attention to the provisions of 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.</p> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>The Bank has never violated or exceeded the provisions of Financial Services Authority on LLL;</li> <li>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;</li> <li>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, concentration per economic sector, and concentration per Bank's line of business; and</li> <li>The Bank still experiences a fairly high concentration risk in the provision of large exposure, which is in the provision of funds for concentration of core debtors, concentration of household economic sector, and financial intermediaries, as well as concentration of credit for Financial Institution line of business.</li> </ul>
Transparansi Kondisi Keuangan dan Non-Keuangan, Laporan Pelaksanaan Tata Kelola, dan Pelaporan Internal Transparency of Financial and Non- Financial Condition, Report on the Implementation of Good Corporate Governance, and Internal Reporting	1	<p><b>Governance Structure</b> 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"> <li>Bank telah memiliki dasar kebijakan dalam bentuk SOP yang mengatur pelaksanaan penyusunan laporan yang ditujukan kepada pemangku kepentingan.</li> <li>Laporan Pelaksanaan Tata Kelola Perusahaan telah disusun pada setiap akhir tahun buku sesuai ketentuan yang berlaku. Bank telah memiliki sistem informasi manajemen (SIM) yang dapat mendukung internal Bank dalam proses pelaporan internal yang akurat dan tepat waktu.</li> <li>Bank telah memiliki SDM dengan tingkat kompetensi yang memadai dan andal guna mendukung pengelolaan dan pengembangan sistem informasi yang dimiliki oleh Bank.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>Bank telah menyusun Laporan Tahunan secara transparan dan telah menyampaikannya kepada Otoritas Jasa Keuangan dan pemangku kepentingan (stakeholders) tepat waktu dan sesuai ketentuan yang berlaku; serta</li> <li>Bank sudah menerapkan transparansi produk dan informasi data nasabah sesuai ketentuan yang berlaku. Bank selalu memperbarui informasi di website Bank, sesuai aturan yang berlaku.</li> </ul> <p><b>Governance Structure</b> 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"> <li>The Bank already has a basic policy in the form of SOP that regulates the implementation of preparation of reports addressed to stakeholders.</li> <li>The Corporate Governance Implementation Report is prepared at every end of fiscal year in accordance with the applicable provisions; The Bank already has a management information system (SIM) that can support the Bank's internal reporting processes in an accurate and timely manner.</li> <li>The Bank already has HR with adequate and reliable competency levels to support the Bank's information system management and development.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>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; and</li> <li>The Bank has implemented product transparency and customer data information in accordance with the applicable provisions. The Bank always updates information on the Bank's website in accordance with the applicable regulations.</li> </ul>

Aspek Aspect	Nilai Score	Analisis Analysis	
		<p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Laporan Tahunan sudah disampaikan kepada Otoritas Jasa Keuangan dan seluruh pemangku kepentingan secara tepat waktu, sesuai ketentuan yang berlaku;</li> <li>Transparansi laporan telah dilakukan dengan cakupan sesuai ketentuan dan dipublikasikan pada website Bank; dan</li> <li>Laporan Pelaksanaan Tata Kelola Bank telah mencerminkan kondisi Bank yang sebenarnya.</li> </ul>	<p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>The Annual Report has been submitted to the Financial Services Authority and all stakeholders in a timely manner, in accordance with the applicable regulations;</li> <li>Transparency of the report has been carried out with scopes according to the provisions and published on the Bank's website; and</li> <li>The Bank's Governance Implementation Report has reflected the Bank's actual condition.</li> </ul>
Rencana Strategis Bank Bank's Strategic Plans	2	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Rencana Strategis Bank dituangkan di dalam Rencana Bisnis Bank dan telah sesuai dengan Visi dan Misi Bank;</li> <li>Rencana Aksi Keuangan Berkelanjutan (RAKB) telah dilakukan beberapa aksi yang terkait pengembangan kapasitas karyawan melalui pelatihan yang bersertifikasi Otoritas Jasa Keuangan; dan</li> <li>Pemegang Saham senantiasa mendukung Rencana Strategis Bank dengan memperkuat permodalan.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>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;</li> <li>Direksi telah mengkomunikasikan Rencana Bisnis Bank dengan menyampaikan hasil penyusunan Rencana Bisnis Bank kepada Pemegang Saham Bank dan kepada seluruh Kepala Divisi/Satuan Kerja melalui rapat Direksi dengan Kepala Divisi. Para Kepala Divisi/Satuan Kerja yang ada selanjutnya menyampaikan kepada jajaran di bawahnya;</li> <li>Dewan Komisaris melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis Bank melalui rapat rutin bulanan antara Dewan Komisaris dengan Direksi, serta menyampaikan beberapa concern secara langsung kepada Direksi untuk mendapatkan penjelasan lebih lanjut; dan</li> <li>Pemegang Saham Bank menunjukkan keseriusan dalam mendukung Rencana Strategis Bank.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Bank senantiasa melakukan investasi dalam pengembangan SDM, IT, jaringan kantor, kebijakan, dan prosedur dalam rangka meningkatkan pelayanan kepada nasabah maupun peningkatan kualitas keamanan;</li> <li>Rencana Bisnis Bank telah menggambarkan pertumbuhan Bank yang berkesinambungan dan sesuai dengan Visi dan Misi Bank;</li> <li>Rencana bisnis yang lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat;</li> <li>Rencana Korporasi dan Rencana Bisnis disusun oleh Direksi dan telah disetujui oleh Dewan Komisaris; serta</li> <li>Realisasi Rencana Bisnis Bank pada semester II tahun 2021 pada dasarnya secara keseluruhan mencapai target yang ditetapkan, disaat kondisi ekonomi mengalami penurunan sebagai akibat pandemi Covid-19 yang belum berakhir ini. Bank dapat menjaga CAR sebesar 25,90% di atas target yang ditetapkan sebesar 22,09%, realisasi rasio BOPO dicapai pada angka 89,41% lebih baik dari pada target sebesar 91,42%, realisasi rasio ROA dicapai pada angka 0,92% lebih baik dari pada target sebesar 0,36%, dan rasio NPL gross berada di bawah target, yaitu 2,69% dengan target sebesar 2,98%. Realisasi pertumbuhan kredit sebesar Rp8.489,8 miliar juga masih berada dikisaran target sebesar Rp8.989,5 miliar.</li> </ul>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>The Bank's Strategic Plan is stated in the Bank's Business Plan and is already in accordance with the Bank's Vision and Mission;</li> <li>The Sustainable Finance Action Plan (RAKB) has carried out several actions related to employee capacity development through training programs on certifications from the Financial Services Authority; and</li> <li>Shareholders always support the Bank's Strategic Plan by strengthening capital.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>The Bank has prepared a complete and realistic business plan by considering all external and internal factors, and paying attention to the prudential principle and sound banking principle;</li> <li>The Board of Directors has communicated the Bank's Business Plan by conveying the Bank's Business Plan preparation results to the Bank's Shareholders and to all Division/Department Heads through the Board of Directors' meeting with the Division Heads. The Division/Department Heads then convey to their subordinates;</li> <li>The Board of Commissioners oversees the implementation of the Bank's Business Plan 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</li> <li>The Bank's Shareholders show their seriousness in supporting the Bank's Strategic Plan.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>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;</li> <li>The Bank's Business Plan has described the Bank's sustainable growth, and is in accordance with the Bank's Vision and Mission;</li> <li>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;</li> <li>The Corporate Plan and Business Plan are prepared by the Board of Directors and approved by the Board of Commissioners; and</li> <li>Realization of the Bank's Business Plan in semester II of 2021 basically reached the target set in overall, even though the economic condition had decreased as a result of the ongoing Covid-19 pandemic. The Bank was able to maintain CAR of 25.90%, above the target set at 22.09%, BOPO ratio realization was achieved at 89.41%, lower than the target set at 91.42%, ROA ratio realization was achieved at 0.92%, higher than the target set at 0.36%, and gross NPL ratio was 2.69%, below the target of 2.98%. The realization of credit growth of Rp8,489.8 billion was still within the target range of Rp8,989.5 billion.</li> </ul>

# Rapat Umum Pemegang Saham

## General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan forum tertinggi bagi Pemegang Saham untuk mengambil keputusan yang berkaitan dengan kepentingan Bank. Selain itu, RUPS berfungsi sebagai media penyampaian laporan pertanggungjawaban atas pelaksanaan tugas dan fungsi Dewan Komisaris dan Direksi serta hasil kinerja Bank sepanjang tahun berjalan.

Bank Sahabat Sampoerna melaksanakan RUPS dengan berpedoman pada Pasal 2 Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2014 dan Pasal 8 Anggaran Dasar Bank. Berdasarkan peraturan tersebut, pelaksanaan RUPS terdiri dari RUPS Tahunan yang wajib dilaksanakan paling lambat 6 bulan setelah tahun buku berakhir, serta RUPS Luar Biasa yang dapat diselenggarakan sewaktu-waktu sesuai dengan kebutuhan.

### Hak dan Wewenang RUPS

RUPS memiliki hak dan wewenang sebagai berikut.

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 Dewan Komisaris dan Direksi atas pengurusan dan pengawasan yang dijalankan selama tahun buku yang berlaku.
4. Menunjuk dan mengangkat Dewan Komisaris dan Direksi.
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.
7. Menyetujui perubahan Anggaran Dasar.

### Hak Pemegang Saham

Pemegang Saham Bank Sahabat Sampoerna mempunyai hak sebagai berikut.

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) is the highest forum for Shareholders to adopt resolutions related to the Bank's interests. Furthermore, the GMS functions as a media for submitting accountability report on the implementation of duties and functions of the Board of Commissioners and Board of Directors and the Bank's performance results throughout the current year.*

*Bank Sahabat Sampoerna convenes the GMS by referring to 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 consists of Annual GMS that must be held no later than 6 months after the fiscal year ends and Extraordinary GMS that can be held anytime based on the Company's needs.*

### Rights and Authority of the GMS

*The GMS has the following rights and authority.*

1. *To approve and accept Annual Reports from the Board of Directors of the Bank, 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 Commissioners and Board of Directors for the management and supervision performed during the current financial year.*
4. *To designate and appoint Board of Commissioners and Board of Directors.*
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.*
7. *To approve amendments to Articles of Association.*

### Shareholders' Rights

*Bank Sahabat Sampoerna's shareholders have the following rights.*

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.
6. Mendapatkan penawaran atas saham yang akan dialihkan oleh Pemegang Saham lainnya.

## Tanggung Jawab Pemegang Saham

Pemegang Saham Bank Sahabat Sampoerna memiliki tanggung jawab sebagai berikut.

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

## Wewenang Pemegang Saham

Pemegang Saham Bank Sahabat Sampoerna memiliki wewenang sebagai berikut.

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.
7. Menyetujui jumlah remunerasi Dewan Komisaris dan Direksi.

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.
6. Receive an offer on shares to be transferred by other Shareholders.

## Shareholders' Responsibilities

Bank Sahabat Sampoerna's shareholders have the following responsibilities.

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

## Shareholders' Authority

Bank Sahabat Sampoerna's shareholders have the following authority.

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.
7. To approve the remuneration amount for Board of Commissioners and Board of Directors.

## Mekanisme Pelaksanaan RUPS

Mekanisme pelaksanaan RUPS sebagaimana tercantum dalam Anggaran Dasar Bank diungkapkan sebagai berikut.

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;
  - 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.

## Pelaksanaan RUPS Tahun 2021

Bank Sahabat Sampoerna telah menyelenggarakan RUPS Tahunan pada 7 April 2021. Sementara RUPS Luar Biasa, diadakan sebanyak 2 kali, pada 18 Juni 2021 dan 18 November 2021.

### RUPS Tahunan 2021

Bank melaksanakan RUPS Tahunan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.223.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Maka dari itu, ketentuan kuorum sesuai dengan Pasal 10 Anggaran Dasar Bank telah terpenuhi. Pelaksanaan RUPS Tahunan ini telah dicatatkan dalam Akta Notaris No. 3 tanggal 4 Mei 2021.

## GMS Mechanism

The GMS mechanism is stated in the Bank's Articles of Association as disclosed below.

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. 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.

## GMS Implementation in 2021

Bank Sahabat Sampoerna held the Annual GMS on 7 April 2021. Whereas, Extraordinary GMS was held 2 times, on 18 June 2021 and 18 November 2021.

### 2021 Annual GMS

The Bank held the Annual GMS in circular, which is signed by all Shareholders representing 1,223,369,982 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. The Annual GMS has been documented in Notarial Deed No. 3 dated 4 May 2021.

Informasi terkait agenda dan keputusan RUPS Tahunan Bank Sahabat Sampoerna diungkapkan pada tabel berikut.

Information on Bank Sahabat Sampoerna's Annual GMS agenda and resolutions is disclosed in the following table.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	Menerima dan menyetujui Laporan Direksi Bank mengenai hasil kegiatan usaha Bank untuk tahun buku 2020. <i>Accepting and approving the Bank's Board of Directors Report on the Bank's business activity results for the 2020 fiscal year.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda II Agenda - Item II	Menerima dan menyetujui Laporan Komisaris Bank mengenai tugas pengawasan terhadap Bank selama tahun buku 2020. <i>Accepting and approving the Bank's Board of Commissioners Report on the Bank's supervisory duty for the 2020 fiscal year.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda III Agenda - Item III	Menyetujui dan mengesahkan Laporan Tahunan Bank, termasuk Laporan Keuangan untuk tahun buku 2020 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 2020 sejauh tindakan tersebut tercantum dalam Laporan Tahunan serta tidak melanggar ketentuan peraturan dan perundangan yang berlaku. <i>Approving and validating the Bank's Annual Report, including the Financial Statements for the 2020 fiscal year, which have been audited by Public Accounting Firm Amir Abadi, Jusuf, Aryanto, Mawar &amp; Partners (Public Accounting Firm 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 2020 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>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda IV Agenda - Item IV	Menyetujui usulan Direksi untuk menetapkan seluruh keuntungan yang diperoleh Bank pada tahun buku 2020 sebagai laba ditahan ( <i>retained- earning</i> ). <i>Approving the Board of Directors' proposal to determine that all income generated by the Bank in the 2020 fiscal year are set as retained earnings.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda V Agenda - Item V	Menerima usulan Direksi untuk meningkatkan dana cadangan umum dari laba tahun buku 2020, sebagaimana diatur dalam Anggaran Dasar, yaitu sebesar Rp500.000.000,-. <i>Accepting the Board of Directors' proposal to increase the general reserves from the income for the 2020 fiscal year as regulated in the Articles of Association at the amount of Rp500,000,000.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda VI Agenda - Item VI	Menyetujui dan memberikan kewenangan kepada Dewan Komisaris untuk menetapkan paket remunerasi anggota Dewan Komisaris dan Direksi. <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>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda VII Agenda - Item VII	Memberikan kewenangan kepada Dewan Komisaris untuk menunjuk jasa kantor akuntan publik yang akan digunakan sebagai akuntan publik Bank untuk tahun buku 2021. <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 2021 fiscal year.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>

### RUPS Luar Biasa 18 Juni 2021

RUPS Luar Biasa ini diselenggarakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.223.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Maka dari itu, ketentuan kuorum sesuai Pasal 10 Anggaran Dasar Bank telah terpenuhi. Pelaksanaan RUPS Luar Biasa ini telah dicatatkan dalam Akta Notaris No.17 tanggal 28 Juni 2021.

### Extraordinary GMS 18 June 2021

The Extraordinary GMS was held in circular, which is signed by all Shareholders representing 1,223,369,982 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. The Extraordinary GMS has been documented in Notarial Deed No. 17 dated 28 June 2021.

Informasi terkait agenda dan keputusan RUPS Luar Biasa 18 Juni 2021 Bank Sahabat Sampoerna diungkapkan pada tabel berikut.

Information on Bank Sahabat Sampoerna's Extraordinary GMS agenda and resolutions dated 18 June 2021 is disclosed in the following table.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	Menyetujui peningkatan modal dasar Perseroan. <i>Approving the increase in the Company's authorized capital.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda II Agenda - Item II	Menyetujui penambahan modal yang ditempatkan dan telah disetor dari Perseroan menjadi Rp1.270.935.961.000,-. <i>Approving the addition of issued and paid-up capital of the Company to Rp1,270,935,961,000.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda III Agenda - Item III	Menyetujui penambahan Pemegang Saham baru Perseroan dengan mengeluarkan saham dalam portepel Perseroan sejumlah 37.565.979 saham kepada Sutan Agung Mulyadi. <i>Approving the addition of new Shareholders of the Company by issuing shares in the Company's portfolio totaling 37,565,979 shares to Sutan Agung Mulyadi.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda IV Agenda - Item IV	Sehubungan dengan keputusan dalam butir I dan II tersebut di atas, menyetujui perubahan Pasal 4 ayat 1 dan 2 Anggaran Dasar Perseroan. <i>In connection with the resolutions in points I and II above, approving the amendments to Article 4 paragraphs 1 and 2 of the Company's Articles of Association.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>

### RUPS Luar Biasa 18 November 2021

RUPS Luar Biasa ini diselenggarakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.223.369.982 saham atau 100% dari seluruh saham yang telah ditempatkan dan disetor penuh. Maka dari itu, ketentuan kuorum sesuai Pasal 10 Anggaran Dasar Bank telah terpenuhi. Pelaksanaan RUPS Luar Biasa ini telah dicatatkan dalam Akta Notaris No. 82 tanggal 29 November 2021.

### Extraordinary GMS 18 November 2021

The Extraordinary GMS was held in circular, which is signed by all Shareholders representing 1,223,369,982 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. The Extraordinary GMS has been documented in Notarial Deed No. 82 dated 29 November 2021.

Informasi terkait agenda dan keputusan RUPS Luar Biasa 18 November 2021 Bank Sahabat Sampoerna diungkapkan pada tabel berikut.

Information on Bank Sahabat Sampoerna's Extraordinary GMS agenda and resolutions dated 18 November 2021 is disclosed in the following table.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	Menyetujui penambahan modal yang ditempatkan dan telah disetor dari Perseroan menjadi Rp1.281.382.514.000,-. <i>Approving the addition of issued and paid-up capital of the Company to Rp1,281,382,514,000.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda II Agenda - Item II	Menyetujui penambahan Pemegang Saham baru Perseroan dengan mengeluarkan saham dalam portepel Perseroan sejumlah 10.446.553 saham untuk diambil bagian oleh Yan Peter Wangkar. <i>Approving the addition of new Shareholders of the Company by issuing shares in the Company's portfolio of 10,446,553 shares to be subscribed by Yan Peter Wangkar.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda III Agenda - Item III	Menyetujui perubahan Pasal 4 ayat 1 dan 2 Anggaran Dasar Perseroan. <i>Approving the amendment to Article 4 paragraphs 1 and 2 of the Company's Articles of Association.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda IV Agenda - Item IV	Menyetujui perubahan Pasal 3 ayat 2 dan penambahan ayat 3 Anggaran Dasar Perseroan tentang Maksud dan Tujuan Perseroan. <i>Approving the amendment of Article 3 paragraph 2 and the addition of paragraph 3 of the Company's Articles of Association regarding the Purpose and Objectives of the Company.</i>	Tidak terealisasi. <i>Not realized.</i>

## 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 Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	Menerima dan menyetujui Laporan Direksi Bank mengenai hasil kegiatan usaha Bank untuk tahun buku 2019. <i>Accepting and approving the Bank's Board of Directors Report on the Bank's business activity results for the 2019 fiscal year.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda II Agenda - Item II	Menerima dan menyetujui Laporan Komisaris Bank mengenai tugas pengawasan terhadap Bank selama tahun buku 2019. <i>Accepting and approving the Bank's Board of Commissioners Report on the Bank's supervisory duty for the 2019 fiscal year.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda III Agenda - Item III	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. <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 &amp; 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>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda IV Agenda - Item IV	Menyetujui usulan Direksi untuk menetapkan seluruh keuntungan yang diperoleh Bank pada tahun buku 2019 sebagai laba ditahan ( <i>retained-earning</i> ). <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>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda V Agenda - Item V	Menerima usulan Direksi untuk meningkatkan dana cadangan umum dari laba tahu buku 2019, sebagaimana diatur dalam Anggaran Dasar, yaitu sebesar Rp500.000.000,-. <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>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda VI Agenda - Item VI	Menyetujui dan memberikan kewenangan kepada Dewan Komisaris untuk menetapkan paket remunerasi anggota Dewan Komisaris dan Direksi. <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>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda VII Agenda - Item VII	Memberikan kewenangan kepada Dewan Komisaris untuk menunjuk jasa kantor akuntan publik yang akan digunakan sebagai Akuntan Publik Bank untuk tahun buku 2020. <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>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>

### 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.

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

### 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.

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

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	<p>Menyetujui pengangkatan kembali anggota Direksi Bank, yaitu:</p> <ul style="list-style-type: none"> <li>• Ali Rukmijah : Direktur Utama</li> <li>• Setyo Dwitanto : Direktur Kepatuhan &amp; Manajemen Risiko</li> <li>• Lie Liliana Veronica : Direktur Operasi dan Teknologi Informasi</li> </ul> <p>Masa kerja terhitung sejak tanggal 20 Mei 2020 sampai dengan 19 Mei 2023.</p> <p>Approving the re-appointment of members of the Bank's Board of Directors as follows:</p> <ul style="list-style-type: none"> <li>• Ali Rukmijah : Chief Executive Officer</li> <li>• Setyo Dwitanto : Compliance &amp; Risk Management Director</li> <li>• Lie Liliana Veronica : Operations and Information Technology Director</li> </ul> <p>The term of office is effective from 20 May 2020 to 19 May 2023.</p>	<p>Terealisasi dan telah dilaksanakan sesuai keputusan RUPS Luar Biasa.</p> <p>Realized and has been implemented according to the Extraordinary GMS Resolutions.</p>
Agenda II Agenda - Item II	<p>Menyetujui pengangkatan kembali anggota Dewan Komisaris Bank, yaitu:</p> <ul style="list-style-type: none"> <li>• Budi Setiawan Halim : Komisaris Utama</li> <li>• Harry Mulyadi Santoso : Komisaris</li> <li>• Adiwarmman Azwar Karim : Komisaris Independen</li> <li>• Khoe Minhari Handikusuma : Komisaris Independen</li> </ul> <p>Masa kerja terhitung sejak tanggal 20 Mei 2020 sampai dengan 19 Mei 2023.</p> <p>Approving the re-appointment of members of the Bank's Board of Commissioners as follows:</p> <ul style="list-style-type: none"> <li>• Budi Setiawan Halim : President Commissioner</li> <li>• Harry Mulyadi Santoso : Commissioner</li> <li>• Adiwarmman Azwar Karim : Independent Commissioner</li> <li>• Khoe Minhari Handikusuma : Independent Commissioner</li> </ul> <p>The term of office is effective from 20 May 2020 to 19 May 2023.</p>	<p>Terealisasi dan telah dilaksanakan sesuai keputusan RUPS Luar Biasa.</p> <p>Realized and 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 GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	Menyetujui pengangkatan Henky Suryaputra sebagai Direktur Bank, terhitung sejak tanggal 27 Juli 2020 sampai dengan 19 Mei 2023. <i>Approving the appointment of Henky Suryaputra as the Bank's Director, effective from 27 July 2020 to 19 May 2023.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Realized and has been implemented according to the Extraordinary GMS Resolutions.</i>

### 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 GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	Menyetujui pengunduran diri Adiwarmar 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>acquit et de charge</i> ) dari seluruh tanggung jawab sebagai Komisaris Independen Bank. <i>Approving the resignation of Adiwarmar 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 (acquit et de charge) from all responsibilities as the Bank's Independent Commissioner.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Realized and has been implemented according to the Extraordinary GMS Resolutions.</i>
Agenda II Agenda - Item II	Menyetujui pengangkatan Freddy Suliman sebagai Komisaris Independen Bank yang berlaku efektif terhitung sejak tanggal 1 Januari 2021 sampai dengan 19 Mei 2023. <i>Approving the appointment of Freddy Suliman as the Bank's Independent Commissioner, effective from 1 January 2021 to 19 May 2023.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS Luar Biasa. <i>Realized and has been implemented according to the Extraordinary GMS Resolutions.</i>

# Dewan Komisaris

## Board of Commissioners

Dewan Komisaris merupakan organ tata kelola yang bertanggung jawab untuk melakukan pengawasan dan memberi nasihat kepada Direksi. Namun demikian, Dewan Komisaris tidak memiliki wewenang untuk terlibat dalam pengambilan keputusan berkaitan dengan aktivitas operasional Bank, kecuali persetujuan terhadap pemberian kredit kepada pihak terkait Bank dan hal-hal lain sebagaimana diatur dalam ketentuan regulator perihal Penerapan Tata Kelola bagi Bank Umum dan hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku, serta memastikan Bank telah melaksanakan Tata Kelola Perusahaan (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.

### Pedoman Kerja

Dewan Komisaris melaksanakan tugas dan tanggung jawab dengan berpedoman pada Kebijakan Umum Tata Kelola (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 tersebut mengatur pokok-pokok mengenai fungsi Dewan Komisaris, seperti:

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

### Jumlah, Komposisi, Kriteria, dan Independensi

#### Jumlah

Anggota Dewan Komisaris Bank Sahabat Sampoerna saat ini berjumlah 4 orang. Hal ini tidak melampaui jumlah Direksi, yaitu sebanyak 5 orang, sehingga sudah memenuhi ketentuan Otoritas Jasa Keuangan.

#### Komposisi

Komposisi Dewan Komisaris terdiri dari 4 orang anggota, di mana 2 dari 4 anggota Dewan Komisaris merupakan Komisaris Independen. Selain itu, Dewan Komisaris Bank diangkat oleh RUPS dengan ketentuan mengangkat Komisaris Utama, Komisaris Non-Independen, dan Komisaris Independen yang diangkat berdasarkan usulan dari PT Sampoerna Investama. Seluruh anggota Dewan Komisaris telah memenuhi kriteria sesuai dengan ketentuan Anggaran Dasar Bank dan Kebijakan Umum Tata

*The Board of Commissioners is a governance organ responsible for supervising and providing advice to the Board of Directors. However, the Board of Commissioners does not have the authority to be involved in making decisions related to the Bank's operational activities, except for approval of lending to the Bank's related parties, other matters as stipulated in the regulatory provisions regarding the Implementation of Good Corporate Governance for Commercial Banks, and other matters stipulated in the Bank's Articles of Association or applicable laws and regulations, as well as ensures that the Bank has implemented Good Corporate Governance (GCG) at all levels or ranks 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.*

### Board Manual

*The Board of Commissioners performs its duties and responsibilities based on 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.

### Number, Composition, Criteria, and Independence

#### Total

*Currently, there are 4 members of the Board of Commissioners of Bank Sahabat Sampoerna. This does not exceed the number of Directors, which is 5 people, and therefore, it has complied with the provisions of the Financial Services Authority.*

#### Composition

*The Board of Commissioners' composition consists of 4 members, of which 2 of the 4 members of the Board of Commissioners are Independent Commissioners. Furthermore, the Bank's Board of Commissioners is appointed by the GMS under the provisions of appointing President Commissioner, Non-Independent Commissioner, and Independent Commissioner who are appointed based on proposal from PT Sampoerna Investama. All Board of Commissioners' members have fulfilled the criteria in accordance*

Kelola Perusahaan (GCG) Bank Sahabat Sampoerna, serta telah mengikuti uji kelayakan dan kepatutan Otoritas Jasa Keuangan. Komposisi Dewan Komisaris Bank Sahabat Sampoerna pada tahun 2021 diungkapkan pada tabel berikut.

with the provisions of the Bank's Articles of Association and Bank Sahabat Sampoerna's Good Corporate Governance General Policy, and have passed the fit and proper test by the Financial Services Authority. The composition of Bank Sahabat Sampoerna's Board of Commissioners in 2021 is disclosed in the following table.

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 <i>President Commissioner</i>	<ul style="list-style-type: none"> <li>• 2020-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020;</li> <li>• 2017-2020 : Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017;</li> <li>• 2015-2017 : Keputusan RUPS Luar Biasa tanggal 28 Januari 2015; dan</li> <li>• 2012-2015 : Keputusan RUPS Luar Biasa Februari 2012.</li> <li>• 2020-2023 : Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>• 2017-2020 : Circular Resolutions of Extraordinary GMS dated 22 May 2017;</li> <li>• 2015-2017 : Extraordinary GMS Resolutions dated 28 January 2015; and</li> <li>• 2012-2015 : Extraordinary GMS Resolutions February 2012.</li> </ul>	No. 14/8/GBI/DPIP/ Rahasia tanggal 18 Januari 2012 No. 14/8/GBI/DPIP/ Rahasia dated 18 January 2012	19 May 2023
Harry Mulyadi Santoso	Komisaris <i>Commissioner</i>	<ul style="list-style-type: none"> <li>• 2020-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020; dan</li> <li>• 2019-2020 : Keputusan Sirkuler Pemegang Saham tanggal 8 Februari 2019.</li> <li>• 2020-2023 : Circular Resolutions of Extraordinary GMS dated 28 May 2020; and</li> <li>• 2019-2020 : Shareholders Circular Resolutions dated 8 February 2019.</li> </ul>	No. KEP-11/PB.1/2019 tanggal 29 Januari 2019 No. KEP-11/PB.1/2019 dated 29 Januari 2019	19 May 2023
Khoe Minhari Handikusuma	Komisaris Independen <i>Independent Commissioner</i>	<ul style="list-style-type: none"> <li>• 2020-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020;</li> <li>• 2017-2020 : Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan</li> <li>• 2015-2017 : Keputusan RUPS Luar Biasa tanggal 28 Januari 2015.</li> <li>• 2020-2023 : Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>• 2017-2020 : Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>• 2015-2017 : Extraordinary GMS Resolutions dated 28 January 2015.</li> </ul>	No. SR-86/D.03/2015 tanggal 21 Mei 2017 No. SR-86/D.03/2015 dated 21 May 2017	19 May 2023
Freddy Suliman	Komisaris Independen <i>Independent Commissioner</i>	2021-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 29 Desember 2020. 2021-2023 : Circular Resolutions of Extraordinary GMS dated 29 December 2020.	No. KEP-172/D.03/2020 tanggal 17 November 2020 No. KEP-172/D.03/2020 dated 17 November 2020	19 May 2023

## Kriteria

Pada tahun 2021, seluruh anggota Dewan Komisaris telah memenuhi ketentuan kriteria, di antaranya:

1. Seluruh anggota Dewan Komisaris tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi atau Pejabat Eksekutif pada lembaga perbankan, perusahaan atau lembaga keuangan lain sesuai dengan ketentuan Otoritas Jasa Keuangan. Pada posisi 31 Desember 2021 terdapat rangkap jabatan pada perusahaan lain bukan lembaga keuangan;
2. Seluruh Dewan Komisaris tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
3. Seluruh anggota Dewan Komisaris memiliki integritas, kompetensi dan reputasi keuangan yang memadai;
4. Seluruh anggota Dewan Komisaris Independen dan tidak berasal dari anggota Direksi maupun Pejabat Eksekutif Bank atau pihak-pihak yang memiliki hubungan dengan Bank;

## Criteria

In 2021, all members of the Board of Commissioners met the criteria, among others:

1. All members of the Board of Commissioners do not hold concurrent positions as members of the Board of Commissioners, members of the Board of Directors, or Executive Officers at other banking institutions, companies, or financial institutions in accordance with the provisions of the Financial Services Authority. At the position of 31 December 2021, there are concurrent positions in other companies that are not financial institutions;
2. All members of the Board of Commissioners do not have family relationships up to the second degree with fellow members of the Board of Commissioners and/or the Board of Directors;
3. All members of the Board of Commissioners have integrity, competence, and sufficient finance reputation;
4. All members of the Board of Commissioners are Independent and not from members of the Board of Directors or Executive Officers of the Bank or parties with relationship with the Bank;

5. Tidak terdapat Komisaris Independen yang berasal dari Komisaris Non-Independen;
6. Seluruh Komisaris Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan dan hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen;
7. Seluruh anggota Dewan Komisaris telah lulus penilaian kemampuan dan kepatuhan (*fit and proper test*) dan telah memperoleh surat persetujuan dari Otoritas Jasa Keuangan;
8. Seluruh anggota Dewan Komisaris memiliki kompetensi yang memadai dan relevan dengan tugas dan tanggung jawabnya serta telah memiliki sertifikasi manajemen risiko;
9. Seluruh anggota Dewan Komisaris memiliki pemahaman yang terkini terkait dengan kondisi bisnis industri perbankan termasuk tantangan dan risikonya; dan
10. Komposisi Dewan Komisaris sudah memenuhi ketentuan tanpa ada intervensi pemilik.

### Independensi

Seluruh anggota Dewan Komisaris Bank Sahabat Sampoerna menjunjung tinggi aspek independensi dan bersikap profesional. Dewan Komisaris bekerja secara objektif untuk memberikan kontribusi bagi kemajuan Bank serta berupaya menjauhkan kepentingan pribadi atau benturan kepentingan, khususnya dalam melakukan pengawasan dan pemberian nasihat kepada Direksi.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Dewan Komisaris Bank, meliputi:

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;
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;

5. *There are no Independent Commissioners from Non-Independent Commissioners;*
6. *All Independent Commissioners do not have financial, management, ownership, and family relationships with other members of Board of Commissioners, Board of Directors, and/or Controlling Shareholders or relationship with the Bank that may affect the ability to act independently;*
7. *All members of Board of Directors have passed the fit and proper test and have obtained an approval letter from the Financial Services Authority;*
8. *All members of Board of Commissioners have adequate competencies and are relevant to their duties and responsibilities and have risk management certifications;*
9. *All members of Board of Commissioners have an up-to-date understanding of the business conditions of banking industry including the challenges and risks; and*
10. *The Board of Commissioners' composition has complied with the provisions without any owner intervention.*

### Independency

*All members of Board of Commissioners of Bank Sahabat Sampoerna uphold the aspect of independence and are professional. The Board of Commissioners works objectively to contribute to the Bank progress and seeks to distance personal interests or conflicts of interest, particularly in supervising and providing advice to the Board of Directors.*

### Duties and Responsibilities

*Duties and responsibilities of the Bank's Board of Commissioners include:*

1. *Ensuring that the implementation of governance in every business activity of the Bank at all levels of the organization is 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. *Ensuring that the Board of Directors has followed up the audit findings from the Internal Audit Division (SKAI) of the Bank, external auditor, monitoring result of Bank Indonesia, and/or other authorities' monitoring results;*

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; serta
  - 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.

## Pelaksanaan Tugas

Pada tahun 2021, Dewan Komisaris Bank Sahabat Sampoerna telah melaksanakan tugas dan tanggung jawabnya yang berkenaan dengan 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.

## Rapat

Dewan Komisaris wajib melaksanakan rapat internal minimal 4 kali dalam 1 tahun, serta wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik minimal 2 kali dalam 1 tahun. Pada tahun 2021, Dewan Komisaris Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 11 kali, di mana selama semester II tahun 2021, rapat Dewan Komisaris telah dilakukan sebanyak 5 kali dihadiri secara daring/tidak secara fisik disebabkan situasi Covid-19, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Budi Setiawan Halim	Komisaris Utama President Commissioner	11	11	100.00
Harry Mulyadi Santoso	Komisaris Commissioner	11	11	100.00
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	11	10	90.91
Freddy Suliman	Komisaris Independen Independent Commissioner	11	11	100.00
<b>Rata-Rata Average</b>				<b>97.73</b>

## Implementation of Duties

In 2021, Bank Sahabat Sampoerna's Board of Commissioners carried out its duties and responsibilities related to supervisory 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.

## Meetings

The Board of Commissioners must hold internal meeting at least 4 times in 1 year, and must be attended in person by all Board of Commissioners' members at least 2 times in 1 year. In 2021, the Board of Commissioners of Bank Sahabat Sampoerna held 11 meetings, of which during the second semester of 2021, 5 Board of Commissioners' meetings were held online/not physically due to the Covid-19 situation, with the following attendance levels.

Informasi terkait tanggal, agenda, dan peserta rapat Dewan Komisaris Bank diungkapkan sebagai berikut.

Information on the dates, agenda, and participants of Board of Commissioners' meetings is disclosed below.

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	FS
28 January 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 19 November 2020;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 19 November 2020;</li> <li>Monthly Portfolio Summary per Desember 2020;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 19 November 2020;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 19 November 2020;</li> <li>Monthly Portfolio Summary per December 2020;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
18 February 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 28 Januari 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 28 Januari 2021;</li> <li>Monthly Portfolio Summary per Januari 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 28 January 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 28 January 2021;</li> <li>Monthly Portfolio Summary per January 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
30 March 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 18 Februari 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 18 Februari 2021;</li> <li>Monthly Portfolio Summary per Februari 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 18 February 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 18 February 2021;</li> <li>Monthly Portfolio Summary per February 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
22 April 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 30 Maret 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 30 Maret 2021;</li> <li>Monthly Portfolio Summary per Maret 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 30 March 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 30 March 2021;</li> <li>Monthly Portfolio Summary per March 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	x	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	FS
3 June 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 22 April 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 22 April 2021;</li> <li>Monthly Portfolio Summary per April 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 22 April 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 22 April 2021;</li> <li>Monthly Portfolio Summary per April 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
29 June 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 3 Juni 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 3 Juni 2021;</li> <li>Monthly Portfolio Summary per Mei 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 3 June 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 3 June 2021;</li> <li>Monthly Portfolio Summary per May 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
30 July 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 29 Juni 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 29 Juni 2021;</li> <li>Monthly Portfolio Summary per Juni 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 29 June 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 29 June 2021;</li> <li>Monthly Portfolio Summary per June 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
31 August 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 30 Juli 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 30 Juli 2021;</li> <li>Monthly Portfolio Summary per Juli 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 30 July 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 30 July 2021;</li> <li>Monthly Portfolio Summary per July 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
23 September 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 31 Agustus 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 31 Agustus 2021;</li> <li>Monthly Portfolio Summary per Agustus 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 31 August 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 31 August 2021;</li> <li>Monthly Portfolio Summary per August 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	FS
21 October 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 23 September 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 23 September 2021;</li> <li>Monthly Portfolio Summary per September 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 23 September 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 23 September 2021;</li> <li>Monthly Portfolio Summary per September 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√
17 November 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 21 Oktober 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 21 Oktober 2021;</li> <li>Monthly Portfolio Summary per Oktober 2021;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 21 October 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 21 October 2021;</li> <li>Monthly Portfolio Summary per October 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others.</li> </ul>	√	√	√	√

## Keterangan / Remarks:

BSH : Budi Setiawan Halim  
HMS : Harry Mulyadi Santoso

FS : Freddy Suliman  
KMH : Khoe Minhari Handikusuma

## Rekomendasi

Rekomendasi yang diberikan Dewan Komisaris terkait pengelolaan Bank, berdasarkan hasil rapat internal selama tahun 2021 diungkapkan sebagai berikut.

## Recommendation

Recommendations given by the Board of Commissioners related to the Bank's management based on the internal meetings held in 2021 are disclosed as follows.

No. Surat Letter No.	Tanggal Date	Perihal Subject
006/MI/KOM/II/2021	16 February 2021	Rekomendasi Rapat Dewan Komisaris 28 Januari 2021 <i>Recommendation of the Board of Commissioners' Meeting 28 January 2021</i>
011/MI/KOM/III/2021	28 March 2021	Rekomendasi Rapat Dewan Komisaris 18 Februari 2021 <i>Recommendation of the Board of Commissioners' Meeting 18 February 2021</i>
012/MI/KOM/III/2021	20 April 2021	Rekomendasi Rapat Dewan Komisaris 30 Maret 2021 <i>Recommendation of the Board of Commissioners' Meeting 30 March 2021</i>
015/MI/KOM/V/2021	31 May 2021	Rekomendasi Rapat Dewan Komisaris 22 April 2021 <i>Recommendation of the Board of Commissioners' Meeting 22 April 2021</i>
018/MI/KOM/VI/2021	29 June 2021	Rekomendasi Rapat Dewan Komisaris 3 Juni 2021 <i>Recommendation of the Board of Commissioners' Meeting 3 June 2021</i>
021/MI/KOM/VII/2021	29 July 2021	Rekomendasi Rapat Dewan Komisaris 29 Juni 2021 <i>Recommendation of the Board of Commissioners' Meeting 29 June 2021</i>
024/MI/KOM/VIII/2021	9 August 2021	Rekomendasi Rapat Dewan Komisaris 30 Juli 2021 <i>Recommendation of the Board of Commissioners' Meeting 30 July 2021</i>
027/MI/KOM/IX/2021	16 September 2021	Rekomendasi Rapat Dewan Komisaris 31 Agustus 2021 <i>Recommendation of the Board of Commissioners' Meeting 31 August 2021</i>
028/MI/KOM/IX/2021	29 September 2021	Rekomendasi Rapat Dewan Komisaris 23 September 2021 <i>Recommendation of the Board of Commissioners' Meeting 23 September 2021</i>
031/MI/KOM/X/2021	27 October 2021	Rekomendasi Rapat Dewan Komisaris 21 Oktober 2021 <i>Recommendation of the Board of Commissioners' Meeting 21 October 2021</i>
034/MI/KOM/XI/2021	23 November 2021	Rekomendasi Rapat Dewan Komisaris 17 November 2021 <i>Recommendation of the Board of Commissioners' Meeting 17 November 2021</i>

## Aspek Transparansi

### Kepemilikan Saham

Seluruh anggota Dewan Komisaris Bank Sahabat Sampoerna tidak memiliki saham, baik di Bank maupun di perusahaan lain, sebagaimana telah diungkapkan pada Profil Dewan Komisaris Bab Profil Perusahaan dalam Laporan Tahunan ini.

### Hubungan Afiliasi

Informasi terkait hubungan afiliasi antara Dewan Komisaris dengan Direksi dan Pemegang Saham Pengendali Bank Sahabat Sampoerna diungkapkan sebagai berikut.

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	
Khoe Minhari Handikusuma		x		x		x	

### Rangkap Jabatan

Ketentuan terkait rangkap jabatan anggota Dewan Komisaris Bank Sahabat Sampoerna diatur dalam Kebijakan Umum Tata Kelola Perusahaan (GCG) sebagai berikut.

- Anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai:
  - Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada 1 lembaga/perusahaan;
  - Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 Entitas Anak bukan bank yang dikendalikan oleh Bank; dan
  - 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.
- Tidak termasuk rangkap jabatan, jika:
  - Anggota Dewan Komisaris Non-Independen menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada kelompok usahanya; dan
  - Merangkap jabatan pada organisasi atau lembaga nirlaba.

## Transparency Aspects

### Share Ownership

All members of the Board of Commissioners of Bank Sahabat Sampoerna do not own shares, either in the Bank or in other companies, as has been disclosed in the Board of Commissioners' Profile section in Company Profile Chapter in this Annual Report.

### Affiliation Relationship

Information on the affiliation relationship between the Board of Commissioners and the Board of Directors and Controlling Shareholders of Bank Sahabat Sampoerna is disclosed as follows.

### Concurrent Positions

Provisions related to concurrent positions of Bank Sahabat Sampoerna's Board of Commissioners' members are specified in the GCG General Policy as follows.

- 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;
  - Members of Board of Commissioners, Board of Directors, or Executive Officers performing supervisory functions at 1 Non-bank Subsidiary controlled by the Bank; and
  - 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.
- These are not considered as serving concurrent position:
  - Non-Independent Commissioner performing functional duties from the Bank's Shareholders in the form of legal entity within its business group; and
  - Concurrent positions in non-profit organizations or institutions.

Ketentuan rangkap jabatan tersebut berlaku ketika masing-masing anggota Dewan Komisaris mampu memenuhi seluruh tugas dan tanggung jawab sesuai dengan ketentuan yang berlaku. Informasi terkait rangkap jabatan anggota Dewan Komisaris Bank pada tahun 2021 diungkapkan sebagai berikut.

*The provision for concurrent positions applies when each member of the Board of Commissioners is able to fulfill all duties and responsibilities in accordance with applicable regulations. Information related to the concurrent position of the Board of Commissioners' members in 2021 is disclosed as follows.*

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"> <li>Komisaris Utama; serta</li> <li>Anggota Komite Remunerasi dan Nominasi.</li> <li>President Commissioner; and</li> <li>Member of Remuneration and Nomination Committee.</li> </ul>	PT Sampoerna Agro Tbk	Direktur Utama President Director
Harry Mulyadi Santoso	<ul style="list-style-type: none"> <li>Komisaris; dan</li> <li>Anggota Komite Pemantau Risiko.</li> <li>Commissioner; and</li> <li>Member of Risk Oversight Committee.</li> </ul>	PT Dinamika Mitra Sukses Makmur <sup>*)</sup>	Komisaris Commissioner
		PT Sampoerna Strategic	Executive Level for Business Development
Khoe Minhari Handikusuma	<ul style="list-style-type: none"> <li>Komisaris Independen;</li> <li>Ketua Komite Remunerasi dan Nominasi; serta</li> <li>Ketua Komite Pemantau Risiko.</li> <li>Independent Commissioner;</li> <li>Chairman of Remuneration and Nomination Committee; and</li> <li>Chairman of Risk Oversight Committee.</li> </ul>	PT Pandawa Gagas Rahaerja	Komisaris Commissioner
Freddy Suliman	<ul style="list-style-type: none"> <li>Komisaris Independen; dan</li> <li>Ketua Komite Audit</li> <li>Independent Commissioner; and</li> <li>Chairman of Audit Committee.</li> </ul>	-	-

<sup>\*)</sup> Bukan Lembaga/Perusahaan Keuangan.  
Not Financial Institution/Company.

## Komite Pembantu Dewan Komisaris

Komite pembantu Dewan Komisaris terdiri dari Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Informasi terkait komite-komite tersebut diungkapkan dalam bagian Organ Pendukung Dewan Komisaris dalam Laporan Tahunan ini.

## Supporting Committee of the Board of Commissioners

*The supporting committees of the Board of Commissioners consist of Audit Committee, Remuneration and Nomination Committee, and Risk Oversight Committee. Information related to these committees is disclosed in the Board of Commissioners' Supporting Organs section in this Annual Report.*

## Prosedur Pengajuan dan Seleksi

Informasi terkait pengajuan dan seleksi Dewan Komisaris Bank Sahabat Sampoerna diungkapkan dalam uraian Kebijakan Suksesi Dewan Komisaris dan Direksi bagian Komite Remunerasi dan Nominasi dalam Laporan Tahunan.

## Submission and Selection Procedure

*Information related to submission and selection of Bank Sahabat Sampoerna's Board of Commissioners is disclosed in the description of Succession Policy for Board of Commissioners and Board of Directors of Remuneration and Nomination Committee in the Annual Report.*

## Komisaris Independen

Pengangkatan Komisaris Independen Bank Sahabat Sampoerna ditentukan oleh Pemegang Saham pada saat RUPS. Pihak yang diangkat merupakan calon yang diajukan oleh PT Sampoerna Investama, selaku Pemegang Saham Utama dan Pengendali Bank. Penunjukkan tersebut dilakukan sesuai dengan 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. Saat ini, Bank memiliki 2 Komisaris Independen atau 50% dari jumlah anggota Dewan Komisaris yang menjabat. Jumlah tersebut telah sesuai dengan ketentuan regulator.

## Kriteria Komisaris Independen

Kriteria yang ditetapkan Bank Sahabat Sampoerna dalam penunjukkan Komisaris Independen, yaitu:

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 lainnya, 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 Shareholder and Bank Controller. This appointment is in accordance with Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks. Currently, the Bank has 2 Independent Commissioners or 50% of the total number of Board of Commissioners' current members. This number has met the regulatory provisions.*

## Criteria of Independent Commissioner

*The criteria set by Bank Sahabat Sampoerna in appointing Independent Commissioner are:*

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 to 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 intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

## Statement of Independence of Independent Commissioner

Bank Sahabat Sampoerna warrants that all Independent Commissioners perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

Aspek Independensi Independence Aspect	Khoe Minhari Handikusuma	Freddy Suliman
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 / Fulfilled | x : Tidak terpenuhi / Not fulfilled

## Kebijakan Keberagaman Komposisi

Bank Sahabat Sampoerna belum memiliki kebijakan terkait keberagaman komposisi anggota Dewan Komisaris. Akan tetapi, komposisi anggota Dewan Komisaris ditetapkan berdasarkan ketentuan perundang-undangan yang berlaku, yakni dengan memperhatikan aspek keberagaman berikut.

## Composition Diversity Policy

Bank Sahabat Sampoerna does not yet have a policy related to the composition diversity of Board of Commissioners' members. However, the composition of Board of Commissioners' members is determined based on the applicable laws and regulations, by considering the following aspects of diversity.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation
Pendidikan <i>Education</i>	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 <i>Work Experience</i>	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 <i>Age</i>	Rata-rata usia Dewan Komisaris berada pada usia produktif, yaitu 50-57 tahun. <i>The average age of the Board of Commissioners is in the productive age, which is 50-57 years.</i>
Jenis Kelamin <i>Gender</i>	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>

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.

## Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Dewan Komisaris, termasuk sertifikasi manajemen risiko, 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 dilakukan oleh Pemegang Saham melalui mekanisme RUPS. Pelaksanaan penilaian tersebut sebagai bentuk pertanggungjawaban Dewan Komisaris dalam menjalankan perannya sebagai pengawas dan pemberi nasihat atas pengelolaan Bank selama tahun buku.

### Penilaian Sendiri

Penilaian kinerja sendiri Dewan Komisaris dilakukan melalui mekanisme *self-assessment* Tata Kelola Perusahaan (GCG) 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

Pada tahun 2021, hasil penilaian *self-assessment* Tata Kelola Perusahaan (GCG) - Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris menunjukkan nilai komposit 1 atau "Sangat Baik". Informasi hasil penilaian tersebut telah dimuat pada penjelasan terkait Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

## Penilaian Kinerja Organ Pendukung Dewan Komisaris

Penilaian Kinerja Organ Pendukung Dewan Komisaris dilakukan secara berkala guna mengetahui pencapaian target kerja dan meningkatkan performa masing-masing organ. Dewan Komisaris memiliki organ pendukung yang terdiri dari Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Adapun kriteria yang digunakan dalam penilaian tersebut antara lain:

1. Ketepatan laporan yang diberikan kepada Dewan Komisaris;
2. Tingkat kehadiran dan partisipasi masing-masing anggota komite pada saat rapat; dan
3. Keaktifan anggota pada saat rapat.

## Competency Development

Information related to competency development of the Board of Commissioners, including risk management certification, 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 is carried out by Shareholders through the GMS mechanism. This assessment is a form of the Board of Commissioners' accountability in carrying out its role as supervisor and advisor on the management of the Bank during the fiscal year.

### Self-Assessment

Self-assessment of the Board of Commissioners' performance is carried out through the GCG self-assessment mechanism based on 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 Result

In 2021, the self-assessment results of Corporate Governance (GCG) - Implementation of Duties and Responsibilities of the Board of Commissioners showed a composite score 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

Performance assessment of the Board of Commissioners' Supporting Organs is carried out periodically to determine the work target achievement and improve each organ's performance. The Board of Commissioners has supporting organs consisting of the Audit Committee, the Remuneration and Nomination Committee, and the Risk Oversight Committee. The criteria used in the assessment include:

1. Accuracy of reports submitted to the Board of Commissioners;
2. The level of attendance and participation of each committee member at the meeting; and
3. Members' active participation at the meetings.

Selain itu, penilaian kinerja organ pendukung Dewan Komisaris dinilai berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan terkait Penerapan Tata Kelola Perusahaan bagi Bank Umum. Pada tahun 2021, Aspek Kelengkapan dan Pelaksanaan Tugas Komite sebagai organ pendukung Dewan Komisaris mendapatkan nilai komposit 1 atau "Sangat Baik". Informasi mengenai hasil penilaian tersebut dapat dilihat pada bagian Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

## Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris

### Mekanisme Pengunduran Diri

Masing-masing anggota Dewan Komisaris Bank Sahabat Sampoerna memiliki hak untuk 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.
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

Anggota Dewan Komisaris juga dapat diberhentikan sewaktu-waktu oleh Pemegang Saham 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.

