

# **TATA KELOLA PERUSAHAAN**

*Corporate Governance*



# Komitmen dan Tujuan Penerapan Tata Kelola Perusahaan

## *Commitments and Objectives of Corporate Governance Implementation*

Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*) adalah prinsip-prinsip yang mendasari suatu proses dan mekanisme pengelolaan perusahaan berdasarkan peraturan perundang-undangan dan etika berusaha. Bank Sahabat Sampoerna berkomitmen untuk menerapkan Tata Kelola Perusahaan (GCG) dengan memenuhi ketentuan otoritas atau perundang-undangan yang berlaku. Hal ini didorong oleh kesadaran bahwa Tata Kelola Perusahaan (GCG) merupakan aspek fundamental untuk meningkatkan kinerja perusahaan. Selain itu, penerapan Tata Kelola Perusahaan (GCG) memotivasi Bank untuk membangun organisasi yang kompetitif, meningkatkan kepercayaan investor, serta mendukung terbentuknya bisnis yang prima dengan pertumbuhan yang menguntungkan.

*Good Corporate Governance (GCG) refers to principles underlying the process and mechanism for managing a company based on laws and regulations and business ethics. Bank Sahabat Sampoerna is committed to implementing Good Corporate Governance (GCG) by complying with the applicable regulatory provisions and laws and regulations. This is driven by the awareness that Good Corporate Governance (GCG) is a fundamental aspect to improve company performance. Furthermore, the implementation of Good Corporate Governance (GCG) motivates the Bank to build a competitive organization, increase investor trust, and support the establishment of an excellent business with profitable growth.*

# Dasar Penerapan Tata Kelola Perusahaan

## *Basis of Implementation of Corporate Governance*

Penerapan Tata Kelola Perusahaan (GCG) di Bank Sahabat Sampoerna mengacu pada berbagai peraturan yang dikeluarkan oleh pemerintah dan regulator sebagai berikut.

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 Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.
8. Peraturan Bank Indonesia No. 22/20/PBI/2020 tentang Perlindungan Konsumen Bank Indonesia.

*The implementation of Good Corporate Governance (GCG) at Bank Sahabat Sampoerna refers to various regulations issued by the government and regulators 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. *Financial Services Authority Regulation No. 6/POJK.07/2022 on Consumer and Community Protection in Financial Services Sector.*
8. *Bank Indonesia Regulation No. 22/20/PBI/2020 on Consumer Protection of Bank Indonesia.*

9. 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.
  12. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan No. 15/SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
  13. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2020 tentang Konglomerasi Keuangan.
  14. 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.
  15. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
  16. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
  17. Peraturan Otoritas Jasa Keuangan No. 04/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
  18. 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.
  19. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2016 tentang Pembukaan Jaringan Kantor Bank Umum berdasarkan Modal Inti.
  20. Peraturan Otoritas Jasa Keuangan No. 09/POJK.03/2016 tentang Prinsip Kehati-hatian Bank Umum yang Melakukan Penyerahan sebagian Pelaksanaan Kerja kepada Pihak Lain.
  21. 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.
  22. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.
  23. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tentang Perubahan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan
9. *Financial Services Authority Circular No. 02/SEOJK.07/2014 on Customer Complaint Services and Settlement in 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. *Financial Services Authority Regulation No. 18/POJK.03/2014 on Integrated Governance for Financial Conglomeration and Financial Services Authority Circular No. 15/SEOJK.03/2015 on Integrated Governance for Financial Conglomeration.*
  13. *Financial Services Authority Regulation No. 45/POJK.03/2020 on Financial Conglomeration.*
  14. *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.*
  15. *Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines of Work Implementation of the Audit Committee.*
  16. *Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines to Prepare Internal Audit Division Charter.*
  17. *Financial Services Authority Regulation No. 04/POJK.03/2016 on Sound Level Assessment of Commercial Bank.*
  18. *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.*
  19. *Financial Services Authority Circular No. 14/SEOJK.03/2016 on Opening Office Network of Commercial Bank based on Core Capital.*
  20. *Financial Services Authority Regulation No. 09/POJK.03/2016 on Prudential Principles of Commercial Banks that Assign Partial Work Performance to Other Parties.*
  21. *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.*
  22. *Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Statements.*
  23. *Financial Services Authority Regulation No. 34/POJK.03/2016 on Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016*

Modal Minimum bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 27 tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

24. Peraturan Otoritas Jasa Keuangan No.11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
25. 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.
26. Peraturan Otoritas Jasa Keuangan No. 56/POJK.03/2016 tentang Kepemilikan Saham Bank Umum.
27. 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.
28. 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.
29. Surat Edaran Otoritas Jasa Keuangan No. 41/SEOJK.03/2016 tentang Tata Cara Penerbitan Sertifikat Deposito.
30. 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.
31. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Standar.
32. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Asset*.
33. Surat Edaran Otoritas Jasa Keuangan No. 27/SEOJK.03/2016 tentang Kegiatan Usaha Bank Umum berdasarkan Modal Inti.
34. 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.
35. 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

*on the Minimum Capital Adequacy Ratio for Commercial Banks, and Financial Services Authority Regulation No. 27 of 2022 on Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on the Minimum Capital Adequacy Ratio for Commercial Bank.*

24. *Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology for Commercial Banks.*
25. *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.*
26. *Financial Services Authority Regulation No. 56/POJK.03/2016 on Share Ownership of Commercial Banks.*
27. *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.*
28. *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.*
29. *Financial Services Authority Circular No. 41/SEOJK.03/2016 on Procedures for the Issuance of Deposit Certificates.*
30. *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.*
31. *Financial Services Authority Circular No. 24/SEOJK.03/2016 on Calculation of Risk Weighted Assets for Operational Risk by using Basic Indicator Approach.*
32. *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.*
33. *Financial Services Authority Circular No. 27/SEOJK.03/2016 on Business Activities of Commercial Bank based on Core Capital.*
34. *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.*
35. *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*

- 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.
36. 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. 19/15/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.
  37. 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, dan Peraturan Bank Indonesia No. 23/14/PBI/2021 tentang Perubahan Kelima atas Peraturan Bank Indonesia No. 17/18/PBI/2015 tentang Penyelenggaraan Transaksi, Penatausahaan Surat Berharga, dan Setelmen Dana Seketika.
  38. 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.
  39. 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.
  40. Peraturan Bank Indonesia No. PBI 20/6/PBI/2018 tentang Uang Elektronik.
  41. Peraturan Bank Indonesia No. 18/40/PBI/2016 tentang Penyelenggaraan Pemrosesan Transaksi Pembayaran.
  42. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
  43. *Roadmap Good Corporate Governance* Otoritas Jasa Keuangan.
  44. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021.
- 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.*
36. *Bank Indonesia Regulation No. 18/5/PBI/2016 on 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. 19/15/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.*
  37. *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, and Bank Indonesia Regulation No. 23/14/PBI/2021 on Fifth Amendment to Bank Indonesia Regulation No. 17/18/PBI/2015 on Administering Transactions, Administration of Securities and Instant Fund Settlement.*
  38. *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.*
  39. *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.*
  40. *Bank Indonesia Regulation No. PBI 20/6/PBI/2018 on Electronic Money.*
  41. *Bank Indonesia Regulation No. 18/40/PBI/2016 on Payment Transaction Processing.*
  42. *Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks.*
  43. *Roadmap of Good Corporate Governance of the Financial Services Authority.*
  44. *General Guidelines for Indonesian Corporate Governance (PUGKI) 2021.*

# Penerapan Prinsip Tata Kelola Perusahaan

## *Implementation of Corporate Governance Principles*

Penerapan Tata Kelola Perusahaan (GCG) merupakan tanggung jawab seluruh insan perusahaan di bawah pengawasan *top management*. Lengkapnya, organ Bank yang melaksanakan fungsi penerapan Tata Kelola Perusahaan (GCG) dengan baik dan konsisten akan memberikan dampak pada pencapaian Visi, Misi, dan tujuan Bank, serta memperkuat kepercayaan dan meningkatkan nilai tambah bagi Pemegang Saham. Oleh karena itu, Bank berkomitmen untuk menerapkan Tata Kelola Perusahaan (GCG) secara maksimal dan konsisten dengan berpedoman pada prinsip-prinsip Tata Kelola Perusahaan (GCG) berikut.

*Implementation of Corporate Governance (GCG) is the responsibility of all company personnel under the top management's supervision. The completeness of the Bank's organs performing the function of implementing Good Corporate Governance (GCG) properly and consistently will have an impact on achieving the Bank's Vision, Mission, and objectives, and on strengthening trust and increasing added value for Shareholders. Therefore, the Bank is committed to implementing Corporate Governance (GCG) maximally and consistently by adhering to the following Corporate Governance (GCG) principles.*



### **Transparansi** *Transparency*

Menyediakan informasi yang material, tepat waktu, relevan, akurat, dan jelas, serta dapat diakses oleh para pemangku kepentingan melalui situs web Bank ([www.banksampoerna.com](http://www.banksampoerna.com)).

Providing material, timely, relevant, accurate, and clear information that can be accessed by stakeholders through the Bank's website ([www.banksampoerna.com](http://www.banksampoerna.com)).



### **Akuntabilitas** *Accountability*

Menetapkan fungsi, tugas, dan tanggung jawab seluruh komponen organisasi Bank dengan berlandaskan pada Visi, Misi, dan Tujuan Bank serta *Sampoerna Way*.

Determining functions, duties, and responsibilities of all components of the Bank's organization based on the Vision, Missions, and Objectives of the Bank, and Sampoerna Way.



### **Tanggung Jawab** *Responsibility*

Mematuhi peraturan perundang-undangan yang berlaku, berpegang pada prinsip kehati-hatian, pengelolaan Bank yang sehat, dan melaksanakan tanggung jawab sosial perusahaan.

Complying with applicable laws and regulations, adhering to prudential principles, managing bank soundness, and implementing corporate social responsibility.



### **Independensi** *Independency*

Meminimalkan terjadinya benturan kepentingan dalam pengambilan keputusan.

Minimizing conflicts of interest in decision making.



### **Kewajaran dan Kesetaraan** *Fairness and Equality*

Memastikan perlakuan yang setara dan adil dalam memenuhi hak para pemangku kepentingan.

Assuring equal and fair treatment in meeting stakeholders' rights.

# Struktur, Mekanisme, dan Kebijakan Tata Kelola Perusahaan

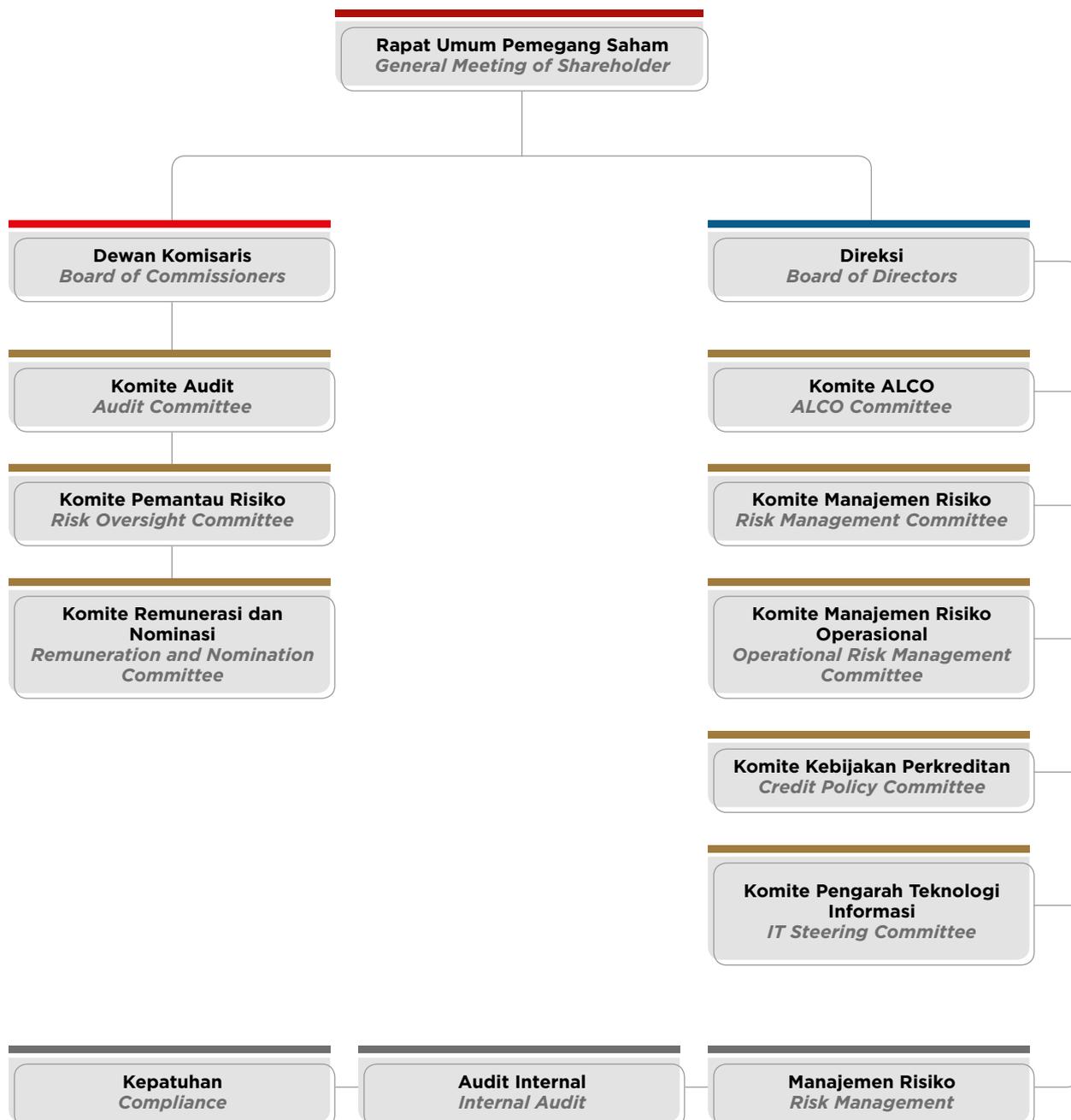
## Structure, Mechanism, and Policy of Good Corporate Governance

### Struktur Tata Kelola Perusahaan

Bank Sahabat Sampoerna telah membentuk struktur Tata Kelola Perusahaan (GCG) yang mengacu pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Struktur tersebut sebagai pedoman dalam menentukan tugas dan tanggung jawab masing-masing organ Bank.

### Corporate Governance Structure

Bank Sahabat Sampoerna has established a Good Corporate Governance (GCG) structure that refers to Law No. 40 of 2007 on Limited Liability Companies. This structure serves as a guide in determining the duties and responsibilities of each organ of the Bank.



## Mekanisme Tata Kelola Perusahaan

Mekanisme Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna telah disusun dengan baik dan sesuai dengan peraturan yang berlaku. Mekanisme tersebut berfungsi untuk mengatur hubungan antar organ Bank agar lebih sistematis dan terarah. Organ Bank tersebut terdiri dari:

- 1. Rapat Umum Pemegang Saham (RUPS)**, organ tertinggi Bank yang dapat menentukan keputusan signifikan terhadap perusahaan. RUPS diselenggarakan oleh Dewan Komisaris dan Direksi, namun keputusan hasil rapat ditentukan oleh Pemegang Saham;
- 2. Dewan Komisaris**, organ yang bertindak atas nama Pemegang Saham, mempunyai tugas untuk memantau dan mengawasi kinerja Direksi dalam mengelola Bank;
- 3. Direksi**, organ yang mempunyai tanggung penuh dalam operasional Bank, seperti membentuk strategi usaha, meningkatkan produktivitas dan profesionalisme karyawan, mengelola karyawan, melaporkan kinerja Bank secara keseluruhan kepada Pemegang Saham, dan lainnya;
- 4. Organ Pendukung Dewan Komisaris**, organ yang bertugas membantu Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya, terdiri dari Komite Audit, Komite Nominasi dan Remunerasi, serta Komite Pemantau Risiko; dan
- 5. Organ Pendukung Direksi**, organ yang bertugas membantu Direksi dalam melaksanakan seluruh fungsi operasional, terdiri dari Komite Manajemen Risiko, Komite Kebijakan Perkreditan, ALCO, Komite Pengarah Teknologi Informasi, serta Komite Manajemen Risiko Operasional.

## Kebijakan Tata Kelola Perusahaan

Kebijakan Tata Kelola Perusahaan (GCG) menjadi pedoman bagi organ Bank untuk melaksanakan tata kelola yang baik dan berkesinambungan, yang mana kebijakan tersebut wajib dipatuhi oleh seluruh karyawan di seluruh level organisasi. Kebijakan tersebut senantiasa dievaluasi secara periodik guna memastikan kesesuaiannya dengan perkembangan bisnis Bank saat ini. Kebijakan Tata Kelola Perusahaan (GCG) yang telah disusun oleh Bank Sahabat Sampoerna dijelaskan sebagai berikut.

- 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.**

## Mechanism of Corporate Governance

*Bank Sahabat Sampoerna's Good Corporate Governance (GCG) mechanism has been well structured and complies with the applicable regulations. This mechanism functions to regulate relationship among Bank organs to be more systematic and directed. The Bank's organs consist of:*

- 1. General Meeting of Shareholders (GMS)**, the highest organ of the Bank that can make significant decisions about the company. The GMS is held by the Board of Commissioners and Board of Directors, but the meeting resolutions are adopted by the Shareholders;
- 2. Board of Commissioners**, the organ acting on behalf of Shareholders with duty to monitor and oversee the Board of Directors' performance in managing the Bank;
- 3. Board of Directors**, the organ having full responsibility for Bank operations, such as establishing business strategies, increasing employee productivity and professionalism, managing employees, reporting overall Bank performance to Shareholders, and others;
- 4. Board of Commissioners' Supporting Organs**, organs with duty to assist the Board of Commissioners in performing duties and responsibilities, consisting of the Audit Committee, the Nomination and Remuneration Committee, and the Risk Oversight Committee; and
- 5. Board of Directors' Supporting Organs**, organs with duty to assist the Board of Directors in performing all operational functions, consisting of the Risk Management Committee, the Credit Policy Committee, the ALCO, the Information Technology Steering Committee, and the Operational Risk Management Committee.

## Corporate Governance Policies

*The Good Corporate Governance (GCG) Policies serve as guidelines for the Bank's organs to implement good and sustainable governance, in which the policies must be adhered to by all employees at all organizational levels. These policies are evaluated periodically to ensure suitability with the Bank's current business development. Bank Sahabat Sampoerna has prepared Good Corporate Governance (GCG) policies as follows.*

- 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. Kode Etik Karyawan (Code of Conduct)**, merupakan dokumen formal yang mengikat seluruh karyawan untuk berperilaku profesional, bertanggung jawab, dan patuh, baik dalam melakukan hubungan bisnis dengan para nasabah, rekan, maupun hubungan dengan sesama rekan kerja.
  - 6. Pedoman dan Tata Tertib Kerja**, Dewan Komisaris, Direksi, dan komite yang membantu Dewan Komisaris.
  - 7. Kebijakan dan Prosedur Operasi Standar (Standard Operating Procedure/SOP)**, Bank lainnya yang mengatur seluruh aktivitas bisnis, operasional, maupun penunjang bisnis.
- 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.
  - 7. Standard Operating Procedures (SOP) 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 2022

Bank Sahabat Sampoerna secara berkala menetapkan fokus penerapan Tata Kelola Perusahaan (GCG). Pada tahun buku 2022, penerapan Tata Kelola Perusahaan (GCG) berfokus pada hal-hal berikut.

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 yang berkesinambungan antara *first line of defense*, *second line of defense*, dan *third line of defense*.
4. Memperbaiki proses, melakukan pengikinan sistem dan prosedur, meningkatkan kompetensi sumber daya manusia, serta meningkatkan proses *quality assurance* untuk beberapa aktivitas utama.
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 melaksanakan pengukuran atas penerapan Tata Kelola Perusahaan (GCG) setidaknya 2 kali dalam setahun, dengan metode penilaian sendiri (*self-assessment*). Proses penilaian tersebut dilakukan dengan melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, dan seluruh divisi Bank. Melalui pelaksanaan *self-assessment*

### Focus of Corporate Governance Implementation at Bank Sahabat Sampoerna in 2022

Bank Sahabat Sampoerna periodically determines the focus of implementing Good Corporate Governance (GCG). In the 2022 financial year, the implementation of Corporate Governance (GCG) focused on the following matters.

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.
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 measures the implementation of Good Corporate Governance (GCG) at least 2 times a year, by using the self-assessment method. The assessment process involves the Board of Commissioners, Board of Directors, Executive Officers, and all Bank divisions. By conducting the GCG self-assessment, Bank

GCG, Bank Sahabat Sampoerna akan memperoleh Peringkat Tata Kelola yang menjadi faktor penentu Tingkat Kesehatan Bank, sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

## Dasar Pelaksanaan *Self-Assessment*

Dasar pelaksanaan *self-assessment* Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna, yakni 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, yakni untuk posisi data bulan Januari sampai dengan bulan Juni dan bulan Juli sampai dengan bulan Desember.

## Tujuan Pelaksanaan *Self-Assessment*

Tujuan pelaksanaan *self-assessment* Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna diuraikan sebagai berikut.

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.
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*

*Self-assessment* Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna dilakukan terhadap 3 aspek, yaitu *governance structure*, *governance process*, dan *governance outcome*, dengan mempertimbangkan 11 penilaian penerapan Tata Kelola Perseroan (GCG) berikut.

*Sahabat Sampoerna will obtain a Governance Rating that becomes a determining factor for the Bank's Soundness Level, as stipulated in Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks.*

## Basis of *Self-Assessment* Implementation

*Bank Sahabat Sampoerna's Good Corporate Governance (GCG) self-assessment is conducted 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 Governance for Commercial Banks. Such assessment is conducted every semester, that is for data position from January to June and July to December.*

## Objectives of *Self-Assessment*

*The objectives of conducting Bank Sahabat Sampoerna's Good Corporate Governance (GCG) self-assessment are described 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 Working Unit 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.*
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's Good Corporate Governance (GCG) self-assessment is conducted on 3 aspects, which are governance structure, governance process, and governance outcome, by observing the following 11 assessments of the implementation of Good Corporate Governance (GCG).*

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| <ol style="list-style-type: none"> <li>1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.</li> <li>2. Pelaksanaan tugas dan tanggung jawab Direksi.</li> <li>3. Kelengkapan dan pelaksanaan tugas Komite.</li> <li>4. Penanganan benturan kepentingan.</li> <li>5. Penerapan fungsi kepatuhan.</li> <li>6. Penerapan fungsi audit internal.</li> <li>7. Penerapan fungsi audit eksternal.</li> <li>8. Penerapan manajemen risiko, termasuk sistem pengendalian internal.</li> <li>9. Penyediaan dana kepada pihak terkait (<i>related party</i>) dan penyediaan dana besar (<i>large exposure</i>).</li> <li>10. Transparansi kondisi keuangan dan non-keuangan Bank, laporan pelaksanaan tata kelola, dan pelaporan internal; serta</li> <li>11. Rencana strategis Bank.</li> </ol> | <ol style="list-style-type: none"> <li>1. <i>Implementation of duties and responsibilities of the Board of Commissioners.</i></li> <li>2. <i>Implementation of duties and responsibilities of the Board of Directors.</i></li> <li>3. <i>Completeness and implementation of committees' duties.</i></li> <li>4. <i>Managing conflict of interest.</i></li> <li>5. <i>Implementation of compliance function.</i></li> <li>6. <i>Implementation of internal audit function.</i></li> <li>7. <i>Implementation of external audit function.</i></li> <li>8. <i>Implementation of risk management, including internal control system.</i></li> <li>9. <i>Provision of funds to related party and provision of large exposure.</i></li> <li>10. <i>Transparency of the Bank's financial and non-financial condition, report on the implementation of good corporate governance, and internal reporting; and</i></li> <li>11. <i>The Bank's strategic plan.</i></li> </ol> |
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### Pihak Pelaksana *Self-Assessment*

Pihak yang bertanggung jawab dalam pelaksanaan *self-assessment*, yaitu Satuan Kerja Kepatuhan beserta divisi terkait. Satuan kerja tersebut juga bertanggung jawab dalam proses pengisian kuesioner ataupun dalam penyiapan dokumen pendukung (*underlying documents*). Selain itu, Dewan Komisaris, Direksi, Pejabat Eksekutif, hingga divisi-divisi/unit kerja yang berkaitan dengan penerapan tata kelola juga turut terlibat dalam pelaksanaan penilaian Tata Kelola Perusahaan (GCG) tersebut.

### Hasil *Self-Assessment*

Hasil *self-assessment* Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna dalam 3 tahun terakhir diungkapkan pada tabel berikut.

### Parties Implementing *Self-Assessment*

The party responsible for conducting *self-assessment* is the Compliance Division and its related divisions. The division is also responsible for filling out the questionnaire or preparing supporting documents (*underlying documents*). Moreover, the Board of Commissioners, Board of Directors, Executive Officers, and divisions/units related to the implementation of governance are involved in assessing the Good Corporate Governance (GCG).

### *Self-Assessment Results*

Bank Sahabat Sampoerna's Good Corporate Governance (GCG) *self-assessment* results in the last 3 years are presented in the following table.

Aspek	Nilai Score			Aspect
	2022	2021	2020	
Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris	1	1	1	<i>Implementation of Duties and Responsibilities of the Board of Commissioners</i>
Pelaksanaan Tugas dan Tanggung Jawab Direksi	1	1	1	<i>Implementation of Duties and Responsibilities of the Board of Directors</i>
Kelengkapan dan Pelaksanaan Tugas Komite-Komite	1	1	1	<i>Completeness and Implementation of the Committee's Duties</i>
Penanganan Benturan Kepentingan	1	1	1	<i>Handling Conflict of Interest</i>
Fungsi Kepatuhan Bank	2	2	2	<i>Functions of Bank Compliance</i>
Fungsi Audit Internal	1	1	1	<i>Functions of Internal Audit</i>
Fungsi Audit Eksternal	1	1	1	<i>Functions of External Audit</i>
Fungsi Manajemen Risiko dan Pengendalian Internal	2	2	2	<i>Functions of Risk Management and Internal Control</i>

Aspek	Nilai Score			Aspect
	2022	2021	2020	
Prinsip Kehati-hatian dalam Penyediaan Dana Pihak Terkait ( <i>Related Party</i> ) dan Debitur Besar ( <i>Large Exposure</i> )	2	2	2	<i>Prudential Principle in Provision of Funds to Related Party and Large Exposure</i>
Transparansi Kondisi Keuangan dan Non-Keuangan Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal	1	1	1	<i>Transparency of Financial and Non-financial Condition, Report on the Implementation of Good Corporate Governance and Internal Reporting</i>
Rencana Strategis Bank	2	2	2	<i>Bank's Strategic Plans</i>
<b>PERINGKAT KOMPOSIT</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>COMPOSITE RATING</b>

Hasil *self-assessment* Tata Kelola Perusahaan (GCG) tahun 2022 menunjukkan bahwa Bank Sahabat Sampoerna memperoleh peringkat komposit **2** atau **“Baik”**. Definisi dan analisis dari peringkat komposit tersebut diungkapkan sebagai berikut.

*The 2022 Good Corporate Governance (GCG) self-assessment results showed that Bank Sahabat Sampoerna obtained a composite rating of 2 or “Good”. The definition and analysis of the composite rating is disclosed as follows.*

#### HASIL PENILAIAN SENDIRI (SELF-ASSESSMENT) PELAKSANAAN TATA KELOLA PERUSAHAAN *Self-Assessment Results of Corporate Governance Implementation*

Indikator	Peringkat Rating	Definisi Peringkat <i>Definition of Ratings</i>	Indicators
Individual	2	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola Perusahaan (GCG) yang secara umum Baik. Hal ini tercermin dari pemenuhan yang telah memadai atas prinsip-prinsip Tata Kelola Perusahaan (GCG). Walaupun masih terdapat kelemahan dalam penerapan prinsip Tata Kelola Perusahaan (GCG), namun demikian secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Manajemen Bank. <i>Reflecting that the Bank Management has generally implemented Good Corporate Governance (GCG) in a proper manner. This is reflected from the adequate fulfilment of the Good Corporate Governance (GCG) principles. Even with weaknesses on the implementation of Good Corporate Governance (GCG) principles, such weaknesses are generally not significant and can generally be resolved by normal actions by the Bank's Management.</i>	Individual
Konsolidasian	-	Bank tidak melakukan <i>self-assessment</i> GCG konsolidasi karena tidak memiliki Entitas Anak. <i>The Bank did not conduct self-assessment on consolidated GCG as it did not have any Subsidiary.</i>	Consolidated

#### Analisis Analisis

Kunci utama yang dijalankan oleh Bank dalam rangka mencapai Tata Kelola Bank pada peringkat 2, yaitu:

- Pemegang Saham, Dewan Komisaris, dan Direksi memiliki komitmen yang tinggi dalam mendorong budaya kepatuhan, budaya risiko, dan semangat belajar di setiap jenjang organisasi;
- Pemegang Saham memiliki komitmen yang tinggi di dalam membangun Bank yang sehat dengan tidak melakukan intervensi terhadap tugas dan tanggung jawab yang dilakukan oleh Dewan Komisaris dan Direksi yang menyebabkan operasional Bank terganggu sehingga berdampak pada berkurangnya keuntungan dan/atau menyebabkan kerugian Bank;
- Dalam membangun Bank yang sehat, Pemegang Saham tidak melakukan intervensi terhadap pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi;
- Penerapan prinsip Tata Kelola Perusahaan (GCG) dilaksanakan secara konsisten oleh Pemegang Saham, Dewan Komisaris, Direksi, dan seluruh lini organisasi, di antaranya dengan adanya komunikasi yang transparan oleh Direksi secara rutin terkait kebijakan, strategi, dan *performance* Bank, serta penerapan *reward and punishment system* berbasis meritokrasi;

*Key strategies adopted by the Bank to achieve rating 2 on the Bank's Governance are as follows:*

- *The Shareholders, Board of Commissioners, and Board of Directors are strongly committed to encouraging compliance culture, risk culture, and learning spirit at every organizational level;*
- *Shareholders are highly committed to establishing a sound Bank by not intervening in the duties and responsibilities of the Board of Commissioners and Board of Directors that may cause the Bank's operations to be disrupted and may result in reduced profits and/or cause loss to the Bank;*
- *In establishing a sound Bank, Shareholders do not intervene in the implementation of duties and responsibilities of the Board of Commissioners and Board of Directors;*
- *The Good Corporate Governance (GCG) principles are consistently implemented by Shareholders, Board of Commissioners, Board of Directors, and all organizational lines, including by having transparent communication 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;*

## Analysis Analysis

- Dewan Komisaris melaksanakan pengawasan aktif terhadap seluruh kegiatan bank secara profesional dan independen melalui rapat rutin bulanan antara Dewan Komisaris dengan Direksi, di mana Dewan Komisaris menyampaikan *concern* dan memberikan masukan secara langsung kepada Direksi terkait dengan pelaksanaan Rencana Bisnis Bank (RBB);
- Tugas dan tanggung jawab Dewan Komisaris dilaksanakan secara profesional dan independen. Selain itu, Dewan Komisaris tidak terlibat dalam pengambilan keputusan dalam kegiatan operasional, maupun keputusan kredit, kecuali pemberian kredit kepada pihak terkait, serta memberikan persetujuan atas ketentuan yang wajib memperoleh persetujuan Dewan Komisaris, di antaranya Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), Kebijakan Kepatuhan, dan Kebijakan Umum Perkreditan;
- Dewan Komisaris dan Direksi tidak memiliki hubungan kepemilikan, kepengurusan, dan hubungan keluarga dengan Pemegang Saham Bank serta berasal dari pihak independen yang profesional dan telah lulus *fit and proper test* dari regulator;
- Dalam melaksanakan 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;
- Dalam rangka menjalankan fungsi pengawasan terhadap seluruh kegiatan Bank, Dewan Komisaris aktif memberikan masukan dan saran konstruktif kepada Direksi pada saat rapat bersama yang dilakukan secara bulanan, hasil rapat dituangkan dalam *minutes of meeting* yang didokumentasikan dengan baik;
- Dewan Komisaris 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;
- Berdasarkan wewenang dari RUPS dan rekomendasi dari Komite Audit, Dewan Komisaris telah melakukan proses penunjukan akuntan publik maupun kantor akuntan publik (KAP) yang telah terdaftar sebagai auditor bank di Otoritas Jasa Keuangan;
- Direksi tidak memberikan kuasa kepada pihak lain yang berakibat adanya pengalihan tugas, wewenang, dan tanggung jawabnya kepada pihak lain;
- 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 di dalam RBB;
- Direksi melakukan *monitoring* dengan ketat atas progres pemenuhan komitmen serta ketentuan Bank Indonesia/ Otoritas Jasa Keuangan dan/atau regulator lainnya yang dilakukan seluruh unit kerja;
- Rencana Korporasi (*Corporate Plan*) dan RBB (*Business Plan*) beserta realisasinya dikomunikasikan Direksi kepada Pemegang Saham Bank dan seluruh Kepala Divisi/Satuan Kerja untuk disampaikan kepada jajaran di bawah koordinasinya;
- Direksi mengungkapkan hal-hal yang bersifat strategis terkait dengan kebijakan Bank di bidang kepegawaian, antara lain kebijakan mengenai perekrutan, sistem promosi, serta sistem remunerasi;
- Pelaksanaan tugas Komite telah sesuai dengan ketentuan. Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi berkomitmen dalam memberikan kontribusi yang lebih baik dan optimal;
- *The Board of Directors actively supervises all Bank activities 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 concern and provides input directly to the Board of Directors regarding the implementation of the Bank's Business Plan (RBB);*
- *Duties and responsibilities of the Board of Commissioners are performed professionally and independently. In addition, the Board of Commissioners is not involved in making decisions in operational activities or credit decisions, except for granting credit to related parties, and approving provisions that must obtain the Board of Commissioners' approval, including Anti-Money Laundering and Counter-Terrorism Financing Policies (AML-CTF), Compliance Policy, and Credit General Policy;*
- *The Board of Commissioners and Board of Directors do not have ownership, management, and family relationships with the Bank Shareholders and come from professional independent parties who have passed the fit and proper test from the regulator;*
- *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;*
- *In carrying out supervisory function of all Bank activities, the Board of Commissioners is always active in providing constructive input and suggestions to the Board of Directors during the joint meetings held on a monthly basis. The meeting results are stated in the minutes of meeting which are well documented;*
- *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;*
- *Based on the GMS's authority and Audit Committee's recommendations, the Board of Commissioners has appointed a public accountant or a public accounting firm (KAP) that is registered as a Bank auditor at the Financial Services Authority;*
- *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 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 Board of Directors strictly monitors the progress of fulfilling the commitments and provisions of Bank Indonesia/Financial Services Authority and/or other regulators carried out by all divisions;*
- *The Corporate Plan, the Bank's Business Plan, and their realization are communicated by the Board of Directors to the Bank's Shareholders and to all Division Heads/Working Unit to be submitted to their subordinates;*
- *The Board of Directors discloses strategic matters related to the Bank's policies on employees, among others policies regarding recruitment, promotion system, and remuneration system;*
- *The implementation of Committee's duties is in accordance with the provisions. The Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee are committed to making a better and optimal contribution;*

## Analisis Analysis

- Komite di tingkat Komisaris berkomitmen untuk memberikan kontribusi yang lebih baik, sehingga Dewan Komisaris dapat melaksanakan tugas dan tanggung jawabnya secara optimal;
- Dewan Komisaris, Direksi, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan Bank dan/atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan untuk setiap keputusan yang mengandung benturan kepentingan. Selama periode Semester II tahun 2022, tidak terjadi benturan kepentingan yang merugikan Bank dan/atau mengurangi keuntungan Bank;
- Bank telah memiliki Direktur yang membawahi fungsi kepatuhan dan telah membentuk Satuan Kerja Kepatuhan (SKK) yang independen terhadap Satuan Kerja Operasional untuk membantu pelaksanaan fungsi Direktur yang membawahi fungsi kepatuhan secara efektif;
- Minimum setiap triwulan dilaksanakan sinergi berkelanjutan secara berkala antara *second line of defense* (SKK dan Satuan Kerja Manajemen Risiko (SKMR)) dengan *third line of defense* (Satuan Kerja Audit Internal/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;
- Untuk memastikan kepatuhan terhadap ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan ketentuan peraturan perundangan yang berlaku SKK melakukan uji kepatuhan terhadap kebijakan, produk, program, serta aktivitas baru sebelum diimplementasikan. Selain itu, melakukan uji kepatuhan proposal kredit dengan *plafond* tertentu dan kredit yang diberikan kepada pihak terkait;
- Budaya Kepatuhan dibangun melalui berbagai aktivitas di antaranya dengan sosialisasi ketentuan regulator melalui *regulation update*, sosialisasi ketentuan regulator yang terkait langsung dengan operasional perbankan melalui *Compliance Regulatory Self-Assessment* (CRSA) kepada Unit Kerja terkait dan sosialisasi budaya kepatuhan secara berkelanjutan melalui *Compliance Awareness* yang wajib diikuti oleh seluruh karyawan melalui *e-learning* bekerja sama dengan Unit Kerja *Human Capital*;
- Bank telah memiliki SKAI, SKK, dan SKMR yang independen terhadap Unit Kerja Operasional dalam rangka mendukung penerapan manajemen risiko, budaya kepatuhan, dan pengendalian internal yang baik dan memadai;
- Struktur Organisasi SKAI di bawah Direktur Utama. SKAI independen, bebas dari campur tangan pihak-pihak lain, bebas dari pengaruh apa pun, tidak memihak kepada siapa pun, dan tidak terlibat dalam pertentangan/benturan kepentingan;
- Akuntan publik (AP) dan kantor akuntan publik (KAP) telah menyampaikan hasil audit secara tepat waktu sesuai dengan *timeline* yang telah disepakati, di mana hasil audit dan *management letter* 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;
- AP dan KAP yang ditunjuk memiliki kinerja yang independen dengan kompetensi yang memadai. Kinerja yang dimiliki dalam penugasan audit telah memenuhi Standar Profesional Akuntan Publik. Auditor diyakini telah bertindak secara objektif dalam pelaksanaan audit Laporan Keuangan sehingga menghasilkan proses audit yang memadai;
- Bank telah memiliki kecukupan kebijakan dan prosedur yang senantiasa disesuaikan dengan ketentuan terkini dari regulator dalam pelaksanaan kegiatan operasional Bank;
- *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;*
- *The Board of Commissioners, Board of Directors, and Executive Officers are prohibited from taking actions that can harm the Bank and/or decrease the Bank's profit and must disclose conflicts of interest in every decision that contains conflicts of interest. In Semester II of 2022, there were no conflicts of interest that harmed the Bank and/or decreased the Bank's profit;*
- *The Bank already has a Director in charge of the compliance function, and has established a Compliance Division (SKK), 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 (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;*
- *To ensure compliance with the provisions of Bank Indonesia, Financial Services Authority, and the applicable laws and regulations, SKK conducts compliance tests on new policies, products, programs, and activities, prior to implementation. Furthermore, SKK also conducts compliance tests for credit applications with certain limit and loans granted to related parties;*
- *Compliance Culture is built through various activities, among others, dissemination of regulatory provisions through regulation update, dissemination of regulatory provisions that are directly related to banking operations through Compliance Regulatory Self-Assessment (CRSA) to related Divisions and dissemination of compliance on an ongoing basis through Compliance Awareness which must be followed by all employees through e-learning in collaboration with the Human Capital Division;*
- *The Bank already has SKAI, SKK, and SKMR which are independent of the Operational Divisions in order to support the implementation of good and adequate risk management, compliance culture, and internal control;*
- *Internal Audit Division (SKAI) organizational structure is under the Chief Executive Officer. SKAI is independent, free from interference from other parties, free from any influence, impartial to anyone, and not involved in dispute/conflict of interest;*
- *Public accountant (AP) and public accounting firm (KAP) have submitted the audit results in a timely manner in accordance with the agreed timeline, in which the audit results and management letters can significantly describe the Bank's conditions and problems. The quality of audit results is adequate to assist the Bank in making improvements and changes to the problems found;*
- *The appointed AP and KAP have independent performance with adequate competence. Performance in audit assignments has met the Professional Standards of Public Accountants. Auditor is believed to have acted objectively in auditing the Financial Statements to produce adequate audit process;*
- *The Bank already has sufficient policies and procedures that are always adjusted to current regulatory provisions in carrying out the Bank's operational activities;*

## Analysis Analysis

- Bank telah memiliki sistem informasi manajemen (SIM) yang dapat mendukung internal Bank dalam proses pelaporan internal yang akurat dan tepat waktu. Selain itu, Bank telah memiliki kebijakan dan prosedur yang mengatur tata cara pelaksanaan transparansi terkait informasi kondisi keuangan dan non-keuangan;
- Bank telah memiliki kebijakan, prosedur, dan penetapan limit yang cukup memadai dan dikaji ulang secara berkala atau secara insidental bila dipandang perlu. Selain itu, Bank memiliki kebijakan, sistem dan prosedur tertulis untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar, berikut *monitoring* dan penyelesaian masalahnya yang dilakukan pengkinian secara berkala disesuaikan dengan ketentuan dan perundang-undangan yang berlaku;
- Selama periode semester II tahun 2022, tidak terdapat pelanggaran maupun pelampauan ketentuan batas maksimum pemberian kredit (BMPK), pelaksanaan penyediaan dana kepada pihak terkait dan penyediaan dana besar telah berpedoman pada ketentuan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit Bank Umum, ketentuan internal, dan prinsip kehati-hatian;
- Guna mendukung pengelolaan dan pengembangan sistem informasi yang dimiliki, Bank memiliki sumber daya manusia (SDM) dengan tingkat kompetensi yang memadai dan andal;
- Bank telah menyajikan Laporan Keuangan dengan tata cara, jenis, dan cakupan sesuai dengan ketentuan Otoritas Jasa Keuangan tentang Transparansi Kondisi Keuangan Bank;
- Berpedoman pada ketentuan regulator tentang Perlindungan Konsumen di Sektor Jasa Keuangan, Transparansi Informasi Produk Bank, dan Penggunaan Data Pribadi Nasabah, Bank telah melaksanakan transparansi informasi mengenai produk dan penggunaan data nasabah kepada pemangku kepentingan;
- Bank telah menyampaikan Laporan Pelaksanaan GCG dan Laporan Pelaksanaan GCG *Self-Assessment* sesuai dengan ketentuan. Pelaporan telah disampaikan tepat waktu kepada regulator;
- Bank telah menyusun rencana dalam bentuk Rencana Korporasi (*Corporate Plan*), yaitu rencana strategis dalam jangka panjang serta Rencana Bisnis (*Business Plan*), yaitu rencana kegiatan usaha bank jangka pendek dan jangka menengah 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 termasuk strategi untuk merealisasikan rencana tersebut, serta rencana untuk memperbaiki kinerja usaha dan rencana pemenuhannya;
- Bank telah melaksanakan transparansi kondisi keuangan dan non-keuangan kepada pemangku kepentingan, meliputi kepengurusan, kepemilikan, perkembangan usaha bank dan kelompok usaha bank, strategi dan kebijakan manajemen, serta laporan manajemen;
- Untuk memastikan pemenuhan komitmen Bank kepada regulator agar tidak melebihi batas waktu yang ditetapkan sehingga diperoleh hasil yang efektif, efisien, dan tepat sasaran serta mengurangi adanya potensi denda, Bank telah melakukan pengembangan aplikasi *Compliance Regulatory Monitoring Application* (CRMA), serta modul *Compliance Regulatory Self-Assessment* (CRSA) sebagai sarana untuk menyosialisasikan ketentuan regulator yang berhubungan langsung dengan operasional perbankan secara berkesinambungan;
- Dalam rangka mendukung pencapaian RBB, dilakukan peningkatan kompetensi SDM secara berkesinambungan melalui pelatihan sesuai bidang dan keahliannya dalam rangka meningkatkan kualitas pelayanan kepada nasabah maupun peningkatan kualitas keamanan data;
- *The Bank already has a management information system (SIM) that can support the Bank's internal reporting processes in an accurate and timely manner. In addition, the Bank already has policies and procedures that govern the transparency of implementation of financial and non-financial condition;*
- *The Bank already has adequate policies, procedures, and limit setting that are reviewed regularly or incidentally if deemed necessary. In addition, the Bank has written policies, systems, and procedures for provision of funds to related parties and provision of large exposure including the monitoring and settlement of problems that are updated regularly, adjusted to the current provisions of the regulator;*
- *In semester II of 2022, there were no violations or exceedences of the legal lending limit (LLL), the implementation of providing funds to related parties and providing large exposures are referred to the provisions of Financial Services Authority on Legal Lending Limit, internal provisions, and the prudential principle;*
- *To support its information system management and development, the Bank has human resources (HR) with adequate and reliable competency levels;*
- *The Bank has presented Financial Statements with the procedures, types, and scope in accordance with the provisions of the Financial Services Authority on Transparency of Bank Financial Conditions;*
- *Guided by regulatory provisions on Consumer Protection in Financial Services Sector, Transparency of the Bank's Product Information, and Use of Customer Personal Data, the Bank has implemented transparency on product information and the use of customer data to stakeholders;*
- *The Bank has submitted GCG Implementation Report and a GCG Self-Assessment Implementation Report in accordance with the provisions. Reports have been submitted on time to regulators;*
- *The Bank has prepared a plan in the form of Corporate Plan, which is a long-term strategic plan, and the Bank's Business Plan, which is a short-term and medium-term bank business activity plan in a complete and realistic manner, by paying attention to prudential principles and sound banking principles in accordance with target setting and timing, including the strategies to realize such plans, and plans to improve business performance and their fulfilment plan;*
- *The Bank has implemented transparency of financial and non-financial conditions to stakeholders, including management, ownership, business development of the bank and bank business groups, management strategies and policies, as well as management reports;*
- *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) application, and Compliance Regulatory Self-Assessment (CRSA) module as a means to disseminate regulatory provisions that are directly related to banking operations on an ongoing basis;*
- *In order to support the RBB achievement, HR competencies are continuously improved through training in accordance with their field and expertise in order to improve customer services quality and improve data security quality;*

## Analisis Analysis

- Bank senantiasa melakukan investasi dalam pengembangan SDM, teknologi informasi (TI), jaringan kantor, kebijakan, dan prosedur. Selain itu, Bank senantiasa melakukan perbaikan dan pengembangan proses, metode, infrastruktur, serta kualitas manajemen risiko secara terus-menerus dalam rangka meningkatkan kompetensi SDM yang andal, antara lain dengan pengkinian Kebijakan Perkreditan, melakukan sosialisasi *risk awareness*, Sertifikasi Pejabat Kepatuhan, Sertifikasi Pejabat Tresuri, Sertifikasi Pejabat Kredit dan *Branch Manager*, Sertifikasi Petugas Operasional Cabang (SPPUR), Sertifikasi Penilai Internal Bank, penerapan praktik APU-PPT, serta penyelenggaraan pelatihan secara berkala;
  - Kinerja Bank meningkat dari waktu ke waktu, di mana secara positif peningkatan tersebut juga disertai peningkatan kualitas proses, manajemen risiko, budaya kepatuhan, fungsi SKAI, serta sistem pengendalian internal;
  - Telah disediakan saluran komunikasi bagi *whistleblower* dalam rangka mengimplementasikan strategi anti-fraud melalui Komite Ombudsman;
  - Untuk menindaklanjuti setiap laporan atau pengaduan pelanggaran integritas yang terjadi serta 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;
  - Penerapan *key control self-assessment* (KCSA) dilaksanakan oleh Unit Kerja Manajemen Risiko secara berkala dan berkesinambungan pada seluruh kantor cabang dan kantor pusat yang dianggap memiliki *key risk* untuk mendorong pemantauan dan implementasi prosedur yang berlaku serta risikonya, kemudian dilakukan kontrol terhadap *key risk indicator* (KRI); 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 continues to invest in the development of human resources, IT, office networks, policies, and procedures. In addition, the Bank continuously improves and develops process, methods, infrastructure, and quality of risk management 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, Certification of Branch Operational Officers (SPPUR), Certification of Bank Internal Appraisers, implementing AML-CTF practices, and conducting regular training programs;*
  - *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, SKAI functions, and internal control systems;*
  - *A communication channel for whistleblower has been provided in order to carry out anti-fraud strategy via Ombudsman Committee;*
  - *To follow up any reports or complaints of integrity violations that occur and 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;*
  - *Key control self-assessment (KCSA) is implemented periodically and continuously by the Risk Management Division at all branch offices and head office deemed to have key risk to encourage monitoring and implementation of applicable procedures and risks, and then control is implemented on key risk indicators (KRI); 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 the business target achievement, updating systems and procedures, increasing HR competence, and 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.*

Adapun uraian analisis kesesuaian pelaksanaan *self-*

assessment Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna dengan 3 aspek, yaitu *governance structure, governance process, dan governance outcome* untuk setiap kriteria, serta tindak lanjutnya diuraikan pada tabel berikut.