Furthermore, the performance assessment of the Board of Commissioners' supporting organs is also assessed based on the provisions of Financial Services Authority Regulation on the Implementation of Corporate Governance for Commercial Banks. In 2021, Aspects of Completeness and Implementation of Committee Duties as a supporting organ for the Board of Commissioners received a composite score of 1 or "Very Good". Information on the 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

Each member of the Board of Commissioners of Bank Sahabat Sampoerna has the right to submit 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.
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

Members of the Board of Commissioners may also be dismissed at any time by the Shareholders 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 bertanggung jawab atas seluruh aktivitas operasional Bank, termasuk terlaksananya penerapan Tata Kelola Perusahaan (GCG) yang efektif. Direksi juga wajib menyampaikan laporan pertanggungjawaban pelaksanaan tugas dan tanggung jawab selama tahun buku pada saat RUPS Tahunan.

*The Board of Directors is the organ of the Bank responsible for all operational activities of the Bank, including implementing GCG effectively. The Board of Directors is also required to submit an accountability report on the implementation of duties and responsibilities during the fiscal year at the Annual GMS.*

### Pedoman Kerja

Direksi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada Kebijakan Umum Tata Kelola (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 tersebut mengatur pokok-pokok mengenai fungsi Direksi, seperti:

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

### Board Manual

*The Board of Directors performs its duties and responsibilities based on 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. Submission and Selection Procedure.

### Jumlah, Komposisi, Kriteria, dan Independensi

#### Jumlah

Anggota Direksi Bank Sahabat Sampoerna berjumlah 5 orang sesuai dengan Akta No. 44, tertanggal 27 Juli 2020. Jumlah tersebut telah melebihi ketentuan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, di mana Bank wajib memiliki paling sedikit 3 orang Direksi.

### Number, Composition, Criteria, and Independence

#### Total

*There are 5 members of the Board of Directors of Bank Sahabat Sampoerna in accordance with Deed No.44, dated 27 July 2020. This amount has exceeded the provisions of Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Good Corporate Governance for Commercial Banks, where Banks are required to have at least 3 Directors.*

#### Komposisi

Komposisi dan masa jabatan Direksi Bank Sahabat Sampoerna tahun 2021, diungkapkan sebagai berikut.

#### Composition

*The composition and term of office of Bank Sahabat Sampoerna's Board of Directors in 2021 are disclosed 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 Chief Executive Officer	<ul style="list-style-type: none"> <li>• 2020-2023: Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020;</li> <li>• 2017-2020: Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan</li> <li>• 2014-2017: Keputusan RUPS Luar Biasa tanggal 9 Juni 2014.</li> <li>• 2020-2023: Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>• 2017-2020: Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>• 2014-2017: Extraordinary GMS Resolutions dated 9 June 2014.</li> </ul>	No. SR-67/D.03/2014 tanggal 19 Mei 2014 No. SR-67/D.03/2014 dated 19 May 2014	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
Setyo Dwitanto*)	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Management Director	<ul style="list-style-type: none"> <li>2020-2023: Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020;</li> <li>2017-2020: Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan</li> <li>2014-2017: Keputusan RUPS Luar Biasa tanggal 24 Desember 2014.</li> <li>2020-2023: Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>2017-2020: Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>2014-2017: Extraordinary GMS Resolutions dated 24 December 2014.</li> </ul>	No. 15/29/GBI/DPIP/Rahasia tanggal 16 Juli 2013 No. 15/29/GBI/DPIP/Rahasia dated 16 July 2013	19 May 2023
Rudy Mahasin	Direktur Bisnis Mikro Micro Business Director	<ul style="list-style-type: none"> <li>2020-2023: Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020;</li> <li>2017-2020: Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan</li> <li>2015-2017: Keputusan RUPS Luar Biasa tanggal 28 April 2015.</li> <li>2020-2023: Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>2017-2020: Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>2015-2017: Extraordinary GMS Resolutions dated 28 April 2015.</li> </ul>	No. SR-21/D.03/2015 tanggal 20 Februari 2015 No. SR-21/D.03/2015 dated 20 February 2015	19 May 2023
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	<ul style="list-style-type: none"> <li>2020-2023: Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020;</li> <li>2017-2020: Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan</li> <li>2015-2017: Keputusan RUPS Luar Biasa tanggal 28 April 2015.</li> <li>2020-2023: Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>2017-2020: Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>2015-2017: Extraordinary GMS Resolutions dated 28 April 2015.</li> </ul>	No. SR -21/D.03/2015 tanggal 20 Februari 2015 No. SR-21/D.03/2015 dated 20 February 2015	19 May 2023
Henry Suryaputra	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	2020-2023: Keputusan di Luar RUPS Luar Biasa tanggal 27 Juli 2020. 2020-2023: Circular Resolutions of Extraordinary GMS dated 27 July 2020.	No. KEP-70/D.03/2020 tanggal 26 Juni 2020 No. KEP-70/D.03/2020 dated 26 June 2020.	19 May 2023

\*) Setyo Dwitanto selaku pejabat definitif Direktur Kepatuhan & Manajemen Risiko berhalangan tetap menjabat sejak 22 Juni 2021, sehingga saat ini dijabat sementara oleh Rudy Mahasin. / Setyo Dwitanto as the definitive Compliance & Risk Management Director has been unable to remain in office since 22 June 2021, therefore the position is temporarily held by Rudy Mahasin.

## Kriteria

Masing-masing anggota Direksi Bank telah memenuhi kriteria sebagai berikut.

1. Keseluruhan anggota Direksi tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi atau Pejabat Eksekutif pada lembaga perbankan, perusahaan atau lembaga keuangan lain sesuai dengan ketentuan Otoritas Jasa Keuangan.
2. Seluruh anggota Direksi tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi.
3. Seluruh anggota Direksi memiliki integritas, kompetensi, dan reputasi keuangan yang memadai.
4. Seluruh anggota anggota Direksi memiliki pedoman dan tata tertib kerja termasuk pengaturan etika kerja, waktu kerja, dan rapat.
5. Seluruh anggota Direksi telah lulus *Fit and Proper Test* dan telah memperoleh surat persetujuan dari Otoritas Jasa Keuangan.

## Criteria

Each member of the Bank's Board of Directors has met the appointment criteria as follows.

1. All members of the Board of Directors do not hold concurrent positions as members of Board of Commissioners, members of Board of Directors, or Executive Officers at other banking institutions, companies, or financial institutions in accordance with the provisions of the Financial Services Authority.
2. All members of the Board of Directors do not have family relationships up to the second degree with fellow members of Board of Commissioners and/or Board of Directors.
3. All members of the Board of Directors have high integrity, competence, and sufficient finance reputation.
4. All members of the Board of Directors have guidelines and work procedures including work ethic arrangements, working hours, and meetings.
5. All members of the Board of Directors have passed the *Fit and Proper test* and have obtained approval letter from the Financial Services Authority.

6. Seluruh anggota Direksi memiliki kompetensi yang memadai dan relevan dengan tugas dan tanggung jawabnya serta telah memiliki sertifikasi manajemen risiko.
7. Seluruh anggota Direksi memiliki pemahaman yang terkini terkait dengan kondisi bisnis industri perbankan termasuk tantangan dan risikonya.
8. Seluruh anggota Direksi tidak memiliki saham melebihi 25% dari modal disetor pada Bank dan/atau pada suatu perusahaan lainnya.
9. Penggantian dan/atau Pengangkatan anggota Direksi telah memperhatikan rekomendasi Komite Remunerasi dan Nominasi.
10. Direktur Utama, Ali Rukmijah, berasal dari pihak profesional dan independen terhadap Pemegang Saham Pengendali, yakni tidak memiliki hubungan keuangan.

### Independensi

Seluruh anggota Direksi Bank Sahabat Sampoerna menjunjung tinggi aspek independensi dan bersikap profesional. Direksi bekerja secara objektif untuk memberikan kontribusi bagi kemajuan Bank serta berupaya menjauhkan kepentingan pribadi atau benturan kepentingan, khususnya dalam hal penyelesaian permasalahan bisnis dan perumusan keputusan lainnya.

## Tugas, Tanggung Jawab, dan Wewenang Direksi

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Direksi Bank, meliputi:

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, harus ditandatangani Dewan Komisaris;
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;

6. All members of the Board of Directors have adequate competencies and are relevant to their duties and responsibilities and have risk management certifications
7. All members of the Board of Directors have an up-to-date understanding of the business conditions of banking industry including the challenges and risks.
8. All members of the Board of Directors do not own shares exceeding 25% of the paid-up capital in the Bank and/or in other companies.
9. The replacement and/or appointment of members of the Board of Directors has considered the recommendations from the Remuneration and Nomination Committee.
10. The Chief Executive Officer, Ali Rukmijah, comes from a professional and independent party to the Controlling Shareholder, i.e. has no financial relationship.

### Independency

All members of Board of Directors of Bank Sahabat Sampoerna uphold the aspect of independence and are professional. The Board of Directors works objectively to contribute to the Bank progress and seeks to distance personal interests or conflicts of interest, particularly in settling business matters and making other decisions.

## Board of Directors Duties, Responsibilities, and Authority

### Duties and Responsibilities

Duties and Responsibilities of the Bank's Board of Directors include:

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 other companies, both at home and abroad, must be approved in the form of a Board of Commissioners' Decision or the relevant documents and agreements must be signed by the Board of Commissioners;
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. Direktur Utama berhak dan berwenang untuk:
  - a. 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 Tata Kelola (GCG) Bank Sahabat Sampoerna.

### Wewenang Direksi

Direksi Bank memiliki wewenang untuk:

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

3. *The Chief Executive Officer has the right and authority to:*
  - a. *Representing 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.*

### Authority of the Board of Directors

*The Bank's Board of Directors has the following authority:*

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*
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

Masing-masing anggota Direksi mempunyai tugas dan tanggung jawab sebagai berikut.

## Implementation of Duties and Responsibilities

Each member of Board of Directors has the respective duties and responsibilities as follows.

### Direktur Utama Chief Executive Officer

#### 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.

#### Sisi Nasabah

Mengendalikan, mengawasi, dan menjalankan fungsi hubungan masyarakat terkait pengenalan Bank kepada masyarakat umum.

#### Sisi SDM

- Mengendalikan dan mengawasi kegiatan pengelolaan dan pengembangan sumber daya manusia, dengan menyeimbangkan antara Visi dan Misi Bank, *best practice* secara umum, serta peraturan dan perundang-undangan yang berlaku; serta
- 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.

#### Sisi Proses

- 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; serta
- 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).

#### 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.

#### Customer Side

To control, supervise, and perform public relations functions related to the introduction of the Bank to the general public.

#### HR Side

- 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.

#### Process Side

- 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 Director of Compliance and Risk Management

#### Sisi Finansial

Mengelola aspek kepatuhan dan manajemen risiko Bank dalam upaya mendukung kebutuhan bisnis, termasuk:

- 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.

#### Sisi Nasabah

Mengelola dan memantau kondisi pasar dan nasabah melalui hasil analisa riset pasar dan nasabah.

#### Financial Side

To manage the Bank's compliance and risk management aspects in an effort to support business needs, including:

- 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.

#### Customer Side

To manage and monitor market and customer conditions through results of market and customer research analysis.

**Sisi SDM**

- Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta
- Bertanggung jawab atas pengelolaan serta pengembangan karier dan kompetensi SDM dalam cakupan kerjanya, namun tidak terbatas pada hal-hal terkait manajemen risiko dan kepatuhan.

**Sisi Proses**

- Mengusulkan, mengendalikan, dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, sistem dan pedoman kerja pada masing-masing fungsi sejalan dengan strategi Bank yang telah ditetapkan, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan, 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;
- 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); serta
- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan.

**HR Side**

- 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.

**Process Side**

- Proposing, controlling, and supervising the preparation and implementation of policies, procedures, systems, and work guidelines for each function in line with the Bank's established strategies and business activities conducted by the Bank in accordance with the provisions of Financial Services Authority, Bank Indonesia, and laws and regulations, 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;
- 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); and
- Formulating strategies to encourage the Bank's compliance culture growth.

**Direktur Bisnis Mikro  
Director of Micro Business**

**Sisi Finansial**

- Mengelola dan memastikan pencapaian target dan kualitas bisnis kredit mikro; serta
- Mengelola inisiatif perancangan bisnis dan produk baru Bank.

**Sisi Nasabah**

Mengelola dan memastikan pertumbuhan portofolio kredit mikro yang sehat dan berkualitas baik, serta portofolio untuk bisnis dan produk baru lainnya.

**Sisi SDM**

- Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta
- 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.

**Sisi Proses**

- Mengendalikan dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, dan pedoman kerja terkait bisnis mikro dan pengembangan bisnis serta produk baru; serta
- Memberi masukan untuk kebijakan perkreditan dan produk Bank, berdasarkan hasil evaluasi bisnis dan kebutuhan pasar.

**Financial Side**

- To manage and ensure target achievement and micro credit business quality; and
- To manage the Bank's new business and product design initiatives.

**Customer Side**

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.

**HR Side**

- 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.

**Process Side**

- 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.

**Direktur Operasi dan Teknologi Informasi  
Director of Operations and Information Technology**

**Sisi Finansial**

Mengelola kegiatan operasional Bank dan penyediaan sistem teknologi informasi dalam upaya mendukung kebutuhan bisnis dan pelaksanaan penerapan manajemen risiko.

**Sisi Nasabah**

Mengendalikan, mengawasi, dan menjalankan fungsi untuk menjaga tingkat kepuasan nasabah kepada layanan Bank secara umum.

**Sisi SDM**

- Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta
- 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.

**Financial Side**

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.

**Customer Side**

To control, supervise, and carry out functions to maintain customer satisfaction level with the Bank's services in general.

**HR Side**

- 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.

#### Sisi Proses

- 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; serta
- Mempertanggungjawabkan laporan kegiatan operasional Bank kepada pihak-pihak yang berkepentingan (namun tidak terbatas pada Bank Indonesia, Pemegang Saham, dan badan eksternal lainnya).

#### Process Side

- 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).

### Direktur Keuangan dan Perencanaan Bisnis Director of Finance and Business Planning

#### Sisi Finansial

Memimpin pengelolaan operasional keuangan dan perencanaan bisnis, termasuk dan tidak terbatas terhadap pengembangan produk-produk Bank.

#### Financial Side

To lead the operational management of Finance and Business Planning, including but not limited to the development of Bank products.

#### Sisi Nasabah

Merumuskan arahan strategis yang sejalan dengan Visi dan Misi Bank untuk memastikan pengelolaan, pertumbuhan, dan pencapaian keuangan sesuai dengan perencanaan bisnis.

#### Customer Side

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.

#### Sisi SDM

- Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta
- Bertanggung jawab atas pengelolaan dan pengembangan karier dan kompetensi SDM dalam cakupan kerjanya.

#### HR Side

- 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.

#### Sisi Proses

- 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 yang 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 *good corporate governance* (GCG).

#### Process Side

- 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).

## Pelaksanaan Tugas

Sepanjang tahun 2021, masing-masing anggota Direksi Bank Sahabat Sampoerna telah melaksanakan tugas dan tanggung jawabnya dengan baik dan efektif, sesuai dengan amanat Pemegang Saham, ketentuan Anggaran Dasar Bank, dan peraturan perundangan yang berlaku.

## Implementation of Duties

Throughout 2021, each member of the Board of Directors of Bank Sahabat Sampoerna carried out the duties and responsibilities properly and effectively, in accordance with the mandate of the Shareholders, the provisions of the Bank's Articles of Association, and the applicable laws and regulations.

## Rapat

Penyelenggaraan rapat Direksi dapat dilakukan setiap waktu apabila dipandang perlu oleh seorang atau lebih anggota Direksi, atas permintaan tertulis dari seorang atau lebih anggota Direksi Komisaris, atau atas permintaan tertulis dari 1 atau lebih Pemegang Saham yang bersama-sama mewakili 1/10 bagian atau lebih dari jumlah seluruh saham dengan hak suara yang sah.

Pada tahun 2021, Direksi Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 46 kali secara daring, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Ali Rukmijah	Direktur Utama Chief Executive Officer	46	44	95.65
Setyo Dwitanto*)	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Management Director	20	17	85.00
Rudy Mahasin	Direktur Bisnis Mikro Micro Business Director	46	45	97.83
Lie Liliansa Veronica	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	46	44	95.65
Henky Suryaputra	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	46	44	95.65
<b>Rata-Rata / Average</b>				<b>95.10</b>

\*) Setyo Dwitanto selaku pejabat definitif Direktur Kepatuhan & Manajemen Risiko berhalangan tetap menjabat sejak 22 Juni 2021, sehingga saat ini dijabat sementara oleh Rudy Mahasin. / Setyo Dwitanto as the definitive Compliance & Risk Management Director has been unable to remain in office since 22 June 2021, therefore the position is temporarily held by Rudy Mahasin.

Informasi terkait tanggal, agenda, dan peserta rapat Direksi Bank diungkapkan sebagai berikut.

## Meetings

The Board of Directors' meeting can be held at any time if deemed necessary by one or more members of the Board of Directors, upon written requests from one or more members of the Board of Commissioners, or upon written request of one or more Shareholders who jointly represents 1/10 or more of the total shares with valid voting rights.

In 2021, Bank Sahabat Sampoerna' Board of Directors held 46 meetings virtually, with the following attendance levels.

Information on the dates, agenda, and participants of the Board of Directors' meetings is disclosed below.

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
11 January 2021	<ul style="list-style-type: none"> <li>Follow Issue &amp; Reminder Rapat BOM 28 Desember 2020;</li> <li>Pengesahan Notulen Rapat BOM 28 Desember 2020;</li> <li>BiWeekly Update;</li> <li>Care Banking Upgrade Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 28 December 2020;</li> <li>Validation of the Minutes of BOM Meeting on 28 December 2020;</li> <li>Biweekly Update;</li> <li>Update on Care Banking Upgrade; and</li> <li>Others.</li> </ul>	√	√	√	√	√
18 January 2021	<ul style="list-style-type: none"> <li>Follow Issue &amp; Reminder Rapat BOM-SMT 11 Januari 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 11 Januari 2021;</li> <li>Follow Up Hasil Pemeriksaan Otoritas Jasa Keuangan Sanksi Administratif Update;</li> <li>BSS Financials December 2020 Update;</li> <li>Realisasi RBB Otoritas Jasa Keuangan Q4 2020 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 11 January 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 11 January 2021;</li> <li>Follow Up on Financial Services Authority Audit Results of Administrative Sanctions Update;</li> <li>Update on BSS Financial December 2020;</li> <li>Update on Financial Services Authority RBB Realization Q4 2020; and</li> <li>Others.</li> </ul>	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
25 January 2021	<ul style="list-style-type: none"> <li>Follow Issue &amp; Reminder Rapat BOM 18 Januari 2021;</li> <li>Pengesahan Notulen Rapat BOM 18 Januari 2021;</li> <li>BiWeekly Update;</li> <li>Analisa Pengaruh UU Cipta Kerja Update; dan</li> <li>Ceremony Signing Komitmen Pencapaian Target 2021.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 18 January 2021;</li> <li>Validation of the Minutes of BOM Meeting 18 January 2021;</li> <li>Biweekly Update;</li> <li>Update on Analysis of the Impact of Job Creation Law; and</li> <li>Ceremony Signing of Commitment to Achieving 2021 Target.</li> </ul>	√	√	√	√	√
8 February 2021	<ul style="list-style-type: none"> <li>Follow Issue &amp; Reminder Rapat BOM 1 Februari 2021;</li> <li>Pengesahan Notulen Rapat BOM 1 Februari 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>Penanganan Transaksi Operation di Cabang BSS di Masa Covid-19 (BCP); dan</li> <li>T24 Upgrade-D-day Migration Implementation Plan.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 1 February 2021;</li> <li>Validation of the Minutes of BOM Meeting 1 February 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Handling Operational Transactions at BSS Branch Offices during the Covid-19 Period (BCP); and</li> <li>T24 Upgrade-D-day Migration Implementation Plan.</li> </ul>	√	√	√	√	√
15 February 2021	<ul style="list-style-type: none"> <li>Follow Issue &amp; Reminder Rapat BOM-SMT 8 Februari 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 8 Februari 2021;</li> <li>BSS Financials January 2021 Update;</li> <li>Report Update &amp; New Proposal of Covid-19 Case, Protocol &amp; Procedures; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 8 February 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 8 February 2021;</li> <li>Update on BSS Financial January 2021;</li> <li>Report Update &amp; New Proposal of Covid-19 Case, Protocol and Procedures; and</li> <li>Others.</li> </ul>	x	√	√	√	√
8 March 2021	<ul style="list-style-type: none"> <li>Follow Issue &amp; Reminder Rapat BOM 1 Maret 2021;</li> <li>Pengesahan Notulen Rapat BOM 1 Maret 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Draft Lay Out Head Office Mezzanine 1 Sampoerna Strategic.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 1 March 2021;</li> <li>Validation of the Minutes of BOM Meeting 1 March 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Draft of Lay Out of Head Office Mezzanine 1 Sampoerna Strategic.</li> </ul>	√	√	√	√	√
15 March 2021	<ul style="list-style-type: none"> <li>Follow Up Issue &amp; Reminder Rapat BOM-SMT 8 Maret 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 8 Maret 2021;</li> <li>BSS Financials February 2021;</li> <li>IPO Process Update;</li> <li>Annual Report 2020 Update;</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 8 March 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 8 March 2021;</li> <li>BSS Financial February 2021;</li> <li>Update on IPO Process;</li> <li>Update on Annual Report 2020;</li> <li>Others.</li> </ul>	√	√	√	√	√
22 March 2021	<ul style="list-style-type: none"> <li>Issue &amp; Reminder Rapat BOM 15 Maret 2021;</li> <li>Pengesahan Notulen Rapat BOM 15 Maret 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 15 March 2021;</li> <li>Validation of the Minutes of BOM Meeting 15 March 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
29 March 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 22 Maret 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 22 Maret 2021;</li> <li>BOM Strategic Discussion;</li> <li>360 Degree Assessment; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 22 March 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 22 March 2021;</li> <li>BOM Strategic Discussion;</li> <li>360 Degree Assessment; and</li> <li>Others.</li> </ul>	√	√	√	√	√
5 April 2021	<ul style="list-style-type: none"> <li>Issue &amp; Reminder Rapat BOM 29 Maret 2021;</li> <li>Pengesahan Notulen Rapat BOM 29 Maret 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 29 March 2021;</li> <li>Validation of the Minutes of BOM Meeting 29 March 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√	√	√	√
12 April 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 5 April 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 5 April 2021;</li> <li>HC Update Sahabat Management Development Program, Undang-Undang Cipta Kerja &amp; Job Evaluation; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 5 April 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 5 April 2021;</li> <li>HC Update on Sahabat Management Development Program, Job Creation Law &amp; Job Evaluation; and</li> <li>Others.</li> </ul>	√	√	√	√	√
19 April 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 12 April 2021;</li> <li>Pengesahan Notulen Rapat BOM 12 April 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>BSS Financial March 2021 &amp; RBB Realization Update;</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 12 April 2021;</li> <li>Validation of the Minutes of BOM Meeting 12 April 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS Financial March 2021 &amp; RBB Realization;</li> <li>Others.</li> </ul>	√	√	√	√	√
26 April 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 19 April 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 19 April 2021;</li> <li>Usulan Perubahan Visi &amp; Misi Bank Update;</li> <li>BOM Strategic Discussion; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 19 April 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 19 April 2021;</li> <li>Update on Proposed Changes to the Bank's Vision &amp; Mission;</li> <li>BOM Strategic Discussion; and</li> <li>Others.</li> </ul>	√	√	√	√	√
3 May 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 26 April 2021;</li> <li>Pengesahan Notulen Rapat BOM 26 April 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>Autodebet Transaction BSS-Cigna Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 26 April 2021;</li> <li>Validation of the Minutes of BOM Meeting 26 April 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS-Cigna Autodebit Transaction; and</li> <li>Others.</li> </ul>	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
17 May 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 3 Mei 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 3 Mei 2021;</li> <li>Vision &amp; Mision Update;</li> <li>Asset Sales dengan BMRI Update;</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 3 May 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 3 May 2021;</li> <li>Update on Vision &amp; Mission;</li> <li>Update on Asset Sales with BMRI;</li> <li>Others.</li> </ul>	√	√	√	√	√
24 May 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 17 Mei 2021;</li> <li>Pengesahan Notulen Rapat BOM 17 Mei 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>SFG Financial April 2021 Update &amp; PL by Business; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 17 May 2021;</li> <li>Validation of the Minutes of BOM Meeting 17 May 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Update on SFG Financial April 2021 &amp; PL by Business; and</li> <li>Others.</li> </ul>	√	√	√	√	√
31 May 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 24 Mei 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 24 Mei 2021;</li> <li>ISO 27001:2013 Update;</li> <li>Project Diamond Data Room Update;</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 24 May 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 24 May 2021;</li> <li>Update on ISO 27001:2013;</li> <li>Update on Project Diamond Data Room;</li> <li>Others.</li> </ul>	√	√	√	√	√
7 June 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 31 Mei 2021;</li> <li>Pengesahan Notulen Rapat BOM 31 Mei 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Disaster Recovery Test ITM Update.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 31 May 2021;</li> <li>Validation of the Minutes of BOM Meeting 31 May 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Update on Disaster Recovery Test ITM.</li> </ul>	√	x	√	√	√
14 June 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 7 Juni 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 7 Juni 2021;</li> <li>BSS Financial May 2021;</li> <li>RBB Revise June 2021 Update;</li> <li>IT Infrastructure Security &amp; Governance Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 7 June 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 7 June 2021;</li> <li>BSS Financial May 2021;</li> <li>Update on Revised RBB June 2021;</li> <li>Update on IT Infrastructure Security &amp; Governance; and</li> <li>Others.</li> </ul>	√	x	√	√	√
21 June 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 14 Juni 2021;</li> <li>Pengesahan Notulen Rapat BOM 14 Juni 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 14 June 2021;</li> <li>Validation of the Minutes of BOM Meeting 14 June 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	x	x	√	√	√
28 June 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 21 Juni 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 21 Juni 2021;</li> <li>Security Operation Center &amp; BI Fast; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 21 June 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 21 June 2021;</li> <li>Security Operation Center &amp; BI Fast; and</li> <li>Others.</li> </ul>	√	-	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
5 July 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 28 Juni 2021;</li> <li>Pengesahan Notulen Rapat BOM 28 Juni 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 28 June 2021;</li> <li>Validation of the Minutes of BOM Meeting on 28 June 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	-	√	√	√
12 July 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 5 Juli 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 5 Juli 2021;</li> <li>BSS Financial June 2021 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 5 July 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 5 July 2021;</li> <li>Update on BSS Financial June 2021; and</li> <li>Others.</li> </ul>	√	-	√	√	√
19 July 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 12 Juli 2021;</li> <li>Pengesahan Notulen Rapat BOM 12 Juli 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 12 July 2021;</li> <li>Validation of the Minutes of BOM Meeting 12 July 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Others.</li> </ul>	√	-	√	√	x
27 July 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 19 Juli 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 19 Juli 2021;</li> <li>BI Fast Strategy Change Update;</li> <li>Sahabat Management Development Program (SMDP) Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 19 July 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 19 July 2021;</li> <li>Update on BI Fast Strategy Change;</li> <li>Update on Sahabat Management Development Program (SMDP); and</li> <li>Others.</li> </ul>	√	-	√	√	√
2 August 2021	<ul style="list-style-type: none"> <li>Follow Up Issue &amp; Reminder Rapat BOM 27 Juli 2021;</li> <li>Pengesahan Notulen Rapat BOM 27 Juli 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 27 July 2021;</li> <li>Validation of the Minutes of BOM Meeting 27 July 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	-	√	√	√
9 August 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 2 Agustus 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 2 Agustus 2021;</li> <li>Budget Kick Off 2022 Update;</li> <li>BI Fast Infrastructure Investment Update;</li> <li>Corporate Legal Litigation Case Update;</li> <li>Box &amp; Envelope Chinese New Year Angpao Design Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 2 August 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 2 August 2021;</li> <li>Update on 2022 Budget Kick Off;</li> <li>Update on BI Fast Infrastructure Investment;</li> <li>Update on Corporate Legal Litigation Case;</li> <li>Update on Box &amp; Envelope of Chinese New Year Angpao Design; and</li> <li>Others.</li> </ul>	√	-	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
16 August 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 9 Agustus 2021;</li> <li>Pengesahan Notulen Rapat BOM 9 Agustus 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>BSS Financial July 2021 Update;</li> <li>Budget 2022 Kick Off Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 9 August 2021;</li> <li>Validation of the Minutes of BOM Meeting 9 August 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS Financial July 2021;</li> <li>Update on 2022 Budget Kick Off; and</li> <li>Others.</li> </ul>	√	-	√	√	√
23 August 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 16 Agustus 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 16 Agustus 2021;</li> <li>BSS-Cigna Update;</li> <li>New Name for Replacement "Micro Business" Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 16 August 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 16 August 2021;</li> <li>Update on BSS-Cigna;</li> <li>Update on New Name for Replacement of Micro Business; and</li> <li>Others.</li> </ul>	√	-	√	√	√
30 August 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 23 Agustus 2021;</li> <li>Pengesahan Notulen Rapat BOM 23 Agustus 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 23 August 2021;</li> <li>Validation of the Minutes of BOM Meeting 23 August 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	-	√	√	√
6 September 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 30 Agustus 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 30 Agustus 2021;</li> <li>Sampoerna Mobile Banking Update;</li> <li>Core Banking System-Bank Indonesia Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 30 August 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 30 August 2021;</li> <li>Update on Sampoerna Mobile Banking;</li> <li>Update on Core Banking System-Bank Indonesia; and</li> <li>Others.</li> </ul>	√	-	√	√	√
13 September 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 6 September 2021;</li> <li>Pengesahan Notulen Rapat BOM 6 September 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>Regulation Update Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021;</li> <li>Covid-19 Current Condition Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 6 September 2021;</li> <li>Validation of the Minutes of BOM Meeting 6 September 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Update on Financial Services Authority Regulation No. 12/POJK.03/2021;</li> <li>Update on Covid-19 Current Condition; and</li> <li>Others.</li> </ul>	√	-	√	-	√
20 September 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 13 September 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 13 September 2021;</li> <li>BSS Financial August 2021 &amp; PL By Business Update;</li> <li>Bank Devisa Estimation Cost of IT, IT Security, Proposed Shop House Update;</li> <li>Penyitaan Rekening Nasabah Update;</li> <li>Regulation Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 13 September 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 13 September 2021;</li> <li>Update on BSS Financial August 2021 &amp; PL By Business;</li> <li>Update on Estimated Cost of IT, IT Security, Proposed Shop House of Foreign Exchange Bank;</li> <li>Update on Confiscation of Customer Account;</li> <li>Update on Regulations; and</li> <li>Others.</li> </ul>	√	-	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
27 September 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 20 September 2021;</li> <li>Pengesahan Notulen Rapat BOM 20 September 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 20 September 2021;</li> <li>Validation of the Minutes of BOM Meeting 20 September 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	-	√	√	√
4 October 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 27 September 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 27 September 2021;</li> <li>Bank Devisa Kick Off Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 27 September 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 27 September 2021;</li> <li>Update on Kick Off of Foreign Exchange Bank; and</li> <li>Others.</li> </ul>	√	-	√	√	√
11 October 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 4 Oktober 2021;</li> <li>Pengesahan Notulen Rapat BOM 4 Oktober 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 4 October 2021;</li> <li>Validation of the Minutes of BOM Meeting 4 October 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	-	√	√	√
18 October 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 11 Oktober 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 11 Oktober 2021;</li> <li>Micro Business Shifting to Emerging SME (ESME);</li> <li>BSS Financial September 2021 Update;</li> <li>Bank Devisa Project Update;</li> <li>Online Account Transaction Monitoring;</li> <li>Hasil Survey Kualitas Pelayanan Sekretaris; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 11 October 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 11 October 2021;</li> <li>Micro Business Shifting To Emerging SME (ESME);</li> <li>Update on BSS Financial September 2021;</li> <li>Update on Foreign Exchange Bank Project;</li> <li>Online Account Transaction Monitoring;</li> <li>Secretary Service Quality Survey Results; and</li> <li>Others.</li> </ul>	√	-	√	√	√
25 October 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 18 Oktober 2021;</li> <li>Pengesahan Notulen Rapat BOM 18 Oktober 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>RBB Realization Q3 2021 Update;</li> <li>Regulation Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 18 October 2021;</li> <li>Validation of the Minutes of BOM Meeting 18 October 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Update on RBB Realization Q3 2021;</li> <li>Update on Regulations; and</li> <li>Others.</li> </ul>	√	-	√	√	√
1 November 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 25 Oktober 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 25 Oktober 2021;</li> <li>Online Account Transaction Monitoring Latest Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 25 October 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 25 October 2021;</li> <li>Latest Update on Online Account Transaction Monitoring; and</li> <li>Others.</li> </ul>	√	-	√	√	√
9 November 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 1 November 2021;</li> <li>Pengesahan Notulen Rapat BOM 1 November 2021;</li> <li>BiWeekly Portofolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 1 November 2021;</li> <li>Validation of the Minutes of BOM Meeting 1 November 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	-	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		AR	SD	RM	LLV	HS
15 November 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 9 November 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 9 November 2021;</li> <li>BSS Financial October 2021 Update;</li> <li>Finalisasi Keputusan Pembelian Ruko Untuk Cabang Tanah Abang; dan Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 9 November 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 9 November 2021;</li> <li>Update on BSS Financial October 2021;</li> <li>Finalization of Decision to Purchase Shop house for Tanah Abang Branch; and Others.</li> </ul>	√	-	√	√	√
22 November 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 15 November 2021;</li> <li>Pengesahan Notulen Rapat BOM 15 November 2021;</li> <li>BOM-SMT Strategic Discussion; dan Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 15 November 2021;</li> <li>Validation of the Minutes of BOM Meeting 15 November 2021;</li> <li>BOM-SMT Strategic Discussion; and Others.</li> </ul>	√	-	√	√	√
29 November 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 22 November 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 22 November 2021;</li> <li>Bank Devisa, Treasury System Finalization Update;</li> <li>Microsoft License Compliance Review Update; dan Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 22 November 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 22 November 2021;</li> <li>Update on Foreign Exchange Bank, Treasury System Finalization;</li> <li>Update on Microsoft License Compliance Review; and Others.</li> </ul>	√	-	√	√	√
6 December 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 29 November 2021;</li> <li>Pengesahan Notulen Rapat BOM 29 November 2021;</li> <li>BiWeekly Portofolio Update; dan Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 29 November 2021;</li> <li>Validation of the Minutes of BOM Meeting 29 November 2021;</li> <li>Biweekly Portfolio Update; and Others.</li> </ul>	√	-	√	√	√
13 December 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM-SMT 6 Desember 2021;</li> <li>Pengesahan Notulen Rapat BOM-SMT 6 Desember 2021;</li> <li>BOM Strategic Discussion; dan Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM-SMT Meeting 6 December 2021;</li> <li>Validation of the Minutes of BOM-SMT Meeting 6 December 2021;</li> <li>BOM Strategic Discussion; and Others.</li> </ul>	√	-	√	√	√
20 December 2021	<ul style="list-style-type: none"> <li>Follow-up Issue &amp; Reminder Rapat BOM 13 Desember 2021;</li> <li>Pengesahan Notulen Rapat BOM 13 Desember 2021;</li> <li>BiWeekly Portofolio Update;</li> <li>BSS Financial Update November 2021; dan Lain-Lain.</li> <li>Follow-up on Issue &amp; Reminder of BOM Meeting 13 December 2021;</li> <li>Validation of the Minutes of BOM Meeting 13 December 2021;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS Financial November 2021; and Others.</li> </ul>	√	-	x	x	x

Keterangan / Remarks:

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

√ : Menghadiri rapat. / Attending meeting.

x : Tidak menghadiri rapat. / Not attending meeting.

- : Tidak lagi menjabat/belum menjabat/berhalangan hadir dalam waktu yang lama, dengan alasan tertentu yang disahkan melalui ketentuan yang berlaku di Bank. / No longer serving/ has not served/ unable to attend for a long time, for certain reasons ratified through the applicable provisions at the Bank.

## Rapat Gabungan Direksi dengan Dewan Komisaris

Rapat gabungan diselenggarakan sebagai forum penyatuan pendapat dan proses penerimaan rekomendasi dari Dewan Komisaris kepada Direksi terkait pengelolaan Bank. Agenda rapat tersebut membahas mengenai rencana kerja, aktivitas operasional, peluang usaha, dan isu-isu strategis. Informasi terkait kehadiran Dewan Komisaris dan Direksi dalam rapat gabungan, baik secara fisik maupun daring, selama tahun 2021 diungkapkan sebagai berikut.

## Joint Meeting of Board of Directors and Board of Commissioners

Joint meeting is held as a forum for unifying opinions and the process of receiving recommendations from the Board of Commissioners to the Board of Directors regarding the management of the Bank. The meeting agenda discussed work plans, operational activities, business opportunities, and strategic issues. Information related to the attendance of Board of Commissioners and Board of Directors in joint meetings, in person or virtually, throughout 2021 is disclosed as follows.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Budi Setiawan Halim	Komisaris Utama President Commissioner	11	11	100.00
Harry Mulyadi Santoso	Komisaris Commissioner	11	10	90.91
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	11	10	90.91
Freddy Suliman	Komisaris Independen Independent Commissioner	11	11	100.00
Ali Rukmijah	Direktur Utama Chief Executive Officer	11	10	90.91
Setyo Dwitanto*)	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Management Director	5	5	100.00
Rudy Mahasin	Direktur Bisnis Mikro Micro Business Director	11	11	100.00
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	11	11	100.00
Henky Suryaputra	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	11	11	100.00
<b>Rata-Rata / Average</b>				<b>96.77</b>

\*) Setyo Dwitanto selaku pejabat definitif Direktur Kepatuhan & Manajemen Risiko berhalangan tetap menjabat sejak 22 Juni 2021, sehingga saat ini dijabat sementara oleh Rudy Mahasin. / Setyo Dwitanto as the definitive Compliance & Risk Management Director has been unable to remain in office since 22 June 2021, therefore the position is temporarily held by Rudy Mahasin.

Informasi terkait tanggal, agenda, dan peserta rapat gabungan Dewan Komisaris dan Direksi Bank Sahabat Sampoerna diungkapkan sebagai berikut.

Information on the dates, agenda, and participants of joint meeting of Board of Commissioners and Board of Directors is disclosed as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance								
		BSH	HMS	FS	KMH	AR	SD	RM	LLV	HS
28 January 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 19 November 2020;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 19 November 2020;</li> <li>Paparan Kinerja Keuangan per posisi Desember 2020; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 19 November 2020;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 19 November 2020;</li> <li>Presentation of Financial Performance per December 2020 position; and</li> <li>Others.</li> </ul>	√	x	√	√	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance								
		BSH	HMS	FS	KMH	AR	SD	RM	LLV	HS
18 February 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 28 Januari 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 28 Januari 2021;</li> <li>Paparan Kinerja Keuangan per posisi Januari 2021;</li> <li>Micro Business Plan tahun ini dan Beberapa tahun ke Depan; serta</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 28 January 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 28 January 2021;</li> <li>Presentation of Financial Performance per January 2021 position;</li> <li>Micro Business Plan this year and the next few years; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√
30 March 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 18 Februari 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 18 Februari 2021;</li> <li>Paparan Kinerja Keuangan per posisi Februari 2021; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 18 February 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 18 February 2021;</li> <li>Presentation of Financial Performance per February 2021 position; and</li> <li>Others.</li> </ul>	√	√	√	√	x	√	√	√	√
22 April 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 30 Maret 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 30 Maret 2021;</li> <li>Paparan Kinerja Keuangan per posisi Maret 2021;</li> <li>AYDA Update, Strategy, Process, and Result;</li> <li>Loan Quality Benchmarking dengan Kriteria Perbandingan: Persetujuan Khusus dengan Deviasi serta Non-Persetujuan Khusus dan Non-Deviasi; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 30 March 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 30 March 2021;</li> <li>Presentation of Financial Performance per March 2021 position;</li> <li>Update on Foreclosed Assets, Strategies, Process, and Result;</li> <li>Loan Quality Benchmarking with Comparison Criteria: Special Agreement with Deviation as well as Non-Special Agreement and Non-Deviation; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√
3 June 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 22 April 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 22 April 2021;</li> <li>Paparan Kinerja Keuangan per posisi April 2021; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 22 April 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 22 April 2021;</li> <li>Presentation of Financial Performance per April 2021 Position; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance								
		BSH	HMS	FS	KMH	AR	SD	RM	LLV	HS
29 June 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 3 Juni 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 3 Juni 2021;</li> <li>Paparan Kinerja Keuangan per posisi Mei 2021;</li> <li>Forecast Loan Quality from Before and After Pandemic; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 3 June 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 3 June 2021;</li> <li>Presentation of Financial Performance per May 2021 position;</li> <li>Forecast of Loan Quality from Before and After Pandemic; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-	√	√	√
30 July 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 29 Juni 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 29 Juni 2021;</li> <li>Paparan Kinerja Keuangan per posisi Juni 2021;</li> <li>AYDA Update posisi per Juni 2021;</li> <li>Forecast Loan Quality from Before and After Pandemic; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 29 June 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 29 June 2021;</li> <li>Presentation of Financial Performance per June 2021 position;</li> <li>Update on Foreclosed Assets per June 2021 position;</li> <li>Forecast of Loan Quality from Before and After Pandemic; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-	√	√	√
31 August 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 30 Juli 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 30 Juli;</li> <li>Paparan Kinerja Keuangan per posisi Juli 2021; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 30 July 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 30 July 2021;</li> <li>Presentation of Financial Performance per July 2021 position; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-	√	√	√
23 September 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 31 Agustus 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 31 Agustus 2021;</li> <li>Paparan Kinerja Keuangan per posisi Agustus 2021;</li> <li>Loan Quality and Profile Debtors Related to Commodity Pricing Update; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 31 August 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 31 August 2021;</li> <li>Presentation of Financial Performance per August 2021 position;</li> <li>Update on Loan Quality and Profile Debtors Related to Commodity Pricing; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance								
		BSH	HMS	FS	KMH	AR	SD	RM	LLV	HS
21 October 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue rapat Dewan Komisaris dan Direksi 23 September 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 23 September 2021;</li> <li>Paparan Kinerja Keuangan per posisi September 2021;</li> <li>AYDA Update posisi per September 2021; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 23 September 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 23 September 2021;</li> <li>Presentation of Financial Performance per September 2021 position;</li> <li>Update on Foreclosed Assets per September 2021 position; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-	√	√	√
17 November 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 21 Oktober 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 21 Oktober 2021;</li> <li>Paparan Kinerja Keuangan per posisi Oktober 2021;</li> <li>Presentasi Anggaran; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 21 October 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 21 October 2021;</li> <li>Presentation of Financial Performance per October 2021 position;</li> <li>Presentation of Budget; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-	√	√	√

Keterangan / Remarks:

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

√ : Menghadiri rapat. / Attending meeting.

x : Tidak menghadiri rapat. / Not attending meeting.

- : Tidak lagi menjabat/belum menjabat/berhalangan hadir dalam waktu yang lama, dengan alasan tertentu yang disahkan melalui ketentuan yang berlaku di Bank. / No longer serving/ has not served/ unable to attend for a long time, for certain reasons ratified through the applicable provisions at the Bank.

## Aspek Transparansi

### Kepemilikan Saham

Seluruh anggota Direksi Bank Sahabat Sampoerna tidak memiliki saham, baik di Bank maupun di perusahaan lain, sebagaimana telah diungkapkan pada Profil Jajaran Manajemen di Bab Profil Perusahaan dalam Laporan Tahunan ini.

### Hubungan Afiliasi

Informasi terkait hubungan afiliasi antara Direksi dengan Dewan Komisaris dan Pemegang Saham Pengendali Bank Sahabat Sampoerna diungkapkan sebagai berikut.

## Transparency Aspects

### Share Ownership

All members of the Board of Directors of Bank Sahabat Sampoerna do not own shares, either in the Bank or in other companies, as has been disclosed in the Board of Management' Profile section in Company Profile Chapter in this Annual Report.

### Affiliation Relationship

Information on the affiliation relationship between the Board of Directors and the Board of Commissioners and Controlling Shareholders of Bank Sahabat Sampoerna is disclosed as follows.

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	
Ali Rukmijah		x		x		x	-
Setyo Dwitanto*)		x		x		x	-

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	
Rudy Mahasin		x		x		x	-
Lie Liliansa Veronica		x		x		x	-
Henky Suryaputra		x		x		x	-

\*) Setyo Dwitanto selaku pejabat definitif Direktur Kepatuhan & Manajemen Risiko berhalangan tetap menjabat sejak 22 Juni 2021, sehingga saat ini dijabat sementara oleh Rudy Mahasin. / Setyo Dwitanto as the definitive Compliance & Risk Management Director has been unable to remain in office since 22 June 2021, therefore the position is temporarily held by Rudy Mahasin.

## Rangkap Jabatan

Anggota Direksi Bank Sahabat Sampoerna tidak memiliki rangkap jabatan. Hal tersebut sesuai dengan Kebijakan Umum Tata Kelola Perusahaan (GCG) Bank yang melarang Direksi memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, Pejabat Eksekutif pada Bank, serta perusahaan dan/atau lembaga lain. Pemenuhan kebijakan tersebut diungkapkan pada tabel berikut.

## Concurrent Positions

Members of Bank Sahabat Sampoerna's Board of Directors do not hold concurrent positions. This complies with the Bank's GCG General Policy that prohibits the Board of Directors from holding concurrent positions as members of Board of Commissioners, Board of Directors, Executive Official at Banks, companies, and/or institutions. The fulfillment of this policy 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 & Manajemen Risiko Compliance & Risk Management Director	Nihil None	Nihil None
Rudy Mahasin	Direktur Bisnis Mikro Micro Business Director	Nihil None	Nihil None
Lie Liliansa 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

\*) Setyo Dwitanto selaku pejabat definitif Direktur Kepatuhan & Manajemen Risiko berhalangan tetap menjabat sejak 22 Juni 2021, sehingga saat ini dijabat sementara oleh Rudy Mahasin. / Setyo Dwitanto as the definitive Compliance & Risk Management Director has been unable to remain in office since 22 June 2021, therefore the position is temporarily held by Rudy Mahasin.

## Prosedur Pengajuan dan Seleksi

Informasi terkait pengajuan dan seleksi Direksi Bank Sahabat Sampoerna diungkapkan dalam uraian Kebijakan Suksesi Direksi bagian Komite Remunerasi dan Nominasi dalam Laporan Tahunan.

## Submission and Selection Procedure

Information related to submission and selection of Bank Sahabat Sampoerna's Board of Directors is disclosed in the description of Succession Policy for Board of Directors of Remuneration and Nomination Committee in the Annual Report.

## Kebijakan Keberagaman Komposisi

Bank Sahabat Sampoerna belum memiliki kebijakan terkait keberagaman komposisi anggota Direksi. Akan tetapi, komposisi anggota Direksi ditetapkan berdasarkan ketentuan perundang-undangan yang berlaku, yakni dengan memperhatikan aspek keberagaman berikut.

## Composition Diversity Policy

Bank Sahabat Sampoerna does not yet have a policy on the composition diversity of Board of Directors' members. However, the composition of Board of Directors' members is determined based on the applicable laws and regulations, by considering the following aspects of diversity:

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, Bisnis Administrasi, 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, Business Administration, and Information and Computer Engineering.</i>	Komposisi Direksi telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, usia, dan jenis kelamin. <i>The Board of Directors' composition has fulfilled the element of diversity, which is a combination of education, work experience, age, and gender.</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 50-60 tahun. <i>The average age of the Board of Directors is in the productive age, which is 50-60 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>	

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.*

## Pengembangan Kompetensi

Informasi terkait pengembangan kompetensi Direksi, termasuk sertifikasi manajemen risiko, 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 Board of Directors, including risk management certification, 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.*

## Penilaian Kinerja Direksi

### Penilaian oleh RUPS

Penilaian kinerja Direksi dilakukan oleh Pemegang Saham melalui mekanisme RUPS. Pelaksanaan penilaian tersebut sebagai bentuk pertanggungjawaban Direksi dalam menjalankan perannya sebagai pengelola Bank selama tahun buku.

## Performance Assessment of Board of Directors

### Assessment by the GMS

*The Board of Directors' performance assessment is carried out by the Shareholders through the GMS mechanism. This assessment is a form of the Board of Directors' accountability in carrying out its role as the management of the Bank during the fiscal year.*

### Penilaian Sendiri

Penilaian kinerja Direksi dilakukan melalui mekanisme *self-assessment* Tata Kelola Perusahaan (GCG) 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.

### Self-Assessment

*Self-assessment of the Board of Directors' performance is carried out through the GCG self-assessment mechanism based on 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.*

### Hasil Penilaian

Pada tahun 2021, hasil penilaian *self-assessment* Tata Kelola Perusahaan (GCG) pelaksanaan tugas dan tanggung jawab Direksi menunjukkan nilai komposit 1 atau "Sangat Baik". Informasi hasil penilaian tersebut telah dimuat pada penjelasan terkait Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

### Assessment Result

*In 2021, the self-assessment results of Corporate Governance (GCG), implementation of duties and responsibilities of the Board of Directors showed a composite score 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.*

## Penilaian Kinerja Organ Pendukung Direksi

Penilaian kinerja organ pendukung Direksi dilaksanakan dengan berpedoman pada ketentuan Peraturan Otoritas Jasa Keuangan terkait Penerapan Tata Kelola Perusahaan bagi Bank Umum. Direksi menilai bahwa organ pendukung tersebut telah berperan efektif dan mampu menjalankan fungsinya dengan baik dalam membantu pelaksanaan tugas Direksi di sepanjang tahun 2021.

## Mekanisme Pengunduran Diri dan Pemberhentian Direksi

### Mekanisme Pengunduran Diri

Anggota Direksi Bank memiliki hak untuk 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.
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.
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.

## Performance Assessment of Board of Directors' Supporting Organs

*The performance assessment of Board of Directors' supporting organs is based on the provisions of Financial Services Authority Regulations related to the Implementation of Good Corporate Governance for Commercial Banks. The Board of Directors considers that the supporting organs have played an effective role and are able to perform their functions properly in assisting the implementation of Board of Directors' duties throughout 2021.*

## Mechanism of Resignation and Dismissal of Board of Directors

### Resignation Mechanism

*Members of the Bank's Board of Directors are entitled to submit resignation 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.*
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. *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

Remunerasi diberikan kepada Dewan Komisaris dan Direksi sebagai bentuk apresiasi atas pelaksanaan tugas dan tanggung jawab yang telah dilaksanakan dengan baik selama tahun buku. Maka dari itu, Bank menyusun kebijakan remunerasi dengan mengacu pada peraturan perundang-undangan yang berlaku, dengan memperhatikan aspek kompetitif, berlandaskan asas *fairness*, memegang prinsip *pay for performance*, dan berbasis risiko. Bank juga secara berkala melakukan *benchmarking survey* dengan bantuan pihak eksternal independen yang memiliki reputasi baik.

Bank Sahabat Sampoerna tidak menggunakan jasa konsultan untuk perumusan kebijakan remunerasi.

Kebijakan remunerasi tersebut senantiasa diawasi dan dievaluasi secara berkala oleh Dewan Komisaris Bank. Hal ini bertujuan untuk menyesuaikan kebijakan remunerasi dan performa masing-masing anggota Dewan Komisaris dan Direksi.

### Dasar dan Ketentuan Remunerasi Bank

Kebijakan remunerasi Bank Sahabat Sampoerna disusun dengan mengacu 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 peraturan tersebut, beberapa aspek yang ditekankan dalam pemberian remunerasi Bank Sahabat Sampoerna, sebagai Bank yang termasuk kategori Bank BUKU 2, diungkapkan sebagai berikut.

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).
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*).