*The description of suitability analysis of Bank Sahabat Sampoerna's Good Corporate Governance (GCG) self-assessment with 3 aspects, which are governance structure, governance process, and governance outcome for each criterion, and its follow-up actions, is described in the following table.*

Aspek Aspect	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Implementation of Duties and Responsibilities of Board of Commissioners	Nilai Score	1
<b>Analisis Analysis</b>			
<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.</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, terutama dalam memberikan 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 Dewan Komisaris, yaitu APU-PPT, Perkreditan, dan Restrukturisasi.</li> <li>Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara profesional dan independen.</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 Rapat Umum Pemegang Saham (RUPS) dan/atau Direksi.</li> <li>Kinerja Bank meningkat dari waktu ke waktu. Secara positif, peningkatan tersebut juga disertai peningkatan kualitas proses, manajemen risiko, budaya kepatuhan, fungsi SKAI, serta sistem pengendalian internal.</li> </ul>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li><i>The composition, number, and other criteria are already in accordance with the provisions of Financial Services Authority.</i></li> <li><i>All members of Board of Commissioners are domiciled in Indonesia.</i></li> <li><i>There are no concurrent positions that are not in accordance with the provisions of Financial Services Authority.</i></li> <li><i>All members of Board of Commissioners have integrity, competence, and sufficient finance reputation.</i></li> <li><i>There is no relationship among themselves.</i></li> <li><i>Independent Commissioner is a professional and independent party of the Shareholders.</i></li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li><i>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.</i></li> <li><i>The Board of Commissioners takes maximum time to carry out its duties, particularly in providing input to the Board of Directors.</i></li> <li><i>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 Board of Commissioners, such AML-CTF, Credit, and Restructuring.</i></li> <li><i>The Board of Commissioners has carried out its duties and responsibilities professionally and independently.</i></li> <li><i>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.</i></li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li><i>The Board of Commissioners' meeting results are outlined in minutes of meeting, properly documented, and distributed.</i></li> <li><i>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.</i></li> <li><i>The Bank's 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.</i></li> </ul>		

Aspek <i>Aspect</i>	<b>Pelaksanaan Tugas dan Tanggung Jawab Direksi <i>Implementation of Duties and Responsibilities of Board of Directors</i></b>	Nilai <i>Score</i>	1
<b>Analisis</b> <i>Analysis</i>			
<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 Direksi independen terhadap Pemegang Saham.</li> </ul> <p>Seluruh anggota Direksi mempunyai komitmen yang tinggi dalam mendorong budaya kepatuhan, budaya risiko, serta semangat belajar di setiap jenjang organisasi.</p> <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, dan ketentuan lainnya.</li> <li>• Direksi tidak memanfaatkan Bank untuk memperoleh keuntungan maupun kepentingan pribadi.</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> yang sudah di standarisasi.</li> <li>• Bank dapat mempertahankan <i>Risk Based Bank Rating</i> (RBBR) 2.</li> <li>• Secara umum, RBB yang telah ditetapkan dapat dicapai.</li> </ul>	<p><i>Governance Structure</i></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.</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 act 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 divisions, including progress for the purpose of fulfilling provisions required by Bank Indonesia, Financial Services Authority, and other provisions.</i></li> <li>• <i>The Board of Directors does not take advantage of the Bank to obtain personal profits or interest.</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, risk management, compliance culture, corporate culture, SKAI functions, and internal control system have been running properly.</i></li> <li>• <i>Employees are encouraged to continue learning and are given 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.</i></li> <li>• <i>The Bank can maintain its Risk-Based Bank Rating (RBBR) 2.</i></li> <li>• <i>In general, the predetermined RBB can be achieved.</i></li> </ul>		

Aspek Aspect	Kelengkapan dan Pelaksanaan Tugas Komite-Komite Completeness and Implementation of the Committee's Duties	Nilai Score	1
<b>Analisis Analysis</b>			
<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Jumlah, komposisi, kompetensi, dan perangkapan jabatan anggota komite sesuai ketentuan berlaku.</li> <li>Tidak ada intervensi dari pemilik yang menyebabkan tidak terpenuhinya komposisi komite.</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.</li> <li>Pelaksanaan tugas 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>Number, composition, competence, and concurrent positions of committee members are in accordance with the applicable provisions.</li> <li>There is no intervention from the owner that results in non-fulfillment of committee's composition.</li> <li>Frequency of meetings and quorums have met the provisions.</li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>The Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee are committed to making better and more optimal contributions.</li> <li>The implementation of committee's duties is already in accordance with the provisions.</li> </ul> <p><b>Governance Outcome</b></p> <p>Committees' recommendations are useful and can be used for improvements in related fields.</p>		
Aspek Aspect	Penanganan Benturan Kepentingan Conflict of Interest	Nilai Score	1
<b>Analisis Analysis</b>			
<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Bank telah memiliki Kebijakan Khusus Standar Etika Karyawan, Ketentuan Penerimaan Hadiah dari Pihak Ketiga, standar operasional prosedur (SOP) Pengadaan Barang dan Jasa, dan SOP Vendor Management yang mengatur salah satunya terkait dengan mekanisme pemilihan vendor dan proses pengadaan barang untuk mencegah terjadinya benturan kepentingan.</li> <li>Kebijakan Khusus 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-Fraud.</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.</li> <li>Optimalisasi Komisi Penegakan 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.</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 Special Policy on Employee Ethics Standards, Provisions to Accept Gifts from Third Parties, Standard Operating Procedures (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>Specific Policies on Employee Ethics Standards and Company Regulations also regulate 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.</li> <li>The Bank already 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, Board of Directors, and employees at all levels of organization uphold integrity in all activities.</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.</li> <li>There were no conflicts of interest during the reporting period.</li> </ul>		

Aspek Aspect	Fungsi Kepatuhan Bank Functions of Bank Compliance	Nilai Score	2
<b>Analisis Analysis</b>			
<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>• Komitmen yang tinggi dari Direksi terhadap penegakan budaya kepatuhan.</li> <li>• Organisasi SKK independen terhadap Satuan Kerja Operasional dan unit kerja lainnya.</li> <li>• SDM di SKK mempunyai pengalaman yang memadai dalam pengelolaan fungsi kepatuhan.</li> <li>• Kebijakan dan Standar Prosedur Operasional (SPO) Kepatuhan sudah tersedia dan dapat diimplementasikan.</li> <li>• Adanya koordinasi antara SKK, SKMR, dan SKAI dalam meningkatkan kualitas budaya kepatuhan, budaya sadar risiko, dan 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 ditentukan untuk membahas permasalahan dan memperbarui informasi selama periode berjalan.</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 ke regulator.</li> <li>• Pemenuhan komitmen atas pelaksanaan laporan kepada regulator masih perlu ditingkatkan sehingga dapat mengurangi penenaan sanksi denda yang diakibatkan karena keterlambatan penyampaian laporan.</li> </ul> <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.</li> <li>• Diperlukan peningkatan komitmen pemenuhan laporan agar laporan disampaikan tepat waktu sehingga dapat mengurangi adanya potensi sanksi denda.</li> </ul>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>• <i>High commitment from the Board of Directors towards enforcement of compliance culture.</i></li> <li>• <i>SKK Organization is independent against the Operational Division and other divisions;</i></li> <li>• <i>HR in the SKK has sufficient experience in managing compliance function;</i></li> <li>• <i>Compliance Policy and Standard Operational Procedures are already available and can be implemented.</i></li> <li>• <i>There is coordination among SKK, SKMR, and SKAI in improving the quality of compliance culture, risk awareness culture, and internal control.</i></li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• <i>Compliance Policy and SOP have been implemented and will be regularly reviewed.</i></li> <li>• <i>SKK, SKMR, and SKAI coordinate through regular quarterly meeting with predetermined agenda to address issues and update information during the current period.</i></li> <li>• <i>Dissemination of compliance culture is carried out on an ongoing basis.</i></li> <li>• <i>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.</i></li> <li>• <i>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.</i></li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>• <i>Quarterly Compliance Reports to the President Director and semi-annual ones to the Financial Services Authority have been submitted on time in accordance with the applicable regulations.</i></li> <li>• <i>Head of SKK submits monthly activity report to the Director of Compliance;</i></li> <li>• <i>Compliance Culture is built through various activities such as compliance awareness dissemination carried out continuously every year.</i></li> <li>• <i>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;</i></li> <li>• <i>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</i></li> <li>• <i>Increased commitment to fulfilling reports in order to be delivered on time is still necessary in order to reduce the potential penalties.</i></li> </ul>		

Aspek Aspect	Fungsi Audit Internal Functions of Internal Audit	Nilai Score	1
<b>Analisis Analysis</b>			
<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Struktur organisasi Satuan Kerja Audit Internal (SKAI) telah sesuai dengan standar pelaksanaan Fungsi <i>Audit Intern</i> 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.</li> <li>Bank telah menyusun dan mengkinikan 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 dan Risiko, Direktur terkait, serta Dewan Komisaris melalui Komite Audit.</li> <li>Dalam upaya peningkatan, pengembangan pengetahuan, dan keterampilan personil, SKAI telah membuat dan melaksanakan <i>training</i>.</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 Otoritas Jasa Keuangan, Direktur Utama, Direktur Kepatuhan dan Risiko, Direktur terkait lainnya, serta Dewan Komisaris.</li> <li>Manajemen dan Direktur yang terkait telah melaksanakan kegiatan penerapan 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.</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 President Director, Compliance and Risk Director, relevant Directors, and Board of Commissioners through 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.</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 Financial Services Authority, President Director, Compliance and Risk Director, other relevant Directors, and Board of Commissioners.</li> <li>The Management and relevant Directors have carried out activities based on good governance principles, including following up on Audit Reports.</li> </ul>	
Aspek Aspect	Fungsi Audit Eksternal Functions of External Audit	Nilai Score	1
<b>Analisis Analysis</b>			
<p><b>Governance Structure</b></p> <p>Bank telah memenuhi aspek <i>governance structure</i> dalam penerapan fungsi audit Eksternal. Pemenuhan aspek <i>governance structure</i> 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 para pemangku kepentingan Bank, yaitu hasil <i>audit</i> yang memadai yang mampu menggambarkan permasalahan Bank secara signifikan.</p> <p><b>Governance Process</b></p> <p>Bank telah memastikan terpenuhinya aspek <i>governance process</i> penerapan fungsi audit eksternal. Pemenuhan ini didasarkan atas AP dan KAP yang ditunjuk memiliki kinerja yang independen dengan kompetensi yang memadai. Kinerja yang dimiliki, baik AP maupun KAP, dalam penugasan audit juga telah memenuhi standar profesional AP. Hal ini tidak terlepas dari efektivitas kebijakan Bank dalam penugasan audit, baik dalam memilih 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></p> <p>Aspek <i>governance outcome</i> penerapan fungsi audit eksternal diwujudkan melalui hasil <i>audit</i> 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>		<p><b>Governance Structure</b></p> <p>The Bank has fulfilled the governance structure aspect in implementing the External Audit Function. The fulfillment of governance structure aspect is reflected by the Bank's policy in appointing 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> <p><b>Governance Process</b></p> <p>The Bank has ensured the fulfillment of governance process aspect of the implementation of external audit function. This fulfillment is based on the appointed AP and KAP, which have independent performance with sufficient competence. The performance of AP and KAP in their audit assignment has already met the professional standards of public accountants. This is inseparable from the effectiveness of the Bank's policy in assigning audits by selecting AP and KAP that are registered as Bank auditors with the Financial Services Authority, through the appointment process carried out by the Board of Commissioners upon the authority from the GMS and recommendations from the Audit Committee.</p> <p><b>Governance Outcome</b></p> <p>The governance outcome aspect of the implementation of external audit function is realized through the audit results and management letter that can significantly describe the Bank's conditions and problems. The quality of audit results is adequate to assist the Bank in making improvements and changes to the problems found. Moreover, the audit results have also been submitted in a timely manner in accordance with the agreed timeline.</p>	

Aspek Aspect	Fungsi Manajemen Risiko dan Pengendalian Internal <i>Functions of Risk Management and Internal Control</i>	Nilai Score	2
<b>Analisis</b> <i>Analysis</i>			
<p><b>Governance Structure</b></p> <p>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 <i>good corporate governance</i>.</p> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• Dewan Komisaris dan Direksi masing-masing memiliki tugas dan tanggung jawab yang jelas dan berperan membangun budaya sadar risiko yang didukung oleh adanya satuan kerja yang independen dari kegiatan operasional, yaitu SKMR, SKK, dan SKAI.</li> <li>• Kebijakan Manajemen Risiko telah dilakukan evaluasi secara berkala menyesuaikan dengan kebutuhan dan kompleksitas usaha Bank dan adanya ketentuan regulator terbaru.</li> <li>• Untuk meningkatkan penerapan manajemen risiko, budaya kepatuhan, pengendalian internal, serta <i>good corporate governance</i> 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>• Penerapan manajemen risiko telah diterapkan secara efektif dan dilakukan pengawasan secara aktif.</li> <li>• Kemampuan permodalan Bank mampu menangani dan menyerap risiko kerugian yang terjadi.</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 KCSA 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</i> dan limit yang terlampaui masih harus terus dilakukan pemantauan (<i>monitoring</i>) secara berkala (setiap bulan) sehingga dapat diidentifikasi secara dini langkah-langkah penyelesaian khususnya terkait limit yang terlampaui. <i>Risk appetite</i> atas ROA, BOPO, dan RIM masih melampaui <i>statement</i> yang ditetapkan Manajemen. Selain itu, masih terdapat pelampauan atas limit kredit terhadap parameter/<i>indicator</i> yang ditetapkan Manajemen agar ke depannya sesuai dengan limit yang ditetapkan.</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>	<p><b>Governance Structure</b></p> <p><i>With full support from the Bank's Management, the organization structure has been adjusted to the applicable provisions by applying the principle of independence in SKAI, SKK, and SKMR, and the implementation of prudential and GCG principles.</i></p> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li>• <i>The Board of Commissioners and Board of Directors each have clear duties and responsibilities and serve to build a risk awareness culture which is supported by the existence of independent working unit from operational activities, namely SKMR, SKK, and SKAI.</i></li> <li>• <i>Risk Management Policy has been regularly evaluated according to the needs and complexity of the Bank's business and the latest regulatory provisions.</i></li> <li>• <i>To improve the implementation of risk management, compliance culture, internal control, and good corporate governance in all related divisions/risk taking units, optimized disseminations are still necessary on operational policies and procedures as well as gradual and continuous infrastructure improvements in implementing policies and procedures.</i></li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>• <i>The implementation of risk management has been implemented effectively and under active supervision.</i></li> <li>• <i>The ability of the Bank's capital is able to handle and absorb the risks of losses that occur.</i></li> <li>• <i>Based on the audit results, several operational weaknesses were still found, but the Operational Risk Unit together with the related work units gradually and continuously implement KCSA and loss event databases at the related work units as an effort to improve compliance culture and risk awareness in addition to disseminating such matter continuously.</i></li> <li>• <i>Exceeding risk appetite and limit shall still be monitored regularly (every month) so that steps for resolution are identified early, especially regarding exceeded limits. Risk appetite for ROA, BOPO, and RIM still exceeds the statement set by Management. In addition, there are still exceedances of the credit limit against the parameters/indicators set by the Management so that it will be in accordance with the set limit in the future.</i></li> <li>• <i>Based on the risk profile, the Bank's credit risk rating is still at Moderate, however, the Bank has made improvement efforts to increase the quality and effectiveness of risk management implementation, particularly credit risk, to be in line with the Bank's internal risk appetite.</i></li> </ul>		

Aspek Aspect	Prinsip Kehati-hatian dalam Penyediaan Dana kepada Pihak terkait ( <i>Related Party</i> ) dan Debitur Besar ( <i>Large Exposures</i> ) <i>Prudential Principle in Provision of Funds to related Party and Large Exposure</i>	Nilai Score	2
<b>Analisis Analysis</b>			
<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 demikian, 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.</li> </ul>	<p><b>Governance Structure</b> <i>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.</i></p> <p><b>Governance Process</b> <i>In providing funds to related parties and/or providing large exposures, the Bank always pays attention to the provisions of Financial Services Authority on LLL, internal provisions, and the prudential principle, so that there are no violations or exceedances of the LLL provisions.</i></p> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>• <i>The Bank has never violated or exceeded the provisions of Financial Services Authority on LLL.</i></li> <li>• <i>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.</i></li> <li>• <i>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.</i></li> </ul>		

Aspek Aspect	Transparansi Kondisi Keuangan dan Non-Keuangan, Laporan Pelaksanaan Tata Kelola Bank, dan Pelaporan Internal Bank <i>Transparency of Financial and Non-financial Condition, Report on the Implementation of Good Corporate Governance, and Internal Bank</i>	Nilai Score	1
<b>Analisis</b> <i>Analysis</i>			
<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Bank telah memiliki dasar kebijakan dalam bentuk SOP yang mengatur pelaksanaan penyusunan laporan yang ditujukan kepada para <i>stakeholders</i>.</li> <li>Laporan Pelaksanaan Tata Kelola Perusahaan (GCG) telah disusun pada setiap akhir tahun buku sesuai ketentuan yang berlaku.</li> <li>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 tepat waktu dan sesuai ketentuan yang berlaku.</li> <li>Bank sudah menerapkan transparansi produk dan informasi data nasabah sesuai ketentuan yang berlaku. Bank Sahabat Sampoerna selalu melakukan pengkinian informasi di <i>website</i> Bank sesuai aturan yang berlaku.</li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li>Laporan Tahunan sudah disampaikan kepada Otoritas Jasa Keuangan dan seluruh <i>stakeholders</i> secara tepat waktu, sesuai ketentuan yang berlaku.</li> <li>Transparansi laporan telah dilakukan dengan cakupan sesuai ketentuan dan dipublikasikan pada <i>website</i> Bank.</li> <li>Laporan Pelaksanaan Tata Kelola Bank telah mencerminkan kondisi Bank yang sebenarnya.</li> </ul>		<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li><i>The Bank already has a basic policy in the form of SOP that regulates the implementation of preparation of reports addressed to stakeholders.</i></li> <li><i>The Corporate Governance Implementation Report is prepared at every end of fiscal year in accordance with the applicable provisions;</i></li> <li><i>The Bank already has a management information system (SIM) that can support the Bank's internal reporting processes in an accurate and timely manner.</i></li> <li><i>The Bank already has HR with adequate and reliable competency levels to support the Bank's information system management and development.</i></li> </ul> <p><b>Governance Process</b></p> <ul style="list-style-type: none"> <li><i>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.</i></li> <li><i>The Bank has implemented product transparency and customer data information in accordance with the applicable provisions. Bank Sahabat Sampoerna always updates information on the Bank's website in accordance with the applicable regulations.</i></li> </ul> <p><b>Governance Outcome</b></p> <ul style="list-style-type: none"> <li><i>The Annual Report has been submitted to the Financial Services Authority and all stakeholders in a timely manner, in accordance with the applicable regulations.</i></li> <li><i>Transparency of the report has been carried out with scopes according to the provisions and published on the Bank's website.</i></li> <li><i>The Bank's Governance Implementation Report has reflected the Bank's actual condition.</i></li> </ul>	

Aspek Aspect	Rencana Strategis Bank Bank's Strategic Plans	Nilai Score	2
<b>Analisis Analysis</b>			
<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>Rencana Strategis Bank dituangkan di dalam Rencana Bisnis Bank (RBB) 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.</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 Bank 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 RBB kepada Pemegang Saham Bank, serta kepada seluruh 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 <i>concern</i> secara langsung kepada Direksi untuk mendapatkan penjelasan lebih lanjut.</li> <li>Pemegang Saham Bank menunjukkan keseriusan dalam mendukung Rencana Bisnis 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 Visi dan Misi Bank.</li> <li>Rencana Bisnis Bank yang lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan internal, serta memperhatikan prinsip kehati-hatian, dan asas perbankan yang sehat.</li> <li>Rencana korporasi dan Rencana Bisnis Bank disusun oleh Direksi dan telah disetujui oleh Dewan Komisaris.</li> <li>Rencana Bisnis Bank pada semester II 2022 pada dasarnya secara keseluruhan dinilai cukup baik, di saat pemulihan ekonomi nasional, serta situasi ekonomi global yang semakin menantang, baik karena tekanan inflasi dunia, pengetatan kebijakan moneter eksternal, maupun pemburukan kondisi perekonomian global. Realisasi pertumbuhan kredit sebesar Rp10.059,3 miliar, tercapai lebih tinggi dari target yang sebesar Rp9.508,5 miliar. Selain itu, Bank dapat menjaga CAR sebesar 32,96% di atas target yang ditetapkan sebesar 31,63% dan rasio NPL <i>gross</i> berada di bawah target, yaitu 2,94% dengan target sebesar 2,97%. Namun, disisi lain realisasi rasio BOPO dicapai pada angka 95,63% lebih tinggi dari target sebesar 89,69% dan realisasi rasio ROA dicapai pada angka 0,30% di bawah target sebesar 0,86%.</li> </ul>	<p><b>Governance Structure</b></p> <ul style="list-style-type: none"> <li>The Bank's Strategic Plan is stated in the RBB 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.</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/Working Unit through the Board of Directors' meeting with the Division Heads. The Division/Working Unit 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.</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 HR, IT, office network, policies and procedures in order to improve services to customers and security quality.'</li> <li>The Bank's RBB has described the Bank's sustainable growth, and is in accordance with the Bank's Vision and Mission.</li> <li>A complete and realistic RBB pays attention to all internal and external factors, and pays attention to the prudential principle and sound banking principle;</li> <li>The Corporate Plan and RBB are prepared by the Board of Directors and approved by the Board of Commissioners.</li> <li>RBB in semester II of 2022 is considered quite good, even though the national economy was recovering, as well as the increasingly challenging global economic situation, either due to world inflationary pressures, tightening external monetary policy, or worsening global economic conditions. Realization of credit growth was Rp10,059.3 billion, achieved higher than the target of Rp9,508.5 billion. In addition, the Bank managed to maintain a CAR of 32.96% above the target set at 31.63% and the gross NPL ratio below the target, which was 2.94% with a target of 2.97%. On the other hand, the realization of BOPO ratio was achieved at 95.63% higher than the target of 89.69% and the realization of ROA ratio was achieved at 0.30% below the target of 0.86%.</li> </ul>		

# Rapat Umum Pemegang Saham

## *General Meeting of Shareholders*

Organ Tata Kelola Perusahaan (GCG) tertinggi di Bank adalah Rapat Umum Pemegang Saham (RUPS). Organ tersebut berfungsi sebagai media komunikasi antara Dewan Komisaris, dan Direksi dengan Pemegang Saham dalam kesempatan tanya jawab yang diberikan pada saat penyelenggaraan RUPS. Selain itu, RUPS berfungsi sebagai forum untuk mengevaluasi kinerja Dewan Komisaris dan Direksi, mencakup kinerja keuangan, operasional, dan tata kelola.

Penyelenggaraan RUPS di Bank Sahabat Sampoerna berpedoman pada Pasal 2 Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2014 dan Pasal 8 Anggaran Dasar Bank. RUPS tersebut terbagi dalam 2 jenis, yaitu RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan wajib diselenggarakan paling lambat 6 bulan setelah tahun buku berakhir. Sementara RUPS Luar Biasa, diselenggarakan secara insidental sesuai dengan kepentingan Bank.

### Hak dan Wewenang RUPS

Hak dan wewenang RUPS terdiri dari:

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; dan
7. Menyetujui perubahan Anggaran Dasar.

### Hak Pemegang Saham

Dalam penyelenggaraan RUPS, Pemegang Saham mempunyai hak sebagai berikut.

1. Menghadiri dan memiliki hak suara dalam RUPS.

*The highest good corporate governance (GCG) organ in the Bank is the General Meeting of Shareholders (GMS). This organ functions as a communication channel between the Board of Commissioners and Board of Directors and Shareholders during the question-and-answer session given at the time of the GMS. Furthermore, the GMS serves as a forum to evaluate the performance of the Board of Commissioners and Board of Directors, which includes financial, operational, and governance performance.*

*Bank Sahabat Sampoerna's GMS is held based on Article 2 of the Financial Services Authority Regulation No. 32/POJK.04/2014 and Article 8 of the Bank's Articles of Association. The GMS is divided into 2 types, namely the Annual GMS and Extraordinary GMS. The Annual GMS must be held no later than 6 months after the financial year ends. While an Extraordinary GMS is held incidentally according to the Bank's interests.*

### Rights and Authority of the GMS

*The rights and authority of the GMS consist of:*

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; and*
7. *To approve amendments to Articles of Association.*

### Shareholders' Rights

*In holding the GMS, Shareholders have the following rights.*

1. *Attend and have voting rights at the GMS.*

2. Menerima pembayaran dividen dan sisa kekayaan hasil likuidasi.
3. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi.
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

Tanggung jawab Pemegang Saham terdiri dari:

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

## Wewenang Pemegang Saham

Wewenang Pemegang Saham Bank Sahabat Sampoerna diungkapkan 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.

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. 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 discharge 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

Shareholders' responsibility consists of:

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

## Shareholders' Authority

Bank Sahabat Sampoerna's Shareholders authority is disclosed as follows.

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 discharge 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 Bank Sahabat Sampoerna mengacu pada Anggaran Dasar Bank yang dijelaskan sebagai berikut.

## GMS Mechanism

*The mechanism for implementing Bank Sahabat Sampoerna's GMS refers to the Bank's Articles of Association as explained below.*

<b>Pasal 9 Article 9</b>	<ul style="list-style-type: none"> <li>RUPS diadakan di tempat kedudukan Bank atau di wilayah Republik Indonesia;</li> <li>RUPS dapat dilaksanakan di mana pun sepanjang disepakati oleh seluruh Pemegang Saham dengan tetap memperhatikan ketentuan tempat pelaksanaan RUPS;</li> <li>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</li> <li>RUPS dipimpin oleh Direktur Utama.</li> <li><i>The GMS is convened at the Bank's domicile or in the territory of the Republic of Indonesia;</i></li> <li><i>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;</i></li> <li><i>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</i></li> <li><i>The GMS is chaired by the Chief Executive Officer.</i></li> </ul>
<b>Pasal 10 Article 10</b>	<ul style="list-style-type: none"> <li>RUPS dapat dilakukan jika dihadiri oleh sedikitnya 50,00% Pemegang Saham;</li> <li>RUPS hanya dapat mengambil keputusan jika keputusan tersebut disetujui 50,00% dari suara sah yang hadir;</li> <li>RUPS dapat mengambil keputusan berdasarkan musyawarah untuk mufakat; dan</li> <li>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.</li> <li><i>The GMS may be convened if attended by at least 50.00% of Shareholders;</i></li> <li><i>The GMS may only adopt resolutions if approved by 50.00% of the valid votes present;</i></li> <li><i>The GMS may adopt resolutions based on consensus agreement; and</i></li> <li><i>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.</i></li> </ul>

## Pelaksanaan RUPS Tahun 2022

Pada tahun 2022, Bank Sahabat Sampoerna melaksanakan RUPS Tahunan pada tanggal 9 Mei 2022. Sementara RUPS Luar Biasa, dilaksanakan sebanyak 3 kali pada tanggal 4 Maret 2022, 9 Mei 2022, dan 20 Juni 2022.

### RUPS Tahunan 2022

RUPS Tahunan 2022 dilaksanakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.506.728.202 saham atau 100% dari seluruh saham yang ditempatkan dan disetor penuh. Oleh karena itu, Bank telah memenuhi ketentuan kuorum sesuai dengan Pasal 10 Anggaran Dasar. Selain itu, Bank telah mencatatkan pelaksanaan RUPS ini dalam Akta Notaris No. 01 tanggal 9 Mei 2022.

Keputusan dan realisasi RUPS Tahunan 2022 diungkapkan sebagai berikut.

## GMS Implementation in 2022

*In 2022, Bank Sahabat Sampoerna held the Annual GMS on 9 May 2022. While the Extraordinary GMS was held 3 times on 4 March 2022, 9 May 2022, and 20 June 2022.*

### 2022 Annual GMS

*The 2022 Annual GMS was held in circulation and signed by all Shareholders representing 1,506,728,202 shares or 100% of all issued and fully paid shares. Therefore, the Bank has complied with the quorum requirements according to Article 10 of the Articles of Association. Furthermore, the Bank has documented the GMS in a Notarial Deed No. 01 dated 9 May 2022.*

*The 2022 Annual GMS resolutions and realization are disclosed as follows.*

Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I <i>Agenda - Item I</i>	Penerimaan dan persetujuan Laporan Direksi Bank mengenai hasil kegiatan usaha Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021. <i>Accepting and approving the Bank's Board of Directors' Report on the Bank's business activity results for the fiscal year that ends on 31 December 2021.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda II Agenda - Item II	Penerimaan dan persetujuan Laporan Komisaris Bank mengenai tugas pengawasan terhadap Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021. <i>Accepting and approving the Bank's Board of Commissioners' Report on the Bank's supervisory duty for the fiscal year that ends on 31 December 2021.</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	Persetujuan dan Pengesahan Laporan Tahunan Bank, termasuk Laporan Keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021. <i>Approving and Validating the Bank's Annual Report, including the Bank's Financial Statements for the fiscal year that ends on 31 December 2021.</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	Persetujuan untuk menetapkan seluruh keuntungan yang diperoleh Bank pada tahun buku 2021. <i>Approving to determine all the income generated by the Bank in the 2021 fiscal year.</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	Penerimaan untuk meningkatkan dana cadangan umum dari laba tahun buku 2021. <i>Approving to increase the general reserves from the income 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>
Agenda VI Agenda - Item VI	Persetujuan untuk memberikan kewenangan kepada Dewan Komisaris untuk menetapkan paket remunerasi anggota Direksi dan Dewan Komisaris. <i>Approving to grant authority to the Board of Commissioners to determine the remuneration package for the Board of Directors and Board of Commissioners members.</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	Persetujuan untuk memberikan kewenangan kepada Dewan Komisaris untuk menunjuk jasa kantor akuntan publik yang akan digunakan sebagai akuntan publik Bank untuk tahun buku 2022. <i>Approving to grant authority to the Board of Commissioners to appoint the public accounting firm that will be used as the Bank's public accountant for the 2022 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 4 Maret 2022

RUPS Luar Biasa 4 Maret 2022 dilaksanakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.506.728.202 saham atau 100% dari seluruh saham yang ditempatkan dan disetor penuh. Oleh karena itu, Bank telah memenuhi ketentuan kuorum sesuai dengan Pasal 10 Anggaran Dasar. Selain itu, Bank telah mencatatkan pelaksanaan RUPS ini dalam Akta Notaris No. 05 tanggal 4 Maret 2022.

Keputusan dan realisasi RUPS Luar Biasa 4 Maret 2022 diungkapkan sebagai berikut.

### Extraordinary GMS 4 March 2022

The Extraordinary GMS dated 4 March 2022 was held in circulation and signed by all Shareholders representing 1,506,728,202 shares or 100% of all issued and fully paid shares. Therefore, the Bank has complied with the quorum requirements according to Article 10 of the Articles of Association. Furthermore, the Bank has documented the GMS in a Notarial Deed No. 05 dated 4 March 2022.

The Extraordinary GMS dated 4 March 2022 resolutions and realization are disclosed as follows.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item I	Perubahan jenis Perseroan. <i>Changing the type of the Company</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	Peningkatan modal ditempatkan dan disetor Bank. <i>Increasing issued and paid-up capital of the Bank.</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	Penambahan Pemegang Saham baru Bank. <i>Adding new Bank Shareholders.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>

<b>Agenda Agenda</b>	<b>Keputusan RUPS GMS Resolutions</b>	<b>Realisasi Realization</b>
Agenda IV <i>Agenda - Item IV</i>	Perubahan Pasal 4 ayat 2 Anggaran Dasar Bank. <i>Amending Article 4 paragraph 2 of the Bank'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 VII <i>Agenda - Item VII</i>	Perubahan Pasal 3 Anggaran Dasar Bank. <i>Amending Article 3 of the Bank'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 9 Mei 2022

RUPS Luar Biasa 9 Mei 2022 dilaksanakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.506.728.202 saham atau 100% dari seluruh saham yang ditempatkan dan disetor penuh. Oleh karena itu, Bank telah memenuhi ketentuan kuorum sesuai dengan Pasal 10 Anggaran Dasar. Selain itu, Bank telah mencatatkan pelaksanaan RUPS ini dalam Akta Notaris No. 02 tanggal 9 Mei 2022.

Keputusan dan realisasi RUPS Luar Biasa 9 Mei 2022 diungkapkan sebagai berikut.

### Extraordinary GMS 9 May 2022

*The Extraordinary GMS dated 9 May 2022 was held in circulation and signed by all Shareholders representing 1,506,728,202 shares or 100% of all issued and fully paid shares. Therefore, the Bank has complied with the quorum requirements according to Article 10 of the Articles of Association. Furthermore, the Bank has documented the GMS in a Notarial Deed No. 02 dated 9 May 2022.*

*The Extraordinary GMS dated 9 May 2022 resolutions and realization are disclosed as follows.*

<b>Agenda Agenda</b>	<b>Keputusan RUPS GMS Resolutions</b>	<b>Realisasi Realization</b>
Agenda I <i>Agenda - Item I</i>	Pengakhiran masa jabatan Setyo Dwitanto dan pengangkatan A Dendi Hardiansyah. <i>Terminating the term of office of Setyo Dwitanto and appointing A Dendi Hardiansyah.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>

### RUPS Luar Biasa 20 Juni 2022

RUPS Luar Biasa 20 Juni 2022 dilaksanakan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.506.728.202 saham atau 100% dari seluruh saham yang ditempatkan dan disetor penuh. Oleh karena itu, Bank telah memenuhi ketentuan kuorum sesuai dengan Pasal 10 Anggaran Dasar. Selain itu, Bank telah mencatatkan pelaksanaan RUPS ini dalam Akta Notaris No. 32 tanggal 20 Juni 2022.

Keputusan dan realisasi RUPS Luar Biasa 20 Juni 2022 diungkapkan sebagai berikut.

### Extraordinary GMS 20 June 2022

*The Extraordinary GMS dated 20 June 2022 was held in circulation and signed by all Shareholders representing 1,506,728,202 shares or 100% of all issued and fully paid shares. Therefore, the Bank has complied with the quorum requirements according to Article 10 of the Articles of Association. Furthermore, the Bank has documented the GMS in a Notarial Deed No. 32 dated 20 June 2022.*

*The Extraordinary GMS dated 20 June 2022 resolutions and realization are disclosed as follows.*

<b>Agenda Agenda</b>	<b>Keputusan RUPS GMS Resolutions</b>	<b>Realisasi Realization</b>
Agenda I <i>Agenda - Item I</i>	Peningkatan modal ditempatkan dan disetor Bank. <i>Increasing issued and paid-up capital of the Bank.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>

## 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.

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

## 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 was 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.

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>

<b>Agenda Agenda</b>	<b>Keputusan RUPS GMS Resolutions</b>	<b>Realisasi Realization</b>
Agenda V <i>Agenda - Item V</i>	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 <i>Agenda - Item VI</i>	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 <i>Agenda - Item VII</i>	Memberikan kewenangan kepada Dewan Komisaris untuk menunjuk jasa kantor akuntan publik yang akan digunakan sebagai akuntan publik Bank untuk tahun buku 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.

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

### Extraordinary GMS 18 June 2021

The Extraordinary GMS was held in circular, which was 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.

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

<b>Agenda Agenda</b>	<b>Keputusan RUPS GMS Resolutions</b>	<b>Realisasi Realization</b>
Agenda I <i>Agenda - Item I</i>	Menyetujui peningkatan modal dasar Bank. <i>Approving the increase in the Bank'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 <i>Agenda - Item II</i>	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 <i>Agenda - Item III</i>	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 <i>Agenda - Item IV</i>	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.

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

## Extraordinary GMS 18 November 2021

The Extraordinary GMS was held in circular, which was 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.

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 to 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>

## Dewan Komisaris

### *Board of Commissioners*

Dewan Komisaris merupakan organ Bank yang diangkat dan diberhentikan berdasarkan hasil keputusan dari RUPS. Fungsi utama dari Dewan Komisaris adalah mengawasi dan mengarahkan Direksi dalam mengelola Bank. Selain itu, Dewan Komisaris juga terlibat dalam memastikan penerapan Tata Kelola (GCG) di seluruh level organisasi serta memastikan kepatuhan Bank terhadap peraturan dan perundang-undangan yang berlaku.

### **Pedoman Kerja**

Pedoman kerja Dewan Komisaris terdiri dari Kebijakan Umum Tata Kelola (GCG) Bank Sahabat Sampoerna No. BSS/KU-GCG/SKK/02 serta Pedoman dan Tata Tertib Dewan Komisaris No. BSS/KK-DEKOM/CSC/01. Pedoman kerja tersebut mengatur pokok-pokok mengenai fungsi Dewan Komisaris, seperti:

1. Struktur dan Keanggotaan;
2. Persyaratan dan Pengangkatan;
3. Tugas dan Tanggung Jawab;
4. Benturan Kepentingan;
5. Transparansi;
6. Etika dan Waktu Kerja;
7. Rapat;
8. Masa Jabatan;
9. Pengunduran Diri; serta
10. Penilaian dan Pertanggungjawaban Kinerja.

### **Jumlah, Komposisi, Kriteria, dan Independensi**

#### **Jumlah**

Pada tahun 2022, anggota Dewan Komisaris Bank Sahabat Sampoerna berjumlah 4 orang. Hal ini tidak melampaui jumlah Direksi, yakni sebanyak 5 orang, sehingga telah memenuhi ketentuan Otoritas Jasa Keuangan.

#### **Komposisi**

Komposisi Dewan Komisaris terdiri dari 4 orang anggota, yakni 1 Komisaris Utama, 1 Komisaris, dan 2 Komisaris Independen. Seluruh anggota Dewan Komisaris diangkat dan diberhentikan melalui mekanisme RUPS, dengan mempertimbangkan usulan dari PT Sampoerna Investama. Selain itu, seluruh anggota Dewan Komisaris telah memenuhi kriteria sesuai dengan ketentuan Anggaran Dasar dan Kebijakan Umum Tata Kelola

*The Board of Commissioners is an organ of the Bank that is appointed and dismissed based on the GMS resolutions. The Board of Commissioners' main function is to supervise and direct the Board of Directors in managing the Bank. The Board of Commissioners is also involved in ensuring Good Corporate Governance (GCG) implementation at all organizational levels and ensuring the Bank's compliance with applicable laws and regulations.*

### **Board Manual**

*The Board of Commissioners' Board Manual consists of Bank Sahabat Sampoerna's GCG General Policy No. BSS/KU-GCG/SKK/02 and Board of Commissioners' Board Manual No. BSS/KK-DEKOM/CSC/01. The Board Manual regulates the main points of the Board of Commissioners' functions, such as:*

- 1. Structure and Composition;*
- 2. Requirements and Appointments;*
- 3. Duties and Responsibilities;*
- 4. Conflict of Interest;*
- 5. Transparency;*
- 6. Ethics and Working Hours;*
- 7. Meetings;*
- 8. Term of Office;*
- 9. Resignation; and*
- 10. Performance Assessment and Accountability.*

### **Number, Composition, Criteria, and Independence**

#### **Number**

*In 2022, there were 4 members of Bank Sahabat Sampoerna's Board of Commissioners. This does not exceed the number of Board of Directors' members, as many as 5 members, and therefore, complying with the provisions of the Financial Services Authority.*

#### **Composition**

*The Board of Commissioners' composition consists of 4 members, comprising 1 President Commissioner, 1 Commissioner, and 2 Independent Commissioners. All Board of Commissioners' members are appointed and dismissed through the GMS mechanism, by observing the proposal from PT Sampoerna Investama. Furthermore, all Board of Commissioners' members have met the criteria in line with provisions of the Articles of Association and*

Perusahaan (GCG), serta telah mengikuti uji kelayakan dan kepatutan Otoritas Jasa Keuangan. Informasi terkait komposisi Dewan Komisaris pada tahun 2022 diungkapkan pada tabel berikut.

GCG General Policy, and have attended the fit and proper test held by the Financial Services Authority. Information regarding the Board of Commissioners' composition in 2022 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 President Commissioner	<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 Commissioner	<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 January 2019	19 May 2023
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	<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 Independent Commissioner	<ul style="list-style-type: none"> <li>2021-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020.</li> <li>2021-2023 : Circular Resolutions of Extraordinary GMS dated 28 May 2020.</li> </ul>	No. KEP-172/D.03/2020 tanggal 17 November 2020 No. KEP-172/D.03/2020 dated 17 November 2020	19 May 2023

## Persyaratan dan Pengangkatan

Seluruh anggota Dewan Komisaris yang menjabat saat ini telah memenuhi ketentuan persyaratan dan pengangkatan sebagai Dewan Komisaris Bank Sahabat Sampoerna yang dijelaskan sebagai berikut.

1. Yang dapat diangkat menjadi anggota Dewan Komisaris adalah orang perseorangan yang memenuhi persyaratan pada saat diangkat dan selama menjabat, yaitu:
  - a. Mempunyai akhlak, moral, dan integritas yang baik;
  - b. Cakap melakukan perbuatan hukum;
  - c. Dalam waktu 5 tahun sebelum pengangkatannya dan selama menjabat:
    - 1) Tidak pernah dinyatakan pailit;
    - 2) Tidak pernah menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
    - 3) Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan Negara dan/atau yang berkaitan dengan sektor keuangan;
  - d. Memiliki komitmen terhadap pengembangan Lembaga Jasa Keuangan (LJK) yang sehat;
  - e. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Pihak Utama;
  - f. Tidak memiliki kredit dan/atau pembiayaan macet;
  - g. Persyaratan kelayakan keuangan paling sedikit dibuktikan dengan: memiliki reputasi keuangan; memiliki kemampuan keuangan yang dapat mendukung perkembangan bisnis LJK, dan memiliki komitmen untuk melakukan upaya-upaya yang diperlukan apabila LJK menghadapi kesulitan keuangan;
  - h. Persyaratan kompetensi meliputi pengetahuan dan/atau pengalaman yang mendukung pengelolaan LJK;
  - i. Tidak pernah menjadi Dewan Komisaris yang selama menjabat:
    - 1) Pernah tidak menyelenggarakan RUPS Tahunan;
    - 2) Pertanggungjawabannya pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau Dewan Komisaris kepada RUPS;
    - 3) Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada Otoritas Jasa Keuangan;
  - j. Memiliki komitmen untuk mematuhi peraturan perundang-undangan dan mendukung kebijakan Otoritas Jasa Keuangan;
  - k. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan oleh Bank; dan

## Requirements and Appointments

*All Board of Commissioners' members currently serving have met the requirements and appointment provisions to be Bank Sahabat Sampoerna's Board of Commissioners, as explained below.*

1. *Member that may be appointed as the Board of Commissioners is individual who meets the following requirements at the time of appointment and during the term of office:*
  - a. *Have good character, morals, and integrity;*
  - b. *Capable in performing legal actions;*
  - c. *Within 5 years before appointment and during the term of office:*
    - 1) *Never been declared bankrupt;*
    - 2) *Never become a member of Board of Commissioners who is found guilty of causing a company to be declared bankrupt;*
    - 3) *Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector;*
  - d. *Has a commitment to the development of a sound Financial Services Institutions (LJK)*
  - e. *Not included as a party who is prohibited from becoming Main Party;*
  - f. *Not having loans and/or loss financing;*
  - g. *Financial feasibility requirements are at least proven by: having financial reputation; having financial capacity to support LJK's business development; and having commitment to making necessary efforts if LJK encounters financial difficulties;*
  - h. *Competency requirements include knowledge and/or experience that supports LJK management;*
  - i. *Never been a member of Board of Commissioners who during the term of office:*
    - 1) *Has ever not convening an annual GMS;*
    - 2) *Has ever had his/her accountability rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Directors and/or Board of Commissioners to the GMS;*
    - 3) *Has ever caused a company that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its Annual Report and/or Financial Statements to the Financial Services Authority;*
  - j. *Has a commitment to comply with the laws and regulations and support the Financial Services Authority policies;*
  - k. *Has knowledge and/or expertise in the field required by the Bank; and*

1. Memenuhi persyaratan integritas, kompetensi dan reputasi keuangan sebagaimana disyaratkan oleh regulator.
  2. Ketentuan persyaratan sebagaimana dimaksud pada angka (1) di atas tidak mengurangi kemungkinan instansi lain yang berwenang menetapkan persyaratan tambahan berdasarkan peraturan perundang-undangan.
  3. Seseorang yang telah memenuhi persyaratan, diajukan kepada Bank untuk dilakukan proses seleksi (*assessment*) kemampuan, latar belakang, kelayakan, pendidikan, akhlak, moral dan integritas calon oleh Komite Remunerasi dan Nominasi.
  4. Untuk calon yang memenuhi kualifikasi yang akan diajukan kepada Dewan Komisaris untuk diajukan kepada RUPS dan Otoritas Jasa Keuangan, wajib telah mendapatkan rekomendasi Komite Remunerasi dan Nominasi.
  5. Dalam hal anggota Komite Remunerasi dan Nominasi memiliki benturan kepentingan (*conflict of interest*) dengan calon anggota Dewan Komisaris, maka hal tersebut wajib diungkapkan.
  6. Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu 3 tahun dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu.
  7. Pengangkatan anggota Dewan Komisaris harus mendapat persetujuan RUPS dan telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dari Otoritas Jasa Keuangan, dan/atau memenuhi persyaratan lain yang ditetapkan oleh instansi lain yang terkait sebelum dinyatakan efektif menjabat sebagai Komisaris.
  8. Calon Komisaris yang belum dinyatakan efektif, tidak dapat melakukan tugas dan tanggung jawabnya sebagai Komisaris dan tidak dapat membuat keputusan yang mengikat secara hukum, dan oleh karenanya belum melekat hak dan kewajibannya sebagai Komisaris.
  9. Calon Komisaris yang telah dinyatakan efektif wajib membuat dan menyampaikan Surat Pernyataan Pribadi Komisaris mengenai penjaminan simpanan kepada Lembaga Penjamin Simpanan sesuai ketentuan yang berlaku.
  10. Dalam hal jabatan anggota Dewan Komisaris lowong maka sampai diangkatnya seorang anggota Dewan Komisaris baru untuk mengisi lowongan tersebut, Dewan Komisaris akan terdiri dari anggota Dewan Komisaris yang masih tersisa, sampai diangkatnya seorang pengganti. Selambatnya dalam jangka waktu 30 hari kalender setelah terjadinya lowongan, Bank harus mengadakan RUPS untuk mengisi lowongan tersebut.
  11. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank sekurang-kurangnya 30 hari sebelum tanggal pengunduran dirinya.
1. *Has integrity, competence, and finance reputation as required by the regulator.*
  2. *The provisions of requirements mentioned in point (1) above do not eliminate other authorised institution's ability to impose additional requirements based on laws and regulations.*
  3. *Candidate who meets the requirements is submitted to the Bank through a selection process (assessment) of the candidate's ability, background, eligibility, education, character, morals, and integrity by the Remuneration and Nomination Committee.*
  4. *Candidate who meets the qualifications will be submitted to the Board of Commissioners to be submitted to the GMS and Financial Services Authority, must have received a recommendation from the Remuneration and Nomination Committee.*
  5. *In the event that a member of Remuneration and Nomination Committee has a conflict of interest with candidate for the member of Board of Commissioners, such matter must be disclosed.*
  6. *Members of Board of Commissioners are appointed by the GMS for a period of 3 years without diminishing the right of the GMS to terminate them at any time.*
  7. *Appointment of members of Board of Commissioners must obtain approval from the GMS and have passed the Fit and Proper Test from the Financial Services Authority, and/or meet other requirements set by other relevant institutions prior to being declared effective as Commissioner.*
  8. *Candidate of Commissioner who has not been declared effective, cannot carry out his/her duties and responsibilities as the Commissioner and cannot make legally binding decisions, and therefore has no inherent rights and obligations as the Commissioner.*
  9. *Candidate of Commissioner who has been declared effective must make and submit a Commissioner's Personal Statement regarding deposit insurance to the Deposit Insurance Corporation in accordance with the applicable regulations.*
  10. *In the event that the position of member of Board of Commissioners is vacant, until a new member of Board of Commissioners is appointed to fill such vacancy, the Board of Commissioners will consist of the remaining members, until a replacement is appointed. No later than 30 calendar days after the vacancy occurs, the Bank must hold the GMS to fill such vacancy.*
  11. *Member of Board of Commissioners has the right to resign from his/her position by sending written notification to the Bank at least 30 days prior to the resignation date.*

12. Jabatan anggota Dewan Komisaris berakhir apabila:
  - a) mengundurkan diri sesuai dengan angka 12 di atas;
  - b) tidak lagi memenuhi persyaratan yang berlaku;
  - c) meninggal dunia; d) diberhentikan oleh RUPS.
13. Anggota Dewan Komisaris wajib bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.

### Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota Dewan Komisaris. Bank telah memastikan bahwa tidak terdapat intervensi dari Pemegang Saham yang mampu mempengaruhi Dewan Komisaris dalam menjalankan tugas dan tanggung jawabnya secara profesional. Dewan Komisaris senantiasa bekerja dengan iktikad baik, penuh kehati-hatian, serta bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasehat kepada Direksi guna mendukung terciptanya bisnis yang berkesinambungan.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Dewan Komisaris Bank Sahabat Sampoerna, terdiri dari:

1. Setiap anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri, melainkan berdasarkan keputusan Dewan Komisaris;
2. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab dengan iktikad baik, penuh tanggung jawab, kehati-hatian, dan independen;
3. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan *good corporate governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi paling kurang melalui:
  - a. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi;
  - b. Kelengkapan dan pelaksanaan tugas komite-komite dan satuan kerja yang menjalankan fungsi pengendalian internal Bank;
  - c. Penerapan fungsi Kepatuhan, Auditor Internal, dan Auditor Eksternal;
  - d. Penerapan manajemen risiko, termasuk sistem pengendalian internal;
  - e. Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
  - f. Rencana strategis Bank;
  - g. Transparansi kondisi keuangan dan non keuangan Bank; serta
  - h. Menyetujui dan *me-review* secara berkala visi, misi, dan nilai-nilai utama Bank;

12. *The term of office of a member of Board of Commissioners shall terminate in the event such member: a) resigns according to number 12 above; b) no longer meets the applicable requirements; c) becomes deceased; d) is dismissed by the GMS.*
13. *Members of Board of Commissioners must be willing to improve competence continuously through education and training.*

### Independency

*Bank Sahabat Sampoerna guarantees the independence of all members of the Board of Commissioners. The Bank has ensured that there is no intervention from the Shareholders that may influence the Board of Commissioners in performing the duties and responsibilities professionally. The Board of Commissioners works in good faith, with full care and responsibility for performing supervisory and advisory duties to the Board of Directors to support the creation of a sustainable business.*

### Duties and Responsibilities

*The duties and responsibilities of Bank Sahabat Sampoerna's Board of Commissioners consist of:*

1. *Each member of Board of Commissioners cannot act individually, but based on the Board of Commissioners' decision;*
2. *The Board of Commissioners must perform its duties and responsibilities in good faith, responsibly, prudence, and independence;*
3. *The Board of Commissioners is required to ensure that corporate governance is applied to every Bank's business activity at all levels or grades of the organization, at least by:*
  - a. *Implementing duties and responsibilities of the Board of Commissioners and Board of Directors;*
  - b. *Completing and implementing duties of the committees and working unit that carry out the Bank's internal control function;*
  - c. *Implementing compliance function, internal auditors, and external auditors;*
  - d. *Implementing risk management, including internal control systems;*
  - e. *Providing funds to related parties and provision of large funds;*
  - f. *Bank strategic plan;*
  - g. *Transparency of the Bank's financial and non-financial conditions; and*
  - h. *Approving and periodically reviewing the vision, mission, and main values of the Bank;*

4. Dewan Komisaris bertugas melakukan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya dan bertanggung jawab atas pengawasan tersebut serta memberikan nasihat kepada Direksi;
  5. Dalam melakukan pengawasan sebagaimana dimaksud pada angka (3 dan 4) di atas, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank sesuai peraturan yang berlaku;
  6. Dalam hal hanya ada seorang anggota Dewan Komisaris karena anggota lainnya berhalangan, segala tugas dan wewenang yang diberikan kepada Komisaris Utama atau anggota Dewan Komisaris lainnya dalam Anggaran Dasar Bank berlaku pula baginya;
  7. Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
    - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit Bank Umum; dan
    - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundangan yang berlaku;
  8. Pengambilan keputusan oleh Dewan Komisaris sebagaimana dimaksud pada angka (7) merupakan bagian dari tugas pengawasan Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank;
  9. Dewan Komisaris menyetujui dan melakukan pengawasan atas penerapan Strategi Rencana Bisnis Bank dan beberapa kebijakan Bank sesuai ketentuan yang berlaku, antara lain penetapan serta penerapan strategi *Anti-Fraud*, prosedur Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), Batas Minimum Pemberian Kredit (BMPK), dan strategi Bank lainnya sesuai ketentuan yang berlaku;
  10. Pengawasan aktif Dewan Komisaris terhadap penerapan APU-PPT paling kurang meliputi:
    - a. Memberikan persetujuan atas kebijakan dan prosedur penerapan APU-PPT yang diusulkan oleh Direksi;
    - b. Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan program APU-PPT; serta
    - c. Memastikan adanya pembahasan terkait pencucian uang dan/atau pendanaan terorisme dalam rapat Direksi dan Dewan Komisaris;
4. *The Board of Commissioners is in charge of supervising management policies, management in general, and is responsible for this supervision and providing advice to the Board of Directors*
  5. *In carrying out the supervision referred to in numbers (3 and 4) above, the Board of Commissioners shall direct, monitor, and evaluate the implementation of the Bank's strategic policies in accordance with the applicable regulation;*
  6. *In the event that there is only one member of Board of Commissioners due to the absence of other members, all duties and authorities granted to the President Commissioner or other members of Board of Commissioners in the Bank's Articles of Association also apply to such member;*
  7. *The Board of Commissioners is prohibited from being involved in making decisions on the Bank's operational activities, with the exception of:*
    - a. *Provision of funds to related parties as stipulated in the provisions of the Financial Services Authority on Legal Lending Limit for Commercial Banks; and*
    - b. *Other matters stipulated in the Bank's Articles of Association or applicable laws and regulations;*
  8. *Decision-making by the Board of Commissioners as referred to in number (7) is part of the Board of Commissioners' supervisory duties so that it does not diminish the Board of Directors' responsibility for implementing the Bank management;*
  9. *The Board of Commissioners approves and supervises the implementation of the Bank's Business Plan Strategy and several Bank policies in accordance with applicable regulations, including the determination and implementation of the Anti-Fraud strategy, Anti-Money Laundering and Prevention of Terrorism Funding (AML-CTF) procedures, Legal Lending Limit (LLL) and other Bank strategies in accordance with applicable regulations;*
  10. *The active supervision of the Board of Commissioners on the implementation of AML-CTF at least includes:*
    - a. *Approving the Board of Directors' policies and procedures for implementing AML-CTF;*
    - b. *Supervising the Board of Directors' duties implementation on the AML-CTF program; and*
    - c. *Ensuring that money laundering and/or terrorism financing discussions take place in the Board of Directors and Board of Commissioners meetings.*

11. Wewenang dan tanggung jawab Dewan Komisaris terhadap penerapan manajemen risiko dalam penggunaan teknologi informasi paling kurang meliputi:
    - a. Mengevaluasi, mengarahkan dan memantau rencana strategis teknologi informasi dan kebijakan Bank terkait penggunaan teknologi informasi; dan
    - b. Mengevaluasi pertanggungjawaban Direksi atas penerapan manajemen risiko dalam penggunaan teknologi informasi;
  12. Dewan Komisaris melalui Komite Remunerasi dan Nominasi melakukan pengawasan terhadap pemilihan dan penilaian calon anggota Direksi maupun Dewan Komisaris tanpa melakukan intervensi;
  13. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lainnya;
  14. Dewan Komisaris wajib memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja sejak ditemukannya:
    - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan;
    - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank; serta
    - c. Berdasarkan rekomendasi dari komite-komite yang membantu efektivitas pelaksanaan tugas Dewan Komisaris. Hal yang dilaporkan adalah temuan yang belum atau tidak dilaporkan oleh Bank dan/atau oleh Direktur yang membawahkan fungsi kepatuhan kepada Otoritas Jasa Keuangan;
  15. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris wajib membentuk paling kurang:
    - a. Komite Audit;
    - b. Komite Pemantau Risiko;
    - c. Komite Remunerasi dan Nominasi;Komite-komite tersebut diketuai oleh Komisaris Independen;
  16. Pengangkatan anggota Komite sebagaimana dimaksud pada angka (15) dilakukan oleh Direksi berdasarkan keputusan Rapat Dewan Komisaris;
  17. Tugas dan tanggung jawab masing-masing komite diatur dalam Pedoman dan Tata Tertib Kerja Komite masing-masing;
  18. Dewan Komisaris wajib melakukan pengawasan terhadap komite yang telah dibentuk sebagaimana dimaksud pada angka (15) menjalankan tugasnya secara efektif, dan wajib melakukan evaluasi dan/atau penilaian terhadap kinerja komite dimaksud sekurang-kurangnya pada setiap akhir tahun buku;
11. *The Board of Commissioners' authorities and responsibilities in relation to the application of risk management in the use of information technology at least include:*
    - a. *Evaluating, directing, and monitoring information technology strategic plans and Bank policies regarding the use of information technology; and*
    - b. *Evaluating the Board of Directors' responsibility for risk management implementation in the use of information technology;*
  12. *The Board of Commissioners through the Remuneration and Nomination Committee supervises selection and evaluation of candidate of Board of Directors and Board of Commissioners without intervening;*
  13. *The Board of Commissioners must ensure that the Board of Directors has followed up audit findings and recommendations from the Bank's internal audit unit, external auditors, monitoring results by the Financial Services Authority and/or monitoring results by other authorities.*
  14. *The Board of Commissioners must notify the Financial Services Authority no later than 7 working days after finding:*
    - a. *Violation of laws and regulations in the financial and banking sector;*
    - b. *Circumstances or presumed circumstances that may harm the continuity of the Bank's business; and*
    - c. *Based on recommendations from the committees that assist the effectiveness of the Board of Commissioners' duties implementation. Reported matters are findings that have not been or are not reported by the Bank and/or by the Director in charge of the compliance function to the Financial Services Authority;*
  15. *To support the effectiveness of its duties and responsibilities implementation, the Board of Commissioners shall form at least:*
    - a. *Audit Committee;*
    - b. *Risk Oversight Committee; and*
    - c. *Remuneration and Nomination Committee;**These committees are chaired by an Independent Commissioner;*
  16. *Appointment of Committee members as referred to in number (15) is carried out by the Board of Directors based on the decision of the Board of Commissioners Meeting;*
  17. *The duties and responsibilities of each committee are regulated in the respective Committee's Charter and Regulations;*
  18. *The Board of Commissioners is required to supervise the committees formed as referred to in number (15) to carry out their duties effectively, and is required to evaluate and/or assess the performance of such committees at least at the end of each fiscal year;*

19. Dewan Komisaris wajib melakukan pengawasan aktif terhadap Fungsi Kepatuhan dengan:
    - a. Mengevaluasi pelaksanaan Fungsi Kepatuhan Bank paling kurang 2 kali dalam satu tahun; dan
    - b. Memberikan saran-saran dalam rangka meningkatkan kualitas pelaksanaan Fungsi Kepatuhan Bank;
  20. Berdasarkan angka (19) tersebut, Dewan Komisaris menyampaikan saran-saran dalam rangka peningkatan kualitas pelaksanaan Fungsi Kepatuhan kepada Direktur Utama dengan tembusan kepada Direktur yang membawahkan Fungsi Kepatuhan;
  21. Dewan Komisaris bertanggung jawab untuk memastikan penerapan manajemen risiko sesuai dengan karakteristik, kompleksitas, dan profil risiko Bank dengan:
    - a. Menyetujui kebijakan manajemen risiko termasuk strategi dan kerangka manajemen risiko yang ditetapkan sesuai dengan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;
    - b. Mengevaluasi kebijakan manajemen risiko dan strategi manajemen risiko paling kurang satu kali dalam satu tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha Bank secara signifikan;
    - c. Wewenang dan tanggung jawab Dewan Komisaris paling sedikit:
      - 1) Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko; serta
      - 2) Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris;
  22. Rencana aksi keuangan berkelanjutan yang disusun oleh Direksi wajib disetujui oleh Dewan Komisaris;
  23. Setiap anggota Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya;
  24. Anggota Dewan Komisaris tidak dapat dipertanggungjawabkan atas kerugian Bank sebagaimana dimaksud pada angka (23) apabila dapat membuktikan bahwa:
    - a. Kerugian tersebut bukan karena kesalahan atau kelalaiannya;
    - b. Telah melakukan pengawasan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Bank;
    - c. Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian; dan
19. *The Board of Commissioners must carry out active supervision of the Compliance Function by:*
    - a. *Evaluating the Bank's Compliance Function's implementation at least twice a year; and*
    - b. *Providing recommendations to enhance the effectiveness of the Bank's Compliance Function's implementation;*
  20. *In accordance with number (19) above, the Board of Commissioners submits suggestions to the to improve the implementation quality of Compliance Function to the President Director with a copy to the Director in charge of the Compliance Function;*
  21. *The Board of Commissioners is responsible for ensuring the risk management implementation in accordance with the characteristics, complexity, and risk profile of the Bank by:*
    - a. *Approving risk management policies including risk management strategies and frameworks that are determined according to risk appetite and risk tolerance of the Bank;*
    - b. *Evaluating risk management policies and risk management strategies at least once a year or at a more frequent frequency in the event that there are changes in factors that significantly affect the Bank's business activities;*
    - c. *Authorities and responsibilities of the Board of Commissioners at least:*
      - 1) *Evaluate the Board of Directors's accountability for the risk management implementation policies; and*
      - 2) *Evaluate and decide on requests from the Board of Directors relating to transactions that require the Board of Commissioners' approval;*
  22. *The action plan for sustainable finance prepared by the Board of Directors must be approved by the Board of Commissioners;*
  23. *Each member of Board of Commissioners is jointly and severally liable for the Bank's losses caused by the error or negligence of members of Board of Commissioners in carrying out their duties;*
  24. *Members of Board of Commissioners cannot be held accountable for the Bank's losses as referred to in number (23) if they can prove that:*
    - a. *The loss was not due to their errors or negligence;*
    - b. *Have carried out supervision in good faith, responsibly, and prudence for the benefit and in accordance with the aims and objectives of the Bank;*
    - c. *Do not have any conflict of interest, either directly or indirectly, for management actions that result in losses; and*

- d. Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut;
25. Dalam RUPS, apabila semua Direksi tidak hadir atau berhalangan karena sebab apa pun hal mana tidak perlu dibuktikan kepada pihak ketiga, maka RUPS akan dipimpin oleh Komisaris Utama. Apabila Komisaris Utama tidak hadir atau berhalangan karena sebab apa pun yang tidak perlu dibuktikan kepada pihak ketiga, maka RUPS dipimpin oleh seorang anggota Dewan Komisaris;
26. Dewan Komisaris berdasarkan keputusan Rapat Dewan Komisaris berwenang memberhentikan untuk sementara anggota Direksi dengan menyebutkan alasannya;
27. Dalam hal terdapat anggota Direksi yang diberhentikan untuk sementara, Dewan Komisaris harus menyelenggarakan RUPS dalam jangka waktu paling lambat 30 hari setelah tanggal pemberhentian sementara tersebut, untuk mencabut atau menguatkan keputusan pemberhentian sementara tersebut;
28. Pertanggungjawaban atas pelaksanaan tugas yang dijalankan oleh anggota Direksi yang diberhentikan sementara tersebut sejak pertanggungjawaban yang terakhir sampai dengan pemberhentian sementara efektif tetap harus dimintakan pada RUPS Tahunan yang terdekat;
29. Dewan Komisaris dapat melakukan tindakan pengurusan Bank dalam keadaan tertentu dan untuk jangka waktu tertentu. Dalam hal demikian berlaku semua ketentuan mengenai hak, wewenang, dan kewajiban Direksi terhadap Bank dan pihak ketiga;
30. Dewan Komisaris setiap waktu dalam jam kerja kantor berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Bank, dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, memeriksa dan mencocokkan keadaan uang kas dan lain-lain serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi;
31. Dewan Komisaris berhak untuk memperoleh penjelasan mengenai segala hal yang berkaitan dengan operasional Bank dan anak perusahaan serta hal-hal yang berkaitan dengan etika Bank;
32. Dewan Komisaris harus memastikan Direksi memiliki dan melaksanakan rencana kegiatan literasi keuangan dan inklusi keuangan;
33. Terkait penerapan manajemen risiko wewenang dan tanggung jawab sebagaimana bagi Dewan Komisaris paling sedikit:
- a. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko; serta
- b. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.
- d. Have taken action to prevent the loss from arising or continuing;*
- 25. In the GMS, in the event all members of Board of Directors are absent or unable to attend due to any reason which does not need to be proven to a third party, the GMS will be chaired by the President Commissioner. In the event that the President Commissioner is absent or unavailable for any reason that does not need to be proven to a third party, then the GMS is chaired by a member of the Board of Commissioners;*
- 26. Based on the Board of Commissioners' meeting resolutions, the Board of Commissioners has the authority to temporarily suspend members of Board of Directors by stating the reasons;*
- 27. In the event that a member of Board of Directors is temporarily dismissed, the Board of Commissioners must hold a GMS within a period of no later than 30 days after the date of said temporary dismissal, to revoke or confirm the temporary dismissal decision;*
- 28. Accountability for the duties implemented by the member of Board of Directors who was temporarily dismissed since the last accountability until the effective temporary dismissal must still be requested at the nearest Annual GMS;*
- 29. The Board of Commissioners may perform bank management actions under certain conditions and for a certain period of time. In such case, all provisions on rights, authorities, and obligations of the Board of Directors apply to the Bank and third parties;*
- 30. The Board of Commissioners at any time during office hours has the right to enter buildings and courtyards or other places used or controlled by the Bank, and has the right to monitor all books, letters, and other evidence, check and match the condition of cash and others, and has the right to find out all actions carried out by the Board of Directors;*
- 31. The Board of Commissioners has the right to obtain explanations regarding all matters relating to the operations of the Bank and its subsidiaries as well as matters relating to the Bank's ethics;*
- 32. The Board of Commissioners must ensure that Board of Directors owns and implements financial literacy and financial inclusion activity plan;*
- 33. Regarding risk management implementation, the authorities and responsibilities for the Board of Commissioners are at least:*
- a. Evaluating the Board of Directors' responsibility for the risk management implementation policies; and*
- b. Evaluating and deciding requests from the Board of Directors relating to transactions that require the Board of Commissioners' approval.*

## Tugas-Tugas Pokok Komisaris Utama

Tugas-tugas pokok Komisaris Utama Bank Sahabat Sampoerna, yakni:

1. Mengkoordinasikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
2. Memberikan usulan untuk mengadakan rapat Dewan Komisaris, termasuk agenda rapat;
3. Melakukan pemanggilan dan memimpin rapat Dewan Komisaris;
4. Menyampaikan Laporan Pengawasan untuk mendapatkan persetujuan RUPS Tahunan atas pelaksanaan tugas dan pengawasan Dewan Komisaris, laporan paling sedikit meliputi penilaian Dewan Komisaris, mengenai:
  - a. Pelaksanaan rencana bisnis, baik secara kuantitatif ataupun kualitatif;
  - b. Faktor-faktor yang mempengaruhi kinerja Bank; serta
  - c. Upaya memperbaiki kinerja Bank;
5. Memastikan bahwa pelaksanaan tanggung jawab Dewan Komisaris telah dilaksanakan sesuai prosedur;
6. Memastikan bahwa rapat Dewan Komisaris melakukan pengambilan keputusan secara efektif berdasarkan informasi yang benar dan lengkap, termasuk memastikan bahwa:
  - a. Semua isu-isu strategis dan penting menjadi bahan pertimbangan oleh Dewan Komisaris;
  - b. Permasalahan yang ada dibahas dengan seksama dan teliti;
  - c. Semua anggota Dewan Komisaris diberi kesempatan untuk berkontribusi secara efektif;
  - d. Setiap Komisaris menerima informasi yang relevan secara tepat waktu, termasuk diberi penjelasan singkat mengenai isu-isu yang akan dibahas dalam rapat Dewan Komisaris; serta
  - e. Rapat Dewan Komisaris menghasilkan keputusan-keputusan yang jelas dan dicatat di dalam Risalah Rapat;
7. Memastikan bahwa Dewan Komisaris bersikap sesuai dengan Pedoman dan Tata Tertib Kerja Dewan Komisaris;
8. Memimpin upaya untuk memenuhi kebutuhan pengembangan Dewan Komisaris;
9. Melakukan tanggung jawab lain yang ditugaskan oleh Dewan Komisaris dari waktu ke waktu; serta
10. Melakukan evaluasi akhir dengan mempertimbangkan rekomendasi Komite Remunerasi dan Nominasi atas hasil evaluasi kolektif Dewan Komisaris dan komite-komite, serta evaluasi individu anggota Dewan Komisaris dan anggota Komite.

## Main Duties of the President Commissioner

The main duties of the President Commissioner of Bank Sahabat Sampoerna include:

1. Coordinating the implementation of the Board of Commissioners' duties and responsibilities;
2. Providing suggestions for holding meetings of the Board of Commissioners, including meeting agenda;
3. Noticing and leading meetings of the Board of Commissioners;
4. Submitting Supervision Reports to obtain approval from the Annual GMS for the duties and supervision implementation of the Board of Commissioners, the report at least includes the assessment of the Board of Commissioners regarding:
  - a. Implementation of business plans, both quantitatively and qualitatively;
  - b. Factors affecting the Bank's performance; and
  - c. Efforts to improve the performance of the Bank;
5. Ensuring that the Board of Commissioners' responsibilities have been carried out according to the procedures;
6. Ensuring that the Board of Commissioners meetings make decisions effectively based on correct and complete information, including ensuring that:
  - a. All strategic and important issues are considered by the Board of Commissioners;
  - b. Existing problems are discussed carefully and thoroughly;
  - c. All members of Board of Commissioners are given the opportunity to contribute effectively;
  - d. Each Commissioner receives relevant information in a timely manner, including a brief explanation of issues to be discussed at the Board of Commissioners' meeting; and
  - e. Meetings of the Board of Commissioners produce clear decisions and are recorded in the Minutes of Meeting;
7. Ensuring that the Board of Commissioners behaves in accordance with the Board of Commissioners' Guidelines and Rules;
8. Leading the efforts to meet the needs of the Board of Commissioners' development;
9. Carrying out other responsibilities assigned by the Board of Commissioners from time to time; and
10. Conducting final evaluation by considering the recommendations of Remuneration and Nomination Committee on the results of the collective evaluation of the Board of Commissioners and committees, and individual evaluations of members of the Board of Commissioners and Committee.

## Benturan Kepentingan

Ketentuan terkait benturan kepentingan Dewan Komisaris diungkapkan dalam Pedoman dan Tata Tertib Dewan Komisaris Bank Sahabat Sampoerna, yang diuraikan sebagai berikut.

1. Anggota Dewan Komisaris harus menghindari terjadinya potensi benturan kepentingan atau selalu menempatkan diri untuk tidak berada dalam potensi terjadinya benturan kepentingan dalam situasi apa pun. Dalam hal terjadi benturan kepentingan, anggota Dewan Komisaris dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank dan wajib mengungkapkan potensi benturan kepentingan dimaksud dalam setiap keputusan.
2. Prosedur yang harus dilalui oleh anggota Dewan Komisaris apabila terjadi benturan kepentingan adalah sebagai berikut.
  - a. Wajib untuk segera melaporkan secara tertulis kepada Dewan Komisaris mengenai semua hal yang berpotensi menciptakan dan/atau mengandung benturan kepentingan yang berdampak signifikan dalam segi finansial maupun reputasi untuk Bank, Dewan Komisaris, dan Direksi.
  - b. Tidak diperbolehkan untuk turut serta dalam proses penilaian terhadap semua kegiatan yang mengandung benturan kepentingan tersebut.
  - c. Dapat ikut serta dalam rapat, namun tidak diperkenankan untuk ikut serta dalam pengambilan keputusan.
3. Dalam hal anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris untuk memimpin RUPS mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Dewan Komisaris lainnya yang ditunjuk oleh Dewan Komisaris yang tidak mempunyai benturan kepentingan.
4. Apabila semua anggota Dewan Komisaris mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh Direktur Utama.
5. Apabila semua anggota Dewan Komisaris dan Direksi mempunyai benturan kepentingan, maka RUPS akan dipimpin oleh salah seorang Pemegang Saham Independen, yaitu Pemegang Saham yang tidak mempunyai benturan kepentingan, yang dipilih dari dan oleh Pemegang Saham Independen yang hadir dalam RUPS.

## Conflict of Interest

*Provisions related to conflict of Interest of the Board of Commissioners are disclosed in the Board Manual of Bank Sahabat Sampoerna's Board of Commissioners, which are explained below.*

1. *Members of Board of Commissioners shall avoid potential conflicts of interest or always position themselves not to be in a potential conflict of interest in any situation. In the event of a conflict of interest, members of Board of Commissioners are prohibited from taking actions that may harm or reduce the Bank's profits and must disclose the potential conflict of interest referred to in every decision.*
2. *Procedures that must be followed by members of Board of Commissioners in the event of a conflict of interest are as follows.*
  - a. *Required to immediately report in writing to the Board of Commissioners regarding all matters that have the potential to create and/or contain a conflict of interest that has a significant financial and reputational impact on the Bank, the Board of Commissioners, and the Board of Directors.*
  - b. *Not allowed to participate in the evaluation process of all activities that contain a conflict of interest.*
  - c. *May participate in meetings, but are not permitted to participate in decision-making.*
3. *In the event that member of Board of Commissioners appointed by the Board of Commissioners to chair GMS has a conflict of interest over matters to be decided at GMS, the GMS shall be chaired by another member of Board of Commissioners appointed by the Board of Commissioners who does not have a conflict of interest.*
4. *In the event that all members of Board of Commissioners have a conflict of interest over matters to be decided at GMS, the GMS shall be chaired by the President Director.*
5. *In the event that all members of Board of Commissioners and Board of Directors have a conflict of interest, the GMS will be chaired by an Independent Shareholder, that is a Shareholder who does not have a conflict of interest, elected from and by the Independent Shareholders present at the GMS.*

## Pelaksanaan Tugas

Sepanjang tahun 2022, Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya sebagai berikut.

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

## Etika dan Waktu Kerja

Ketentuan terkait etika dan waktu kerja Dewan Komisaris telah diungkapkan dalam Pedoman dan Tata Tertib Dewan Komisaris Bank Sahabat Sampoerna, yang diuraikan sebagai berikut.

1. Dewan Komisaris wajib menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawabnya secara optimal. Penyediaan waktu yang cukup dicerminkan antara lain oleh kehadiran yang bersangkutan dalam Rapat Dewan Komisaris, pelaksanaan tugas-tugas Dewan Komisaris dan lain-lain.
2. Jika anggota Dewan Komisaris berencana tidak dapat melaksanakan tugasnya dalam jangka waktu melampaui 3 bulan berturut-turut, maka rencana tersebut harus diajukan dengan surat resmi terhadap Komisaris Utama disertai dengan alasannya dan selanjutnya rencana tersebut harus disetujui terlebih dahulu oleh Dewan Komisaris.
3. Jika karena suatu hal, anggota Dewan Komisaris berada dalam status hukum sebagai tersangka atau terdakwa sehingga tidak dapat melakukan kewajibannya, maka hal tersebut harus dilaporkan kepada Dewan Komisaris dengan tembusan kepada Direksi, untuk selanjutnya melalui Rapat Dewan Komisaris akan diputuskan status yang bersangkutan.
4. Dewan Komisaris harus berorientasi kepada pemenuhan asas kepatuhan terhadap hukum perundangan yang berlaku.
5. Dewan Komisaris tidak boleh memanfaatkan informasi yang diperoleh dari Bank untuk mengambil keputusan-keputusan untuk keuntungan dan kepentingan pribadi, keluarga, dan pihak yang terafiliasi.
6. Dewan Komisaris tidak boleh menerima pendapatan maupun keuntungan pribadi dari Bank selain dari remunerasi dan fasilitas lain yang telah ditetapkan dalam kebijakan Bank dan disetujui oleh RUPS.
7. Dewan Komisaris wajib mengutamakan kepentingan Bank dengan penerapan asas profesionalisme dan integritas, serta bekerja dan berperilaku dengan standar yang tinggi.
8. Dewan Komisaris tidak boleh menyimpan dan menggandakan dokumen-dokumen serta menguasai aset Bank untuk kepentingan pribadi.

## Implementation of Duties

*Throughout 2022, the Board of Commissioners performed its duties and responsibilities as follows.*

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

## Ethics and Working Hours

*Provisions related to ethics and working hours of the Board of Commissioners have been disclosed in the Board Manual of Bank Sahabat Sampoerna's Board of Commissioners, which are explained below.*

- 1. Board of Commissioners shall provide sufficient time to carry out the duties and responsibilities optimally. Provision of sufficient time is reflected, among others, by the presence of the person concerned at the Board of Commissioners' meeting, implementation of the Board of Commissioners' duties and others.*
- 2. In the event that member of Board of Commissioners plans to be unable to carry out duties for more than 3 consecutive months, the plan must be submitted in an official letter to the President Commissioner accompanied by reasons and the plan must be approved in advance by the Board of Commissioners.*
- 3. If for some reason, member of Board of Commissioners is in legal status as suspect or defendant so as he/she cannot carry out the obligations, then this matter must be reported to the Board of Commissioners with a copy to the Board of Directors, and the status of the member concerned will be decided through the Board of Commissioners' Meeting.*
- 4. The Board of Commissioners must be oriented towards fulfilling compliance principle with the applicable laws and regulations.*
- 5. The Board of Commissioners may not take advantage of information obtained from the Bank to make decisions for the benefit and interests of personal, family, and affiliated parties.*
- 6. The Board of Commissioners may not receive personal income or benefits from the Bank other than remuneration and other facilities that have been stipulated in Bank policy and approved by the GMS.*
- 7. The Board of Commissioners must prioritize the Bank's interests by applying the principles of professionalism and integrity, and working and behaving with high standards.*
- 8. The Board of Commissioners may not keep and duplicate documents and control Bank assets for personal gain.*

9. Kecuali diatur di dalam peraturan perundangan yang berlaku dan Anggaran Dasar, Dewan Komisaris tidak berhak mewakili Bank meskipun mendapat kuasa dari Direksi, kecuali bila karena tak berfungsinya Direksi, Dewan Komisaris mengambil alih peran Direksi.
10. Setiap anggota Dewan Komisaris tidak boleh menerima, memberikan atau menawarkan sesuatu dari/kepada Pejabat Negara dan mitra bisnis.
11. Mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
12. Dewan Komisaris wajib menjaga informasi yang bersifat rahasia tentang Bank, atau informasi tentang nasabah dan rekanan kepada siapa pun yang tidak berhak mengetahuinya, atau pihak yang tidak berkepentingan terhadap informasi tersebut, kecuali diminta oleh pihak yang berwenang sesuai ketentuan hukum yang berlaku.
13. Anggota Dewan Komisaris beserta keluarga yang akan melakukan investasi dan kepemilikan saham dalam Bank maupun anak perusahaan harus dengan persetujuan sekurang-kurangnya 2/3 dari jumlah anggota Dewan Komisaris lainnya atau sesuai dengan ketentuan yang berlaku.
14. Etika kerja Dewan Komisaris juga berpedoman kepada Kebijakan Kode Etik Bank.

## Rapat

Rapat internal Dewan Komisaris dilaksanakan paling kurang 4 kali dalam 1 tahun. Selama tahun 2022, Dewan Komisaris Bank telah menyelenggarakan rapat sebanyak 11 kali yang dilaksanakan secara daring, dengan tingkat kehadiran sebagai berikut.

## Meetings

The Board of Commissioners holds internal meetings at least 4 times a year. In 2022, Bank's Board of Commissioners held 11 online meetings with the following attendance rate.

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

Informasi mengenai pelaksanaan rapat Dewan Komisaris, mulai dari tanggal, agenda, dan peserta rapat diungkapkan pada tabel berikut.

Information regarding the Board of Commissioners' meetings, starting from the meeting date, agenda, and participants is disclosed in the following table.

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	FS
20 January 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 17 November 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 17 November 2021;</li> <li>Monthly Portfolio Summary per Desember 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 17 November 2021;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 17 November 2021;</li> <li>Monthly Portfolio Summary per December 2021;</li> <li>Audit Committee Report;</li> <li>Report of Risk Oversight Committee; and</li> <li>Others</li> </ul>	√	√	√	√
17 February 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 20 Januari 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 20 Januari 2022;</li> <li>Monthly Portfolio Summary per Januari 2022;</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 20 January 2022;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 20 January 2022;</li> <li>Monthly Portfolio Summary per January 2022;</li> <li>Audit Committee Report;</li> <li>Report of the Risk Oversight Committee; and</li> <li>Others</li> </ul>	√	√	√	√
1 April 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 17 Februari 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 17 Februari 2022;</li> <li>Monthly Portfolio Summary per Februari 2022;</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 17 February 2022;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 17 February 2022;</li> <li>Monthly Portfolio Summary per February 2022;</li> <li>Audit Committee Report;</li> <li>Report of the Risk Oversight Committee; and</li> <li>Others</li> </ul>	√	√	√	√
21 April 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris 1 April 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 1 April 2022;</li> <li>Monthly Portfolio Summary per Maret 2022;</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 1 April 2022;</li> <li>Approval of the Minutes of Board of Commissioners' Meeting on 1 April 2022;</li> <li>Monthly Portfolio Summary per March 2022;</li> <li>Audit Committee Report;</li> <li>Report of the Risk Oversight Committee; and</li> <li>Others</li> </ul>	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	FS
20 May 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Dewan Komisaris 21 April 2022;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 21 April 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per April 2022;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 21 April 2022;</i></li> <li>• <i>Approval of the Minutes of Board of Commissioners' Meeting on 21 April 2022;</i></li> <li>• <i>Monthly Portfolio Summary per April 2022;</i></li> <li>• <i>Audit Committee Report;</i></li> <li>• <i>Report of the Risk Oversight Committee; and</i></li> <li>• <i>Others</i></li> </ul>	√	√	√	√
27 June 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Dewan Komisaris 20 Mei 2022;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 20 Mei 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per Mei 2022;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 20 May 2022;</i></li> <li>• <i>Approval of the Minutes of Board of Commissioners' Meeting on 20 May 2022;</i></li> <li>• <i>Monthly Portfolio Summary per May 2022;</i></li> <li>• <i>Audit Committee Report;</i></li> <li>• <i>Report of the Risk Oversight Committee; and</i></li> <li>• <i>Others</i></li> </ul>	√	√	√	√
21 July 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Dewan Komisaris 27 Juni 2022;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 27 Juni 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per Juni 2022;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 27 June 2022;</i></li> <li>• <i>Approval of the Minutes of Board of Commissioners' Meeting on 27 June 2022;</i></li> <li>• <i>Monthly Portfolio Summary per June 2022;</i></li> <li>• <i>Audit Committee Report;</i></li> <li>• <i>Report of the Risk Oversight Committee; and</i></li> <li>• <i>Others</i></li> </ul>	√	√	√	√
22 August 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Dewan Komisaris 21 Juli 2022;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 21 Juli 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per Juli 2022;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 21 July 2022;</i></li> <li>• <i>Approval of the Minutes of Board of Commissioners' Meeting on 21 July 2022;</i></li> <li>• <i>Monthly Portfolio Summary per July 2022;</i></li> <li>• <i>Audit Committee Report;</i></li> <li>• <i>Report of the Risk Oversight Committee; and</i></li> <li>• <i>Others</i></li> </ul>	√	√	√	√
29 September 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Dewan Komisaris 22 Agustus 2022;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 22 Agustus 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per Agustus 2022;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting on 22 August 2022;</i></li> <li>• <i>Approval of the Minutes of Board of Commissioners' Meeting on 22 August 2022;</i></li> <li>• <i>Monthly Portfolio Summary per August 2022;</i></li> <li>• <i>Audit Committee Report;</i></li> <li>• <i>Report of the Risk Oversight Committee; and</i></li> <li>• <i>Others</i></li> </ul>	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		BSH	HMS	KMH	FS
20 October 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Dewan Komisaris 29 September 2022;</li> <li>• <i>Persetujuan Notulen</i> Rapat Dewan Komisaris 29 September 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per September 2022;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting</i> on 29 September 2022;</li> <li>• <i>Approval of the Minutes of Board of Commissioners' Meeting</i> on 29 September 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per September 2022;</li> <li>• <i>Audit Committee Report</i>;</li> <li>• <i>Report of the Risk Oversight Committee</i>; and</li> <li>• <i>Others</i></li> </ul>	√	√	√	√
24 November 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Dewan Komisaris 20 Oktober 2022;</li> <li>• <i>Persetujuan Notulen</i> Rapat Dewan Komisaris 20 Oktober 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per Oktober 2022;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners' Meeting</i> on 20 October 2022;</li> <li>• <i>Approval of the Minutes of Board of Commissioners' Meeting</i> on 20 October 2022;</li> <li>• <i>Monthly Portfolio Summary</i> per October 2022;</li> <li>• <i>Audit Committee Report</i>;</li> <li>• <i>Report of the Risk Oversight Committee</i>; and</li> <li>• <i>Others</i></li> </ul>	√	√	√	√

Keterangan / Remarks:

BSH : Budi Setiawan Halim  
HMS : Harry Mulyadi Santoso

KMH : Khoe Minhari Handikusuma  
FS : Freddy Suliman

## Keputusan yang Perlu Mendapat Persetujuan Dewan Komisaris

Keputusan-keputusan yang perlu mendapat persetujuan dari Dewan Komisaris telah diatur dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum Pasal 31 ayat 4 serta Kebijakan Khusus Pedoman dan Tata Tertib Dewan Komisaris diungkapkan sebagai berikut.

1. Dewan Komisaris dilarang untuk ikut serta dalam pengambilan keputusan untuk kegiatan operasional Bank, kecuali:
  - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit bank umum; dan
  - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.
2. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud di atas merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

## Decisions Requiring Board of Commissioners' Approval

Decisions that require the Board of Commissioners' approval are regulated in the Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks Article 31 paragraph 4 and the Special Policy for Guidelines and Rules of the Board of Commissioners are disclosed as follows.

1. The Board of Commissioners is prohibited to participate in making decisions regarding the operational activities of the Bank, with the exception of:
  - a. Providing funds to related parties in accordance with the provisions regarding legal limit lending for commercial banks; and
  - b. Other matters specified in the Bank's Articles of Association or applicable laws and regulations.
2. Decision making on the Bank's operational activities by the Board of Commissioners, as previously mentioned, are part of the supervision duties of the Board of Commissioners so as it does not diminish the Board of Directors' responsibility for carrying out the Bank's management.

3. Menyetujui dan melakukan pengawasan atas penerapan strategi rencana bisnis bank dan beberapa kebijakan Bank sesuai ketentuan yang berlaku, antara lain penetapan dan penerapan strategi *anti-fraud*, prosedur anti pencucian uang dan pencegahan pendanaan terorisme (APU-PPT), batas minimum pemberian kredit (BMPK), serta strategi Bank lainnya sesuai ketentuan yang berlaku.
  4. Menyetujui Rencana Aksi Keuangan Berkelanjutan yang disusun oleh Direksi.
3. *Approving and supervising the implementation of the bank's business plan strategy and several Bank policies in accordance with the applicable regulations. These policies include the determination and implementation of anti-fraud strategies, anti-money laundering and prevention of terrorism financing (AML-CTF) procedures, legal lending limit (LLL), and other Bank strategies in accordance with the applicable regulations.*
  4. *Approving the Board of Directors' Sustainable Finance Action Plan.*

## Rekomendasi

Melalui rapat internal yang diselenggarakan pada tahun 2022, Dewan Komisaris telah menyampaikan rekomendasi terkait pengelolaan Bank, sebagaimana didokumentasikan dalam surat rekomendasi berikut.

## Recommendations

*Through the internal meetings held in 2022, the Board of Commissioners submitted recommendations regarding the management of the Bank, as documented in the following recommendation letters.*

No. Surat Letter No.	Tanggal Date	Perihal Subject
003/MI/KOM/I/2022	27 January 2022	Rekomendasi Rapat Dewan Komisaris 20 Januari 2022 <i>Recommendation of the Board of Commissioners' Meeting 20 January 2022</i>
006/MI/KOM/II/2022	22 February 2022	Rekomendasi Rapat Dewan Komisaris 17 Februari 2022 <i>Recommendation of the Board of Commissioners' Meeting 17 February 2022</i>
09/009/MI/KOM/IV/2022	7 April 2022	Rekomendasi Rapat Dewan Komisaris 1 April 2022 <i>Recommendation of the Board of Commissioners' Meeting 1 April 2022</i>
09/012/MI/KOM/V/2022	10 May 2022	Rekomendasi Rapat Dewan Komisaris 21 April 2022 <i>Recommendation of the Board of Commissioners' Meeting 21 April 2022</i>
09/015/MI/KOM/VI/2022	3 June 2022	Rekomendasi Rapat Dewan Komisaris 20 Mei 2022 <i>Recommendation of the Board of Commissioners' Meeting 20 May 2022</i>
09/018/MI/KOM/VI/2022	30 June 2022	Rekomendasi Rapat Dewan Komisaris 27 Juni 2022 <i>Recommendation of the Board of Commissioners' Meeting 27 June 2022</i>
09/021/MI/KOM/VII/2022	26 July 2022	Rekomendasi Rapat Dewan Komisaris 21 Juli 2022 <i>Recommendation of the Board of Commissioners' Meeting 21 July 2022</i>
09/024/MI/KOM/VIII/2022	30 August 2022	Rekomendasi Rapat Dewan Komisaris 22 Agustus 2022 <i>Recommendation of the Board of Commissioners' Meeting 22 August 2022</i>
09/027/MI/KOM/X/2022	6 October 2022	Rekomendasi Rapat Dewan Komisaris 29 September 2022 <i>Recommendation of the Board of Commissioners' Meeting 29 September 2022</i>
09/030/MI/KOM/XI/2022	3 October 2022	Rekomendasi Rapat Dewan Komisaris 20 Oktober 2022 <i>Recommendation of the Board of Commissioners' Meeting 20 October 2022</i>
09/033/MI/KOM/XII/2022	14 November 2022	Rekomendasi Rapat Dewan Komisaris dengan Otoritas Jasa Keuangan 7 November 2022 <i>Recommendation of the Board of Commissioners' Meeting with the Financial Services Authority 7 November 2022</i>
09/034/MI/KOM/XII/2022	6 December 2022	Rekomendasi Rapat Dewan Komisaris 24 November 2022 <i>Recommendation of the Board of Commissioners' Meeting 24 November 2022</i>

## Aspek Transparansi

### Kepemilikan Saham

Per Desember 2022, masing-masing anggota Dewan Komisaris Bank Sahabat Sampoerna tidak mempunyai saham, baik yang tercatat di Bank ataupun di perusahaan lain. Informasi terkait kepemilikan saham telah disampaikan pada Profil Dewan Komisaris di Bab Profil Perusahaan dalam Laporan Tahunan ini.