*Remuneration is given to the Board of Commissioners and the Board of Directors as a form of appreciation for properly performing the duties and responsibilities during the fiscal year. Therefore, the Bank prepares a remuneration policy with reference to the prevailing laws and regulations, by considering the competitive aspect, based on the principle of fairness, adhering to the principle of pay for performance, and based on risk. The Bank also periodically conducts benchmarking survey with the assistance of independent external parties with good reputation.*

*Bank Sahabat Sampoerna does not use consultant services for the formulation of remuneration policies.*

*The remuneration policy is monitored and evaluated periodically by the Bank's Board of Commissioners. This aims to adjust the remuneration policy and performance of each member of the Board of Commissioners and Board of Directors.*

### 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 the regulation, several aspects are emphasized in providing remuneration of Bank Sahabat Sampoerna as a Bank included in BUKU 2 Bank category as described below.*

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).*

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).*

Penerapan remunerasi Bank Sahabat Sampoerna atas MRT secara kualitatif berlaku untuk seluruh jajaran Direksi dan BOM, sejak tahun 2017. Sementara secara kuantitatif, berlaku bagi BOM dan/atau karyawan yang menerima remunerasi bersifat variabel di atas Rp500.000.000,- (gross). Jumlah tersebut lebih dari 3 kali gaji di tahun yang bersangkutan. Di samping itu, penerapan malus telah ditetapkan sebesar 30% dari remunerasi variabel bagi MRT, dengan proses pembayaran secara bertahap untuk 3 tahun masa penangguhan. Namun demikian, jika Bank mengalami kerugian di tahun pembayaran atas kasus *fraud* yang dilakukan oleh MRT, maka diberlakukan mekanisme pengembalian remunerasi di waktu yang sama.

*The implementation of qualitative remuneration for MRT in Bank Sahabat Sampoerna has been applied across the Board of Directors and Board of Management (BOM) since 2017. Meanwhile, quantitatively it applies to BOM and/or employees who receive variable remuneration above Rp500,000,000 (gross). This amount is more than 3 times the salary in the relevant year. In addition, malus implementation has been set at 30% of variable remuneration for MRT, with installment payments for 3 years pending period. However, if the Bank suffers a loss in the year of payment for a fraud case committed by MRT, the clawback mechanism will be applied at the same time.*

### Prosedur dan Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

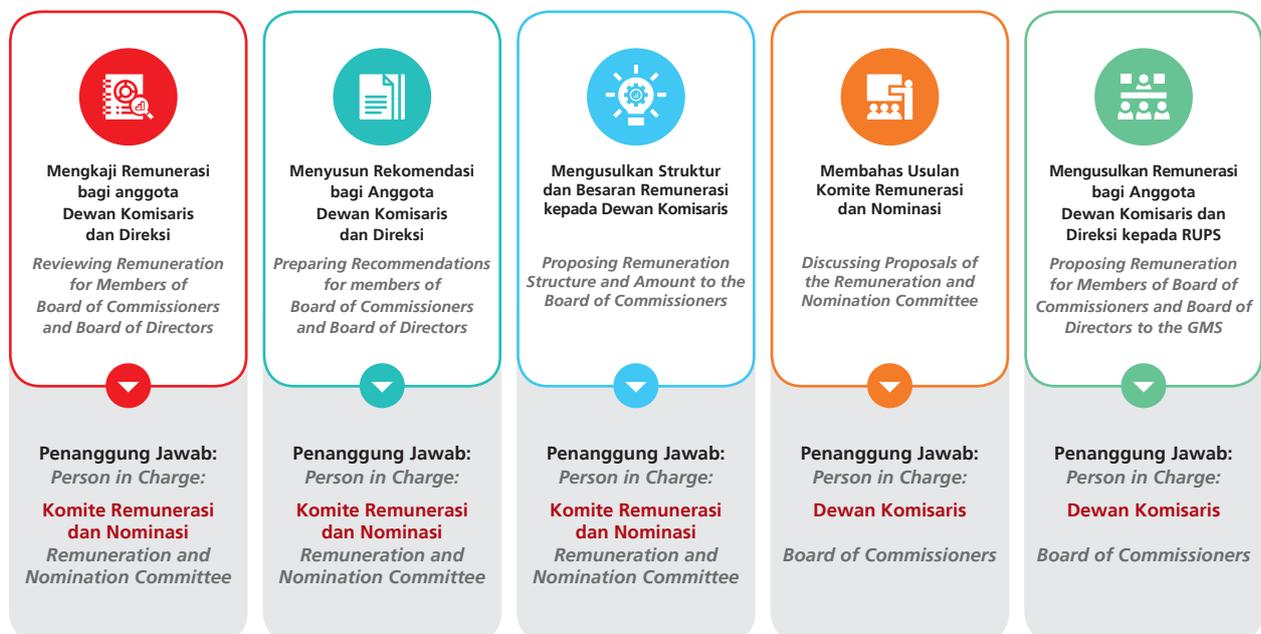
Remunerasi Dewan Komisaris dan Direksi ditetapkan oleh Pemegang Saham melalui RUPS, dengan mempertimbangan rekomendasi dari Komite Remunerasi dan Nominasi. Namun, kewenangan RUPS tersebut dapat dilimpahkan kepada Dewan Komisaris dengan tetap berlandaskan pada indikator penetapan remunerasi serta ketentuan perundang-undangan yang berlaku.

### Procedure and Indicator 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 by considering the recommendations from the Remuneration and Nomination Committee. However, the authority of the GMS can be delegated to the Board of Commissioners while still based on the indicators for determining remuneration and the provisions of the applicable laws and regulations.*

### 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

- 01



Tugas, tanggung jawab, dan wewenang masing-masing anggota Dewan Komisaris dan Direksi, serta pemenuhannya.  
*The duties, responsibilities, and authority of each member of Board of Commissioners and Board of Directors, as well as their fulfillment.*
- 02



Hasil survei besaran remunerasi di industri perbankan.  
*The survey results of the remuneration amount in the banking industry.*
- 03



Skala dan kompleksitas usaha.  
*Business scale and complexity*
- 04



Kinerja Bank.  
*Bank's performance.*
- 05



Tingkat kemampuan Bank.  
*Bank's ability level.*

## Hubungan antara Remunerasi dengan Kinerja Perusahaan

Bank Sahabat Sampoerna telah menentukan target jangka pendek, menengah, dan panjang sebagai salah satu strategi dalam mewujudkan Visi Bank. Penetapan target dan peninjauan atas pencapaian target berkaitan dengan 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 dan dievaluasi di akhir tahun penilaian. Sementara itu, apresiasi atas pelaksanaan tugas dan pencapaian yang telah diraih selama periode penilaian diberikan dalam bentuk remunerasi yang sesuai dan objektif, baik berupa remunerasi tetap ataupun variabel. Remunerasi tetap merupakan apresiasi terhadap pelaksanaan tugas dan tanggung jawab jabatan Dewan Komisaris dan Direksi selama tahun buku. Remunerasi variabel merupakan apresiasi terhadap pencapaian kinerja Bank, serta kontribusi dan pencapaian masing-masing anggota Dewan Komisaris dan anggota Direksi Bank Sahabat Sampoerna sesuai dengan Indikator Kinerja Kunci.

Pada tahun 2021, kinerja Bank diindikasikan melalui pendapatan bunga bersih yang dibukukan sebesar Rp720,05 miliar meningkat sebesar 8,20% dibandingkan tahun 2020. Bank Sahabat Sampoerna juga memperoleh peringkat SEHAT pada penilaian tingkat kesehatan Bank.

## Relationship between Remuneration and Company Performance

*Bank Sahabat Sampoerna has set its short-, medium-, and long-term targets as one of the strategies in realizing the Bank's Vision. Setting targets and reviewing the target achievement follow the performance assessment process, both at division and individual level, which are 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 implementation of duties and achievements achieved in the assessment period are given in the form of fair and objective remuneration, either in the form of fixed or variable remuneration. The remuneration is still an appreciation of the implementation of duties and responsibilities of the Board of Commissioners and the Board of Directors during the fiscal year. Variable remuneration is an appreciation of the Bank's performance achievement, 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.*

*In 2021, the Bank's performance was indicated by net interest income, which was recorded at Rp720.05 billion an increase of 8.20% compared to in 2020. Bank Sahabat Sampoerna also received a HEALTHY rating on the Bank's soundness rating.*

## Struktur dan Jumlah Remunerasi Dewan Komisaris dan Direksi

Struktur remunerasi Dewan Komisaris Bank Sahabat Sampoerna, yakni honorarium, tunjangan hari raya (THR), serta fasilitas asuransi kesehatan dan Badan Penyelenggaraan Jaminan Sosial (BPJS) Ketenagakerjaan. Sementara itu, Direksi menerima remunerasi berupa gaji pokok, THR, subsidi kepemilikan kendaraan, transportasi dan komunikasi, serta fasilitas kesehatan dan BPJS Kesehatan/Ketenagakerjaan.

Berikut informasi terkait remunerasi yang diterima Dewan Komisaris dan Direksi Bank Sahabat Sampoerna tahun 2021.

## 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), 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, health insurance facilities, and BPJS Health/Employment.

The following is information regarding the remuneration received by the Board of Commissioners and Board of Directors of Bank Sahabat Sampoerna in 2021.

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	3,167	5	27,404
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in kind (housing, health facilities, etc.) which:	4	0,139	5	0,600
Dapat dimiliki Can be owned	-	-	-	-
Tidak dapat dimiliki Cannot be owned	-	-	-	-
<b>Total</b>	<b>4</b>	<b>3,306</b>	<b>5</b>	<b>28,004</b>

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

\*) Jumlah yang diterima secara tunai. / Received in cash.

Remunerasi yang Bersifat Variabel yang Diterima Variable Remuneration Received	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year					
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pegawai Employee	
	Orang Persons	Jutaan Rupiah Million Rupiah	Orang Persons	Jutaan Rupiah Million Rupiah	Orang Persons	Jutaan Rupiah Million Rupiah
<b>Total</b>	<b>3</b>	<b>160</b>	<b>5</b>	<b>5,705</b>	<b>804</b>	<b>13,850</b>

Rasio Gaji Tertinggi dan Terendah <i>Ratio of Highest and Lowest Salary</i>	Rasio 2021 2021 Ratio	Rasio 2020 2020 Ratio
Rasio gaji karyawan tertinggi dan terendah <i>Ratio of employee's highest and lowest salary</i>	1: 67.57	1: 67.57
Rasio gaji Direksi tertinggi dan terendah <i>Ratio of the Board of Director's highest and lowest salary</i>	1: 2.56	1: 2.56
Rasio gaji Dewan Komisaris tertinggi dan terendah <i>Ratio of the Board of Commissioner's highest and lowest salary</i>	1: 3.00	1: 3.00
Rasio gaji Direksi tertinggi dan karyawan terendah <i>Ratio of the Board of Director's highest salary and employee's lowest salary</i>	1: 132.84	1: 132.84

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Total Nominal of Severance Pay Per Person in 1 Year
Di atas Rp1 miliar	3	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	3	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	87	Below Rp500 million

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

1. Remunerasi yang Bersifat Tetap*) (Jutaan Rupiah) <i>Fixed Remuneration*) (Million Rupiah)</i>		
a. Tunai <i>Cash</i>		33,690
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) <i>Variable Remuneration*) (Million Rupiah)</i>		
	Tidak Ditangguhkan <i>Not Deferred</i>	Ditangguhkan <i>Deferred</i>
a. Tunai <i>Cash</i>	7,829	6,126
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* Types of Variable Remuneration*	Total Pengurangan Selama Periode Laporan Total Deduction During the Reporting Period			
	Sisa yang Masih Ditangguhkan Deferred Balance	Disebabkan Penyesuaian Eksplisit After Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit After Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) Cash (in million Rupiah)	6,126	Nihil None	Nihil None	Nihil None
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) Shares/instrument based on shares issued by the Bank (in shares and nominations of million Rupiah which are conversions from these shares)	Nihil None	Nihil None	Nihil None	Nihil None

\*1 Hanya untuk MRT. / Only for MRT.

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

Dewan Komisaris Bank Sahabat Sampoerna menjalankan tugas dan tanggung jawabnya dengan dibantu oleh organ pendukung, yaitu Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Peran masing-masing Komite Dewan Komisaris diuraikan sebagai berikut.

Bank Sahabat Sampoerna's Board of Commissioners implements the duties and responsibilities with the help of supporting organs, which are Audit Committee, Remuneration and Nomination Committee, and Risk Oversight Committee. The roles of each Board of Commissioners' Committee are described as follows.

### Komite Audit

Komite Audit adalah organ pendukung yang berfungsi untuk mengawasi efektivitas sistem pengendalian internal dan sistem manajemen risiko, pelaksanaan audit, serta implementasi Tata Kelola Perusahaan (GCG). Komite ini dapat memengaruhi Manajemen dalam penyusunan Laporan Keuangan, sesuai dengan ketentuan yang berlaku.

### Audit Committee

The Audit Committee is a supporting organ that functions to oversee the effectiveness of internal control system, risk management system, audit implementation, and GCG implementation. This committee assist the Management in the preparation of Financial Statements, in accordance with the applicable regulations.

### Pedoman Kerja

Komite Audit melaksanakan tugasnya berdasarkan pada Piagam Komite Audit yang telah diperbarui dan disetujui oleh Dewan Komisaris pada 26 Agustus 2019. Piagam tersebut berisi tentang:

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

### Charter

The Audit Committee performs its duties based on the Audit Committee Charter which was updated and approved by the Board of Commissioners on 26 August 2019. The Charter contains the following matters:

1. General Purpose;
2. Functions and Roles in General;
3. Duties and Responsibilities;
4. Authority;
5. Structure and Composition;
6. Membership Requirements;
7. Term of Office;
8. Work Mechanism;

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

Tugas dan tanggung jawab Komite Audit diuraikan 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 Tata Kelola Perusahaan (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;

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

The duties and responsibilities of the Audit Committee are described as follows.

1. Appointing and dismissing the Internal Audit 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 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 KAP 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 Dewan Komisaris, Direksi, 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 Commissioners, Board of Directors, 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

Dalam menjalankan tugasnya, Komite Audit memiliki wewenang untuk:

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

Kedudukan Komite Audit berada di bawah pengawasan Dewan Komisaris. Maka dari itu, Komite Audit bertanggung jawab langsung kepada Dewan Komisaris.

## Authority

*In conducting its duties, the 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 implementation of Audit Committee's duties;*
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

*Audit Committee's position is under the Board of Commissioners' supervision. Therefore, the Audit Committee is responsible directly to the Board of Commissioners.*

## Struktur, Keanggotaan, dan Keahlian

Anggota Komite Audit paling kurang terdiri dari 3 orang anggota, 1 orang di antaranya sebagai Komisaris Independen yang merangkap sebagai Ketua Komite Audit, 1 orang sebagai pihak independen yang ahli di bidang keuangan atau akuntansi, serta 1 orang pihak independen yang ahli di bidang hukum atau perbankan. Berdasarkan ketentuan tersebut, komposisi Komite Audit Bank Sahabat Sampoerna tahun 2021 diungkapkan pada tabel berikut.

## Structure, Composition, and Expertise

Audit Committee consists of at least 3 members, one of whom is an Independent Commissioner concurrently serving as the Chairman of Audit Committee, one independent party who is an expert in finance or accounting, and one independent party who is an expert in the field of law or banking. Based on the provision, the composition of Bank Sahabat Sampoerna's Audit Committee in 2021 is disclosed in the following table.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Akhir Periode Jabatan End of Term of Office
Freddy Suliman	Ketua Chairman	Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/VIII/2021 tanggal 18 Agustus 2021. <i>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/VIII/2021 dated 18 August 2021.</i>	19 May 2023
Suhardianto*)	Anggota Member	<ul style="list-style-type: none"> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/VIII/2021 tanggal 20 Agustus 2021; dan</li> <li>Memorandum Penetapan Anggota Baru dan Penggantian Anggota Komite Pembantu Dewan Komisaris No. 018/IM/KOM/BSS/V/2017 tanggal 18 Mei 2017.</li> <li><i>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/VIII/2021 dated 20 August 2021; and</i></li> <li><i>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.</i></li> </ul>	19 May 2023
Caroline Halim**)	Anggota Member	<ul style="list-style-type: none"> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 tanggal 18 Mei 2020; dan</li> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep.005/BSS/DIR/VIII/2017 tanggal 18 Agustus 2017.</li> <li><i>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 dated 18 May 2020; and</i></li> <li><i>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep.005/BSS/DIR/VIII/2017 dated 18 August 2017.</i></li> </ul>	19 May 2023
Juwono Akuan Rokanta	Anggota Member	Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 tanggal 18 Mei 2020. <i>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2020 dated 18 May 2020.</i>	19 May 2023

\*) Menjabat sejak 20 Agustus 2021. / In position since 20 August 2021.  
\*\*) Menjabat hingga 19 Agustus 2021. / In position until 19 August 2021.

## Profil Komite Audit

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

## 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.

## Independensi

Bank Sahabat Sampoerna menjamin seluruh anggota Komite Audit melaksanakan tugas dan tanggung jawabnya secara profesional dan objektif, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi berikut.

## Independency

Bank Sahabat Sampoerna warrants that all members of Audit Committee perform their duties and responsibilities in a professional and objective manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

Aspek Independensi Independence Aspect	Freddy Suliman	Suhardianto*)	Caroline Halim**)	Juwono Akuan Rokanta
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>	√	√	√	√

Aspek Independensi <i>Independence Aspect</i>	Freddy Suliman	Suhardianto*)	Caroline Halim**)	Juwono Akuan Rokanta
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 / Fulfilled      x : Tidak terpenuhi / Not fulfilled

\*) Menjabat sejak 20 Agustus 2021. / In position since 20 August 2021.

\*\*\*) Menjabat hingga 19 Agustus 2021. / In position until 19 August 2021.

## Pelaksanaan Tugas

Sepanjang tahun 2021, Komite Audit telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Audit Committee performed its duties and responsibilities as follows.

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
Memantau dan mengevaluasi pelaksanaan tugas SKAI. <i>Monitoring and evaluating the implementation of SKAI duties.</i>	<ul style="list-style-type: none"> <li>• Mengevaluasi rencana audit tahunan, ruang lingkup dan anggaran SKAI, serta memberikan rekomendasi kepada Dewan Komisaris;</li> <li>• Memastikan tidak ada batasan yang diberlakukan Manajemen pada proses audit;</li> <li>• Meminta SKAI untuk melakukan audit khusus terkait kasus penyimpangan terhadap hukum dan peraturan, serta <i>fraud</i> dan/atau pendalaman atas temuan yang berisiko tinggi termasuk melakukan pemeriksaan terkait BMPK atas masuknya Pemegang Saham baru;</li> <li>• Memantau pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI dan Otoritas Jasa Keuangan; dan</li> <li>• Memeriksa kesesuaian Laporan Keuangan dengan standar akuntansi yang berlaku.</li> <li>• <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></li> <li>• <i>Ensuring that there are no restrictions imposed by the Management on the audit process;</i></li> <li>• <i>Requesting Internal Audit Division to conduct special audit related to cases of irregularities against laws and regulations, as well as fraud and/or investigation of high-risk findings, including conducting audits related to the LLL for the entry of new Shareholders;;</i></li> <li>• <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></li> <li>• <i>Ensuring the conformity of the Financial Statements with the applicable accounting standards.</i></li> </ul>
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>	<ul style="list-style-type: none"> <li>• Memeriksa kesesuaian pelaksanaan audit oleh KAP dengan standar audit yang berlaku;</li> <li>• Memastikan kecukupan waktu pengerjaan lapangan;</li> <li>• Melakukan pengkajian cakupan jasa yang diberikan dan kecukupan uji petik;</li> <li>• Memantau pelaksanaan tindak lanjut oleh Direksi atas hasil temuan KAP;</li> <li>• 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</li> <li>• Menyampaikan Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit Tahun Buku 2020 kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 23 Juni 2021.</li> <li>• <i>Examining the conformity of the audit conducted by KAP with the applicable auditing standards;</i></li> <li>• <i>Ensuring adequate time for field work;</i></li> <li>• <i>Reviewing the coverage of services provided and adequacy of sampling test;</i></li> <li>• <i>Monitoring the implementation of follow-ups by the Board of Directors on KAP findings;</i></li> <li>• <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></li> <li>• <i>Submitting the Audit Committee Evaluation Result Report on the Implementation of the Provision of Audit Services for the 2020 Fiscal Year to the Board of Commissioners for further submission to the Financial Services Authority on 23 June 2021.</i></li> </ul>
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>	<ul style="list-style-type: none"> <li>• Merekomendasikan penunjukan KAP Tanubrata, Sutanto, Fahmi, Bambang &amp; Rekan, anggota jaringan BDO International Limited (KAP BDO) untuk melakukan audit Laporan Keuangan tahun 2021 yang didasarkan pada independensi, ruang lingkup penugasan, keahlian/pengalaman, teknik audit, dan biaya untuk selanjutnya disampaikan kepada Dewan Komisaris; serta</li> <li>• Menyampaikan rekomendasi dalam penunjukan KAP BDO untuk jasa audit tahun buku 2021 kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 30 Maret 2021.</li> <li>• <i>Recommending the appointment of KAP Tanubrata, Sutanto, Fahmi, Bambang &amp; Partners, members of BDO International Limited (KAP BDO) network to conduct audit of the 2021 Financial Statements based on independence, assignment scope, expertise/ experience, audit techniques, and fees for further submission to the Board of Commissioners; and</i></li> <li>• <i>Submitting recommendations on the appointment of KAP BDO for audit services for the 2021 fiscal year to the Board of Commissioners for further submission to the Financial Services Authority on 30 March 2021.</i></li> </ul>

## Rapat

Komite Audit wajib melaksanakan rapat minimal 4 kali dalam 1 tahun. Pada tahun 2021, Komite Audit Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 19 kali, baik secara fisik maupun daring, dengan tingkat kehadiran sebagai berikut.

## Meetings

The Audit Committee is required to hold meetings at least 4 times in 1 year. In 2021, the Audit Committee of Bank Sahabat Sampoerna held 19 meetings, in person and online, with the following attendance levels.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Freddy Suliman	Ketua Chairman	19	19	100.00
Suhardianto*)	Anggota Member	6	3**)	50.00
Caroline Halim ***)	Anggota Member	13	13	100.00
Juwono Akuan Rokanta	Anggota Member	19	19	100.00
<b>Rata-Rata Average</b>				<b>79.61</b>

\*) Menjabat sejak 20 Agustus 2021. / In position since 20 August 2021.

\*\*\*) Ketidakhadiran karena sedang sakit di rumah sakit dan proses pemulihan. / Absence due to being hospitalized and recovery process.

\*\*) Menjabat hingga 19 Agustus 2021. / In position until 19 August 2021.

Informasi terkait tanggal, agenda, dan peserta rapat Komite Audit Bank diungkapkan sebagai berikut.

Information on dates, agenda, and participants of Audit Committee's meetings is disclosed below.

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		FS	S	CH	JAR
26 January 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 17 November 2020;</li> <li>Persetujuan Notulen Rapat Komite Audit 17 November 2020;</li> <li>Realisasi Audit Plan 2020;</li> <li>Laporan Hasil Pemeriksaan (LHP): Restrukturisasi Covid-19 Juni sampai dengan September 2021, Aset Buy, FI Batch 3, Kantor Cabang Surabaya - Kredit Operasional &amp; Funding, Kantor Cabang Medan - Kredit Operasional &amp; Funding, LPS, General Affair, Review Pengujian Disaster Recovery Plan (DRP) T24 2021;</li> <li>LHI: Fraud Kantor Cabang Medan;</li> <li>Pemeriksaan Otoritas Jasa Keuangan tahun 2020;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2019; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 17 November 2020;</li> <li>Approval of the Minutes of Audit Committee's Meeting 17 November 2020;</li> <li>Realization of 2020 Audit Plan;</li> <li>Audit Reports (LHP): Covid-19 restructuring June to September 2021, Asset Buy, FI Batch 3, Surabaya Branch Office - Operational &amp; Funding Loans, Medan Branch Office - Operational &amp; Funding Loans, LPS, General Affairs, Test Review of Disaster Recovery Plan (DRP) T24 2021;</li> <li>Investigation Report (LHI): Fraud at Medan Branch Office;</li> <li>Financial Services Authority Audit in 2020;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2019; and</li> <li>Action Plan.</li> </ul>	√	-	√	√
1 February 2021	<p>Hasil pemeriksaan Sementara KAP BDO terkait audit tahun buku 2020. Temporary audit results of KAP BDO related to the 2020 fiscal year audit.</p>	√	-	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		FS	S	CH	JAR
16 February 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 26 Januari 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 26 Januari 2021;</li> <li>Realisasi Audit Plan per Januari 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): ABF/Special Project as of Nov 2021 dan MRPK Penjualan AYDA 2021;</li> <li>LHI: Fraud Kantor Cabang Surabaya;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2019 dan 2020; serta Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 26 January 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 26 January 2021;</li> <li>Realization of Audit Plan per January 2021;</li> <li>Audit Reports (LHP): ABF/ Special Project as of Nov 2021 and MRPK Sales of Foreclosed Assets 2021;</li> <li>Investigation Report (LHI): Fraud at Surabaya Branch Office;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2019 and 2020; and Action Plan.</li> </ul>	√	-	√	√
26 March 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 16 Februari 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 16 Februari 2021;</li> <li>Realisasi Audit Plan per Februari 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): LHPK, Kantor Cabang Gading Serpong - Operasional &amp; Funding, Migrasi Data Project Upgrade T24 R19;</li> <li>Pemenuhan tindak lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 16 February 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 16 February 2021;</li> <li>Realization of Audit Plan per February 2021;</li> <li>Audit Reports (LHP): Compliance Audit Report (LHPK), Gading Serpong Branch Office - Operations &amp; Funding, Data Migration Project Upgrade T24 R19;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and Action Plan.</li> </ul>	√	-	√	√
9 April 2021	Hasil Pemeriksaan Akhir KAP BDO terkait Audit Tahun Buku 2020. Final Audit Results of KAP BDO related to the 2020 Fiscal Year Audit.	√	-	√	√
20 April 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 26 Maret 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 26 Maret 2021;</li> <li>Realisasi Audit Plan per Maret 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Restrukturisasi Covid-19 Februari 2021, Subsidi Bunga &amp; Penjaminan Kredit, FI - Fintech, Centralized Operation &amp; Service, Kantor Cabang Puri Indah - Operasional &amp; Funding, Cyber Security Security;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 26 March 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 26 March 2021;</li> <li>Realization of Audit Plan per March 2021;</li> <li>Audit Reports (LHP): Covid-19 restructuring February 2021, Interest Subsidy &amp; Credit Guarantee, FI - Fintech, Centralized Operation &amp; Service, Puri Indah Branch Office - Operations &amp; Funding, Cyber Security Security;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and Action Plan.</li> </ul>	√	-	√	√
7 May 2021	Persetujuan Publikasi Laporan Keuangan Maret 2021. Approval of Financial Statements Publication March 2021.	√	-	√	√
21 May 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 20 April 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 20 April 2021;</li> <li>Realisasi Audit Plan per April 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Kantor Cabang Bandung - Operasional &amp; Funding;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting on 20 April 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting on 20 April 2021;</li> <li>Realization of Audit Plan per April 2021;</li> <li>Audit Reports (LHP): Bandung Branch Office - Operations &amp; Funding;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and Action Plan.</li> </ul>	√	-	√	√
24 May 2021	Laporan Hasil Pemeriksaan e-Banking (ATM & Internet Banking) oleh RMT. Audit Reports on e-Banking (ATM & Internet Banking) by RMT.	√	-	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		FS	S	CH	JAR
25 June 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 21 Mei 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 21 Mei 2021;</li> <li>Realisasi Audit Plan per Mei 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Review Lanjutan Restrukturisasi Covid-19, Aplikasi Tasaku (AOS, Web Saku), Kantor Cabang Makassar - Operasional &amp; Funding;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 21 May 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 21 May 2021;</li> <li>Realization of Audit Plan per May 2021;</li> <li>Audit Reports (LHP): Continued Review of Covid-19 Restructuring, Tasaku Application (AOS, Web Saku), Makassar Branch Office - Operations &amp; Funding;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and</li> <li>Action Plan.</li> </ul>	√	-	√	√
22 July 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 25 Juni 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 25 Juni 2021;</li> <li>Realisasi Audit Plan per Juni 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Call Reminder &amp; Call Report Monitoring, FI-Grameen &amp; Gadai, APU-PPT;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 25 June 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 25 June 2021;</li> <li>Realization of Audit Plan per June 2021;</li> <li>Audit Reports (LHP): Call Reminder &amp; Call Report Monitoring, FI-Grameen &amp; Pawn, AML-CTF;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and</li> <li>Action Plan.</li> </ul>	√	-	√	√
29 July 2021	<p>Persetujuan Publikasi Laporan Keuangan Juni 2021. Approval of Financial Statements Publication June 2021.</p>	√	-	√	√
18 August 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 22 Juli 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 22 Juli 2021;</li> <li>Realisasi Audit Plan per Juli 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): ProBiz, Kantor Cabang Pluit - Operasional &amp; Funding;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 22 July 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 22 July 2021;</li> <li>Realization of Audit Plan per July 2021;</li> <li>Audit Reports (LHP): ProBiz, Pluit Branch Office - Operations &amp; Funding;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and</li> <li>Action Plan.</li> </ul>	√	-	√	√
3 September 2021	<p>Penunjukan kantor akuntan publik sebagai auditor eksternal Bank Tahun Buku 2021. Appointment of public accounting firm as the Bank's external auditor for the 2021 Fiscal Year.</p>	√	√	-	√
21 September 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 18 Agustus 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 18 Agustus 2021;</li> <li>Realisasi Audit Plan per Agustus 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Aset Buy, FI-Multifinance, Review BMPK, Finance Accounting &amp; Antasena, Treasury &amp; ALCO, Kantor Cabang Tanah Abang - Operasional &amp; Funding;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 18 August 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 18 August 2021;</li> <li>Realization of Audit Plan per August 2021;</li> <li>Audit Reports (LHP): Asset Buy, FI-Multifinance, LLL Review, Finance Accounting &amp; Antasena, Treasury &amp; ALCO, Tanah Abang Branch Office - Operations &amp; Funding;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and</li> <li>Action Plan.</li> </ul>	√	√	-	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		FS	S	CH	JAR
19 October 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Komite Audit 21 September 2021;</li> <li>Persetujuan notulen rapat Komite Audit 21 September 2021;</li> <li>Realisasi Audit Plan per September 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Postcheck Review &amp; Tematik Penilaian Jaminan, Human Capital, T24 (Pasca Upgrade T24 - R19), Kantor Cabang Kelapa Gading - Operasional &amp; Funding;</li> <li>LHI: Kantor Cabang Jababeka;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020;</li> <li>Action Plan; serta</li> <li>Lain-Lainnya: Entry Meeting KAP BDO Audit Tahun Buku 2021.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 21 September 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 21 September 2021;</li> <li>Realization of Audit Plan per August 2021;</li> <li>Audit Reports (LHP): Post check Review &amp; Thematic Assessment of Collateral, Human Capital, T24 (Post Upgrade T24 - R19), Kelapa Gading Branch Office - Operations &amp; Funding;</li> <li>Investigation Report (LHI): Jababeka Branch Office;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020;</li> <li>Action Plan; and</li> <li>Others: Entry Meeting with KAP BDO for 2021 Fiscal Year Audit.</li> </ul>	√	√	-	√
2 November 2021	Persetujuan Publikasi Laporan Keuangan September 2021. Approval of Financial Statements Publication September 2021.	√	x	-	√
16 November 2021	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 19 Oktober 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 19 Oktober 2021;</li> <li>Realisasi Audit Plan per Oktober 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Restrukturisasi Covid-19 periode Januari-Agustus 2021, Kantor Cabang Sampoerna Strategic;</li> <li>Pemenuhan Tindak Lanjut Pemeriksaan Otoritas Jasa Keuangan 2020; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 19 October 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 19 October 2021;</li> <li>Realization of Audit Plan per October 2021;</li> <li>Audit Reports (LHP): Covid-19 restructuring for the period of January-August 2021, Sampoerna Strategic Branch Office;</li> <li>Fulfillment of Follow-Up on Financial Services Authority Audit in 2020; and</li> <li>Action Plan.</li> </ul>	√	x	-	√
26 November 2021	Risk Assessment & Audit Plan 2022.	√	x	-	√

## Keterangan / Remarks:

FS : Freddy Suliman

S : Suhardianto

CH : Caroline Halim

JAR : Juwono Akuan Rokanta

√ : Menghadiri rapat. / Attending meeting.

x : Tidak menghadiri rapat. / Not attending meeting.

- : Tidak lagi menjabat/belum menjabat/berhalangan hadir dalam waktu yang lama, dengan alasan tertentu yang disahkan melalui ketentuan yang berlaku di Bank. / No longer serving/ has not served/ unable to attend for a long time, for certain reasons ratified through the applicable provisions at the Bank.

## Rekomendasi

Komite Audit mempunyai tugas dan tanggung jawab dalam memberikan rekomendasi terhadap aktivitas Bank berdasarkan pengawasan yang telah dilakukan. Selama tahun 2021, Komite Audit telah memberikan rekomendasi terkait hal berikut.

### 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 selalu diimbangi dengan kebijakan dan 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.

## Recommendation

The Audit Committee has duties and responsibilities in providing recommendations on the Bank's activities based on the supervision performed. Throughout 2021, the Audit Committee provided recommendations on the following matters.

### 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 achieved the Bank's Business Plan;
- ProBiz growth has always been balanced with prudent policies, standard operating procedures (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;

- d. Penyempurnaan proses kredit, pemantauan, dan tindak lanjut atas portofolio *asset buy* yang memberikan kontribusi signifikan terhadap seluruh portofolio Bank;
- e. Tindak lanjut yang baik dalam penyelesaian kredit kualitas rendah, khususnya debitur dalam perhatian khusus, debitur restrukturisasi, dan debitur aset yang diambil alih (AYDA);
- f. Peningkatan kompetensi Satuan Kerja Perkreditan mengacu pada kompetensi model yang tersedia;
- g. Mengingat proses restrukturisasi Covid-19 sesuai ketentuan Otoritas Jasa Keuangan dan Peraturan Menteri Keuangan, termasuk memastikan kecukupan cadangan kerugian penurunan nilai (CKPN) sesuai ketentuan; serta
- h. Perlu menjadi perhatian dalam melakukan *review* kebijakan, salah satunya pembiayaan gadai terkait dengan kondisi kualitas kredit di masa pandemi Covid-19.

## 2. Operasional

- a. Pelaksanaan proses transaksi selalu mengacu pada kebijakan dan SOP yang berlaku dan selalu menerapkan aktivitas kontrol yang cukup untuk meminimalisir risiko yang mungkin terjadi;
- b. Pemberian teguran dan/peringatan bagi karyawan yang melakukan kesalahan, termasuk proses yang tidak mengacu pada kebijakan dan SOP, serta atas terjadinya *fraud*; dan
- c. Peningkatan kedisiplinan dalam penginputan/pengkinian data mengingat masih terdapat kesalahan pelaporan Laporan Bank Umum.

## 3. Pemeriksaan KAP 2021

- a. Memastikan kecukupan pencadangan untuk mengantisipasi kondisi pandemi Covid-19 di tahun berikutnya dan jatuh tempo dari Peraturan Otoritas Jasa Keuangan relaxasi restrukturisasi Covid-19;
- b. Melakukan kajian atas parameter dan model *forward looking* atas penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) 71 secara berkala; serta
- c. Tindaklanjut yang baik dalam penyelesaian *Management Letter* dari KAP.

## 4. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT)

- a. Meyakinkan petugas cabang telah memiliki pemahaman yang cukup dalam menjalankan aktivitas operasional di kantor cabang agar penerapan APU-PPT dilakukan sesuai ketentuan; dan
- b. Memastikan kesiapan Bank terkait penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) secara tahunan.

## 5. Teknologi Informasi

Memastikan kontrol dan *monitoring* dalam pelaksanaan kepatuhan terkait TI dilakukan sesuai ketentuan internal/regulator, di antaranya *Post Implementation Review* (PIR) *Migrasi T24* dan pelaksanaan *Pentest*.

- d. *Improvement of credit process, monitoring and follow-up of the asset buy portfolio that contributes significantly to the Bank's entire portfolio;*
- e. *Good follow-up in settling low quality loans, especially debtors with special attention, restructuring debtors, and foreclosed assets (AYDA) debtors;*
- f. *Increasing competence of the Credit Division that refers to the available competency model;*
- g. *Reminding the Covid-19 restructuring process in accordance with the provisions of Financial Services Authority and Minister of Finance Regulations, including ensuring the adequacy of allowance for impairment losses (CKPN) in accordance with the provisions; and*
- h. *This needs to be a concern in conducting policy reviews, one of which is mortgage financing related to credit quality conditions during the Covid-19 pandemic.*

## 2. Operations

- a. *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. *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. Public Accounting Firm Audit in 2021

- a. *Ensuring adequate reserves to anticipate the Covid-19 pandemic condition in the following year and the due date of the Financial Services Authority Regulation on relaxation for the Covid-19 restructuring;*
- b. *Reviewing parameters and forward-looking model for the implementation of Statement of Financial Accounting Standards (PSAK) 71 regularly; and*
- c. *Following-up properly in completing the Management Letter from Public Accounting Firm.*

## 4. Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF)

- a. *Ensuring that branch officers have sufficient understanding in performing operational activities at branch offices so that AML-CTF is implemented in accordance with the provisions; and*
- b. *Ensuring the Bank's readiness regarding the annual Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) assessment.*

## 5. Information Technology

*Ensuring that control and monitoring of IT-related compliance are implemented in accordance with internal/regulatory provisions, among others, the Post Implementation Review (PIR) of T24 Migration and the implementation of Pentest.*

**6. 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. Meningkatkan kompetensi Tim Audit Internal melalui program pelatihan yang disesuaikan dengan perkembangan bisnis Bank;
- d. Pembuatan rencana kerja SKAI mempertimbangkan kapasitas SDM, baik dari sisi kuantitas maupun kualitas, serta memperhatikan peningkatan risiko akibat kondisi pandemi Covid-19;
- e. Menerapkan *Anti Fraud Program* perlu untuk unit kerja yang berisiko tinggi; serta
- f. Memastikan penambahan modal oleh Pemegang Saham baru, termasuk proses *due diligence*, untuk meyakinkan *governance* dan *compliance* terhadap peraturan sudah terpenuhi, serta tidak ada pelanggaran/pelampauan BMPK.

**Pengembangan Kompetensi**

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

**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 2021 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 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 2021.

**6. 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. *Improving the competence of Internal Audit Team through training programs tailored to the Bank's business development;*
- d. *Preparing Internal Audit Division 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. *Implementing Anti-Fraud Program required for high-risk divisions; and*
- f. *Ensuring capital addition by new Shareholders, including the due diligence process, to ensure that governance and compliance with regulations have been met, and that there are no violations/exceeds of the LLL.*

**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.

**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 2021 under the following considerations.

**1. Independence of Public Accountant, Public Accounting Firm, and Public Accounting Firm Personnel**

*Public Accountant, Public Accounting Firm, and Public Accounting Firm 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 Public Accountant and Public Accounting Firm in carrying out financial service activities.*

**2. Audit Scope**

*The applicable auditing standards and Financial Services Authority Circular No. 36/SEOJK.03/2017 related to the audit scope will be used as a reference for the audit scope of external auditor in the engagement letter for the 2021 fiscal year.*

### 3. Imbalan Jasa Audit

Biaya untuk pelaksanaan audit tahun 2021 meningkat 5,6% dibandingkan biaya audit tahun 2020.

### 4. Keahlian dan Pengalaman AP, KAP, dan Tim Audit dari KAP

- a. KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan (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. Klien perbankan KAP yang ditangani selama 2020 Bank Sahabat Sampoerna, Bank Net Syariah Tbk (IPO & Audit), Bank of India Tbk, Bank NTB syariah, Bank Jabar Banten Syariah, dan Bank Maspion klien baru di tahun 2021;
- b. KAP BDO terdaftar sebagai kantor akuntan publik di Otoritas Jasa Keuangan dengan No. STTD.KAP-05/PM.22/2018 tanggal 15 Januari 2018; dan
- c. AP yang bertanggung jawab untuk penugasan audit tahun 2021 adalah Sutomo dan telah terdaftar sebagai Akuntan Publik Otoritas Jasa Keuangan melalui Surat Tanda Terdaftar Akuntan Publik Otoritas Jasa Keuangan No. STTD.SP - 264/PB.122/2018 dengan No. AP 0007.

### 5. Metodologi, Teknik, dan Sarana Audit yang Digunakan KAP

KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan (BDO) akan melakukan beberapa prosedur dalam hal pemeriksaan akun-akun yang signifikan, antara lain:

- a. *Planning the Audit*, yakni *high level review* atas Laporan Keuangan, mendiskusikan, dan melakukan presentasi terkait rencana audit;
- b. *Field Work*, yakni melakukan *testing and assessment* atas kontrol dan sistem manajemen dan mengunjungi *sample* cabang;
- c. *Final Visit*, yakni menangani masalah yang belum terselesaikan, pengendalian internal, dan diskusi dengan Manajemen terkait *issue* yang ada; dan
- d. *Audit Completion*, yakni mendiskusikan *improvement* untuk tahun buku selanjutnya.

### 6. Manfaat *Fresh Eye Perspectives* yang akan Diperoleh melalui Pergantian AP, KAP, dan Tim Audit dari KAP

Bank telah menggunakan KAP dan AP yang sama memasuki tahun kedua sejak tahun 2020. Hal ini sesuai dengan ketentuan Otoritas Jasa Keuangan, di mana pergantian AP setiap 3 tahun. Namun, dengan mempertimbangkan perlunya manfaat *fresh eye perspective*, maka dengan ini dilakukan rotasi untuk Tim Audit dari KAP dalam melaksanakan jasa auditnya.

### 3. Audit Services Fee

*The fee for conducting audits in 2021 increased by 5.6% compared to the audit fee in 2020.*

### 4. Expertise and Experience of Public Accountant, Public Accounting Firm, and Audit Team of Public Accounting Firm

- a. *Public Accounting Firm Tanubrata, Sutanto, Fahmi, Bambang & Partners (BDO) 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 Public Accounting Firm has experience in auditing in the banking sector; Banking clients of the Public Accounting Firm handled in 2020 were Bank Sahabat Sampoerna, Bank Net Syariah Tbk (IPO & Audit), Bank of India Tbk, Bank NTB Syariah, Bank Jabar Banten Syariah, and Bank Maspion as new client in 2021;*
- b. *Public Accounting Firm BDO is registered as a public accounting firm at Financial Services Authority under No. STTD.KAP-05/PM.22/2018 dated 15 January 2018; and*
- c. *The Public Accountant responsible for the 2021 audit assignment is Sutomo, who is registered at Financial Services Authority as a Public Accountant through the Financial Services Authority Public Accountant Registration Certificate No. STTD.SP - 264/PB.122/2018 and No. AP 0007.*

### 5. Audit Methodology, Technique, and Facilities Used by Public Accounting Firm

*Public Accounting Firm Tanubrata, Sutanto, Fahmi, Bambang & Partners (BDO) carries 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, 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. Benefits of Fresh Eye Perspectives that will be Gained Through Replacement of Public Accountant, Public Accounting Firm, and Audit Team of Public Accounting Firm

*The Bank has used the same Public Accounting Firm and Public Accountant entering the second year since 2020. This is in accordance with the provisions of Financial Services Authority that replacement of Public Accountant is every 3 years. However, by considering the need for the benefits of a fresh eye perspective, rotation of the Audit Team from the Public Accounting Firm to carry out the audit services is made.*

**7. Potensi Risiko atas Penggunaan Jasa Audit oleh KAP yang sama Secara Berturut-turut untuk Kurun Waktu yang Cukup Panjang**

KAP BDO mampu menjaga objektivitas dan independensinya dalam melaksanakan tugasnya sesuai dengan standar yang berlaku. Untuk audit tahun buku 2021, merupakan tahun kedua pemberian jasa audit bagi KAP dan AP.

**8. Hasil Evaluasi terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan oleh AP dan KAP pada Periode Sebelumnya**

Sesuai dengan Memo Internal No. 02/BSS/KA/VI/2021 tanggal 7 Juni 2020 perihal Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit oleh AP dan/atau KAP tahun buku 2020, dengan hasil evaluasi sebagai berikut.

- a. Penunjukan telah direkomendasikan oleh Komite Audit dan disetujui Komisaris pada bulan September 2020.
- b. Pelaksanaan dimulai minggu ketiga bulan Oktober 2020 sampai dengan bulan Maret 2021.
- c. Pelaksanaan sejauh yang Manajemen ketahui dan pahami telah sesuai dengan Standar Akuntansi Keuangan di Indonesia, Standar Audit yang berlaku oleh Institusi 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 Standar Akuntansi Keuangan (SAK) dan Pedoman Akuntansi Perbankan Indonesia (PAPI).
- e. Rekomendasi perbaikan yang disampaikan melalui *Management Letter* tahun 2020 telah ditanggapi dan sedang dalam proses ditindaklanjuti oleh Manajemen Bank.
- f. Hasil evaluasi dan kertas kerja yang dilakukan oleh Komite Audit berdasarkan 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.

**Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Audit**

Pengangkatan Ketua Komite Audit merupakan wewenang Dewan Komisaris. Pihak yang ditunjuk sebagai Ketua Komite Audit merupakan seorang Komisaris Independen yang telah memenuhi syarat dan kriteria yang telah ditetapkan Bank, dengan mekanisme pemberhentiannya dilakukan ketika masa jabatan telah selesai.

**7. Potential Risks of Using Audit Services by the Same Public Accounting Firm Consecutively for a Considerable Long Period of Time**

*Public Accounting Firm BDO is able to maintain the objectivity and independence in carrying out the duties in accordance with the applicable standards. The 2021 fiscal year audit is the second year of the Public Accounting Firm and Public Accountant providing audit services.*

**8. Evaluation Results of the Audit Services on Annual Historical Financial Information by Public Accountant and Public Accounting Firm in the Previous Period**

*In accordance with Internal Memo No. 02/BSS/KA/VI/2021 dated 7 June 2020 regarding the Report on Audit Committee's Evaluation Results of the Provision of Audit Services by Public Accountant and/or Public Accounting Firm for the 2020 fiscal year, the evaluation results are as follows.*

- a. *The appointment was recommended by the Audit Committee and approved by the Commissioner in September 2020.*
- b. *The audit shall start in the third week of October 2020 until March 2021.*
- c. *The audit, as far as the Management knows and understands, is already in accordance with Indonesian Financial Accounting Standards, 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 are determined based on the communication results between Public Accounting Firm and Financial Services Authority, and matters stipulated in Financial Accounting Standards (SAK) and the Indonesian Banking Accounting Guidelines (PAPI).*
- e. *Recommendations for improvement submitted through the Management Letter in 2020 have been responded to and are on follow-up process by the Bank's Management.*
- f. *The evaluation results and work paper made 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.*

**Mechanism of Appointment and Dismissal of Audit Committee's Chairman**

*The appointment of Audit Committee's Chairman is the Board of Commissioners' authority. The party appointed as Chairman of Audit Committee is an Independent Commissioner who has met the requirements and criteria set by the Bank, with dismissal mechanism when the term of office ends.*

## Remunerasi

Jumlah remunerasi yang diterima anggota Komite Audit yang bukan bagian dari anggota Dewan Komisaris ditentukan sesuai perkembangan bisnis dan kebijakan Bank.

## Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi adalah organ pendukung Dewan Komisaris yang bertanggung jawab atas kebijakan promosi jabatan dan/atau nominasi anggota Dewan Komisaris dan Direksi. Komite ini juga berperan dalam mengawasi penerapan kebijakan remunerasi seluruh karyawan Bank dengan tetap memperhatikan ketentuan yang berlaku.

### Pedoman Kerja

Komite Remunerasi dan Nominasi menjalankan tugas dan tanggung jawabnya dengan berpedoman pada 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 dari piagam tersebut terdiri dari:

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. Tugas terkait kebijakan remunerasi, Komite Remunerasi dan Nominasi wajib untuk:
  - a. Melakukan pengawasan independen terhadap penerapan kebijakan remunerasi;
  - b. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku;
  - c. Berkoordinasi dengan Satuan Kerja Manajemen Risiko dalam menetapkan kebijakan remunerasi yang bersifat variabel;
  - 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;

## Remuneration

*The remuneration amount received by Audit Committee members who are not Board of Commissioners' members is determined according to the Bank's business development and policy.*

## Remuneration and Nomination Committee

*Nomination and Remuneration Committee is Board of Commissioners' supporting organ responsible for the policy of position promotion and/or nomination of members of Board of Commissioners and Board of Directors. This committee also has a role in supervising the implementation of remuneration policy for all employees of the Bank while still observing the applicable regulations.*

### Charter

*The Remuneration and Nomination Committee performs its duties and responsibilities based on 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 charter are as follows:*

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. *Duties related to remuneration policy, the Remuneration and Nomination Committee must:*
  - a. *Perform independent monitoring on the implementation of remuneration policy;*
  - b. *Ensure that the remuneration policy has already complied with the applicable provisions;*
  - c. *Coordinating with the Enterprise Risk, Analytics, & Control Division in establishing variable remuneration 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. 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*; serta
  - 4) Pertimbangan saran dan strategi jangka panjang Bank.
2. Tugas terkait kebijakan nominasi, Komite Remunerasi dan Nominasi wajib untuk:
- 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. Tugas terkait tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi wajib untuk:
- a. Menyusun pedoman dan tata tertib komite;
  - b. Melaksanakan tugas lain yang diberikan Dewan Komisaris terkait remunerasi dan nominasi sesuai ketentuan yang berlaku; serta
  - c. Melaporkan hasil pengkajian dan rekomendasi sehubungan tugas-tugas Komite Remunerasi dan Nominasi kepada Dewan Komisaris, apabila diperlukan.
- 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 longterm strategies.*
2. *Duties related to nomination policy, the Remuneration and Nomination 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 the 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 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 Direktorat Sumber Daya Manusia.

## Kedudukan Komite Remunerasi dan Nominasi

Kedudukan Komite Remunerasi dan Nominasi berada di bawah koordinasi Dewan Komisaris. Oleh karena itu, komite ini bertanggung jawab langsung kepada Dewan Komisaris.

## Authority

*The Remuneration and Nomination Committee has the following authority:*

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 Directorate.*

## Position of Remuneration and Nomination Committee

*Remuneration and Nomination Committee's position is under the coordination of the Board of Commissioners. Therefore, the committee is responsible directly to the Board of Commissioners.*

## Struktur dan Keanggotaan

Anggota Komite Remunerasi dan Nominasi setidaknya terdiri dari 1 orang Komisaris Independen, 1 Komisaris, dan 1 Pejabat Eksekutif yang membawahi Direktorat Sumber Daya Manusia. Berdasarkan ketentuan tersebut, komposisi Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna tahun 2021 terdiri dari:

## Structure and Composition

Remuneration and Nomination Committee members consist at least 1 Independent Commissioner, 1 Commissioner, and 1 Executive Officer in charge of Human Resources Directorate. Based on the provision, the composition of Bank Sahabat Sampoerna's Remuneration and Nomination Committee in 2021 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Akhir Periode Jabatan End of Term of Office
Khoe Minhari Handikusuma	Ketua Chairman	Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020. <i>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020.</i>	19 May 2023
Budi Setiawan Halim	Anggota Member	• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020; dan	19 May 2023
Adriana Riani Novitasari	Anggota Member	• Memorandum Penetapan Anggota Baru dan Penggantian Anggota Komite Pembantu Dewan Komisaris No. 018/IM/KOM/BSS/V/2017 tanggal 18 Mei 2017. • <i>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020; and</i> • <i>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.</i>	19 May 2023

## Profil Komite Remunerasi dan Nominasi

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

## 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 melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

## Independency

Bank Sahabat Sampoerna warrants that all members of Remuneration and Nomination Committee perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

Aspek Independensi Independence Aspect	Khoe Minhari Handikusuma	Budi Setiawan Halim	Andriana 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 President Commissioner is the representative of Shareholders	√
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 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 / Fulfilled | x : Tidak terpenuhi / Not fulfilled

## Pelaksanaan Tugas

Sepanjang tahun 2021, Komite Remunerasi dan Nominasi telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Remuneration and Nomination Committee performed its duties and responsibilities as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Terkait Remunerasi <i>Related to Remuneration</i>	<ul style="list-style-type: none"> <li>Penilaian kinerja tahun 2021; serta</li> <li>Penetapan remunerasi yang bersifat tetap dan variabel karyawan.</li> <li><i>Performance assessment in 2021; and</i></li> <li><i>Determination of employee's fixed and variable remuneration.</i></li> </ul>
Terkait Nominasi <i>Related to Nomination</i>	<p>Penetapan anggota baru Komite Pembantu Dewan Komisaris dan usulan kandidat pengganti Direktur Kepatuhan Bank Sahabat Sampoerna.</p> <p><i>Appointment of new members of Board of Commissioners' Supporting Committees and proposal of candidate for replacement of Compliance Director of Bank Sahabat Sampoerna.</i></p>

## Rapat

Sepanjang tahun 2021, Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 3 kali, dengan tingkat kehadiran sebagai berikut.