### Hubungan Afiliasi

Bank Sahabat Sampoerna mengungkapkan hubungan afiliasi antara Dewan Komisaris dengan anggota Dewan Komisaris lainnya, Direksi, dan Pemegang Saham Pengendali 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	
Khoe Minhari Handikusuma		x		x		x	
Freddy Suliman		x		x		x	

## Rangkap Jabatan

Dewan Komisaris Bank Sahabat Sampoerna memiliki hak untuk merangkap jabatan sesuai dengan Pedoman dan Tata Tertib Dewan Komisaris, diuraikan sebagai berikut.

- Anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai:
  - Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada 1 lembaga/perusahaan bukan lembaga keuangan; atau
  - Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 perusahaan anak bukan bank yang dikendalikan oleh Bank.
- Tidak termasuk rangkap jabatan, apabila:
  - Anggota Dewan Komisaris non-Independen menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada kelompok usahanya;
  - Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank; dan/atau

## Transparency Aspect

### Share Ownership

As of December 2022, each member of the Board of Commissioners does not own shares registered at the Bank or at other companies. Information on share ownership is described in the Board of Commissioners' Profile section in the Company Profile Chapter of this Annual Report.

### Affiliation Relationship

Bank Sahabat Sampoerna discloses the affiliation relationship between the Board of Commissioners and other members of the Board of Commissioners, Board of Directors, and Controlling Shareholders as follows.

## Concurrent Positions

The Board of Commissioners of Bank Sahabat Sampoerna has the right to hold concurrent positions in accordance with the Board of Commissioners Manual, described 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 that is not financial institution; or
  - Members of Board of Commissioners, Board of Directors, or Executive Officers performing supervisory functions at 1 Non-bank subsidiary controlled by the Bank.
- 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;
  - Member of Board of Commissioners holds positions in non-profit organizations or institutions as long as the concerned does not neglect the duties and responsibilities implementation as member of the Bank's Board of Commissioners; and/or

- c. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 Entitas Anak bukan bank yang dikendalikan oleh Bank.

- c. *Member of Board of Commissioners serves as member of Board of Directors, members of Board of Commissioners or Executive Officers performing supervisory functions in 1 non-bank Subsidiary controlled by the Bank.*

Informasi terkait rangkap jabatan Dewan Komisaris Bank Sahabat Sampoerna selama tahun 2022 diungkapkan pada tabel berikut.

*Information related to the concurrent position of Bank Sahabat Sampoerna's Board of Commissioners in 2022 is disclosed in the table 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><i>President Commissioner; and</i></li> <li><i>Member of Remuneration and Nomination Committee.</i></li> </ul>	PT Sampoerna Agro Tbk	Direktur Utama <i>President Director</i>
Harry Mulyadi Santoso	<ul style="list-style-type: none"> <li>Komisaris; dan</li> <li>Anggota Komite Pemantau Risiko.</li> <li><i>Commissioner; and</i></li> <li><i>Member of Risk Oversight Committee.</i></li> </ul>	PT Dinamika Mitra Sukses Makmur <sup>*)</sup>	Komisaris <i>Commissioner</i>
		PT Sampoerna Strategic	<i>Executive Level for Business Development</i>
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><i>Independent Commissioner;</i></li> <li><i>Chairman of Remuneration and Nomination Committee; and</i></li> <li><i>Chairman of Risk Oversight Committee.</i></li> </ul>	PT Pandawa Gagah Raharja	Komisaris <i>Commissioner</i>
Freddy Suliman	<ul style="list-style-type: none"> <li>Komisaris Independen; dan</li> <li>Ketua Komite Audit.</li> <li><i>Independent Commissioner; and</i></li> <li><i>Chairman of Audit Committee.</i></li> </ul>	-	-

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

## Komite Pembantu Dewan Komisaris

Dalam rangka meningkatkan efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris, maka dibentuk Komite Pembantu Dewan Komisaris, terdiri dari Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Informasi terkait komite-komite tersebut diungkapkan dalam uraian mengenai Organ Pendukung Dewan Komisaris dalam Laporan Tahunan ini.

## Prosedur Pengajuan dan Seleksi

Bank Sahabat Sampoerna telah memiliki prosedur pengajuan dan seleksi terkait Dewan Komisaris dan Direksi. Prosedur tersebut diungkapkan dalam uraian Kebijakan Suksesi Dewan Komisaris dan Direksi bagian Komite Remunerasi dan Nominasi dalam Laporan Tahunan ini.

## Committees Supporting the Board of Commissioners

*In order to increase the effectiveness of performing the duties and responsibilities, the Board of Commissioners established Supporting Committees, consisting of the Audit Committee, the Remuneration and Nomination Committee, and the Risk Oversight Committee. Information regarding these committees is disclosed in the description of Board of Commissioners' Supporting Organs in this Annual Report.*

## Submission and Selection Procedure

*Bank Sahabat Sampoerna already has procedure for submission and selection of the Board of Commissioners and Board of Directors. This procedure is disclosed in the description of Succession Policy for the Board of Commissioners and Board of Directors in the Remuneration and Nomination Committee section of this Annual Report.*

## Komisaris Independen

Komisaris Independen diangkat dan diberhentikan oleh Pemegang Saham pada saat penyelenggaraan RUPS. Pihak yang diangkat merupakan calon yang diusulkan oleh PT Sampoerna Investama, selaku Pemegang Saham Utama dan Pengendali Bank. Penentuan calon Komisaris Independen tersebut dilaksanakan 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. Pada tahun 2022, terdapat 2 Komisaris Independen dalam struktur organisasi Bank Sahabat Sampoerna atau 50% dari total anggota Dewan Komisaris yang menjabat. Dengan demikian, komposisi Komisaris Independen telah sesuai dengan ketentuan yang berlaku.

## Kriteria Komisaris Independen

Bank Sahabat Sampoerna telah menetapkan kriteria untuk jabatan Komisaris Independen sebagai berikut.

1. Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris 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.
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

*Independent Commissioner is appointed and dismissed by Shareholders at the time of the GMS. The party appointed is a candidate proposed by PT Sampoerna Investama, as the Bank's Main and Controlling Shareholder. An Independent Commissioner candidate is determined pursuant to the 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. In 2022, there were 2 Independent Commissioners in Bank Sahabat Sampoerna's organizational structure or 50% of the total serving members of the Board of Commissioners. Thus, the Independent Commissioners' composition complies with the applicable regulations.*

## Criteria of Independent Commissioner

*Bank Sahabat Sampoerna has determined the criteria for the position of Independent Commissioner as follows.*

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.*
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 independensi Komisaris Independen yang bekerja dengan iktikad baik, penuh kehati-hatian, serta bertanggung jawab guna mendukung terciptanya bisnis yang berkesinambungan. Hal tersebut didukung dengan pemenuhan aspek independensi berikut.

## Statement of Independence of Independent Commissioner

*Bank Sahabat Sampoerna guarantees the independence of Independent Commissioners who work in good faith, with full care and responsibility for supporting the creation of a sustainable business. This is supported by the fulfillment of the following independence aspects.*

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

Per Desember 2022, Bank Sahabat Sampoerna belum menyusun kebijakan terkait keberagaman komposisi anggota Dewan Komisaris. Namun demikian, komposisi anggota Dewan Komisaris telah disesuaikan dengan ketentuan perundang-undangan yang berlaku dengan memperhatikan aspek keberagaman berikut.

## Composition Diversity Policy

*As of December 2022, Bank Sahabat Sampoerna has not formulated a policy on composition diversity of Board of Commissioners' members. However, the Board of Commissioners' composition has been adjusted to the applicable laws and regulations by observing the following diversity aspects.*

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>

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

## Penilaian Kinerja Dewan Komisaris

Ketentuan penilaian dan pertanggungjawaban kinerja Dewan Komisaris Bank Sahabat Sampoerna diungkapkan sebagai berikut.

1. Penilaian dan pengukuran kinerja Dewan Komisaris, baik secara individu maupun kolektif, wajib dilakukan sekurang-kurangnya 1 kali dalam setahun dengan metode lainnya baik oleh pihak internal maupun menggunakan pihak ketiga. Ringkasan hasil penilaian tersebut wajib dituangkan dalam Laporan Tahunan.
2. Laporan pertanggungjawaban mengenai tugas-tugas pengawasan Dewan Komisaris selama tahun buku sebelumnya wajib disampaikan dan dimintakan persetujuan Pemegang Saham dalam RUPS Tahunan berikutnya.
3. Laporan hasil *self-assessment* terkait pelaksanaan Tata Kelola Perusahaan (GCG) wajib disampaikan kepada Otoritas Jasa Keuangan sesuai ketentuan yang berlaku, yaitu 2 kali dalam setahun (posisi Juni dan Desember).
4. Laporan pelaksanaan tugas pengawasan Dewan Komisaris terhadap realisasi Rencana Kerja Bank dilakukan 2 kali dalam setahun (posisi Juni dan Desember) paling lambat 2 bulan setelah bulan pelaporan.
5. Dewan Komisaris juga wajib membuat dan menyampaikan laporan lainnya kepada regulator terkait yang diprasyaratkan berdasarkan ketentuan yang berlaku.

Hasil *self-assessment* Tata Kelola Perusahaan (GCG) Dewan Komisaris tahun 2022 menunjukkan nilai komposit 1 atau "Sangat Baik". Informasi hasil penilaian tersebut telah dimuat pada uraian Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

## Penilaian Kinerja Organ Pendukung Dewan Komisaris

Dewan Komisaris secara berkala melakukan penilaian atas efektivitas kinerja organ pendukungnya, yakni Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Hal tersebut bertujuan untuk mengetahui realisasi pencapaian target serta mendorong peningkatan performa masing-masing organ. Adapun kriteria yang digunakan dalam penilaian tersebut, yakni:

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

## Performance Assessment of Board of Commissioners

*The provisions for evaluating and accountability for the performance of Bank Sahabat Sampoerna's Board of Commissioners are disclosed as follows.*

1. *Assessment and measurement of the Board of Commissioners' performance, both individually and collectively, must be carried out at least once a year using other methods, both by internal parties and third parties. The summary of such assessment results shall be included in the Annual Report.*
2. *Accountability report regarding the Board of Commissioners' supervisory duties in the previous fiscal year shall be submitted and the approval of the Shareholders is requested at the next Annual GMS.*
3. *Reports on the self-assessments results related to Corporate Governance (GCG) implementation shall be submitted to the Financial Services Authority in accordance with applicable regulations, 2 times a year (position of June and December).*
4. *Reports on the implementation of the Board of Commissioners' supervisory duties on the realization of the Bank's Work Plan are made 2 times a year (position of June and December) no later than 2 months after the reporting month.*
5. *The Board of Commissioners is also required to prepare and submit other reports to the relevant regulators as required based on applicable regulations.*

*The Board of Commissioners' Good Corporate Governance (GCG) self-assessment results in 2022 showed a composite score of 1 or "Very Good". Information on the assessment results has been described in the GCG Self-Assessment Results description in this Annual Report.*

## Performance Assessment of Board of Commissioners' Supporting Organs

*The Board of Commissioners periodically assesses the effectiveness of its supporting organs' performance, which are the Audit Committee, the Remuneration and Nomination Committee, and the Risk Oversight Committee. The purposes are to determine the target achievement realization and to encourage performance improvement for each organ. The criteria used in the assessment are:*

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

Selain dilakukan oleh Dewan Komisaris, penilaian kinerja organ pendukung Dewan Komisaris juga dilakukan melalui mekanisme penilaian sendiri atau *self-assessment* Tata Kelola Perusahaan (GCG). Pada tahun 2022, Aspek Kelengkapan dan Pelaksanaan Tugas Komite sebagai organ pendukung Dewan Komisaris meraih 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.

*In addition to assessment by the Board of Commissioners, the performance of the Board of Commissioners' supporting organs is also assessed through a self-assessment mechanism of Good Corporate Governance (GCG). In 2022, the Aspects of Completeness and Implementation of Committees' Duties as the Board of Commissioners' supporting organs obtained 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.*

## **Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris**

### **Mekanisme Pengunduran Diri**

Bank Sahabat Sampoerna telah menetapkan mekanisme pengunduran diri Dewan Komisaris yang diuraikan sebagai berikut.

1. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Bank selambatnya 30 hari sebelum efektif pengunduran dirinya.
2. Anggota Dewan Komisaris yang mengundurkan diri sebelum masa jabatannya berakhir maka pertanggungjawaban atas pelaksanaan tugas pengawasan yang dijalankan sejak pertanggungjawaban yang terakhir sampai dengan pemberhentian sementara tersebut efektif tetap harus dimintakan pada RUPS Tahunan yang terdekat.
3. Anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan dan/atau tindak pidana lainnya wajib mengundurkan diri.

## **Mechanism of Resignation and Dismissal of Board of Commissioners**

### **Resignation Mechanism**

*Bank Sahabat Sampoerna has established a resignation mechanism of the Board of Commissioners as described below.*

1. *A member of Board of Commissioners may resign from his/her term of office by sending written notification on such intention to the Bank at least 30 days prior to the resignation date.*
2. *Member of Board of Commissioners who resigns from the position before the term of office ends, his/her accountability until the temporary dismissal becomes effective shall still be requested at the nearest Annual GMS.*
3. *Member of Board of Commissioners who is involved in financial crimes and/or other criminal acts shall resign.*

## Mekanisme Pemberhentian

Selain pengunduran diri secara sukarela, Dewan Komisaris Bank Sahabat Sampoerna dapat diberhentikan sewaktu-waktu dengan mekanisme 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.

## Dismissal Mechanism

Other than voluntary resignation, Bank Sahabat Sampoerna's Board of Commissioners may be dismissed at any time under the following mechanism.

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 diangkat dan diberhentikan berdasarkan hasil keputusan dari RUPS. Organ ini bertanggung jawab penuh atas pengelolaan perusahaan dengan mencurahkan tenaga, pikiran, perhatian, serta pengabdian secara penuh atas tugas, kewajiban, dan pencapaian tujuan perusahaan.

*The Board of Directors is an organ of the Bank that is appointed and dismissed based on the GMS resolutions. This organ is fully responsible for managing the company by devoting full energy, mind, attention, and dedication to the duties, obligations, and achievement of company goals.*

### **Pedoman Kerja**

Pedoman kerja Direksi terdiri dari Kebijakan Umum Tata Kelola (GCG) Bank Sahabat Sampoerna No. BSS/KU-GCG/SKK/02 serta Pedoman dan Tata Tertib Kerja Direksi No. BSS/KK-DIR/CSC/01. Pedoman kerja tersebut mengatur pokok-pokok mengenai fungsi Direksi, seperti:

1. Struktur dan Keanggotaan;
2. Persyaratan dan Pengangkatan;
3. Tugas dan Tanggung Jawab;
4. Benturan Kepentingan;
5. Transparansi;
6. Etika Kerja;
7. Waktu Kerja;
8. Rapat;
9. Masa Jabatan;
10. Pengunduran Diri; serta
11. Penilaian dan Pertanggungjawaban Kinerja.

### **Board Manual**

*The Board of Directors' Board Manual consists of Bank Sahabat Sampoerna's GCG General Policy No. BSS/KU-GCG/SKK/02 and Board of Directors' Board Manual No. BSS/KK-DIR/CSC/01. The Board Manual regulates the principles of the Board of Directors' functions, including:*

- 1. Structure and Composition;*
- 2. Requirements and Appointments;*
- 3. Duties and Responsibilities;*
- 4. Conflict of Interest;*
- 5. Transparency;*
- 6. Work Ethics;*
- 7. Working Hours;*
- 8. Meetings;*
- 9. Term of Office;*
- 10. Resignation; and*
- 11. Performance Assessment and Accountability*

### **Jumlah, Komposisi, Kriteria, dan Independensi**

#### **Jumlah**

Per Desember 2022, jumlah anggota Direksi Bank sebanyak 5 orang. Jumlah tersebut telah sesuai 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**

#### **Number**

*As of December 2022, there are 5 members of the Bank's Board of Directors. The number has complied with the Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Bank, where the Bank must have at least 3 members of the Board of Directors.*

#### **Komposisi**

Berdasarkan RUPS Luar Biasa tanggal 9 Mei 2022, Pemegang Saham Bank Sahabat Sampoerna menyetujui perubahan komposisi Direksi sehubungan dengan pengunduran diri Bapak Setyo Dwitanto selaku Direktur Kepatuhan & Manajemen Risiko. Jabatan tersebut kemudian digantikan oleh Bapak A Dendi Hardiansyah.

#### **Composition**

*Based on the Extraordinary GMS dated 9 May 2022, Bank Sahabat Sampoerna's Shareholders approved the changes to the Board of Directors in connection with the resignation of Mr. Setyo Dwitanto from his position as the Compliance & Risk Management Director. The position is then filled by Mr. A Dendi Hardiansyah.*

Dengan demikian, komposisi Direksi Bank per 31 Desember 2022 diungkapkan sebagai berikut.

Thus, the composition of the Bank's Board of Directors as of 31 December 2022 is 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 <i>Chief Executive Officer</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>• 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 <i>No. SR-67/D.03/2014 dated 19 May 2014</i>	19 May 2023
Henky Suryaputra	Direktur Keuangan dan Perencanaan Bisnis <i>Finance and Business Planning Director</i>	<ul style="list-style-type: none"> <li>• 2020-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 27 Juli 2020.</li> <li>• 2020-2023 : Circular Resolutions of Extraordinary GMS dated 27 July 2020.</li> </ul>	No. KEP-70/D.03/2020 tanggal 26 Juni 2020 <i>No. KEP-70/D.03/2020 dated 26 June 2020</i>	19 May 2023
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</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 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 <i>No. SR-21/D.03/2015 dated 20 February 2015</i>	19 May 2023
Rudy Mahasin	Direktur Bisnis UMKM <i>ESME Business Director</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 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 <i>No. SR-21/D.03/2015 dated 20 February 2015</i>	19 May 2023

Nama Name	Jabatan Position	Masa Jabatan dan Dasar Pengangkatan Term of Office and Basis of Appointment	Persetujuan Bank Indonesia/ Otoritas Jasa Keuangan Approval from Bank Indonesia/ Financial Services Authority	Akhir Periode Jabatan End of Term of Office
A Dendi Hardiansyah	Direktur Kepatuhan & Manajemen Risiko <i>Compliance &amp; Risk Management Director</i>	<ul style="list-style-type: none"> <li>• 2022-2023 : Keputusan RUPS Luar Biasa tanggal 9 Mei 2022.</li> <li>• 2022-2023 : <i>Extraordinary GMS Resolutions dated 9 May 2022.</i></li> </ul>	No. KEP-19/PB.1/2022 tanggal 14 April 2022 No. KEP-19/PB.1/2022 dated 14 April 2022	19 May 2023

### Persyaratan dan Pengangkatan

Direksi Bank Sahabat Sampoerna yang menjabat di tahun 2022 telah memenuhi ketentuan persyaratan dan pengangkatan berikut.

1. Persyaratan anggota Direksi:
  - a. Mempunyai akhlak, moral, dan integritas yang baik;
  - b. Cakap melakukan perbuatan hukum;
  - c. Dalam waktu 5 tahun sebelum pengangkatan sebagai Direktur, dan selama menjabat:
    - 1) Tidak pernah dinyatakan pailit;
    - 2) Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
    - 3) Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
    - 4) Tidak pernah menjadi angora Direksi dan/atau Dewan Komisaris yang selama menjabat:
      - a) Pernah tidak menyelenggarakan RUPS Tahunan;
      - b) Pertanggungjawabannya pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau Dewan Komisaris;
      - c) Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada Otoritas Jasa Keuangan;
  - d. Memiliki komitmen untuk memenuhi peraturan perundang-undangan dan mendukung kebijakan Otoritas Jasa Keuangan;
  - e. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan oleh Bank;
  - f. Memiliki komitmen terhadap pengembangan Lembaga Jasa Keuangan yang sehat;

### Requirements and Appointments

*Bank Sahabat Sampoerna's Board of Directors serving in 2022 have met the following requirements and appointments.*

1. *Requirements for members of the Board of Directors:*
  - a. *Have good character, morals, and integrity;*
  - b. *Capable in performing legal actions;*
  - c. *Within 5 years before appointment as the Director and during the term of office:*
    - 1) *Never been declared bankrupt;*
    - 2) *Never become a member of Board of Directors and/or Board of Commissioners who is found guilty of causing a company to be declared bankrupt;*
    - 3) *Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector;*
  - 4) *Never been a member of Board of Directors and/ Board of Commissioners who during the term of office:*
    - a) *Has ever not convening an annual GMS;*
    - b) *Has ever had his/her accountability rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Directors and/or Board of Commissioners;*
    - c) *Has ever caused a company that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its Annual Report and/or Financial Statements to the Financial Services Authority;*
  - d. *Has a commitment to comply with the laws and regulations and support the Financial Services Authority policies;*
  - e. *Has knowledge and/or expertise in the field required by the Bank; and*
  - f. *Has integrity, competence, and finance reputation as required by the regulator;*

- g. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Pihak Utama;
- h. Tidak memiliki kredit dan/atau pembiayaan macet; dan
- i. Persyaratan kelayakan keuangan paling sedikit dibuktikan dengan:
- 1) Memiliki reputasi keuangan;
  - 2) Memiliki kemampuan keuangan yang dapat mendukung perkembangan bisnis Lembaga Jasa Keuangan; dan
  - 3) Memiliki komitmen untuk melakukan upaya-upaya yang diperlukan apabila Lembaga Jasa Keuangan menghadapi kesulitan keuangan.
2. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 tahun di bidang operasional sebagai Pejabat Eksekutif di bidang keuangan.
3. Mayoritas anggota Direksi dilarang memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau anggota Dewan Komisaris maupun Pemegang Saham Pengendali.
4. Seseorang yang telah memenuhi persyaratan untuk menjadi calon Direktur, diajukan kepada Bank untuk dilakukan proses seleksi (*assessment*) kemampuan, latar belakang, kelayakan, pendidikan, akhlak, moral, integritas calon oleh Komite Remunerasi dan Nominasi.
5. Bagi calon yang telah memenuhi kualifikasi sebagaimana dimaksud poin 4, Komite Remunerasi dan Nominasi wajib memberikan rekomendasi kepada Dewan Komisaris untuk diputuskan dan diajukan kepada Pemegang Saham melalui RUPS dan kepada Otoritas Jasa Keuangan untuk mengikuti proses Penilaian Kemampuan dan Kepatutan. Komite Remunerasi dan Nominasi juga harus membuat analisa hasil penilaian (*assessment*) calon anggota Direksi untuk digunakan sebagai salah satu persyaratan pengajuan calon Direktur kepada Otoritas Jasa Keuangan.
6. Dalam hal anggota Komite Remunerasi dan Nominasi memiliki benturan kepentingan (*conflict of interest*) dengan calon Direktur, maka wajib diungkapkan dalam usulan tersebut.
7. Pengangkatan anggota Direksi harus mendapat persetujuan RUPS dan telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dari Otoritas Jasa Keuangan, dan/atau memenuhi persyaratan lain yang ditetapkan oleh instansi lain yang terkait sebelum dinyatakan efektif menjabat sebagai Direktur.
8. Calon Direktur yang belum dinyatakan efektif, tidak dapat melakukan tugas dan tanggung jawabnya sebagai Komisaris dan tidak dapat membuat keputusan yang mengikat secara hukum, dan oleh karenanya belum melekat hak dan kewajibannya sebagai Direktur.
- g. *Not included as a party who is prohibited from becoming Main Not having loans and/or loss financing;*
- h. *Not having loans and/or loss financing; and*
- i. *Financial feasibility requirements are at least proven by:*
- 1) *Having financial reputation;*
  - 2) *Having financial capacity to support LJK's business development; and*
  - 3) *Having commitment to making necessary efforts if LJK encounters financial difficulties;*
2. *The majority of the Board of Directors' members have at least 5 years experience in the operations as Executive Officers in financial industry.*
3. *The majority of the Board of Directors' members are prohibited from having family relations up to the second degree with fellow members of the Board of Directors and/or members of the Board of Commissioners and Controlling Shareholders.*
4. *Candidate who meets the requirements to be a Director is submitted to the Bank for a selection process (assessment) of the candidate's ability, background, eligibility, education, character, morals, and integrity by the Remuneration and Nomination Committee.*
5. *Candidate who meets the qualifications will as mentioned in point 4, Remuneration and Nomination Committee shall give recommendations to the Board of Commissioners to be decided upon and submitted to the Shareholders through GMS and to Financial Services Authority to participate in the Fit and Proper test process. The Remuneration and Nomination Committee shall also analyze the results of the assessment of the candidate of Board of Directors to be used as one of the requirements for submitting candidates for Directors to the Financial Services Authority.*
6. *In the event that a member of Remuneration and Nomination Committee has a conflict of interest with candidate for the Directors, such matter must be disclosed.*
7. *Appointment of members of Board of Directors must obtain approval from the GMS and have passed the Fit and Proper Test from the Financial Services Authority, and/or meet other requirements set by other relevant institutions prior to being declared effective as Director.*
8. *Candidate of Director who has not been declared effective, cannot carry out his/her duties and responsibilities as the Director and cannot make legally binding decisions, and therefore has no inherence rights and obligations as the Director.*

9. Calon Direktur yang telah dinyatakan efektif wajib dilaporkan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah dinyatakan efektif, disertai dengan akta RUPS, dan yang bersangkutan wajib membuat dan menyampaikan Surat Pernyataan Direksi kepada Lembaga Penjamin Simpanan sesuai ketentuan yang berlaku.
10. Anggota Direksi harus bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.

## Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota Direksi. Bank telah memastikan bahwa tidak terdapat intervensi dari Pemegang Saham yang mampu mempengaruhi Direksi dalam menjalankan tugas dan tanggung jawabnya secara profesional. Direksi senantiasa bekerja dengan iktikad baik, penuh kehati-hatian, serta bertanggung jawab dalam mengelola Bank guna mendukung terciptanya bisnis yang berkesinambungan.

## Tugas, Tanggung Jawab, dan Wewenang Direksi

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Direksi Bank Sahabat Sampoerna diuraikan sebagai berikut.

1. Direksi bertugas menjalankan dan bertanggung jawab penuh atas pengurusan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
2. Direksi wajib melaksanakan prinsip-prinsip *good corporate governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi, dengan membentuk sekurang-kurangnya (i) Satuan Kerja Audit Internal (ii) Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko, serta (iii) Satuan Kerja Kepatuhan.
3. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
4. Dalam rangka pelaksanaan tugasnya, Direksi membentuk komite yang dibentuk sesuai dengan ketentuan Otoritas Jasa Keuangan (Pengawas Bank) dan/atau sesuai dengan pertimbangan Direksi atau kebutuhan Bank, antara lain:
  - a. *Risk Management Committee*;
  - b. *Operating Risk Committee*;
  - c. *Assets and Liability Committee (ALCO)*;
  - d. *Information and Technology Committee*; dan
  - e. *Credit Policy Committee*.

9. *Candidate of Director who has been declared effective must be reported to the Financial Authority Services no later than 10 working days after being declared effective, accompanied by the GMS deed, and the concerned member must prepare and submit a Statemnt Letter of Directors to the Deposit Insurance Corporation in accordance with the applicable regulations.*
10. *Members of Board of Directors must be willing to improve competence continuously through education and training.*

## Independency

*Bank Sahabat Sampoerna guarantees the independence of all members of the Board of Directors. The Bank has ensured that there is no intervention from the Shareholders that may influence the Board of Directors in performing the duties and responsibilities professionally. The Board of Directors works in good faith, with full care and responsibility for managing the Bank in order to support the creation of a sustainable business.*

## Board of Directors Duties, Responsibilities, and Authority

### Duties and Responsibilities

*The duties and responsibilities of Bank Sahabat Sampoerna's Board of Directors are as follows:*

1. *The Board of Directors has the duty to carry out and be fully responsible for the Bank management in accordance with the aims and objectives of the Bank as stipulated in the Articles of Association and the applicable laws and regulations.*
2. *The Board of Directors must implement the principles of good corporate governance in all business activities of the Bank at all levels or grades of the organisation by establishing at least (i) an Internal Audit Work Unit, (ii) a Risk Management Work Unit and a Risk Management Committee and (iii) a Compliance Work Unit.*
3. *The Board of Directors has to accounts its duties implementation to the Shareholders through the GMS.*
4. *In implementing itsr duties, the Board of Directors forms a committee in accordance with the provisions of the Financial Services Authority (Bank Supervisor) and/or in accordance with the considerations of the Board of Directors or the needs of the Bank, including:*
  - a. *Risk Management Committee*;
  - b. *Operating Risk Committee*;
  - c. *Assets and Liability Committee (ALCO)*;
  - d. *Information and Technology Committee*; and
  - e. *Credit Policy Committee*.

5. Anggota komite terdiri dari sekurang-kurangnya 1 orang Direktur yang membidangi dan/atau Direktur lain yang terkait (jika diperlukan), serta beberapa pejabat eksekutif yang ditetapkan oleh rapat komite.
  6. Keputusan komite yang bersifat strategis dan berdampak material, baik jangka pendek maupun jangka panjang bagi Bank harus mendapatkan persetujuan rapat Direksi (eskalasi).
  7. Pengaturan tentang komite di tingkat Direksi tersebut diatur lebih lanjut dalam Pedoman Kerja Komite masing-masing yang disusun oleh komite masing-masing dan dievaluasi secara berkala sesuai kebijakan Bank yang berlaku.
  8. Selain komite di tingkat Direksi tersebut, Bank juga dapat membentuk komite lain di tingkat Direksi sesuai dengan pertimbangan Direksi dan/atau kebutuhan Bank dengan persetujuan Direksi.
  9. Direksi menyusun dan melaksanakan rencana kegiatan dalam rangka meningkatkan literasi keuangan dan inklusi keuangan.
  10. Direktur Utama akan memimpin RUPS. Dalam hal Direktur Utama tidak hadir, RUPS dipimpin oleh Direktur yang ditunjuk oleh Direktur Utama. Dalam hal Direktur yang ditunjuk tidak hadir atau berhalangan, rapat dipimpin oleh anggota Direksi yang dipilih oleh dan dari anggota Direksi yang hadir.
  11. Direksi yang wajib mendapatkan persetujuan dari Dewan Komisaris dalam hal melakukan tindakan sebagai berikut.
    - a. Meminjam uang dengan jumlah lebih dari Rp50.000.000.000 atau meminjamkan uang dengan jumlah lebih dari Rp5.000.000.000 atas nama Bank (tidak termasuk kegiatan usaha Bank sebagaimana ditentukan perundang-undangan yang berlaku, yang akan diatur lebih lanjut dalam suatu Keputusan Direksi dan Dewan Komisaris).
    - b. Mendirikan suatu usaha atau turut serta dalam pada perusahaan lain, baik di dalam ataupun di luar negeri.
  12. Direksi wajib mendapatkan persetujuan dari sedikitnya  $\frac{3}{4}$  Pemegang Saham yang hadir dalam RUPS dalam hal melakukan tindakan melepaskan hak atau menjadikan jaminan utang seluruh atau lebih dari 50% harta kekayaan versi Bank pada satu tahun buku, baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri atau berkaitan satu sama lain.
  13. Direksi wajib menumbuhkan dan mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
5. *The committee consists of at least 1 Director in charge and/or other related Directors (if deemed necessary), and several executive officers determined by the committee meeting.*
  6. *Committee decisions that are strategic and have a material impact, both short term and long term for the Bank shall obtain approval from the Board of Directors meeting (escalation).*
  7. *The arrangements regarding committees at the Board of Directors level are further regulated in the Work Guidelines for each Committee which are prepared by the respective committees and are evaluated periodically according to the prevailing Bank policies.*
  8. *In addition to the committee at the Board of Directors level, the Bank may also form other committees at the Board of Directors level in accordance with the considerations of the Board of Directors and/or the needs of the Bank with the approval of the Board of Directors.*
  9. *The Board of Directors prepares and implements an activity plan to increase financial literacy and financial inclusion.*
  10. *The President Director will chair the GMS. In the event that the President Director is absent, the GMS is chaired by a Director appointed by the President Director. In the event that the appointed Director is absent or unable to attend, the meeting is chaired by a member of the Board of Directors elected by and from the members of the Board of Directors who attend.*
  11. *Directors are required to obtain approval from the Board of Commissioners in taking the following actions:*
    - a. *Borrowing money in the amount of more than Rp50,000,000,000 or lending money in the amount of more than Rp5,000,000,000 on behalf of the Bank (excluding Bank business activities as determined by applicable laws, which will be further regulated in the Board of Directors and Board of Commissioners Decision Letter); and*
    - b. *Establishing a business or participating in other companies, both at home and abroad.*
  12. *The Board of Directors must obtain approval from at least  $\frac{3}{4}$  Shareholders present at the GMS in taking action to relinquish rights or make debt guarantees of all or more than 50% of the Bank's assets in one financial year, either in one transaction or several independent transactions or related to each other.*
  13. *The Board of Directors is required to grow and realize the implementation of a culture of compliance at all levels of the organization and business activities of the Bank.*

14. Rencana Bisnis wajib disusun oleh Direksi dan disetujui oleh Dewan Komisaris. Direksi wajib melaksanakan Rencana Bisnis secara efektif.
  15. Rencana Aksi Keuangan Berkelanjutan wajib disusun oleh Direksi dan disetujui oleh Dewan Komisaris.
  16. Terkait Anti Pencucian Uang Pencegahan Pendanaan Terorisme (APU-PPT), pengawasan aktif Direksi, paling kurang meliputi:
    - a. Memastikan Bank memiliki kebijakan dan prosedur penerapan program APU-PPT;
    - b. Mengusulkan kebijakan dan prosedur tertulis yang bersifat strategis mengenai penerapan program APU dan PPT kepada Dewan Komisaris;
    - c. Memastikan penerapan program APU dan PPT dilaksanakan sesuai dengan kebijakan dan prosedur tertulis yang telah ditetapkan;
    - d. Membentuk unit kerja khusus/dan atau menunjuk pejabat yang bertanggung jawab terhadap penerapan program APU dan PPT;
    - e. Melakukan pengawasan atas kepatuhan unit kerja dalam menerapkan program APU dan PPT;
    - f. Memastikan bahwa kebijakan dan prosedur tertulis mengenai penerapan program APU dan PPT sejalan dengan perubahan dan pengembangan produk, jasa, dan teknologi di sektor jasa keuangan serta sesuai dengan perkembangan modus pencucian uang dan/atau pendanaan terorisme; dan
    - g. Memastikan bahwa seluruh pegawai, khususnya pegawai dari satuan kerja terkait dan pegawai baru telah mengikuti pelatihan yang berkaitan dengan penerapan program APU dan PPT secara berkala.
  17. Terkait penerapan manajemen risiko, Direksi:
    - a. Menyusun kebijakan dan strategi manajemen risiko secara tertulis dan komprehensif;
    - b. Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko dan eksposur risiko yang diambil oleh Bank secara keseluruhan;
    - c. Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi;
    - d. Mengembangkan budaya manajemen risiko pada seluruh jenjang organisasi;
    - e. Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan manajemen risiko;
    - f. Memastikan bahwa fungsi manajemen risiko telah beroperasi secara independen; dan
    - g. Melaksanakan kaji ulang secara berkala untuk memastikan keakuratan metodologi penilaian risiko, kecukupan implementasi sistem informasi manajemen risiko, serta ketepatan kebijakan dan prosedur manajemen risiko dan penetapan limit risiko.
14. *The Business Plan must be prepared by the Board of Directors and approved by the Board of Commissioners. The Board of Directors must implement the Business Plan effectively.*
  15. *The Sustainable Finance Action Plan must be prepared by the Board of Directors and approved by the Board of Commissioners.*
  16. *Regarding Anti-Money Laundering Prevention of Terrorism Funding (AML-CTF), the Board of Directors' active supervision at least includes:*
    - a. *Ensuring that the Bank has policies and procedures for implementing the AML-CTF program;*
    - b. *Proposing strategic written policies and procedures regarding the implementation of the APU and PPT programs to the Board of Commissioners;*
    - c. *Ensuring that the APU and PPT programs is carried out in accordance with the established written policies and procedures;*
    - d. *Establishing a special work unit and/or appointing an official who is responsible for the implementation of the AML and CFT program;*
    - e. *Supervising work unit compliance in implementing the APU and PPT programs;*
    - f. *Ensuring that written policies and procedures regarding the implementation of the APU and PPT programs are in line with changes and developments in products, services, and technology in the financial services sector and in accordance with developments in money laundering and/or terrorism financing; and*
    - g. *Ensuring that all employees, especially employees from related working unit and new employees have attended training related to the implementation of the APU and PPT programs on a regular basis.*
  17. *Regarding the risk management implementation, the Board of Directors:*
    - a. *Develops written and comprehensive risk management policies and strategies;*
    - b. *Is responsible for the implementation of risk management policies and risk exposure taken by the Bank as a whole;*
    - c. *Evaluates and decides on transactions that require the approval of the Board of Directors;*
    - d. *Reviews risk management culture at all levels of the organization;*
    - e. *Ensures the improvement of human resource competencies related to risk management;*
    - f. *Ensures that the risk management function operates independently; and*
    - g. *Regular reviews to ensure the accuracy of the risk assessment methodology, the adequacy of the risk management information system implementation, as well as the accuracy of risk management policies and procedures and setting risk limits.*

18. Terkait penerapan manajemen risiko teknologi informasi, Direksi:
- a. Menetapkan rencana strategis teknologi informasi dan kebijakan bank terkait penggunaan teknologi informasi;
  - b. Menetapkan kebijakan, standar, dan prosedur terkait penyelenggaraan teknologi informasi yang memadai dan mengomunikasikannya secara efektif, baik pada satuan kerja penyelenggara maupun pengguna teknologi informasi;
  - c. Memastikan:
    - 1) Teknologi informasi yang digunakan Bank dapat mendukung perkembangan usaha Bank, pencapaian tujuan bisnis Bank dan kelangsungan pelayanan terhadap nasabah Bank;
    - 2) Terdapat kegiatan peningkatan kompetensi sumber daya manusia yang terkait dengan penyelenggaraan dan penggunaan teknologi informasi; serta
    - 3) Ketersediaan sistem pengelolaan pengaman informasi (*information security management system*) yang efektif dan dikomunikasikan kepada satuan kerja pengguna dan penyelenggara teknologi informasi;
  - d. Penerapan proses manajemen risiko dalam pengguna teknologi informasi dilaksanakan secara memadai dan efektif;
  - e. Kebijakan, standar, dan prosedur teknologi informasi diterapkan secara efektif pada satuan kerja pengguna dan penyelenggara teknologi informasi;
  - f. Terdapat sistem pengukuran kinerja proses penyelenggaraan teknologi informasi yang paling sedikit dapat mendukung proses pemantauan terhadap implementasi strategi mendukung penyelesaian proyek pengembangan teknologi informasi, mengoptimalkan pendayagunaan sumber daya manusia dan investasi pada infrastruktur, serta meningkatkan kinerja proses penyelenggaraan teknologi informasi dan kualitas layanan penyampaian hasil proses kepada pengguna teknologi informasi.
18. Regarding the implementation of information technology risk management, the Board of Directors:
- a. Establishes information technology strategic plans and bank policies regarding the use of information technology;
  - b. Establishes policies, standards and procedures related to the implementation of adequate information technology and communicates them effectively, both to the implementing working unit and users of information technology;
  - c. Ensures:
    - 1) Information technology used by the Bank can support the development of the Bank's business, achievement of the Bank's business objectives and continuity of service to the Bank's customers;
    - 2) There are activities to increase the competence of human resources related to the operation and use of information technology; and
    - 3) Availability of an effective information security management system that is communicated to working unit of information technology users and providers;
  - d. Implementation of risk management processes in information technology users is carried out adequately and effectively;
  - e. Information technology policies, standards and procedures are implemented effectively in the working unit of information technology users and providers;
  - f. There is a process performance measurement system for implementing information technology that can at least support the process of monitoring the implementation of strategies to support the completion of information technology development projects, optimizing the utilization of human resources and investment in infrastructure, and improving the performance of the process of implementing information technology and the quality of service delivery of process results to users information Technology.

### Wewenang

Dalam menjalankan tugas dan tanggung jawab, 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;

### Authority

In carrying out the duties and responsibilities, the Bank's Board of Directors has the authority to:

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;

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| <ol style="list-style-type: none"> <li>4. Bertindak atas nama Bank dalam menandatangani perjanjian dengan pihak eksternal sebagaimana diatur dalam ketentuan internal yang berlaku;</li> <li>5. Menandatangani surat-surat berharga dan dokumen penting perusahaan baik sendiri ataupun bersama-sama Direksi serta Pejabat Bank yang diberikan wewenang;</li> <li>6. Menandatangani laporan-laporan operasional Bank kepada regulator dan pihak eksternal lainnya sesuai peraturan dan perundang-undangan yang berlaku; serta</li> <li>7. Memutuskan perekrutan, promosi, demosi, mutasi, pemutusan hubungan kerja, dan penyesuaian kompensasi karyawan sesuai ketentuan SDM dan ketenagakerjaan yang berlaku.</li> </ol> | <ol style="list-style-type: none"> <li>4. <i>To act on behalf of the Bank in signing agreements with external parties as stipulated in the applicable internal regulations;</i></li> <li>5. <i>To sign securities and important documents of the Company either alone or together with the Board of Directors and authorized Bank Officials;</i></li> <li>6. <i>To sign operational reports of the Bank to regulators and other external parties in accordance with the applicable laws and regulations; and</i></li> <li>7. <i>To decide the recruitment, promotion, demotion, transfer, termination of employment, and adjustment of employee compensation in accordance with the applicable HR and employment regulations.</i></li> </ol> |
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### Pembagian Tugas dan Tanggung Jawab

Agar pelaksanaan tugas dan tanggung jawabnya dapat berjalan efektif, Direksi Bank Sahabat Sampoerna dibagi atas bidang tugas sebagai berikut.

### Implementation of Duties and Responsibilities

*To run effective implementation, the duties and responsibilities of Bank Sahabat Sampoerna's Board of Directors are divided into the following areas.*

Direktur Utama Chief Executive Officer	
<b>Sisi Finansial</b> <i>Financial Side</i>	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. <i>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.</i>
<b>Sisi Nasabah</b> <i>Customer Side</i>	Mengendalikan, mengawasi, dan menjalankan fungsi hubungan masyarakat terkait pengenalan Bank kepada masyarakat umum. <i>To control, supervise, and perform public relations functions related to the introduction of the Bank to the general public.</i>
<b>Sisi SDM</b> <i>HR Side</i>	<ul style="list-style-type: none"> <li>• Mengendalikan dan mengawasi kegiatan pengelolaan dan pengembangan sumber daya manusia, dengan menyeimbangkan antara Visi dan Misi Bank, <i>best practice</i> secara umum, serta peraturan dan perundang-undangan yang berlaku; serta</li> <li>• 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.</li> </ul> <i>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</i> <i>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.</i>
<b>Sisi Proses</b> <i>Process Side</i>	<ul style="list-style-type: none"> <li>• 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;</li> <li>• Memantau dan menjaga kepatuhan Bank terhadap seluruh ketentuan yang berlaku, maupun terhadap perjanjian dan komitmen yang dilaksanakan Bank dengan pihak lain;</li> <li>• Menetapkan kerangka manajemen risiko melalui pembentukan komite-komite pendukung pengelolaan manajemen risiko;</li> <li>• Memantau dan mengelola aktivitas fungsi manajemen risiko berdasarkan kebijakan dan prosedur manajemen risiko, termasuk merancang model operasi manajemen risiko; serta</li> <li>• 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).</li> </ul> <i>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;</i> <i>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;</i> <i>To establish a risk management framework by establishing committees supporting risk management;</i> <i>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</i> <i>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).</i>

<b>Direktur Keuangan dan Perencanaan Bisnis</b> <b>Finance and Business Planning Director</b>	
<b>Sisi Finansial</b> <i>Financial Side</i>	Memimpin pengelolaan operasional keuangan dan perencanaan bisnis, termasuk dan tidak terbatas terhadap pengembangan produk-produk Bank. <i>To lead the operational management of Finance and Business Planning, including but not limited to the development of Bank products.</i>
<b>Sisi Nasabah</b> <i>Customer Side</i>	Merumuskan arahan strategis yang sejalan dengan Visi dan Misi Bank untuk memastikan pengelolaan, pertumbuhan, dan pencapaian keuangan sesuai dengan perencanaan bisnis. <i>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.</i>
<b>Sisi SDM</b> <i>HR Side</i>	<ul style="list-style-type: none"> <li>• Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta</li> <li>• Bertanggung jawab atas pengelolaan dan pengembangan karier dan kompetensi SDM dalam cakupan kerjanya.</li> <li>• <i>To be responsible for supervising officials/employees in each division within the scope of the duties; and</i></li> <li>• <i>To be responsible for career management and development, and HR competence in the scope of work.</i></li> </ul>
<b>Sisi Proses</b> <i>Process Side</i>	<ul style="list-style-type: none"> <li>• 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;</li> <li>• Mengelola dan memastikan pencapaian target dan kualitas hasil kerja;</li> <li>• 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;</li> <li>• 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</li> <li>• Mengawasi dan memimpin pengelolaan hubungan dan/atau transaksi usaha dan keuangan Bank dengan memerhatikan prinsip kehati-hatian dan <i>good corporate governance</i> (GCG).</li> <li>• <i>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;</i></li> <li>• <i>To manage and ensure target achievement and quality of work results;</i></li> <li>• <i>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;</i></li> <li>• <i>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</i></li> <li>• <i>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).</i></li> </ul>

<b>Direktur Operasi dan Teknologi Informasi</b> <b>Operations and Information Technology Director</b>	
<b>Sisi Finansial</b> <i>Financial Side</i>	Mengelola kegiatan operasional Bank dan penyediaan sistem teknologi informasi dalam upaya mendukung kebutuhan bisnis dan pelaksanaan penerapan manajemen risiko. <i>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.</i>
<b>Sisi Nasabah</b> <i>Customer Side</i>	Mengendalikan, mengawasi, dan menjalankan fungsi untuk menjaga tingkat kepuasan nasabah kepada layanan Bank secara umum. <i>To control, supervise, and carry out functions to maintain customer satisfaction level with the Bank's services in general.</i>
<b>Sisi SDM</b> <i>HR Side</i>	<ul style="list-style-type: none"> <li>• Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta</li> <li>• 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.</li> <li>• <i>To be responsible for supervising officials/employees in each division within the scope of their duties; and</i></li> <li>• <i>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.</i></li> </ul>

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

<b>Sisi Proses</b> <i>Process Side</i>	<ul style="list-style-type: none"> <li>• Mengendalikan dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, dan pedoman kerja terkait kegiatan operasional dan transaksi Bank serta sistem teknologi informasi;</li> <li>• Bertanggung jawab atas kegiatan operasional Bank dalam upaya mendukung kebutuhan bisnis dan pelaksanaan penerapan manajemen risiko;</li> <li>• 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; serta</li> <li>• 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.</li> <li>• <i>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;</i></li> <li>• <i>To be responsible for the Bank's operational activities in an effort to support business needs and implement risk management;</i></li> <li>• <i>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; and</i></li> <li>• <i>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.</i></li> </ul>
<b>Sisi Proses</b> <i>Process Side</i>	<ul style="list-style-type: none"> <li>• 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</li> <li>• Mempertanggungjawabkan laporan kegiatan operasional Bank kepada pihak-pihak yang berkepentingan (namun tidak terbatas pada Bank Indonesia, Pemegang Saham, dan badan eksternal lainnya).</li> <li>• <i>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</i></li> <li>• <i>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).</i></li> </ul>

**Direktur Bisnis UMKM**  
**ESME Business Director**

<b>Sisi Finansial</b> <i>Financial Side</i>	<ul style="list-style-type: none"> <li>• Mengelola dan memastikan pencapaian target dan kualitas bisnis kredit mikro; serta</li> <li>• Mengelola inisiatif perancangan bisnis dan produk baru Bank.</li> <li>• <i>To manage and ensure target achievement and micro credit business quality; and</i></li> <li>• <i>To manage the Bank's new business and product design initiatives.</i></li> </ul>
<b>Sisi Nasabah</b> <i>Customer Side</i>	<p>Mengelola dan memastikan pertumbuhan portofolio kredit mikro yang sehat dan berkualitas baik, serta portofolio untuk bisnis dan produk baru lainnya.</p> <p><i>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.</i></p>
<b>Sisi SDM</b> <i>HR Side</i>	<ul style="list-style-type: none"> <li>• Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta</li> <li>• 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.</li> <li>• <i>To be responsible for supervising officials/employees in each division within the scope of their duties; and</i></li> <li>• <i>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.</i></li> </ul>
<b>Sisi Proses</b> <i>Process Side</i>	<ul style="list-style-type: none"> <li>• Mengendalikan dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, dan pedoman kerja terkait bisnis mikro dan pengembangan bisnis serta produk baru; dan</li> <li>• Memberi masukan untuk kebijakan perkreditan dan produk Bank, berdasarkan hasil evaluasi bisnis dan kebutuhan pasar.</li> <li>• <i>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</i></li> <li>• <i>To give inputs to the Bank's credit and product policies, based on the results of business evaluations and market needs.</i></li> </ul>

<b>Direktur Kepatuhan &amp; Manajemen Risiko Compliance &amp; Risk Management Director</b>	
<b>Sisi Finansial Financial Side</b>	<p>Mengelola aspek kepatuhan dan manajemen risiko Bank dalam upaya mendukung kebutuhan bisnis, termasuk:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Membangun dan mengelola bisnis resiliensi Bank.</li> </ul> <p><i>To manage the Bank's compliance and risk management aspects in an effort to support business needs, including:</i></p> <ul style="list-style-type: none"> <li>• <i>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</i></li> <li>• <i>To build and manage the Bank's resilience business.</i></li> </ul>
<b>Sisi Nasabah Customer Side</b>	<p>Mengelola dan memantau kondisi pasar dan nasabah melalui hasil analisa riset pasar dan nasabah.</p> <p><i>To manage and monitor market and customer conditions through results of market and customer research analysis.</i></p>
<b>Sisi SDM HR Side</b>	<ul style="list-style-type: none"> <li>• Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya; serta</li> <li>• Bertanggung jawab atas pengelolaan serta pengembangan karier dan kompetensi SDM dalam cakupan kerjanya, namun tidak terbatas pada hal-hal terkait manajemen risiko dan kepatuhan.</li> </ul> <p><i>To be responsible for supervising officials/employees in each division within the scope of their duties; and</i></p> <p><i>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.</i></p>
<b>Sisi Proses Process Side</b>	<ul style="list-style-type: none"> <li>• 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;</li> <li>• Memantau dan menjaga kepatuhan Bank terhadap seluruh ketentuan yang berlaku, maupun terhadap perjanjian dan komitmen yang dilaksanakan Bank dengan pihak lain;</li> <li>• Menetapkan kerangka manajemen risiko melalui pembentukan komite-komite pendukung pengelolaan manajemen risiko;</li> <li>• Memantau dan mengelola aktivitas fungsi manajemen risiko berdasarkan kebijakan dan prosedur manajemen risiko, termasuk merancang model operasi manajemen risiko;</li> <li>• 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</li> <li>• Merumuskan strategi guna mendorong terciptanya budaya kepatuhan.</li> </ul> <p><i>To propose, control, and supervise 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;</i></p> <p><i>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;</i></p> <p><i>To establish a risk management framework by establishing committees supporting risk management;</i></p> <p><i>To monitor and manage the activities of risk management function based on risk management policies and procedures, including to design risk management operations models;</i></p> <p><i>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</i></p> <p><i>To formulate strategies to encourage the Bank's compliance culture growth.</i></p>

## Benturan Kepentingan

Ketentuan terkait benturan kepentingan Direksi diungkapkan dalam Pedoman dan Tata Tertib Kerja Direksi Bank Sahabat Sampoerna, yang diuraikan sebagai berikut.

1. Benturan Kepentingan adalah perbedaan kepentingan ekonomis Bank dengan kepentingan ekonomis pribadi anggota Direksi, anggota Dewan Komisaris, atau pemegang saham utama yang dapat merugikan Bank.

## Conflict of Interest

Provisions related to conflict of Interest of the Board of Directors are disclosed in the Board Manual of Bank Sahabat Sampoerna's Board of Directors, which are explained below.

1. Conflict of Interest is the difference between the Bank's economic interests and personal economic interests of member of Board of Directors, member of the Board of Commissioners, or major shareholders that can harm the Bank.

2. Anggota Direksi harus menghindari potensi atau menempatkan diri untuk tidak terjadi benturan kepentingan. Dalam hal benturan kepentingan tidak dapat dihindari, anggota Direksi wajib mengungkapkan potensi benturan kepentingan dimaksud dan dilarang melakukan tindakan yang dapat merugikan atau mengurangi keuntungan Bank.
  3. Anggota Direksi tidak berwenang mewakili Bank apabila:
    - a. Terdapat perkara di Pengadilan antara Bank dengan anggota Direksi yang bersangkutan;
    - b. Anggota Direksi yang bersangkutan mempunyai benturan kepentingan dengan kepentingan Bank.
  4. Dalam hal terdapat keadaan sebagaimana dimaksud di atas, yang berhak mewakili Bank adalah:
    - a. Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Bank;
    - b. Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan bank;
    - c. Pihak lain yang ditunjuk oleh RUPS apabila seluruh anggota Direksi atau anggota Dewan Komisaris tidak dapat menjalankan fungsinya atau mempunyai benturan kepentingan.
  5. Ketentuan lainnya terkait benturan kepentingan juga mengacu kepada ketentuan-ketentuan terkait lainnya yang berlaku bagi Bank.
  6. Segala keputusan Direksi diambil sesuai dengan pedoman dan tata tertib kerja, yang mengikat dan menjadi tanggung jawab seluruh anggota Direksi. Dalam hal terjadi perbedaan pendapat (*dissenting opinion*), dicantumkan secara jelas dalam risalah rapat Direksi beserta alasan perbedaan pendapat. Terkait dengan hal tersebut, salinan risalah rapat Direksi yang telah ditandatangani oleh seluruh anggota Direksi yang hadir, harus didistribusikan kepada seluruh anggota Direksi.
  7. Pengungkapan benturan kepentingan sebagaimana dimaksud pada angka 1 dituangkan dalam risalah rapat yang paling sedikit mencakup nama pihak yang memiliki benturan kepentingan, masalah pokok benturan kepentingan, dan dasar pertimbangan pengambilan keputusan.
  8. Untuk menghindari pengambilan keputusan yang berpotensi merugikan atau mengurangi keuntungan Bank, Bank harus memiliki dan menerapkan kebijakan intern mengenai:
    - a. Pengaturan penanganan benturan kepentingan yang mengikat setiap pengurus dan pegawai Bank, antara lain tata cara pengambilan keputusan; dan
    - b. Administrasi pencatatan, dokumentasi, dan pengungkapan benturan kepentingan dalam risalah rapat.
2. *Members of Board of Directors must avoid potential or position themselves so that there is no conflict of interest. In the event that a conflict of interest cannot be avoided, members of the Board of Directors must disclose the potential conflict of interest and are prohibited from taking actions that could harm or reduce the Bank's profits*
  3. *Member of the Board of Directors has no authority to represent the Bank in the event:*
    - a. *There is a Court case between the Bank and the related member of the Board of Directors;*
    - b. *The relevant member of Board of Directors has a conflict of interest with the Bank's interests.*
  4. *In the event that there is a situation as referred to above, those who are entitled to represent the Bank are:*
    - a. *Other members of Board of Directors who do not have a conflict of interest with the Bank;*
    - b. *Board of Commissioners in the event that all members of the Board of Directors have conflict of interest with the Bank;*
    - c. *Other parties appointed by the GMS in the event that all members of Board of Directors or Board of Commissioners are unable to carry out their functions or have a conflict of interest.*
  5. *Other provisions related to conflict of interest also refer to other related provisions that apply to the Bank.*
  6. *All decisions of the Board of Directors are taken in accordance with the Board Manual, which is binding and becomes the responsibility of all Board of Directors' members. In the event of dissenting opinion, it shall be stated clearly in the minutes of the Board of Directors meeting along with the reasons for the dissenting opinion. Regarding such matter, copies of the minutes of Board of Directors' meetings signed by all present members of the Board of Directors must be distributed to all members of the Board of Directors.*
  7. *Disclosure of conflict of interest as referred to in number 1 is set forth in the minutes of the meeting which at least includes the name of the party having the conflict of interest, the main issues of the conflict of interest, and the basis for consideration for making a decision.*
  8. *To avoid making decisions that have the potential to harm or reduce Bank's profits, the Bank shall have and implement internal policies on:*
    - a. *Regulations on handling conflicts of interest that bind every Bank's management and employee, including the decision-making procedures; and*
    - b. *Administration of recording, documentation, and disclosure of conflicts of interest is stated in minutes of meetings.*

9. Dalam hal Direktur yang membawahkan fungsi kepatuhan mempunyai benturan kepentingan dengan Bank, maka daftar pemenuhan persyaratan (*compliance checklist*) ditandatangani oleh anggota Direksi lainnya.

## Pelaksanaan Tugas

Direksi telah menjalankan tugas dan tanggung jawab sesuai pembagian tugasnya masing-masing dengan baik selama tahun buku 2022. Pelaksanaan tugas tersebut telah sesuai dengan amanat Pemegang Saham, ketentuan Anggaran Dasar Bank, dan peraturan perundang-undangan yang berlaku.

## Etika Kerja

Ketentuan terkait etika kerja Direksi diungkapkan dalam Pedoman dan Tata Tertib Kerja Direksi Bank Sahabat Sampoerna, yang diuraikan sebagai berikut.

1. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan iktikad baik, penuh tanggung jawab, dan kehati-hatian, dengan mengutamakan kepentingan Bank secara profesional, serta bekerja dan berperilaku dengan integritas tinggi.
2. Anggota Direksi wajib berorientasi kepada pemenuhan asas kepatuhan terhadap hukum, tunduk pada kode etik Bank dan kebijakan internal Bank lainnya, serta peraturan perundang-undangan yang berlaku.
3. Anggota Direksi dilarang memanfaatkan Bank dan/atau informasi yang diperoleh dari Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan dan/atau mengurangi keuntungan serta reputasi Bank maupun anak perusahaannya.
4. Anggota Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS dan/atau kebijakan internal.
5. Anggota Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan kecuali memenuhi persyaratan sebagai berikut.
  - a. Proyek bersifat khusus;
  - b. Didasari oleh kontrak yang jelas, yang sekurang-kurangnya mencakup lingkup kerja, tanggung jawab dan jangka waktu pekerjaan serta biaya;
  - c. Konsultan adalah Pihak Independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.
6. Anggota Direksi dilarang merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif pada bank, perusahaan dan/atau lembaga lain.

9. *In the event that the Director in charge of the compliance function has a conflict of interest with the Bank, then the compliance checklist is signed by other members of Board of Directors.*

## Implementation of Duties

*The Board of Directors properly carried out its duties and responsibilities following the division of respective duties during the 2022 fiscal year. The implementation of these duties is in accordance with Shareholders' mandate, provisions of the Bank's Articles of Association, and applicable laws, and regulations.*

## Work Ethics

*Provisions related to work ethics of the Board of Directors are disclosed in the Board Manual of Bank Sahabat Sampoerna's Board of Directors, which are explained below.*

1. *Each member of the Board of Directors must carry out duties and responsibilities in good faith, responsibly, and prudence, by professionally prioritizing the Bank's interests, and working and behaving with high integrity.*
2. *Members of Board of Directors must be oriented towards fulfilling the principle of compliance with the law, subject to the Bank's code of conduct and other Bank internal policies, and the applicable laws and regulations.*
3. *Member of Board of Directors is prohibited from utilizing the Bank and/or information obtained from the Bank for personal, family, and/or other parties' interests which may harm and/or reduce profits and the reputation of the Bank and its subsidiaries.*
4. *Member of Board of Directors is prohibited from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined by the GMS and/or internal policies.*
5. *Members of Board of Directors are prohibited from using individual advisor and/or professional service as consultants unless they meet the following requirements.*
  - a. *Projects are special;*
  - b. *Based on a clear contract, which at least includes the scope of work, responsibilities, and duration of work and costs;*
  - c. *The Consultant is an Independent Party and has the qualifications to work on a special project.*
6. *Member of Board of Directors is prohibited from holding concurrent positions as member of Board of Directors, Board of Commissioners or executive officers at banks, companies and/or other institutions.*

7. Anggota Direksi baik secara sendiri-sendiri maupun bersama-sama dilarang memiliki saham lebih dari 25% dari modal disetor pada perusahaan lain.
  8. Dalam hal Direktur yang membawahkan Fungsi Kepatuhan berhalangan sementara sehingga tidak dapat menjalankan tugas jabatannya selama lebih dari 7 hari kerja berturut-turut, pelaksanaan tugas yang bersangkutan wajib digantikan sementara oleh Direktur tapi sampai dengan Direktur yang membawahkan Fungsi Kepatuhan dapat menjalankan tugas jabatannya kembali dan wajib dilaporkan kepada Otoritas Jasa Keuangan sesuai ketentuan yang berlaku.
  9. Jika Direktur Kepatuhan berhalangan tetap karena mengundurkan diri, atau habis masa jabatannya, dalam jangka waktu 6 bulan setelah berhalangan tetap harus diangkat penggantinya.
  10. Etika kerja Direksi juga berpedoman kepada Kebijakan Kode Etik Bank.
  11. Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Tata Kelola Bank Umum. Yang dimaksud dengan pemberian kuasa umum adalah pemberian kuasa kepada 1 orang karyawan atau lebih atau orang lain yang mengakibatkan pengalihan tugas, wewenang, dan tanggung jawab Direksi secara menyeluruh yaitu tanpa batasan ruang lingkup dan waktu.
7. *Members of the Board of Directors both individually and jointly are prohibited from owning shares of more than 25% of the paid-up capital in other companies.*
  8. *In the event that the Director in charge of the Compliance Function is temporarily unavailable so as he/she cannot carry out duties for more than 7 consecutive working days, the concerned duties implementation must be replaced temporarily by the Director until the Director in charge of Compliance Function can carry out duties again and it must be reported to the Financial Services Authority in accordance with applicable regulations.*
  9. *If the Compliance Director is permanently absent due to resignation, or the term of office ends, within 6 months after being absent, a replacement must be appointed.*
  10. *The Board of Directors' work ethics are also guided by the Bank's Code of Conduct Policy.*
  11. *The Board of Directors is prohibited from giving general power of attorney to other parties which results in the transfer of duties and functions of the Board of Directors as stipulated in the Financial Services Authority Regulation for Governance of Commercial Banks. Granting of general power of attorney means granting power of attorney to 1 employee or more or another person which results in the transfer of Board of Directors' duties, authorities, and responsibilities, that is without limitation of scope and time.*

## Waktu Kerja

Ketentuan terkait waktu kerja Direksi diungkapkan dalam Pedoman dan Tata Tertib Kerja Direksi Bank Sahabat Sampoerna, yang diuraikan sebagai berikut.

1. Waktu kerja adalah waktu yang ditetapkan oleh Bank kepada anggota Direksi untuk hadir di tempat kerja untuk melaksanakan tugas pengurusan Bank.
2. Anggota Direksi dapat berada di luar kantor-kantor Bank dalam rangka kedinasan. Dalam hal perjalanan dinas, seluruh anggota Direksi secara bersamaan tidak dapat berada di dalam satu moda transportasi (khususnya pesawat),
3. Waktu kerja anggota Direksi adalah 5 hari kerja dalam seminggu. Apabila diperlukan, anggota Direksi dapat hadir di tempat kerja di luar waktu kerja Bank karena adanya hal yang penting dan mendesak.

## Working Hours

*Provisions related to working hours of the Board of Directors are disclosed in the Board Manual of Bank Sahabat Sampoerna's Board of Directors, which are explained below.*

1. *Working hours is the time determined by the Bank for members of Board of Directors to be present at the workplace to carry out Bank management duties.*
2. *Member of Board of Directors may be outside the Bank's offices for official duties. In terms of official travel, all members of Board of Directors cannot be in one mode of transportation (especially airplanes) at the same time,*
3. *The working hours for the Board of Directors' members is 5 working days a week. If necessary, members of Board of Directors may be present at the workplace outside of the Bank's working hours due to important and urgent matters.*

## Rapat

### Rapat Internal Direksi

Rapat internal Direksi dapat dilaksanakan setiap waktu sesuai dengan kebutuhan 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.

Selama tahun 2022, Direksi Bank telah menyelenggarakan rapat internal sebanyak 48 kali yang dilaksanakan 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	48	42	87.50
Henky Suryaputra	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	48	47	97.72
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	48	40	83.33
Rudy Mahasin	Direktur Bisnis UMKM ESME Business Director	48	47	97.72
A Dendi Hardiansyah <sup>*)</sup>	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Management Director	48	47	97.72
Setyo Dwitanto <sup>**)</sup>		-	-	-
<b>Rata-Rata Average</b>				<b>92.92</b>

<sup>\*)</sup> Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022, kehadiran termasuk saat menjabat sebagai *Chief of Internal Audit*. / Effectively serves as Director in accordance with the Notarial Deed regarding Statement of Extraordinary GMS Resolutions No. 02 dated 9 May 2022, attendance including while serving as Chief of Internal Audit.

<sup>\*\*)</sup> Telah mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022. / Has resigned in accordance with the Notarial Deed on Statement of Extraordinary GMS Resolution No. 02 dated 9 May 2022.

Rapat Direksi juga turut dihadiri jajaran Manajemen Bank lainnya, yakni:

1. Irma Savitry Daulay selaku *Chief of Credit & Collection*;
2. Adji Anggono selaku *Chief of SME, FI & Funding Business*;
3. Adriana Riani Novitasari selaku *Chief of Human Capital*;
4. Nancy Suryani selaku *Chief of Internal Audit*; serta
5. Ivan Giarto selaku *Chief of Digital Business*.

## Meetings

### Board of Directors' Internal Meeting

The Board of Directors' internal meetings can be held at any time deemed necessary by one or more members of the Board of Directors, at a written request from one or more members of the Board of Directors, Commissioners, or at a written request from 1 or more Shareholders who jointly represent 1/10 or more of the the total number of shares with valid voting rights.

In 2022, the Bank's Board of Directors held 48 online internal meetings with the following attendance levels.

The Board of Directors meeting was also attended by other Bank Management, namely:

1. Irma Savitry Daulay as *Chief of Credit & Collection*;
2. Adji Anggono as *Chief of SME, FI & Funding Business*;
3. Adriana Riani Novitasari as *Chief of Human Capital*;
4. Nancy Suryani as *Chief of Internal Audit*; as well as
5. Ivan Giarto as *Chief of Digital Business*.

Informasi mengenai pelaksanaan rapat Direksi, mulai dari tanggal, agenda, dan peserta rapat diungkapkan pada tabel berikut.

Information on the Board of Directors' meetings, starting from the meeting date, agenda, and participants is disclosed in the following table.

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
10 January 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 20 Desember 2021;</li> <li>Persetujuan Notulen Direksi 20 Desember 2021;</li> <li>Biweekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 20 December 2021;</li> <li>Approval of the Board of Directors' Minutes 20 December 2021;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
17 January 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 10 Januari 2022;</li> <li>Persetujuan Notulen Direksi 10 Januari 2022;</li> <li>Biweekly Portfolio Update;</li> <li>BSS Financial Desember 2021 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 10 January 2022;</li> <li>Approval of the Board of Directors' Minutes 10 January 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS Financial December 2021; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
24 January 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 17 Januari 2022;</li> <li>Persetujuan Notulen Rapat Direksi 17 Januari 2022;</li> <li>Tindak Lanjut Audit Otoritas Jasa Keuangan;</li> <li>Realisasi Rencana Bisnis Bank (RBB) Q4 2021; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 17 January 2022;</li> <li>Approval of the Board of Directors' Minutes 17 January 2022;</li> <li>Follow-up on Financial Services Authority Audit;</li> <li>Realization of the Bank's Business Plan (RBB) Q4 2021; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
7 February 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 24 Januari 2022;</li> <li>Persetujuan Notulen Rapat Direksi 24 Januari 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Project Bank Devisa Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 24 January 2022;</li> <li>Approval of the Board of Directors' Minutes 24 January 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on Project of Foreign Exchange Bank; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
14 February 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 7 Februari 2022;</li> <li>Persetujuan Notulen Rapat Direksi 7 Februari 2022;</li> <li>Konsentrasi Kredit &amp; Rasio Risk Appetite Statement Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 7 February 2022;</li> <li>Approval of the Board of Directors' Minutes 7 February 2022;</li> <li>Update on Credit Concentration &amp; Ratio of Risk Appetite Statement; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
21 February 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 14 Februari 2022;</li> <li>Persetujuan Notulen Rapat Direksi 14 Februari 2022;</li> <li>Biweekly Portfolio Update;</li> <li>BSS Financial January 2022 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 14 February 2022;</li> <li>Approval of the Board of Directors' Minutes 14 February 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS Financial January 2022; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
7 March 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 21 Februari 2022;</li> <li>Persetujuan Notulen Rapat Direksi 21 Februari 2022;</li> <li>Biweekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 21 February 2022;</li> <li>Approval of the Board of Directors' Minutes 21 February 2022;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
14 March 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 7 Maret 2022;</li> <li>Persetujuan notulen rapat Direksi 7 Maret 2022;</li> <li>BSS <i>Financial February 2022 Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 7 March 2022;</i></li> <li><i>Approval of the Board of Directors' Minutes 7 March 2022;</i></li> <li><i>Update on BSS Financial February 2022; and</i></li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
21 March 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 14 Maret 2022;</li> <li>Persetujuan Notulen Rapat Direksi 14 Maret 2022;</li> <li><i>Biweekly Portfolio Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 14 March 2022;</i></li> <li><i>Approval of the Board of Directors' Minutes 14 March 2022;</i></li> <li><i>Biweekly Portfolio Update; and</i></li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
28 March 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 21 Maret 2022;</li> <li>Persetujuan Notulen Rapat Direksi 21 Maret 2022;</li> <li><i>Corporate Debit Card - Kredivo Case Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 21 March 2022;</i></li> <li><i>Approval of the Board of Directors' Minutes 21 March 2022;</i></li> <li><i>Update on Corporate Debit Card - Kredivo Case; and</i></li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
4 April 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 28 Maret 2022;</li> <li>Persetujuan Notulen Rapat Direksi 28 Maret 2022;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li>Sosialisasi Laporan Direksi dan Laporan Pengawasan Dewan Komisaris ke Bank Indonesia; serta</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 28 March 2022;</i></li> <li><i>Approval of the Board of Directors' Minutes 28 March 2022;</i></li> <li><i>Biweekly Portfolio Update;</i></li> <li><i>Dissemination of Board of Directors' Report and Board of Commissioners' Supervisory Report to Bank Indonesia; and</i></li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
11 April 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 4 April 2022;</li> <li>Persetujuan Notulen Rapat Direksi 4 April 2022;</li> <li><i>Bank Devisa Update</i>;</li> <li><i>Channeling system &amp; Reporting Update</i>;</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 4 April 2022;</i></li> <li><i>Approval of the Board of Directors' Minutes 4 April 2022;</i></li> <li><i>Update on Foreign Exchange Bank;</i></li> <li><i>Update on Channeling system &amp; Reporting; and</i></li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
19 April 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 11 April 2022;</li> <li>Persetujuan Notulen Rapat Direksi 11 April 2022;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li>BSS <i>Financial Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 11 April 2022;</i></li> <li><i>Approval of the Board of Directors' Minutes 11 April 2022;</i></li> <li><i>Biweekly Portfolio Update;</i></li> <li><i>Update on BSS Financial; and</i></li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
25 April 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 19 April 2022;</li> <li>Persetujuan Notulen Rapat Direksi 19 April 2022;</li> <li><i>Board of Management Strategic Discussion</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 19 April 2022;</i></li> <li><i>Approval of the Board of Directors' Minutes 19 April 2022;</i></li> <li><i>Board of Management Strategic Discussion; and</i></li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
10 May 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 25 April 2022;</li> <li>Persetujuan Notulen Rapat Direksi 25 April 2022;</li> <li>Board of Management Strategic Discussion; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 25 April 2022;</li> <li>Approval of the Board of Directors' Minutes 25 April 2022;</li> <li>Board of Management Strategic Discussion; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
17 May 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 10 Mei 2022;</li> <li>Persetujuan Notulen Rapat Direksi 10 Mei 2022;</li> <li>Biweekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 10 May 2022;</li> <li>Approval of the Board of Directors' Minutes 10 May 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Others.</li> </ul>	√	√	x	x	√	-
23 May 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 17 Mei 2022;</li> <li>Persetujuan Notulen Rapat Direksi 17 Mei 2022;</li> <li>Board of Management Strategic Discussion; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 17 May 2022;</li> <li>Approval of the Board of Directors' Minutes 17 May 2022;</li> <li>Board of Management Strategic Discussion; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
30 May 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 23 Mei 2022;</li> <li>Persetujuan Notulen Rapat Direksi 23 Mei 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Simulasi Disaster Recovery Test Igate/Virtual Account Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 23 May 2022;</li> <li>Approval of the Board of Directors' Minutes 23 May 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on Disaster Recovery Test Simulation Igate/Virtual Account; and</li> <li>Others.</li> </ul>	√	√	√	√	x	-
6 June 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 30 Mei 2022;</li> <li>Persetujuan Notulen Rapat Direksi 30 Mei 2022;</li> <li>RBB 2022 June Revision Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 30 May 2022;</li> <li>Approval of the Board of Directors' Minutes 30 May 2022;</li> <li>Update on RBB 2022 June Revision; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
13 June 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 6 Juni 2022;</li> <li>Persetujuan Notulen Rapat Direksi 6 Juni 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Financial Update May 2022; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 6 June 2022;</li> <li>Approval of the Board of Directors' Minutes 6 June 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on May 2022 Financial; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
20 June 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 13 Juni 2022;</li> <li>Persetujuan Notulen Rapat Direksi 13 Juni 2022;</li> <li>Phishing Awareness Testing Update;</li> <li>Usulan Standar Pakaian Kerja Update;</li> <li>Usulan Re-Laying Working Space di Kantor Pusat Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 13 June 2022;</li> <li>Approval of the Board of Directors' Minutes 13 June 2022;</li> <li>Update on Phishing Awareness Testing;</li> <li>Update on Proposed Work Clothing Standards;</li> <li>Update on Proposal for Re-Laying of Working Space at Head Office; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
28 June 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 20 Juni 2022;</li> <li>Persetujuan Notulen Rapat Direksi 20 Juni 2022;</li> <li>Biweekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 20 June 2022;</li> <li>Approval of the Board of Directors' Minutes 20 June 2022;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	x	√	√	√	√	-
4 July 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 28 Juni 2022;</li> <li>Persetujuan Notulen Rapat Direksi 28 Juni 2022;</li> <li>Insource Perso Chip Card Plan Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 28 June 2022;</li> <li>Approval of the Board of Directors' Minutes 28 June 2022;</li> <li>Update on Insource Perso Chip Card Plan; and</li> <li>Others.</li> </ul>	x	√	√	√	√	-
11 July 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 4 Juli 2022;</li> <li>Persetujuan Notulen Rapat Direksi 4 Juli 2022;</li> <li>Biweekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 4 July 2022;</li> <li>Approval of the Board of Directors' Minutes 4 July 2022;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	x	√	√	√	√	-
18 July 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 11 Juli 2022;</li> <li>Persetujuan Notulen Rapat Direksi 11 Juli 2022;</li> <li>BSS Financial June 2022 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 11 July 2022;</li> <li>Approval of the Board of Directors' Minutes 11 July 2022;</li> <li>Update on BSS Financial June 2022; and</li> <li>Others.</li> </ul>	x	√	√	√	√	-
25 July 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 11 Juli 2022;</li> <li>Persetujuan Notulen Rapat Direksi 11 Juli 2022;</li> <li>Biweekly Portfolio Update;</li> <li>RBB Realization June 2022 Update;</li> <li>Regulation Update Peraturan Otoritas Jasa Keuangan No. 16/POJK.07/2022 Perlindungan Konsumen 2022; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 11 July 2022;</li> <li>Approval of the Board of Directors' Minutes 11 July 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on RBB 2022 June Revision;</li> <li>Update on Financial Services Authority Regulation No. 16/POJK.07/2022 on Consumer Protection 2022; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
1 August 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 25 Juli 2022;</li> <li>Persetujuan Notulen Rapat Direksi 25 Juli 2022;</li> <li>Insource Perso Chip Card Update;</li> <li>Plan Team Building BOM-SMT 2022 Update;</li> <li>Sampoerna Anniversary &amp; Poerseni Update; dan</li> <li>BOM Secretary Working Mechanism Fine Tune Update.</li> <li>Follow-up of the Board of Directors' Meeting 25 July 2022;</li> <li>Approval of the Board of Directors' Minutes 25 July 2022;</li> <li>Update on Insource Perso Chip Card;</li> <li>Update on Plan of Team Building BOM-SMT 2022;</li> <li>Update on Sampoerna Anniversary &amp; Poerseni; and</li> <li>Update on BOM Secretary Working Mechanism Fine Tune.</li> </ul>	√	√	x	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
8 August 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 1 Agustus 2022;</li> <li>Persetujuan Notulen Rapat Direksi 1 Agustus 2022;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li><i>2023 Budget Kick Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 1 August 2022</i>;</li> <li><i>Approval of the Board of Directors' Minutes 1 August 2022</i>;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li><i>Update on 2023 Budget Kick</i>; and</li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
15 August 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 8 Agustus 2022;</li> <li>Persetujuan Notulen Rapat Direksi 8 Agustus 2022;</li> <li><i>BSS Financial July 2022 Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 8 August 2022</i>;</li> <li><i>Approval of the Board of Directors' Minutes 8 August 2022</i>;</li> <li><i>Update on BSS Financial July 2022</i>; and</li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
23 August 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 15 Agustus 2022;</li> <li>Persetujuan Notulen Rapat Direksi 15 Agustus 2022;</li> <li><i>Biweekly Portfolio Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 15 August 2022</i>;</li> <li><i>Approval of the Board of Directors' Minutes 15 August 2022</i>;</li> <li><i>Biweekly Portfolio Update</i>; and</li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
29 August 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 23 Agustus 2022;</li> <li>Persetujuan Notulen Rapat Direksi 23 Agustus 2022;</li> <li><i>BOM Strategic Discussion Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 23 August 2022</i>;</li> <li><i>Approval of the Board of Directors' Minutes 23 August 2022</i>;</li> <li><i>Update on BOM Strategic Discussion</i>; and</li> <li><i>Others.</i></li> </ul>	√	√	x	√	√	-
5 September 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 29 Agustus 2022;</li> <li>Persetujuan Notulen Rapat Direksi 29 Agustus 2022;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li><i>ProBiz Executive &amp; Professional Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors Meeting 29 August 2022</i>;</li> <li><i>Approval of the Board of Directors' Minutes 29 August 2022</i>;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li><i>Update on ProBiz Executive &amp; Professional</i>; and</li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
12 September 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 5 September 2022;</li> <li>Persetujuan Notulen Rapat Direksi 5 September 2022;</li> <li><i>Cyber Security Update</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 5 September 2022</i>;</li> <li><i>Approval of the Board of Directors' Minutes 5 September 2022</i>;</li> <li><i>Update on Cyber Security</i>; and</li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-
19 September 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 12 September 2022;</li> <li>Persetujuan Notulen Rapat Direksi 12 September 2022;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li><i>BOM-SMT Update &amp; Discussion</i>; dan</li> <li>Lain-Lain.</li> <li><i>Follow-up of the Board of Directors' Meeting 12 September 2022</i>;</li> <li><i>Approval of the Board of Directors' Minutes 12 September 2022</i>;</li> <li><i>Biweekly Portfolio Update</i>;</li> <li><i>Update on BOM-SMT &amp; Discussion</i>; and</li> <li><i>Others.</i></li> </ul>	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
26 September 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 19 September 2022;</li> <li>Persetujuan Notulen Rapat Direksi 19 September 2022;</li> <li>Tabungan Hati Update;</li> <li>Bank Ratio Q3 Likelihood Performance Update;</li> <li>The Latest BI 7 Days Reverse Repo Rate Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 19 September 2022;</li> <li>Approval of the Board of Directors' Minutes 19 September 2022;</li> <li>Update on Hati Savings;</li> <li>Update on Bank Ratio Q3 Likelihood Performance;</li> <li>Update on the Latest BI 7 Days Reverse Repo Rate; and</li> <li>Others.</li> </ul>	√	x	√	√	√	-
3 October 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 26 September 2022;</li> <li>Persetujuan Notulen Rapat Direksi 26 September 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Disaster Recovery Integrated Transaction Management Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 26 September 2022;</li> <li>Approval of the Board of Directors' Minutes 26 September 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on Disaster Recovery Integrated Transaction Management; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
10 October 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 3 Oktober 2022;</li> <li>Persetujuan Notulen Rapat Direksi 3 Oktober 2022;</li> <li>Channeling Performance Update;</li> <li>Digital Signature Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 3 October 2022;</li> <li>Approval of the Board of Directors' Minutes 3 October 2022;</li> <li>Update on Channeling Performance;</li> <li>Update on Digital Signature; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
17 October 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 10 Oktober 2022;</li> <li>Persetujuan Notulen Rapat Direksi 10 Oktober 2022;</li> <li>Biweekly Portfolio Update;</li> <li>BSS Financial September 2022 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 10 October 2022;</li> <li>Approval of the Board of Directors' Minutes 10 October 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS Financial September 2022; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
24 October 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 17 Oktober 2022;</li> <li>Persetujuan Notulen Rapat Direksi 17 Oktober 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Tabungan Hati - Product Evaluation Update;</li> <li>RBB Realization September 2022 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 17 October 2022;</li> <li>Approval of the Board of Directors' Minutes 17 October 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on Hati Savings - Product Evaluation;</li> <li>Update on RBB Realization September 2022; and</li> <li>Others.</li> </ul>	√	√	x	√	√	-
31 October 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 24 Oktober 2022;</li> <li>Persetujuan Notulen Rapat Direksi 24 Oktober 2022;</li> <li>Biweekly Portfolio Update; serta</li> <li>BOM-SMT Update &amp; Discussion.</li> <li>Follow-up of the Board of Directors' Meeting 24 October 2022;</li> <li>Approval of the Board of Directors' Minutes 24 October 2022;</li> <li>Biweekly Portfolio Update; and</li> <li>Update on BOM-SMT &amp; Discussion.</li> </ul>	√	√	x	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
7 November 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 31 Oktober 2022;</li> <li>Persetujuan Notulen Rapat Direksi 31 Oktober 2022;</li> <li>Hasil Survei Gedung Ex. Eltra Update;</li> <li>Cash Transaction Issue in Branch, Sampoerna Mobile Banking, and Virtual Account Update;</li> <li>Otoritas Jasa Keuangan Audit, Preparation Update; serta</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 31 October 2022;</li> <li>Approval of the Board of Directors' Minutes 31 October 2022;</li> <li>Update on Survey Results of Ex. Eltra Building;</li> <li>Update on Cash Transaction Issues in Branches, Sampoerna Mobile Banking, and Virtual Account;</li> <li>Update on Preparation of Financial Services Authority Audit; and</li> <li>Others.</li> </ul>	√	√	x	√	√	-
14 November 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 7 November 2022;</li> <li>Persetujuan Notulen Rapat Direksi 7 November 2022;</li> <li>Biweekly Portfolio Update;</li> <li>BSS Financial October 2022 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 7 November 2022;</li> <li>Approval of the Board of Directors' Minutes 7 November 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BSS Financial October 2022; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
21 November 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 14 November 2022;</li> <li>Persetujuan Notulen Rapat Direksi 14 November 2022;</li> <li>Treasury Operation and Settlement Update;</li> <li>Pemeriksaan Cabang Medang oleh Otoritas Jasa Keuangan Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 14 November 2022;</li> <li>Approval of the Board of Directors' Minutes 14 November 2022;</li> <li>Update on Treasury Operation and Settlement;</li> <li>Update on Examination of Medan Branch by Financial Services Authority; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
28 November 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 21 November 2022;</li> <li>Persetujuan Notulen Rapat Direksi 21 November 2022;</li> <li>Biweekly Portfolio Update;</li> <li>BI FAST &amp; HMS Replacement Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 21 November 2022;</li> <li>Approval of the Board of Directors' Minutes 21 November 2022;</li> <li>Biweekly Portfolio Update;</li> <li>Update on BI FAST &amp; HMS Replacement; and</li> <li>Others.</li> </ul>	√	x	√	√	√	-
5 December 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 28 November 2022;</li> <li>Persetujuan Notulen Rapat Direksi 28 November 2022;</li> <li>BOM Strategic Discussion Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 28 November 2022;</li> <li>Approval of the Board of Directors' Minutes 28 November 2022;</li> <li>Update on BOM Strategic Discussion; and</li> <li>Others.</li> </ul>	√	√	x	√	√	-
12 December 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 5 Desember 2022;</li> <li>Persetujuan Notulen Rapat Direksi 5 Desember 2022;</li> <li>Biweekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 5 December 2022;</li> <li>Approval of the Board of Directors' Minutes 5 December 2022;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	x	√	x	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	LLV	RM	ADH	SD
19 December 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 12 Desember 2022;</li> <li>Persetujuan Notulen Rapat Direksi 12 Desember 2022;</li> <li>BSS Financial November 2022 Update;</li> <li>Otoritas Jasa Keuangan Annual Audit Progress Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 12 December 2022;</li> <li>Approval of the Board of Directors' Minutes 12 December 2022;</li> <li>Update on BSS Financial November 2022;</li> <li>Update on Financial Services Authority Annual Audit Progress; and</li> <li>Others.</li> </ul>	√	√	√	√	√	-
26 December 2022	<ul style="list-style-type: none"> <li>Tindak Lanjut Rapat Direksi 19 Desember ;</li> <li>Persetujuan Notulen Rapat Direksi 19 Desember 2022;</li> <li>Biweekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-up of the Board of Directors' Meeting 19 December 2022;</li> <li>Approval of the Board of Directors' Minutes 19 December 2022;</li> <li>Biweekly Portfolio Update; and</li> <li>Others.</li> </ul>	x	√	√	√	√	-

Keterangan / Remarks:

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

√ : 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 under the provisions applicable at the Bank.

## Rapat Gabungan Direksi dengan Dewan Komisaris

Rapat gabungan diselenggarakan untuk menyatukan pendapat, pengambilan keputusan, serta proses penerimaan rekomendasi dari Dewan Komisaris kepada Direksi terkait aktivitas operasional Bank. Rapat tersebut secara umum membahas rencana kerja, aktivitas operasional, peluang usaha, dan isu-isu strategis. Selama tahun 2022, rapat gabungan Direksi dengan Dewan Komisaris Bank diselenggarakan sebanyak 11 kali yang dilaksanakan secara daring, dengan tingkat kehadiran sebagai berikut.

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

Joint meetings are held to gather opinions, make decisions, and process the recommendations from the Board of Commissioners to the Board of Directors regarding the Bank's operational activities. The meeting generally discusses work plans, operational activities, business opportunities, and strategic issues. In 2022, joint meetings of the Board of Directors and Board of Commissioners were held 11 times were held online, with the following attendance rate.

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	11	100.00
Freddy Suliman	Komisaris Independen Independent Commissioner	11	11	100.00
Ali Rukmijah	Direktur Utama Chief Executive Officer	11	10	90.91
Henky Suryaputra	Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director	11	11	100.00

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i>	11	11	100.00
Rudy Mahasin	Direktur Bisnis UMKM <i>ESME Business Director</i>	11	11	100.00
A Dendi Hardiansyah <sup>*)</sup>	Direktur Kepatuhan & Manajemen Risiko <i>Compliance &amp; Risk Management Director</i>	11	11	100.00
Setyo Dwitanto <sup>**)</sup>		-	-	-
<b>Rata-Rata Average</b>				<b>97.98</b>

<sup>\*)</sup> Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022, kehadiran termasuk saat menjabat sebagai *Chief of Internal Audit*. / Effectively serves as Director in accordance with the Notarial Deed regarding Statement of Extraordinary GMS Resolutions No. 02 dated 9 May 2022, attendance including while serving as Chief of Internal Audit.

<sup>\*\*)</sup> Telah mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022. / Has resigned in accordance with the Notarial Deed on Statement of Extraordinary GMS Resolution No. 02 dated 9 May 2022.

Informasi mengenai pelaksanaan rapat gabungan Direksi dengan Dewan Komisaris, mulai dari tanggal, agenda, dan peserta rapat diungkapkan pada tabel berikut.

*Information on the joint meetings of Board of Directors and Board of Commissioners, starting from the meeting date, agenda, and participants is disclosed in the following table.*

Tanggal Date	Agenda Agenda	Kehadiran Attendance									
		BSH	HMS	KMH	FS	AR	HS	LLV	RM	ADH	SD
20 January 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 17 November 2021;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 17 November 2021;</li> <li>Paparan Kinerja Keuangan per Posisi Desember 2021; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 17 November 2021;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 17 November 2021;</li> <li>Presentation of Financial Performance per December 2021 position; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√	-
17 February 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Dewan Komisaris dan Direksi 20 Januari 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 20 Januari 2022;</li> <li>Paparan Kinerja Keuangan per Posisi Januari 2022; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 20 January 2022;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 20 January 2022;</li> <li>Presentation of Financial Performance per January 2022 position; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance									
		BSH	HMS	KMH	FS	AR	HS	LLV	RM	ADH	SD
1 April 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow Up Issue</i> Rapat Dewan Komisaris dan Direksi 17 Februari 2022;</li> <li>• <i>Persetujuan notulen rapat Dewan Komisaris dan Direksi</i> 17 Februari 2022;</li> <li>• <i>Paparan Kinerja Keuangan per Posisi</i> Februari 2022; dan</li> <li>• <i>Lain-Lain.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting</i> 17 February 2022;</li> <li>• <i>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting</i> 17 February 2022;</li> <li>• <i>Presentation of Financial Performance per February 2022 position; and</i></li> <li>• <i>Others.</i></li> </ul>	√	√	√	√	√	√	√	√	√	-
21 April 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow Up Issue</i> Rapat Dewan Komisaris dan Direksi 1 April 2022;</li> <li>• <i>Persetujuan notulen rapat Dewan Komisaris dan Direksi</i> 1 April 2022;</li> <li>• <i>Paparan Kinerja Keuangan per Posisi</i> Maret 2022;</li> <li>• <i>Pembahasan Dewan Komisaris dengan Manajemen, perihal:</i> <ul style="list-style-type: none"> <li>- <i>Rencana yang telah disusun oleh Manajemen terkait dengan forecast end year 2022 atas pertumbuhan bisnis, risk mitigation control terhadap loan quality dari debitur inti, permasalahan kredit, CoC dan COF, serta pencapaian PL;</i></li> <li>- <i>Strategi pertumbuhan bisnis ke depan antara ESME, SME, dan FI. Mengingat rencana pertumbuhan yang cukup tinggi dan segmen marketnya luas, khusus untuk Financial Institution agar disertakan market segmen yang dituju beserta industry analysis dan risk mitigation yang akan dilakukan; serta</i></li> </ul> </li> <li>• <i>Lain-Lain.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting</i> 1 April 2022;</li> <li>• <i>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting</i> 1 April 2022;</li> <li>• <i>Presentation of Financial Performance per March 2022 position;</i></li> <li>• <i>Discussion between the Board of Commissioners and Management regarding:</i> <ul style="list-style-type: none"> <li>- <i>Management-prepared plans for end-year 2022 forecast of business development, risk mitigation control of loan quality from core debtors, loan issues, CoC and COF, as well as PL achievement;</i></li> <li>- <i>Future business growth strategy between ESME, SME, and FI. Considering that the growth plan is quite high, and the market segment is wide, especially for Financial Institutions, it is necessary to include the target market segment along with the industry analysis and risk mitigation that will be carried out; and</i></li> </ul> </li> <li>• <i>Others.</i></li> </ul>	√	√	√	√	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance										
		BSH	HMS	KMH	FS	AR	HS	LLV	RM	ADH	SD	
20 May 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow Up Issue</i> Rapat Dewan Komisaris dan Direksi 21 April 2022;</li> <li>• <i>Persetujuan Notulen</i> Rapat Dewan Komisaris dan Direksi 21 April 2022;</li> <li>• <i>Paparan Kinerja Keuangan</i> per Posisi April 2022; dan</li> <li>• <i>Lain-Lain.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting</i> 21 April 2022;</li> <li>• <i>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting</i> 21 April 2022;</li> <li>• <i>Presentation of Financial Performance per April 2022 position; and</i></li> <li>• <i>Others.</i></li> </ul>	√	√	√	√	√	√	√	√	√	√	-
27 June 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow Up Issue</i> Rapat Dewan Komisaris dan Direksi 20 Mei 2022;</li> <li>• <i>Persetujuan notulen rapat</i> Dewan Komisaris dan Direksi 20 Mei 2022;</li> <li>• <i>Paparan Kinerja Keuangan</i> per Posisi Mei 2022;</li> <li>• <i>Forecast Posisi Bank Berikut Rasio</i> yang Terkait di Akhir Tahun 2022; dan</li> <li>• <i>Lain-Lain.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting</i> 20 May 2022;</li> <li>• <i>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting</i> 20 May 2022;</li> <li>• <i>Presentation of Financial Performance per May 2022 position;</i></li> <li>• <i>Forecast of the Bank's Position and Related Ratios at End of 2022; and</i></li> <li>• <i>Others.</i></li> </ul>	√	√	√	√	x	√	√	√	√	√	-
21 July 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow Up Issue</i> Rapat Dewan Komisaris dan Direksi 27 Juni 2022;</li> <li>• <i>Persetujuan Notulen</i> Rapat Dewan Komisaris dan Direksi 27 Juni 2022;</li> <li>• <i>Paparan Kinerja Keuangan</i> per Posisi Juni 2022;</li> <li>• <i>Analisa Stress Test</i> atas Kecukupan <i>Allowance for Impairment (CKPN)</i> sampai dengan Akhir Tahun 2022; dan</li> <li>• <i>Lain-Lain.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting</i> 27 June 2022;</li> <li>• <i>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting</i> 27 June 2022;</li> <li>• <i>Presentation of Financial Performance per June 2022 position;</i></li> <li>• <i>Stress Test Analysis of Adequacy of Allowance for Impairment (CKPN) until End of 2022; and</i></li> <li>• <i>Others.</i></li> </ul>	√	√	√	√	√	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance									
		BSH	HMS	KMH	FS	AR	HS	LLV	RM	ADH	SD
22 August 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris dan Direksi 21 Juli 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 21 Juli 2022;</li> <li>Paparan Kinerja Keuangan per Posisi Juli 2022; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 21 July 2022;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 21 July 2022;</li> <li>Presentation of Financial Performance per July 2022 position; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√	-
29 September 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris dan Direksi 22 Agustus 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 22 Agustus 2022;</li> <li>Paparan Kinerja Keuangan per Posisi Agustus 2022;</li> <li>Business Project Related to Xendit;</li> <li>ProBiz Executive Update; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 22 August 2022;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 22 August 2022;</li> <li>Presentation of Financial Performance per August 2022 position;</li> <li>Business Projects Related to Xendit;</li> <li>Update on ProBiz Executive; and</li> <li>Others.</li> </ul>	√	x	√	√	√	√	√	√	√	-
20 October 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris dan Direksi 29 September 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris dan Direksi 29 September 2022;</li> <li>Paparan Kinerja Keuangan per Posisi September 2022; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 29 September 2022;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 29 September 2022;</li> <li>Presentation of Financial Performance per September 2022 position; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√	-

Tanggal Date	Agenda Agenda	Kehadiran Attendance										
		BSH	HMS	KMH	FS	AR	HS	LLV	RM	ADH	SD	
24 November 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris dan Direksi 20 Oktober 2022;</li> <li>Peretujuan Notulen Rapat Dewan Komisaris dan Direksi 20 Oktober 2022;</li> <li>Paparan Kinerja Keuangan per posisi Oktober 2022 ;</li> <li>Business Plan 2023;</li> <li>Loan Distribution by Strategic Alliance, Risk Mitigation Update; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-up on Issue of Board of Commissioners and Board of Directors' Meeting 20 October 2022;</li> <li>Approval of the Minutes of Board of Commissioners and Board of Directors' Meeting 20 October 2022;</li> <li>Presentation of Financial Performance per October 2022 position;</li> <li>Business Plan 2023;</li> <li>Update on Loan Distribution by Strategic Alliance, Risk Mitigation; and</li> <li>Others.</li> </ul>	√	√	√	√	√	√	√	√	√	√	-

**Keterangan / Remarks:**

BSH : Budi Setiawan Halim  
HMS : Harry Mulyadi Santoso  
KMH : Khoe Minhari Handikusuma  
FS : Freddy Suliman

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

√ : 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 under the provisions applicable at the Bank.*

## Aspek Transparansi

### Kepemilikan Saham

Per Desember 2022, masing-masing anggota Direksi Bank Sahabat Sampoerna tidak mempunyai saham, baik yang tercatat di Bank ataupun di perusahaan lain. Informasi terkait kepemilikan saham telah disampaikan pada Profil Jajaran Manajemen di Bab Profil Perusahaan dalam Laporan Tahunan ini.