## Meetings

Throughout 2021, the Remuneration and Nomination Committee of Bank Sahabat Sampoerna held 3 meetings with attendance rate as follows.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Khoe Minhari Handikusuma	Ketua <i>Chairman</i>	3	3	100.00
Budi Setiawan Halim	Anggota <i>Member</i>	3	3	100.00
Adriana Riani Novitasari	Anggota <i>Member</i>	3	3	100.00
<b>Rata-Rata Average</b>				<b>100.00</b>

Informasi terkait tanggal, agenda, dan peserta rapat Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna diungkapkan sebagai berikut.

Information on dates, agenda, and participants of Remuneration and Nomination Committee's meetings is disclosed below.

Tanggal Date	Agenda Agenda	Kehadiran Attendance		
		KMH	BSH	ARN
4 January 2021	Persetujuan Otoritas Jasa Keuangan atas Keputusan Pengangkatan Freddy Suliman sebagai Komisaris Independen di PT Bank Sahabat Sampoerna Efektif per 1 Januari 2021. <i>Financial Services Authority's Approval on the Decision to Appoint Freddy Suliman as Independent Commissioner at PT Bank Sahabat Sampoerna Effective as of 1 January 2021.</i>	√	√	√
12 August 2021	Pengunduran Diri Anggota Komite Pembantu Dewan Komisaris, yaitu Caroline Halim dari Jabatannya sebagai Anggota Komite Audit. <i>Resignation of the Member of Board of Commissioners' Supporting Committee, namely Caroline Halim, from her position as an Audit Committee Member.</i>	√	√	√
6 December 2021	Rencana Tindak Lanjut Penunjukkan Pejabat Sementara Direktur Kepatuhan dan Risiko dan Informasi Kandidat Pengganti Direktur Kepatuhan. <i>Follow-up Plan for Appointment of Interim Director of Compliance and Risk and Information on Candidate to Replace the Director of Compliance.</i>	√	√	√

KMH : Khoe Minhari Handikusuma

BSH : Budi Setiawan Halim

ARN : Adriana Riani Novitasari

## Rekomendasi

Selama tahun 2021, Komite Remunerasi dan Nominasi telah memberikan rekomendasi terkait hal berikut.

1. Penilaian kinerja seluruh organisasi Bank, termasuk karyawan, dilakukan secara objektif dan adil sesuai dengan prinsip meritokrasi dalam rangka pengembangan karier karyawan;
2. Kandidat pengganti di level Direksi melalui proses pencarian dan seleksi untuk mendapatkan kandidat terbaik, baik dari dalam maupun dari luar Bank. Bilamana memenuhi syarat, maka akan dilanjutkan untuk mengikuti *fit and proper test* sesuai ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan; serta
3. Program pembelajaran dan pelatihan yang berkelanjutan untuk terus dilakukan *monitoring* terhadap efektivitas *training*, khususnya pada fungsi *sales* dan kredit, sehingga dapat memberikan kontribusi yang lebih maksimal bagi perusahaan, serta melakukan evaluasi terhadap kebutuhan.

## Pengembangan Kompetensi

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

## Kebijakan Suksesi Direksi

Kebijakan suksesi Direksi merupakan salah satu tugas dari Komite Remunerasi dan Nominasi untuk menjaga keberlanjutan kepemimpinan Bank. Terkait hal ini, Bank Sahabat Sampoerna telah menyusun kebijakan suksesi Direksi 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;
  - e. Mayoritas anggota Direksi tidak memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
  - f. Memiliki integritas, kompetensi, dan reputasi keuangan yang memadai;

## Recommendation

Throughout 2021, the Remuneration and Nomination Committee provided recommendations on the following matters.

1. Performance assessment of all Bank organs, including employees, is carried out objectively and fairly in accordance with the principle of meritocracy for the purpose of employees' career development;
2. Candidate to replace members at Board of Directors' level is through the process of searching and selection to get the best candidate, either from within or outside the Bank. If requirements are met, the next stage is taking the *fit and proper test* as per the provisions set by the Financial Services Authority; and
3. Continuous learning and training programs are continuously monitored for the effectiveness of training, especially in the sales and credit functions, so that they can make maximum contribution to the Company, and performing evaluate as necessary.

## 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

The Board of Directors' succession policy is one of the duties of the Remuneration and Nomination Committee in order to maintain the Bank's leadership sustainability. Regarding this matter, Bank Sahabat Sampoerna has developed a succession policy for the Board of Directors 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. The majority of members of Board of Directors do not have family relationship up to the second degree with fellow members of the Board of Commissioners and/or Board of Directors;
  - f. Have high integrity, competence, and adequate finance reputation;

- 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; serta
  - 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 Ketua Komite Remunerasi dan Nominasi merupakan wewenang Dewan Komisaris. Pihak yang ditunjuk sebagai Ketua Komite Remunerasi dan Nominasi merupakan seorang Komisaris Independen yang telah memenuhi syarat dan kriteria. Sementara itu, pemberhentian Komite Remunerasi dan Nominasi dilakukan ketika masa jabatan telah selesai.

### Remunerasi

Jumlah remunerasi yang diterima anggota Komite Remunerasi dan Nominasi yang bukan bagian dari anggota Dewan Komisaris ditentukan sesuai perkembangan bisnis dan kebijakan Bank.

### Komite Pemantau Risiko

Komite Pemantau Risiko adalah organ pendukung Dewan Komisaris yang berfungsi melakukan pengawasan terhadap risiko-risiko yang muncul dari aktivitas operasional Bank.

- 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 of Remuneration and Nomination Committee's Chairman is carried out by the Board of Commissioners. The party appointed as Chairman of Remuneration and Nomination Committee is an Independent Commissioner who has met the requirements and criteria. Meanwhile, the dismissal of Remuneration and Nomination Committee is when the term of office ends.*

### Remuneration

*The remuneration amount received by Remuneration and Nomination Committee members who are not Board of Commissioners' members is determined according to the Bank's business development and policy.*

### Risk Oversight Committee

*The Risk Oversight Committee is a supporting organ of the Board of Commissioners with function to supervise the risks arising from the Bank's operational activities.*

## Pedoman Kerja

Komite Pemantau Risiko melaksanakan tugas dan tanggung jawabnya berdasarkan Piagam Komite Pemantau Risiko yang telah diperbarui dan disetujui oleh Dewan Komisaris dan Komite Pemantau Risiko pada tanggal 28 September 2017. Isi piagam tersebut terdiri dari:

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 diuraikan sebagai berikut.

1. Memberikan pendapat profesional yang independen kepada Dewan Komsaris atas laporan atau hal-hal yang disampaikan Direksi, serta mengidentifikasi 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 yang 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.
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.
11. Wajib meningkatkan kompetensi melalui pendidikan dan pelatihan secara terus-menerus.

## Charter

*The Risk Oversight Committee performs its duties and responsibilities based on 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 charter are as follows:*

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

*The duties and responsibilities of the Risk Oversight Committee are described as follows.*

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. *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.*
11. *Having obligation to increase competence through continuous education and training.*

## Wewenang

Komite Pemantau Risiko memiliki wewenang sebagai berikut.

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.
5. Bekerja sama dengan Satuan Kerja Manajemen Risiko.

## Kedudukan Komite Pemantau Risiko

Kedudukan Komite Pemantau Risiko berada di bawah pengawasan Dewan Komisaris. Maka dari itu, Komite Pemantau Risiko bertanggung jawab langsung kepada Dewan Komisaris.

## Struktur, Keanggotaan, dan Keahlian

Anggota Komite Pemantau Risiko paling kurang terdiri dari 1 orang Komisaris Independen sebagai ketua, 1 orang Komisaris, serta 2 orang pihak independen yang masing-masing ahli di bidang keuangan dan manajemen risiko. Berdasarkan ketentuan tersebut, komposisi Komite Pemantau Risiko Bank Sahabat Sampoerna tahun 2021 terdiri dari:

## Authority

*The Risk Oversight Committee has the following authority.*

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.
5. Cooperate with the Enterprise Risk, Analytics & Control Division.

## Position of Risk Oversight Committee

*Risk Oversight Committee' position is under the Board of Commissioners' supervision. Therefore, the Risk Oversight Committee is responsible directly to the Board of Commissioners.*

## Structure and Composition

*The Risk Oversight Committee's members consist of at least 1 Independent Commissioner as chairman, 1 Commissioner, and 2 independent parties, each of whom is an expert in finance and risk management. Based on the provision, the composition of Bank Sahabat Sampoerna's Risk Oversight Committee in 2021 is as follows:*

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Akhir Periode Jabatan End of Term of Office
Khoe Minhari Handikusuma	Ketua Chairman	<ul style="list-style-type: none"> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 tanggal 18 Mei 2020; dan</li> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep.004/BSS/DIR/VIII/2017 tanggal 18 Agustus 2017.</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 dated 18 May 2020; and</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep.004/BSS/DIR/VIII/2017 dated 18 August 2017.</li> </ul>	19 May 2023
Harry Mulyadi Santoso	Anggota Member	<ul style="list-style-type: none"> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 tanggal 18 Mei 2020; dan</li> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep 001.a/BSS/DIR/II/2019 tanggal 15 Februari 2019.</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 dated 18 May 2020; and</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep 001.a/BSS/DIR/II/2019 dated 15 February 2019.</li> </ul>	19 May 2023
Juwono Akuan Rokanta	Anggota Member	<ul style="list-style-type: none"> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 tanggal 18 Mei 2020; dan</li> <li>• Memorandum Penetapan Anggota Baru dan Penggantian Anggota Komite Pembantu Dewan Komisaris No. 018/IM/KOM/BSS/V/2017 tanggal 18 Mei 2017.</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 dated 18 May 2020; and</li> <li>• 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.</li> </ul>	19 May 2023
Suhardianto	Anggota Member	Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 tanggal 18 Mei 2020. Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-005/BSS/DIR/V/2020 dated 18 May 2020.	19 May 2023

## 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 melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

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

✓ : Terpenuhi / Fulfilled | ✗ : Tidak terpenuhi / Not fulfilled

## Risk Oversight Committee Profile

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

### Independency

Bank Sahabat Sampoerna warrants that all members of Risk Oversight Committee perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

## Pelaksanaan Tugas

Sepanjang tahun 2021, Komite Pemantau Risiko telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Risk Oversight Committee performed its duties and responsibilities as follows.

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

## Rapat

Komite Pemantau Risiko wajib melaksanakan rapat minimal 4 kali dalam 1 tahun. Pada tahun 2021, Komite Pemantau Risiko Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 10 kali, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Khoe Minhari Handikusuma	Ketua Chairman	10	10	100.00
Harry Mulyadi Santoso	Anggota Member	10	9	90.00
Juwono Akuan Rokanta	Anggota Member	10	10	100.00
Suhardianto	Anggota Member	10	9	90.00
<b>Rata-Rata Average</b>				<b>95.00</b>

## Meetings

The Risk Oversight Committee must conduct meetings at least 4 times in 1 year. Throughout 2021, the Risk Oversight Committee of Bank Sahabat Sampoerna held 10 meetings with attendance rate as follows.

Informasi terkait tanggal, agenda, dan peserta rapat Komite Pemantau Risiko Bank Sahabat Sampoerna diuraikan sebagai berikut.

Information on the dates, agenda, and participants of Risk Oversight Committee's meetings is disclosed below.

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		KMH	HMS	JAR	S
27 January 2021	<ul style="list-style-type: none"> <li>Update terkait Upgrade Core System;</li> <li>Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Analisa Deviasi dan Persetujuan Khusus; dan</li> <li>Dashboard Report - Profil Risiko 31 Desember 2020.</li> <li>Update on Core System Upgrade;</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Deviation Analysis and Special Approval; and</li> <li>Dashboard Report – Risk Profile 30 December 2020.</li> </ul>	√	x	√	√
16 February 2021	<ul style="list-style-type: none"> <li>Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Update terkait Migrasi T24;</li> <li>Customer Behavioural dan Kebijakan Penempatan Surat Berharga;</li> <li>Kajian atas AYDA dan Impairment;</li> <li>Update Pemberlakuan Peraturan Otortitas Jasa Keuangan No. 48 tahun 2020; dan</li> <li>Dashboard Report - Profil Risiko 31 Januari 2021.</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Update on T24 Migration;</li> <li>Customer Behavioral and Policy of Placement of Securities;</li> <li>Review of Foreclosed Collateral and Impairment;</li> <li>Update on Enforcement of Financial Services Authority Regulation No. 48 of 2020; and</li> <li>Dashboard Report – Risk Profile 31 January 2021.</li> </ul>	√	√	√	√
26 March 2021	<ul style="list-style-type: none"> <li>Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Early Warning Report FI untuk posisi Q4 2020;</li> <li>Simulasi Stress Test Portofolio Kredit; dan</li> <li>Dashboard Report - Profil Risiko 28 Februari 2021.</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Early Warning Report of FI for Position of Q4 2020;</li> <li>Simulation of Stress Test on Loans Portfolio; and</li> <li>Dashboard Report – Risk Profile 28 February 2021.</li> </ul>	√	√	√	√
21 May 2021	<ul style="list-style-type: none"> <li>Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Dashboard Report - Profil Risiko 30 April 2021;</li> <li>Update terkait Migrasi T24 R12 ke R19; dan</li> <li>Pemaparan Perkara Risiko Hukum.</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Dashboard Report – Risk Profile 30 April 2021;</li> <li>Update related to T24 Migration R12 to R19; and</li> <li>Presentation of Legal Risk Cases.</li> </ul>	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		KMH	HMS	JAR	S
25 June 2021	<ul style="list-style-type: none"> <li>Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Progress Tracking Stress Test Portofolio Kredit;</li> <li>Review atas Early Warning pada Q1 2021 dan Implementasi Peraturan Otoritas Jasa Keuangan No. 35;</li> <li>Analisa Penempatan Surat Berharga; dan</li> <li>Dashboard Report - Profil Risiko 31 Mei 2021.</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Tracking Progress of Stress Test on Loans Portfolio;</li> <li>Review on Early Warning in Q1 2021 and Implementation of Financial Services Authority Regulation No. 35;</li> <li>Analysis of Placement of Securities; and</li> <li>Dashboard Report – Risk Profile 31 May 2021;</li> </ul>	√	√	√	√
26 July 2021	<ul style="list-style-type: none"> <li>Update Portfolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Dashboard Report - Profil Risiko 30 Juni 2021 dan Performance Bank Semester I 2021 dengan Kaitan Risiko Strategik;</li> <li>Analisa dan Kajian atas Gambaran Perkembangan/Progres Penanganan dan Penyelesaian Risiko Hukum dan Dampaknya hingga Kini;</li> <li>Risiko Strategis terkait dengan Penurunan Rasio UMKM; dan</li> <li>Update Framework BWMK Uji Coba.</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Dashboard Report - Risk Profile 30 June 2021 and Bank Performance Semester I 2021 related to Strategic Risk;</li> <li>Analysis and Study of Overview of the Development/ Progress of Handling and Settlement of Legal Risks and their Impacts to date;</li> <li>Strategic Risks related to the Decrease in MSME Ratio; and</li> <li>Update on the Trial of BWMK Framework.</li> </ul>	√	√	√	√
19 August 2021	<ul style="list-style-type: none"> <li>Kondisi Likuiditas dan Customer Behavioural;</li> <li>Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Laporan Progres Restrukturisasi; dan</li> <li>Dashboard Report - Laporan Profil Risiko posisi 31 Juli 2021.</li> <li>Liquidity Conditions and Customer Behavior;</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Restructuring Progress Report; and</li> <li>Dashboard Report – Risk Profile Report, Position of 31 July 2021.</li> </ul>	√	√	√	√
21 September 2021	<ul style="list-style-type: none"> <li>Early Warning System (EWS) FI Report Q2 2021;</li> <li>Risk Control Unit (RCU) Operations &amp; Credit - Issue &amp; Update;</li> <li>Update Portofolio Perkreditan Performance Kredit SME, Mikro, dan FI;</li> <li>Kondisi Likuiditas dan Top 50 Deposita Inti;</li> <li>Propose Worksheet Operational Risk; dan</li> <li>Dashboard Report - Laporan Profil Risiko posisi 31 Agustus 2021.</li> <li>Early Warning System (EWS) of FI for Q2 2021 Report;</li> <li>Risk Control Unit (RCU) of Operations &amp; Credit - Issue and Update;</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Liquidity Condition and Top 50 Core Depositors;</li> <li>Propose Worksheet of Operational Risk; and</li> <li>Dashboard Report – Risk Profile Report, Position of 31 August 2021.</li> </ul>	√	√	√	√
19 October 2021	<ul style="list-style-type: none"> <li>Update Perkembangan Perubahan Sistem T24 dari R12 ke R19, termasuk terkait dengan Pelaporannya ke Otoritas Jasa Keuangan dan Bank Indonesia;</li> <li>Update atas temuan Otoritas Jasa Keuangan dan Audit IT;</li> <li>Laporan Pelaksanaan Peraturan Otoritas Jasa Keuangan yang Baru di 2021 dan Progres Penerapannya di Bank Sahabat Sampoerna;</li> <li>Update Performance Collection;</li> <li>Update Portofolio Performance Kredit SME, Mikro, dan FI; dan</li> <li>Dashboard Report - Laporan Profil Risiko posisi 30 September 2021.</li> <li>Update on the Development of Changes in T24 System from R12 to R19, including related to the Reporting to the Financial Services Authority and Bank Indonesia;</li> <li>Update on the findings of Financial Services Authority and IT Audit;</li> <li>Report on the Implementation of Financial Services Authority Regulations in 2021 and the Progress of Its Implementation at Bank Sahabat Sampoerna;</li> <li>Update on Performance Collection;</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans; and</li> <li>Dashboard Report – Risk Profile Report, Position of 30 September 2021.</li> </ul>	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		KMH	HMS	JAR	S
15 November 2021	<ul style="list-style-type: none"> <li>Update Pemenuhan Sertifikasi Bank;</li> <li>Update Portofolio Performance Kredit SME, Mikro, dan FI;</li> <li>Perubahan Nama Segmen Mikro menjadi <i>Emerging SME</i>;</li> <li>BOC Matters Arising; dan</li> <li>Dashboard Report - Profil Risiko 31 Oktober 2021.</li> <li>Update on Fulfillment of Bank Certification;</li> <li>Update on Loans Portfolio, Performance of SME, Micro, and FI Loans;</li> <li>Change of Micro Segment Name to <i>Emerging SME</i>;</li> <li>BOC Matters Arising; and</li> <li>Dashboard Report – Risk Profile 31 October 2021.</li> </ul>	√	√	√	x

Keterangan / Remarks:

KMH : Khoe Minhari Handikusuma | JAR : Juwono Akuan Rokanta  
HMS : Harry Mulyadi Santoso | S : Suhardianto

### Rekomendasi

Rekomendasi yang diberikan Komite Pemantau Risiko terkait fungsinya terhadap kegiatan usaha Bank tahun 2021 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, Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

### Mekanisme Pengangkatan dan Pemberhentian Susunan Komite Pemantau Risiko

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

Pihak yang menjabat sebagai Ketua Komite Pemantau Risiko adalah seorang Komisaris Independen yang telah memenuhi syarat dan kriteria. Untuk mekanisme pemberhentian anggota Komite Pemantau Risiko, dilakukan ketika masa jabatan telah selesai, yaitu selama 2 tahun atau lebih, namun tidak melebihi masa jabatan dari Dewan Komisaris. Sementara itu, masa jabatan serta pengangkatan dan pemberhentian Ketua Komite Pemantau Risiko ditetapkan sesuai dengan penilaian Dewan Komisaris Bank.

### Remunerasi

Jumlah remunerasi yang diterima anggota Komite Pemantau Risiko yang bukan bagian dari anggota Dewan Komisaris ditentukan sesuai perkembangan bisnis dan kebijakan Bank.

### Recommendation

The recommendations given by the Risk Oversight Committee related to its functions towards the Bank's business activities in 2021 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.

### Mechanism of Appointment and Dismissal of Chairman of Risk Oversight Committee

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

The party appointed as Chairman of Risk Oversight Committee is an Independent Commissioner who has met the requirements and criteria. The dismissal mechanism of Risk Oversight Committee members is when the term of office ends, which is 2 years or more, but shall not be longer than the term of office of the Board of Commissioners. Whereas, the term of office, appointment, and dismissal of Risk Oversight Committee's chairman are determined based on the Board of Commissioners' assessment.

### Remuneration

The remuneration amount received by Risk Oversight Committee members who are not Board of Commissioners' members is determined according to the Bank's business development and policy.

# Organ Pendukung Direksi

## Board of Directors' Supporting Organs

Direksi Bank Sahabat Sampoerna menjalankan tugas dan tanggung jawabnya dengan dibantu oleh organ pendukung, yaitu Komite Manajemen Risiko, Komite Kebijakan Perkreditan, ALCO, Komite Pengarah Teknologi Informasi, dan Komite Manajemen Risiko Operasional. Informasi terkait organ pendukung Direksi diuraikan sebagai berikut.

### Komite Manajemen Risiko

Komite Manajemen Risiko adalah organ pendukung Direksi yang berfungsi untuk meminimalisir dan mengelola terjadinya risiko dari aktivitas bisnis Bank. Komite ini juga memberikan rekomendasi terkait mitigasi risiko dan memastikan penerapan sistem manajemen risiko telah berjalan efektif dan mampu memitigasi berbagai risiko Bank dengan baik.

### Pedoman Kerja

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko berpedoman pada Kebijakan Umum Manajemen Risiko dan Memo Internal perihal Penyempurnaan Susunan Komite Manajemen Risiko Bank Sahabat Sampoerna.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Manajemen Risiko diuraikan sebagai 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 memengaruhi kecukupan modal, profil risiko Bank, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi.
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.

*The Board of Directors of Bank Sahabat Sampoerna performs its duties and responsibilities with the assistance of supporting organs, namely Risk Monitoring Committee, Credit Policy Committee, ALCO, Information Technology Steering Committee, and Operational Risk Management Committee. Information related to the supporting organs of the Board of Directors is described as follows.*

### Risk Management Committee

*The Risk Management Committee is a supporting organ for the Board of Directors whose function is to minimize and manage the occurrence of risks from the Bank's business activities. This committee also provides recommendations related to risk mitigation and ensures that the implementation of risk management system has been running effectively and is able to properly mitigate various risks of the Bank.*

### Work Guidelines

*In performing the duties and responsibilities, the Risk Management Committee refers to the General Policy of Risk Management and Internal Memo on the Improvement of Composition of Bank Sahabat Sampoerna's Risk Management Committee.*

### Duties and Responsibilities

*The duties and responsibilities of Risk Management Committee are described as follows.*

1. *Preparation of risk management policies and their amendments, including risk appetite, 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.*
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

Kedudukan Komite Manajemen Risiko berada di bawah Direktur Kepatuhan dan Manajemen Risiko. Namun, komite tersebut bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawab yang dilakukan selama tahun buku.

## Komposisi Keanggotaan

Komposisi 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, sebagai berikut.

## Position of Risk Management Committee

The Risk Management Committee is under the Director of Compliance and Risk Management. However, the Committee is directly responsible to the Chief Executive Officer for the duties and responsibilities performed in the fiscal year.

## Membership Composition

The composition of Risk Management Committee is outlined in Bank's Internal Memo No. 09/02/MI/SKMR/III/18 on the Improvement of Composition of Bank Sahabat Sampoerna's Risk Management Committee as follows.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Direktur Kepatuhan dan Manajemen Risiko <i>Compliance and Risk Management Director</i>
<b>Koordinator (Anggota Tetap)</b> <i>Coordinator (A Permanent Member)</i>	Kepala Satuan Kerja Manajemen Risiko <i>Enterprise Risk, Analytics &amp; Control Division Head</i>
<b>Anggota Tetap</b> <i>A Permanent Member</i>	<ul style="list-style-type: none"> <li>• Direktur Bisnis Mikro <i>Micro Business Director</i></li> <li>• Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i></li> <li>• Direktur Keuangan dan Perencanaan Bisnis <i>Finance and Business Planning Director</i></li> <li>• Chief of SME, Funding, FI &amp; Network</li> <li>• Chief of Credit &amp; Collection</li> <li>• Chief of Internal Audit</li> </ul>
<b>Anggota Tidak Tetap</b> <i>Non-Permanent Members</i>	<ul style="list-style-type: none"> <li>• Chief of Human Capital</li> <li>• Kepala Pengelolaan Jaringan <i>Network Management Division Head</i></li> <li>• Kepala Manajemen Penjualan <i>Sales Management Division Head</i></li> <li>• Kepala Institusi Finansial <i>Financial Institution Division Head</i></li> <li>• Kepala Tresuri dan Pembelian Aset <i>Treasury and Asset Buying Group Head</i></li> <li>• Kepala Komunikasi Korporasi dan Hubungan Investor <i>Corporate Communications and Investor Relations Division Head</i></li> <li>• Kepala Perencanaan Korporasi dan Bisnis <i>Corporate and Business Planning Division Head</i></li> <li>• Kepala Satuan Kerja Kepatuhan <i>Compliance Division Head</i></li> <li>• Kepala Hukum dan Litigasi Perusahaan <i>Corporate Legal and Litigation Division Head</i></li> <li>• Kepala Keuangan, Akunting, dan Pajak <i>Finance, Accounting, and Tax Division Head</i></li> </ul>

<sup>1)</sup> 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 diberlakukan 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 seluruh anggota Komite Manajemen Risiko melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

## Independency

Bank Sahabat Sampoerna warrants that all members of Risk Management Committee perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

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 <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. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Risk Management Committee.</i>	√	√	√	√

√ : Terpenuhi / *Fulfilled* | x : Tidak terpenuhi / *Not fulfilled*

## Pelaksanaan Tugas

Sepanjang tahun 2021, Komite Manajemen Risiko telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Risk Management Committee performed its duties and responsibilities 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"> <li>Mendiskusikan dan mengevaluasi penilaian tingkat risiko Bank secara keseluruhan berdasarkan penilaian 8 jenis risiko;</li> <li>Mendiskusikan dan mengevaluasi atas pelaksanaan <i>monitoring</i> terhadap limit <i>Risk Appetite Statement</i> (RAS) dan Limit Parameter Kredit Bank; serta</li> <li>Mendiskusikan dan mengevaluasi penerapan kebijakan stimulus perekonomian atas dampak penyebaran Covid-19.</li> <li><i>Discussing and evaluating the overall risk level assessment of the Bank based on the assessment of 8 types of risks;</i></li> <li><i>Discussing and evaluating the monitoring on limit of risk appetite statement (RAS) and Limit of Credit Parameter of the Bank; and</i></li> <li><i>Discussing and evaluating the implementation of economic stimulus policies on the impact of Covid-19 spread.</i></li> </ul>
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 wajib melaksanakan rapat minimal 1 kali dalam 3 bulan atau dapat dilaksanakan sewaktu-waktu sesuai dengan kebutuhan. Pada tahun 2021, Komite Manajemen Risiko Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 3 kali, dengan rincian sebagai berikut.

Tanggal Date	Agenda Agenda	Agenda Agenda
29 March 2021	Dashboard Report - Profil Risiko 28 Februari 2021.	Dashboard Report – Risk Profile 28 February 2021.
23 August 2021	<ul style="list-style-type: none"> <li>Dashboard Report - Profil Risiko 31 Juli 2021; dan</li> <li>Propose Review Worksheet Risiko Operasional.</li> </ul>	<ul style="list-style-type: none"> <li>Dashboard Report – Risk Profile 31 July 2021; and</li> <li>Propose Review of Worksheet on Operational Risk.</li> </ul>
6 December 2021	<ul style="list-style-type: none"> <li>Dashboard Report - Profil Risiko 31 Oktober 2021;</li> <li>Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2022; dan</li> <li>Update Worksheet Risiko Hukum.</li> </ul>	<ul style="list-style-type: none"> <li>Dashboard Report – Risk Profile 31 October 2021;</li> <li>Sustainable Financial Action Plan (RAKB) of 2022; and</li> <li>Update on Worksheet of Legal Risk.</li> </ul>

## Rekomendasi

Rekomendasi yang diberikan Komite Manajemen Risiko tahun 2021 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, Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Susunan Komite Manajemen Risiko

Mekanisme pengangkatan dan pemberhentian anggota Komite Manajemen Risiko berpedoman pada 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 adalah organ pendukung Direksi yang bertugas dalam merumuskan kebijakan perkreditan dan memberikan saran perbaikan terhadap kebijakan perkreditan. Komite ini dibentuk berdasarkan 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.

## Pedoman Kerja

Dalam menjalankan tugas dan tanggung jawabnya, Komite Kebijakan Perkreditan mengacu pada Memo No. 09/248a/M/CP/II/2020 perihal Pedoman Pemberian Kredit (PPK) 2020 beserta perubahannya.

## Meetings

The Risk Management Committee must hold meetings at least once every 3 months or at any time as necessary. Throughout 2021, Bank Sahabat Sampoerna's Risk Management Committee held 3 meetings with the following details.

## Recommendation

Recommendations given by the Risk Management Committee in 2021 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 mechanism of the Risk Management Committee's members refers to the Board of Directors' Decision Letter of Bank Sahabat Sampoerna on the Appointment of Risk Management Committee Members and refers to the Internal Memorandum on Improvement of the Composition of Bank Sahabat Sampoerna's Risk Management Committee.

## Credit Policy Committee

The Credit Policy Committee is a supporting organ for the Board of Directors whose duties are to formulate credit policies and provide suggestions for improvements to credit policies. This Committee was established by referring to the Financial Services Authority Regulation No. 42/POJK.03/2017 dated 12 July 2017 on the Obligation to Prepare and Implement Bank's Credit or Financing Policy for Commercial Banks.

## Work Guidelines

In performing the duties and responsibilities, the Credit Policy Committee refers to Memo No. 09/248a/M/CP/II/2020 on the 2020 Credit Provision Guidelines (PPK) and their amendments.

## Fungsi dan Tanggung Jawab

Fungsi dan tanggung jawab dari Komite Kebijakan Perkreditan diuraikan sebagai berikut.

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 diberlakukan 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 di maksud 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.

## Kedudukan Komite Kebijakan Perkreditan

Kedudukan Komite Kebijakan Perkreditan berada di bawah pengawasan Direktur Utama. Komite tersebut bertanggung jawab langsung kepada Direksi Bank atas pelaksanaan tugas dan tanggung jawab selama tahun buku.

## Functions and Responsibilities

The functions and responsibilities of the Credit Policy Committee are described as follows.

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; and
  - 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.

## Position of Credit Policy Committee

Credit Policy Committee' position is under the Chief Executive Officer's supervision. The Committee is directly responsible to the Bank's Board of Directors for the duties and responsibilities performed in the fiscal year.

## Komposisi Keanggotaan

Komposisi keanggotaan Komite Kebijakan Perkreditan Bank tercantum dalam Buku Pedoman Pemberian Kredit (PPK) tahun 2020, Bab X Organisasi Manajemen Perkreditan. Informasi terkait komposisi keanggotaan diungkapkan sebagai berikut.

<b>Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)</b>	Direktur Utama Chief Executive Officer
<b>Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)</b>	Direktur Kredit dan Collection Chief of Credit and Collection
<b>Anggota Tetap*) A Permanent Member*)</b>	<ul style="list-style-type: none"> <li>Direktur Kepatuhan dan Manajemen Risiko Compliance and Risk Management Director</li> <li>Kepala Risiko Perusahaan, Analitik, &amp; Kontrol Enterprise Risk, Analytics &amp; Control Division Head</li> <li>Kepala Divisi Satuan Kerja Kepatuhan Compliance Division Head</li> <li>Kepala Divisi Kredit ESME (ESME Kredit)** ESME Credit Division Head**)</li> <li>Kepala Divisi Kredit Sektor High End SME dan Financial Institutions** High End SME and Financial Institution Credit Division Head**)</li> <li>Chief of Internal Audit</li> </ul>
<b>Anggota Tidak Tetap*) Non-Permanent Members*)</b>	<ul style="list-style-type: none"> <li>Direktur UKM, Pendanaan, Financial Institutions, dan Jaringan Kantor** Chief of SME, Funding, FI, and Network**)</li> <li>Direktur Bisnis Mikro** Micro Business Director**)</li> <li>Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director</li> <li>Kepala Divisi Institusi Keuangan Financial Institution Division Head</li> <li>Kepala Pengembangan Produk Pembiayaan Chief of Financing Product Development</li> </ul>

\*) 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 Chief of Internal Audit) and non-permanent members sign the credit policy related to their work units only; and

\*\*) Adapted to business segments.

## Independensi

Bank Sahabat Sampoerna menjamin seluruh anggota Komite Kebijakan Perkreditan melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

## Membership Composition

The composition of the Bank's Credit Policy Committee is listed in the Credit Granting Manual (PPK) 2020, Chapter X Credit Management Organization. The information related to the composition is described as follows:

## Independency

Bank Sahabat Sampoerna warrants that all members of Credit Policy Committee perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

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

√ : Terpenuhi / Fulfilled | x : Tidak terpenuhi / Not fulfilled

## Pelaksanaan Tugas

Sepanjang tahun 2021, Komite Kebijakan Perkreditan telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Credit Policy Committee performed its duties and responsibilities as follows.

Program Kerja Work Program	Pelaksanaan Implementation
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 2021, Komite Kebijakan Perkreditan telah:</p> <ul style="list-style-type: none"> <li>• Melaksanakan Kebijakan Perkreditan Bank, khususnya pada segmen pembiayaan;</li> <li>• Melaksanakan kewenangan memutus kredit sesuai dengan kewenangan yang telah ditentukan;</li> <li>• Mematuhi ketentuan perundang-undangan dan peraturan lainnya dalam pemberian kredit, termasuk ketentuan regulator yang diberlakukan; serta</li> <li>• Menyelesaikan kredit bermasalah sesuai dengan yang ditetapkan dalam kebijakan perkreditan Bank.</li> </ul> <p>Namun, terdapat ketentuan minimal kewenangan terhadap pelaksanaan di luar ketentuan apabila kredit tetap dijalankan. Throughout 2021, the Credit Policy Committee conducted:</p> <ul style="list-style-type: none"> <li>• The Bank's Credit Policy, particularly in financing segment;</li> <li>• Exercise the authority to decide for credit is in accordance with the specified authority;</li> <li>• Adherence to the provisions of other laws and regulations on credit provision, including the applicable regulatory provisions; and</li> <li>• Settlement of non-performing loans in accordance with those stipulated in the Bank's Credit Policy.</li> </ul> <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 pemutusnya. <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

Sesuai PPK Edisi 2020, rapat Komite Kebijakan Perkreditan wajib dilakukan minimal 1 kali dalam periode 1 bulan. Namun, apabila terdapat kondisi di bulan tertentu tidak terlaksana dikarenakan tidak tercapainya kuorum atau permasalahan lainnya, maka di periode bulan berikutnya dilakukan untuk 2 kali periode. Pada tahun 2021, Komite Kebijakan Perkreditan Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 5 kali, dengan rincian sebagai berikut.

## Meetings

In accordance with PPK 2020 Edition, Credit Policy Committee meeting must be held at least once in a month. However, in the event that a quorum is not fulfilled or a meeting cannot be held due to any other matters in a certain month, then the meeting shall be held twice in the following month. Throughout 2021, Bank Sahabat Sampoerna's Credit Policy Committee held 5 meetings with the following details.

Tanggal Date	Agenda Agenda
25 February 2021	<ul style="list-style-type: none"> <li>• Update Perubahan Kebijakan (Periode Januari-Februari 2021);</li> <li>• Kebijakan Kredit dalam Proses Finalisasi;</li> <li>• Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; dan</li> <li>• Update Monitoring Deviasi dan Persetujuan Khusus.</li> <li>• Update on Policy Changes (Period of January-February 2021);</li> <li>• Credit Policy in Finalization Process;</li> <li>• Initiative/ Proposal/ Discussion related to Credit Policy; and</li> <li>• Update on Monitoring of Deviation and Special Approval.</li> </ul>
18 May 2021	<ul style="list-style-type: none"> <li>• Update Perubahan Kebijakan (Periode Maret-Mei 2021);</li> <li>• Update Release Penyempurnaan Buku PPK Edisi 2020;</li> <li>• Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; dan</li> <li>• Update Monitoring Deviasi dan Persetujuan Khusus.</li> <li>• Update on Policy Changes (Period of March-May 2021);</li> <li>• Update on Release for Completion of the 2020 Edition of the PPK Book;</li> <li>• Initiative/ Proposal/ Discussion related to Credit Policy; and</li> <li>• Update on Monitoring of Deviation and Special Approval.</li> </ul>
16 August 2021	<ul style="list-style-type: none"> <li>• Update Perubahan Kebijakan (Periode Mei-Agustus 2021);</li> <li>• Kebijakan Kredit dalam Proses Finalisasi;</li> <li>• Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit; dan</li> <li>• Update Monitoring Deviasi dan Persetujuan Khusus.</li> <li>• Update on Policy Changes (Period of May-August 2021);</li> <li>• Credit Policy in Finalization Process;</li> <li>• Initiative/ Proposal/ Discussion related to Credit Policy; and</li> <li>• Update on Monitoring of Deviation and Special Approval.</li> </ul>

Tanggal Date	Agenda Agenda
18 October 2021	<ul style="list-style-type: none"> <li>Update Perubahan Kebijakan (Periode Agustus-Oktober 2021); dan</li> <li>Inisiatif/Usulan/Diskusi terkait Kebijakan Kredit.</li> <li>Update on Policy Changes (Period of August-October 2021); and</li> <li>Initiative/ Proposal/ Discussion related to Credit Policy.</li> </ul>
13 December 2021	<ul style="list-style-type: none"> <li>Update Perubahan Policy 2021;</li> <li>Inisiatif/Usulan terkait Kebijakan Kredit; dan</li> <li>Data Deviasi dan Review.</li> <li>Update on Policy Changes in 2021;</li> <li>Initiative/ Proposal related to Credit Policy; and</li> <li>Data of Deviation and Review.</li> </ul>

## Rekomendasi

Rekomendasi yang diberikan Komite Kebijakan Perkreditan tahun 2021 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, Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Susunan Komite Kebijakan Perkreditan

Mekanisme pengangkatan dan pemberhentian anggota Komite Kebijakan Perkreditan berpedoman pada 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

Assests Liability Committe (ALCO) dibentuk sebagai pendekatan formal Bank terhadap proses *assests liability management* guna mengoptimalkan hasil usaha Bank, dengan tetap memperhatikan batasan risiko yang ditetapkan. Komite ini juga berfungsi untuk mengendalikan risiko suku bunga dan rasio likuiditas, menganalisa atas dana pihak ketiga, serta melakukan fungsi anggaran.

## Pedoman Kerja

Dalam menjalankan tugas dan tanggung jawabnya, ALCO berpedoman pada Kebijakan Khusus Tresuri.

## Tugas dan Tanggung Jawab

ALCO mempunyai tugas dan tanggung jawab, yaitu 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 karena adanya ketidakseimbangan neraca (aset dan liabilitas) dan/atau ketidakseimbangan arus kas (penerimaan dan pembayaran).

## Recommendation

Recommendations given by the Credit Policy Committee in 2021 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 mechanism of Credit Policy Committee' members refer to the Board of Directors' Decision Letter of Bank Sahabat Sampoerna on the Appointment of Credit Policy Committee Members and refers to the Internal Memorandum on Improvement of the Composition of Bank Sahabat Sampoerna's Credit Policy Committee.

## ALCO

The Assets Liability Committee (ALCO) was formed as the Bank's formal approach to the assets liability management process in order to optimize the Bank's business results, while still observing the established risk limits. This committee also functions to control interest rate risk and liquidity ratios, analyze third party funds, and perform budgetary functions.

## Work Guidelines

In performing its duties and responsibilities, ALCO refers to the Treasury Special Policy.

## Duties and Responsibilities

ALCO has duties and responsibilities, which are to evaluate, monitor, and prepare forecast (proforma) the Bank's future performance related to the management performance of risk 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

Kedudukan ALCO berada di bawah pengawasan Direktur Utama, serta bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawabnya selama tahun buku.

## Komposisi Keanggotaan

Komposisi keanggotaan ALCO tercantum dalam Kebijakan Khusus Tresuri BSS/KKTRS/TRS/02 yang berlaku sejak Februari 2019, sebagai berikut.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Direktur Utama <i>Chief Executive Officer</i>
<b>Wakil Ketua (Merangkap Anggota)</b> <i>Vice Chairman (Concurrently a Member)</i>	Kepala Keuangan dan Perencanaan Bisnis <i>Chief of Finance and Business Planning</i>
<b>Sekretaris (Merangkap Anggota)</b> <i>Secretary (Concurrently a Member)</i>	Kepala Tresuri <i>Treasury Group Head</i>
<b>Anggota Tetap</b> <i>A Permanent Member</i>	<ul style="list-style-type: none"> <li>Direktur Kepatuhan dan Manajemen Risiko <i>Compliance and Risk Management Director</i></li> <li>Direktur UKM, Pendanaan, <i>Financial Institutions</i>, dan Jaringan Kantor <i>SME, Funding, Financial Institutions, and Network Director</i></li> <li>Direktur Bisnis Mikro <i>Micro Business Director</i></li> <li>Direktur atau Pejabat yang membawahi <i>Credit and Collection</i> <i>Director or Official in charge of Credit and Collection</i></li> <li>Kepala Institusi Finansial <i>Financial Institution Division Head</i></li> <li>Kepala Bisnis Pendanaan <i>Funding Business Division Head</i></li> <li>Kepala Perencanaan Perusahaan <i>Head of Corporate Planning</i></li> <li>Kepala Perencanaan Bisnis <i>Business Planning Division Head</i></li> <li>Kepala Risiko Perusahaan, Analitik, &amp; Kontrol <i>Enterprise Risk, Analytics, &amp; Control Division Head</i></li> <li><i>Chief of Internal Audit</i></li> </ul>

## ALCO's Position

ALCO's position is under the supervision of the Chief Executive Officer, and is directly responsible to the Chief Executive Officer for the implementation of duties and responsibilities during the fiscal year.

## Membership Composition

The composition of ALCO is outlined in the Treasury Special Policy No. BSS/KKTRS/TRS/02, which has been effective since February 2019 as follows.

## Independensi

Bank Sahabat Sampoerna menjamin seluruh anggota ALCO melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

## Independency

Bank Sahabat Sampoerna warrants that all ALCO members perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

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>	√	√	√	√
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 ALCO. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of ALCO.</i>	√	√	√	√

√ : Terpenuhi / *Fulfilled* | x : Tidak terpenuhi / *Not fulfilled*

## Pelaksanaan Tugas

Selama tahun 2021, ALCO telah melaksanakan tugas dan tanggung jawabnya dengan baik dan efektif, seperti melaksanakan rapat secara rutin setiap bulan, memberikan pandangan perekonomian global dan domestik untuk keselarasan strategi bisnis, menetapkan suku bunga simpanan dan kredit, melakukan evaluasi kinerja Bank selama tahun 2021, dan membuat perkiraan prospek bisnis Bank pada tahun 2022.

## Rapat

ALCO wajib melaksanakan rapat minimal 1 kali dalam 1 bulan atau dapat dilaksanakan sewaktu-waktu sesuai kebutuhan. Pada tahun 2021, ALCO Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 12 kali, dengan rincian sebagai berikut.

## Implementation of Duties

Throughout 2021, ALCO performed its duties and responsibilities properly and effectively, such as holding regular monthly meetings, providing global and domestic economic views for business strategy alignment, setting deposit and credit interest rates, evaluating the Bank's performance throughout 2021, and forecasting the Bank's business prospects in 2022.

## Meetings

ALCO must conduct meetings at least once every month or at any time as necessary. Throughout 2021, Bank Sahabat Sampoerna's ALCO held 12 meetings with the following details.

Tanggal Date	Agenda Agenda
25 January 2021	<ul style="list-style-type: none"> <li>Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis Desember 2020-Januari 2021; serta</li> <li>Penurunan Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Beberapa Kategori dengan <i>Tiering</i> dan Tenor Tertentu sebesar 25 bps.</li> <li><i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for December 2020-January 2021; and</i></li> <li><i>Decrease in Deposit Interest Rates (Current Accounts, Savings, and Time Deposits) in Several Categories with Certain Tiering and Tenors by 25 bps.</i></li> </ul>
22 February 2021	<ul style="list-style-type: none"> <li>Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank dan Evaluasi Risiko Bisnis Januari 2021-Februari 2021; serta</li> <li>Penurunan Suku Bunga Simpanan (Deposito) untuk Kategori ARO dan FF Individu dan Non-Individu masing-masing sebesar 25-50 bps.</li> <li><i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for January 2021-February 2021; and</i></li> <li><i>Decrease in Deposit Interest Rates (Time Deposits) for Individual and Non-Individual ARO and FF Categories by 25-50 bps each.</i></li> </ul>
22 March 2021	<ul style="list-style-type: none"> <li>Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis Februari 2021-Maret 2021; serta</li> <li>Penurunan Suku Bunga Simpanan (Deposito) untuk Kategori FF Individu dan Non-Individu sebesar 25 bps.</li> <li><i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for February 2021-March 2021; and</i></li> <li><i>Decrease in Deposit Interest Rates (Time Deposits) for Individual and Non-Individual FF Categories by 25 bps.</i></li> </ul>
19 April 2021	<ul style="list-style-type: none"> <li>Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis Maret 2021-April 2021;</li> <li>Penurunan Suku Bunga Simpanan (Deposito) untuk Kategori ARO Individu dan Non-Individu sebesar 25 bps; serta</li> <li>Pemberlakuan Bertahap Disinsentif RIM pada Periode 1 Mei-30 Agustus 2021 adalah untuk Bank dengan Rasio RIM di bawah 75%.</li> <li><i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for March 2021-April 2021;</i></li> <li><i>Decrease in Deposit Interest Rates (Time Deposits) for Individual and Non-Individual ARO Category by 25 bps; and</i></li> <li><i>Gradual Enforcement of RIM Disincentive, Period of 1 May-30 August 2021, is for Banks with RIM Ratio below 75%.</i></li> </ul>
24 May 2021	<ul style="list-style-type: none"> <li>Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis April 2021-Mei 2021;</li> <li>Penurunan Suku Bunga Simpanan (Deposito) untuk Kategori FF dan ARO Individu dan Non-Individu sebesar 25 bps; serta</li> <li>Manajemen Mempertimbangkan untuk dilakukan Evaluasi Penurunan Suku Bunga Simpanan secara Bertahap, baik untuk FF maupun ARO agar Tidak Terjadi <i>Shock</i> bagi Nasabah Eksisting.</li> <li><i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for April 2021-May 2021;</i></li> <li><i>Decrease in Deposit Interest Rates (Time Deposits) for Individual and Non-Individual FF and ARO Categories reduced by 25 bps; and</i></li> <li><i>Management is considering to Evaluate the Gradual Decrease in Deposit Interest Rates, for FF and ARO, so that there is no shock for existing customers.</i></li> </ul>
21 June 2021	<ul style="list-style-type: none"> <li>Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank dan Evaluasi Risiko Bisnis Mei 2021-Juni 2021;</li> <li>Dilakukan Penurunan Rate Cukup Signifikan agar dapat Memberikan Respon dengan Cepat pada Meningkatnya LDR Bank, untuk Meminimalisir Kerugian bank Akibat Biaya Dana yang Tinggi; serta</li> <li>Penurunan Suku Bunga Simpanan (Deposito) untuk Kategori FF sebesar 100 bps, ARO Individu sebesar 25 bps dan ARO Non-Individu sebesar 50 bps.</li> <li><i>Submission of Economic Outlook, Bank's Financial Projection, and Business Risk Evaluation for May 2021-June 2021;</i></li> <li><i>Sufficiently Significant Rate Reduction was carried out in order to provide a Quick Response to the Increase in Bank LDR, to Minimize Bank Losses due to High Cost of Funds; and</i></li> <li><i>Decrease in Deposit Interest Rates (Time Deposits) for FF Category by 100 bps, Individual ARO Category by 25 bps, Non-Individual ARO Category by 50 bps.</i></li> </ul>
19 July 2021	<ul style="list-style-type: none"> <li>Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis Juni 2021-Juli 2021; serta</li> <li>Penurunan Suku Bunga Simpanan (Deposito) untuk Kategori ARO Non-Individu sebesar 25 bps.</li> <li><i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for June 2021-July 2021; and</i></li> <li><i>Decrease in Deposit Interest Rates (Time Deposits) for Non-Individual ARO Categories by 25 bps.</i></li> </ul>

Tanggal Date	Agenda Agenda
16 August 2021	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis Juli 2021-Agustus 2021;</li> <li>• Penurunan Suku Bunga CASA (Giro dan Tabungan) untuk 3 <i>Tiering</i> Tertinggi sebanyak 25-50 bps; serta</li> <li>• Aturan terkait Pembebanan Disinsentif RIM oleh Regulator secara Bertahap pada periode 1 September-31 Desember 2021, berlaku untuk Bank dengan RIM &lt;80%.</li> <li>• <i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for July 2021-August 2021;</i></li> <li>• <i>Decrease in CASA Interest Rates (Current Accounts and Savings) for the 3 Highest Tiers by 25-50 bps; and</i></li> <li>• <i>Regulations regarding Gradual Imposition of RIM Disincentive by the Regulator for the period of 1 September-31 December 2021, applicable to Banks with RIM &lt;80%.</i></li> </ul>
27 September 2021	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis Agustus 2021-September 2021; serta</li> <li>• Penurunan Suku Bunga Simpanan (Deposito) untuk Kategori ARO Individu sebesar 50 bps.</li> <li>• <i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for August 2021-September 2021; and</i></li> <li>• <i>Decrease in Deposit Interest Rates (Time Deposits) for Individual ARO Category by 50 bps.</i></li> </ul>
25 October 2021	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank dan Evaluasi Risiko Bisnis September 2021-Oktober 2021; serta</li> <li>• Penurunan Suku Bunga CASA (Giro dan Tabungan) untuk 4 <i>Tiering</i> Tertinggi sebanyak 25-50 bps.</li> <li>• <i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for September 2021-October 2021; and</i></li> <li>• <i>Decrease in CASA Interest Rates (Current Accounts and Savings) for the 4 Highest Tiers by 25-50 bps.</i></li> </ul>
22 November 2021	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis Oktober 2021-November 2021; serta</li> <li>• Suku Bunga Simpanan (CASA dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for October 2021-November 2021; and</i></li> <li>• <i>Deposit Interest Rates (CASA and Time Deposits) remain Fixed.</i></li> </ul>
20 December 2021	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis November 2021-Desember 2021 serta Prospek Ekonomi Tahun 2022;</li> <li>• Suku Bunga Simpanan (CASA dan Deposito) Dipertahankan Tetap; serta</li> <li>• Diusulkan untuk dilakukan Penurunan SBDK sebesar 250 bps sebagai Bentuk Respon atas Asesmen yang dilakukan oleh Bank Indonesia atas Suku Bunga Dasar Kredit (SBDK) Perbankan di tahun 2021.</li> <li>• <i>Submission of Economic Outlook, Bank's Financial Projections, and Business Risk Evaluation for November 2021-December 2021, as well as Economic Prospects in 2022; and</i></li> <li>• <i>Deposit Interest Rates (CASA and Time Deposits) remain Fixed; and</i></li> <li>• <i>Proposal to reduce Prime Lending Rate (SBDK) by 250 bps as a form of response to the assessment conducted by Bank Indonesia on the Prime Lending Rate (SBDK) for Banking in 2021.</i></li> </ul>

Sementara itu, rangkuman kinerja ALCO di tahun 2021 diungkapkan sebagai berikut.