## Transparency Aspect

### Share Ownership

*As of December 2022, each member of the Board of Directors does not own shares registered at the Bank or at other companies. Information on share ownership is described in the Board of Managements' Profile section in the Company Profile Chapter of this Annual Report.*

## Hubungan Afiliasi

Bank Sahabat Sampoerna mengungkapkan hubungan afiliasi antara Direksi dengan Dewan Komisaris, anggota Direksi lainnya, dan Pemegang Saham Pengendali sebagai berikut.

## Affiliation Relationship

Bank Sahabat Sampoerna discloses the affiliation relationship between the Board of Directors and Board of Commissioners, other members of the Board of Directors, and Controlling Shareholders 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	-
Henky Suryaputra		x		x		x	-
Lie Liliana Veronica		x		x		x	-
Rudy Mahasin							-
A Dendi Hardiansyah <sup>1)</sup>		x		x		x	-
Setyo Dwitanto <sup>2)</sup>		x		x		x	-

<sup>1)</sup> Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022, kehadiran termasuk saat menjabat sebagai *Chief of Internal Audit*. / Effectively serves as Director in accordance with the Notarial Deed regarding Statement of Extraordinary GMS Resolutions No. 02 dated 9 May 2022, attendance including while serving as Chief of Internal Audit.

<sup>2)</sup> Telah mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022. / Has resigned in accordance with the Notarial Deed on Statement of Extraordinary GMS Resolution No. 02 dated 9 May 2022.

## Rangkap Jabatan

Seluruh anggota Direksi Bank Sahabat Sampoerna tidak merangkap jabatan di perusahaan/instansi mana pun. Hal ini sejalan dengan Kebijakan Umum Tata Kelola Perusahaan (GCG) yang melarang Direksi merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, Pejabat Eksekutif pada Bank, serta perusahaan dan/atau lembaga lainnya. Informasi terkait pemenuhan kebijakan tersebut diungkapkan sebagai berikut.

## Concurrent Positions

All members of Bank Sahabat Sampoerna's Board of Directors do not hold concurrent positions in any other companies/agencies. This is in line with the GCG General Policy, which prohibits the Board of Directors from holding concurrent positions as members of the Board of Commissioners, Board of Directors, Executive Officers at other Banks, companies, and/or institutions. Information related to compliance with the policy 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
Ali Rukmijah	Direktur Utama <i>Chief Executive Officer</i>	Nihil <i>None</i>	Nihil <i>None</i>
Henky Suryaputra	Direktur Keuangan dan Perencanaan Bisnis <i>Finance and Business Planning Director</i>	Nihil <i>None</i>	Nihil <i>None</i>
Lie Liliana Veronica	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i>	Nihil <i>None</i>	Nihil <i>None</i>
Rudy Mahasin	Direktur Bisnis UMKM <i>ESME Business Director</i>	Nihil <i>None</i>	Nihil <i>None</i>
A Dendi Hardiansyah <sup>1)</sup>	Direktur Kepatuhan & Manajemen Risiko <i>Compliance &amp; Risk Management Director</i>	Nihil <i>None</i>	Nihil <i>None</i>
Setyo Dwitanto <sup>2)</sup>		Nihil <i>None</i>	Nihil <i>None</i>

<sup>1)</sup> Efektif menjabat sebagai Direktur sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022, kehadiran termasuk saat menjabat sebagai *Chief of Internal Audit*. / Effectively serves as Director in accordance with the Notarial Deed regarding Statement of Extraordinary GMS Resolutions No. 02 dated 9 May 2022, attendance including while serving as Chief of Internal Audit.

<sup>2)</sup> Telah mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa No. 02 tanggal 9 Mei 2022. / Has resigned in accordance with the Notarial Deed on Statement of Extraordinary GMS Resolution No. 02 dated 9 May 2022.

## Prosedur Pengajuan dan Seleksi

Bank Sahabat Sampoerna telah memiliki prosedur pengajuan dan seleksi terkait Dewan Komisaris dan Direksi. Prosedur tersebut diungkapkan dalam uraian Kebijakan Sukses Dewan Komisaris dan Direksi bagian Komite Remunerasi dan Nominasi dalam Laporan Tahunan ini.

## Kebijakan Keberagaman Komposisi

Per Desember 2022, Bank Sahabat Sampoerna belum menyusun kebijakan terkait keberagaman komposisi anggota Direksi. Namun demikian, komposisi anggota Direksi telah disesuaikan dengan ketentuan perundang-undangan yang berlaku dengan memperhatikan aspek keberagaman berikut.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation	
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, Teknik Informasi dan Komputer, serta Ekonomi dan Hukum Bisnis. <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, Information and Computer Engineering, and Economics and Business Law.</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>	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>
Usia <i>Age</i>	Rata-rata usia Direksi berada pada usia produktif, yaitu 47-61 tahun. <i>The average age of the Board of Directors is in the productive age, which is 47-61 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>	

## Penilaian Kinerja Direksi

### Penilaian oleh RUPS

Pemegang Saham Bank Sahabat Sampoerna secara berkala melakukan penilaian atas kinerja Direksi bersamaan dengan pelaksanaan RUPS Tahunan. Penilaian kinerja tersebut dilakukan melalui penyampaian Laporan Direksi yang memuat pelaksanaan pengelolaan Bank selama tahun buku.

## Submission and Selection Procedure

*Bank Sahabat Sampoerna already has procedure for submission and selection of the Board of Commissioners and Board of Directors. This procedure is disclosed in the description of Succession Policy for the Board of Commissioners and Board of Directors in the Remuneration and Nomination Committee section of this Annual Report.*

## Composition Diversity Policy

*As of December 2022, Bank Sahabat Sampoerna has not formulated a policy on composition diversity of Board of Directors' members. However, the Board of Directors' composition has been adjusted to the applicable laws and regulations by observing the following diversity aspects.*

## Performance Assessment of Board of Directors

### Assessment by GMS

*Bank Sahabat Sampoerna's Shareholders periodically assess the Board of Directors' performance at the same time of the Annual GMS. The performance assessment is submitted in the Board of Directors' Report that contains the implementation of Bank management during the fiscal year.*

## Penilaian Sendiri

Selain melalui RUPS, penilaian kinerja Direksi juga dilakukan melalui mekanisme penilaian sendiri atau *self-assessment* Tata Kelola Perusahaan (GCG), yang pelaksanaannya dibantu oleh Satuan Kerja Kepatuhan. Kriteria *self-assessment* Bank Sahabat Sampoerna 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.

## Hasil Penilaian

Hasil *self-assessment* Tata Kelola Perusahaan (GCG) Direksi tahun 2022 menunjukkan nilai komposit 1 atau "Sangat Baik". Informasi hasil penilaian tersebut telah dimuat pada uraian Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

## Penilaian Kinerja Organ Pendukung Direksi

Dalam rangka memaksimalkan pelaksanaan tugas dan tanggung jawabnya, Direksi senantiasa melakukan penilaian terhadap organ pendukungnya dengan mengacu pada Peraturan Otoritas Jasa Keuangan terkait Penerapan Tata Kelola Perusahaan bagi Bank Umum. Adapun kriteria umum yang digunakan dalam penilaian tersebut, yaitu:

1. Pelaksanaan tugas dan tanggung jawab selama tahun 2022;
2. Rekomendasi yang diberikan; dan
3. Tingkat kehadiran dalam masing-masing rapat komite.

Hasil penilaian yang dilakukan pada tahun 2022 menunjukkan bahwa seluruh organ pendukung telah menjalankan tugas dan tanggung jawabnya dengan baik dan sesuai dengan peraturan yang berlaku. Rekomendasi yang diberikan organ pendukung mampu mendorong pencapaian target Bank.

## Mekanisme Pengunduran Diri dan Pemberhentian Direksi

### Mekanisme Pengunduran Diri

Bank Sahabat Sampoerna telah menetapkan mekanisme pengunduran diri Direksi yang diuraikan sebagai berikut.

1. Seorang anggota Direksi dapat mengundurkan diri dari jabatannya dengan menyampaikan permohonan secara tertulis kepada Bank dengan mencantumkan alasan pengunduran dirinya tersebut.

## Self-Assessment

*In addition to the GMS, the Board of Directors' performance is also assessed through a self-assessment mechanism of Good Corporate Governance (GCG), assisted by the Compliance Division. Bank Sahabat Sampoerna's self-assessment criteria refer to the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks.*

## Assessment Result

*The Board of Directors' Good Corporate Governance (GCG) self-assessment results in 2022 showed a composite score of 1 or "Very Good". Information on the assessment results has been described in the GCG Self-Assessment Results description in this Annual Report.*

## Performance Assessment of Board of Directors' Supporting Organs

*In order to maximize the implementation of duties and responsibilities, the Board of Directors assesses its supporting organs by referring to the Financial Services Authority Regulation on Implementation of Governance for Commercial Banks. The general criteria used in the assessment are:*

1. *The implementation of duties and responsibilities throughout 2022;*
2. *Recommendations provided; and*
3. *Attendance rate in each committee's meeting.*

*The assessment results for 2022 showed that all supporting organs carried out their duties and responsibilities properly, in compliance with the applicable regulations. Recommendations given by the supporting organs were able to encourage the Bank's target achievement.*

## Mechanism of Resignation and Dismissal of Board of Directors

### Resignation Mechanism

*Bank Sahabat Sampoerna has established a resignation mechanism of the Board of Directors as described below.*

1. *A member of the Board of Directors may resign from the position by submitting a written application to the Bank outlining the reasons for such resignation.*

2. Permohonan pengunduran diri tersebut disampaikan kepada Bank selambatnya 30 hari sebelum efektif pengunduran diri disertai dengan alasan pengunduran dirinya, dan tetap kepada yang bersangkutan harus dimintakan pertanggungjawabannya di dalam RUPS tentang pelaksanaan tugasnya untuk masa jabatan sejak pertanggungjawaban yang berakhir sampai dengan tanggal efektif pengunduran dirinya.
3. Bank wajib melaporkan pengunduran diri anggota Direksi kepada regulator terkait dan menyelenggarakan RUPS sesuai dengan ketentuan perundang-undangan yang berlaku.
4. Anggota Direksi yang terlibat dalam kejahatan keuangan dan/atau tindak pidana lainnya wajib mengundurkan diri dari Direksi.

### **Mekanisme Pemberhentian**

Selain pengunduran diri secara sukarela, Direksi Bank Sahabat Sampoerna dapat diberhentikan sewaktu-waktu dengan mekanisme 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.

2. *The resignation request must be submitted to the Bank no later than 30 days prior to the resignation's effective date, along with the reasons for the resignation. Such member is still held accountable at the GMS for the performance of duties throughout the term of office from the time the accountability ends to the resignation's effective date.*
3. *In line with the relevant laws and regulations, the Bank must conduct a GMS and notify the appropriate regulators of any resignations from the Board of Directors.*
4. *Members of the Board of Directors who are involved in financial crimes and/or other criminal acts must resign from their position as members of the Board of Directors.*

### **Dismissal Mechanism**

*Other than voluntary resignation, Bank Sahabat Sampoerna's Board of Directors may be dismissed at any time under the following mechanism.*

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*

Kebijakan remunerasi bagi Dewan Komisaris dan Direksi disusun dengan berpedoman pada peraturan perundang-undangan yang berlaku, serta berlandaskan asas *fairness*, memegang prinsip *pay for performance*, dan berbasis risiko. Dalam perumusan kebijakan tersebut, Bank tidak menggunakan jasa konsultan eksternal. Namun, untuk menjaga agar tetap objektif dan kompetitif, Bank melakukan *benchmarking survey* dengan bantuan pihak eksternal independen yang bereputasi baik.

Selain itu, seluruh kebijakan remunerasi Bank berada di bawah pengawasan dan peninjauan berkala Dewan Komisaris. Hal tersebut bertujuan untuk mengetahui kesesuaian antara remunerasi dengan performa masing-masing anggota Dewan Komisaris dan anggota Direksi.

### Dasar dan Ketentuan Remunerasi Bank

Kebijakan remunerasi yang dimiliki Bank Sahabat Sampoerna telah disesuaikan dengan 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 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*).

*The remuneration policy for the Board of Commissioners and Board of Directors is prepared by referring to the applicable laws and regulations and based on the principle of fairness, upholding the principle of pay for performance and based on risk. In formulating the policy, the Bank does not use external consultant services. However, to remain objective and competitive, the Bank conducts a benchmarking survey with the assistance of a reputable independent external party.*

*Furthermore, all of the Bank's remuneration policies are under the supervision and periodic review of the Board of Commissioners. This aims to determine the compatibility between remuneration and performance of each member of the Board of Commissioners and Board of Directors.*

### Basis and Provisions for Bank Remuneration

*Bank Sahabat Sampoerna's remuneration policy is already adjusted to the Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in the Provision of Remuneration for Commercial Banks. Based on these regulations, several emphasized aspects in the provision of remuneration are as follows.*

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.*

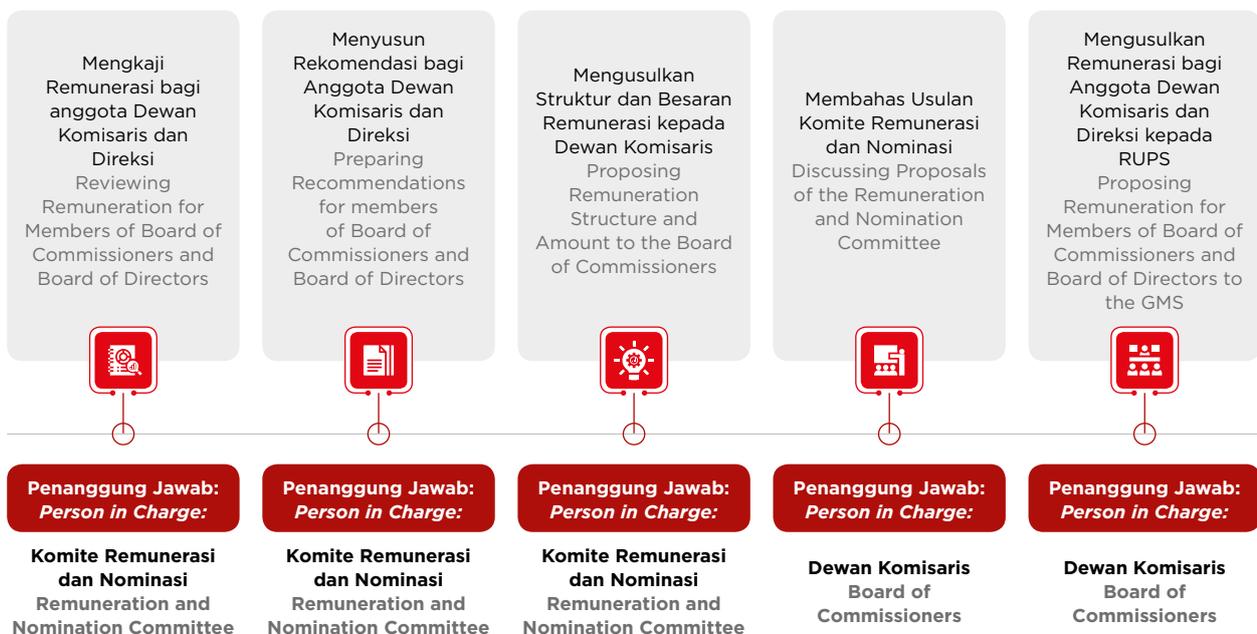
### Prosedur dan Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Penetapan remunerasi Dewan Komisaris dan Direksi dilakukan oleh Pemegang Saham pada saat RUPS, dengan mempertimbangkan rekomendasi dari Komite Remunerasi dan Nominasi. Akan tetapi, wewenang Pemegang Saham tersebut dapat dilimpahkan kepada Dewan Komisaris selama tidak bertentangan dengan indikator penetapan remunerasi serta ketentuan perundang-undangan yang berlaku.

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

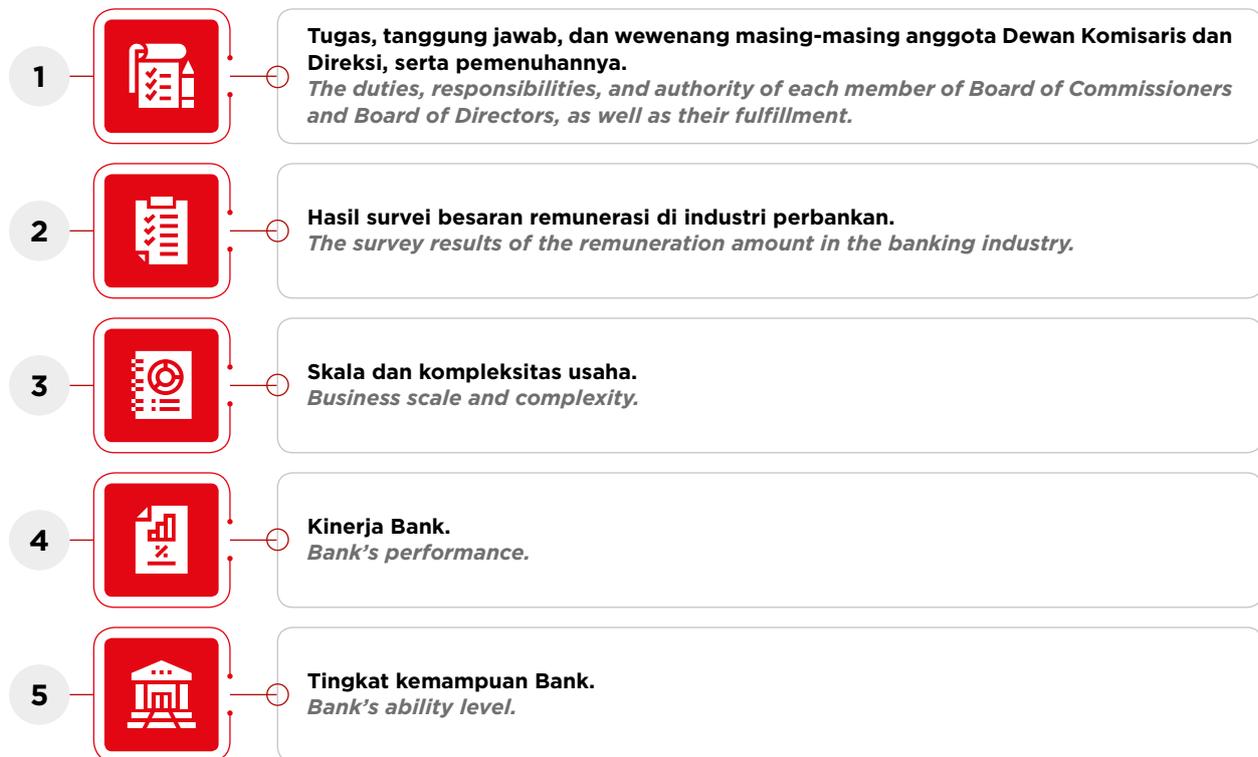
*Shareholders determine the remuneration for the Board of Commissioners and Board of Directors at the GMS, by observing recommendations from the Remuneration and Nomination Committee. The Shareholders' authority can also be delegated to the Board of Commissioners provided that it does not conflict with the indicators for determining remuneration and 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*



### 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.

### 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.

Pada tahun 2022, kinerja Bank diindikasikan melalui pendapatan bunga - bersih yang dibukukan sebesar Rp830,171 miliar meningkat sebesar 15,29% dibandingkan tahun 2021. Bank Sahabat Sampoerna juga memperoleh peringkat SEHAT pada penilaian tingkat kesehatan Bank.

*In 2022, the Bank's performance was indicated in net interest income, which was recorded at Rp830.171 billion, an increase of 15.29% compared to that of 2021. Bank Sahabat Sampoerna also received a HEALTHY rating on the Bank's soundness rating.*

## Struktur dan Jumlah Remunerasi Dewan Komisaris dan Direksi

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

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

*The remuneration structure for Bank Sahabat Sampoerna's Board of Commissioners consists of honorarium, holiday allowance (THR), health insurance, and Social Security Administration Agency (BPJS) Employment. While for the Board of Directors, it consists of basic salary, THR, vehicle ownership subsidies, transportation, communication, health facilities, and BPJS Health/Employment.*

Informasi terkait remunerasi Dewan Komisaris dan Direksi Bank Sahabat Sampoerna pada tahun 2022 diungkapkan sebagai berikut.

*Information on remuneration for the Board of Commissioners and Board of Directors of Bank Sahabat Sampoerna in 2022 is disclosed as follows.*

Jenis Remunerasi dan Fasilitas Lain <i>Type of Remuneration and Other Facilities</i>	Jumlah Diterima dalam 1 Tahun <i>Amount Received in 1 Year</i>			
	Dewan Komisaris <i>Board of Commissioners</i>		Direksi <i>Board of Directors</i>	
	Orang <i>Persons</i>	jutaan Rupiah <i>million Rupiah</i>	Orang <i>Persons</i>	jutaan Rupiah <i>million Rupiah</i>
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) <i>Remuneration (salary, bonus, routine allowances, tantiem, and other facilities in the form of non natura)</i>	4	3,290	5	33,379
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: <i>Other facilities in kind (housing, health facilities, etc.) which:</i>	4	0,136	5	0,583
Dapat dimiliki <i>Can be owned</i>	Nihil / None	Nihil / None	Nihil / None	Nihil / None
Tidak dapat dimiliki <i>Cannot be owned</i>	Nihil / None	Nihil / None	Nihil / None	Nihil / None
<b>Total</b>	<b>4</b>	<b>3,246</b>	<b>5</b>	<b>33,962</b>

Jumlah Remunerasi Tunai per Orang dalam 1 Tahun*)	Jumlah Dewan Komisaris Total <i>Board of Commissioners</i>	Jumlah Direksi Total <i>Board of Directors</i>	Total Cash Remuneration per Person in 1 Year*)
Di atas Rp2 miliar	-	5	Above Rp2 billion
Di atas Rp1 miliar - Rp2 miliar	2	-	Above Rp1 billion - Rp2 billion
Di atas Rp500 juta - Rp1 miliar	1	-	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>4</b>	<b>235</b>	<b>5</b>	<b>12,289</b>	<b>894</b>	<b>16,075</b>

Rasio Gaji Tertinggi dan Terendah Ratio of Highest and Lowest Salary	Rasio 2022 2022 Ratio	Rasio 2021 2021 Ratio
Rasio gaji karyawan tertinggi dan terendah Ratio of employee's highest and lowest salary	<b>1:69.58</b>	1: 67.57
Rasio gaji Direksi tertinggi dan terendah Ratio of the Board of Director's highest and lowest salary	<b>1:2.71</b>	1: 2.56
Rasio gaji Dewan Komisaris tertinggi dan terendah Ratio of the Board of Commissioner's highest and lowest salary	<b>1:3.00</b>	1: 3.00
Rasio gaji Direksi tertinggi dan karyawan terendah Ratio of the Board of Director's highest salary and employee's lowest salary	<b>1:137.97</b>	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	<b>1</b>	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	<b>1</b>	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	<b>79</b>	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 Board of Commissioners	<b>Nihil</b> None	Nihil None	Nihil None	Nihil None	Nihil None
Direksi Board of Directors	<b>Nihil</b> None	Nihil None	Nihil None	Nihil None	Nihil None
Pejabat Eksekutif Executive Officers	<b>Nihil</b> None	Nihil None	Nihil None	Nihil None	Nihil None
<b>Total</b>	<b>Nihil</b> None	<b>Nihil</b> None	<b>Nihil</b> None	<b>Nihil</b> None	<b>Nihil</b> None

1. Remunerasi yang Bersifat Tetap*) (jutaan Rupiah) <i>Fixed Remuneration*) (million Rupiah)</i>			
a.	Tunai <i>Cash</i>	34,905	
b.	Saham/instrumen berbasis saham yang diterbitkan Bank <i>Shares/share-based instrument issued by the Bank</i>	Nihil / None	
2. Remunerasi yang Bersifat Variabel*) (jutaan Rupiah) <i>Variable Remuneration*) (million Rupiah)</i>		Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred
a.	Tunai <i>Cash</i>	16,393	15,637
b.	Saham/instrumen berbasis saham yang diterbitkan Bank <i>Shares/share-based instrument issued by the Bank</i>	Nihil / None	Nihil / None

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

**INFORMASI KUANTITATIF (JUTAAN RUPIAH)**  
**Quantitative Information (Million Rupiah)**

Jenis Remunerasi yang Bersifat Variabel*) <i>Types of Variable Remuneration*)</i>	Total Pengurangan Selama Periode Laporan <i>Total Deduction During the Reporting Period</i>			Total (A) + (B)
	Sisa yang Masih Ditangguhkan <i>Deferred Balance</i>	Disebabkan Penyesuaian Eksplisit After Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit After Implicit Adjustment (B)	
Tunai (dalam jutaan Rupiah) <i>Cash (in million Rupiah)</i>	15,637	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) <i>Shares/instrument based on shares issued by the Bank (in shares and nominations of million Rupiah which are conversions from these shares)</i>	Nihil / None	Nihil / None	Nihil / None	Nihil / None

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

# Organ Pendukung Dewan Komisaris

## Board of Commissioners' Supporting Organs

Dewan Komisaris melaksanakan pengawasan terhadap kegiatan usaha Bank dengan dibantu oleh organ pendukung, yaitu Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Peran masing-masing organ pendukung tersebut diuraikan sebagai berikut.

### Komite Audit

Komite Audit merupakan organ yang dibentuk untuk mendukung pengawasan terhadap Laporan Keuangan, sistem pengendalian internal, pelaksanaan fungsi audit internal dan eksternal, implementasi Tata Kelola Perusahaan (GCG), serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Organ ini juga berfungsi untuk memperkuat penerapan kebijakan Anti-Fraud, Pedoman Perilaku, dan Kebijakan Whistleblowing.

### Pedoman Kerja

Bank Sahabat Sampoerna memiliki Piagam Komite Audit yang telah diperbarui dan disetujui oleh Dewan Komisaris pada 20 Desember 2021. Piagam tersebut memuat informasi tentang:

1. Tujuan Umum;
2. Fungsi dan Peranan Secara Umum;
3. Tugas dan Tanggung Jawab;
4. Wewenang;
5. Tata Cara dan Prosedur Kerja;
5. 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;
15. Penanganan Pengaduan/Pelaporan Dugaan Pelanggaran Pelaporan Keuangan; dan
16. Penutup.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Audit Bank Sahabat Sampoerna 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.

*The Board of Commissioners supervises the Bank's business activities, assisted by supporting organs, which are the Audit Committee, the Remuneration and Nomination Committee, and the Risk Oversight Committee. The roles of each supporting organ are described as follows.*

### Audit Committee

*The Audit Committee is an organ established to support supervision of Financial Statements, internal control system, implementation of internal and external audit functions, implementation of Good Corporate Governance (GCG), and compliance with applicable laws and regulations. This organ also functions to strengthen the implementation of Anti-Fraud, Code of Conduct, and Whistleblowing policies.*

### Charter

*Bank Sahabat Sampoerna has an Audit Committee Charter, which was updated and approved by the Board of Commissioners on 20 December 2021. The charter contains information on:*

1. General Purpose;
2. Functions and Roles in General;
3. Duties and Responsibilities;
4. Authority;
5. Work Conduct and Procedures;
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;
15. Handling Complaints/Reporting on Alleged Violations of Financial Reporting; and
16. Closing.

### Duties and Responsibilities

*The duties and responsibilities of Bank Sahabat Sampoerna's 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. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara Manajemen dan KAP atas jasa yang diberikannya.
  3. Memantau pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Satuan Kerja Audit Internal, akuntan publik (AP), dan Pengawas Otoritas Jasa Keuangan.
  4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan KAP, yang didasarkan pada independensi, ruang lingkup penugasan, dan biaya untuk disampaikan kepada Dewan Komisaris.
  5. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan.
  6. Melakukan penelaahan dan pemantauan atas implementasi Tata Kelola Perusahaan (GCG) yang efektif dan berkelanjutan.
  7. Menjaga kerahasiaan dokumen, data, dan informasi Bank.
  8. 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. Laporan Keuangan:
    - a. Mempelajari secara mendalam Rencana Kerja dan Anggaran Bank;
    - b. Mempelajari secara mendalam Laporan Keuangan Interim dan Tahunan, baik yang diaudit maupun yang tidak diaudit;
    - c. Mempelajari secara mendalam laporan realisasi rencana kerja dan anggaran, serta meneliti pos-pos yang mempunyai perbedaan angka/nilai yang signifikan;
    - d. Melakukan pertemuan secara berkala dengan unit kerja terkait dan Auditor Eksternal yang memeriksa Bank untuk meminta tambahan informasi serta klarifikasi dalam bidang akuntansi dan keuangan; dan
    - e. Melaporkan secara berkala atas hasil pemantauannya dan memberikan masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.
  10. Pengendalian Internal:
    - a. Mempelajari dan memastikan bahwa Bank telah memiliki sistem pengendalian internal (*internal control system*) yang baku sesuai dengan praktik yang berlaku;
    - b. Mempelajari secara mendalam laporan hasil pemeriksaan SKAI dan Auditor Eksternal yang memeriksa Bank guna memastikan bahwa pengendalian internal sudah dilaksanakan dengan benar;
    - c. Melakukan pertemuan berkala dengan unit-unit kerja yang terkait dengan sistem pengendalian internal dan pelaksanaannya;
2. *Provide an independent opinion in the event of a dissenting opinion between Management and Public Accounting Firm for the services provided.*
  3. *Monitor the implementation of follow-up by the Board of Directors on the findings of Internal Audit Division, public accountant (AP) and Supervisors of the Financial Services Authority.*
  4. *Provide recommendations to the Board of Commissioners regarding the appointment of Public Accounting Firm, which is based on independence, assignment scope, and costs to be submitted to the Board of Commissioners.*
  5. *Review and provide advice to the Board of Commissioners regarding potential conflicts of interest.*
  6. *Reviewing and monitoring the implementation of effective and sustainable Corporate Governance (GCG).*
  7. *Maintain the confidentiality of Bank documents, data, and information.*
  8. *Carry out other duties relevant to Audit Committee functions and assignments from the Board of Commissioners, including but not limited to holding Audit Committee's meetings.*
  9. *Financial Statements:*
    - a. *In-depth study of the Bank's Work Plan and Budget;*
    - b. *In-depth study of the Interim and Annual Financial Statements, audited and unaudited;*
    - c. *In-depth study of the work plan and budget realization report, and examine items that have significant discrepancies in numbers/values;*
    - d. *Conduct regular meetings with related divisions and External Auditor who audits the Bank to request additional information and clarifications regarding accounting and finance; and*
    - e. *Periodically report the monitoring results and provide input on matters requiring the Board of Commissioners' attention.*
  10. *Internal Control:*
    - a. *Study and ensure that the Bank has a standard internal control system in accordance with applicable practices;*
    - b. *In-depth study of the audit results by Internal Audit Division and External Auditor who audits the Bank to ensure that internal controls have been properly implemented;*
    - c. *Conduct periodic meetings with divisions related to the internal control system and its implementation;*

- d. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tindak lanjut Direksi atas hasil temuan SKAI, akuntan publik, dan hasil pengawasan Otoritas Jasa Keuangan; dan
- e. Melaporkan secara berkala atas hasil pemantauannya dan memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.
11. Kepatuhan:  
Melakukan pemantauan dan evaluasi atas kepatuhan perusahaan terhadap peraturan internal dan peraturan Otoritas Jasa Keuangan dan peraturan lainnya yang terkait dengan usaha perbankan, antara lain:
- Mempelajari laporan hasil pemeriksaan yang terkait dengan kepatuhan terhadap peraturan internal dan eksternal yang dikeluarkan oleh SKAI dan Auditor Eksternal;
  - Melakukan pemantauan dan evaluasi terhadap kesesuaian pelaksanaan audit oleh kantor akuntan publik dengan standar audit yang berlaku;
  - Melakukan pemantauan dan evaluasi terhadap kesesuaian Laporan Keuangan dengan standar akuntansi yang berlaku; dan
  - Melaporkan secara berkala atas hasil pemantauannya dan memberikan masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.
12. Audit Internal:  
Melakukan pemantauan dan evaluasi terhadap efektivitas pelaksanaan fungsi audit internal Bank, antara lain:
- Melakukan evaluasi kinerja SKAI terhadap pelaksanaan audit tahunan dan memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI;
  - Mengevaluasi program dan cakupan audit dalam rangka pelaksanaan rencana kerja tahunan SKAI;
  - Melakukan evaluasi atas pelaksanaan audit oleh SKAI untuk memastikan bahwa program audit telah berjalan dengan cakupan yang benar;
  - Mempelajari secara mendalam semua temuan yang signifikan dari hasil pemeriksaan SKAI;
  - Melakukan pertemuan berkala dengan SKAI guna membahas temuan-temuan audit yang signifikan serta memberikan masukan yang dianggap perlu dalam pelaksanaan pemeriksaan oleh SKAI;
  - Meminta bantuan SKAI untuk melakukan pemeriksaan/investigasi khusus apabila terdapat temuan audit dan/atau informasi yang berkaitan dengan pelanggaran hukum dan peraturan perundang-undangan yang berlaku;
  - Melaporkan secara berkala atas hasil pemantauannya dan memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris;
- d. Monitor and evaluate the implementation of Board of Directors' follow-up on the findings of Internal Audit Division, public accountant, and the supervision results by the Financial Services Authority; and
- e. Periodically report the monitoring results and provide input on matters requiring the Board of Commissioners' attention.
11. Compliance:  
Monitor and evaluate the Company's compliance with internal regulations, Financial Services Authority regulations, and other regulations related to the banking business, among others:
- Study the audit reports related to compliance with internal and external regulations issued by Internal Audit Division and External Auditor;
  - Monitor and evaluate the suitability of the audit by a public accounting firm with the applicable auditing standards;
  - Monitor and evaluate the suitability of the Financial Statements with the applicable accounting standards; and
  - Periodically report the monitoring results and provide input on matters requiring the Board of Commissioners' attention.
12. Internal Audit:  
Monitor and evaluate the effectiveness of implementation of the Bank's internal audit function, among others:
- Evaluate the Internal Audit Division's performance on the implementation of annual audit and provide recommendations to the Board of Commissioners on the preparation of Internal Audit Division's audit plan, scope, and budget;
  - Evaluate the audit program and scope in the context of implementing the Internal Audit Division's annual work plan;
  - Evaluate the implementation of audits by Internal Audit Division to ensure that the audit program has been running within the correct scope;
  - In-depth study of all the significant findings from the Internal Audit Division's audit results;
  - Conduct periodic meetings with Internal Audit Division to discuss significant audit findings and provide input deemed necessary in carrying out audit by Internal Audit Division;
  - Request Internal Audit Division's assistance to carry out special audit/investigation if there are audit findings and/or information relating to violations of applicable laws and regulations;
  - Periodically report the monitoring results and provide input on matters requiring the Board of Commissioners' attention.

- h. 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;
  - i. Memastikan SKAI melakukan komunikasi dengan Dewan Komisaris, Direksi, Auditor Eksternal, dan Otoritas Jasa Keuangan;
  - j. Memastikan SKAI bekerja secara independen;
  - k. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan dan penghargaan kinerja;
  - l. Memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas;
  - m. Memberikan rekomendasi atas Piagam Audit Internal; dan
  - n. Memberikan rekomendasi usulan kepada Dewan Komisaris atas penunjukan pengendalian mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja SKAI;
13. Audit Eksternal:  
Melakukan pemantauan dan evaluasi terhadap audit atas informasi keuangan historis tahunan oleh akuntan publik (AP) dan/atau kantor akuntan publik (KAP), melalui:
- a. 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;
  - b. Dalam menyusun rekomendasi tersebut, Komite Audit dapat mempertimbangkan:
    - 1) Independensi AP dan/atau KAP dengan mempelajari nama dan/atau reputasi KAP yang akan diundang untuk mengikuti tender;
    - 2) Ruang lingkup audit dengan mempelajari perencanaan dan cakupan audit yang disampaikan KAP yang sudah dipilih/ditunjuk, guna memastikan bahwa perencanaan dan cakupan audit tersebut sesuai serta sudah mempertimbangkan semua risiko yang dianggap penting;
    - 3) Imbalan Jasa Audit;
    - 4) Keahlian dan pengalaman AP dan/atau KAP, dan Tim Audit dari KAP;
    - 5) Metodologi, teknik, dan sarana audit yang digunakan KAP;
    - 6) Manfaat *fresh eye perspectives* yang akan diperoleh melalui penggantian AP dan/atau KAP, dan Tim Audit dari KAP;
- h. *Review the Audit Report and ensure that the Board of Directors takes the necessary corrective actions quickly to address control weaknesses, fraud, compliance issues with policies, laws, and regulations or other problems identified and reported by Internal Audit Division;*
  - i. *Ensure that Internal Audit Division communicates with the Board of Commissioners, Board of Directors, External Auditors, and the Financial Services Authority;*
  - j. *Ensure that Internal Audit Division works independently;*
  - k. *Provide recommendations to the Board of Commissioners on the provision of Internal Audit Division's overall annual remuneration and performance awards;*
  - l. *Ensure that Internal Audit Division upholds integrity in carrying out its duties;*
  - m. *Provide recommendations on the Internal Audit Charter; and*
  - n. *Provide recommendations to the Board of Commissioners on the appointment of independent quality control from external parties to review the Internal Audit Division's performance;*
13. External Audit  
*Monitoring and evaluating audits of annual historical financial information by public accountant (AP) and/or public accounting firm (KAP), as follows:*
- a. *Provide recommendations on the appointment of AP and/or KAP submitted by the Board of Commissioners if the GMS has delegated the authority to appoint AP and/or KAP to the Board of Commissioners;*
  - b. *In compiling these recommendations, the Audit Committee may consider:*
    - 1) *Independence of the AP and/or KAP by studying the name and/or reputation of the KAP that will be invited to participate in the tender;*
    - 2) *The audit scope by studying the planning and audit scope submitted by the KAP that has been selected/appointed, to ensure that the planning and audit scope are appropriate and have considered all risks deemed important:*
    - 3) *Audit Service Fees;*
    - 4) *Expertise and experience of AP and/or KAP, and the Audit Team from the KAP;*
    - 5) *Methodology, techniques, and audit tools used by the KAP;*
    - 6) *The benefits of fresh eye perspectives that will be obtained through replacement of AP and/or KAP, and the Audit Team from the KAP;*

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| <p>7) Potensi risiko atas penggunaan jasa audit oleh KAP yang sama secara berturut-turut untuk kurun waktu yang cukup panjang; dan/atau</p> <p>8) Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP pada periode sebelumnya, apabila ada;</p> <p>c. Mempelajari dan memastikan bahwa proses pelaksanaan pemilihan KAP sudah berjalan dengan benar dan sesuai dengan tata cara yang baku;</p> <p>d. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP kepada Dewan Komisaris yang mencakup:</p> <ol style="list-style-type: none"> <li>1) Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku;</li> <li>2) Kecukupan waktu pekerjaan lapangan;</li> <li>3) Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; serta</li> <li>4) Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP;</li> </ol> <p>e. Melakukan komunikasi secara berkala dengan KAP yang sedang memeriksa Bank, antara lain:</p> <ol style="list-style-type: none"> <li>1) Progres pelaksanaan pemeriksaan;</li> <li>2) Temuan-temuan penting;</li> <li>3) Perubahan peraturan/ketentuan dalam pencatatan akuntansi dan keuangan dari institusi yang berwenang;</li> <li>4) Penyesuaian-penyesuaian yang terjadi berdasarkan hasil pemeriksaan; dan</li> <li>5) Kendala/hambatan yang dijumpai dalam pelaksanaan pemeriksaan;</li> </ol> <p>f. Mempelajari secara mendalam semua temuan yang signifikan dari hasil pemeriksaan Auditor Eksternal dan institusi pemeriksaan lainnya;</p> <p>g. Melakukan pemantauan dan evaluasi atas tindak lanjut audit terhadap hasil pemeriksaan yang dilakukan oleh Auditor Eksternal; dan</p> <p>h. Melaporkan secara berkala atas hasil pemantauannya dan memberikan masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.</p> | <p>7) <i>Potential risk of using audit services by the same KAP consecutively for a fairly long period of time; and/or</i></p> <p>8) <i>The review of, if any, the audit services on annual historical financial information by the AP and/or KAP during the previous period;</i></p> <p>c. <i>Learning and ensuring that KAP selection process is running correctly and in accordance with standard procedures;</i></p> <p>d. <i>Evaluate the the provision of audit services on annual historical financial information by AP and/or KAP to the Board of Commissioners which includes:</i></p> <ol style="list-style-type: none"> <li>1) <i>Conformity of audit implementation by AP and/or KAP with the applicable audit standards;</i></li> <li>2) <i>Sufficient time for field work;</i></li> <li>3) <i>Assessment of the scope of services provided and sampling adequacy; and</i></li> <li>4) <i>Recommendations for improvements given by the AP and/or KAP;</i></li> </ol> <p>e. <i>Communicate periodically with the KAP that is examining the Bank, including:</i></p> <ol style="list-style-type: none"> <li>1) <i>Progress of audit implementation;</i></li> <li>2) <i>Important findings;</i></li> <li>3) <i>Amendments to regulations/provisions in accounting and financial records from authorized institutions;</i></li> <li>4) <i>Adjustments that occur based on audit results; and</i></li> <li>5) <i>Obstacles/challenges encountered when conducting audit;</i></li> </ol> <p>f. <i>In-depth study of all significant findings from the audit results by External Auditor and other audit institutions;</i></p> <p>g. <i>Monitor and evaluate the follow-up on results of audit conducted by External Auditor; and</i></p> <p>h. <i>Periodically report the monitoring results and provide input on matters requiring the Board of Commissioners' attention.</i></p> |
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## Wewenang

Komite Audit Bank memiliki wewenang untuk:

1. Mengakses dokumen, data, informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan;
2. Dapat berkomunikasi langsung dan/atau memanggil dalam rapat dengan karyawan, Manajemen, termasuk Direksi terkait tugas dan tanggung jawab Komite Audit;
3. Jika diperlukan, dapat melibatkan pihak independen di luar anggota Komite Audit untuk membantu pelaksanaan tugas Komite Audit; serta
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

## Authority

The Bank's Audit Committee has the authority as follows:

1. Accessing the Bank's document, data, and information about the Bank's employees, funds, assets, and resources required;
2. Capable of directly communicating and/or summoning staff, management, including the Board of Directors, in meetings related to the Audit Committee's duties and responsibilities;
3. If necessary, may enlist independent parties who are not Audit Committee members to assist in carrying out Audit Committee's duties; and
4. Performing other authority assigned by the Board of Commissioners.

## Kedudukan Komite Audit

Komite Audit Bank Sahabat Sampoerna berada di bawah koordinasi Dewan Komisaris. Oleh karena itu, segala bentuk tugas dan tanggung jawab Komite Audit secara langsung dipertanggungjawabkan kepada Dewan Komisaris.