1. Penurunan suku bunga simpanan dilakukan secara bertahap untuk jenis dan *tier* tertentu dengan mempertimbangkan LDR Bank, kondisi makro ekonomi, serta *benchmark* dengan bank yang berada pada kategori dan kondisi internal yang sama.
2. Sepanjang tahun 2021, Bank telah melakukan penurunan suku bunga deposito hingga 225 bps-250 bps, tabungan turun 25 bps-125 bps, dan giro turun 125 bps. Strategi penurunan suku bunga yang telah dilakukan selama ini telah berhasil menurunkan *cost of fund* (COF) Bank secara rata-rata ke level 4,04% pada posisi 13 Desember 2021.
3. Belum dilakukan *adjustment* penurunan SBDK sampai dengan November 2021 karena Bank masih berfokus untuk memperbaiki kinerja di tengah ketidakpastian ekonomi akibat pandemi Covid-19.
4. Penurunan SBDK sebesar 250 bps pada Desember 2021 mempertimbangkan penurunan suku bunga acuan BI 7-day *reverse repo rate* (BI7DRR), LPS rate, suku bunga simpanan Bank yang telah dilakukan, dan juga memperhatikan *benchmark* SBDK bank lain untuk tetap mempertahankan perolehan pendapatan Bank dengan risiko yang terukur.
5. Sepanjang tahun 2021, Bank Sahabat Sampoerna berada dalam kondisi sangat likuid dengan LDR ditutup pada level yang ditetapkan oleh regulator (84%-94%), seluruh rasio likuiditas Bank terjaga dengan baik.

Meanwhile, ALCO's performance summary in 2021 is disclosed as follows.

1. Deposit interest rates are decreased gradually for certain types and tiers by considering the Bank's LDR, macroeconomic conditions, and benchmarks with banks in the same category and internal conditions.
2. Throughout 2021, the Bank reduced interest rates for time deposits by 225 bps-250 bps, savings by 25 bps-125 bps, and current accounts by 125 bps. The interest rate reduction strategy carried out so far has succeeded in reducing the Bank's cost of funds (COF) by an average to 4.04% at the position of 13 December 2021.
3. There has not been an adjustment for the reduction in prime lending rate (SBDK) until November 2021 because the Bank still focuses on improving performance amidst the economic uncertainty due to the Covid-19 pandemic.
4. The decrease in SBDK by 250 bps in December 2021 considers the decrease in BI 7-day reverse repo rate (BI7DRR), LPS rate, bank deposit interest rates, and also pays attention to the SBDK benchmarks of other banks to maintain the Bank's revenues with measured risks.
5. Throughout 2021, Bank Sahabat Sampoerna was in a very liquid condition with LDR closed at the level set by the regulator (84%-94%), all of the Bank's liquidity ratios were well maintained.

## Pengembangan Kompetensi

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

## Mekanisme Pengangkatan dan Pemberhentian Susunan ALCO

Mekanisme pengangkatan dan pemberhentian anggota ALCO berpedoman pada 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 adalah organ pendukung Direksi yang bertugas dalam memberikan rekomendasi terkait perumusan, penetapan kebijakan dan strategi pengembangan teknologi informasi Bank. Komite ini dibentuk dengan tujuan membantu Direktur Operasi dan Teknologi Informasi dalam mengelola aktivitas teknologi informasi (TI), terutama dalam meningkatkan mutu pelayanan kepada nasabah.

## Pedoman Kerja

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengarah Teknologi Informasi mengacu pada Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019.

## Tugas dan Tanggung Jawab

Komite Pengarah Teknologi Informasi melaksanakan tugas dan tanggung jawabnya dengan memberikan rekomendasi kepada Direksi mengenai:

- Rencana strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank;  
Hal-hal yang perlu diperhatikan Komite Pengarah Teknologi Informasi dalam pemberian rekomendasi, yaitu:
  - 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;
  - Sumber daya yang dibutuhkan;
  - Manfaat yang diperoleh saat rencana strategis TI diterapkan; dan
  - Kendala yang mungkin timbul dalam penerapan rencana strategis TI;
- Perumusan kebijakan, standar, dan prosedur TI yang utama, misalnya kebijakan pengamanan TI dan manajemen risiko terkait penggunaan TI di Bank;
- 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;

## 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 mechanism of ALCO members refers to the Board of Directors' Decision Letter of Bank Sahabat Sampoerna on the Appointment of ALCO Members and refers to the Internal Memorandum on Improvement of Composition of Bank Sahabat Sampoerna's ALCO.

## Information Technology Steering Committee

The Information Technology Steering Committee is a supporting organ for the Board of Directors whose duties are to provide recommendations regarding formulation and determination of policies and strategies for the Bank's information technology development. This committee was formed with the aim of assisting the Operations and Information Technology Director in managing information technology (IT) activities, particularly in improving customer service quality.

## Work Guidelines

In carrying out its duties and responsibilities, the Information Technology Steering Committee refers to the Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019.

## Duties and Responsibilities

The Information Technology Steering Committee performs its duties and responsibilities by providing recommendations to the Board of Directors regarding:

- IT strategic plan in line with the strategic plan of the Bank's business activities;  
Matters requiring attention of the Information Technology Steering Committee in providing recommendations are:
  - 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;
  - Resources needed;
  - The benefits gained when IT strategic plans are implemented; and
  - Obstacles that may arise in implementing IT strategic plans;
- 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;
- 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. 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.

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.*

### Kedudukan Komite Pengarah Teknologi Informasi

Kedudukan Komite Pengarah Teknologi Informasi berada di bawah Direktur Operasional dan Teknologi Informasi. Namun, komite ini bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawab selama tahun buku.

### Position of Information Technology Steering Committee

*The Information Technology Steering Committee is under the Director of Operations and Information Technology. However, the Committee is directly responsible to the Chief Executive Officer for the duties and responsibilities performed in the fiscal year.*

### Komposisi Keanggotaan

Komposisi keanggotaan Komite Pengarah Teknologi Informasi tercantum dalam Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019 tanggal 8 Maret 2019, sebagai berikut.

### Membership Composition

*The composition of Information Technology Steering Committee members is outlined in the Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019 dated 8 March 2019 as follows.*

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i>
<b>Sekretaris (Merangkap Anggota)</b> <i>Secretary (Concurrently a Member)</i>	Kepala Teknologi Informasi <i>Head of Information Technology</i>
<b>Anggota Tetap</b> <i>A Permanent Member</i>	<ul style="list-style-type: none"> <li>• Direktur Utama <i>Chief Executive Officer</i></li> <li>• Direktur UKM, Pendanaan, <i>Financial Institutions</i>, dan Jaringan Kantor <i>SME, Funding, Financial Institutions, and Branch Network Director</i></li> <li>• Direktur Keuangan dan Perencanaan Bisnis <i>Chief of Finance and Business Planning</i></li> <li>• <i>Chief of Credit and Collection</i></li> <li>• Kepala <i>Operational Management</i> <i>Operational Management Division Head</i></li> <li>• Kepala Satuan Kerja Manajemen Risiko <i>Enterprise Risk and Control Division</i></li> <li>• <i>Chief of Internal Audit</i></li> </ul>

## Independensi

Bank Sahabat Sampoerna menjamin seluruh anggota Komite Pengarah Teknologi Informasi melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

## Independency

Bank Sahabat Sampoerna warrants that all members of Information Technology Steering Committee perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

Aspek Independensi Independence Aspect	Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)	Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)	Anggota Tetap A Permanent Member
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 / Fulfilled | x : Tidak terpenuhi / Not fulfilled

## Pelaksanaan Tugas

Sepanjang tahun 2021, Komite Pengarah Teknologi Informasi telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Information Technology Steering Committee performed its duties and responsibilities as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Pelaksanaan proyek TI dengan Rencana Pengembangan Aplikasi sesuai dengan Rencana Bisnis Bank 2021. <i>Implementation of IT projects with the Application Development Plan in accordance with the 2021 Bank Business Plan.</i>	GoAML, Centralized Checking, Upgrade Core Banking System, Upgrade Card Management System, Produk Tabungan Rekening Dana Peer-to-Peer, Loan Origination System versi baru, Mobile Banking Online Saving dengan Digital Onboarding, E-KYC, Sertifikasi ISO 27001:2013, Penambahan Biller Switching, Web Application Firewall, QRIS Acquirer, Security Operations Center, dan kerja sama dengan mitra usaha. <i>GoAML, Centralized Checking, Core Banking System Upgrade, Card Management System Upgrade, Peer-to-Peer Fund Account Saving Products, new version of Loan Origination System, Online Saving on Mobile Banking with Digital Onboarding, E-KYC, ISO 27001:2013 Certification, Addition of Biller Switching, Web Application Firewall, QRIS Acquirer, Security Operations Center, and collaboration with business 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

Komite Pengarah Teknologi Informasi wajib melaksanakan rapat minimal 4 kali dalam 1 tahun (triwulanan) atau sewaktu-waktu sesuai dengan kebutuhan. Pada tahun 2021, Komite Pengarah Teknologi Informasi Bank Sahabat Sampoerna telah melaksanakan rapat sebanyak 4 kali, dengan rincian sebagai berikut.

Tanggal Date	Agenda Agenda
4 January 2021	<ul style="list-style-type: none"> <li>Update Hasil Pemeriksaan Audit Teknologi Informasi;</li> <li>Update Pelaksanaan Uji Coba Disaster Recovery; dan</li> <li>Update Pengembangan Teknologi Informasi yang sedang Berjalan.</li> </ul>
8 April 2021	
7 July 2021	
6 October 2021	

## Pengembangan Kompetensi

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

## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Pengarah Teknologi Informasi

Mekanisme pengangkatan Ketua Komite Pengarah Teknologi Informasi menjadi tanggung jawab Direksi dengan masa jabatan tidak lebih lama dari Direktur Bank. Pihak yang diangkat menjadi Ketua Komite Pengarah Teknologi harus seorang Direktur yang membawahi bidang teknologi dan informasi Bank. Sementara, mekanisme pemberhentian Ketua Komite Pengarah Teknologi Informasi dilakukan ketika masa jabatan telah selesai atau dapat diberhentikan sebelum masa jabatan dengan ketentuan sebagai berikut.

- Keputusan RUPS; atau
- Surat Keputusan Direksi PT Bank Sahabat Sampoerna.

## Komite Manajemen Risiko Operasional

Komite Manajemen Risiko Operasional merupakan satu kesatuan dari Komite Manajemen Risiko Bank. Akan tetapi, tugas utama dari komite tersebut untuk mengelola manajemen risiko operasional dan risiko lainnya, seperti risiko hukum, strategis, reputasi, dan kepatuhan.

Komite Manajemen Risiko Operasional dibentuk dengan tujuan untuk:

- Memastikan efektivitas pelaksanaan manajemen risiko operasional dan lainnya secara menyeluruh; dan
- 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.

## Meetings

The Information Technology Committee must conduct meetings at least 4 times in 1 year (quarterly) or at any time as necessary. Throughout 2021, Bank Sahabat Sampoerna's Information Technology Steering Committee held 4 meetings with the following details.

## 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.

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

The appointment mechanism of Chairman of Information Technology Steering Committee is the responsibility of the Board of Directors with term of office no longer than the Bank's Board of Directors. The party appointed as Chairman of Information Technology Steering Committee must be a Director in charge of the Bank's technology and information. Whereas, the dismissal mechanism of Chairman of Information Technology Steering Committee is when the term of office ends or is terminated before the term of office ends under the following conditions.

- GMS Resolutions; or
- Decision Letter of Board of Directors of PT Bank Sahabat Sampoerna.

## Operational Risk Management Committee

The Operational Risk Management Committee is part of the Bank's Risk Management Committee. However, the main duty of this Committee is to manage operational risk management and other risks, such as legal, strategic, reputation, and compliance risks.

The Operational Risk Management Committee was formed with the following objectives:

- Ensure the effectiveness of overall operational and other risk management implementation; and
- 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.

## Pedoman Kerja

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko Operasional berpedoman pada 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

Tugas dan tanggung jawab yang dilaksanakan oleh Komite Manajemen Risiko Operasional, yaitu melakukan evaluasi terhadap implementasi kebijakan manajemen risiko serta memberi rekomendasi kepada manajemen terkait kebijakan ataupun tindak lanjut yang harus diambil. Komite ini juga menjadi fasilitator forum untuk melaksanakan identifikasi, penilaian, mitigasi, dan pemantauan yang berkelanjutan terhadap profil risiko dan isu operasional lainnya. Komite Manajemen Risiko Operasional berkewajiban untuk memberikan saran dan rekomendasi kepada Komite Manajemen Risiko, mengenai:

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

## Kedudukan Komite Manajemen Risiko Operasional

Kedudukan Komite Manajemen Risiko Operasional berada di bawah Komite Manajemen Risiko dan berkoordinasi dengan Kepala Satuan Kerja Manajemen Risiko. Namun, komite tersebut bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawab selama tahun buku.

## Komposisi Keanggotaan

Komposisi 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, sebagai berikut.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Kepala Satuan Kerja Manajemen Risiko <i>Enterprise Risk, Analytics &amp; Control Division Head</i>
<b>Sekretaris (Merangkap Anggota)</b> <i>Secretary (Concurrently a Member)</i>	<i>Operational Risk Management Head</i>
<b>Anggota Tetap</b> <i>A Permanent Member</i>	<ul style="list-style-type: none"> <li>• Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i></li> <li>• Direktur Bisnis Mikro <i>Micro Business Director</i></li> <li>• Chief of SME, Funding, FI, and Network</li> </ul>
<b>Anggota Tidak Tetap</b> <i>Non-Permanent Members</i>	<ul style="list-style-type: none"> <li>• Kepala Satuan Kerja Kepatuhan <i>Compliance Division Head</i></li> <li>• Pimpinan Bagian/Departemen/Unit Kerja terkait <i>Head of related Section/Department/Division</i></li> </ul>

## Work Guidelines

*In performing its duties and responsibilities, the Operational Risk Management Committee refers to the General Policy of Risk Management, particularly in Operational Risk Management Implementation chapter, which is stated in the Special Policy for Operational Risk Management of Bank Sahabat Sampoerna.*

## Duties and Responsibilities

*The duties and responsibilities performed by Operational Risk Management Committee are evaluating the implementation of risk management policies and providing recommendations to the Management on policies or follow-up actions to be taken. This Committee facilitates a forum to identify, assess, mitigate, and monitor risk profile and other operational issues on an ongoing basis.*

*The Operational Risk Management Committee has an obligation to provide suggestions and recommendations to the Risk Management Committee on the following matters.*

1. *To report the results of key control self-assessment (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

*The Operational Risk Management Committee is under the Risk Management Committee and coordinates with the Enterprise Risk, Analytics & Control Division Head. However, the Committee is directly responsible to the Chief Executive Officer for the duties and responsibilities performed in the fiscal year.*

## Membership Composition

*The composition of Operational Risk Management Committee members is outlined in the Bank's Internal Memo No. 09/16/MI/SKMR/XII/14 on Bank Sahabat Sampoerna's Operational Risk Management Committee as follows.*

## Independensi

Bank Sahabat Sampoerna menjamin Komite Manajemen Risiko Operasional melaksanakan tugas dan tanggung jawabnya secara profesional, tanpa adanya intervensi dari pihak manapun. Hal tersebut dibuktikan melalui pemenuhan aspek independensi sebagai berikut.

## Independency

Bank Sahabat Sampoerna warrants that all members of Operational Risk Management Committee perform their duties and responsibilities in a professional manner, without intervention from any party. This is proven by fulfilling the following aspects of independence.

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 Non-Permanent Members
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 / *Fulfilled* | x : Tidak terpenuhi / *Not fulfilled*

## Pelaksanaan Tugas

Sepanjang tahun 2021, Komite Manajemen Risiko Operasional telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Operational Risk Management Committee performed its duties and responsibilities as follows.

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
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. <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>	<ul style="list-style-type: none"> <li>Mendiskusikan dan mengevaluasi atas hasil <i>key control self-assessment</i> (KCSA) yang disusun oleh unit kerja terkait;</li> <li>Mendiskusikan dan mengevaluasi kejadian terkait dengan isu operasional yang tercatat dalam <i>loss event database</i> (LED); serta</li> <li>Mendiskusikan pelaksanaan <i>business continuity management</i> (BCM).</li> <li>Discussing and evaluating the key control self-assessment (KCSA) results prepared by the related division;</li> <li>Discussing and evaluating events related to operational issues that are recorded in the loss event database (LED); and</li> <li>Discussing the implementation of business continuity management (BCM).</li> </ul>

## Rapat

Komite Manajemen Risiko Operasional wajib melaksanakan rapat minimal 1 kali dalam 3 bulan atau sewaktu-waktu sesuai kebutuhan. Pelaksanaan rapat tersebut wajib dihadiri oleh seluruh Direktur dan pejabat terkait. Pada tahun 2021, Komite Manajemen Risiko Operasional telah melaksanakan rapat sebanyak 4 kali, dengan rincian sebagai berikut.

Tanggal Date	Agenda Agenda
23 February 2021	<ul style="list-style-type: none"> <li>Update Last KMRO;</li> <li>Loss Event Database (LED) YTD 2020;</li> <li>Business Continuity Management (BCM) &amp; BCP Testing 2020 Result; dan / and</li> <li>Key Control Self-Assessment (KCSA)</li> </ul>
4 May 2021	<ul style="list-style-type: none"> <li>Update Last KMRO;</li> <li>Loss Event Database (LED);</li> <li>Business Continuity Management (BCM); dan / and</li> <li>Key Control Self-Assessment (KCSA).</li> </ul>
29 September 2021	<ul style="list-style-type: none"> <li>Update Last KMRO;</li> <li>Loss Event Database (LED);</li> <li>Business Continuity Plan (BCP) Site Checking; dan / and</li> <li>Key Control Self-Assessment (KCSA) Refreshment.</li> </ul>
26 October 2021	<ul style="list-style-type: none"> <li>Update Last KMRO;</li> <li>Loss Event Database (LED);</li> <li>Business Continuity Plan (BCP) Testing Preparation; dan / and</li> <li>Key Control Self-Assessment (KCSA) Head Office and Branch Review.</li> </ul>

## Rekomendasi

Rekomendasi yang diberikan Komite Manajemen Risiko Operasional tahun 2021 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, Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Manajemen Risiko Operasional

Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Manajemen Risiko Operasional menjadi tanggung jawab 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 must conduct meetings at least once every 3 months or at any time as necessary. The meetings must be attended by all Directors and related officials. Throughout 2021, the Operational Risk Management Committee held 4 meetings with the following details.*

## Recommendation

*Recommendations given by the Operational Risk Management Committee in 2021 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 appointment and dismissal mechanism of Chairman of Operational Risk Management Committee is the responsibility of 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 merupakan organ Bank yang berfungsi sebagai mediator antara Bank dengan para pemangku kepentingan. Selain itu, Sekretaris Perusahaan bertanggung jawab untuk memastikan kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku sebagai bagian dari implementasi tata kelola yang baik.

### Tanggung Jawab

Tanggung jawab Sekretaris Bank Sahabat Sampoerna terdiri dari:

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*; serta
  - b. 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; serta
9. Memimpin dan mengatur Divisi Legal dan Sekretaris Perusahaan dan memastikan divisi tersebut memiliki kemampuan yang baik dalam menjalankan tugasnya.

### Wewenang

Dalam menjalankan tugas dan tanggung jawabnya, Sekretaris Perusahaan mempunyai wewenang sebagai berikut.

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.

*The Corporate Secretary is a Bank organ that functions as a liaison between the Bank and stakeholders. Furthermore, Corporate Secretary is responsible for ensuring: the Bank's compliance with the applicable laws and regulations as part of good corporate governance implementation.*

### Responsibility

*Bank Sahabat Sampoerna's Corporate Secretary has the following responsibilities:*

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 such 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; and*
  - b. *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 conducting the duties and responsibilities, the Corporate Secretary has the following authority:*

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 pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

## Pelaksanaan Tugas

Selama tahun 2021, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya dengan baik dan efektif, antara lain:

1. Menyelenggarakan rapat Dewan Komisaris, Direksi, gabungan, (Dewan Komisaris dan Direksi), Komite Pembantu Dewan Komisaris, serta membuat notulen dari rapat tersebut;
2. Melakukan publikasi melalui *website* Bank, antara lain publikasi Laporan Tahunan dan Laporan Keberlanjutan, Laporan Keuangan Triwulanan, suku bunga dasar kredit, baik bulanan maupun triwulanan; serta
3. Mengatur pembuatan Laporan Tahunan dan Laporan Keberlanjutan Bank tahun 2021 serta pelaporan dan penyampaiannya kepada regulator dan Pemegang Saham.

## Pengembangan Kompetensi

Pengembangan kompetensi diikuti Emalia Indra Juanti selaku Kepala Kesekretariatan Perusahaan dan Kepatuhan tahun 2021 telah diungkapkan pada uraian Pengembangan Kompetensi Dewan Komisaris, Direksi Komite-Komite, Pejabat Senior, serta Pejabat Eksekutif, dan Manajemen Senior dalam Laporan Tahunan ini.

## 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, coordinating 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 in this this Annual Report.*

## Implementation of Duties

*Throughout 2021, the Corporate Secretary performed the following duties and responsibilities properly and effectively, among others:*

1. *Hold meetings of the Board of Commissioners, Board of Directors, joint meetings (Board of Commissioners and Board of Directors), and Committees Assisting the Board of Commissioners, and make minutes of such meetings;*
2. *Making publications through the Bank's website, among others, the Annual Report and Sustainability Report, Quarterly Financial Statements, prime lending rates, either monthly or quarterly; and*
3. *Regulating the preparation of the Bank's 2021 Annual Report and Sustainability Report as well as the reporting and submission to regulators and Shareholders.*

## Competency Development

*The competency development programs attended by Emalia Indra Juanti as the Corporate Secretary and Compliance Division Head 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 merupakan organ Bank yang berfokus pada pengendalian internal atau sebagai *third line of defense* yang berperan penting dalam menjaga keberlangsungan bisnis Bank. Satuan kerja tersebut bertanggung jawab untuk melakukan pengawasan dan penilaian atas pengendalian internal dengan melakukan pemeriksaan terhadap seluruh divisi kerja di Bank Sahabat Sampoerna.

Pembentukan Satuan Kerja Audit Internal juga bertujuan untuk mencapai tujuan Bank melalui pemberian *assurance* dan *consulting* secara independen dan objektif mengenai pertumbuhan Bank, pelaksanaan pengendalian internal, pengelolaan risiko, serta penerapan tata kelola Bank, yang diharapkan dapat meningkatkan performa Bank ke depannya.

### Pedoman Kerja

Dalam menjalankan tugas dan tanggung jawabnya, Satuan Kerja Audit Internal berpedoman pada Piagam Internal Audit yang telah disesuaikan dengan Penerapan Fungsi Audit Internal pada Bank Umum di Indonesia yang telah mengalami pembaruan 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 tersebut 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 is a Bank organ that focuses on internal control or as a third line of defense, which plays an important role in maintaining the Bank's business continuity. This division is responsible for supervising and assessing internal control by auditing all divisions at Bank Sahabat Sampoerna.*

*The establishment of Internal Audit Division aims to achieve the Bank's objectives by providing independent and objective assurance and consulting regarding the Bank's growth, implementation of internal control, risk management, and Bank governance, which are expected to improve the Bank's performance in the future.*

### Work Guidelines

*In performing its duties and responsibilities, the Internal Audit Division refers to the Internal Audit Charter which has been adjusted to the Implementation of Internal Audit Function at Commercial Banks in Indonesia which was updated on 1 May 2019. The charter was prepared based on the Financial Services Authority Regulation No. 01/POJK.03/2019 on Implementation of Internal Audit Function for Commercial Banks. The contents of the charter are as follows:*

1. *Vision and Mission;*
2. *Position in Organization;*
3. *Scope;*
4. *Authority and Responsibilities;*
5. *Functions of Chief of Intenal Audit;*
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

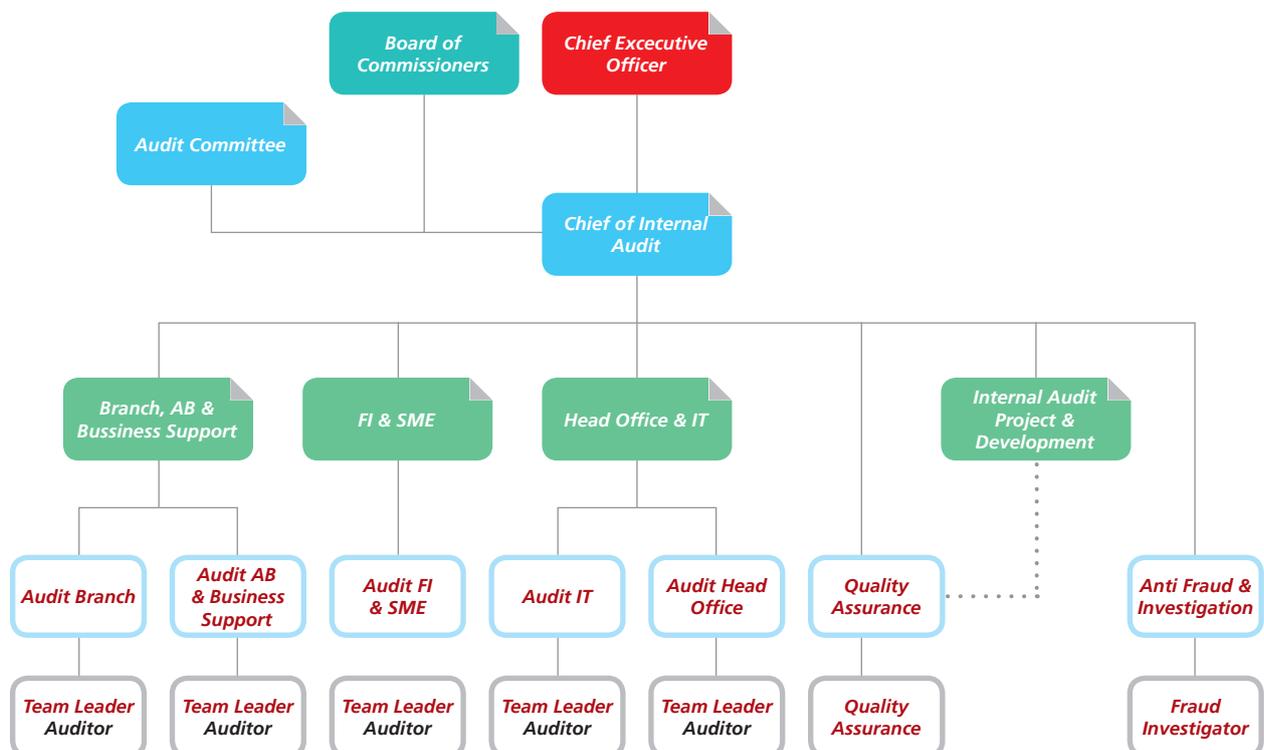
Visi Vision	
Menjadi <i>strategic partner</i> yang kompeten, profesional, dan independen serta terbaik bila dibandingkan sesuai kelasnya. <i>To be the best, competent, professional, and independent strategic partner according to its class.</i>	
Misi Mission	
Membantu mencapai tujuan perusahaan melalui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

## Kedudukan dan Struktur

## Position and Structure

Berdasarkan struktur organisasi Bank, Satuan Kerja Audit Internal berada di bawah pengawasan Direktur Utama, serta memiliki wewenang untuk melakukan koordinasi dengan Komite Audit. Informasi terkait kedudukan dan struktur Satuan Kerja Audit Internal digambarkan sebagai berikut.

Based on the Bank's organizational structure, the Internal Audit Division is under the supervision of the Chief Executive Officer, and has the authority to coordinate with the Audit Committee. Information related to the position and structure of the Internal Audit Division is described as follows.



## Jumlah Auditor Internal pada Satuan Kerja Audit Internal

Pada tahun 2021, Bank Sahabat Sampoerna memiliki sebanyak 26 auditor internal, termasuk Kepala Satuan Kerja Audit Internal.

## Profil Kepala Satuan Kerja Audit Internal

Kepala Satuan Kerja Audit Internal dijabat oleh A Dendi Hardiansyah, yang diangkat oleh Direktur Utama Bank 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 Kepala Satuan Kerja Audit Internal disajikan pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

## Kualifikasi dan Sertifikasi Personil

Auditor Satuan Kerja Audit Internal telah memenuhi kualifikasi sesuai dengan Peraturan Bank Indonesia No. 12/7/PBI/2010 perihal Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Seluruh auditor pada satuan kerja tersebut telah lulus dalam Program Badan Sertifikasi Manajemen Risiko (BSMR), minimal level 1 untuk staf, level 2 untuk tingkatan manajemen, level 3 untuk personil Satuan Kerja Audit Internal, dan level 4 untuk *Chief of Internal Audit*. Satuan Kerja Audit Internal juga menjamin independensi dari seluruh auditor, yang mana tidak memiliki hubungan kekerabatan sampai derajat kedua, baik vertikal ataupun horizontal dengan Pemegang Saham, anggota Dewan Komisaris, anggota Direksi, serta auditor di luar Satuan Kerja Audit Internal.

Sementara untuk program sertifikasi auditor, masih dalam proses penyusunan perencanaan terpadu oleh Satuan Kerja Audit Internal. Di samping itu, Bank Sahabat Sampoerna terus meningkatkan pengetahuan dan wawasan auditor dengan bergabung dalam keanggotaan Ikatan Auditor Intern Bank (IAIB) dan berpartisipasi dalam berbagai kegiatan yang diselenggarakan, seperti seminar atau pelatihan.

## Kode Etik Auditor

## Number of Internal Auditors in the Internal Audit Division

In 2021, Bank Sahabat Sampoerna had 26 internal auditors, including the Chief of Internal Audit.

## Profile of Chief of Internal Audit

The Chief of Internal Audit is A Dendi Hardiansyah, who was appointed by the Bank's Chief Executive Officer 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 Unit Charter. Profile of the Chief of Internal Audit is presented in the Company Profile chapter of this Annual Report.

## Personnel Qualifications and Certifications

Auditors of the Internal Audit Division have met the qualifications in accordance with Bank Indonesia Regulation No. 12/7/PBI/2010 on Risk Management Certification for Management and Officials of Commercial Banks. All auditors in the division have passed the Risk Management Certification Agency (BSMR) Program, a minimum of level 1 for staff, level 2 for management level, level 3 for Internal Audit Division personnel, and level 4 for Chief of Internal Audit. The Internal Audit Division warrants the independency of all auditors who do not have family relationship until second degree, both vertically and horizontally, with Shareholders, members of Board of Commissioners, members of Board of Directors, and auditors outside the Internal Audit Division.

Meanwhile, the auditor certification program is still in the process of compiling an integrated plan by the Internal Audit Division. In addition, Bank Sahabat Sampoerna continues to improve auditors' knowledge and insight by joining the membership of Bank's Internal Auditor Association (IAIB) and participating in various activities held, such as seminars or training.

## 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; serta
- Menghormati dan berkontribusi agar tercapainya tujuan perusahaan.

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; serta
- Memahami prinsip Tata Kelola (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 lainnya, 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

Berdasarkan Piagam Audit Internal, Satuan Kerja Audit Internal mempunyai tanggung jawab untuk:

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 Otoritas Jasa Keuangan, maupun Bank Indonesia dan Standar Profesi Internal Audit (Standar Pelaksanaan Audit Internal secara profesional);

## Responsibilities and Authority

### Responsibilities

Based on the Internal Audit Charter, the Internal Audit Division has the following responsibilities:

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, provisions of Financial Services Authority, Bank Indonesia, and Internal Audit Professional Standards (Internal Audit Implementation Standards professionally);*

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 disampaikan salinannya kepada Dewan Komisaris, Komite Audit, serta Direktur Kepatuhan dan Manajemen 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; serta
10. Mengembangkan dan menjalankan program untuk mengevaluasi dan meningkatkan kualitas Internal Audit.

Berdasarkan Piagam Internal, Satuan Kerja Audit Internal mempunyai wewenang untuk:

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 personil 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*.

4. *Preparing reports of audit results of the tasks carried out and a summary of the top ten risks from the audit results, to be submitted to interested parties including the Chief Executive Officer. Furthermore, a copy of the report is also submitted to the Board of Commissioners, Audit Committee, and Compliance & Risk Management Director;*
5. *Providing recommendations for improvements to the audit results, objective information about the activities examined, and submitting the report on such matter;*
6. *Monitoring and analyzing the adequacy of follow-up of improvements to the audit results, both internal and external findings, and the management letter;*
7. *Conducting special investigation or audit in the event that there is a suspicion of fraud, deviations from the applicable laws and regulations, reporting and submitting information on suspected fraud determined during the audit process, and following it up in accordance with the Anti-Fraud Investigation Policy;*
8. *Ensuring the accuracy of the Bank's Financial Statements by reviewing the Bank's Publication Reports per quarter and reporting them to the Audit Committee;*
9. *Enhancing the competence and professionalism of audit staff from the aspects of knowledge, skills, and experience required; and*
10. *Developing and running programs to evaluate and improve the quality of Internal Audit.*

*Based on the Internal Audit Charter, the Internal Audit Division has the following authority:*

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

Sepanjang tahun 2021, Satuan Kerja Audit Internal telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties

Throughout 2021, the Internal Audit Division performed its duties and responsibilities as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Menyusun rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit intern tahun 2022. <i>Preparing the annual audit plan and budget allocation to implement internal audit function in 2022.</i>	SKAI telah menyusun rencana audit tahunan dan alokasi anggaran berdasarkan penilaian risiko secara komprehensif untuk pelaksanaan fungsi audit intern tahun 2022 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 2022, which has been approved by the Board of Commissioners and Chief Executive Officer by considering recommendations from the Audit Committee.</i>
Melaksanakan rencana audit tahunan 2021 yang telah disetujui oleh Dewan Komisaris dan Direktur Utama dengan mempertimbangkan rekomendasi Komite Audit serta melaksanakan tugas-tugas lain sesuai dengan kepentingan ( <i>urgency</i> ) maupun permintaan khusus. <i>Conducting the 2021 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 43 <i>auditable unit</i> dari 40 <i>plan</i> , yaitu 11 perkreditan, 9 operasional, 3 <i>financial institution</i> , 14 kantor pusat, dan 6 informasi teknologi. <i>The Internal Audit Division conducted 43 auditable units of 40 plans, which were 11 credit, 9 operations, 3 financial institutions, 14 head offices, and 6 information technology.</i>
Membuat laporan hasil pemeriksaan atas tugas yang dilaksanakan untuk disampaikan kepada pihak-pihak yang berkepentingan termasuk Dewan Komisaris atau Direktur Utama. <i>Preparing report on audit results or duties assigned to be submitted to interested parties including Board of Commissioners or the Chief Executive Officer.</i>	SKAI telah menyampaikan sebanyak 43 laporan hasil pemeriksaan kepada Direktur terkait dan membahas temuan yang dianggap signifikan kepada Komite Audit dan Dewan Komisaris. Selain itu, laporan disampaikan salinannya kepada Dewan Komisaris, Komite Audit, serta Direktur Kepatuhan dan Manajemen Risiko. <i>The Internal Audit Division submitted 43 audit reports to the relevant Director 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 Management Director.</i>
Memastikan kebenaran Laporan Keuangan Bank telah sesuai dengan standar akuntansi yang berlaku. <i>Ensuring 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 1 kasus/masalah yang terindikasi mengandung pelanggaran ketentuan Bank dan <i>fraud</i> . Atas hal tersebut, telah dilaporkan kepada Otoritas Jasa Keuangan. Selain itu, SKAI 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 1 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 1 Mei 2019, 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 1 May 2019, reviewing the conformity with the Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function for Commercial Banks.</i>
SKAI melakukan komunikasi dengan pihak regulator. SKAI communicates with regulators.	Kepala SKAI melakukan komunikasi dengan Otoritas Jasa Keuangan secara aktif untuk membahas: <ul style="list-style-type: none"> <li>• Area berisiko yang diidentifikasi oleh Otoritas Jasa Keuangan dan SKAI;</li> <li>• Pemahaman tindakan mitigasi risiko yang dilakukan Bank;</li> <li>• Pemantauan tindak lanjut Bank atas kelemahan yang teridentifikasi;</li> <li>• Temuan dan rekomendasi dari pelaksanaan audit internal pada tahun berjalan; serta</li> <li>• Rencana audit tahunan.</li> </ul> Selain itu, SKAI 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.

Program Kerja Work Program	Pelaksanaan Implementation
	<p>Chief of Internal Audit actively communicates with the Financial Services Authority to discuss:</p> <ul style="list-style-type: none"> <li>• Risk areas identified by the Financial Services Authority and SKAI;</li> <li>• Understanding of the risk mitigation measures carried out by the Bank;</li> <li>• Monitoring the Bank's follow-up on identified weaknesses;</li> <li>• Findings and recommendations from the internal audit conducted in the current year; and</li> <li>• Annual audit plan.</li> </ul> <p>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.</p>

Pada tahun 2021, Bank Sahabat Sampoerna mengeluarkan biaya sebesar Rp28 juta untuk melaksanakan pemeriksaan audit internal.

In 2021, Bank Sahabat Sampoerna spent cost amounting to Rp28 million to conduct internal audit examination.

## Temuan dan Tindak Lanjut

Satuan Kerja Audit Internal melaksanakan sistem peninjauan ulang yang sesuai dan memadai terkait dengan temuan audit yang diterima dari setiap auditor. Hasil dari audit tersebut kemudian dianalisis dan disampaikan kepada Direksi sebagai temuan yang perlu ditindaklanjuti. Informasi terkait data tindak lanjut audit Bank Sahabat Sampoerna selama tahun 2021, diungkapkan sebagai berikut.

## Findings and Follow Ups

The Internal Audit Division applies an appropriate and adequate review system related to the audit findings received from each auditor. The audit results are then analyzed and submitted to the Board of Directors as findings requiring follow up. Information related to follow-up data on Bank Sahabat Sampoerna's audit in 2021 is disclosed as follows.

Status Status	Total Temuan Total Findings	Persentase Percentage
Open	41	15.02%
Overdue	-	-
Closed	232	84.98%
<b>Total</b>	<b>273</b>	<b>100.00%</b>

## Audit TI

Bank Sahabat Sampoerna mempunyai pedoman terkait pelaksanaan audit teknologi informasi (TI), yaitu Kebijakan Prosedur Audit Internal TI No. 09/016/BSS/SKAI/III/2017 tanggal 31 Maret 2017. Bank juga melakukan pengkajian ulang atas fungsi audit internal terkait penggunaan TI minimal 1 kali dalam 3 tahun.

Hasil audit internal terhadap TI telah dilaksanakan sepanjang tahun 2021 dan telah dilaporkan kepada Otoritas Jasa Keuangan, terdiri dari:

1. Laporan Hasil Pemeriksaan Kepatuhan (LHPK);
2. Cyber Security (Jarkom dan Pengamanan Informasi);
3. Migrasi Data Project Upgrade T24 R19;
4. TASAKU (General Control and Application);
5. CBR (Antasena); dan
6. T24 (Pasca Upgrade T24-R19).

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.

## IT Audit

Bank Sahabat Sampoerna has guidelines regarding the implementation of information technology (IT) audit, namely the IT Internal Audit Procedure Policy No. 09/016/BSS/SKAI/III/2017 dated 31 March 2017. The Bank also reviews the internal audit function related to the use of IT at least once every 3 years.

The internal audit on IT was carried out throughout 2021 and the results were reported to the Financial Services Authority consisting of:

1. Compliance Audit Reports (LHPK);
2. Cyber Security (Jarkom and Information Security);
3. Data Migration of T24 R19 Upgrade Project;
4. TASAKU (General Control and Application);
5. CBR (Antasena); and
6. T24 (Post Upgrade on T24-R19).

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

Pengembangan kompetensi diikuti oleh auditor dari Satuan Kerja Audit Internal dengan tujuan untuk meningkatkan pengetahuan dan kemampuan, sehingga dapat melaksanakan tugas dan tanggung jawabnya dengan lebih optimal dan efektif. Selama tahun 2021, program pengembangan kompetensi yang diikuti tercatat sebanyak 45 kali dengan melibatkan 24 peserta. Informasi terkait materi pengembangan kompetensi diuraikan sebagai berikut.

## Competency Development

Auditors from the Internal Audit Division participate in competency development programs with the aim of increasing the knowledge and abilities, so that they can carry out their duties and responsibilities more optimally and effectively. Throughout 2021, the competency development programs attended were recorded as many as 45 times by involving 24 participants. The information related to the competency development material is described as follows.

Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
<i>West Talk &amp; Share: Who Moved MyCheese</i>	Bank Sahabat Sampoerna	12 January 2021
<i>Motivation Training</i>	Bank Sahabat Sampoerna	18 January 2021
<i>Wholesale Credit: Theory &amp; How to Audit (IAIB)</i>	Ikatan Auditor Intern Bank	26 January 2021
<i>West Talk &amp; Share: Team Work Makes Result</i>	Bank Sahabat Sampoerna	5 February 2021
<i>Compliance: Keep Cool, Stay Compliant</i>	Bank Sahabat Sampoerna	9 February 2021
<i>Just Ask The CEO</i>	Bank Sahabat Sampoerna	16 February 2021
<i>Fraud Awareness</i>	Bank Sahabat Sampoerna	12 March 2021
<i>Task Management &amp; Work from Home</i>	Bank Sahabat Sampoerna	16 March 2021
<i>Audit Methodology A Guidance to Risk-Based Approach</i>	Eksternal / External	16-17 March 2021
<i>West Talk &amp; Share: Komunikasi</i> <i>West Talk &amp; Share: Communication</i>	Bank Sahabat Sampoerna	19 March 2021
<i>Yuk Ngobrol tentang Bank di Indonesia</i> <i>Let's Chat about Banks in Indonesia</i>	Bank Sahabat Sampoerna	24 March 2021
<i>Audit Report Writing: Bring Your Report to Management's Attention</i>	Eksternal / External	29 March 2021
<i>West Talk &amp; Share: The Principles of Excellent Excutions</i>	Bank Sahabat Sampoerna	9 April 2021
<i>Training Financial Crime Risk Pola Pencegahan &amp; Pendeteksian Fraud Menghadapi Kondisi Terdampak Pandemi Covid-19</i> <i>Training on Financial Crime Risk on Fraud Prevention &amp; Detection Patterns in Facing Conditions Affected by the Covid-19 Pandemic</i>	Eksternal / External	12 April 2021
<i>Analysis &amp; Presenting Business Data with Excel</i>	Eksternal / External	19 April 2021
<i>Data Analysis &amp; Presenting Business Data with Excel (Intermediate)</i>	Eksternal / External	19 April 2021
<i>Tips &amp; Tools: Bangun Keuangan Pribadi yang Sehat</i> <i>Tips &amp; Tools: Build Healthy Personal Finance</i>	Bank Sahabat Sampoerna	20 April 2021
<i>Workshop Basic Investigation</i>	Eksternal / External	24 April 2021
<i>Proyeksi Keuangan itu Mudah</i> <i>Financial Projection is Easy</i>	Bank Sahabat Sampoerna	26 April 2021
<i>Therapeutic Communication</i>	Bank Sahabat Sampoerna	4 May 2021
<i>West Talk &amp; Share: Life is too Short</i>	Bank Sahabat Sampoerna	17 May 2021
<i>Leadership Training Series: Improve Your Effectiveness as Manager</i>	Bank Sahabat Sampoerna	19 May 2021
<i>English Class - Basic</i>	Bank Sahabat Sampoerna	24 May 2021
<i>English Class - Intermediate</i>	Bank Sahabat Sampoerna	25 May 2021
<i>English Class - Advance</i>	Bank Sahabat Sampoerna	28 May 2021
<i>Latihan SQL Server untuk Auditor BSS</i> <i>SQL Server Practice for BSS Auditor</i>	Eksternal / External	2 June 2021
<i>Risk Management Sertifikasi Level 2</i> <i>Risk Management Certification Level 2</i>	Garda Learning Center	10 June 2021
<i>Leadership Training Series: Delegate &amp; Monitor Your Remote Team Member Effectively</i>	Bank Sahabat Sampoerna	22 June 2021
<i>West Talk &amp; Share: Kenali Dirimu &amp; TeamMu</i> <i>West Talk &amp; Share: Know Yourself &amp; Your Team</i>	Bank Sahabat Sampoerna	16 July 2021
<i>Training Pelatihan dalam Menghadapi Sertifikasi CAFM &amp; Ujian Sertifikasi CAFM untuk Unit Anti Fraud</i> <i>Training on Facing CAFM Certification &amp; CAFM Certification Exam for Anti-Fraud Unit</i>	Bank Sahabat Sampoerna	26 July 2021
<i>Training Fraud Detection &amp; Investigation for Internal Auditor</i>	Eksternal / External	12 August 2021

Materi Pengembangan Kompetensi <i>Competency Development Material</i>	Penyelenggara <i>Organizer</i>	Waktu Pelatihan <i>Time of Training</i>
<i>West Talk &amp; Share: Jaga Saturasi &amp; Motivasi Kita</i> <i>West Talk &amp; Share: Keep Our Saturation &amp; Motivation</i>	Bank Sahabat Sampoerna	13 August 2021
<i>Training Remote Auditing How to Keep &amp; Effective Audit</i>	Eksternal / <i>External</i>	18 August 2021
<i>Risk Management Sertifikasi Level 3</i> <i>Risk Management Certification Level 3</i>	Garda Learning Center	19 August 2021
<i>Analyzing &amp; Improving Business Processes</i>	Eksternal <i>External</i>	23 Augustus 2021
<i>The Art of Convincing Others (Business Communication)</i>	Bank Sahabat Sampoerna	25 August 2021
<i>Negotiation Skill (for Business)</i>	Bank Sahabat Sampoerna	15 September 2021
<i>Build the Skills of Proactivity &amp; Resiliency</i>	Bank Sahabat Sampoerna	16 September 2021
<i>West Talk &amp; Share: Tantanglah Batas Kemampuan &amp; Jadi Pemenang</i> <i>West Talk &amp; Share: Challenge Your Limits &amp; Become a Winner</i>	Bank Sahabat Sampoerna	17 September 2021
<i>Digital Banking Outlook 2022: Open Banking Transforming Business Models</i>	Infobank Institute	5 October 2021
<i>Jalankan Strategi yang harus Anda Menangkan</i> <i>Execute the Strategy You must Win</i>	Bank Sahabat Sampoerna	8 October 2021
<i>Leading Successful Change</i>	Bank Sahabat Sampoerna	21 October 2021
<i>Team Building Internal Audit BSS</i>	Bank Sahabat Sampoerna	11 November 2021
<i>Training Webinar: Cyber Security Auditing in an Unsecure World</i>	Institute of Internal Auditors Indonesia	22 November 2021
<i>Cyber Security</i>	Eksternal / <i>External</i>	22-23 November 2021

## Penilaian Kinerja Satuan Kerja Audit Internal

Satuan Kerja Audit Internal melaksanakan penilaian kinerja melalui mekanisme *self-assessment* Tata Kelola Perusahaan (GCG) 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. Hasil dari penilaian tersebut disampaikan kepada Direktur Kepatuhan dan Manajemen Risiko.

Pada tahun 2021, hasil *self-assessment* Tata Kelola Perusahaan (GCG) Penerapan Fungsi Audit Internal menunjukkan nilai komposit 1 atau "Sangat Baik". Informasi terkait hasil penilaian tersebut telah disampaikan pada penjelasan terkait Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Audit Internal

Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Audit Internal merupakan wewenang Direktur Utama dan disetujui oleh Dewan Komisaris dengan mempertimbangkan masukan dari Komite Audit. Setiap pengangkatan dan pemberhentian Satuan Kerja Audit Internal harus segera dilaporkan kepada Otoritas Jasa Keuangan.

## Performance Assessment of Internal Audit Division

*The Internal Audit Division carries out performance assessment through the GCG self-assessment mechanism based on 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. The assessment results are submitted to the Director of Compliance and Risk Management.*

*In 2021, the self-assessment results of Corporate Governance (GCG) on the Implementation of Internal Audit Function showed 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 Appointment and Dismissal of Internal Audit Division Head

*The appointment and dismissal mechanism of Chief of Internal Audit is the authority of the Chief Executive Officer and must be approved by the Board of Commissioners by considering input from the Audit Committee. Every appointment and dismissal of the Internal Audit Division shall immediately be reported to the Financial Services Authority.*

## Auditor Eksternal

### External Auditor

Bank Sahabat Sampoerna berupaya untuk memberikan informasi dan data yang dapat dipertanggungjawabkan, bersifat independen, serta wajar kepada para pemangku kepentingan. Oleh karena itu, Bank menunjuk kantor akuntan publik (KAP) dan akuntan publik (AP) yang telah memenuhi persyaratan untuk melakukan pengawasan terhadap aspek keuangan Bank.

*Bank Sahabat Sampoerna seeks to provide accountable, independent, and reasonable information and data to stakeholders. Therefore, the Bank appoints a public accounting firm (KAP) and a public accountant (AP) that has fulfilled the requirements to supervise the Bank's financial aspects.*

### Penunjukan KAP

Penunjukan dan penetapan KAP merupakan bagian dari agenda RUPS Tahunan yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017, dengan mempertimbangkan rekomendasi dari Komite Audit. Berdasarkan hasil keputusan RUPS Tahunan 2021, Bank Sahabat Sampoerna menunjuk KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan 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 2021. Penunjukan ini disepakati melalui *Engagement Letter* No. B1336/TW/A20/078/09-20 sebagai bukti perjanjian legalitas antara Bank dengan pihak KAP.

### Appointment of Public Accounting Firm

*The appointment and designation of Public Accounting Firm are part of the Annual GMS agenda that refers to Financial Services Authority Regulation No. 13/POJK.03/2017 with due observance to Audit Committee's recommendations. Based on the 2021 Annual GMS resolutions, Bank Sahabat Sampoerna appointed Public Accounting Firm Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited, and Public Accountant Sutomo to audit the Bank's Financial Statements for the 2021 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 Sahabat Sampoerna 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 on AP and KAP appointed by Bank Sahabat Sampoerna for the past 5 years is disclosed in the following table.*

Tahun Buku Fiscal Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Accountant's Name	Biaya Fee (Rp)
2021	KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) <i>Tanubrata, Sutanto, Fahmi, Bambang &amp; Partners, member of BDO International Limited network (KAP BDO)</i>	Sutomo	475,000,000
2020	KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) <i>Tanubrata, Sutanto, Fahmi, Bambang &amp; 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

### Jasa Lain yang Diberikan

KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) memberikan jasa audit terkait Laporan Keuangan untuk periode 2021. Selain itu, KAP tersebut tidak memberikan jasa lainnya.

### Other Services Provided

*KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited (KAP BDO) network, provides audit services related to Financial Statements for the 2021 fiscal year. Other than the above, the KAP does not provide other services.*

## Sistem Pengendalian Internal

### *Internal Control System*

Sistem Pengendalian Internal memiliki peranan penting dalam proses pengelolaan Bank, serta menjadi landasan dalam membentuk Bank yang sehat dan aman. Sistem pengendalian internal juga berfungsi untuk mencegah dan mengurangi terjadinya risiko, serta menjaga kepatuhan Bank sesuai dengan peraturan perundang-undangan yang berlaku.

Sistem pengendalian internal Bank Sahabat Sampoerna dibentuk 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.

Bank Sahabat Sampoerna menerapkan sistem pengendalian internal 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 Sahabat Sampoerna yang masih terus tumbuh. Bank berkomitmen untuk melaksanakan sistem pengendalian internal yang efektif, dengan mengimplementasikan nilai-nilai perusahaan dan budaya yang terkandung dalam *Sampoerna Way*.

Di samping itu, Bank Sahabat Sampoerna terus melakukan pengembangan sistem pengendalian internal 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; serta
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.

*The Internal Control System has an important role in the Bank's management process, and is the basis for establishing a sound and safe Bank. The internal control system also functions to prevent and reduce risks, and to maintain the Bank's compliance with the prevailing laws and regulations.*

*Bank Sahabat Sampoerna's internal control system was established based on the following objectives:*

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.*

*Bank Sahabat Sampoerna applies an internal control system by referring to the Financial Services Authority Circular Letter No. 35/SEOJK.03/2017 on Guidelines for Internal Control System Standards for Commercial Banks dated 7 July 2017, which was then adjusted to Bank Sahabat Sampoerna's organizational structure that still keeps growing. The Bank is committed to implementing an effective internal control system, by implementing the corporate values and culture contained in Sampoerna Way.*

*In addition, Bank Sahabat Sampoerna continues to develop its internal control system 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 the 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 pengendalian internal Bank mengacu pada Memo Kerangka Kerja (*Framework*) Sistem Pengendalian Intern (SPI) No. 09/05/MI/SKMR/V/18 yang terdiri dari 5 elemen pokok saling berkaitan, yakni:

#### 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; serta
  - 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; dan
  - 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.

## 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 the Bank's internal control refers to the Internal Control System (SPI) Framework Memo No. 09/05/MI/SKMR/V/18, consisting of 5 main interrelated elements as follows:*

#### 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 on 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. 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.

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.

## 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.

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.

## 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.

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,

- 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.*

*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. 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.*

*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. 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.*

*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*

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.

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.

*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.*

*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

Bank Sahabat Sampoerna menyadari penerapan sistem pengendalian internal yang baik akan berdampak pada tingkat kesehatan dan keamanan Bank. Oleh karena itu, Dewan Komisaris dan Direksi telah menyusun strategi untuk mengoptimalkan penerapan sistem pengendalian internal dengan cara:

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.

Evaluasi pelaksanaan sistem pengendalian internal telah dilakukan oleh Dewan Komisaris dan Direksi selama tahun 2021. Dewan Komisaris dan Direksi memandang bahwa Satuan Kerja Audit Internal telah melaksanakan fungsi pengawasan dan pemeriksaan secara berkala terhadap seluruh divisi Bank dengan baik dan efektif. Kemudian, hasil evaluasi tersebut dijadikan sebagai bahan evaluasi agar kualitas penerapan 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

*Bank Sahabat Sampoerna realizes that the implementation of a good internal control system will have an impact on the soundness and security of the Bank. Therefore, the Board of Commissioners and the Board of Directors have developed a strategy to optimize the implementation of the internal control system by:*

- 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 internal control system implementation was evaluated by the Board of Commissioners and Board of Directors throughout 2021. The Board of Commissioners and Board of Directors consider that the Internal Audit Division has carried out the function of supervision and periodic inspection of all divisions of the Bank properly and effectively. Then, these evaluation results are used as evaluation material so that the quality of the Bank's internal control can be continuously improved, in accordance with the business complexity and scale that is developing to be more effective and efficient.*

# Fungsi Kepatuhan

## Compliance Function

Pelaksanaan fungsi kepatuhan berperan dalam mencegah terjadinya tindakan penyimpangan oleh Bank dan memastikan segala aktivitas yang dilakukan sesuai dengan peraturan perundang-undangan yang berlaku. Bank Sahabat Sampoerna menyusun kebijakan terkait kepatuhan yang telah disahkan oleh Direksi dan dituangkan dalam Kebijakan Umum 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.

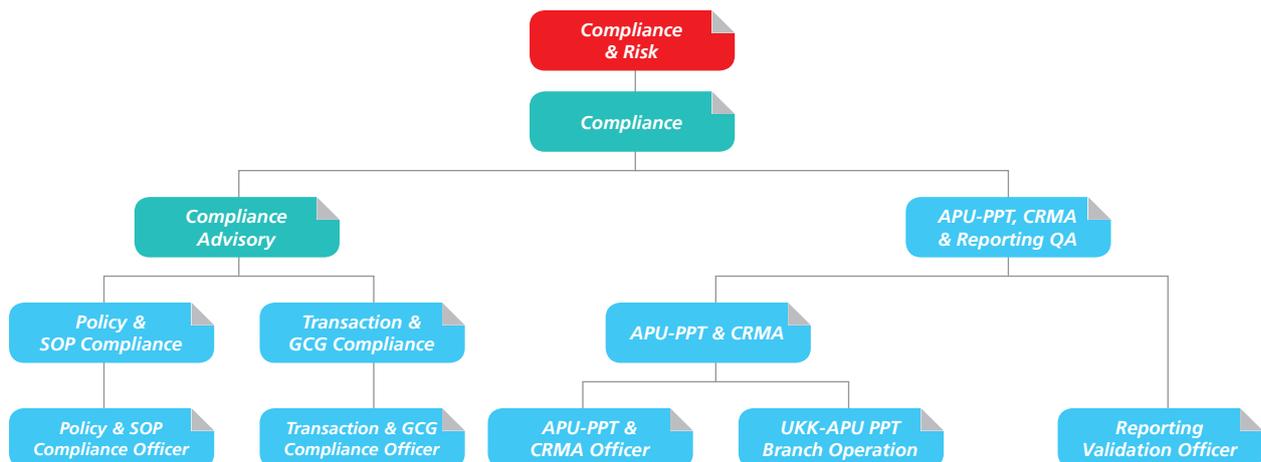
The compliance function has a role in preventing the occurrence of irregularities by the Bank and ensuring that all activities are carried out in accordance with the applicable laws and regulations. Bank Sahabat Sampoerna developed a compliance policy that was approved by the Board of Directors and set forth in the Compliance General Policy No. 09/065/MI/Sisdur/X/2012 dated 31 October 2012, then refined by 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 Banks.

## Struktur Organisasi Fungsi Kepatuhan

Struktur organisasi fungsi kepatuhan digambarkan pada bagan berikut.

## Organization Structure of Compliance Function

The organizational structure of compliance function is illustrated in the following chart.



## Pelaksana Fungsi Kepatuhan

### Direktur Fungsi Kepatuhan

Fungsi kepatuhan Bank Sahabat Sampoerna berada dalam pengawasan Direktur Kepatuhan dan Manajemen 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.
4. Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku.

## Executor of Compliance Function

### Director of Compliance Function

Bank Sahabat Sampoerna's compliance function is under the supervision of the Compliance and Risk Management 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. Ensuring that all policies, regulations, systems, and procedures, as well as business activities conducted by the Bank are in accordance with provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations.

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

Fungsi kepatuhan juga menjadi bagian tugas dari Satuan Kerja Kepatuhan Bank Sahabat Sampoerna. Satuan kerja tersebut dibentuk untuk melaksanakan tugas dan tanggung jawab berikut.

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.
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

Kedudukan Satuan Kerja Kepatuhan berada di bawah supervisi langsung Direktur Kepatuhan dan Manajemen Risiko. Maka dari itu, Satuan Kerja Kepatuhan berkewajiban untuk membuat dan menyampaikan laporan bulanan kepada Direktur Kepatuhan dan Manajemen Risiko.

Pada tahun 2021, jumlah karyawan di Satuan Kerja Kepatuhan sebanyak 12 orang, yang 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 *Departement Head* yang membawahi *Departement Policy & SOP Compliance, Transaction & Tata Kelola Perusahaan (GCG)*, dan *APU-PPT & CRMA*; serta
4. 6 *Officer* pada *Unit Policy & SOP Compliance, Transaction & GCG, APU-PPT & CRMA*, serta *Reporting Validation*.

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 compliance function is also part of the duties of Bank Sahabat Sampoerna's Compliance Division. The division was established to perform the following duties and responsibilities.*

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.*
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 Director of Compliance and Risk Management. Therefore, the Compliance Division must prepare and submit monthly report to the Director of Compliance and Risk Management.*

*In 2021, the number of employees in the Compliance Division was 12 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 AML-CTF, CRMA & QA Reporting Unit;*
3. *3 Department Heads who oversee the Departments of Policy & SOP Compliance, Transaction & GCG, and AML-CTF & CRMA; and*
4. *6 Officers in Units of Policy & SOP Compliance, Transaction, & GCG, AML-CTF & CRMA, and Reporting Validation.*

## Profil Kepala Satuan Kerja Kepatuhan

Kepala Satuan Kerja Kepatuhan Bank Sahabat Sampoerna saat ini dijabat oleh Emalia Indra Juanti selaku Kepala Kesekretariatan Perusahaan dan Kepatuhan berdasarkan Surat Keputusan No. 001/HC\_SK/BSS/III/2021. Profil beliau telah diungkapkan pada bab Profil Perusahaan bagian Profil Sekretaris Perusahaan dalam Laporan Tahunan ini.

## Tanggung Jawab dan Wewenang Satuan Kerja Kepatuhan

Satuan Kerja kepatuhan memiliki tanggung jawab sebagai berikut.

1. Membuat langkah untuk mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi, antara lain melalui pembuatan sistem kerja, program, *standar operating procedure* (SOP), Petunjuk Pelaksanaan (Juklak), Kode Etik kepatuhan (*compliance Code of Conduct*), serta 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.
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.
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.

## Profile of Compliance Division Head

The current Compliance Division Head at Bank Sahabat Sampoerna is Emalia Indra Juanti as the Corporate Secretary and Compliance Division Head based on Decision Letter No. 001/HC\_SK/BSS/III/2021. Her profile is disclosed in the Company Profile chapter, Corporate Secretary Profile section of this Annual Report.

## Responsibilities and Authority of Compliance Division

The Compliance Division has the following responsibilities.

1. Making steps to support the creation of compliance culture in all of the Bank's business activities at every organizational level, among others, through creating work system, program, standard operating procedure (SOP), Implementation Instructions (Juklak), compliance Code of Conduct, and 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. 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.
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.

Di samping menjalankan tugas dan tanggung jawabnya, Satuan Kerja Kepatuhan mempunyai wewenang untuk:

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 proposal kredit dengan jumlah tertentu, produk dan/atau aktivitas baru maupun kebijakan dan 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 mempunyai tugas dan tanggung jawab 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. 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.
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.

*In addition to performing the duties and responsibilities, the Compliance Division has the following authority:*

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. *Conducting compliance tests on loans proposals with a certain amount, new products and/or activities, as well as policies and procedures before being 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 has the following duties and responsibilities.*

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. *To establish compliance organization and infrastructure and management of other resources so that compliance tasks are carried out properly.*
6. *To compile a Compliance Program which consists of planned activities to be carried out, including the implementation and review of the implementation of certain regulations, conducting compliance assessments, and implementing compliance testing. Compilation of the Compliance Program is based on the biggest compliance risk faced by the Bank.*
7. *To enforce so that compliance principles are fulfilled or implemented by all employees and organizations in the Bank, either by building commitment, establishing preventive measure, designing follow-up program, or asking related parties to implement them, and imposing sanction in accordance with the applicable Bank procedures and policies.*

## Pelaksanaan Tugas Satuan Kerja Kepatuhan

Sepanjang tahun 2021, Satuan Kerja Kepatuhan telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

## Implementation of Duties of Compliance Division

Throughout 2021, the Compliance Division performed the following duties and responsibilities.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Melaksanakan uji kepatuhan <i>Conducting compliance test</i></p>	<ul style="list-style-type: none"> <li>• Melakukan uji kepatuhan/<i>review</i> untuk setiap kebijakan, prosedur, baik terkait perkreditan maupun non-perkreditan, serta produk dan/atau aktivitas baru yang akan dikeluarkan untuk memastikan kesesuaian kebijakan, prosedur, dan produk/aktivitas 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 dalam rapat Direksi;</li> <li>• Melakukan uji kepatuhan untuk <i>plafond</i> kredit di atas Rp7 miliar dan/atau pemberian kredit kepada pihak terkait;</li> <li>• Melakukan <i>review</i> secara <i>sampling</i> terhadap uji kepatuhan yang dilakukan oleh cabang dan telah dianalisa oleh <i>Reviewer</i> atas proposal kredit Rp5 miliar-Rp7 miliar yang telah disetujui. Hasil <i>sampling</i> disampaikan ke masing-masing cabang untuk ditindaklanjuti apabila terdapat ketidaksesuaian;</li> <li>• Melakukan <i>review</i> dan <i>sampling</i> atas pelaksanaan relaksasi restrukturisasi dalam rangka pandemi Covid-19. Hasil <i>sampling</i> disampaikan kepada Unit Kerja terkait untuk ditindaklanjuti apabila terdapat ketidaksesuaian;</li> <li>• Melakukan uji kepatuhan terhadap surat-surat yang akan disampaikan ke regulator sebelum disetujui oleh pejabat yang berwenang;</li> <li>• Melakukan <i>update checklist</i> atas ketentuan terbaru yang diterima dari regulator sebagai kertas kerja <i>compliance</i>;</li> <li>• Melaksanakan <i>self-assessment</i> terhadap Tata Kelola Perusahaan (GCG) setiap semester;</li> <li>• Melakukan uji kepatuhan terhadap permohonan perijinan atas produk dan/atau aktivitas baru, pembukaan cabang, penutupan cabang, relokasi cabang; dan</li> <li>• Melaksanakan uji kepatuhan program APU-PPT terhadap ketentuan internal Bank dan pengembangan produk baru.</li> </ul> <p><i>Conducting compliance test/review for each policy, procedure, both related to credit and non-credit, as well as new product and/or 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> <p><i>Conducting compliance test for credit limit above Rp7 billion and/or credit extension to related parties;</i></p> <p><i>Sampling the review of compliance test conducted by the branch, which has been analyzed by the Reviewer 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></p> <p><i>Reviewing and sampling the implementation of restructuring relaxation in the context of the Covid-19 pandemic. Sampling results are submitted to the relevant Division for follow up in case of discrepancies;</i></p> <p><i>Conducting compliance test on documents to be submitted to the regulator before being approved by the authorized official;</i></p> <p><i>Updating checklist on the latest provisions received from the regulator as Compliance working papers;</i></p> <p><i>Implementing self-assessment of Corporate Governance (GCG) every semester;</i></p> <p><i>Conducting compliance tests on licensing applications for new products and/or activities, branch openings, branch closures, branch relocations; and</i></p> <p><i>Conducting compliance test of AML-CTF program with the Bank's internal regulations and new product development.</i></p>
<p>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>	<ul style="list-style-type: none"> <li>• Bersama dengan SKAI memantau secara penuh terhadap seluruh perjanjian dan komitmen yang dibuat oleh Bank kepada pengawas, berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan; dan</li> <li>• <i>Monitoring</i> pemenuhan kewajiban pelaporan bank melalui Aplikasi <i>Compliance Regulatory Management Application</i> (CRMA) yang senantiasa terus dikembangkan sesuai dengan ketentuan regulator terkini.</li> <li>• <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; and</i></li> <li>• <i>Monitoring the fulfillment of bank reporting obligations through the Compliance Regulatory Management Application (CRMA) which is constantly developed in accordance with the latest regulatory provisions.</i></li> </ul>
<p><i>Meeting</i> koordinasi triwulanan antara SKK, SKAI, dan SKMR <i>Quarterly coordination meeting among Compliance Division, Internal Audit Division, and Enterprise Risk, Analytics &amp; Control Division</i></p>	<p>Mengadakan rapat koordinasi antara SKK, SKAI, dan SKMR dalam rangka penguatan sistem pengendalian internal secara triwulanan. <i>Holding coordination meetings among Compliance Division, Internal Audit Division, and Enterprise Risk, Analytics &amp; Control Division in the context of strengthening the internal control system on a quarterly basis.</i></p>
<p><i>Review</i> Rencana Bisnis Bank (RBB) <i>Reviewing Bank's Business Plans (RBB)</i></p>	<p>Melakukan <i>review</i> RBB sebelum disampaikan ke regulator, termasuk apabila terdapat revisi terhadap RBB dan juga terhadap laporan realisasinya. <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><i>Review</i> laporan yang akan disampaikan ke regulator <i>Review report to be submitted to regulator</i></p>	<p>Memastikan setiap laporan yang akan disampaikan ke regulator melalui <i>review</i> dan uji kepatuhan dari Divisi Kepatuhan telah sesuai ketentuan regulator yang berlaku. <i>Ensure that every report to be submitted to the regulators has gone through a review and compliance test by the Compliance Division and is in accordance with the applicable regulatory provisions.</i></p>

Program Kerja Work Program	Pelaksanaan Implementation
<p>Sosialisasi ketentuan regulator <i>Dissemination of regulatory provisions</i></p>	<ul style="list-style-type: none"> <li>• 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 update</i>;</li> <li>• 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;</li> <li>• 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;</li> <li>• 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>, <i>acara morning briefing/morning enlightenment</i> di cabang-cabang dan kantor pusat, serta diunggah ke <i>portal e-library</i>;</li> <li>• 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; dan</li> <li>• Sosialisasi ketentuan regulator dan ketentuan internal Bank Sahabat Sampoerna juga dilakukan melalui kewajiban pemenuhan <i>e-learning</i> APU PPT, <i>Compliance Awareness</i>, dan Kode Etik Karyawan bagi seluruh karyawan Bank, serta pemenuhan <i>e-learning refreshment</i> rutin tahunan APU-PPT bagi karyawan cabang yang berhubungan langsung dengan nasabah.</li> <li>• <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 update;</i></li> <li>• <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></li> <li>• <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></li> <li>• <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;</i></li> <li>• <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; and</i></li> <li>• Regulatory provisions and Bank Sahabat Sampoerna's internal regulations are also disseminated through the fulfillment of AML-CTF e-learning requirements, Compliance Awareness, and Employee Code of Conduct for all Bank personnel, and fulfillment of annual routine AML-CTF e-learning refreshment for branch employees directly in contact with customers.</li> </ul>
<p>Implementasi dan pengembangan Aplikasi CRMA <i>Implementation and development of CRMA application</i></p>	<p>Bank telah mengimplementasikan dan terus mengembangkan aplikasi <i>Compliance Regulatory Management Application (CRMA)</i>, 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 Compliance Regulatory Management Application (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, <i>Compliance Awareness</i>, dan Kode Etik Karyawan <i>Implementation of e-learning for AML-CTF, Compliance Awareness, and Employee's Code of Conduct materials</i></p>	<p>Bekerja sama dengan Direktorat Sumber Daya Manusia dalam memantau implementasi pelaksanaan <i>e-learning</i> Materi APU-PPT, <i>Compliance Awareness</i>, dan Kode Etik karyawan yang wajib diikuti oleh seluruh karyawan Bank Sahabat Sampoerna, di antaranya untuk meningkatkan pemahaman serta kesadaran terhadap budaya kepatuhan, Kode Etik Karyawan, dan penerapan APU-PPT di Bank. Selain itu, dilakukan pemantauan terhadap pelaksanaan <i>e-learning refreshment</i> APU-PPT yang wajib dilakukan oleh seluruh karyawan cabang yang berhubungan langsung dengan nasabah yang dilakukan secara berkala setiap tahun.</p> <p><i>Cooperating with the Human Resources Directorate in monitoring the implementation of e-learning of AML-CTF, Compliance Awareness, 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, Employee's Code of Conduct, and implementation of AML-CTF in the Bank. Furthermore, the AML-CTF e-learning refreshment programs that must be taken by all branch employees who deal directly with customers is monitored regularly every year.</i></p>

Program Kerja Work Program	Pelaksanaan Implementation															
Program Sertifikasi Kepatuhan <i>Compliance Certification Program</i>	<ul style="list-style-type: none"> <li>• Untuk lebih memastikan SDM fungsi kepatuhan yang kompeten, telah dilakukan Program Sertifikasi Kepatuhan yang diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dan diikuti karyawan di Satuan Kerja Kepatuhan;</li> <li>• Direktur Kepatuhan telah memenuhi kualifikasi sertifikasi kepatuhan level 3, Kepala Satuan Kerja Kepatuhan telah memenuhi kualifikasi sertifikasi kepatuhan level 1 serta 2 karyawan setingkat <i>Group Head</i> telah memenuhi kualifikasi sertifikasi kepatuhan level 2, untuk sertifikasi kepatuhan level 1 telah diikuti oleh 7 karyawan di Satuan Kerja Kepatuhan; dan</li> <li>• Kepala Satuan Kerja Kepatuhan yang baru dan 4 karyawan lainnya akan diikutsertakan pada sertifikasi Kepatuhan level 2 dan level 1 periode berikutnya sesuai jadwal dari FKDKP.</li> <li>• <i>To further ensure that HR has a competent compliance function, a Compliance Certification Program has been carried out by the Communication Forum for Banking Compliance Director (FKDKP) and was attended by employees in Compliance Division;</i></li> <li>• <i>The Compliance Director has met the compliance certification level 3, the Compliance Division Head has met the compliance certification level 1 and 2 employees at Group Head level have met the compliance certification level 2, while 7 employees in the Compliance Division have met the compliance certification level 1; and</i></li> <li>• <i>The new Compliance Division Head and 4 other employees will be included in the compliance certification level 2 and level 1 in the next period according to the schedule from FKDKP.</i></li> </ul>															
<i>Compliance Awareness Program</i>	<p>Sehubungan dengan merebaknya pandemi Covid-19 di sepanjang tahun 2021, 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 2021, 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>Sebagai upaya untuk melakukan pengkinian secara berkala, pada kuartal 4 tahun 2021 dilaksanakan penyesuaian kebijakan dan prosedur pada unit kerja, disesuaikan dengan ketentuan regulator yang berlaku serta target pemenuhan penyesuaian kebijakan dan prosedur, paling lambat pada kuartal 1 tahun 2022.</p> <p><i>As an effort to carry out regular updates, in the 4<sup>th</sup> quarter of 2021, policies and procedures were adjusted in the division, adjusted to the applicable regulatory provisions, and the target of fulfilling policy and procedure adjustments, no later than the 1<sup>st</sup> quarter of 2022.</i></p>															
Menerbitkan ketentuan internal/SOP <i>Publishing internal provisions/SOP</i>	<p>Dalam rangka pengkinian kebijakan APU-PPT, sepanjang tahun 2021, Unit Kerja Khusus APU-PPT di bawah Satuan Kerja Kepatuhan menerbitkan ketentuan internal berupa:</p> <p><i>In order to update the AML-CTF policies, throughout 2021 the AML-CTF Special Task Force under 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: #006666; color: white;">Ketentuan Internal <i>Internal Regulations</i></th> <th style="background-color: #006666; color: white;">No. Dokumen <i>Document Number</i></th> <th style="background-color: #006666; color: white;">Tanggal Berlaku <i>Effective Date</i></th> </tr> </thead> <tbody> <tr> <td>SOP Pelaporan APU PPT kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>SOP of AML-CTF Reporting to the Indonesian Financial Transaction Reports and Analysis Center (PPATK)</i></td> <td>BSS/SOP-LAP/PMN/01</td> <td>1 February 2021</td> </tr> <tr> <td>Memorandum Ketentuan Tambahan atas Kewajiban Pelaporan Kepada Bagian APU-PPT Kantor Pusat - Laporan Transaksi Keuangan Tunai (LTKT) <i>Memorandum of Additional Provisions on Reporting Obligations to the AML-CTF Department at Head Office - Cash Financial Transaction Reports (LTKT)</i></td> <td>09/029/MI/SKK/IV/2021</td> <td>14 April 2021</td> </tr> <tr> <td>SOP Penggunaan Aplikasi APU-PPT <i>SOP for Use of AML-CTF Applications</i></td> <td>BSS/SOP-APL/PMN/01</td> <td>9 August 2021</td> </tr> <tr> <td>Memorandum Pengaturan dan Pelaksanaan Tugas dan Tanggung Jawab dalam Departemen APU-PPT/Unit Kerja Khusus AP-PPT Kantor Pusat <i>Memorandum of Arrangement and Implementation of Duties and Responsibilities in the AML-CTF Department/ AML-CTF Special Division at Head Office</i></td> <td>09/066/MI/SKK/IX/2021</td> <td>2 September 2021</td> </tr> </tbody> </table>	Ketentuan Internal <i>Internal Regulations</i>	No. Dokumen <i>Document Number</i>	Tanggal Berlaku <i>Effective Date</i>	SOP Pelaporan APU PPT kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>SOP of AML-CTF Reporting to the Indonesian Financial Transaction Reports and Analysis Center (PPATK)</i>	BSS/SOP-LAP/PMN/01	1 February 2021	Memorandum Ketentuan Tambahan atas Kewajiban Pelaporan Kepada Bagian APU-PPT Kantor Pusat - Laporan Transaksi Keuangan Tunai (LTKT) <i>Memorandum of Additional Provisions on Reporting Obligations to the AML-CTF Department at Head Office - Cash Financial Transaction Reports (LTKT)</i>	09/029/MI/SKK/IV/2021	14 April 2021	SOP Penggunaan Aplikasi APU-PPT <i>SOP for Use of AML-CTF Applications</i>	BSS/SOP-APL/PMN/01	9 August 2021	Memorandum Pengaturan dan Pelaksanaan Tugas dan Tanggung Jawab dalam Departemen APU-PPT/Unit Kerja Khusus AP-PPT Kantor Pusat <i>Memorandum of Arrangement and Implementation of Duties and Responsibilities in the AML-CTF Department/ AML-CTF Special Division at Head Office</i>	09/066/MI/SKK/IX/2021	2 September 2021
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Program Kerja Work Program	Pelaksanaan Implementation
<p>Pemantauan penerapan APU-PPT <i>Monitoring AML-CTF Implementation</i></p>	<ul style="list-style-type: none"> <li>Melaksanakan pemeriksaan dan tindak lanjut yang diperlukan terhadap laporan dari bagian operasional cabang maupun kantor pusat, sesuai Memorandum No. 09/018/MI/SKK/VI/2020 perihal Kewajiban Pelaporan kepada Bagian APU dan PPT Kantor Pusat, yang terdiri dari: <ul style="list-style-type: none"> <li>Laporan Transaksi Tidak Wajar;</li> <li>Laporan Penolakan atau Penutupan Rekening;</li> <li>Laporan <i>Politically Exposed Person</i> (PEP);</li> <li>Laporan Pelaksanaan <i>Simple Due Diligence</i> (SDD) atau CDD Sederhana;</li> <li>Laporan diskusi/sosialisasi ketentuan APU dan PPT yang dilakukan di cabang; dan</li> </ul> </li> <li>Melaksanakan pemeriksaan rutin bulanan terhadap data nasabah, CIF indikasi ganda, penggunaan aplikasi APU-PPT oleh cabang, dan pelaksanaan aktivitas pemantauan transaksi nasabah oleh cabang.</li> <li>Conducting audit and necessary follow-up on reports from branch and head office operations, according to Memorandum No. 09/018/MI/SKK/VI/2020 regarding Reporting Obligations to the AML-CTF Department of Head Office, which consists of: <ul style="list-style-type: none"> <li>Unfair Transaction Report;</li> <li>Account Rejection or Closing Report;</li> <li>Politically Exposed Person (PEP) Report;</li> <li>Report on Implementation of Simple Due Diligence (SDD) or Simple CDD;</li> <li>Reports on discussions/dissemination of AML-CTF provisions conducted at branch offices; and</li> </ul> </li> <li>Perform routine monthly audit on customer data, dual indication CIF, use of AML-CTF applications by branch offices, and implementation of monitoring activities for customer transactions by branch offices.</li> </ul>
<p>Penetapan cabang berisiko tinggi <i>Determining high-risk branch offices</i></p>	<p>Bank Sahabat Sampoerna telah menetapkan 10 cabang berisiko tinggi melalui Memo Internal No. 09/012/MI/SKK/VI/2020 tanggal 27 Mei 2021, yakni KC Sampoerna Strategic, Surabaya, Bandung, Medan, Ciputat, Palembang, Makassar, KCP Kelapa Gading, Tanah Abang, dan Pluit, serta menunjuk Bank Operation dan Operation Support Officer 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/VI/2020 dated 27 May 2021, 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 branches.</i></p>
<p>Pemantauan transaksi <i>Monitoring transaction</i></p>	<p>Melaksanakan pemantauan transaksi nasabah dalam rangka mengidentifikasi transaksi keuangan mencurigakan sesuai ketentuan.</p> <p><i>Monitoring customer transactions in order to identify suspicious financial transactions in accordance with the provisions.</i></p>
<p>Pengelolaan pangkalan data daftar negatif APU-PPT serta melaksanakan Pemeriksaan Data Nasabah (<i>screening</i>) <i>Managing AML-CTF negative list database and conducting Customer Data Examination (screening)</i></p>	<ul style="list-style-type: none"> <li>Mengelola rutin secara harian pangkalan data (<i>database</i>) daftar negatif APU- PPT berdasarkan informasi dari Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK), Otoritas Jasa Keuangan, Direktorat Jenderal Pajak dan Bea Cukai, Komisi Pemberantasan Korupsi (KPK), Kepolisian, serta sumber terpercaya lainnya; dan</li> <li>Melaksanakan pemeriksaan data nasabah dan penyampaian hasil pemeriksaan, berdasarkan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal serta Daftar Terduga Teroris dan Organisasi Teroris, serta berdasarkan data dari Direktorat Jenderal Pajak dan Bea Cukai.</li> <li>Routinely managing database of AML-CTF negative lists on a daily basis based on information from the Financial Transaction Reports and Analysis Center (PPATK), the Financial Services Authority, the Directorate General of Taxes and Customs, the Corruption Eradication Commission (KPK), the Police, and other trusted sources; and</li> <li>Performing audits of customer data and submitting audit results, based on the List of Funding for the Proliferation of Weapons of Mass Destruction and the List of Suspected Terrorists and Terrorist Organizations, as well as based on data from the Directorate General of Taxes and Customs.</li> </ul>
<p>Korespondensi dengan otoritas berwenang <i>Correspondence with competent authorities</i></p>	<p>Menindaklanjuti permintaan data, dokumen, penghentian sementara (pemblokiran), serta penyitaan berdasarkan Surat yang diterima dari otoritas berwenang.</p> <p><i>Following up on requests for data, documents, temporary suspension (blocking), and confiscation based on letters received from the competent authorities.</i></p>
<p>Tindak lanjut atas temuan audit internal dan Otoritas Jasa Keuangan <i>Following up findings of internal audit and Financial Services Authority</i></p>	<p>Telah dilakukan tindak lanjut atas temuan Audit Internal/SKAI dan Otoritas Jasa Keuangan sesuai batas waktu pemenuhan. Sampai dengan akhir tahun 2021 temuan Audit tahun 2020 dan Otoritas Jasa Keuangan yang belum diselesaikan atau ditindaklanjuti.</p> <p><i>Follow-up has been carried out on the findings of the Internal Audit/SKAI and the Financial Services Authority according to the deadline for fulfillment. Until the end of 2021, the findings of the 2020 Audit and the Financial Services Authority were not yet resolved or followed up.</i></p>
<p>Memenuhi <i>due diligence</i> dalam hubungan kerja sama dengan lembaga keuangan lain <i>Memenuhi due diligence dalam hubungan kerja sama dengan lembaga keuangan lain</i></p>	<p>Memenuhi <i>due diligence</i> dalam hubungan kerja sama dengan lembaga keuangan lainnya, melalui penyampaian dan pengisian formulir <i>Customer Due Diligence</i> (CDD) dan <i>Anti Money Laundering and Combating the Financing of Terrorism/AML CFT Questionnaire</i> dari dan kepada Lembaga Keuangan lainnya.</p> <p><i>Meeting the due diligence in cooperative relationship with other financial institutions by submitting and filling forms of Customer Due Diligence (CDD) and Anti-Money Laundering and Combating The Financing of Terrorism/AML CFT Questionnaire from and to other Financial Institutions.</i></p>

Program Kerja Work Program	Pelaksanaan Implementation
<p>Sistem Informasi Manajemen dan Teknologi <i>Management Information System and Technology</i></p>	<ul style="list-style-type: none"> <li>• Mengembangkan aplikasi internal pendukung pelaporan ke PPATK, yakni menyesuaikan dengan GoAML dan SIPENDAR PPATK;</li> <li>• Bank telah menggunakan hak akses web portal pada aplikasi Database <i>Politically Exposed Person</i> (PEP) milik PPATK dan saat ini Bank juga telah menerima hak akses web service dari PPATK;</li> <li>• Mengembangkan aplikasi internal pendukung pemantauan transaksi dan penetapan profil risiko nasabah;</li> <li>• Bank telah melaksanakan pelaporan melalui APOLO OJK - Menu Laporan APU dan PPT serta memanfaatkan aplikasi SIGAP OJK;</li> <li>• Secara harian melaksanakan pengkinian <i>database</i> daftar negatif berdasarkan:             <ul style="list-style-type: none"> <li>- Surat masuk dari instansi pemerintah terkait;</li> <li>- Informasi harian yang diterima dari PPATK dalam bentuk <i>AML News</i>;</li> <li>- Informasi pengaduan yang diterima dari bagian operasional, terkait dugaan penipuan yang dilakukan nasabah;</li> <li>- Laporan nasabah <i>politically exposed person</i> (PEP) dan <i>high risk</i> dari cabang dan bagian operasional kantor pusat; serta</li> <li>- Pemberitaan di media massa.</li> </ul> </li> <li>• <i>Developing an internal application that supports reporting to PPATK, by adjusting to GoAML and SIPENDAR PPATK;</i></li> <li>• <i>The Bank has used web portal access rights on the Politically Exposed Person (PEP) Database application belonging to PPATK and currently the Bank has also received web service access rights from PPATK;</i></li> <li>• <i>Developing internal applications that support transaction monitoring and determination of customer risk profiles;</i></li> <li>• <i>The Bank has performed reporting through OJK APOLO - AML and CTF Report Menu and has utilized OJK SIGAP application;</i></li> <li>• <i>Updating negative list database on a daily basis, based on:</i> <ul style="list-style-type: none"> <li>- <i>Incoming letter from relevant government agencies;</i></li> <li>- <i>Daily information received from PPATK in the form of AML News;</i></li> <li>- <i>Information on complaints received from the operational department, related to alleged fraud committed by customers;</i></li> <li>- <i>Politically exposed person (PEP) and high-risk customer reports from branch offices and head office operations; and</i></li> <li>- <i>Coverage in mass media.</i></li> </ul> </li> </ul>
<p>Sumber Daya Manusia dan Pelatihan <i>Human Resources and Training</i></p>	<ul style="list-style-type: none"> <li>• Bekerja sama dengan Unit Kerja <i>Human Capital</i> melaksanakan aktivitas <i>know your employee</i> melalui pemantauan transaksi rekening karyawan;</li> <li>• Melaksanakan pelatihan, pemantauan rutin bulanan, dan penyampaian kembali (<i>reminder</i>) terkait program <i>e-learning</i> materi APU-PPT, <i>Compliance Awareness</i> dan Kode Etik Karyawan kepada seluruh karyawan, untuk materi <i>Refreshment</i> APU-PPT diberikan khusus kepada karyawan yang dalam pelaksanaan tugas dan tanggung jawabnya melakukan hubungan langsung dengan nasabah dan/atau WIC;</li> <li>• Melaksanakan pemantauan rutin bulanan serta penyampaian kembali (<i>reminder</i>) kewajiban keikutsertaan seluruh karyawan dalam program pelatihan <i>e-learning</i> APU-PPT, <i>Compliance Awareness</i>, dan Kode Etik Karyawan;</li> <li>• Melakukan sosialisasi ketentuan internal terbaru melalui <i>email Regulation Update</i>, untuk ketentuan yang terkait langsung dengan operasional perbankan dilakukan sosialisasi melalui <i>Compliance Regulatory Self-Assesment</i> (CRSA);</li> <li>• Menambah jumlah <i>user</i> pelapor Bank dalam rangka memenuhi kewajiban pelaporan kepada PPATK dan Otoritas Jasa Keuangan, serta dalam rangka perbaikan kualitas dan ketepatan pelaporan Bank;</li> <li>• Melaksanakan pelatihan internal melalui <i>e-learning</i> kepada seluruh karyawan Bank dan pelatihan <i>refreshment</i> internal melalui <i>e-learning</i> kepada seluruh karyawan yang bertugas di cabang;</li> <li>• Memberi pelatihan tatap muka secara virtual kepada karyawan Bank dengan materi berupa <i>issue</i> terkini Tindak Pidana Pencucian Uang;</li> <li>• Petugas Unit Kerja Khusus APU PPT Kantor Pusat mengikuti pelatihan eksternal yang diadakan Otoritas Jasa Keuangan, PPATK, dan lembaga lainnya; serta</li> <li>• Menyesuaikan materi pelatihan berdasarkan ketentuan regulator terkini.</li> <li>• <i>Cooperating with the Human Capital Division to conduct know your employee activities through monitoring employee's account transactions;</i></li> <li>• <i>Conducting training, routine monthly monitoring, and reminder related to the e-learning program of AML-CTF material, Compliance Awareness, and Employee Code of Conduct to all employees. AML-CTF refreshment materials are given specifically for employees who in carrying out their duties and responsibilities have a direct relationship with customers and/or WIC;</i></li> <li>• <i>Conducting regular monthly monitoring and reminder of the participation obligations of all employees in the e-learning training programs of AML-CTF, Compliance Awareness, and Employee Code of Conduct;</i></li> <li>• <i>Disseminating the latest internal regulations through Regulation Update email. Regulations directly related to banking operations is disseminated through the Compliance Regulatory Self-Assessment (CRSA);</i></li> <li>• <i>Increasing the number of Bank reporting users in order to fulfill reporting obligations to PPATK and Financial Services Authority, as well as in order to improve the quality and accuracy of Bank reporting;</i></li> <li>• <i>Carrying out internal training through e-learning for all employees of the Bank and internal refreshment training through e-learning for all employees serving in branch offices;</i></li> <li>• <i>Providing face-to-face training virtually to Bank employees with material in the form of the latest issues of Money Laundering Criminal Act;</i></li> <li>• <i>AML-CTF Special Division officers at the Head Office attend external training held by the Financial Services Authority, PPATK, and other institutions; and</i></li> <li>• <i>Adjusting the training material based on current regulatory provisions.</i></li> </ul>

Program Kerja Work Program	Pelaksanaan Implementation
Pelaporan APU-PPT AML-CTF Reporting	<ul style="list-style-type: none"> <li>• Pelaporan kepada PPATK: <ul style="list-style-type: none"> <li>- Laporan Transaksi Keuangan Tunai (LTKT);</li> <li>- Laporan Transaksi Keuangan Mencurigakan (LTKM);</li> <li>- Laporan Pengguna Jasa (SIPESAT); serta</li> <li>- Laporan Data dan Transaksi sesuai permintaan pada aplikasi SIPENDAR.</li> </ul> </li> <li>• Pelaporan kepada Otoritas Jasa Keuangan: <ul style="list-style-type: none"> <li>- Laporan Pengkinian Data;</li> <li>- Pada bulan Januari tahun 2021, Direktur Kepatuhan dan Manajemen Risiko telah menyampaikan Laporan Realisasi Pengkinian Data Bank periode Tahun 2020, melalui Laporan Kepatuhan Semester II Tahun 2020, dengan Surat Pengantar No. 09/046/BSS/DIR/II/2021 tanggal 27 Januari 2021; dan</li> <li>- Laporan APU PPT kepada Pengawas Otoritas Jasa Keuangan melalui aplikasi APOLO - Menu Laporan APU dan PPT.</li> </ul> </li> <li>• Reporting to PPATK: <ul style="list-style-type: none"> <li>- Cash Financial Transaction Report (LTKT);</li> <li>- Suspicious Financial Transaction Report (LTKM);</li> <li>- Service User Report (SIPESAT); and</li> <li>- Data and Transaction Reports according to the demand on SIPENDAR application.</li> </ul> </li> <li>• Reporting to the Financial Services Authority: <ul style="list-style-type: none"> <li>- Data Update Report;</li> <li>- In January 2021, the Director of Compliance and Risk Management submitted a Report on the Realization of Bank Data Updates for the 2020 period, through the Compliance Report for Semester II of 2020, with Cover Letter No. 09/046/BSS/DIR/II/2021 dated 27 January 2021; and</li> <li>- AML-CTF report to the Financial Services Authority Supervisor through APOLO application - AML and CTF Report Menu.</li> </ul> </li> </ul>
Aktivitas lainnya terkait APU-PPT Other activities related to AML-CTF	<ul style="list-style-type: none"> <li>• Mendukung penuh setiap agenda dan proyek PPATK dan Otoritas Jasa Keuangan dengan terlibat aktif dalam setiap agenda dan proyek PPATK dan Otoritas Jasa Keuangan; serta</li> <li>• Bank memperoleh rating Medium/Baik pada penilaian Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) 2021, yang diselenggarakan oleh PPATK bersama dengan Lembaga Pengawas dan Pengatur (LPP), Aparat Penegak Hukum (Apgakum), dan Akademisi. Hasil penilaian Bank berada di atas rata-rata hasil penilaian Bank Buku 2.</li> <li>• Fully supporting every agenda and project of PPATK and Financial Services Authority by being actively involved in every agenda and project of PPATK and Financial Services Authority; and</li> <li>• The Bank obtained a Medium/Good rating in the assessment of Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) 2021, which was organized by PPATK together with the Supervisory and Regulatory Agency (LPP), Law Enforcement Officials (Apgakum), and Academicians. The Bank's assessment results are above the average assessment results of Buku 2 Bank.</li> </ul>

## Pengembangan Kompetensi

Anggota Kerja Kepatuhan mengikuti berbagai program kompetensi yang diselenggarakan oleh Bank Sahabat Sampoerna, guna meningkatkan kinerja dalam menjalankan tugas dan tanggung jawabnya. Pada tahun 2021, Anggota Kerja Kepatuhan mengikuti 38 program pengembangan kompetensi dengan jumlah peserta 13 orang. Informasi terkait kegiatan tersebut diuraikan pada tabel berikut.

## Competency Development

Compliance Division Members participate in various competency programs organized by Bank Sahabat Sampoerna, in order to improve performance in carrying out their duties and responsibilities. In 2021, members of Compliance Division participated in 38 competency development programs with a total of 13 participants. Information on these programs is described in the following table.

Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
APU-PPT	Bank Sahabat Sampoerna	14 January 2021; 12 August 2021; 9 September 2021; 9 & 12 November 2021
Compliance Awareness	Bank Sahabat Sampoerna	14 January 2021; 9 July 2021; 13 & 27 September 2021; 8, 9 & 25 October 2021; 10 November 2021
Motivation Training	Bank Sahabat Sampoerna	18 January 2021
Training Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal - Batch 3 Training on Identification of Suspicious Financial Transactions and Determining the Crimes - Batch 3	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Communication Forum of Banking Compliance Directors (FKDKP)	27 January 2021 & 7 June 2021
West Talk & Share - Team Work Makes Result	Bank Sahabat Sampoerna	5 February 2021
Keep Cool, Stay Compliant	Bank Sahabat Sampoerna	9 February 2021
Risk Awareness	Bank Sahabat Sampoerna	16 & 17 February 2021
Training Penerapan Risk Based Approach APU-PPT Peraturan Otoritas Jasa Keuangan No. 23/POJK.01/2019 Training on the Implementation of AML-CTF Risk Based Approach of Financial Services Authority Regulation No. 23/POJK.01/2019	Infobank	18 February 2021

Materi Pengembangan Kompetensi <i>Competency Development Material</i>	Penyelenggara <i>Organizer</i>	Waktu Pelatihan <i>Time of Training</i>
<i>Fraud Awareness</i>	GDOC Counsellors at Law	12 March 2021; 2 & 19 September 2021; 5 & 8 November 2021
<i>Task Management &amp; Work From Home</i>	Bank Sahabat Sampoerna	16 March 2021
<i>Fundamental GRC (Governance Risk and Compliance) untuk Perbankan</i> <i>GRC (Governance Risk and Compliance) Fundamentals for Banking</i>	Red White Training & Consulting	18 March 2021
<i>Risk Management Refreshment</i>	Garda Learning Centre	21 June 2021
<i>Leadership Training Series - Delegate &amp; Monitor Your Remote Team Member Effectively</i>	Dunamis	22 June 2021
<i>Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal bagi Pengawas Otoritas Jasa Keuangan dan Penyedia Jasa Keuangan</i> <i>Prevention of Funding for the Proliferation of Weapons of Mass Destruction for OJK Supervisors and Financial Service Providers</i>	Otoritas Jasa Keuangan - Grup Penanganan APU-PPT (GPUT) <i>Financial Services Authority - AML-CTF Handling Group (GPUT)</i>	22-24 June 2021
<i>"Counter Proliferation Financing of Weapons of Mass Destruction for National Financial Regulators, Reporting Parties and Other Relating Institutions"</i> atau <i>Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM)</i> <i>"Counter Proliferation Financing of Weapons of Mass Destruction for National Financial Regulators, Reporting Parties and Other Relating Institutions" or Prevention of Funding for the Proliferation of Weapons of Mass Destruction</i>	Pusat Pelaporan dan Analisis Transaksi Keuangan <i>Financial Transaction Reporting and Analysis Center</i>	29 June 2021
<i>Revolusi Industri 4.0</i> <i>Industrial Revolution 4.0</i>	Bank Sahabat Sampoerna	9 July 2021
<i>Penilaian Tingkat Kesehatan Bank Umum</i> <i>Assessment of the Bank's Soundness Level</i>	Bank Sahabat Sampoerna	9 July 2021 & 8 November 2021
<i>Sertifikasi Kepatuhan Level 1</i> <i>Compliance Certification Level 1</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) <i>Communication Forum of Banking Compliance Directors (FKDKP)</i>	4 August 2021
<i>Refreshment Key Control Self Assessment (KCSA)</i>	Bank Sahabat Sampoerna	9 August 2021
<i>Sejarah &amp; Dinamika Bank</i> <i>Bank History &amp; Dynamics</i>	Bank Sahabat Sampoerna	2, 5, & 19 September 2021
<i>Netiket untuk Netizen</i> <i>Netickets for Netizens</i>	Bank Sahabat Sampoerna	5 September 2021
<i>Sehat Finansial</i> <i>Financially Sound</i>	Bank Sahabat Sampoerna	5 September 2021
<i>Personal Branding</i>	Bank Sahabat Sampoerna	5 & 8 September 2021; 12 November 2021
<i>Manajemen Stress</i> <i>Stress Management</i>	Bank Sahabat Sampoerna	5 September & 12 November 2021
<i>Kemampuan Presentasi</i> <i>Presentation Skills</i>	Bank Sahabat Sampoerna	8 September 2021
<i>Information Security Awareness</i>	Bank Sahabat Sampoerna	8 & 9 September; 5, 7, 8, 9, 10 & 15 November 2021
<i>Quarter Life Crisis</i>	Bank Sahabat Sampoerna	8 September 2021 & 12 November 2021
<i>Personal Branding Menggunakan Media Sosial</i> <i>Personal Branding Using Social Media</i>	Bank Sahabat Sampoerna	9 September 2021 & 12 November 2021
<i>Kode Etik</i> <i>Code of Conduct</i>	Bank Sahabat Sampoerna	18 & 19 September 2021; 12 November 2021
<i>Compliance Awareness APU-PPT</i> <i>AML-CTF Compliance Awareness</i>	Bank Sahabat Sampoerna	4 October 2021
<i>Tantangan dan Strategi Mengatasi Kejahatan Siber</i> <i>Challenges and Strategies for Overcoming Cyber Crime</i>	Forum Komunikasi Direktur Kepatuhan <i>Communication Forum of Compliance Directors</i>	7 October 2021
<i>Worklife Balance</i>	Bank Sahabat Sampoerna	9 October 2021; 5 & 10 November 2021
<i>Cashless Society</i>	Bank Sahabat Sampoerna	9 October 2021 & 5 November 2021
<i>Aset Kripto</i> <i>Crypto Asset</i>	Bank Sahabat Sampoerna	9 October 2021; 8 & 10 November 2021
<i>Toxic &amp; Healthy Relationship</i>	Bank Sahabat Sampoerna	9 October 2021 & 10 November 2021
<i>Masa Depan Bank Digital Indonesia</i> <i>The Future of Indonesian Digital Bank</i>	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	14 October 2021
<i>Sejarah dan Perkembangan Fintech di Indonesia</i> <i>History and Development of Fintech in Indonesia</i>	Bank Sahabat Sampoerna	14 October 2021 & 16 November 2021

Materi Pengembangan Kompetensi <i>Competency Development Material</i>	Penyelenggara <i>Organizer</i>	Waktu Pelatihan <i>Time of Training</i>
Penerapan Progam APU-PPT di Sektor Jasa Keuangan sebagai Pencegahan Tindak Pidana Pencucian Uang yang berasal dari Tindak Pidana Kehutanan dan Tindak Pidana Lingkungan Hidup <i>Implementation of AML-CTF Programs in the Financial Services Sector as a Prevention of Money Laundering Crimes Originating from Forestry Crimes and Environmental Crimes</i>	Otoritas Jasa Keuangan - Grup Penanganan APU-PPT (GPUT) <i>Financial Services Authority - AML-CTF Handling Group (GPUT)</i>	18-19 October 2021
Transformasi Perbankan di Era Digital <i>Banking Transformation in the Digital Age</i>	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	22 October 2021
Bank Digital VS Bank Konvensional <i>Digital Bank VS Conventional Bank</i>	Bank Sahabat Sampoerna	1 & 11 November 2021
Compliance Awareness APU-PPT - Batch 2	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>Financial Transaction Reporting and Analysis Center (PPATK)</i>	1 November 2021
<i>Innovator Club Collaborative Work</i>	Red Avenue	5 November 2021
Standar Pelayanan <i>Services Standards</i>	Bank Sahabat Sampoerna	5 November 2021
<i>Basic Risk Management</i>	Bank Sahabat Sampoerna	16 November 2021
Sectoral Risk Assessment Tindak Pidana Pencucian Uang/Tindak Pidana Pencegahan Pendanaan Terorisme/ Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan Tahun 2021 <i>Sectoral Risk Assessment of Money Laundering/ Prevention of Terrorism Financing/ Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector in 2021</i>	Otoritas Jasa Keuangan - Grup Penanganan APU-PPT (GPUT) <i>Financial Services Authority - AML-CTF Handling Group (GPUT)</i>	6-7 December 2021

## Penilaian Kinerja Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan melakukan penilaian kinerja melalui mekanisme *self-assessment* Tata Kelola Perusahaan (GCG) yang mengacu 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. Kemudian, hasil penilaian tersebut disampaikan kepada Direktur Kepatuhan dan Manajemen Risiko Bank.

Pada tahun 2021, hasil *self-assessment* Tata Kelola Perusahaan (GCG) Penerapan Fungsi Kepatuhan menunjukkan nilai komposit 2 atau "Baik". Informasi hasil penilaian *self-assessment* tersebut telah disampaikan pada penjelasan terkait Hasil *Self-Assessment* Tata Kelola (GCG) dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Kepatuhan

Pengangkatan dan Pemberhentian Kepala Satuan Kerja Kepatuhan menjadi wewenang Direktur Kepatuhan dan Manajemen Risiko atas persetujuan Direktur Utama. Selain itu, setiap proses pengangkatan dan pemberhentian Kepala Satuan Kerja Kepatuhan harus dilaporkan langsung kepada Otoritas Jasa Keuangan. Pada tahun 2021, sehubungan dengan masa pensiun Kepala Satuan Kerja Kepatuhan yang sebelumnya, maka dilaksanakan penggantian Kepala Satuan Kerja Kepatuhan Bank Sahabat Sampoerna.

## Performance Assessment of Compliance Division

The Compliance Division carries out performance assessment through the GCG *self-assessment* mechanism based on 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. Furthermore, the assessment results are submitted to the Bank's Director of Compliance and Risk Management.

In 2021, the GCG *self-assessment* results of the Compliance Division show a composite value 2 or "Good". Information on the *self-assessment* results has been submitted to the explanation regarding the GCG *Self-Assessment* results in this Annual Report.

## Mechanism of Appointment and Dismissal of Compliance Division Head

The appointment and dismissal of Compliance Division Head is carried out by the Director of Compliance and Risk Management with the approval of the Chief Executive Officer. Furthermore, every appointment and dismissal of the Compliance Division Head shall immediately be informed to the Financial Services Authority. In 2021, in connection with the retirement of the previous Compliance Division Head, the replacement of the Compliance Division Head of Bank Sahabat Sampoerna was carried out.