## Struktur, Keanggotaan, dan Keahlian

Sesuai Piagam Komite Audit, struktur Komite Audit Bank Sahabat Sampoerna, terdiri dari Komisaris Independen yang menjabat sebagai ketua, pihak independen yang memiliki keahlian di bidang keuangan atau akuntansi, serta pihak independen yang memiliki keahlian di bidang hukum atau perbankan. Sementara itu, keanggotaan Komite Audit pada tahun 2022 diungkapkan sebagai berikut.

<b>Nama Name</b>	<b>Jabatan Position</b>	<b>Dasar Pengangkatan Basis of Appointment</b>	<b>Akhir Periode Jabatan End of Term of Office</b>
Freddy Suliman	Ketua <i>Chairman</i>	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 <i>Member</i>	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
Juwono Akuan Rokanta	Anggota <i>Member</i>	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

## Profil Komite Audit

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

## Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota Komite Audit. Bank telah memastikan bahwa tidak terdapat intervensi dari pemilik perusahaan yang mampu mempengaruhi Komite Audit dalam menjalankan tugas dan tanggung jawabnya secara profesional. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

<b>Aspek Independensi Independence Aspect</b>	<b>Freddy Suliman</b>	<b>Suhardianto</b>	<b>Juwono Akuan Rokanta</b>
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>	√	√	√

## Audit Committee's Position

*Bank Sahabat Sampoerna's Audit Committee is under the coordination of the Board of Commissioners. Therefore, all forms of Audit Committee's duties and responsibilities are directly accountable to the Board of Commissioners.*

## Structure, Composition, and Expertise

*According to Audit Committee Charter, the Audit Committee's structure of Bank Sahabat Sampoerna consists of an Independent Commissioner who serves as chairman, independent party with expertise in finance or accounting, and independent party with expertise in law or banking. The Audit Committee's composition in 2022 is disclosed as follows.*

## Profile of the Audit Committee

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

## Independency

*Bank Sahabat Sampoerna guarantees the independence of all Audit Committee's members. The Bank also ensures that there is no intervention from the company's owner that may influence the Audit Committee in performing its duties and responsibilities professionally. This is reflected in the fulfillment of the following independence aspects.*

<b>Aspek Independensi</b> <i>Independence Aspect</i>	<b>Freddy Suliman</b>	<b>Suhardianto</b>	<b>Juwono Akuan Rokanta</b>
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

## Pelaksanaan Tugas

Pelaksanaan tugas Komite Audit Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

The implementation of Audit Committee's duties of Bank Sahabat Sampoerna in 2022 is described as follows.

<b>Program Kerja</b> <i>Work Program</i>	<b>Pelaksanaan</b> <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;</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 audits related to cases of legal and regulatory violations, fraud, and/or thorough investigations of high-risk findings;</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 2021 kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 17 Juni 2022.</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 2021 Fiscal Year to the Board of Commissioners for further submission to the Financial Services Authority on 17 June 2022.</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 2022 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 2022 kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 19 Agustus 2022 dan dilaporkan kepada Otoritas Jasa Keuangan melalui Sistem Pengelolaan Naskah Dinas dan Arsip (SIPENA) pada tanggal 2 September 2022.</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 2022 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>Providing recommendations on appointment of Public Accounting Firm BDO to provide audit services for the 2022 fiscal year to the Board of Commissioners, to subsequently be conveyed to the Financial Services Authority on 19 August 2022 and reported to the Financial Services Authority through Management System for Official Documents and Archives (SIPENA) on 2 September 2022.</i></li> </ul>

## Rapat

Rapat Komite Audit dilaksanakan paling kurang 4 kali dalam 1 tahun. Selama tahun 2022, Komite Audit Bank telah menyelenggarakan rapat sebanyak 15 kali yang dilaksanakan secara daring, dengan tingkat kehadiran sebagai berikut.

## Meetings

*Audit Committee's meeting is held at least 4 times in 1 year. In 2022, the Bank's Audit Committee held 15 times were held online, with the following attendance rate.*

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Freddy Suliman	Ketua Chairman	15	15	100.00
Suhardianto	Anggota Member	15	14	93.33
Juwono Akuan Rokanta	Anggota Member	15	15	100.00
<b>Rata-Rata Average</b>				<b>97.78</b>

Informasi mengenai pelaksanaan rapat Komite Audit, mulai dari tanggal, agenda, dan peserta rapat diungkapkan pada tabel berikut.

*Information on the Audit Committee's meetings, starting from the meeting date, agenda, and participants is disclosed in the following table.*

Tanggal Date	Agenda Agenda	Kehadiran Attendance		
		FS	S	JAR
18 January 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 16 November 2021;</li> <li>Persetujuan Notulen Rapat Komite Audit 16 November 2021;</li> <li>Realisasi <i>Audit Plan</i> tahun 2021;</li> <li>Laporan Hasil Pemeriksaan (LHP): Restrukturisasi Covid-19 <i>Batch 3</i> Periode September-November 2021, KC Palembang - <i>Ops &amp; Funding</i>, AYDA &amp; Hapus Buku, SLIK, LPS - <i>Single Customer View (SCV)</i> dan Litigasi;</li> <li>LHI: Penarikan Uang Nasabah M Ezar KC Malang dan Skimming ATM Nasabah Azalia KC Sampoerna Strategic;</li> <li>Pemeriksaan Otoritas Jasa Keuangan Tahun 2021; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 16 November 2021;</li> <li>Approval of the Minutes of Audit Committee's Meeting 16 November 2021;</li> <li>Realization of 2021 Audit Plan;</li> <li>Audit Report (LHP): Covid-19 <i>Batch 3</i> Restructuring September-November 2021, Palembang Branch Office - <i>Operational &amp; Funding</i>, Foreclosed Assets &amp; Write-off, Financial Information Service System, LPS - <i>Single Customer View (SCV)</i> and Litigation;</li> <li>Investigation Report (LHI): Withdrawal of Customer Money, M Ezar, Malang Branch Office and ATM Skimming of Customer, Azalia, Sampoerna Strategic Branch Office;</li> <li>Financial Services Authority Audit in 2021; and</li> <li>Action Plan.</li> </ul>	√	√	√
15 February 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 18 Januari 2022;</li> <li>Persetujuan Notulen Rapat Komite Audit 18 Januari 2022;</li> <li>Realisasi <i>Audit Plan</i> per Januari 2022;</li> <li>Strategi <i>Anti-Fraud</i> tahun 2022;</li> <li>Lain-Lain: <i>Update</i> Kasus Covid-19;</li> <li>Follow-up Temuan Otoritas Jasa Keuangan 2020 dan 2021 per Januari 2022; dan</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 18 January 2022;</li> <li>Approval of the Minutes of Audit Committee's Meeting 18 January 2022;</li> <li>Realization of Audit Plan per January 2022;</li> <li>Anti-Fraud Strategy 2022;</li> <li>Others: Update on Covid-19 Cases;</li> <li>Follow-up of 2020 and 2021 Financial Services Authority findings as per January 2022; and</li> <li>Action Plan.</li> </ul>	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance		
		FS	S	JAR
22 March 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Komite Audit 15 Februari 2022;</li> <li>• <i>Persetujuan Notulen</i> Rapat Komite Audit 15 Februari 2022;</li> <li>• <i>Realisasi Audit Plan</i> per Februari 2022;</li> <li>• <i>Laporan Hasil Pemeriksaan (LHP): Layanan Luar Cabang, BI Payment Service (LHPK) dan LHPK SPBI (RTGS/S4/ETP &amp; SKNBI);</i></li> <li>• <i>Follow-up</i> Temuan Otoritas Jasa Keuangan 2020 dan 2021 per Februari 2022; dan <i>Action Plan.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 15 February 2022;</i></li> <li>• <i>Approval of the Minutes of Audit Committee's Meeting 15 February 2022;</i></li> <li>• <i>Realization of Audit Plan per February 2022;</i></li> <li>• <i>Audit Reports (LHP): Out-Branch Services, BI Payment Service (LHPK) and LHPK SPBI (RTGS/S4/ETP &amp; SKNBI);</i></li> <li>• <i>Follow-up of 2020 and 2021 Financial Services Authority findings as per February 2022; and</i></li> <li>• <i>Action Plan.</i></li> </ul>	√	√	√
19 April 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Komite Audit 22 Maret 2022;</li> <li>• <i>Persetujuan Notulen</i> Rapat Komite Audit 22 Maret 2022;</li> <li>• <i>Realisasi Audit Plan</i> per Maret 2022;</li> <li>• <i>Laporan Hasil Pemeriksaan (LHP): Kinerja Cabang Rugi;</i></li> <li>• <i>LHI: KC Gading Serpong - PT Agri Sukses Berjaya dan Yanti serta KC Semarang - Fajar Muktiningsih;</i></li> <li>• <i>Realisasi Anti-Fraud Plan Q1-2022;</i></li> <li>• <i>Follow-up</i> Temuan SKAI, Otoritas Jasa Keuangan 2020 dan 2021 per Maret 2022; dan <i>Action Plan.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 22 March 2022;</i></li> <li>• <i>Approval of the Minutes of Audit Committee's Meeting 22 March 2022;</i></li> <li>• <i>Realization of Audit Plan per March 2022;</i></li> <li>• <i>Audit Report (LHP): Loss Branch Performance;</i></li> <li>• <i>Investigation Report (LHI): Gading Serpong Branch Office - PT Agri Sukses Berjaya and Yanti and Semarang Branch Office - Fajar Muktiningsih;</i></li> <li>• <i>Realization of Anti-Fraud Plan Q1-2022;</i></li> <li>• <i>Follow-up of findings of Internal Audit Division, Financial Services Authority 2020 and 2021 as per March 2022; and</i></li> <li>• <i>Action Plan.</i></li> </ul>	√	√	√
17 May 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Komite Audit 19 April 2022;</li> <li>• <i>Persetujuan Notulen</i> Rapat Komite Audit 19 April 2022;</li> <li>• <i>Realisasi Audit Plan</i> per April 2022;</li> <li>• <i>Laporan Hasil Pemeriksaan (LHP): Restrukturisasi Kredit Asset Buy, Pengelolaan Deposito, dan Core Banking System;</i></li> <li>• <i>LHI: KC Gading Serpong - PT Boga Sukses Berjaya serta Update</i> Penanganan Proses Hukum Kasus KC Gading Serpong - PT Agri Sukses Berjaya dan Yanti;</li> <li>• <i>Follow-up</i> Temuan SKAI, Otoritas Jasa Keuangan 2020 dan 2021 per April 2022; dan <i>Action Plan.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 19 April 2022;</i></li> <li>• <i>Approval of the Minutes of Audit Committee's Meeting 19 April 2022;</i></li> <li>• <i>Realization of Audit Plan per April 2022;</i></li> <li>• <i>Audit Reports (LHP): Asset Buy Credit Restructuring, Deposit Management and Core Banking System;</i></li> <li>• <i>Investigation Report (LHI): Gading Serpong Branch Office - PT Boga Sukses Berjaya and Update on Legal Process Handling of Gading Serpong Branch Office - PT Agri Sukses Berjaya and Yanti;</i></li> <li>• <i>Follow-up of findings of Internal Audit Division, Financial Services Authority 2020 and 2021 as per April 2022; and</i></li> <li>• <i>Action Plan.</i></li> </ul>	√	√	√
8 June 2022	Skema <i>Rating Model</i> dan <i>Hybrid Audit Project</i> . <i>Rating Model Scheme and Hybrid Audit Project.</i>	√	x	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance		
		FS	S	JAR
21 June 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Komite Audit 17 Mei 2022;</li> <li>• <i>Peretujuan Notulen</i> Rapat Komite Audit 17 Mei 2022;</li> <li>• <i>Realisasi Audit Plan</i> per Mei 2022;</li> <li>• <i>Laporan Hasil Pemeriksaan (LHP):</i> Restrukturisasi Covid-19 <i>Batch 1</i>, Pengguna Penyedia Jasa Teknologi Informasi (PPJTI), dan Transaksi BSO/Teller;</li> <li>• <i>Lain-Lain: Project Hybrid Audit dan Audit Rating Model;</i></li> <li>• <i>Follow-up</i> Temuan SKAI, Otoritas Jasa Keuangan 2020 dan 2021 per Mei 2022; dan</li> <li>• <i>Action Plan.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 17 May 2022;</i></li> <li>• <i>Approval of the Minutes of Audit Committee's Meeting 17 May 2022;</i></li> <li>• <i>Realization of Audit Plan per May 2022;</i></li> <li>• <i>Audit Reports (LHP): Batch 1 Covid-19 Restructuring, Users of Information Technology Service Providers (PPJTI) and BSO/Teller Transactions;</i></li> <li>• <i>Others: Project Hybrid Audit and Rating Model Audit;</i></li> <li>• <i>Follow-up of findings of Internal Audit Division, Financial Services Authority 2020 and 2021 as per May 2022; and</i></li> <li>• <i>Action Plan.</i></li> </ul>	√	√	√
19 July 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Komite Audit 21 Juni 2022;</li> <li>• <i>Peretujuan Notulen</i> Rapat Komite Audit 21 Juni 2022;</li> <li>• <i>Realisasi Audit Plan</i> per Juni 2022;</li> <li>• <i>Laporan Hasil Pemeriksaan (LHP):</i> FI <i>Batch 1 - Fintech dan BCM (BCP &amp; DRP);</i></li> <li>• <i>Fraud: Update</i> Proses Kepolisian Kasus <i>Fraud</i> KC Gading Serpong;</li> <li>• <i>Follow-up</i> Temuan SKAI dan Otoritas Jasa Keuangan 2021 per Juni 2022; dan</li> <li>• <i>Action Plan.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 21 June 2022;</i></li> <li>• <i>Approval of the Minutes of Audit Committee's Meeting 21 June 2022;</i></li> <li>• <i>Realization of Audit Plan per June 2022;</i></li> <li>• <i>Audit Report (LHP): FI Batch 1 - Fintech and BCM (BCP &amp; DRP);</i></li> <li>• <i>Fraud: Update on Police Process for Fraud Case Gading Serpong Branch Office;</i></li> <li>• <i>Follow-up of findings of Internal Audit Division, Financial Services Authority 2021 as per June 2022; and</i></li> <li>• <i>Action Plan.</i></li> </ul>	√	√	√
28 July 2022	<p>Peretujuan Publikasi Laporan Keuangan Juni 2022. <i>Approval of Financial Statements Publication June 2022.</i></p>	√	√	√
19 August 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Komite Audit 19 Juli 2022;</li> <li>• <i>Peretujuan Notulen</i> Rapat Komite Audit 19 Juli 2022;</li> <li>• <i>Realisasi Audit Plan</i> per Juli 2022;</li> <li>• <i>Laporan Hasil Pemeriksaan (LHP):</i> <i>Credit Admin &amp; Custody</i> Matraman, <i>Business Product Development</i>, dan <i>Layanan Perbankan Digital;</i></li> <li>• <i>Fraud: LHI</i> Gading Serpong (Debitur Andi Rinaldi Wahjoedi dan Ratna Anggreani Gunawan);</li> <li>• <i>Follow-up</i> Temuan SKAI dan Otoritas Jasa Keuangan 2021 per Juli 2022; serta</li> <li>• <i>Action Plan.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 19 July 2022;</i></li> <li>• <i>Approval of the Minutes of Audit Committee's Meeting 19 July 2022;</i></li> <li>• <i>Realization of Audit Plan per July 2022;</i></li> <li>• <i>Audit Report (LHP): Credit Admin &amp; Custody Matraman, Business Product Development, and Digital Banking Services;</i></li> <li>• <i>Fraud: Investigation Report (LHI) of Gading Serpong (Debtors Andi Rinaldi Wahjoedi and Ratna Anggreani Gunawan);</i></li> <li>• <i>Follow-up of findings of Internal Audit Division, Financial Services Authority 2021 as per July 2022; and</i></li> <li>• <i>Action Plan.</i></li> </ul>	√	√	√
27 September 2022	<ul style="list-style-type: none"> <li>• <i>Reminder &amp; Follow-up Issue</i> Rapat Komite Audit 19 Agustus 2022;</li> <li>• <i>Peretujuan notulen</i> rapat Komite Audit 19 Agustus 2022;</li> <li>• <i>Realisasi Audit Plan</i> per Agustus 2022;</li> <li>• <i>Laporan Hasil Pemeriksaan (LHP):</i> Restrukturisasi <i>Batch 2</i> dan SKMR;</li> <li>• <i>Follow-up</i> Temuan SKAI dan Otoritas Jasa Keuangan 2021 per Agustus 2022; serta</li> <li>• <i>Action Plan.</i></li> <li>• <i>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 19 August 2022;</i></li> <li>• <i>Approval of the Minutes of Audit Committee's Meeting 19 August 2022;</i></li> <li>• <i>Realization of Audit Plan per August 2022;</i></li> <li>• <i>Audit Report (LHP): Restructuring Batch 2 and Enterprise Risk, Analytics, &amp; Control Division;</i></li> <li>• <i>Follow-up of findings of Internal Audit Division, Financial Services Authority 2021 as per August 2022; and</i></li> <li>• <i>Action Plan.</i></li> </ul>	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance		
		FS	S	JAR
18 October 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 27 September 2022;</li> <li>Persetujuan Notulen Rapat Komite Audit 27 September 2022;</li> <li>Realisasi Audit Plan per September 2022;</li> <li>Laporan Hasil Pemeriksaan (LHP): FI Batch 2 (Grameen, Kop, dan Gadai) dan Asset Buy II-Asset Buy EDV &amp; DMS;</li> <li>Follow-up Temuan SKAI per September 2022; serta</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 27 September 2022;</li> <li>Approval of the Minutes of Audit Committee's Meeting 27 September 2022;</li> <li>Realization of Audit Plan per September 2022;</li> <li>Audit Report (LHP): FI Batch 2 (Grameen, Kop, and Pawn) and Asset Buy II-Asset Buy EDV &amp; DMS;</li> <li>Follow-up of findings of Internal Audit Division as per September 2022; and</li> <li>Action Plan.</li> </ul>	√	√	√
24 October 2022	<ul style="list-style-type: none"> <li>Kick-off Meeting KAP BDO dengan Komite Audit; dan</li> <li>Laporan Publikasi September 2022.</li> <li>Kick-off Meeting of KAP BDO with Audit Committee; and</li> <li>Publication Report September 2022.</li> </ul>	√	√	√
22 November 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow-up Issue Rapat Komite Audit 18 Oktober 2022;</li> <li>Persetujuan notulen rapat Komite Audit 18 Oktober 2022;</li> <li>Monitoring Update Penerapan Regulasi dan Pengkinian Prosedur;</li> <li>Realisasi Audit Plan per Oktober 2022;</li> <li>Laporan Hasil Pemeriksaan (LHP): Aplikasi Sampoerna Mobile Banking &amp; IB, Collection &amp; SAM (Produk Reguler &amp; ProBiz), Pengelolaan Kas Kasanah dan Counter Teller, serta Penerapan Proses APU-PPT;</li> <li>Fraud: Fraud Loss, Incident, &amp; Threshold trends, Fraud Detection, Update Kasus Hukum Case KC Gading Serpong, Laporan Early Detection Unit, dan LHI Debitur Alan Gada Kusuma KC Surabaya;</li> <li>Follow-up Temuan SKAI per Oktober 2022; serta</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 18 October 2022;</li> <li>Approval of the Minutes of Audit Committee's Meeting 18 October 2022;</li> <li>Monitoring Updates on the Application of Regulations and Updating Procedures;</li> <li>Realization of Audit Plan per October 2022;</li> <li>Audit Report (LHP): Sampoerna Mobile Banking &amp; IB Applications, Collection &amp; SAM (Regular &amp; ProBiz Products), Kasanah and Counter Teller Cash Management, and Implementation of AML-CTF Process;</li> <li>Fraud: Fraud Loss, Incident, &amp; Threshold trends, Fraud Detection, Update on Legal Case of Gading Serpong Branch Office, Early Detection Unit Report, and Investigation Report (LHI) of Debtor Alan Gada Kusuma of Surabaya Branch Office;</li> <li>Follow-up of findings of Internal Audit Division as per October 2022; and</li> <li>Action Plan.</li> </ul>	√	√	√
20 December 2022	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Komite Audit 22 November 2022;</li> <li>Persetujuan Notulen Rapat Komite Audit 22 November 2022;</li> <li>Update Pemeriksaan Otoritas Jasa Keuangan tahun 2022;</li> <li>Realisasi Audit Plan per November 2022;</li> <li>Laporan Hasil Pemeriksaan (LHP): FI Batch 3 - Multi Finance, Penilaian Jaminan dan Post check Review, New Booking Loan di Masa Pandemi, Restrukturisasi Covid-19 Batch 3 as of September 2022 dan Treasury;</li> <li>Follow-up Temuan SKAI per November 2022; serta</li> <li>Action Plan.</li> <li>Reminder &amp; Follow-up on Issue of Audit Committee's Meeting 22 November 2022;</li> <li>Approval of the Minutes of Audit Committee's Meeting 22 November 2022;</li> <li>Update on the Financial Services Authority Audit 2022;</li> <li>Realization of Audit Plan per November 2022;</li> <li>Audit Report (LHP): FI Batch 3 - Multi Finance, Collateral Assessment and Post check Review, New Booking Loans during the Pandemic, Covid-19 Restructuring Batch 3 as of September 2022 and Treasury;</li> <li>Follow-up of findings of Internal Audit as per November 2022; and</li> <li>Action Plan.</li> </ul>	√	√	√

Keterangan / Remarks:

FS : Freddy Suliman

S : Suhardianto

JAR : Juwono Akuan Rokanta

## Rekomendasi

Rekomendasi yang diberikan oleh Komite Audit atas pengawasannya terhadap kegiatan usaha Bank pada tahun 2022 diungkapkan sebagai berikut.

## Recommendation

The recommendations given by the Audit Committee for its supervision of the Bank's business activities in 2022 were disclosed as follows.

<p><b>Kredit Loans</b></p>	<ul style="list-style-type: none"> <li>• Realisasi pencapaian kredit dan laba sesuai Rencana Bisnis Bank yang telah disetujui;</li> <li>• Pemantauan dan tindak lanjut atas pencapaian kinerja bisnis yang lebih ketat serta memberikan pembinaan, teguran dan/peringatan terhadap cabang-cabang yang masih belum mencapai Rencana Bisnis Bank;</li> <li>• Penyempurnaan proses kredit, pemantauan, dan tindak lanjut atas portofolio <i>asset buy</i> yang memberikan kontribusi signifikan terhadap seluruh portofolio Bank;</li> <li>• Tindak lanjut yang baik dalam penyelesaian kredit kualitas rendah, khususnya debitur dalam perhatian khusus, debitur restrukturisasi, debitur hapus buku, dan debitur aset yang diambil alih (AYDA); serta</li> <li>• Mengingatkan pelaksanaan proses restrukturisasi Covid-19 sesuai ketentuan Otoritas Jasa Keuangan termasuk memastikan kecukupan cadangan kerugian penurunan nilai (CKPN) sesuai ketentuan sebagai antisipasi jatuh tempo dari Peraturan Otoritas Jasa Keuangan relaksasi restrukturisasi Covid-19.</li> <li>• <i>Realizing the achievement of loans and earnings according to the agreed Bank's Business Plan;</i></li> <li>• <i>Monitoring and following up more stringent business performance achievements and providing coaching, reprimand and/or warnings to branches that have not yet achieved the Bank's Business Plan;</i></li> <li>• <i>Improving credit process, monitoring, and following-up asset buy portfolios that significantly contribute to the Bank's overall portfolio;</i></li> <li>• <i>Properly following-up settlements of low-quality loans, particularly debtors in special mention, debtors undergoing restructuring, debtors whose debts have been written-off, and debtors whose assets have been foreclosed (AYDA); and</i></li> <li>• <i>Reminding the implementation of Covid-19 restructuring process as per Financial Services Authority provisions, including ensuring that allowances for impairment losses (CKPN) are adequate in line with the provisions to anticipate maturity of Financial Services Authority Regulation on relaxation of Covid-19 restructuring.</i></li> </ul>
<p><b>Operasional Operations</b></p>	<ul style="list-style-type: none"> <li>• Pelaksanaan proses transaksi operasional cabang selalu mengacu pada kebijakan dan SOP yang berlaku dan selalu menerapkan aktivitas kontrol yang cukup untuk meminimalkan risiko yang mungkin terjadi;</li> <li>• Pemberian teguran dan/atau peringatan bagi karyawan yang melakukan kesalahan, termasuk proses yang tidak mengacu pada kebijakan dan SOP, serta atas terjadinya <i>fraud</i>; dan</li> <li>• Peningkatan kedisiplinan dalam penginputan/pengkinian data pelaporan mengingat masih terdapat kesalahan pelaporan Laporan Bank Umum.</li> <li>• <i>Implementation of branch operational transaction process always refers to the applicable policies and SOPs, and always applies sufficient control activities to minimize risks that might occur;</i></li> <li>• <i>Giving warning and/or reprimand to employees who make mistakes, including process that does not refer to policies and SOPs, and for fraud; and</i></li> <li>• <i>Increasing discipline in inputting/updating reporting data, considering that there are still errors in reporting the Commercial Bank Reports.</i></li> </ul>
<p><b>Pemeriksaan KAP 2022 Public Accounting Firm Audit in 2022</b></p>	<ul style="list-style-type: none"> <li>• Memastikan kecukupan pencadangan untuk mengantisipasi jatuh tempo dari Peraturan Otoritas Jasa Keuangan relaksasi restrukturisasi Covid-19; dan</li> <li>• Tindaklanjut yang baik dalam penyelesaian <i>Management Letter</i> dari KAP.</li> <li>• <i>Ensuring sufficient reserves to anticipate maturity of Financial Services Authority Regulation on relaxation of Covid-19 restructuring; and</i></li> <li>• <i>Properly following-up completion of Management Letter from Public Accounting Firm.</i></li> </ul>
<p><b>Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF)</b></p>	<ul style="list-style-type: none"> <li>• Meyakinkan petugas cabang telah memiliki pemahaman yang cukup dalam menjalankan aktivitas operasional di kantor cabang agar penerapan APU-PPT dilakukan sesuai ketentuan; dan</li> <li>• Memastikan penerapan Proses APU-PPT terhadap nasabah <i>asset buy</i>, <i>channeling</i> dan <i>join financing</i> telah dilakukan sesuai ketentuan internal/regulator.</li> <li>• <i>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</i></li> <li>• <i>Ensuring that AML-CTF process on customers of asset buy channeling and joint financing is carried out in accordance with internal/regulatory provisions.</i></li> </ul>
<p><b>Teknologi Informasi Information Technology</b></p>	<p>Memastikan kontrol dan <i>monitoring</i> dalam pelaksanaan kepatuhan terkait TI dilakukan sesuai ketentuan internal/regulator, di antaranya <i>review</i> berkala dan pengkinian ketentuan internal dan pelaksanaan <i>Pentest</i>.</p> <p><i>Ensuring that the control and monitoring in IT-related compliance are carried out in line with internal/regulatory provisions, among others, the periodic reviews, updating internal policies, and conducting Pentest.</i></p>

## Lain-Lain Others

- 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;
- Pelaksanaan pemeriksaan dengan menggunakan *audit rating* dan teknik secara *hybrid audit* (pelaksanaan penugasan audit melalui kombinasi metode *off-site audit* dan dilanjutkan sesuai dengan kebutuhan untuk dilakukan melalui metode *on-site audit*) dengan memperhatikan tingkat risiko;
- Meningkatkan kompetensi Tim Audit Internal melalui program pelatihan yang disesuaikan dengan perkembangan bisnis Bank;
- Pembuatan rencana kerja SKAI mempertimbangkan kapasitas SDM, baik dari sisi kuantitas maupun kualitas, serta memperhatikan peningkatan risiko dan perkembangan bisnis;
- Memastikan kontrol dan *monitoring* dalam pelaksanaan proses pengkinian kebijakan internal atas regulasi terbaru dan/atau perubahan regulasi serta pengkinian SOP secara berkala, telah dilakukan sesuai ketentuan internal/regulator;
- Dalam upaya identifikasi dini, SKAI melalui unit kerja *Anti-Fraud* dan MIS telah membuat program deteksi *fraud* dan penyimpangan lainnya yang dikembangkan berdasar data historis insiden *fraud* maupun temuan audit, yang diolah melalui teknik data analitik, dibuat parameter data anomali transaksi serta selanjutnya dilakukan validasi secara *off-site*;
- Melakukan kajian atas pelaksanaan proses penutupan cabang telah sesuai ketentuan termasuk pengalihan portofolio dan operasional cabang, sehingga tidak berdampak terhadap kinerja cabang; dan
- Perlu diperhatikan terkait penanganan kasus *fraud* KC Gading Serpong yang saat ini telah dilaporkan ke pihak Kepolisian serta upaya *recovery* yang diharapkan oleh Bank dari proses ini.
- *Reviewing findings from the internal control system, the Financial Services Authority, and KAP (Public Accounting Firm) to identify the issue's root cause to carry out any necessary follow-up actions to ensure that there are no repeating issues or findings in future audit;*
- *Auditing by using audit rating and hybrid audit techniques (auditing by using a combination of off-site audit and on-site audit as necessary) by observing risk level;*
- *Enhancing Internal Audit Team's competencies through training programs tailored to the Bank's business development;*
- *Preparing Internal Audit Division's work plan by considering the quantity and quality of HR capacity as well as the increased risk and business growth;*
- *Ensuring that the periodic control and monitoring of the process of updating the latest or amendments to internal/regulatory provisions and SOPs are carried out in accordance with the internal/regulatory provisions;*
- *As part of an early detection effort, Internal Audit Division through Anti-Fraud unit and MIS unit has developed a program to detect fraud and other irregularities, which was developed based on historical data on fraud incidents and audit findings and processed through data analytical techniques, of which the parameter of transaction anomaly data is made, and subsequently, validated off-site;*
- *Reviewing the process of closing a branch, whether it has complied with the provisions, including the transfer of such branch's portfolios and operations so that there is no impact on the branch's performance; and*
- *It is necessary to pay attention to the handling of fraud case at Gading Serpong Branch Office, which has now been reported to the Police and to the recovery efforts expected by the Bank from this process.*

## 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.

## Competency Development

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

## Evaluasi dan Rekomendasi Komite Audit dalam Penunjukan Kantor Akuntan Publik

Komite Audit Bank Sahabat Sampoerna telah mengevaluasi dan memberikan rekomendasi terkait penunjukan KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO), dengan kesimpulan sebagai berikut.

## Evaluation and Recommendation of Audit Committee in Appointing Public Accounting Firm

Bank Sahabat Sampoerna's Audit Committee has evaluated and provided recommendations regarding the appointment of KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, member of BDO International Limited (KAP BDO) network, with the following conclusions.

### Independensi AP, KAP, dan Orang dalam KAP *Independence of Public Accountant, Public Accounting Firm, and Public Accounting Firm Personnel*

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.

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.

### Ruang Lingkup Audit *Audit Scope*

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 2022.

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 2022 fiscal year.

### Imbalan Jasa Audit *Audit Services Fee*

Biaya untuk pelaksanaan audit tahun 2022 meningkat 5,3% dibandingkan biaya audit tahun 2021.

The fee for conducting audits in 2022 increased by 5.3% compared to the audit fee in 2021.

### Keahlian dan Pengalaman AP, KAP, dan Tim Audit dari KAP *Expertise and Experience of Public Accountant, Public Accounting Firm, and Audit Team of Public Accounting Firm*

- 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 tahun 2021, yaitu Bank Sahabat Sampoerna, Bank Net Syariah Tbk (IPO & Audit), Bank of India Tbk, Bank NTB syariah, Bank Jabar Banten Syariah, Bank Maspion, dan Bank Pembiayaan Rakyat Syariah Hijra Alami, serta klien baru di tahun 2021;
- KAP BDO terdaftar sebagai kantor akuntan publik di Otoritas Jasa Keuangan dengan No. STTD.KAP-05/PM.22/2018 tanggal 15 Januari 2018; dan
- 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.AP-31/PB.122/2021 dengan No. AP 1721 tanggal 3 September 2021.

- 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). Furthermore, the Public Accounting Firm has auditing experience in banking sector. Banking clients of the Public Accounting Firm handled in 2021 were Bank Sahabat Sampoerna, Bank Net Syariah Tbk (IPO & Audit), Bank of India Tbk, Bank NTB Syariah, Bank Jabar Banten Syariah, Bank Maspion, Syariah Hijra Alami Rural Bank, and new clients in 2021;
- 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
- 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.AP-31/PB.122/2021 and No. AP 1721 dated 3 September 2021.

### Metodologi, Teknik, dan Sarana Audit yang Digunakan KAP *Audit Methodology, Technique, and Facilities Used by Public Accounting Firm*

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

- Planning the Audit, yakni high level review atas Laporan Keuangan, mendiskusikan, dan melakukan presentasi terkait rencana audit;

Public Accounting Firm Tanubrata, Sutanto, Fahmi, Bambang & Partners (BDO) carries out several procedures in terms of auditing significant accounts, among others:

- Planning the Audit, which is a high-level review of Financial Statements, discussing, and making presentations related to the audit plan;

### Metodologi, Teknik, dan Sarana Audit yang Digunakan KAP *Audit Methodology, Technique, and Facilities Used by Public Accounting Firm*

- *Field Work*, yakni melakukan *testing and assessment* atas kontrol dan sistem manajemen dan mengunjungi *sample cabang*;
- *Final Visit*, yakni menangani masalah yang belum terselesaikan, pengendalian internal, dan diskusi dengan Manajemen terkait *issue* yang ada; dan
- *Audit Completion*, yakni mendiskusikan *improvement* untuk tahun buku selanjutnya.
- *Field Work*, which is conducting *testing and assessment* of control and management system as well as visiting *branch samples*;
- *Final Visit*, which is dealing with *unresolved problems*, internal control, and discussion with the Management regarding the *existing issues*; and
- *Audit Completion*, which is discussing *improvements* for the next fiscal year.

### Manfaat *Fresh Eye Perspectives* yang akan Diperoleh melalui Pergantian AP, KAP, dan Tim Audit dari KAP *Benefits of Fresh Eye Perspectives that will be Gained Through Replacement of Public Accountant, Public Accounting Firm, and Audit Team of Public Accounting Firm*

Bank telah menggunakan KAP yang sama memasuki tahun ketiga 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 penggantian AP dan rotasi untuk Tim Audit dari KAP dalam melaksanakan jasa auditnya.

*The Bank has used the same Public Accounting Firm entering the third 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, the Public Accounting Firm replaced the Public Accountant and rotated the Audit Team to carry out the audit services.*

### Potensi Risiko atas Penggunaan Jasa Audit oleh KAP yang sama Secara Berturut-turut untuk Kurun Waktu yang Cukup Panjang *Potential Risks of Using Audit Services by the Same Public Accounting Firm Consecutively for a Considerable Long Period of Time*

KAP BDO mampu menjaga objektivitas dan independensinya dalam melaksanakan tugasnya sesuai dengan standar yang berlaku. Untuk audit tahun buku 2022, merupakan tahun ketiga pemberian jasa audit bagi KAP.

*Public Accounting Firm BDO is able to maintain the objectivity and independence in carrying out the duties in accordance with the applicable standards. The 2022 fiscal year audit is the third year of the Public Accounting Firm providing audit services.*

### Hasil Evaluasi terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan oleh AP dan KAP pada Periode Sebelumnya *Evaluation Results of the Audit Services on Annual Historical Financial Information by Public Accountant and Public Accounting Firm in the Previous Period*

Sesuai dengan Memo Internal No. 001/BSS/KA/VI/2022 tanggal 6 Juni 2022 perihal Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit oleh AP dan/atau KAP tahun buku 2021, dengan hasil evaluasi sebagai berikut.

*In accordance with Internal Memo No. 001/BSS/KA/VI/2022 dated 6 June 2022 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.*

- Penunjukan telah direkomendasikan oleh Komite Audit dan disetujui Dewan Komisaris pada bulan September 2021.
- Pelaksanaan dimulai minggu ketiga bulan Oktober 2021 sampai dengan bulan Maret 2022.
- Pelaksanaan sejauh yang kami ketahui dan pahami telah sesuai dengan Standar Akuntansi Keuangan di Indonesia, Standar Audit yang berlaku oleh Institut Akuntan Publik Indonesia (IAPI), dan peraturan yang berlaku.
- Ruang lingkup audit minimum dan uji petik telah cukup mengakomodasi Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017. Hal-hal lain yang ditentukan berdasarkan hasil komunikasi KAP dengan Otoritas Jasa Keuangan dan hal-hal yang diatur dalam SAK dan Pedoman Akuntansi Perbankan Indonesia (PAPI).
- Rekomendasi perbaikan yang disampaikan melalui *Management Letter* tahun 2021 telah ditanggapi dan ditindaklanjuti oleh Manajemen Bank.
- 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.
- *The appointment has been recommended by the Audit Committee and approved by the Board of Commissioners in September 2021.*
- *The implementation started from the third week of October 2021 to March 2022.*
- *As far as we are aware and understand, the implementation has complied with the Financial Accounting Standards (SAK) in Indonesia, the applicable Auditing Standards by the Indonesian Institute of Certified Public Accountants (IAPI), and applicable regulations.*
- *The minimum scope of audit and sampling test has sufficiently accommodated the Financial Services Authority Circular No. 36/SEOJK.03/2017. Other matters are determined based on KAP's communication with Financial Services Authority and matters regulated in SAK and Indonesian Banking Accounting Guidelines (PAPI).*
- *The Bank's management has responded to and followed up on the suggestions for improvement made in the Management Letter 2021.*
- *The Audit Committee's evaluation results and working papers based on Financial Services Authority Circular No. 36/SEOJK.03/2017, among others, are the conformity of audit implementation with the applicable audit standards, sufficiency of timeline, coverage assessment, sufficiency of sample test, and recommendations for improvements.*

## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Audit

Pengangkatan dan pemberhentian Ketua Komite Audit dilakukan oleh Direksi berdasarkan Keputusan Rapat Dewan Komisaris. Ketua Komite Audit terpilih merupakan seorang Komisaris Independen yang telah memenuhi syarat dan kriteria yang ditetapkan Bank. Sementara itu, masa jabatannya ditetapkan 2 tahun atau lebih, namun tidak boleh lebih lama dari masa jabatan Dewan Komisaris. Masa jabatan tersebut dapat diperpanjang berdasarkan penilaian dari Dewan Komisaris.

## Remunerasi

Remunerasi yang diterima oleh anggota Komite Audit yang bukan bagian dari anggota Dewan Komisaris diatur dalam kebijakan Bank serta disesuaikan dengan perkembangan bisnis.

## Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi dibentuk untuk mendukung pengawasan terhadap kebijakan remunerasi bagi Dewan Komisaris, Direksi, Pejabat Eksekutif dan karyawan Bank. Selain itu, organ ini juga berperan dalam memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris, Direksi, dan pihak independen yang akan menjadi anggota komite Bank.

## Pedoman Kerja

Bank Sahabat Sampoerna memiliki Piagam Komite Remunerasi dan Nominasi yang telah diperbarui dan disetujui oleh Dewan Komisaris pada 1 April 2016. Piagam tersebut memuat informasi tentang:

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.

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

*The Audit Committee's Chairman is appointed and dismissed by the Board of Directors based on the Board of Commissioners' Meeting Decision. The appointed Chairman of the Audit Committee is an Independent Commissioner who has fulfilled the terms and criteria set by the Bank. The term of office is set at 2 years or more, but may not be longer than the term of office of the Board of Commissioners. The term of office can be extended based on the Board of Commissioners' assessment.*

## Remuneration

*Remuneration received by Audit Committee's members who are not Board of Commissioners' members is regulated in the Bank's policy and adjusted to business developments.*

## Remuneration and Nomination Committee

*The Remuneration and Nomination Committee was established to support oversight of the remuneration policy for the Board of Commissioners, Board of Directors, Executive Officers, and employees of the Bank. This organ also plays a role in providing recommendations regarding the system and procedure for selecting and/or replacing members of the Board of Commissioners, Board of Directors, and independent parties who will become members of the Bank's committees.*

## Charter

*Bank Sahabat Sampoerna has a Remuneration and Nomination Committee Charter, which was updated and approved by the Board of Commissioners on 1 April 2016. The charter contains information on:*

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.

## Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna diuraikan sebagai berikut.

1. Tugas terkait kebijakan remunerasi:
  - 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;
  - 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 perundangan-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:
  - 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 a;
  - 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.

## Duties and Responsibilities

The duties and responsibilities of Bank Sahabat Sampoerna's Remuneration and Nomination Committee are as follows.

1. Duties related to remuneration policy:
  - a. Perform independent monitoring on the implementation of remuneration policy;
  - b. Ensure that the remuneration policy has already complied with the applicable provisions;
  - c. Coordinate 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. In performing the duties and responsibilities related to the remuneration policy, at least members of the Remuneration and Nomination Committee must pay attention to:
    - 1) Financial performance and fulfillment of the reserve as stipulated in the applicable laws and regulations;
    - 2) Individual work achievement;
    - 3) Reasonableness with peer group; and
    - 4) Consideration of the Bank's suggestions and long-term strategies.
2. Duties related to nomination policy:
  - 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 a;
  - 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. Tugas terkait tugas dan tanggung jawabnya:
  - 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.

### Wewenang

Komite Remunerasi dan Nominasi Bank 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

Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna berada di bawah koordinasi Dewan Komisaris. Oleh karena itu, segala bentuk tugas dan tanggung jawab Komite Remunerasi dan Nominasi secara langsung dipertanggungjawabkan kepada Dewan Komisaris.

### Struktur dan Keanggotaan

Struktur Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna, terdiri dari 1 Komisaris Independen, 1 Komisaris, dan 1 Pejabat Eksekutif yang membawahi Direktorat Sumber Daya Manusia. Sementara itu, keanggotaan Komite Remunerasi dan Nominasi pada tahun 2022 diungkapkan sebagai berikut.

3. *In relation to the duties and responsibilities:*
  - 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.*

### Authority

*The Bank's Remuneration and Nomination Committee has the authority to:*

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

### Position of Remuneration and Nomination Committee

*Bank Sahabat Sampoerna's Remuneration and Nomination Committee is under the coordination of the Board of Commissioners. Therefore, all forms of duties and responsibilities of the Remuneration and Nomination Committee are directly accountable to the Board of Commissioners.*

### Structure and Composition

*The structure of Bank Sahabat Sampoerna's Remuneration and Nomination Committee consists of 1 Independent Commissioner, 1 Commissioner, and 1 Executive Officer in charge of the Human Resources Directorate. The Remuneration and Nomination Committee's composition in 2022 is disclosed as follows.*

<b>Nama Name</b>	<b>Jabatan Position</b>	<b>Dasar Pengangkatan Basis of Appointment</b>	<b>Akhir Periode Jabatan End of Term of Office</b>
Khoe Minhari Handikusuma	Ketua <i>Chairman</i>	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 <i>Member</i>	• 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 <i>Member</i>	• 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 disajikan pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

## Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota Komite Remunerasi dan Nominasi. Bank telah memastikan bahwa tidak terdapat intervensi dari pemilik perusahaan yang mampu mempengaruhi Komite Remunerasi dan Nominasi dalam menjalankan tugas dan tanggung jawabnya secara profesional. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

Aspek Independensi <i>Independence Aspect</i>	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 <i>President Commissioner is the representative of Shareholders</i>	√
Tidak memiliki hubungan kepemilikan saham di Bank. <i>Does not have share ownership relationship in the Bank.</i>	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota 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*

## Profile of the Remuneration and Nomination Committee

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

## Independency

Bank Sahabat Sampoerna guarantees the independence of all Remuneration and Nomination Committee's members. The Bank has ensured that there is no intervention from the company's owner that may influence the Remuneration and Nomination Committee in performing its duties and responsibilities professionally. This is reflected in the fulfillment of the following independence aspects.

## Pelaksanaan Tugas

Pelaksanaan tugas Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

The implementation of Remuneration and Nomination Committee's duties of Bank Sahabat Sampoerna in 2022 was as follows.

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
Terkait Remunerasi <i>Related to Remuneration</i>	<ul style="list-style-type: none"> <li>• Penilaian kinerja tahun 2022; serta</li> <li>• Penetapan remunerasi yang bersifat tetap dan variabel karyawan.</li> <li>• <i>Performance assessment in 2022; and</i></li> <li>• <i>Determination of employee's fixed and variable remuneration.</i></li> </ul>
Terkait Nominasi <i>Related to Nomination</i>	Penetapan dan pengangkatan Bapak A Dendi Hardiansyah sebagai Direktur Kepatuhan & Manajemen Risiko. <i>Designation and appointment of Mr. A Dendi Hardiansyah as Compliance &amp; Risk Management Director.</i>

## Rapat

Selama tahun 2022, Komite Remunerasi dan Nominasi Bank telah menyelenggarakan rapat sebanyak 2 kali yang diadakan secara daring, dengan tingkat kehadiran sebagai berikut.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Khoe Minhari Handikusuma	Ketua Chairman	2	2	100.00
Budi Setiawan Halim	Anggota Member	2	2	100.00
Adriana Riani Novitasari	Anggota Member	2	2	100.00
<b>Rata-Rata Average</b>				<b>100.00</b>

Informasi mengenai pelaksanaan rapat Komite Remunerasi dan Nominasi, mulai dari tanggal, agenda, dan peserta rapat diungkapkan pada tabel berikut.

## Meetings

*In 2022, the Bank's Remuneration and Nomination Committee held 2 times were held online, with the following attendance rate.*

*Information on the Remuneration and Nomination Committee's meetings, starting from the meeting date, agenda, and participants is disclosed in the following table.*

Tanggal Date	Agenda Agenda	Kehadiran Attendance		
		KMH	BSH	ARN
2 May 2022	Tindak Lanjut Hasil Penilaian Kemampuan dan Kepatutan Bapak A Dendi Hardiansyah sebagai Direktur Kepatuhan & Manajemen Risiko PT Bank Sahabat Sampoerna. <i>Follow up on the results of the Fit and Proper Test of Mr. A Dendi Hardiansyah as Compliance &amp; Risk Management Director of PT Bank Sahabat Sampoerna.</i>	√	√	√
7 June 2022	<ul style="list-style-type: none"> <li>Perubahan struktur organisasi Bank Sahabat Sampoerna efektif pada Bulan Juni 2022.</li> <li>Penempatan pejabat baru setingkat BOM sebagai <i>Chief of Digital Business</i> efektif pada tanggal 1 Juni 2022.</li> <li><i>Changes to Bank Sahabat Sampoerna's organizational structure effective as of June 2022.</i></li> <li><i>A new BOM-level executive is appointed as Chief of Digital Business effective as of 1 June 2022.</i></li> </ul>	√	√	√

### Keterangan / Remarks:

KMH : Khoe Minhari Handikusuma  
BSH : Budi Setiawan Halim  
ARN : Adriana Riani Novitasari

## Rekomendasi

Rekomendasi yang diberikan oleh Komite Remunerasi dan Nominasi atas pengawasannya terhadap kegiatan usaha Bank pada tahun 2022 diungkapkan sebagai berikut.