## Program Anti Pencucian Uang dan Pencegahan Terorisme

Program Anti Pencucian Uang (APU) dan Program Pencegahan Terorisme (PPT) merupakan bagian tugas dari Satuan Kerja kepatuhan dalam meminimalisir terjadinya risiko signifikan, seperti risiko hukum, risiko reputasi, risiko operasional, dan risiko kepatuhan. Pelaksanaan program APU-PPT diwujudkan Bank Sahabat Sampoerna dengan menyusun 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. Bank juga meluncurkan Aplikasi APU-PPT pada bulan April 2016, yang mana aplikasi tersebut merupakan alat bantu penetapan profil risiko nasabah, pemantauan transaksi nasabah, pangkalan data daftar negatif APU-PPT dan alat bantu pelaksanaan *screening* data nasabah, serta alat bantu pelaporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).

Selama tahun 2021, Bank telah melaksanakan berbagai kegiatan terkait Program APU-PPT yang diuraikan sebagai berikut.

1. Penerapan APU-PPT menjadi area pengawasan aktif dari Dewan Komisaris dan Direksi, di mana hal ini menjadi topik pembahasan dalam rapat internal.
2. Pengkinian kebijakan dan prosedur berdasarkan ketentuan terkini Lembaga Pengawas dan Pengatur (LPP) serta dalam rangka menyesuaikan dengan perkembangan terkini atas produk dan layanan Bank.
3. Pelaksanaan seluruh kewajiban pelaporan kepada LPP secara tepat waktu dan sesuai ketentuan pelaporan, tanpa memperoleh sanksi dan teguran dari LPP.
4. Pengendalian internal secara aktif terhadap kantor cabang dan terhadap pengembangan produk dan layanan Bank terkini.
5. Menindaklanjuti seluruh permintaan dari Otoritas Pemerintah berwenang, di antaranya Kepolisian, Dirjen Pajak, dan Bea Cukai.
6. Pemantauan rutin harian atas seluruh transaksi nasabah Bank.
7. Melakukan pengembangan aplikasi internal dalam rangka menyesuaikan dengan aplikasi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dan Otoritas Jasa Keuangan, yakni pelaporan GoAML, SIPENDAR, dan APOLO Otoritas Jasa Keuangan - Menu Laporan APU PPT.
8. Bank telah memperoleh 2 jenis hak akses web portal dan web service pada aplikasi database *Politically Exposed Person* (PEP) milik PPATK. Saat ini, Bank telah menggunakan hak akses web portal dan sedang mengembangkan aplikasi internal untuk penggunaan hak akses web service.
9. Menyesuaikan aplikasi APU-PPT internal Bank dengan perubahan pada *core system* serta perkembangan produk dan layanan Bank.
10. Pengkinian secara terus-menerus terhadap pangkalan data daftar negatif APU-PPT berdasarkan data dari LPP, serta sumber lainnya.
11. Pelaksanaan program pelatihan rutin tahunan kepada seluruh karyawan, baik secara tatap muka virtual dan melalui *e-learning*, dengan materi pelatihan yang dikinikan setiap tahunnya.
12. Peningkatan pengetahuan petugas penanggung jawab APU-PPT, melalui keikutsertaan pada berbagai pelatihan yang diadakan oleh LPP dan Forum Komunikasi Direktur Kepatuhan (FKDK).
13. Menjalani *Financial Integrity Rating on Money Laundering and Terrorism Financing* (FIR on MLTF) periode tahun 2021, dengan hasil baik dan menunjukkan peningkatan dibanding periode tahun sebelumnya.
14. Aktif terlibat dalam seluruh kegiatan Lembaga Pengawas dan Pengatur.

## Anti-Money Laundering and Counter-Terrorism Financing Program

The Anti-Money Laundering (AML) Program and Counter-Terrorism Financing (CTF) Program are part of the Compliance Division duties in minimizing the occurrence of significant risks, such as legal risk, reputation risk, operational risk, and compliance risk. The implementation of AML-CTF program was realized by Bank Sahabat Sampoerna by formulating AML-CTF Special Policy No. BSS/KK-PMN/SDR01 dated 21 September 2017, which was later updated to AML-CTF Special Policy No. BSS/KK-PMN/SDR/02 dated 18 February 2020. The Bank launched the AML-CTF Application in April 2016, which is a tool for determining customer risk profiles, monitoring customer transactions, database of AML-CTF negative lists, and tool for screening customer data, as well as a reporting tool to the Financial Transaction Reporting and Analysis Center (PPATK).

Throughout 2021, the Bank conducted various activities related to the AML-CTF Program which are described as follows.

1. The implementation of AML-CTF becomes an area of active supervision of the Board of Commissioners and the Board of Directors, where this is a topic of discussion in internal meetings.
2. Updating policies and procedures based on the latest provisions of the Supervisory and Regulatory Agency (LPP) and in order to adapt to the latest developments on the Bank's products and services.
3. Implementation of all reporting obligations to LPP in a timely manner and in accordance with reporting provisions, without imposition of sanctions and warnings from LPP.
4. Active internal control over branch offices and on the development of the Bank's latest products and services.
5. Following up on all requests from the competent Government Authorities, including the Police, Director General of Taxes, and Customs.
6. Daily routine monitoring on all Bank customer transactions.
7. Developing internal applications in order to adapt to the applications of the Financial Transaction Reports and Analysis Center (PPATK) and Financial Services Authority, namely GoAML, SIPENDAR, and APOLO reporting from the Financial Services Authority - AML-CTF Report Menu.
8. The Bank has obtained 2 types of web portal and web service access rights on the *Politically Exposed Person* (PEP) database application belonging to PPATK. Currently, the Bank has used the web portal access rights and is developing internal applications for the use of web service access rights.
9. Adjusting the Bank's internal AML-CTF application with changes to the core system as well as the development of the Bank's products and services.
10. Continuously updating the AML-CTF negative list database based on data from LPP and other sources.
11. Implementation of annual routine training programs for all employees, both virtual face-to-face and through *e-learning*, with training materials updated every year.
12. Increased knowledge of AML-CTF officers in charge, through participation in various trainings held by LPP and the Compliance Director Communication Forum (FKDK).
13. Undergoing the *Financial Integrity Rating on Money Laundering and Terrorism Financing* (FIR on MLTF) for the 2021 period, with good results and showing an increase compared to that of previous year.
14. Actively involved in all activities of the Supervisory and Regulatory Agency.

# Kode Etik

## Code of Conduct

Demi mempertahankan kepercayaan dan reputasi yang telah dibangun oleh Bank Sahabat Sampoerna, pada 4 Mei 2015, Bank menetapkan Kode Etik (Code of Conduct).

In order to maintain the trust and reputation that has been built by Bank Sahabat Sampoerna, on 4 May 2015, the Bank established a Code of Conduct.

### Pokok Kode Etik

#### Principles of Code of Conduct



Nilai-Nilai Budaya Perusahaan  
Corporate Culture Values



Budaya Kepatuhan  
Compliance Culture



Anti-Fraud/Anti Suap/Anti Korupsi  
Anti-Fraud/Anti Bribery/Anti Corruption



Mis-Selling/Mis-Represent Produk dan Jasa  
Mis-Selling/Mis-Representation of Products and Services



Mencegah Pencucian Uang  
Preventing Money Laundering



Menghindari Benturan Kepentingan  
Avoiding Conflict of Interest



Menjaga Kerahasiaan dan Perlindungan Data  
Maintaining Data Privacy and Protection



Berani Bicara  
Speak Up



Penggunaan Peralatan dan Fasilitas  
Use of Equipment and Facility



Menghindari Berkompromi karena Hadiah/Hiburan  
Avoiding Compromising due to Gifts/Entertainment



Cepat dan Tanggap Menangani Keluhan Nasabah  
Being Quick and Responsive in Handling Customer Complaints

### Sosialisasi dan Penyerbarluasan

#### Dissemination and Distribution



#### E-Learning

Wajib bagi seluruh karyawan  
Mandatory for all employees



#### Situs Web Internal

Akses bagi karyawan terkait informasi Kode Etik  
Access for employees regarding Code of Conduct information

## Penerapan Etika Bisnis Pada Setiap Tingkatan Organisasi Implementation of Business Ethics at Every Organizational Level



- 

Wajib dipatuhi seluruh karyawan Bank di seluruh level organisasi, termasuk Dewan Komisaris dan Direksi;  
*Must be adhered to by all Bank employees at all organizational levels, including the Board of Commissioners and Board of Directors;*
- 

Wajib membuat pernyataan kepatuhan terhadap Kode Etik atau menandatangani Pakta Integritas; serta  
*Must make a statement of compliance with the Code of Conduct or sign the Integrity Pact; and*
- 

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

 <p>Pembinaan Periodik <i>Periodical Development</i></p>	 <p>Permintaan Ganti Rugi <i>Compensation Request</i></p>	 <p>Peringatan Lisan <i>Verbal Warning</i></p>
 <p>Surat Teguran <i>Reprimand Letter</i></p>	 <p>Teguran Lisan <i>Verbal Reprimand</i></p>	 <p>Pemberhentian Sementara <i>Temporary Suspension</i></p>
 <p>Pengurangan Upah <i>Wage Reduction</i></p>	 <p>Surat Peringatan 1, 2, dan 3 <i>Warning Letter 1, 2, and 3</i></p>	 <p>Pemutusan Hubungan Kerja <i>Termination of Employment</i></p>
 <p>Penurunan atau Pindahan dari Jabatan Karyawan <i>Decrease or Transfer from Employee Position</i></p>	 <p>Penindakan Secara Hukum <i>Legal Action</i></p>	



**Penanggung Jawab  
Person in Charge**  
Direktorat Sumber Daya Manusia  
*Human Resources Directorate*



**Laporan Pelanggaran 2021  
Violation Reports in 2021**  
Nihil  
*None*

## Pengendalian Gratifikasi *Gratification Control*

Demi menjaga aktivitas bisnis yang sehat dan bersih, Bank Sahabat Sampoerna senantiasa mengimbuai seluruh insan perusahaan, termasuk level Manajemen, untuk tidak memberi atau menerima pemberian dari nasabah, vendor, mitra usaha, ataupun pihak ketiga lainnya atas jasa yang telah diberikan. Imbauan tersebut disesuaikan dengan memo yang ditetapkan Direksi No. 09/006/MI/Sisdur/II/2015 tanggal 27 Februari 2015 tentang Ketentuan Penerimaan Hadiah dari Pihak Ketiga. Jika upaya penolakan yang dilakukan oleh penerima hadiah/imbauan menimbulkan penghinaan, maka pihak yang menerima pemberian boleh menerima hadiah/imbauan tersebut, dengan catatan wajib melaporkan kepada pimpinan Bank atau Pejabat Eksekutif dengan mengisi Formulir Deklarasi Penerimaan Hadiah.

*In order to maintain sound and clean business activities, Bank Sahabat Sampoerna always urges all Company personnel, including the Management, not to give or accept gifts from customers, vendors, business partners, or other third parties for the services provided. The appeal is adjusted to the Memo established by the Board of Directors No. 09/006/MI/Sisdur/II/2015 dated 27 February 2015 on Provisions to Accept Gifts from Third Parties. If a rejection of such gift/reward would be deemed as an insult, such employee may accept the gift/reward, provided that it must be reported to the head of the Bank or Executive Officer by filling out the Gift Acceptance Declaration Form.*

### Laporan Penerimaan Hadiah dari Pihak Ketiga

Laporan penerimaan hadiah dari pihak ketiga yang diterima oleh Bank Sahabat Sampoerna selama tahun 2021 diungkapkan sebagai berikut.

### *Gift Acceptance Report from Third Parties*

*The gift acceptance report from third parties of Bank Sahabat Sampoerna throughout 2021 is disclosed as follows.*

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
<i>Small Medium Enterprise (SME)</i>	18 January 2021	Bingkisan Hari Raya Natal 2020 <i>Christmas Gifts 2020</i>	1 paket (isi 2) bahan kain batik merk Keris <i>1 package (contains 2) of Keris brand batik cloth</i>	22 January 2021	Disimpan untuk dijadikan <i>doorprize</i> saat ada acara di Divisi Bisnis <i>Saved to be used as door prizes when there are events in the Business Division</i>
<i>General Affair &amp; Procurement</i>	11 February	Hari Raya Imlek <i>Chinese New Year</i>	Buah jeruk <i>Orange fruit</i>	11 February 2021	Dibagikan kepada Tim <i>Distributed to the Team</i>
<i>Service Quality &amp; Contact Center</i>	6 May 2021	Hari Raya Idul Fitri <i>Eid Al-Fitr</i>	2 buah Parsel Lebaran <i>2 Eid Al-Fitr hampers</i>	21 May 2021	Dibagikan kepada Tim <i>Distributed to the Team</i>
<i>Human Capital</i>	10 May 2021	Hari Raya Idul Fitri <i>Eid Al-Fitr</i>	Parsel Lebaran <i>Eid Al-Fitr hampers</i>	3 June 2021	Dibagikan kepada Tim <i>Distributed to the Team</i>
<i>Human Capital</i>	9 September 2021	Hari Ulang Tahun Bank Sahabat Sampoerna <i>Bank Sahabat Sampoerna's Birthday</i>	Parsel kue Ulang Tahun Bank Sahabat Sampoerna <i>Bank Sahabat Sampoerna's Birthday cake hampers</i>	30 September 2021	Dibagikan kepada Tim <i>Distributed to the Team</i>
<i>Funding Business</i>	24 December 2021	Hari Raya Natal <i>Christmas</i>	<i>Hampers</i> kue <i>Cake hampers</i>	24 December 2021	Dibagikan kepada Tim <i>Distributed to the Team</i>
<i>Human Capital</i>	29 December 2021	Hari Raya Natal dan Tahun Baru <i>Christmas and New Year</i>	<i>Hampers</i>	29 December 2021	Dibagikan kepada Tim <i>Distributed to the Team</i>

# Perkara Penting dan Sanksi Administratif

## Significant Cases and Administrative Sanctions

### Perkara Hukum

Informasi terkait perkara hukum yang dihadapi Bank Sahabat Sampoerna selama tahun 2021, diungkapkan sebagai berikut.

### Lawsuit

Information related to lawsuit faced by Bank Sahabat Sampoerna throughout 2021 is disclosed as follows.

Permasalahan Hukum	Total Kasus Total Cases		Legal Cases
	Perdata Civil	Pidana Criminal	
Telah mendapat putusan yang mempunyai kekuatan hukum tetap	4	1	Has obtain a decision that has permanent legal force
Dalam proses penyelesaian	12	8	In settlement process
<b>Total</b>	<b>16</b>	<b>9</b>	<b>Total</b>

Pokok Perkara Case Profile	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Bank Impact to Bank Condition	Risiko yang Dihadapi Risk Faced	Sanksi Administrasi yang Diterima Administrative Sanctions Imposed
<b>Kasus Perdata</b> Civil Cases				
Gugatan dari nasabah Chippy Banyu Adhi <i>Lawsuit from a customer, Chippy Banyu Adhi</i>	Masih dalam proses banding <i>Still in appeal process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Budi Santoso Muslim <i>Lawsuit from a customer, Budi Santoso Muslim</i>	Masih dalam proses banding <i>Still in appeal process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
PKPU dan/atau Kepailitan nasabah KSP Rizky Abadi <i>PKPU and/or Bankruptcy of a customer, KSP Rizky Abadi</i>	Telah dilakukan perdamaian (homologasi) atas perkara <i>Peace (homologation) has been carried out on the case</i>	Pembayaran angsuran nasabah menjadi tertunda (restruktur) <i>Customer installment payments are delayed (restructuring)</i>	Bank belum mendapatkan recovery atas jaminan <i>The Bank has not yet recovered the collateral</i>	Nihil / None
Gugatan dari nasabah PT EMKL Bintang Jaya Sentosa <i>Lawsuit from a customer, PT EMKL Bintang Jaya Sentosa</i>	Masih dalam proses persidangan di Pengadilan Negeri <i>Still in trial process at the District Court</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Rifkianda Lubis <i>Lawsuit from a customer, Rifkianda Lubis</i>	Perkara telah digugurkan <i>Case has been dropped</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Olivia Christine Nayoan <i>Lawsuit from a customer, Olivia Christine Nayoan</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Isaac Hidayat Atmadji <i>Lawsuit from a customer, Isaac Hidayat Atmadji</i>	Perkara telah dicabut <i>Case has been revoked</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari (pasangan) nasabah PT Kunci Kencana <i>Lawsuit from customer (spouse) of PT Kunci Kencana</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari nasabah/pasangan <i>There is a lawsuit from customer/spouse</i>	Nihil / None

Pokok Perkara Case Profile	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Bank Impact to Bank Condition	Risiko yang Dihadapi Risk Faced	Sanksi Administrasi yang Diterima Administrative Sanctions Imposed
Gugatan dari nasabah Edardo Yudha Negara <i>Lawsuit from a customer, Edardo Yudha Negara</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah PT Sinar Montili <i>Lawsuit from a customer, PT Sinar Montili</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah M Taufik <i>Lawsuit from a customer, M Taufik</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Tjie Chan Sen <i>Lawsuit from a customer, Tjie Chan Sen</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Sudisman <i>Lawsuit from a customer, Sudisman</i>	Perkara telah digugurkan <i>Case has been dropped</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Irwan Jamaan <i>Lawsuit from a customer, Irwan Jamaan</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari nasabah <i>There is a lawsuit from customer</i>	Nihil / None
Gugatan dari nasabah Simon Gunawan <i>Lawsuit from a customer, Simon Gunawan</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari Pihak Ketiga <i>There is a lawsuit from Third Party</i>	Nihil / None
Gugatan dari nasabah Tony Harsono <i>Lawsuit from a customer, Tony Harsono</i>	Masih dalam proses persidangan <i>Still in trial process</i>	Nihil / None	Adanya tuntutan dari Pihak Ketiga <i>There is a lawsuit from Third Party</i>	Nihil / None
<b>Kasus Pidana</b> <b>Criminal Cases</b>				
Panggilan saksi dari Polresta Malang, berkaitan dengan nasabah Uke Martin <i>Witness summons from Malang Resort Police, related to a customer, Uke Martin</i>	Perkara telah dihentikan <i>Case has been terminated</i>	Nihil / None	Nihil / None	Nihil / None
Panggilan saksi dari Polres Bogor, berkaitan dengan nasabah PT Kunci Kencana <i>Witness summons from Bogor Police Precinct, related to a customer, PT Kunci Kencana</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None
Panggilan Saksi dari Polresta Surabaya, berkaitan dengan nasabah CV Shayla Fayra <i>Witness summons from Surabaya Resort Police, related to a customer, CV Shayla Fayra</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None
Panggilan saksi dari Polda Metro Jaya, berkaitan dengan nasabah PT Parasmita <i>Witness summons from Metro Jaya Regional Police, related to a customer, PT Parasmita</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None
Panggilan saksi dari Polres Jakarta Selatan, berkaitan dengan nasabah Prilo Vito <i>Witness summons from South Jakarta Police Precinct, related to a customer, Prilo Vito</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None
Panggilan saksi dari Polda Jawa Barat, berkaitan dengan nasabah KSP Rizky Abadi <i>Witness summons from West Java Regional Police, related to a customer, KSP Rizky Abadi</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None

Pokok Perkara Case Profile	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Bank Impact to Bank Condition	Risiko yang Dihadapi Risk Faced	Sanksi Administrasi yang Diterima Administrative Sanctions Imposed
Panggilan saksi dari Polres Jakarta Utara, berkaitan dengan nasabah Muljadi Hartono <i>Witness summons from North Jakarta Police Precinct, related to a customer, Muljadi Hartono</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None
Panggilan saksi dari Bareskrim Mabes Polri, berkaitan dengan nasabah PT Tomang Oil Jaya <i>Witness summons from Criminal Investigation Agency of the Police Headquarter, related to a customer, PT Tomang Oil Jaya</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None
Laporan pengaduan ke Polda Jawa Barat, berkaitan dengan nasabah Ezar Arvi <i>Complaint report to West Java Regional Police, related to a customer, Ezar Arvi</i>	Menunggu hasil pemeriksaan dari Kepolisian <i>Waiting for the examination results from the Police</i>	Nihil / None	Adanya panggilan dari Kepolisian terhadap karyawan Bank <i>There are police summon to the Bank's employees</i>	Nihil / None

## Sanksi Administratif

Informasi terkait sanksi administratif yang dihadapi Bank Sahabat Sampoerna selama tahun 2021, diungkapkan sebagai berikut.

## Administrative Sanctions

Information related to administrative sanctions faced by Bank Sahabat Sampoerna throughout 2021 is disclosed as follows.

Jenis Pelanggaran Types of Violations	Sanksi yang Diterima Sanctions Imposed (Rp)
Pengenaan Sanksi Kewajiban Membayar atas Penyampaian Koreksi Laporan Secara <i>Offline</i> Laporan Bank Umum (LBU) dengan Posisi Data bulan November 2020 <i>Imposition of Sanctions on Payment Obligations for Submission of Report Corrections Offline of Commercial Bank Reports (LBU) with Data Position for November 2020</i>	100,000
Sanksi Administratif Berupa Denda Berdasarkan Surat Otoritas Jasa Keuangan No. SR-2/PB.332/2021 tanggal 13 Januari 2021 perihal Laporan Hasil Pemeriksaan Bank Saudara Posisi 30 September 2020 <i>Administrative Sanctions in the Form of Penalties Based on the Financial Services Authority Letter No. SR-2/PB.332/2021 dated 13 January 2021 regarding Bank Saudara's Audit Report, Position of 30 September 2020</i>	54,600,000
Pengenaan Sanksi Kewajiban Membayar atas Penyampaian Koreksi Laporan Secara <i>Offline</i> Laporan Bank Umum (LBU) dengan Posisi Data bulan Januari 2021 <i>Imposition of Sanctions on Payment Obligations for Submission of Report Corrections Offline of Commercial Bank Reports (LBU) with Data Position for January 2021</i>	400,000
Pengenaan Sanksi Kewajiban Membayar atas Penyampaian Koreksi Laporan Secara <i>Offline</i> Laporan Bank Umum (LBU) dengan Posisi Data Februari 2021 <i>Imposition of Sanctions on Payment Obligations for Submission of Report Corrections Offline of Commercial Bank Reports (LBU) with Data Position for February 2021</i>	400,000
Pengenaan Sanksi Kewajiban Membayar atas Penyampaian koreksi Laporan Harian Bank Umum (LHBU) Posisi Data Maret 2021 <i>Imposition of Sanctions on Payment Obligations for Submission of Corrections of Commercial Bank Daily Reports (LBU) with Data Position for March 2021</i>	1,000,000
Sanksi Kewajiban Membayar Keterlambatan Penyampaian Laporan Kantor Pusat Bank Umum (LKPBU) Posisi Data bulan Oktober 2021 <i>Sanctions on Late Payment Obligations for Submission of Commercial Bank Head Office Report (LKPBU) with Data Position for October 2021</i>	500,000

# Sistem Pelaporan Pelanggaran

## *Whistleblowing System*

Sistem pelaporan pelanggaran atau *whistleblowing system* (WBS) merupakan wadah untuk menyampaikan laporan terkait pelanggaran yang terjadi di dalam aktivitas bisnis. Penerapan sistem tersebut diharapkan dapat mendorong insan Bank untuk bekerja dengan penuh integritas dan berpegang teguh pada nilai dan budaya Bank.

Tujuan dari penerapan WBS, yaitu:

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.

### Prinsip Dasar Pelaporan Pelanggaran

Sistem pelaporan pelanggaran disediakan oleh Bank Sahabat Sampoerna bagi setiap pihak yang memiliki informasi atau ingin melaporkan pelanggaran yang terjadi di lingkungan kerja Bank. Pihak yang memberi laporan diharapkan dapat memberikan penjelasan terkait jenis laporan, pihak yang terlibat, lokasi dan waktu pelanggaran, serta bukti pelanggaran yang jelas dan benar adanya. Selain itu, pihak pelapor disarankan untuk memberikan informasi mengenai data diri untuk mempermudah proses tindak lanjut pelaporan. Adapun laporan yang disampaikan atas dasar kebaikan, bukan untuk tujuan/kepentingan pribadi dari pelapor.

### Cara Penyampaian Laporan Pelanggaran

Laporan pelanggaran dapat disampaikan kepada Pengelola WBS Bank Sahabat Sampoerna melalui *e-mail* (ombudsman@banksampoerna.com) atau SMS ke nomer telepon seluler masing-masing anggota Komite Ombudsman.

*The whistleblowing system (WBS) is a forum for submitting reports related to violations that occur in business activities. This system is expected to encourage Bank personnel to work with full integrity and adhere to the Bank's values and culture.*

*The objectives of implementing WBS are 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.*

### Basic Whistleblowing Principles

*A whistleblowing system is provided by Bank Sahabat Sampoerna for any party who has information or wants to report violation that occurs within the Bank. The whistleblower is expected 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. Furthermore, whistleblower is encouraged to provide personal data to facilitate the reporting follow-up process. The report shall be submitted based on of good faith, not based on personal purpose/interest of the whistleblower.*

### How to Submit Whistleblowing Report

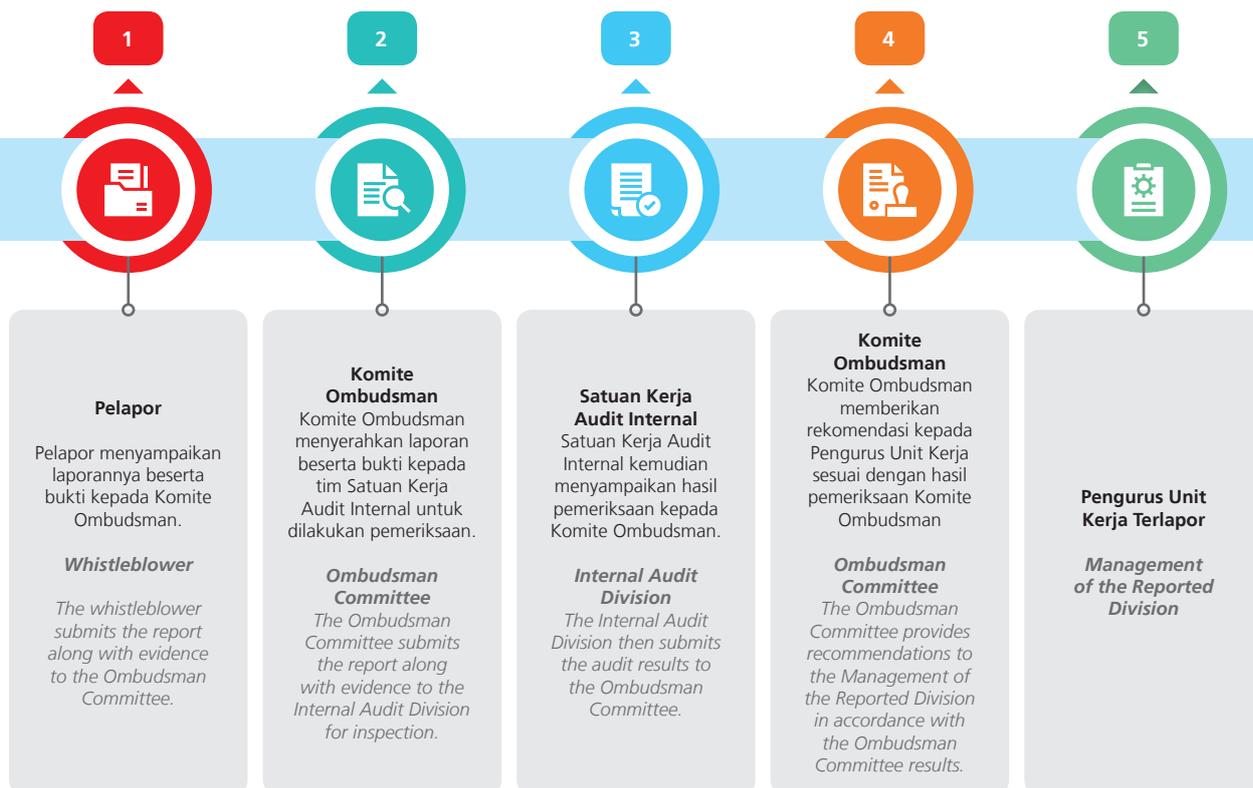
*Whistleblowing report can be submitted to the WBS Manager of Bank Sahabat Sampoerna via e-mail (ombudsman@banksampoerna.com) or SMS to the cellular phone number of each member of the Ombudsman Committee.*

## Mekanisme Penyampaian Laporan Pelanggaran

Proses penyampaian laporan pelanggaran Bank Sahabat Sampoerna dilakukan sebagai berikut.

## Mechanism of Whistleblowing Submission

The process for submitting whistleblowing report to Bank Sahabat Sampoerna is as follows.



## Perlindungan bagi Pelapor

Bank Sahabat Sampoerna memberikan perlindungan bagi pelapor dengan menjamin kerahasiaan identitas pelapor dan laporannya. Selain itu, pelapor berhak untuk mengetahui informasi mengenai proses tindak lanjut atas laporannya. Setiap anggota Komite Ombudsman dilarang untuk membicarakan atau menyebarluaskan pelaporan yang ditanganinya, kecuali kepada pelapor atau pihak yang terkait dengan aduan.

## Protection for Whistleblower

Bank Sahabat Sampoerna provides protection for the whistleblower by guaranteeing the confidentiality of the whistleblower's identity and report. 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 whistleblower or party related to the complaint.

## Penanganan Pengaduan

Penanganan pengaduan yang diterima oleh Komite Ombudsman akan ditindaklanjuti dan dipelajari, serta hasilnya berupa rekomendasi, akan disampaikan kepada Satuan kerja Audit Internal dan Direktorat Sumber Daya Manusia. Jika pengaduan yang diterima bersifat *fraud* akan ditindaklanjuti oleh Satuan Kerja Audit Internal, sedangkan pengaduan yang bersifat hubungan kerja akan ditindaklanjuti oleh Direktorat Sumber Daya Manusia. Adapun rekomendasi yang diberikan oleh Komite Ombudsman disusun dalam format standar dalam bentuk:

1. Laporan penerimaan kontak sesuai kategori lingkup pengaduan/penyungkapan; dan
2. Laporan penyungkapan (*disclosure report*).

## Laporan Pengaduan

Informasi terkait laporan pengaduan yang diterima Bank Sahabat Sampoerna selama tahun 2021 diungkapkan pada tabel berikut.

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

Informasi terkait *internal fraud* yang diterima Bank Sahabat Sampoerna selama tahun 2021 diuraikan pada tabel berikut.

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>	
	2021	2020	2021	2020	2021	2020
Total Fraud <i>Total Fraud</i>	Nihil <i>None</i>	Nihil <i>None</i>	1	3	Nihil <i>None</i>	1
Telah Diselesaikan <i>Settled</i>	Nihil <i>None</i>	Nihil <i>None</i>	1	3	Nihil <i>None</i>	1
Dalam Proses Penyelesaian Internal Bank <i>Under the Bank's Internal Settlement Process</i>	Nihil <i>None</i>	Nihil <i>None</i>	1	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>	Nihil <i>None</i>	1	Nihil <i>None</i>	Nihil <i>None</i>

Keterangan / *Remarks:*

Pada tahun 2021: terdapat 1 kasus dari pegawai tetap, yaitu kasus di Kantor Cabang Surabaya.  
*In 2021, there was 1 case from a permanent employee, a case at Surabaya Branch Office.*

## Complaint Handling

Any complaint received by the Ombudsman Committee will be followed up and studied, and the results in the form of recommendations will be submitted to the Internal Audit Division and the Human Resources Directorate. If the complaint received is a fraud, it will be followed up by the Internal Audit Division. Whereas, a complaint related to work relationship will be followed up by the Human Resources Directorate. The recommendations given by the Ombudsman Committee are compiled 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

Information related to complaint report received by Bank Sahabat Sampoerna throughout 2021 is described in the following table.

## Internal Fraud

Information related to *internal fraud* received by Bank Sahabat Sampoerna throughout 2021 is described in the following table.

## Penyediaan Dana kepada Pihak Terkait dan Dana Besar

### Provision of Fund to Related Party and Large Exposure

Bank Sahabat Sampoerna sangat menjunjung tinggi prinsip kehati-hatian dalam aktivitas bisnisnya, terutama mengenai penyediaan dana kepada pihak terkait dan dana besar. Pada dasarnya, penyediaan dana tersebut menjadi wewenang Dewan Komisaris secara independen dengan memperhatikan ketentuan Bank Indonesia mengenai aspek Batas Maksimum Pemberian Kredit (BMPK). Pada tahun 2021, persentase penyediaan dana terbesar berada pada sektor perantara keuangan, yang dilakukan sesuai dengan peraturan perundang-undangan yang berlaku.

*Bank Sahabat Sampoerna highly upholds the principle of prudence in its business activities, especially regarding the provision of funds to related parties and large exposures. Basically, the provision of these funds is the authority of the Board of Commissioners independently with due observance of Bank Indonesia provisions on the aspect of the Maximum Legal Lending Limit (LLL). In 2021, the largest percentage of provision of funds was the financial intermediary sector, which was carried out in accordance with applicable laws and regulations.*

Penyediaan dana kepada pihak terkait dan dana besar Bank Sahabat Sampoerna selama tahun 2021, diuraikan sebagai berikut.

*Provision of funds to related parties and large exposure of Bank Sahabat Sampoerna throughout 2021 is described as follows.*

Penyediaan Dana	Total		Provision of Fund
	Debitur Debtor	Nominal (dalam jutaan Rupiah) Amount (in million Rupiah)	
Kepada Pihak Terkait	2	114,545	To Related Parties
Kepada Debitur Inti			To Core Debtors
Individu	25	2,553,237	Individual
Grup	-	-	Group

## Kredit yang Direstrukturisasi

### Restructured Loans

Pada tahun 2021, Bank Sahabat Sampoerna telah melakukan restrukturisasi kredit melalui perpanjangan dan penurunan suku bunga sebesar Rp2,81 triliun. Pelaksanaan restrukturisasi kredit tersebut merupakan penerapan Bank dari program restrukturisasi terhadap debitur yang terdampak Covid-19, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2021 merupakan Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Covid-19*.

*In 2021, Bank Sahabat Sampoerna restructured credit through extension and reduction in interest rates of Rp2.81 trillion. The credit restructuring is the Bank's implementation of the restructuring program for debtors affected by Covid 19, which refers to the Financial Services Authority Regulation No. 17/POJK.03/2021, the Second 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 Covid-19 Spread.*

## Pemberian Dana Kegiatan Sosial dan/atau Politik

### *Provision of Funds for Social and/or Political Activities*

Bank Sahabat Sampoerna tidak terlibat dalam kegiatan politik apapun. Oleh karena itu, tidak terdapat aktivitas pemberian dana untuk kepentingan politik. Akan tetapi, Bank memberikan dana untuk kegiatan sosial sebagai komitmen Bank berkontribusi dalam meningkatkan kesejahteraan masyarakat sekitar. Kegiatan tersebut direalisasikan dalam program tanggung jawab sosial yang diuraikan pada Bab Tanggung Jawab Sosial Perusahaan dalam Laporan Tahunan ini.

*Bank Sahabat Sampoerna is not involved in any political activities. Therefore, there is no activity of providing funds for political purposes. However, the Bank provides funds for social activities as the Bank's commitment to contribute to improving the welfare of the surrounding community. These activities are realized in the social responsibility program described in the Corporate Social Responsibility Chapter in this Annual Report.*

## Transaksi yang Mengandung Benturan Kepentingan

### *Transaction Containing Conflict of Interest*

Bank Sahabat Sampoerna memiliki kebijakan yang mengatur mengenai pemberian kredit kepada pihak terkait ataupun nasabah besar. Melalui kebijakan tersebut, Bank mampu menghindari terjadinya benturan kepentingan yang dapat merugikan dan mengurangi keuntungan Bank. Informasi terkait transaksi yang mengandung benturan kepentingan dalam 3 tahun terakhir diungkapkan sebagai berikut.

*Bank Sahabat Sampoerna has a policy on the management of loans to related parties and large customers. Through this policy, the Bank can avoid conflicts of interest that can adversely affect and reduce the Bank's profits. Information on transactions containing conflicts of interest for the last 3 years is disclosed below.*

Tahun Year	Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan <i>Name and Position of Party Having Conflict of Interest</i>	Nama dan Jabatan Pengambilan Keputusan <i>Name and Position of Decision Maker</i>	Jenis Transaksi <i>Type of Transactions</i>	Nilai Transaksi <i>Transaction Value (dalam jutaan Rupiah / in million Rupiah)</i>	Keterangan*) <i>Description*)</i>
2021	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>
2020	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>
2019	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>

\*) Tidak sesuai sistem dan prosedur yang berlaku.  
*Inconsistent with the applicable system and procedure.*

## Akses Informasi

### Access to Information

Bank memberikan akses terkait informasi dengan mudah bagi para pemangku kepentingan, melalui:

The Bank provides stakeholders easy access to information, 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

☎ Telepon / Telephone : (021) 5795 1234, 5795 1515  
📞 Call Center : 15000 35  
🌐 Website : www.banksampoerna.com  
✉ E-mail : info@banksampoerna.com  
📠 Faksimili / Facsimile : (021) 5795 0626

🐦 Twitter : @bankSampoerna  
📷 Instagram : @Banksampoerna  
📘 Facebook : Bank Sahabat Sampoerna  
📺 Youtube : Bank Sahabat Sampoerna

Selama tahun 2021, Bank Sahabat Sampoerna melakukan keterbukaan informasi yang diuraikan sebagai berikut.

Throughout 2021, Bank Sahabat Sampoerna disclosed information as described below.

Bentuk Keterbukaan Informasi	2021	2020	2019	Form of Information Disclosure
Iklan Publikasi Pengumuman	1	10	11	Announcement Publication Ad
Iklan Publikasi Laporan Keuangan Kuartal	1	4	4	Quarterly Financial Statements Publication Ad
Laporan Tahunan	-	1	1	Annual Report
Siaran Pers	11	14	12	Press Conference
Media Visit Virtual	2	-	-	Media Visit Virtual
Media Gathering Virtual	7	2	-	Media Gathering Virtual

### Hubungan Investor

Selama tahun 2021, Bank Sahabat Sampoerna telah melaksanakan hubungan investor dengan melakukan 2 kali pemasangan iklan publikasi pengumuman yang terdiri dari Publikasi Laporan Keuangan Kuartalan periode Desember 2020, dan Relokasi Kantor Cabang, yang diuraikan sebagai berikut.

### Investor Relations

Throughout 2021, Bank Sahabat Sampoerna conducted investor relations by placing 2 advertisements for announcements consisting of December 2020 Quarterly Financials Statements Publications, which are described as follows.

Materi Pengumuman	Tanggal Date	Media Media	Announcement Material
<b>Iklan Publikasi Laporan Keuangan Kuartalan</b>			
<i>Quarterly Financial Statements Publication Ad</i>			
Periode Desember 2020	23 April 2021	Kontan	December 2020 Period
Iklan Penutupan Cabang Rantauprapat	3 November 2021	Tribun Medan	Rantau prapat Branch Closing Ad

## Siaran Pers dan Liputan Pemberitaan

Bank Sahabat Sampoerna membentuk *media relations* dengan mengadakan agenda siaran pers dan liputan pemberitaan. Pada tahun 2021, Bank telah menerbitkan 11 siaran pers dalam bentuk informasi kepada masyarakat dan 222 liputan pemberitaan terkait Bank Sahabat Sampoerna yang diberitakan di beberapa media massa dengan rincian sebagai berikut.

## Press Release and News Coverage

Bank Sahabat Sampoerna established *media relations* by organizing agenda of press releases and news coverage. In 2021, the Bank published 11 press releases in the form of information to the public and 222 news coverage about Bank Sahabat Sampoerna, which were aired in several mass media with the following details.

### Siaran Pers

#### Press Release

Judul Title	No. Siaran Pers Press Release No.
Apresiasi Nasabah, Tasaku Hadiah Umrah Gratis <i>Customer Appreciation, Tasaku Rewards Free Umrah</i>	No. 001/CA/BSS/II/2021
Bank Sahabat Sampoerna Pertahankan Kinerja yang Solid <i>Bank Sahabat Sampoerna Maintains Solid Performance</i>	No. 003/CA/BSS/IV/2021
Berbagi di Bulan Ramadhan, Bank Sahabat Sampoerna Cabang Malang Santuni 50 Anak Yatim <i>Sharing in Ramadan Month, Bank Sahabat Sampoerna Malang Branch Supports 50 Orphans</i>	No. 004/CA/BSS/IV/2021
Bank Sahabat Sampoerna Selenggarakan Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Holds a Movement to Share Iftar Packages Simultaneously in 17 Cities All Over Indonesia</i>	No. 005/CA/BSS/VI/2021
Jaga Kualitas Kredit, Bank Sahabat Sampoerna juga terus Melakukan Transformasi Digital. Total Transaksi Virtual Account pada Kuartal I Tahun 2021 Mencapai 5,5 Juta Transaksi <i>Maintaining Credit Quality, Bank Sahabat Sampoerna also continues to carry out Digital Transformation. Total Virtual Account Transactions in Quarter I 2021 Reached 5.5 million Transactions</i>	No. 006/CA/BSS/VI/2021
Turut Dirugikan, Bank Sahabat Sampoerna Siap Mendukung Upaya Penyelesaian yang masih/akan Dilaksanakan <i>Although harmed, Bank Sahabat Sampoerna is Ready to Support the Settlement Efforts that are still/will be Made</i>	No. 008/CA/BSS/VI/2021
Bank Sahabat Sampoerna Bersinergi dengan KSP Sahabat Mitra Sejati, Kepolisian, dan Dinas Koperasi Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna Synergizes with KSP Sahabat Mitra Sejati, the Police, and the Cooperative Agency in Sharing Food in 34 Cities</i>	No. 010/CA/BSS/VIII/2021
Berkomitmen terhadap Pemberdayaan UMKM, Bank Sahabat Sampoerna Pertahankan Performa yang Baik <i>Committed to Empowering MSMEs, Bank Sahabat Sampoerna Maintains Good Performance</i>	No. 011/CA/BSS/VIII/2021
Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati Lakukan Aksi Kepedulian Tahap ke-2 <i>Bank Sahabat Sampoerna Together with KSP Sahabat Mitra Sejati Perform Care Actions Phase 2</i>	No. 012/CA/BSS/IX/2021
Didukung Pendapatan Non-Bunga, Bank Sahabat Sampoerna Terus Jaga Kinerja yang Solid <i>x Supported by Non-Interest Income, Bank Sahabat Sampoerna Continues to Maintain Solid Performance</i>	No. 013/CA/BSS/XI/2021
MekarinAja: Alternatif Baru Pembiayaan Bagi UMKM Diluncurkan Mekar yang Menggandeng Bank Sahabat Sampoerna <i>MekarinAja: New Financing Alternative for MSMEs, Mekar is Launched in Collaboration with Bank Sahabat Sampoerna</i>	No. 015/CA/BSS/XI/2021

### Liputan Pemberitaan

#### News Coverage

Judul Title	Tanggal Date	Media Media
<b>Apresiasi Nasabah, Tasaku Hadiah Umrah Gratis (No. 001/CA/BSS/II/2021)</b> <i>Customer Appreciation, Tasaku Rewards Free Umrah (No. 001/CA/BSS/II/2021)</i>		
Bank Sahabat Sampoerna Ajak Nasabahnya Umrah <i>Bank Sahabat Sampoerna Invites Its Customers for Umrah</i>	24 February 2021	Beritasatu.com
Bank Sahabat Sampoerna Gelar Mega Grand Prize TASAKU Ke-26 <i>Bank Sahabat Sampoerna Holds the 26<sup>th</sup> TASAKU Mega Grand Prize</i>	24 February 2021	Investor.id
Lia Agustina Nasabah Ke-26 Pemenang Hadiah Utama Umroh dari Tabungan TASAKU Bank Sahabat Sampoerna <i>Lia Agustina, the 26<sup>th</sup> Customer, Winner of the Grand Prize for Umrah from TASAKU Savings of Bank Sahabat Sampoerna</i>	24 February 2021	Surabaya.tribunnews.com
Bank Sahabat Sampoerna Hadiah Nasabah Tasaku dengan Umroh Gratis <i>Bank Sahabat Sampoerna Rewards Tasaku Customers with Free Umrah</i>	24 February 2021	Beritajatim.com

Judul Title	Tanggal Date	Media Media
Apresiasi Nasabah, TASAKU Hadiah Umrah Gratis <i>Customer Appreciation, TASAKU Rewards Free Umrah</i>	24 February 2021	Kabarbisnis.com
Apresiasi Nasabah, TASAKU Hadiah Umrah Gratis <i>Customer Appreciation, TASAKU Rewards Free Umrah</i>	24 February 2021	Duta.co
<b>Bank Sahabat Sampoerna Pertahankan Kinerja yang Solid (No. 003/CA/BSS/IV/2021)</b> <b>Bank Sahabat Sampoerna Maintains Solid Performance (No. 003/CA/BSS/IV/2021)</b>		
Bank Sahabat Sampoerna Catatkan Kinerja Ciamik Tahun 2020 <i>Bank Sahabat Sampoerna Records Great Performance in 2020</i>	22 April 2021	Bisnis.com
Bank Sahabat Sampoerna Pertahankan Kinerja Solid <i>Bank Sahabat Sampoerna Maintains Solid Performance</i>	22 April 2021	MediaIndonesia.com
Bank Sahabat Sampoerna Raih Laba Bersih Rp46,9 Miliar pada 2020 <i>Bank Sahabat Sampoerna Achieves Net Income of Rp46.9 billion in 2020</i>	22 April 2021	Inews.id
Genjot TASAKU, Bank Sahabat Sampoerna Menyasar Kawasan Jabodetabek <i>Boosting TASAKU, Bank Sahabat Sampoerna Targets Greater Jakarta Area</i>	22 April 2021	Sindonews.com
Laba Bank Sahabat Sampoerna Naik <i>Bank Sahabat Sampoerna's Income Increases</i>	23 April 2021	Koran Kontan
Bank Sahabat Sampoerna Catatkan Kenaikan Aset 7,9 Persen <i>Bank Sahabat Sampoerna Records an Increase in Assets by 7.9 Percent</i>	23 April 2021	Kompas.com
Laba Bank Sahabat Sampoerna Melonjak 82,7% Ditopang Penyaluran Kredit <i>Bank Sahabat Sampoerna's Income Soared by 82.7% Supported by Loans Distribution</i>	23 April 2021	Beritasatu.com
Bank Sahabat Sampoerna Cetak Laba Rp46,9 Miliar di 2020 <i>Bank Sahabat Sampoerna Records Income of Rp46.9 billion in 2020</i>	23 April 2021	Infobanknews.com
Bank Sahabat Sampoerna Pertahankan Kinerja yang Solid <i>Bank Sahabat Sampoerna Maintains Solid Performance</i>	23 April 2021	Industry.co.id
Bank Sahabat Sampoerna Pertahankan Kinerja yang Solid <i>Bank Sahabat Sampoerna Maintains Solid Performance</i>	23 April 2021	Theinconomics.com
Bank Sahabat Sampoerna Bukukan Laba 2020 Senilai Rp 46,9 Miliar <i>Bank Sahabat Sampoerna Books Income in 2020 of Rp46.9 Billion</i>	23 April 2021	Stabilitas.id
Bank Sahabat Sampoerna Cetak Laba Rp46,9 Miliar Sepanjang 2020 <i>Bank Sahabat Sampoerna Records Income of Rp46.9 Billion Throughout 2020</i>	23 April 2021	wartaekonomi.co.id
Bank Sahabat Sampoerna Bukukan Penyaluran Kredit Rp8,2 Triliun <i>Bank Sahabat Sampoerna Books Loans Disbursement of Rp8.2 Trillion</i>	23 April 2021	Medcom.id
Bank Sahabat Sampoerna Cetak Laba Rp46,9 Miliar Sepanjang 2020 <i>Bank Sahabat Sampoerna Records Income of Rp46.9 Billion Throughout 2020</i>	23 April 2021	Investing.id
Bank Sahabat Sampoerna Raup Laba Rp 46,9 Miliar <i>Bank Sahabat Sampoerna Earns Income of Rp46.9 Billion</i>	24 April 2021	Investor Daily Indonesia
Penyaluran Kredit Bank Sahabat Sampoerna Capai Rp8,2 Triliun di 2020 <i>Bank Sahabat Sampoerna's Loans Disbursement Reaches Rp8.2 Trillion in 2020</i>	25 April 2021	Idxchannel.com
<b>Berbagi di Bulan Ramadhan, Bank Sampoerna Cabang Malang Santuni 50 Anak Yatim (No. 004/CA/BSS/IV/2021)</b> <b>Sharing in Ramadan Month, Bank Sahabat Sampoerna Malang Branch Supports 50 Orphans (No. 004/CA/BSS/IV/2021)</b>		
Berbagi di Bulan Ramadhan, Bank Sahabat Sampoerna Cabang Malang Santuni 50 Anak Yatim <i>Sharing in Ramadan Month, Bank Sahabat Sampoerna Malang Branch Supports 50 Orphans</i>	20 April 2021	Kontan.co.id
Tegaskan Komitmen Berbagi saat Ramadhan, Bank Sahabat Sampoerna Cabang Malang Santuni 50 Anak Yatim <i>Affirming Commitment to Sharing during Ramadan, Bank Sahabat Sampoerna Malang Branch Supports 50 Orphans</i>	20 April 2021	Surabaya.tribunnews.com
Ramadan Momentum Bank Sahabat Sampoerna Berbagi Sesama <i>Ramadan Momentum, Bank Sahabat Sampoerna Share with Others</i>	20 April 2021	Beritasatu.com
Berbagi di Bulan Ramadhan, Bank Sahabat Sampoerna Cabang Malang Santuni 50 Anak Yatim <i>Sharing in Ramadan Month, Bank Sahabat Sampoerna Malang Branch Supports 50 Orphans</i>	20 April 2021	NewsMalangpos.id
Bank Sahabat Sampoerna Maksimalkan Momen Ramadhan Santuni 50 Anak Yatim <i>Bank Sahabat Sampoerna Maximizes Ramadan Moments to Help 50 Orphans</i>	20 April 2021	Malangvoice.com
Berbagi di Bulan Ramadhan, Bank Sampoerna Cabang Malang Santuni 50 Anak Yatim <i>Sharing in Ramadan Month, Bank Sampoerna Malang Branch Supports 50 Orphans</i>	21 April 2021	Jatim.tribunnews.com
Laku Pandai Bank Sahabat Sampoerna Himpun Rp6 Miliar per Maret 2021 <i>Laku Pandai of Bank Sahabat Sampoerna Collects Rp6 Billion as of March 2021</i>	21 April 2021	Bisnis.com

Judul Title	Tanggal Date	Media Media
<b>Bank Sampoerna Selenggarakan Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia (No. 005/CA/BSS/VI/2021)</b> <i>Bank Sahabat Sampoerna Holds a Movement to Share Iftar Packages Simultaneously in 17 Cities All Over Indonesia (No. 005/CA/BSS/VI/2021)</i>		
Bank Sahabat Sampoerna Selenggarakan Gerakan Berbagi Paket Buka Puasa 17 Kota di Indonesia <i>Bank Sahabat Sampoerna Holds a Movement to Share Iftar Packages in 17 Cities in Indonesia</i>	5 May 2021	Redaksi9.com
Bank Sahabat Sampoerna Adakan Buka Puasa bagi Kaum Dhuafa di 17 Kota <i>Bank Sahabat Sampoerna Holds Iftar for the Underprivileged in 17 Cities</i>	5 May 2021	Bali.antaranews.com
Bank Sahabat Sampoerna Adakan Buka Puasa bagi Kaum Dhuafa di 17 Kota <i>Bank Sahabat Sampoerna Holds Iftar for the Underprivileged in 17 Cities</i>	5 May 2021	Indonesiaonline.co.id
Bank Sahabat Sampoerna Berbagi 1.700 Paket Berbuka Puasa <i>Bank Sahabat Sampoerna Shares 1,700 Iftar Packages</i>	5 May 2021	Radarbekasi.id
Bank Sahabat Sampoerna Salurkan Paket Berbuka Puasa di Cikarang <i>Bank Sahabat Sampoerna Distributes Iftar Packages in Cikarang</i>	5 May 2021	Infobekasi.co.id
Bank Sahabat Sampoerna Selenggarakan Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Holds a Movement to Share Iftar Packages Simultaneously in 17 Cities All Over Indonesia</i>	5 May 2021	Bisnicorner.com
Bank Sampoerna Sebar Ribuan Paket Buka Puasa di 17 Kota <i>Bank Sampoerna Spreads Thousands of Iftar Packages in 17 Cities</i>	5 May 2021	Wartatangerang.com
Bank Sampoerna bagi Paket Buka Puasa Serentak di Seluruh Indonesia <i>Bank Sampoerna give out Iftar Packages Simultaneously all over Indonesia</i>	5 May 2021	Sentaninews.co
Berbagi Serentak 17 Kota ala Bank Sahabat Sampoerna <i>Share Simultaneously in 17 Cities, Bank Sahabat Sampoerna style</i>	6 May 2021	Sumutbisnis.com
Bank Sahabat Sampoerna Berbagi Paket Berbuka Puasa Serentak di 17 Kota <i>Bank Sahabat Sampoerna Shares Iftar Packages Simultaneously in 17 Cities</i>	6 May 2021	Seputarsumut.com
Bank Sahabat Sampoerna Geber Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Launches Movement to Share Iftar Packages Simultaneously in 17 Cities All Over Indonesia</i>	6 May 2021	Sriwijayamedia.com
Berbagi Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Sharing Iftar Packages Simultaneously in 17 Cities All Over Indonesia</i>	6 May 2021	Detiksumsel.com
Bank Sahabat Sampoerna Gelar Gerakan Berbagi Paket Buka Puasa Serentak di 17 Kota <i>Bank Sahabat Sampoerna Launches Movement to Share Iftar Packages Simultaneously in 17 Cities</i>	6 May 2021	Metroriau.com
Termasuk Pekanbaru, Bank Sahabat Sampoerna Bagikan Paket Berbuka di 17 Kota <i>Including Pekanbaru, Bank Sahabat Sampoerna Distributes Iftar Packages in 17 Cities</i>	6 May 2021	Riauterkini.com
Bank Sahabat Sampoerna Gelar Gerakan Berbagi Paket Berbuka Puasa di 17 Kota <i>Bank Sahabat Sampoerna Launches Movement to Share Iftar Packages in 17 Cities</i>	6 May 2021	Surabayapost.id
Bank Sahabat Sampoerna bagikan 1.700 Paket Buka Puasa Serentak di 17 Kota <i>Bank Sahabat Sampoerna distributes 1,700 Iftar Packages Simultaneously in 17 Cities</i>	6 May 2021	Lensaindonesia.com
Ridy Sudarma: Bank Sampoerna Berbagi di 17 Kota di Indonesia <i>Ridy Sudarma: Bank Sampoerna Shares in 17 Cities in Indonesia</i>	6 May 2021	Harianbhirawa.co.id
Bank Sampoerna Bagikan Paket Buka Puasa <i>Bank Sampoerna Distributes Iftar Packages</i>	6 May 2021	Metrojateng.com
Bank Sampoerna Selenggarakan Gerakan Berbagi Paket Berbuka Puasa <i>Bank Sampoerna Launches Movement to Share Iftar Packages</i>	6 May 2021	Jatengpos.co.id
Bank Sampoerna Selenggarakan Gerakan Berbagi Paket Berbuka Puasa <i>Bank Sampoerna Launches Movement to Share Iftar Packages</i>	6 May 2021	Beritasatu.my.id
Bank Sampoerna Gelar Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sampoerna Launches Movement to Share Iftar Packages Simultaneously in 17 Cities All Over Indonesia</i>	6 May 2021	Serpongupdate.com
Peduli Terhadap Sesama - Bank Sampoerna Berbagi Paket Buka Puasa di 17 Kota <i>Caring for Others - Bank Sampoerna Shares Iftar Packages in 17 Cities</i>	7 May 2021	Neraca.co.id
Bank Sahabat Sampoerna Bagikan Paket Berbuka Puasa untuk 17 Kota di Indonesia <i>Bank Sahabat Sampoerna Distributes Iftar Packages for 17 Cities in Indonesia</i>	7 May 2021	Wartapontianak.pikiran-rakyat.com
Bank Sahabat Sampoerna Lakukan Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota Se-Indonesia <i>Bank Sahabat Sampoerna Holds a Movement to Share Iftar Packages Simultaneously in 17 Cities All Over Indonesia</i>	7 May 2021	Kalbarnews.co.id

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Bank Sahabat Sampoerna gelar gerakan berbagi paket berbuka puasa serentak di 17 kota se-Indonesia <i>Bank Sahabat Sampoerna holds a movement to share iftar packages simultaneously in 17 cities all over Indonesia</i>	7 May 2021	Kabarbisnis.com
Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota <i>Movement to Share Iftar Packages Simultaneously in 17 Cities</i>	8 May 2021	Mncntrijaya.com
Bank Sahabat Sampoerna Bagikan 17.000 <i>Bank Sahabat Sampoerna Distributes 17,000</i>	8 May 2021	Sinarharapan.net
Bank Sahabat Sampoerna Berbagi Paket Berbuka Puasa Serentak di 17 Kota <i>Bank Sahabat Sampoerna Shares Iftar Packages Simultaneously in 17 Cities</i>	8 May 2021	Suaratani.com
Bank Sahabat Sampoerna Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna's Movement to Share Iftar Packages Simultaneously in 17 Cities All Over Indonesia</i>	8 May 2021	Sumutpos.co
Bank Sahabat Sampoerna Bagikan 1.700 Paket Buka Puasa di 17 Kota <i>Bank Sahabat Sampoerna Distributes 1,700 Iftar Packages in 17 Cities</i>	8 May 2021	Makassar.tribunnews.com
Gerakan Berbagi Paket Berbuka dari Bank Sahabat Sampoerna, Serentak di 17 Kota <i>Movement for Sharing Iftar Packages from Bank Sahabat Sampoerna, Simultaneously in 17 Cities</i>	8 May 2021	Kilasjatim.com
Bank Sahabat Sampoerna Gelar Gerakan Berbagi Paket Berbuka Puasa Serentak di 17 Kota di Indonesia <i>Bank Sahabat Sampoerna Holds a Movement to Share Iftar Packages Simultaneously in 17 Cities in Indonesia</i>	8 May 2021	Bandungnewsphoto.com
Bank Sahabat Sampoerna Berbagi Paket Buka Puasa <i>Bank Sahabat Sampoerna Shares Iftar Packages</i>	9 May 2021	Koran Sindo Makassar
Bank Sahabat Sampoerna Sebar 1.700 Takjil di 17 Kota <i>Bank Sahabat Sampoerna Spreads 1,700 Takjil in 17 Cities</i>	9 May 2021	Tribun Makassar
Serentak di 17 Kota Seluruh Indonesia: Bank Sampoerna Gerakkan Berbagi Paket Berbuka Puasa <i>Simultaneously in 17 Cities throughout Indonesia: Bank Sampoerna's Movement to Share Iftar Packages</i>	9 May 2021	SumutPos
Bank Sampoerna Berbagi Paket Berbuka Puasa Serentak di 17 Kota se Indonesia <i>Bank Sampoerna Shares Iftar Packages Simultaneously in 17 Cities in Indonesia</i>	9 May 2021	Harian Berkat
Berbagi Paket Berbuka Puasa di 17 Kota <i>Sharing Iftar Packages in 17 Cities</i>	9 May 2021	Radar Bandung
Bank Sampoerna Berbagi Paket Buka Puasa Serentak di 17 Kota di Indonesia Termasuk di Palopo <i>Bank Sampoerna Shares Iftar Packages Simultaneously in 17 Cities in Indonesia including in Palopo</i>	10 May 2021	Palopopos.co.id
Bank Sampoerna Berbagi Paket Berbuka Puasa di Kota Palopo <i>Bank Sampoerna Shares Iftar Packages in Palopo City</i>	10 May 2021	Upeks.co.id
Bank Sampoerna Bagi Paket Buka Puasa Diseluruh Indonesia <i>Bank Sampoerna Give Out Iftar Packages Throughout Indonesia</i>	11 May 2021	Papuaunik.com
<b>Jaga Kualitas Kredit, Bank Sahabat Sampoerna juga Terus Melakukan Transformasi Digital. Total Transaksi Virtual Account pada Kuartal I Tahun 2021 Mencapai 5,5 Juta Transaksi (No. 006/CA/BSS/V/2021)</b> <i>Maintaining Credit Quality, Bank Sahabat Sampoerna also Continues to Carry Out Digital Transformation. Total Virtual Account Transactions in Quarter I 2021 Reached 5.5 Million Transactions (No. 006/CA/BSS/V/2021)</i>		
Kuartal I Tahun 2021, Transaksi Virtual Account Bank Sahabat Sampoerna Capai 5,5 Juta Transaksi <i>First Quarter of 2021, Bank Sahabat Sampoerna Virtual Account Transactions Reach 5.5 Million Transactions</i>	17 May 2021	Tribunnews.com
Jaga Kualitas Kredit, Bank Sahabat Sampoerna juga Terus Melakukan Transformasi Digital <i>Maintaining Credit Quality, Bank Sahabat Sampoerna also Continues to Carry Out Digital Transformation</i>	17 May 2021	Kontan.co.id
Jaga Kualitas Kredit, Bank Sahabat Sampoerna juga Terus Melakukan Transformasi Digital <i>Maintaining Credit Quality, Bank Sahabat Sampoerna also Continues to Carry Out Digital Transformation</i>	17 May 2021	Liputan6.com
Kuartal I, Transaksi Virtual Account Bank Sahabat Sampoerna Naik Jadi 5,5 Juta <i>First Quarter, Bank Sahabat Sampoerna's Virtual Account Transactions Increase To 5.5 Million</i>	17 May 2021	Beritasatu.com
Tumbuh 13% Laba Bank Sahabat Sampoerna Sentuh Rp111 Miliar <i>Grow by 13%, Bank Sahabat Sampoerna's Income Reaches Rp111 Billion</i>	17 May 2021	Infobanknews.com
Bank Sahabat Sampoerna Terus Melakukan Transformasi Digital, Jaga Kualitas Kredit <i>Bank Sahabat Sampoerna Continues to Carry Out Digital Transformation, Maintaining Credit Quality</i>	17 May 2021	Industry.co.id
Bank Sahabat Sampoerna Terus Lakukan Transformasi Digital <i>Bank Sahabat Sampoerna Continues to Carry Out Digital Transformation</i>	17 May 2021	Radarbekasi.id
Laba Bank Sahabat Sampoerna Tumbuh 13% <i>Bank Sahabat Sampoerna's Income Grows 13%</i>	18 May 2021	Harian Ekonomi Neraca
Bank Sahabat Sampoerna Terus Lakukan Transformasi Digital <i>Bank Sahabat Sampoerna Continues to Carry Out Digital Transformation</i>	18 May 2021	Radar Bandung

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<b>Turut Dirugikan, Bank Sahabat Sampoerna Siap Mendukung Upaya Penyelesaian yang masih/akan Dilaksanakan (No. 008/CA/BSS/VI/2021)</b> <i>Although Harmed, Bank Sahabat Sampoerna is Ready to Support the Settlement Efforts that are still/will be Made (No. 008/CA/BSS/VI/2021)</i>		
Nasabah Adukan Bank Sahabat Sampoerna ke Otoritas Jasa Keuangan Sumatera Utara, Ini Penyebabnya <i>Customer Complaints Bank Sahabat Sampoerna to the Financial Services Authority of North Sumatra, Here is Why</i>	9 June 2021	Medan.tribunnews.com
Rugi Miliaran, Nasabah Laporkan Bank Sahabat Sampoerna Medan ke Otoritas Jasa Keuangan <i>Loss of Billions, Customers Report Bank Sahabat Sampoerna Medan to the Financial Services Authority</i>	9 June 2021	Waspada.co.id
Rugi Miliaran Rupiah, Bank Sahabat Sampoerna Dilaporkan ke Otoritas Jasa Keuangan <i>Loss of Billions of Rupiah, Bank Sahabat Sampoerna is Reported to the Financial Services Authority</i>	9 June 2021	Analisdaily.com
Bank Sampoerna Bersinergi dengan KSP Sahabat Mitra Sejati, Kepolisian, dan Dinas Koperasi Berbagi Sembako di 34 Kota (No. 010/CA/BSS/VIII/2021) <i>Bank Sampoerna Synergizes with KSP Sahabat Mitra Sejati, the Police, and the Cooperative Agency in Sharing Staple Food in 34 Cities (No. 010/CA/BSS/VIII/2021)</i>		
KSP Sahabat Mitra Sejati Bersama Mitra Bisnisnya Bank Sahabat Sampoerna Melakukan Aksi Kepedulian di Tengah Situasi Pandemi Covid-19 Pembagian Paket Sembako di Kabupaten Sintang-Kalimantan Barat <i>KSP Sahabat Mitra Sejati and its Business Partner, Bank Sahabat Sampoerna, Conduct Care Actions Amid the Covid-19 Pandemic Situation, By Distributing Basic Food Packages in Sintang Regency-West Kalimantan</i>	12 August 2021	Radarmetro.net
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna di Masa Pandemi Berbagi Sembako di 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna during the Pandemic Share Basic Food in 17 Cities</i>	12 August 2021	Kalbarnews.co.id
KSP Sahabat Mitra Sejati Bersama Mitra bisnisnya Bank Sampoerna Melakukan Aksi Kepedulian di Tengah Situasi pandemi Covid-19 pembagian Paket sembako di Kabupaten Sintang-Kalimantan Barat <i>KSP Sahabat Mitra Sejati and its Business Partner, Bank Sahabat Sampoerna, Conduct Care Actions Amid the Covid-19 Pandemic Situation, By Distributing Basic Food Packages in Sintang Regency-West Kalimantan</i>	12 August 2021	Radarmetro.net
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna di Masa Pandemi Berbagi Sembako di 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna during the Pandemic Share Basic Food in 17 Cities</i>	12 August 2021	Kalbarnews.co.id
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Salurkan Sembako ke-17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distribute Basic Food Packages to 17 Cities</i>	12 August 2021	Gosusel.com
KSP Sahabat Mitra Sejati Bank Sahabat Sampoerna Salurkan 10 Ribu Paket Sembako di 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distribute 10 Thousand Basic Food Packages in 17 Cities</i>	12 August 2021	Makassar.tribunnews.com
Bank Sahabat Sampoerna bersama Stakeholder Berbagi Sembako di 34 kota <i>Bank Sahabat Sampoerna with Stakeholders Share Basic Food in 34 cities</i>	13 August 2021	Harian Berkat
Bank Sahabat Sampoerna Bagikan 10.000 Paket Sembako <i>Bank Sahabat Sampoerna Distributes 10,000 Food Packages</i>	13 August 2021	Metrosemarang.com
Bank Sahabat Sampoerna bersama Stakeholder Berbagi Sembako di 34 kota <i>Bank Sahabat Sampoerna with Stakeholders Share Basic Food in 34 cities</i>	13 August 2021	Jateng.antaranews.com
Bank Sahabat Sampoerna bagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna give out Basic Food in 34 Cities</i>	13 August 2021	Jatengpos.co
17 Kota Disambangi KSP Sahabat Mitra Sejati dan Bank Sampoerna Berbagi Sembako <i>17 Cities Visited by KSP Sahabat Mitra Sejati and Bank Sampoerna to Share Basic Food</i>	13 August 2021	Rakyat.news
Bank Sampoerna Gandeng Mitra Kerja Berbagi Sembako ke Warga Terdampak Pandemi Covid-19 <i>Bank Sampoerna Collaborates with Business Partners to Share Basic Foods to Residents Affected by the Covid-19 Pandemic</i>	16 August 2021	Wartapontianak.pikiran-rakyat.com
Bank Sampoerna Bersama KSP Sahabat Mitra Sejati, Kepolisian, dan Dinas Koperasi Berbagi Sembako di 34 Kota <i>Bank Sampoerna and KSP Sahabat Mitra Sejati, the Police, and the Cooperative Agency Share Basic Food in 34 Cities</i>	16 August 2021	Sentaninews.co
<i>Bank Sampoerna with Sahabat Mitra Sejati, the Police, and the Department of Cooperatives for Sharing Food in 34 Cities</i>	16 August 2021	Papuaunik.com
Bank Sahabat Sampoerna Bersinergi dengan KSP Sahabat Mitra Sejati, Kepolisian, dan Dinas Koperasi Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna Synergizes with KSP Sahabat Mitra Sejati, the Police, and the Cooperative Agency in Sharing Food in 34 Cities</i>	16 August 2021	Wartaplus.com
Peduli Sesama, Bank Sahabat Sampoerna Berbagi Paket Sembako di Jayapura <i>Caring for Others, Bank Sahabat Sampoerna Shares Basic Food Packages in Jayapura</i>	16 August 2021	Kabarpapua.co

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Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food in 34 Cities</i>	16 August 2021	Papuainside.com
Bank Sahabat Sampoerna Gandeng Mitra Kerjanya Berbagi Sembako <i>Bank Sahabat Sampoerna Collaborates with Its Partners to Share Basic Food</i>	17 August 2021	Borneonetv.com
Gerakan Peduli Komunitas Bank Sahabat Sampoerna Gelar Aksi Bagi 300 Paket Sembako di 17 Cabangnya dan 17 Cabang KSP Mitra sejati <i>Community Care Movement of Bank Sahabat Sampoerna Holds Action to Give Out 300 Food Packages in 17 Branches and 17 Branches of KSP Mitra Sejati</i>	17 August 2021	Kilaspapua.com
Kolaborasi KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako di 17 Kota <i>Collaboration between KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna to Share Basic Food in 17 Cities</i>	19 August 2021	Wartakota.tribunnews.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	19 August 2021	Industry.co.id
Bank Sahabat Sampoerna Bersinergi dengan KSP Sahabat Mitra Sejati, Kepolisian, dan Dinas Koperasi Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna Synergizes with KSP Sahabat Mitra Sejati, the Police, and the Cooperative Agency in Sharing Food in 34 Cities</i>	19 August 2021	Bandungnewsphoto.com
Berbagi Sembako di 17 Kota <i>Sharing Basic Food in 17 Cities</i>	20 August 2021	Radar Bandung
Sinergi dengan Dinas Koperasi dan Kepolisian, KSP Sahabat Mitra Sejati, dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>In Synergy with the Cooperative Agency and the Police, KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	20 August 2021	Mynewsindonesia.com
Bank Sahabat Sampoerna Bagikan 10 Ribu Paket Sembako Warga Terdampak Pandemi <i>Bank Sahabat Sampoerna Distributes 10 Thousand Basic Food Packages for Residents Affected by the Pandemic</i>	20 August 2021	Inilahkoran.com
Bersinergi dengan Dinas Koperasi dan Kepolisian, Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Berbagi Sembako ke 17 Kota <i>In Synergy with the Cooperative Agency and the Police, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food to 17 Cities</i>	20 August 2021	Bisnicorner.com
Bersinergi dengan Dinas Koperasi dan Kepolisian, Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Berbagi Sembako ke 17 Kota <i>In Synergy with the Cooperative Agency and the Police, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food to 17 Cities</i>	20 August 2021	Besttangel.com
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Bagikan Sembako di 17 Kota <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food in 17 Cities</i>	20 August 2021	Wartatangerang.com
Bareng Mitra Bisnis, Bank Sahabat Sampoerna Bagikan Sembako <i>With Business Partners, Bank Sahabat Sampoerna Distributes Basic Food</i>	20 August 2021	Bekasi.pojoksatu.com
Bank Sahabat Sampoerna Salurkan Bantuan Sembako di Cikarang Utara <i>Bank Sahabat Sampoerna Distributes Basic Food Aid in North Cikarang</i>	20 August 2021	Infobekasi.co.id
Bagikan 20 Ribu Paket Sembako untuk Masyarakat Terdampak Pandemi <i>Distributing 20,000 Basic Food Packages for Communities Affected by the Pandemic</i>	20 August 2021	Radarbekasi.id
Berkinerja Baik, Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati dan Kepolisian Bagi-Bagi Sembako di 34 Kota <i>With Good Performance, Bank Sahabat Sampoerna Together with KSP Sahabat Mitra Sejati and the Police Distribute Basic Food in 34 Cities</i>	20 August 2021	Surabayapost.id
Bank Sampoerna Peduli Warga Terdampak Covid-19 <i>Bank Sampoerna Cares for Residents Affected by Covid-19</i>	20 August 2021	Malang-post.com
Bank Sampoerna bersama KSP Sahabat Mitra Sejati bagikan 10 Ribu Sembako di 34 Kota <i>Bank Sampoerna and KSP Sahabat Mitra Sejati Distribute 10 Thousand Basic Food in 34 cities</i>	20 August 2021	Lensaindonesia.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Lampung Salurkan Ratusan Paket Sembako <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Lampung Distribute Hundreds of Basic Food Packages</i>	20 August 2021	lampung.rilis.id
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	20 August 2021	lampung.tribunnews.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	20 August 2021	lenteraswaralampung.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	20 August 2021	m.lampost.co

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Bersinergi dengan Dinas Koperasi dan Kepolisian, KSP Sahabat Mitra Sejati, dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>In synergy with the Cooperative Agency and the Police, KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distribute Basic Food to 17 Cities</i>	20 August 2021	saibumi.com
Kolaborasi Dinas Koperasi dan Kepolisian, Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Berbagi Sembako ke 17 Kota <i>In Collaboration with the Cooperative Agency and the Police, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food to 17 Cities</i>	21 August 2021	Serpongupdate.com
Peduli Disituasi Covid, Bantu PHL dan Warga Kurang Mampu di Lingkungan Kantor Bank Sahabat Sampoerna <i>Caring for the Covid Situation, Helping PHL and Underprivileged Residents in Bank Sahabat Sampoerna Office Neighborhood</i>	21 August 2021	sumsel.tribunnews.com
Bersinergi Dinas Koperasi, Kepolisian, Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Berbagi Sembako ke 17 Kota <i>In Synergy with the Cooperative Agency and the Police, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food to 17 Cities</i>	22 August 2021	beritasumatera.co.id
Bersinergi dengan Dinas Koperasi dan Kepolisian, Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Berbagi Sembako ke 17 Kota <i>In Synergy with the Cooperative Agency and the Police, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food to 17 Cities</i>	23 August 2021	penasumatera.co.id
Bersinergi dengan Dinas Koperasi dan Kepolisian, Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Berbagi Sembako <i>In Synergy with the Cooperative Agency and the Police, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food</i>	23 August 2021	lamanqu.id
Bank Sahabat Sampoerna Bersinergi dengan KSP Sahabat Mitra Sejati, dan Kepolisian Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna Synergizes with KSP Sahabat Mitra Sejati and the Police Share Basic Food in 34 Cities</i>	23 August 2021	mnctrijaya.com
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati dan Kepolisian Donasi Sembako di 34 Kota <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati and the Police Basic Food in 34 Cities</i>	23 August 2021	m.industry.co.id
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	23 August 2021	Jambione.com
Bersinergi dengan Dinas Koperasi dan Kepolisian, KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>In Synergy with the Cooperative Agency and the Police, KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	23 August 2021	Halojambi.id
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	23 August 2021	Radarbandung.id
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako di 17 Daerah di Indonesia <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food in 17 Regions in Indonesia</i>	23 August 2021	Galamedia.pikiran-rakyat.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Bagikan Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	23 August 2021	Ayobandung.com
Peduli Komunitas, Bank Sahabat Sampoerna Sinergi dengan KSP Sahabat Mitra Sejati dan Polisi Bagi Sembako <i>Caring for Community, Bank Sahabat Sampoerna Synergizes with KSP Sahabat Mitra Sejati and the Police Share Basic Food</i>	24 August 2021	wartakota.tribunnews.com
Pandemi Covid-19, Bank Sahabat Sampoerna Bareng KSP Sahabat Mitra Sejati Bagikan 20.000 Sembako di 34 Kota <i>Covid-19 pandemic, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Distribute 20,000 Basic Food in 34 cities</i>	24 August 2021	depok.tribunnews.com
Koperasi SMS Bank Sahabat Sampoerna Berikan Bantuan Sembako <i>Bank Sahabat Sampoerna SMS Cooperative Provides Basic Food Assistance</i>	24 August 2021	Jambi.antaranews.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi 20 Ribu Paket Sembako <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 20 Thousand Basic Food Packages</i>	25 August 2021	cirebonbribin.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	25 August 2021	radarcirebon.com
KSP Sahabat Mitra dan Bank Sahabat Sampoerna Berbagi Sembako di 17 Kota <i>KSP Sahabat Mitra and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	25 August 2021	aboutcirebon.id
Bank Sahabat Sampoerna, KSP Sahabat Mitra Sejati, Kepolisian, dan Dinas Koperasi Berbagi di 34 Kota <i>Bank Sahabat Sampoerna, KSP Sahabat Mitra Sejati, the Police, and the Cooperative Agency Share in 34 Cities</i>	25 August 2021	sumutbisnis.com

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Bank Sahabat Sampoerna Gandeng KSP Sahabat Mitra Sejati Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna Holds KSP Sahabat Mitra Sejati Share Basic Food in 34 Cities</i>	25 August 2021	Info31.id
Bank Sahabat Sampoerna, KSP Sahabat Mitra Sejati, Kepolisian, Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna, KSP Sahabat Mitra Sejati, the Police, Share Basic Food in 34 Cities</i>	25 August 2021	posstore.com
Bank Sahabat Sampoerna Dan KSP Sahabat Mitra Sejati Bagikan 20 Ribu Paket Sembako Di 34 Kota <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share 20 Thousand Basic Food Packages in 34 Cities</i>	25 August 2021	jakartakita.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Salurkan Bantuan 600 Paket Sembako <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Distributed 600 Basic Food Packages</i>	25 August 2021	rakyatbengkulu.com
Bersinergi dengan Dinas Koperasi dan Kepolisian, KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke-17 Kota <i>In Synergy with the Cooperative Agency and the Police, KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	25 August 2021	bengkuluexpress.com
Bagikan 20 Ribu Pake Sembako untuk Masyarakat Terdampak Pandemi <i>Distributing 20,000 Basic Food Packages for Communities Affected by the Pandemic</i>	26 August 2021	Radar Cirebon
KSP Sahabat Mitra Sejati dan Bank Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	26 August 2021	Koran Metro
Bank Sampoerna Bersinergi Berbagi Sembako di 34 Kota <i>Bank Sahabat Sampoerna Share Basic Food in 34 Cities</i>	27 August 2021	mimbarumum.co.id
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako Ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	27 August 2021	radarbengkulu.rakyatbengkulu.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	29 August 2021	industry.co.id
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Berbagi Sembako ke-17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	29 August 2021	Radarbogor.id
Wujud Kepedulian, KSP Sahabat Mitra Sejati Bagi Sembako di Wilayah Depok <i>A Form of Concern, KSP Sahabat Mitra Sejati Share Basic Food in Depok</i>	29 August 2021	Depok.hallo.id
MenKopUKM Tekankan Pentingnya Solidaritas Saat Pandemi <i>MenKopUKM Emphasizes the Importance of Solidarity During a Pandemic</i>	3 September 2021	Investor.id
Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati Serahkan 30.000 Paket Sembako <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share 30,000 Basic Food Packages</i>	3 September 2021	id.investing.com
Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati Serahkan 30.000 Paket Sembako <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share 30,000 Basic Food Packages</i>	3 September 2021	idxchannel.com
Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati, Serahkan 30.000 Paket Sembako <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share 30,000 Basic Food Packages</i>	3 September 2021	wartaekonomi.co.id
Bank Sahabat Sampoerna Gandeng KSP Sahabat Mitra Bantu UMKM <i>Bank Sahabat Sampoerna Collaborates with KSP Sahabat Mitra to Help MSMEs</i>	3 September 2021	Bisnis.com
Bank Sahabat Sampoerna bagikan 30.000 paket sembako untuk masyarakat <i>Bank Sahabat Sampoerna distributes 30,000 basic food packages to the communities</i>	3 September 2021	Kontan.co.id
Bank Sahabat Sampoerna Gandeng Kemenkop dan UKM Distribusikan Paket Sembako <i>Bank Sahabat Sampoerna Collaborates with Kemenkop and SMEs to Distribute Basic Food Packages</i>	3 September 2021	Mediaindonesia.com
Bank Sahabat Sampoerna dan KSP Sahabat Beri Bantuan Sembako di 17 Kota <i>Bank Sahabat Sampoerna and KSP Sahabat Provide Basic Food Assistance in 17 Cities</i>	4 September 2021	beritasatu.com
30.000 Paket Sembako Donasi Bank Sampoerna Bersama KSP Sahabat Mitra Sejati <i>30,000 Basic Food Packages Donated by Bank Sampoerna and KSP Sahabat Mitra Sejati</i>	4 September 2021	industry.co.id
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Bagikan 30.000 Paket Sembako <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Distribute 30,000 Food Packages</i>	4 September 2021	infobanknews.com
Bank Sahabat Sampoerna Serahkan Bantuan Sembako <i>Bank Sahabat Sampoerna Donate Basic Food Assistance</i>	6 September 2021	Shangbaoundonesia.com
Bank Sahabat Sampoerna Salurkan Bantuan Paket Sembako untuk Warga Terdampak Covid-19 <i>Bank Sahabat Sampoerna Distributes Basic Food Package Assistance for People Affected by Covid-19</i>	19 September 2021	Timesindonesia.co.id
Lagi! Bank Sahabat Sampoerna Bagikan Sembako untuk Warga Terdampak Covid-19 di Kota Malang <i>Again! Bank Sahabat Sampoerna Distributes Basic Food for People Affected by Covid-19 in Malang</i>	19 September 2021	LensaIndonesia.com
Penyaluran Kredit Bank Sampoerna Naik 3,4 Persen <i>Bank Sampoerna's Loan Disbursement Increases by 3.4 Percent</i>	20 September 2021	Surabaya.bisnis.com
Gelar Aksi Kepedulian, Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Bagikan Sembako <i>Holding Action for Concern Movement, Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Distribute Basic Food</i>	27 September 2021	Wartapontianak.pikiran-rakyat.com

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Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati Berbagi Paket Sembako di Pontianak <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share Basic Food Packages in Pontianak</i>	27 September 2021	Kalbarnews.co.id
Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati, Serahkan 30.000 Paket Sembako <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Share 30,000 Basic Food Packages</i>	28 September 2021	Harian Berkat
Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati Lakukan Aksi Kemanusiaan Tahap Kedua <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Perform Second Phase of Humanitarian Action</i>	29 September 2021	Inilahkoran.com
KSP Sahabat Mitra Sejati dan Bank Sampoerna Berbagi Sembako ke 17 Kota <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Share Basic Food to 17 Cities</i>	30 September 2021	Radar Bandung
<b>Berkomitmen Terhadap Pemberdayaan UMKM, Bank Sampoerna Pertahankan Performa yang Baik (No. 011/CA/BSS/VIII/2021)</b> <b>Committed to Empowering MSMEs, Bank Sahabat Sampoerna Maintains Good Performance (No. 011/CA/BSS/VIII/2021)</b>		
Bank Sahabat Sampoerna Raup Laba Bersih sebesar Rp 18,5 Miliar pada Semester 1-2021 <i>Bank Sahabat Sampoerna Achieves Net Income of Rp18.5 Billion in Semester I 2021</i>	18 August 2021	Kontan.co.id
Aset Bank Sahabat Sampoerna Tumbuh 8,5 Persen jadi Rp13,5 Triliun pada Semester I/2021 <i>Bank Sahabat Sampoerna's Assets Grow 8.5 Percent to Rp13.5 Trillion in Semester I/2021</i>	18 August 2021	Bisnis.com
Tumbuh 3,4%, Bank Sahabat Sampoerna Salurkan Kredit Rp8,5 Triliun di Semester I 2021 <i>Growing 3.4%, Bank Sahabat Sampoerna Distributes Rp8.5 Trillion Loans in Semester I 2021</i>	18 August 2021	Wartaekonomi.co.id
Bank Sahabat Sampoerna Tingkatkan Rasio Pencadangan Menjadi 153,2 Persen <i>Bank Sahabat Sampoerna Increases Reserve Ratio To 153.2 Percent</i>	18 August 2021	Krjogja.com
Semester I, Bank Sahabat Sampoerna Bukukan Laba Bersih Rp 18,5 Miliar <i>First Semester, Bank Sahabat Sampoerna Records Net Income of Rp18.5 Billion</i>	18 August 2021	Investor.id
Begitu kinerja positif Bank Sahabat Sampoerna di Semester I-2021 <i>Here is the positive performance of Bank Sahabat Sampoerna in Semester I-2021</i>	19 August 2021	Kontan.co.id
Transaksi Digital Bank Sahabat Sampoerna Naik Signifikan pada Paruh Pertama 2021 <i>Bank Sahabat Sampoerna's Digital Transactions Increase Significantly in the First Half of 2021</i>	19 August 2021	Bisnis.com
Aset Bank Sahabat Sampoerna Tumbuh 8,5 persen di Semester I/2021 <i>Bank Sahabat Sampoerna's Assets Grow 8.5 percent in Semester I/2021</i>	19 August 2021	Mediaasuransinews.co.id
Semester I 2021, Laba Bersih Bank Sahabat Sampoerna Merosot Jadi Rp18,5 Miliar <i>Semester I 2021, Bank Sahabat Sampoerna's Net Income Drops to Rp18.5 Billion</i>	19 August 2021	Kompas.com
Penyaluran Kredit Bank Sahabat Sampoerna Capai Rp8,5 Triliun hingga Semester I-2021 <i>Bank Sahabat Sampoerna Loans Disbursement Reaches Rp8.5 Trillion until Semester I-2021</i>	19 August 2021	ldxchannel.com
Didominasi Pembiayaan UMKM, Bank Sampoerna Salurkan Kredit Semester I/2021 Rp8,5 Triliun <i>Dominated by MSME Financing, Bank Sampoerna Distributes Loans of Rp8.5 Trillion for Semester I/2021</i>	19 August 2021	Stabilitas.id
Komit dengan Pembiayaan UKM, Bank Sahabat Sampoerna Salurkan Rp3,5 Triliun dari Total Kredit Rp8,5 Triliun <i>Committed to SME Financing, Bank Sahabat Sampoerna Disburses Rp3.5 Trillion of Total Loans of Rp8.5 Trillion</i>	19 August 2021	Hallo.id
Semester I-2021, Aset Bank Sahabat Sampoerna Tumbuh Jadi Rp13,5 Triliun <i>Semester I-2021, Bank Sahabat Sampoerna's Assets Grow to Rp13.5 Trillion</i>	19 August 2021	Senayanpost.com
Laba Bank Sahabat Sampoerna Tembus Rp18,5 Miliar <i>Bank Sahabat Sampoerna's Income Reaches Rp18.5 Billion</i>	19 August 2021	Wartabank.com
<b>Bank Sampoerna Bersama KSP Sahabat Mitra Sejati Lakukan Aksi Kepedulian Tahap ke-2 (No. 012/CA/BSS/IX/2021)</b> <b>Bank Sahabat Sampoerna Together with KSP Sahabat Mitra Sejati Perform Care Actions Phase 2 (No. 012/CA/BSS/IX/2021)</b>		
Bank Sahabat Sampoerna Bersama KSP Sahabat Mitra Sejati Lakukan Aksi Kepedulian Tahap Dua <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Perform Care Actions Phase 2</i>	14 October 2021	Potret.co
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Gelar Aksi Peduli Tahap Dua <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Perform Care Actions Phase 2</i>	15 October 2021	Papuaunik.com
Bank Sahabat Sampoerna bersama KSP Sahabat Mitra Sejati Gelar Aksi Peduli Tahap Dua <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Perform Care Actions Phase 2</i>	15 October 2021	Metropapua.online
<b>Didukung Pendapatan Non-Bunga, Bank Sampoerna Terus Jaga Kinerja yang Solid (No. 013/CA/BSS/XI/2021)</b> <b>Supported by Non-Interest Income, Bank Sahabat Sampoerna Continues to Maintain Solid Performance (No. 013/CA/BSS/XI/2021)</b>		
Ditopang Transaksi Digital, Laba Bank Sahabat Sampoerna Naik 9,4% hingga Kuartal III <i>Supported by Digital Transactions, Bank Sahabat Sampoerna's Income Increases 9.4% in the Third Quarter</i>	15 November 2021	Kontan.co.id
Transaksi Digital Terdongkrak, Bank Sahabat Sampoerna Raih Laba Rp42 Miliar pada Kuartal III <i>Digital Transactions are Boosted, Bank Sahabat Sampoerna Earns Rp42 Billion Income in the Third Quarter</i>	15 November 2021	Bisnis.com
Bank Sahabat Sampoerna Raih Laba Rp42 Miliar di Kuartal III-2021 <i>Bank Sahabat Sampoerna Earns Rp42 Billion Income in the Third Quarter of-2021</i>	15 November 2021	ldxchannel.com

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Didukung Pendapatan Non-Bunga, Bank Sahabat Sampoerna Terus Jaga Kinerja yang Solid <i>Supported by Non-Interest Income, Bank Sahabat Sampoerna Continues to Maintain Solid Performance</i>	15 November 2021	Theiconomics.com
Didukung Pendapatan Non-Bunga, Bank Sahabat Sampoerna Terus Jaga Kinerja yang Solid <i>Supported by Non-Interest Income, Bank Sahabat Sampoerna Continues to Maintain Solid Performance</i>	15 November 2021	Industry.co.id
Ditopang Jumlah Transaksi Digital, Bank Sahabat Sampoerna Raup Laba Rp42 Miliar <i>Supported by Total Digital Transactions, Bank Sahabat Sampoerna Earns Rp42 Billion Income</i>	15 November 2021	Hallo.id
Digitalisasi Bank Sahabat Sampoerna <i>Digitizing Bank Sahabat Sampoerna</i>	16 November 2021	Koran Kontan
Bank Sahabat Sampoerna Bukukan Laba Rp42 Miliar <i>Bank Sahabat Sampoerna Records Rp42 Billion Income</i>	16 November 2021	Harian Ekonomi Neraca
Didukung Pendapatan Non-Bunga: Kinerja Bank Sahabat Sampoerna Makin Solid <i>Supported by Non-Interest Income: Bank Sahabat Sampoerna's Performance is More Solid</i>	16 November 2021	Jurnal Bogor
Didukung Pendapatan Non-Bunga, Bank Sahabat Sampoerna Berkinerja Solid <i>Supported by Non-Interest Income, Bank Sahabat Sampoerna has Solid Performance</i>	16 November 2021	Mynewsindonesia.com
Bank Sahabat Sampoerna Terus Jaga Kinerja yang Solid <i>Bank Sahabat Sampoerna Continues to Maintain Solid Performance</i>	17 November 2021	Radar Bandung
<b>MekarinAja: Alternatif Baru Pembiayaan Bagi UMKM Diluncurkan Mekar yang Menggandeng Bank Sampoerna (No. 015/CA/BSS/XI/2021)</b> <i>MekarinAja: New Financing Alternative for MSMEs, Mekar is Launched in Collaboration with Bank Sahabat Sampoerna (No. 015/CA/BSS/XI/2021)</i>		
Gandeng Fintech Mekar, Bank Sahabat Sampoerna Rilis Pembiayaan UMKM MekarinAja <i>Collaborating with Fintech Mekar, Bank Sahabat Sampoerna Releases MekarinAja MSME Financing</i>	20 Desember 2021	Bisnis.com
Bank Sahabat Sampoerna Sebut Prospek Kredit UMKM Membaik pada 2022 <i>Bank Sahabat Sampoerna Calls MSME Credit Prospects to Improve in 2022</i>	20 Desember 2021	Bisnis.com
Gandeng P2P Lending Mekar, Bank Sahabat Sampoerna Rilis Produk Pinjaman MekarinAja <i>Collaborating with Mekar P2P Lending, Bank Sahabat Sampoerna Releases MekarinAja Loans Product</i>	20 Desember 2021	Kontan.co.id
Bank Sahabat Sampoerna Targetkan Pertumbuhan Kredit UMKM di atas 10% pada Tahun 2022 <i>Bank Sahabat Sampoerna Targets MSME Loan Growth of Above 10% by 2022</i>	20 Desember 2021	Kontan.co.id
2022, Bank Sahabat Sampoerna Bidik Kredit UMKM Tumbuh 10-12% <i>2022, Bank Sahabat Sampoerna Aims for MSME Loans to Grow 10-12%</i>	20 Desember 2021	Investor.id
Bank Sahabat Sampoerna Gandeng MEKAR, Rilis Pembiayaan UMKM MekarinAja <i>Bank Sahabat Sampoerna Collaborates with MEKAR, Releases MekarinAja MSME Financing</i>	20 Desember 2021	Kompas.com
Genjot Penyaluran Pembiayaan UMKM, Bank Sahabat Sampoerna Gandeng Fintech Mekar <i>Boosting MSME Financing, Bank Sahabat Sampoerna Collaborates with Fintech Mekar</i>	20 Desember 2021	Tribunnews.com
Bank Sahabat Sampoerna Gandeng P2P Lending Mekar Rilis Pembiayaan UMKM <i>Bank Sahabat Sampoerna Collaborates with P2P Lending Mekar to Release MSME Financing</i>	20 Desember 2021	Medcom.id
Bank Sampoerna dan MEKAR Luncurkan MekarinAja, Produk Alternatif Pembiayaan Bagi UMKM <i>Bank Sampoerna and MEKAR Launch MekarinAja, an Alternative Financing Product for MSMEs</i>	20 Desember 2021	Wartaekonomi.co.id
Bank Sahabat Sampoerna dan Mekar Luncurkan Produk Pembiayaan UMKM, MekarinAja <i>Bank Sahabat Sampoerna and Mekar Launch MSME Financing Product, MekarinAja</i>	20 Desember 2021	Theiconomics.com
Bank Sahabat Sampoerna dan Mekar Luncurkan P2P Lending MekarinAja <i>Bank Sahabat Sampoerna and Mekar Launch P2P Lending MekarinAja</i>	20 Desember 2021	Trenasia.com
Bank Sahabat Sampoerna Targetkan Pertumbuhan Kredit 10%-12% di 2022 <i>Bank Sahabat Sampoerna Targets 10%-12% Credit Growth in 2022</i>	20 Desember 2021	Rctiplus.com
Bank Sahabat Sampoerna & MEKAR Kerja sama Hadirkan Pembiayaan bagi UMKM <i>Bank Sahabat Sampoerna &amp; MEKAR Collaborate to Provide Financing for MSMEs</i>	20 Desember 2021	Jateng.co
Pembiayaan Alternatif Bagi UMKM Diluncurkan Mekar <i>Mekar Launches Alternative Financing for MSMEs</i>	20 Desember 2021	Alonesia.com
Pengguna Layanan Fintech Terus Berkembang <i>Fintech Service Users Continue to Grow</i>	21 Desember 2021	Bisnis Indonesia
Pasar Masih Besar, Perbankan Dongkrak Porsi Kredit UMKM <i>The Market is Still Big, Banking Boosts MSME Loan Portion</i>	21 Desember 2021	Kontan
Bank Sahabat Sampoerna Targetkan Kredit UMKM Tumbuh 10-12% <i>Bank Sahabat Sampoerna Targets MSME Loans to Grow 10-12%</i>	21 Desember 2021	Investor Daily
Akses Pembiayaan UMKM Makin Diperluas <i>Access to MSME Financing Is Getting Expanded</i>	21 Desember 2021	Beritasatu.com
Bank Sahabat Sampoerna Gaet Mekar Investama Dukung Pembiayaan UMKM <i>Bank Sahabat Sampoerna Collaborates with Mekar Investama to Support MSME Financing</i>	21 Desember 2021	Jawapos.com
MekarinAja: Alternatif Baru Pembiayaan Bagi UMKM <i>MekarinAja: New Alternatives for MSMEs Financing</i>	21 Desember 2021	Industry.co.id

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Genjot Penyaluran Pembiayaan UMKM, Bank Sahabat Sampoerna Gandeng <i>Fintech</i> Mekar <i>Boosting MSME Financing, Bank Sahabat Sampoerna Collaborates with Fintech Mekar</i>	21 Desember 2021	Halloindo.com
Gandeng <i>Fintech</i> Mekar, Bank Sahabat Sampoerna Genjot Penyaluran Pembiayaan UMKM <i>Collaborating with Fintech Mekar, Bank Sahabat Sampoerna Boosts MSME Financing Disbursement</i>	21 Desember 2021	Bekasi.tribunnews.com
Bank Sahabat Sampoerna Gaet Mekar Investama Dukung Pembiayaan UMKM <i>Bank Sahabat Sampoerna Collaborates with Mekar Investama to Support MSME Financing</i>	21 Desember 2021	Matain.id
MekarinAja: Pembiayaan Fleksibel bagi UMKM <i>MekarinAja: Flexible Financing for MSMEs</i>	31 Desember 2021	Bisnis Indonesia

## Rencana Strategis Bank

### Bank's Strategic Plan

Bank Sahabat Sampoerna menyusun rencana strategis dilatarbelakangi oleh adanya perubahan yang terjadi di lingkungan eksternal dan perubahan perundang-undangan yang berlaku. Untuk itu, Bank selalu berupaya mengkaji strategi bisnis baik untuk jangka pendek, menengah, ataupun jangka panjang yang dituangkan dalam Rencana Bisnis Bank 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 10%;
- c. Tingkat pertumbuhan dana pihak ketiga (DPK) sebesar 7%;
- d. Peningkatan kompetensi dan keahlian SDM;
- e. Peningkatan penerapan manajemen risiko;
- f. Peningkatan kualitas pengendalian internal;
- g. Meningkatkan modal inti sesuai ketentuan yang berlaku;
- h. Menjaga tingkat *non-performing loan* (NPL) di bawah 5%; dan
- i. Penerapan prinsip *know your customer* (KYC) dalam rangka pelaksanaan APU-PPT.

*Bank Sahabat Sampoerna prepares a strategic plan against the background of changes that occur in the external environment and amendments to applicable laws and regulations. Regarding such matter, the Bank constantly reviews its business strategies for the short-term, medium-term, and long-term as outlined in the Bank's Business Plan as follows.*

#### 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 10%;*
- c. *Growth rate of third-party funds (DPK) of 7%;*
- d. *HR competency and expertise improvement;*
- e. *Improved risk management implementation;*
- f. *Improved Internal Control Quality;*
- g. *Increasing core capital in accordance with applicable regulations;*
- h. *Maintaining the level of non-performing loans (NPL) below 5%; and*
- i. *Applying the principle of know your customer (KYC) in the context of implementing AML-CTF.*

## 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;
- b. Jumlah modal inti akan terus ditingkatkan melalui strategi pertumbuhan organik (*internal growth*) dan juga melalui strategi rencana penambahan modal, baik dari Pemegang Saham saat ini atau investor baru;
- c. Bank akan tetap memfokuskan 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 senantiasa akan memperhatikan kinerja cabang dan melakukan penyesuaian jaringan kantor dengan menambah, menutup atau merelokasi kantor cabang, kantor cabang pembantu, dan/atau kantor fungsional sesuai kebutuhan; dan
- g. Menjadi Bank Devisa.

## 3. Rencana Strategis Jangka Panjang

- a. Melakukan pertumbuhan aset secara *in-organic*;
- b. Menyediakan SDM yang andal dalam menghadapi tantangan bisnis di era transformasi digital yang berorientasi terhadap layanan berbasis teknologi;
- c. Melakukan transformasi digital secara *end-to-end process*;
- d. Memperkuat tata kelola Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT); serta
- e. Melakukan edukasi literasi keuangan yang berkesinambungan.

## 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. *The amount of core capital will continue to be increased through an organic growth strategy (internal growth) and also through planned capital increase strategies, either from current Shareholders or new investors;*
- c. *The Bank will continue to focus its business activities on certain segment, namely MSMEs;*
- 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 AML-CTF so that it is in accordance with the applicable laws and regulations;*
- f. *The Bank will always pay attention to branch performance and make adjustments to the office network by adding, closing, or relocating branch offices, sub-branch offices, and/or functional offices as needed; and*
- g. *Becoming a Foreign Exchange Bank.*

## 3. Long-Term Strategic Plan

- a. *Performing in-organic asset growth;*
- b. *Providing reliable human resources in facing business challenges in the digital transformation era that is oriented towards technology-based services;*
- c. *Performing digital transformation in an end-to-end process;*
- d. *Strengthening Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) governance; and*
- e. *Conducting sustainable financial literacy education.*

## Pernyataan dan Praktik *Bad Corporate Governance* *Statement and Practices of Bad Corporate Governance*

Dalam menjalankan aktivitas bisnis, Bank Sahabat Sampoerna berupaya untuk menghindari terjadinya praktik-praktik *bad corporate governance* yang dapat mengganggu penerapan Tata Kelola Perusahaan (GCG). Selama tahun 2021, Bank tidak melakukan segala tindakan ataupun kebijakan yang berhubungan dengan *bad corporate governance* yang diungkapkan sebagai berikut.

*In conducting business activities, Bank Sahabat Sampoerna strives to avoid the occurrence of bad corporate governance practices that can interfere with the GCG implementation. Throughout 2021, the Bank did not carry out any actions and policies related to bad corporate governance practices as described below.*

Uraian	Praktik Practice	Description
Adanya laporan sebagai Bank yang mencemari lingkungan	Nihil None	<i>There is a report that the Bank pollutes the environment</i>
Perkara penting yang sedang dihadapi oleh Bank, anggota Dewan Komisaris, dan/atau Direksi yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan	Nihil None	<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>
Ketidakpatuhan dalam pemenuhan kewajiban perpajakan	Nihil None	<i>Non-compliance in fulfilling tax obligations</i>
Ketidaksesuaian penyajian Laporan Tahunan dan Laporan Keuangan dengan peraturan yang berlaku dan Standar Akuntansi Keuangan	Nihil None	<i>Inconsistency of presentation of Annual Report and Financial Statements with the the applicable regulations and Financial Accounting Standards (SAK)</i>
Kasus terkait buruh dan karyawan	Nihil None	<i>Cases related to workers and employees</i>
Tidak terdapat pengungkapan segmen operasi	Nihil None	<i>There is no disclosure of operating segments</i>
Terdapat ketidaksesuaian antara Laporan Tahunan <i>hardcopy</i> dengan Laporan Tahunan <i>softcopy</i>	Nihil None	<i>There is a discrepancy between the hardcopy of Annual Report and the softcopy of Annual Report</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 Sahabat Sampoerna telah melakukan transparansi terhadap Laporan Tahunan (keuangan dan non-keuangan) serta Laporan Keuangan Publikasi Triwulanan dan Laporan Keuangan Publikasi Bulanan dengan tepat waktu dan dipublikasikan di *website* Bank.

*Bank Sahabat Sampoerna has carried out transparency on the Annual Report (financial and non-financial), Publication of Quarterly Financial Statements and Monthly Financial Statements in a timely manner, and published the reports on the Bank's website.*

## Informasi Lain terkait Tata Kelola Bank

*Other Information related to the Bank's Governance*

Bank Sahabat Sampoerna menjalankan aktivitas bisnis dengan objektif, tanpa adanya tekanan pemilik, perselisihan internal ataupun permasalahan yang muncul, khususnya sebagai dampak kebijakan remunerasi pada Bank. Selama tahun 2021, Bank melaksanakan proses bisnis dengan baik berpedoman pada prinsip-prinsip Tata Kelola Perusahaan (GCG), Kode Etik, *Sampoerna Way*, serta peraturan perundang-undangan yang berlaku, guna menghindari terjadinya dampak negatif dari keputusan dan aktivitas operasional Bank.

*Bank Sahabat Sampoerna carries out business activities objectively, without pressure from owner, internal disputes, or problems that arise, especially as a result of the Bank's remuneration policy. Throughout 2021, the Bank carried out business processes properly based on the principles of GCG, Code of Conduct, Sampoerna Way, and applicable laws and regulations, in order to avoid the negative impact of the Bank's operational decisions and activities.*