1. Penilaian kinerja seluruh organisasi Bank, termasuk karyawan yang dilakukan secara objektif dan adil sesuai dengan prinsip meritokrasi dalam rangka pengembangan karier karyawan.
2. Pelaporan pengangkatan efektif Bapak A Dendi Hardiansyah sebagai Direktur Kepatuhan & Manajemen Risiko PT Bank Sahabat Sampoerna disertai dengan notulen RUPS Bank dan dokumen lain yang diperlukan kepada Otoritas Jasa Keuangan.

## Recommendation

*The recommendations given by the Remuneration and Nomination Committee for its supervision of the Bank's business activities in 2022 were as follows.*

1. *Performance of all Bank organizations, including employees, is assessed objectively and fairly in line with meritocracy principle in the context of employee career development.*
2. *Report on the effective appointment of Mr. A Dendi Hardiansyah as Compliance & Risk Management Director of PT Bank Sahabat Sampoerna accompanied by the minutes of the Bank's GMS and other documents required to the Financial Services Authority.*

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 Bank.
4. Program pembelajaran dan pelatihan yang berkelanjutan untuk dapat memberikan kontribusi yang lebih maksimal bagi Bank, 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 dan Manajemen Kunci

Komite Remunerasi dan Nominasi menjadi pihak yang bertanggung jawab dalam pelaksanaan kebijakan suksesi Direksi dan Manajemen Kunci. Tujuan dari pelaksanaan kebijakan tersebut adalah untuk menjaga keberlanjutan kepemimpinan Bank Sahabat Sampoerna. Adapun kebijakan suksesi Direksi dan Manajemen Kunci 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 dan Manajemen Kunci sesuai dengan kebutuhan operasional perusahaan.
2. Persyaratan dan Kriteria
  - 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;
  - g. Direktur Utama berasal dari pihak yang independen terhadap Pemegang Saham Pengendali;

3. *Ongoing learning and training programs to continuously monitor training effectiveness, especially in Sales and Credit Functions, to bring more optimal contribution to the Bank.*
4. *Ongoing learning and training programs to bring more optimal contribution to the Bank and to evaluate the needs.*

### 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 and Key Management

*The Remuneration and Nomination Committee is the party responsible for implementing Board of Directors' Succession Policy and Key Management. The purpose of this policy implementation is to maintain the sustainable leadership of Bank Sahabat Sampoerna. The Board of Directors' Succession Policy and Key Management regulate 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 to ensure that the succession and nomination of the Board of Directors and Key Management are in accordance with the Company's operational needs.*
2. *Requirements and Criteria*
  - 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 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. *The Chief Executive Officer is from an independent party towards the Controlling Shareholder;*

- 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 dan pemberhentian Ketua Komite Remunerasi dan Nominasi dilakukan oleh Direksi berdasarkan Keputusan Rapat Dewan Komisaris. Ketua Komite Remunerasi dan Nominasi terpilih merupakan seorang Komisaris Independen yang telah memenuhi syarat dan kriteria yang ditetapkan Bank. Sementara itu, masa jabatannya ditetapkan 2 tahun atau lebih, namun tidak boleh lebih lama dari masa jabatan Dewan Komisaris. Masa jabatan tersebut dapat diperpanjang berdasarkan penilaian dari Dewan Komisaris.

### **Remunerasi**

Remunerasi yang diterima oleh anggota Komite Remunerasi dan Nominasi yang bukan bagian dari anggota Dewan Komisaris diatur dalam kebijakan Bank serta disesuaikan dengan perkembangan bisnis.

- 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 Remuneration and Nomination Committee's Chairman is appointed and dismissed by the Board of Directors based on the Board of Commissioners' Meeting Decision. The elected Remuneration and Nomination Committee's Chairman is an Independent Commissioner who has met the terms and criteria set by the Bank. The term of office is set at 2 years or more, but may not be longer than the term of office of the Board of Commissioners. The term of office can be extended based on the Board of Commissioners' assessment.*

### **Remuneration**

*The remuneration received by Remuneration and Nomination Committee's members who are not Board of Commissioners' members is regulated in the Bank's policy and adjusted to business developments.*

## Komite Pemantau Risiko

Komite Pemantau Risiko merupakan organ yang dibentuk untuk mendukung efektivitas pengawasan terhadap potensi risiko yang mungkin terjadi dari aktivitas operasional Bank. Komite ini juga berperan dalam mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan/penerapan kebijakan tersebut.

### Pedoman Kerja

Bank Sahabat Sampoerna memiliki Piagam Komite Pemantau Risiko yang telah diperbarui dan disetujui oleh Dewan Komisaris pada November 2021. Piagam tersebut memuat informasi tentang:

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

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Pemantau Risiko Bank Sahabat Sampoerna diuraikan sebagai berikut.

1. Memberikan pendapat profesional yang independen kepada Dewan Komisaris 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 komitennya 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.

## Risk Oversight Committee

*The Risk Oversight Committee is an organ established to support oversight effectiveness of potential risks that may occur from the Bank's operational activities. This committee also plays a role in evaluating the conformity between risk management policies and the implementation/application of these policies.*

### Charter

*Bank Sahabat Sampoerna has a Risk Oversight Committee Charter, which was updated and approved by the Board of Commissioners on November 2021. The charter contains information on:*

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 Bank Sahabat Sampoerna's 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. 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.

### Wewenang

Komite Pemantau Risiko Bank 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 lainnya;
3. Melibatkan pihak berwenang yang merupakan pihak independen untuk membantu pelaksanaan tugasnya, jika diperlukan;
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris; dan
5. Bekerja sama dengan Satuan Kerja Manajemen Risiko.

### Kedudukan Komite Pemantau Risiko

Komite Pemantau Risiko Bank Sahabat Sampoerna berada di bawah koordinasi Dewan Komisaris. Oleh karena itu, segala bentuk tugas dan tanggung jawab Komite Pemantau Risiko secara langsung dipertanggungjawabkan kepada Dewan Komisaris.

### Struktur, Keanggotaan, dan Keahlian

Struktur Komite Pemantau Risiko Bank Sahabat Sampoerna, terdiri dari 1 Komisaris Independen, 1 Komisaris, dan 2 pihak independen yang masing-masing ahli di bidang keuangan dan manajemen risiko. Sementara itu, keanggotaan Komite Pemantau Risiko pada tahun 2022 diungkapkan sebagai berikut.

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.*

### Authority

*The Bank's Risk Oversight Committee has the authority to:*

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

### Position of Risk Oversight Committee

*Bank Sahabat Sampoerna's Risk Oversight Committee is under the coordination of the Board of Commissioners. Therefore, all forms of duties and responsibilities of the Risk Oversight Committee are directly accountable to the Board of Commissioners.*

### Structure, Composition, and Expertise

*The structure of Bank Sahabat Sampoerna's Risk Oversight Committee consists of 1 Independent Commissioner, 1 Commissioner, and 2 independent parties, each of whom is an expert in finance and risk management. The Risk Oversight Committee's composition in 2022 is disclosed as follows.*

<b>Nama Name</b>	<b>Jabatan Position</b>	<b>Dasar Pengangkatan Basis of Appointment</b>	<b>Akhir Periode Jabatan End of Term of Office</b>
Khoe Minhari Handikusuma	Ketua <i>Chairman</i>	<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

<b>Nama Name</b>	<b>Jabatan Position</b>	<b>Dasar Pengangkatan Basis of Appointment</b>	<b>Akhir Periode Jabatan End of Term of Office</b>
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 independensi seluruh anggota Komite Pemantau Risiko. Bank telah memastikan bahwa tidak terdapat intervensi dari pemilik perusahaan yang mampu mempengaruhi Komite Pemantau Risiko dalam menjalankan tugas dan tanggung jawabnya secara profesional. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

### Profile of the Risk Oversight Committee

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

### Independency

Bank Sahabat Sampoerna guarantees the independence of all Risk Oversight Committee's members. The Bank has ensured that there is no intervention from the company's owner that may influence the Risk Oversight Committee in performing its duties and responsibilities professionally. This is reflected in the fulfillment of the following independence aspects.

<b>Aspek Independensi Independence Aspect</b>	<b>Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)</b>	<b>Koordinator (Anggota Tetap) Coordinator (A Permanent Member)</b>	<b>Anggota Tetap A Permanent Member</b>	<b>Anggota Tidak Tetap Non-Permanent Members</b>
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>	√	√	√	√

<b>Aspek Independensi</b> <i>Independence Aspect</i>	<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	<b>Koordinator (Anggota Tetap)</b> <i>Coordinator (A Permanent Member)</i>	<b>Anggota Tetap</b> <i>A Permanent Member</i>	<b>Anggota Tidak Tetap</b> <i>Non-Permanent Members</i>
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko. <i>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Risk Oversight Committee.</i>	√	√	√	√

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

## Pelaksanaan Tugas

Pelaksanaan tugas Komite Pemantau Risiko Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

The implementation of Risk Oversight Committee's duties throughout 2022 is described as follows.

<b>Program Kerja</b> <i>Work Program</i>	<b>Pelaksanaan</b> <i>Implementation</i>
Memantau dan mengevaluasi tugas Satuan Kerja Manajemen Risiko. <i>Monitoring and evaluating the duties of Enterprise Risk, Analytics, &amp; Control Division.</i>	<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 Financial Institution (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. <i>Evaluating the Bank's risk management policies and the conformity of risk management policies with their implementation.</i>	Mendiskusikan dan mengevaluasi penerapan kebijakan stimulus perekonomian atas dampak penyebaran Covid-19. <i>Discussing and evaluating the implementation of economic stimulus policies on the impact of Covid-19 spread.</i>
Melaporkan kepada Dewan Komisaris berbagai risiko yang dihadapi oleh Bank dan penerapan manajemen risiko oleh Direksi. <i>Reporting to the Board of Commissioners the various risks faced by the Bank and the implementation of risk management by the Board of Directors.</i>	<ul style="list-style-type: none"> <li>• Mendiskusikan mengenai kondisi <i>performance portfolio</i> 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

Rapat Komite Pemantau Risiko dilaksanakan paling kurang 4 kali dalam 1 tahun. Selama tahun 2022, Komite Pemantau Risiko Bank telah menyelenggarakan rapat sebanyak 11 kali yang dilaksanakan secara daring, dengan tingkat kehadiran sebagai berikut.

## Meetings

The Risk Oversight Committee's meetings are held at least 4 times in 1 year. In 2022, the Bank's Risk Oversight Committee held 11 times were held online, with the following attendance rate.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Khoe Minhari Handikusuma	Ketua Chairman	11	11	100.00
Harry Mulyadi Santoso	Anggota Member	11	11	100.00
Juwono Akuan Rokanta	Anggota Member	11	11	100.00
Suhardianto	Anggota Member	11	11	100.00
<b>Rata-Rata Average</b>				<b>100.00</b>

Informasi mengenai pelaksanaan rapat Komite Pemantau Risiko, mulai dari tanggal, agenda, dan peserta rapat diungkapkan pada tabel berikut.

Information on the Risk Oversight Committee's meetings, starting from the meeting date, agenda, and participants is disclosed in the following table.

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		KMH	HMS	JAR	S
18 January 2022	<ul style="list-style-type: none"> <li>Early Warning System (EWS) FI Report Q3 2021;</li> <li>Update Portfolio Performance Credit SME, Micro, &amp; FI;</li> <li>Plan 2022 untuk Loan Quality Bank;</li> <li>Plan AYDA &amp; Write Off 2022;</li> <li>Dash Board Report - Laporan Profil Risiko per 31 Desember 2021;</li> <li>Update Worksheet Risiko Hukum; dan</li> <li>Update Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2022.</li> <li>Early Warning System (EWS) of FI for Q3 2021 Report;</li> <li>Update on SME, Micro, &amp; FI Loans Portfolio Performance;</li> <li>Plan for Loan Quality Banks 2022;</li> <li>Plan for AYDA &amp; Write Off 2022;</li> <li>Dashboard Report - Risk Profile Report as of 31 December 2021;</li> <li>Update on Legal Risk Worksheet; and</li> <li>Update on the 2022 Sustainable Finance Action Plan (RAKB).</li> </ul>	√	√	√	√
15 February 2022	<ul style="list-style-type: none"> <li>Strategi Pengembangan FI, Khususnya Fintech yang akan Menjadi Motor Pertumbuhan Kredit dari Sisi Kebijakan Kredit dan Bisnis;</li> <li>Update Exit Meeting Otoritas Jasa Keuangan;</li> <li>Update Portfolio Performance Credit SME, Micro, &amp; FI;</li> <li>Update Review Risk Appetite Statement (RAS) - Rasio UMKM dan Limit Parameter Kredit - Rasio Konsentrasi Kredit; serta</li> <li>Dashboard Report - Laporan Profil Risiko per 31 Januari 2022.</li> <li>FI Development Strategy, Particularly Fintech which will Become the Drive for Loans Growth in Terms of Credit Policy and Business;</li> <li>Update on Exit Meeting of Financial Services Authority;</li> <li>Update on SME, Micro, &amp; FI Loans Portfolio Performance;</li> <li>Update on Review of Risk Appetite Statement (RAS) - MSME Ratio and Credit Parameter Limits - Credit Concentration Ratio; and</li> <li>Dashboard Report - Risk Profile Report as of 31 January 2022.</li> </ul>	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		KMH	HMS	JAR	S
22 March 2022	<ul style="list-style-type: none"> <li>• <i>Early Warning System (EWS) FI Report Q4 2021;</i></li> <li>• <i>Hasil pemeriksaan Internal Kontrol &amp; Operasional (Pemeriksaan RCU);</i></li> <li>• <i>Matter Arising BOC;</i></li> <li>• <i>Update Portfolio Performance Credit SME, Mikro, &amp; FI; serta</i></li> <li>• <i>Dashboard Report - Laporan Profil Risiko per 28 Februari 2022.</i></li> <li>• <i>Early Warning System (EWS) of FI for Q4 2021 Report;</i></li> <li>• <i>Audit Results of Internal Control &amp; Operations (RCU Audit);</i></li> <li>• <i>BOC Matter Arising;</i></li> <li>• <i>Update on SME, Micro, &amp; FI Loans Portfolio Performance; and</i></li> <li>• <i>Dashboard Report - Risk Profile Report as of 28 February 2022.</i></li> </ul>	√	√	√	√
19 April 2022	<ul style="list-style-type: none"> <li>• <i>Dashboard Report - Laporan Profil Risiko per 31 Maret 2022;</i></li> <li>• <i>Update Portfolio Performance Credit SME, Mikro, &amp; FI; serta</i></li> <li>• <i>Presentasi Risiko Operasional Terkait dengan Rencana dan Strategi 2022 dan juga Khususnya Penerapan IT Risk.</i></li> <li>• <i>Dashboard Report - Risk Profile Report as of 31 March 2022;</i></li> <li>• <i>Update on SME, Micro, &amp; FI Loans Portfolio Performance; and</i></li> <li>• <i>Presentation of Operational Risks Related to the 2022 Plan and Strategy and particularly IT Risk Implementation.</i></li> </ul>	√	√	√	√
19 May 2022	<ul style="list-style-type: none"> <li>• <i>Kajian terhadap ROA &lt;1%;</i></li> <li>• <i>Matter Arising BOC;</i></li> <li>• <i>Presentasi Collection Strategy;</i></li> <li>• <i>Update Portfolio Performance Credit SME, Mikro, &amp; FI; serta</i></li> <li>• <i>Dashboard Report- Laporan Profil Risiko per 30 April 2022.</i></li> <li>• <i>Review of ROA &lt;1%;</i></li> <li>• <i>BOC Matter Arising;</i></li> <li>• <i>Presentation on Collection Strategy;</i></li> <li>• <i>Update on SME, Micro, &amp; FI Loans Portfolio Performance; and</i></li> <li>• <i>Dashboard Report - Risk Profile Report as of 30 April 2022.</i></li> </ul>	√	√	√	√
17 June 2022	<ul style="list-style-type: none"> <li>• <i>Early Warning System (EWS) FI;</i></li> <li>• <i>Update Portfolio Performance Credit SME, Mikro, &amp; FI;</i></li> <li>• <i>Evaluasi &amp; Strategi atas Risiko Pasar dari Risiko Likuiditas yang Berfluktuasi; dan</i></li> <li>• <i>Dashboard Report - Laporan Profil Risiko per 31 Mei 2022.</i></li> <li>• <i>Early Warning System (EWS) of FI;</i></li> <li>• <i>Update on SME, Micro, &amp; FI Loans Portfolio Performance;</i></li> <li>• <i>Evaluation &amp; Strategy for Market Risk from Fluctuating Liquidity Risk; and</i></li> <li>• <i>Dashboard Report - Risk Profile Report as of 31 May 2022.</i></li> </ul>	√	√	√	√
19 July 2022	<ul style="list-style-type: none"> <li>• <i>BOC Matters Arising;</i></li> <li>• <i>Update Portfolio Performance Credit SME, ESME, &amp; FI;</i></li> <li>• <i>Matters Arising KPR Juni 2022; dan</i></li> <li>• <i>Dashboard Report - Laporan Profil Risiko per 30 Juni 2022.</i></li> <li>• <i>BOC Matters Arising;</i></li> <li>• <i>Update on SME, ESME, &amp; FI Loans Portfolio Performance;</i></li> <li>• <i>Matters Arising on House Loan (KPR) June 2022; and</i></li> <li>• <i>Dashboard Report - Risk Profile Report as of 30 June 2022.</i></li> </ul>	√	√	√	√
19 August 2022	<ul style="list-style-type: none"> <li>• <i>Regulation Update;</i></li> <li>• <i>BOC Matters Arising;</i></li> <li>• <i>Update portfolio Performance Credit SME, ESME, &amp; FI;</i></li> <li>• <i>Tindak Lanjut Stress Test 2022; dan</i></li> <li>• <i>Dashboard Report - Laporan Profil Risiko per 31 Juli 2022.</i></li> <li>• <i>Regulation Updates;</i></li> <li>• <i>BOC Matters Arising;</i></li> <li>• <i>Update on SME, ESME, &amp; FI Loans Portfolio Performance;</i></li> <li>• <i>2022 Stress Test Follow-up; and</i></li> <li>• <i>Dashboard Report - Risk Profile Report as of 31 July 2022.</i></li> </ul>	√	√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance			
		KMH	HMS	JAR	S
27 September 2022	<ul style="list-style-type: none"> <li>• Kebijakan dan Strategi Perlindungan Konsumen BSS;</li> <li>• <i>Early Warning System (EWS) FI Q2 2022</i>;</li> <li>• <i>Update Portfolio Performance Credit SME, ESME, &amp; FI</i>;</li> <li>• <i>Forecast Loan Quality &amp; COC</i>;</li> <li>• Data Realisasi &amp; Target RPIM; dan</li> <li>• <i>Dashboard Report - Laporan Profil Risiko per 31 Agustus 2022</i>.</li> <li>• <i>BSS Consumer Protection Policy and Strategy</i>;</li> <li>• <i>Early Warning System (EWS) of FI for Q2 2022</i>;</li> <li>• <i>Update on SME, ESME, &amp; FI Loans Portfolio Performance</i>;</li> <li>• <i>Forecast on Loan Quality &amp; COC</i>;</li> <li>• <i>RPIM Realization &amp; Target Data</i>; and</li> <li>• <i>Dashboard Report - Risk Profile Report as of 31 August 2022</i>.</li> </ul>				
18 October 2022	<ul style="list-style-type: none"> <li>• <i>Digital Business - Rencana, Strategi, dan Antisipasi Risiko yang akan Dihadapi</i>;</li> <li>• Pelaksanaan Fungsi Kepatuhan Merujuk pada Peraturan Otoritas Jasa Keuangan No. 46/2017 pada Pasal 6 (2x dalam 1 tahap) serta Pelaksanaan Tugas dan Tanggung Jawab SSI Pasal 11 (Triwulan);</li> <li>• Implementasi atas Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 dan data-data keluhan nasabah dan analisa strategi penanganannya;</li> <li>• <i>Matter Arising BOC (CKPN &amp; Sequence Restructure)</i>;</li> <li>• <i>Update Portfolio Performance Credit SME, ESME, &amp; FI</i>; serta</li> <li>• <i>Dashboard Report - Laporan Profil Risiko per 30 September 2022</i>.</li> <li>• <i>Digital Business - Plans, Strategies, and Risk Anticipation to Face</i>;</li> <li>• <i>Implementation of Compliance Function Refers to the Financial Services Authority Regulation No. 46/2017 on Article 6 (2x in 1 stage) and Implementation of Duties and Responsibilities of SSI Article 11 (Quarterly)</i>;</li> <li>• <i>Implementation of Financial Services Authority Regulation No. 6/POJK.07/2022 and data on customer complaints and analysis of strategies for handling them</i>;</li> <li>• <i>BOC Matter Arising (CKPN &amp; Sequence Restructuring)</i>;</li> <li>• <i>Update on SME, ESME, &amp; FI Loans Portfolio Performance</i>; and</li> <li>• <i>Dashboard Report - Risk Profile Report as of 30 September 2022</i>.</li> </ul>	√	√	√	√
22 November 2022	<ul style="list-style-type: none"> <li>• <i>Update Regulasi Q3 2022</i>.</li> <li>• Pembiayaan dan Kerja sama Lembaga Keuangan Mitra (Pola Aliansi Strategis);</li> <li>• Kebijakan dan Prosedur;</li> <li>• <i>Portfolio &amp; Kualitas Kredit</i>;</li> <li>• <i>Proses Control &amp; Monitoring</i>;</li> <li>• <i>Update Portfolio Performance Credit SME, ESME, &amp; FI</i>; serta</li> <li>• <i>Dashboard Report - Laporan Profil Risiko per 30 Oktober 2022</i>.</li> <li>• <i>Q3 2022 Regulatory Update</i>;</li> <li>• <i>Financing and Cooperation of Partner Financial Institutions (Strategic Alliance Pattern)</i>;</li> <li>• <i>Policies and Procedures</i>;</li> <li>• <i>Loan Portfolio &amp; Quality</i>;</li> <li>• <i>Process Control &amp; Monitoring</i>;</li> <li>• <i>Update on SME, ESME, &amp; FI Loans Portfolio Performance</i>; and</li> <li>• <i>Dashboard Report - Risk Profile Report as of 30 October 2022</i>.</li> </ul>	√	√	√	√

## Rekomendasi

Komite Pemantau Risiko telah memberikan rekomendasi terkait tugas dan tanggung jawabnya terhadap aktivitas Bank yang disampaikan dalam Notulen Rapat Komite Pemantau Risiko tahun 2022.

## 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.

## Recommendation

*The Risk Oversight Committee has given recommendations related to its duties and responsibilities towards the Bank's activities, which were presented in the Minutes of the 2022 Risk Oversight Committee's Meetings.*

## Competency Development

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

### **Mekanisme Pengangkatan dan Pemberhentian Ketua 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.

Ketua Komite Pemantau Risiko terpilih merupakan seorang Komisaris Independen yang telah memenuhi syarat dan kriteria yang ditetapkan Bank. Sementara itu, masa jabatannya ditetapkan 2 tahun atau lebih, namun tidak boleh lebih lama dari masa jabatan Dewan Komisaris. Masa jabatan tersebut dapat diperpanjang berdasarkan penilaian dari Dewan Komisaris.

### **Remunerasi**

Remunerasi yang diterima oleh anggota Komite Pemantau Risiko yang bukan bagian dari anggota Dewan Komisaris diatur dalam kebijakan Bank serta disesuaikan dengan perkembangan bisnis.

### ***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 elected Risk Oversight Committee's Chairman is an Independent Commissioner who has met the terms and criteria set by the Bank. The term of office is set at 2 years or more, but may not be longer than the term of office of the Board of Commissioners. The term of office can be extended based on the Board of Commissioners' assessment.*

### ***Remuneration***

*The remuneration received by Risk Oversight Committee's members who are not Board of Commissioners' members is regulated in the Bank's policy and adjusted to business developments.*

# Organ Pendukung Direksi

## Board of Directors' Supporting Organs

Direksi mengelola Bank dibantu oleh organ pendukung yang terdiri dari Komite Manajemen Risiko, Komite Kebijakan Perkreditan, *Assets Liability Committee* (ALCO), Komite Pengarah Teknologi Informasi, dan Komite Manajemen Risiko Operasional. Peran masing-masing organ pendukung tersebut diuraikan sebagai berikut.

### Komite Manajemen Risiko

Komite Manajemen Risiko merupakan organ yang dibentuk untuk menetapkan, meninjau pelaksanaan, serta memperbaiki kebijakan dan metodologi yang digunakan untuk mengelola risiko. Komite ini juga bertanggung jawab dalam penyusunan kerangka kerja manajemen risiko, termasuk kebijakan, proses, pengelolaan, profil risiko, dan kecukupan fungsi manajemen risiko.

#### Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab 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

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

1. Penyusunan kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko, serta rencana kontingensi untuk mengantisipasi terjadinya kondisi tidak normal.
2. Penyempurnaan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang 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 posisi/eksposur risiko yang melampaui limit yang telah ditetapkan.

*In managing the Bank, the Board of Directors is assisted by supporting organs consisting of the Risk Management Committee, Credit Policy Committee, Assets Liability Committee (ALCO), Information Technology Steering Committee, and Operational Risk Management Committee. The role of each supporting organ is described as follows.*

### Risk Management Committee

*The Risk Management Committee is an organ established to determine, review implementation, and improve policies and methodologies used for risk management. This committee is also responsible for preparing risk management framework, including policies, process, management, risk profile, and adequacy of risk management function.*

#### Work Guidelines

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

#### Duties and Responsibilities

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

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

### Kedudukan Komite Manajemen Risiko

Komite Manajemen Risiko Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Kepatuhan & Manajemen Risiko. Akan tetapi, komite ini bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawabnya 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

*Bank Sahabat Sampoerna's Risk Management Committee is under the coordination of Compliance & Risk Management Director. However, this committee is directly responsible to the Chief Executive Officer for the duties and responsibilities performed during the fiscal year.*

### Membership Composition

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

<b>Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)</b>	Direktur Kepatuhan & Manajemen Risiko <i>Compliance &amp; Risk Management Director</i>
<b>Koordinator (Anggota Tetap) Coordinator (A Permanent Member)</b>	Kepala <i>Enterprise Risk, Analytics &amp; Control</i> <i>Enterprise Risk, Analytics &amp; Control Division Head</i>
<b>Anggota Tetap Permanent Members</b>	<ul style="list-style-type: none"> <li>• Direktur Bisnis UMKM <i>ESME 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, FI &amp; Funding Business</li> <li>• Chief of Credit &amp; Collection</li> <li>• Chief of Internal Audit</li> </ul>
<b>Anggota Tidak Tetap Non-Permanent Members</b>	<ul style="list-style-type: none"> <li>• Direktur Bisnis UMKM <i>ESME 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>

\*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 independensi seluruh anggota Komite Manajemen Risiko yang senantiasa menjalankan tugas dan tanggung jawab secara profesional dan penuh kehati-hatian. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

## Independency

Bank Sahabat Sampoerna guarantees the independence of all Risk Management Committee's members, who always perform their duties and responsibilities in a professional and prudent manner. This is reflected in the fulfillment of the following independence aspects.

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>Permanent Members</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

Pelaksanaan tugas Komite Manajemen Risiko Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

The implementation of the Risk Management Committee's duties in 2022 was 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

Rapat Komite Manajemen Risiko dilaksanakan paling kurang 1 kali dalam 3 bulan atau dapat dilaksanakan secara insidental, sesuai dengan kepentingan Bank. Selama tahun 2022, Komite Manajemen Risiko Bank telah menyelenggarakan rapat sebanyak 3 kali dan 1 kali pada Januari 2023 untuk pembahasan kinerja kuartal 4 tahun 2022, dengan rincian sebagai berikut.

Tanggal Date	Agenda Agenda
21 February 2022	<ul style="list-style-type: none"> <li>• Dashboard Pemantauan SKMR Report per Januari 2022; dan</li> <li>• Review Risk Appetite Statement (RAS) &amp; Limit Kredit.</li> <li>• Monitoring Dashboard of SKMR Report as of January 2022; and</li> <li>• Review of Risk Appetite Statement (RAS) &amp; Credit Limits.</li> </ul>
28 June 2022	<p>Dashboard Pemantauan SKMR Report per Mei 2022. Monitoring Dashboard of SKMR Report as of May 2022.</p>
17 October 2022	<ul style="list-style-type: none"> <li>• Realisasi &amp; target RPIM BSS;</li> <li>• Implementasi Taksonomi Hijau Indonesia (THI) BSS; dan</li> <li>• Dashboard Pemantauan SKMR Report per September 2022.</li> <li>• Realization &amp; target of BSS RPIM;</li> <li>• Implementation of BSS Indonesian Green Taxonomy (THI); and</li> <li>• Monitoring Dashboard of SKMR Report as of September 2022.</li> </ul>
24 January 2023	<p>Dashboard Pemantauan SKMR Report per Desember 2022. Monitoring Dashboard of SKMR Report as of December 2022.</p>

## Rekomendasi

Rekomendasi Komite Manajemen Risiko terkait pengelolaan dan mitigasi risiko di lingkungan Bank Sahabat Sampoerna tertuang dalam Notulen Rapat Komite Manajemen Risiko tahun 2022.

## 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

Komite Manajemen Risiko diangkat dan diberhentikan berdasarkan pada Surat Keputusan Direksi Bank Sahabat Sampoerna tentang Penetapan Anggota Komite Manajemen Risiko dan berpedoman pada Memorandum Internal mengenai Penyempurnaan Susunan Komite Manajemen Risiko Bank Sahabat Sampoerna.

## Meetings

*The Risk Management Committee's meeting is held at least 1 time in 3 months or incidentally, as necessary by the Bank. In 2022, the Bank's Risk Management Committee held 3 meetings, and another one in January 2023 to discuss the performance of the fourth quarter of 2022, with the following details.*

## Recommendation

*The Risk Management Committee's recommendations on risk management and mitigation within Bank Sahabat Sampoerna are contained in the 2022 Risk Management Committee's Meeting Minutes.*

## 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 Composition of Risk Management Committee

*The Risk Management Committee is appointed and dismissed based on the Board of Directors' Decision Letter of Bank Sahabat Sampoerna on Appointment of Risk Management Committee's Members and the Internal Memorandum on Improvement of Risk Management Committee's Composition of Bank Sahabat Sampoerna.*

## Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan merupakan organ yang mendukung Direksi dalam merumuskan kebijakan perkreditan dan memberikan saran perbaikan terhadap kebijakan perkreditan. Dasar pembentukan komite ini adalah 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

Pelaksanaan tugas dan tanggung jawab Komite Kebijakan Perkreditan mengacu pada Memo No. 09/248a/MI/CP/I/2020 perihal Pedoman Pemberian Kredit (PPK) 2020 beserta perubahannya.

### Fungsi dan Tanggung Jawab

Fungsi dan tanggung jawab Komite Kebijakan Perkreditan diungkapkan sebagai berikut.

1. Fungsi Komite Kebijakan Perkreditan
  - 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

## Credit Policy Committee

*The Credit Policy Committee is an organ that supports the Board of Directors in formulating credit policies and providing suggestions for improvements to credit policies. The committee is established based on the Financial Services Authority Regulation No. 42/POJK.03/2017 dated 12 July 2017 on Obligations to Prepare and Implement of Bank Credit or Financing Policies for Commercial Banks.*

### Work Guidelines

*Implementation of Credit Policy Committee's duties and responsibilities refers to Memo No. 09/248a/MI/CP/I/2020 on the 2020 Credit Provision Guidelines (PPK) and their amendments.*

### Functions and Responsibilities

*The Credit Policy Committee's functions and responsibilities are disclosed as follows.*

1. *Functions of the Credit Policy Committee*
  - 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. 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
  - 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.

- 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*
  - 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; and*
  - b. *Providing suggestions for corrective steps to the Board of Directors with a copy to the Board of Commissioners on matters related to point 2.a above.*

### Kedudukan Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Utama. Komite ini bertanggung jawab langsung kepada Direksi atas pelaksanaan tugas dan tanggung jawabnya selama tahun buku.

### Komposisi Keanggotaan

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

### Position of Credit Policy Committee

*Bank Sahabat Sampoerna's Credit Policy Committee is under the coordination of the Chief Executive Officer. This committee is directly responsible to the Board of Directors for performing its duties and responsibilities during the fiscal year.*

### Membership Composition

*The Credit Policy Committee's composition is stated in the 2020 Credit Provision Guidelines (PPK), Chapter X, Credit Management Organizations as follows.*

<b>Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)</b>	Direktur Utama <i>Chief Executive Officer</i>
<b>Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)</b>	<i>Chief of Credit &amp; Collection</i>
<b>Anggota Tetap<sup>1)</sup> Permanent Members<sup>2)</sup></b>	<ul style="list-style-type: none"> <li>• <i>Direktur Kepatuhan &amp; Manajemen Risiko Compliance &amp; Risk Management Director</i></li> <li>• <i>Kepala Enterprise Risk, Analytics &amp; Control Enterprise Risk, Analytics &amp; Control Division Head</i></li> <li>• <i>Kepala Divisi Satuan Kerja Kepatuhan Compliance Division Head</i></li> <li>• <i>Kepala Divisi Kredit ESME (ESME Kredit)<sup>3)</sup> ESME Credit Division Head<sup>3)</sup></i></li> <li>• <i>Kepala Divisi Kredit Sektor High End SME dan Financial Institutions<sup>3)</sup> High End SME and Financial Institution Credit Division Head<sup>3)</sup></i></li> <li>• <i>Chief of Internal Audit</i></li> </ul>
<b>Anggota Tidak Tetap<sup>3)</sup> Non-Permanent Members<sup>3)</sup></b>	<ul style="list-style-type: none"> <li>• <i>Chief of SME, FI &amp; Funding Business<sup>3)</sup></i></li> <li>• <i>Direktur Bisnis UMKM<sup>3)</sup> ESME Business Director<sup>3)</sup></i></li> <li>• <i>Direktur Keuangan dan Perencanaan Bisnis Finance and Business Planning Director</i></li> <li>• <i>Kepala Divisi Institusi Keuangan Financial Institution Division Head</i></li> <li>• <i>Kepala Pengembangan Produk Pembiayaan Chief of Financing Product Development</i></li> </ul>

<sup>1)</sup> Setelah diberlakukan, baik Anggota Tetap (kecuali *Chief of Internal Audit*) maupun anggota tidak tetap menandatangani kebijakan perkreditan yang terkait dengan unit kerjanya saja; dan/ *After being effective, Permanent Members (except the Chief of Internal Audit) and non-permanent members signed the credit policy related to their divisions only; and*

<sup>3)</sup> Disesuaikan dengan segmen bisnis. / *Adapted to business segments.*

## Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota Komite Kebijakan Perkreditan yang senantiasa menjalankan tugas dan tanggung jawab secara profesional dan penuh kehati-hatian. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

## Independency

Bank Sahabat Sampoerna guarantees the independence of all Credit Policy Committee's members who always perform their duties and responsibilities in a professional and prudent manner. This is reflected in the fulfillment of the following independence aspects.

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

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

## Pelaksanaan Tugas

Pelaksanaan tugas Komite Kebijakan Perkreditan Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

The implementation of Credit Policy Committee's duties in 2022 was as follows.

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
Pelaksanaan kebijakan kredit yang diberlakukan Bank Sahabat Sampoerna sesuai dengan kebijakan perkreditan Bank. <i>The credit policy is implemented by Bank Sahabat Sampoerna in accordance with the Bank's Credit Policy.</i>	<p>Sepanjang tahun 2022, 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.</p> <p><i>Throughout 2022, the Credit Policy Committee conducted:</i></p> <ul style="list-style-type: none"> <li><i>The Bank's Credit Policy, particularly in financing segment;</i></li> <li><i>Exercise the authority to decide for credit is in accordance with the specified authority;</i></li> <li><i>Adherence to the provisions of other laws and regulations on credit provision, including the applicable regulatory provisions; and</i></li> <li><i>Settlement of non-performing loans in accordance with those stipulated in the Bank's Credit Policy.</i></li> </ul> <p><i>However, there is a minimum authority on implementation beyond the provisions if the credit is still executed.</i></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>	

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
<p>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></p>	<p>Sepanjang tahun 2022, 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. <i>Throughout 2022, the Credit Policy Committee conducted:</i></p> <ul style="list-style-type: none"> <li>• <i>The Bank's Credit Policy, particularly in financing segment;</i></li> <li>• <i>Exercise the authority to decide for credit is in accordance with the specified authority;</i></li> <li>• <i>Adherence to the provisions of other laws and regulations on credit provision, including the applicable regulatory provisions; and</i></li> <li>• <i>Settlement of non-performing loans in accordance with those stipulated in the Bank's Credit Policy.</i></li> </ul> <p><i>However, there is a minimum authority on implementation beyond the provisions if the credit is still executed.</i></p>
<p>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></p>	
<p>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>	

## Rapat

Berdasarkan ketentuan PPK Edisi 2020, rapat Komite Kebijakan Perkreditan dilaksanakan minimal 1 kali dalam periode 1 bulan. Akan tetapi, 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. Selama tahun 2022, Komite Kebijakan Perkreditan Bank telah menyelenggarakan rapat sebanyak 4 kali, dengan rincian sebagai berikut.

## Meetings

Based on PPK 2020 Edition provisions, the Credit Policy Committee's meeting is held at least 1 time in a period of 1 month. However, if 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 in the following month for two periods. Throughout 2022, Bank Sahabat Sampoerna's Credit Policy Committee held 4 meetings with the following details.

Tanggal <i>Date</i>	Agenda <i>Agenda</i>
23 February 2022	<ul style="list-style-type: none"> <li>• <i>Update Perubahan Policy (Periode 13 Desember 2021-23 Februari 2022);</i></li> <li>• <i>Inisiatif/Usulan terkait Kebijakan Kredit; serta</i></li> <li>• <i>Data Monitoring DK &amp; PK.</i></li> <li>• <i>Update on Policy Changes (Period of 13 December 2021-23 February 2022);</i></li> <li>• <i>Initiatives/Proposals related to Credit Policy; and</i></li> <li>• <i>DK &amp; PK Monitoring Data.</i></li> </ul>
14 June 2022	<ul style="list-style-type: none"> <li>• <i>Update Perubahan Policy (Periode 24 Februari-14 Juni 2022);</i></li> <li>• <i>Inisiatif/Usulan terkait Kebijakan Kredit; serta</i></li> <li>• <i>Data Monitoring DK &amp; PK.</i></li> <li>• <i>Update on Policy Changes (Period of 24 February-14 June 2022);</i></li> <li>• <i>Initiatives/Proposals related to Credit Policy; and</i></li> <li>• <i>DK &amp; PK Monitoring Data.</i></li> </ul>
12 September 2022	<ul style="list-style-type: none"> <li>• <i>Update Perubahan Policy (Periode 15 Juni-12 September 2022);</i></li> <li>• <i>Inisiatif/Usulan terkait Kebijakan Kredit; serta</i></li> <li>• <i>Data Monitoring DK &amp; PK.</i></li> <li>• <i>Update on Policy Changes (Period of 15 June-12 September 2022);</i></li> <li>• <i>Initiatives/Proposals related to Credit Policy; and</i></li> <li>• <i>DK &amp; PK Monitoring Data.</i></li> </ul>
14 November 2022	<ul style="list-style-type: none"> <li>• <i>Update Perubahan Policy (Periode 13 September-14 November 2022);</i></li> <li>• <i>Inisiatif/Usulan terkait Kebijakan Kredit; serta</i></li> <li>• <i>Data Monitoring DK &amp; PK.</i></li> <li>• <i>Update on Policy Changes (Period of 13 September-14 November 2022);</i></li> <li>• <i>Initiatives/Proposals related to Credit Policy; and</i></li> <li>• <i>DK &amp; PK Monitoring Data.</i></li> </ul>

## Rekomendasi

Rekomendasi Komite Kebijakan Perkreditan terkait perumusan dan perbaikan kebijakan perkreditan Bank Sahabat Sampoerna tertuang dalam Notulen Rapat Komite Kebijakan Perkreditan tahun 2022.

## 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

Komite Kebijakan Perkreditan diangkat dan diberhentikan berdasarkan 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

*Assets Liability Committee* (ALCO) merupakan organ yang dibentuk dengan tujuan membantu pelaksanaan tugas Direksi dalam perumusan kebijakan dan strategi, pengambilan keputusan, serta pengawasan terhadap pengelolaan risiko likuiditas, risiko suku bunga, risiko pasar, dan permodalan. Komite ini juga membantu menentukan *lending* dan *funding rate* yang ideal untuk mendukung kegiatan operasional Bank.

## Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab ALCO mengacu pada Kebijakan Khusus Tresuri.

## Tugas dan Tanggung Jawab

Tugas dan tanggung jawab ALCO Bank Sahabat Sampoerna, yakni 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).

## Kedudukan ALCO

ALCO Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Utama, sehingga bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawabnya selama tahun buku.

## Recommendation

*Recommendations from the Credit Policy Committee regarding formulation and improvement of Bank Sahabat Sampoerna's credit policies are contained in the 2022 Credit Policy Committee's Meeting Minutes.*

## Competency Development

*Information related to competency development of the Credit Policy 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 Credit Policy Committee is appointed and dismissed based on the Board of Directors' Decision Letter of Bank Sahabat Sampoerna on the Appointment of Credit Policy Committee's Members and the Internal Memorandum on Completion of Credit Policy Committee's Composition of Bank Sahabat Sampoerna.*

## ALCO

*The Assets Liability Committee (ALCO) is an organ established with the aim of assisting the Board of Directors in performing the duties of formulating policies and strategies, making decisions, and supervising the management of liquidity risk, interest rate risk, market risk, and capital. This committee also assists in determining the ideal lending and funding rate to support the Bank's operational activities.*

## Work Guidelines

*The implementation of ALCO's duties and responsibilities refers to the Treasury Special Policy.*

## Duties and Responsibilities

*ALCO's duties and responsibilities 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).*

## ALCO's Position

*Bank Sahabat Sampoerna's ALCO is under the coordination of the Chief Executive Officer, and therefore, it is directly responsible to the Chief Executive Officer for the duties and responsibilities performed during the fiscal year.*

## Komposisi Keanggotaan

Komposisi keanggotaan ALCO tercantum dalam Kebijakan Khusus Tresuri No. BSS/KK-TRS/TRS/03 yang berlaku sejak Oktober 2022 sebagai berikut.

## Membership Composition

The composition of ALCO is outlined in the Treasury Special Policy No. BSS/KK-TRS/TRS/03, which has been effective since October 2022 as follows.

<b>Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)</b>	Direktur Utama Chief Executive Officer
	<b>Wakil Ketua (Merangkap Anggota) Vice Chairman (Concurrently a Member)</b>
<b>Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)</b>	Direktur yang membawahi Treasury & International Banking Director in charge of Treasury & International Banking
<b>Anggota Tetap Permanent Members</b>	Treasury & International Banking Head
	• Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Management Director
	• Chief of SME, FI & Funding Business
	• Chief of Credit & Collection
	• Direktur Bisnis UMKM ESME Business Director
	• Chief of Internal Audit
	• Sales Management Division Head
	• Financial Institution Division Head
	• Funding Business Division Head
	• Network Management Division Head
	• Finance, Accounting & Tax Division Head
	• Corporate Planning Division Head
• Funding & Bancassurance Business Development Division Head	
• Enterprise Risk, Analytics & Control Division Head	
• Treasury & ALCO Manager	

## Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota ALCO yang senantiasa menjalankan tugas dan tanggung jawab secara profesional dan penuh kehati-hatian. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

## Independency

Bank Sahabat Sampoerna guarantees the independence of all ALCO members who perform their duties and responsibilities in a professional and prudent manner. This is reflected in the fulfillment of the following independence aspects.

Aspek Independensi Independence Aspect	Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)	Wakil Ketua (Merangkap Anggota) Vice Chairman (Concurrently a Member)	Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)	Anggota Tetap 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 ALCO. Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of ALCO.	√	√	√	√

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

## Pelaksanaan Tugas

Pelaksanaan tugas ALCO Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

1. Melaksanakan rapat secara rutin setiap bulan.
2. Memberikan pandangan perekonomian global dan domestik untuk keselarasan strategi bisnis.
3. Menetapkan suku bunga simpanan dan kredit, melakukan evaluasi kinerja Bank selama tahun 2022.
4. Membuat perkiraan prospek bisnis Bank pada tahun 2023.

## Rapat

Rapat ALCO dilaksanakan minimal 1 kali dalam 1 bulan atau dapat dilaksanakan secara insidental, sesuai dengan kepentingan Bank. Selama tahun 2022, ALCO telah menyelenggarakan rapat sebanyak 12 kali, dengan rincian sebagai berikut.

## Implementation of Duties

The implementation of ALCO's duties in 2022 were as follows.

1. Conducting regular monthly meeting.
2. Providing global and domestic economic views for business strategy alignment.
3. Setting deposit and credit interest rates, evaluating the Bank's performance throughout 2022.
4. Forecasting the Bank's business prospects in 2023.

## Meetings

ALCO's meeting is held at least 1 time in 1 month or incidentally, as necessary by the Bank. In 2022, ALCO held 12 meetings, with the following details.

Tanggal Date	Agenda Agenda
17 January 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Desember 2021 sampai dengan Januari 2022; serta</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for December 2021 to January 2022; and</i></li> <li>• <i>Deposits Interest Rates (Current Accounts, Savings, and Time Deposits) remain Fixed.</i></li> </ul>
21 February 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Januari 2022 sampai dengan Februari 2022; serta</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for January 2022 to February 2022; and</i></li> <li>• <i>Deposits Interest Rates (Current Accounts, Savings, and Time Deposits) remain Fixed.</i></li> </ul>
19 April 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Maret 2022 sampai dengan April 2022; serta</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for March 2022 to April 2022; and</i></li> <li>• <i>Deposits Interest Rates (Current Accounts, Savings, and Time Deposits) remain Fixed.</i></li> </ul>
23 May 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan April 2022 sampai dengan Mei 2022; serta</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for April 2022 to May 2022; and</i></li> <li>• <i>Deposits Interest Rates (Current Accounts, Savings, and Time Deposits) remain Fixed.</i></li> </ul>
13 June 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di bulan Mei 2022 sampai dengan Juni 2022; serta</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for May 2022 to June 2022; and</i></li> <li>• <i>Deposits Interest Rates (Current Accounts, Savings, and Time Deposits) remain Fixed.</i></li> </ul>
25 July 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko bisnis di Bulan Juni 2022 sampai dengan Juli 2022;</li> <li>• Suku Bunga CASA (Giro dan Tabungan) Dipertahankan Tetap;</li> <li>• Penambahan <i>Table</i> Suku Bunga untuk Tabungan <i>Sampoerna Mobile Saving</i>;</li> <li>• Suku Bunga Deposito untuk Kategori ARO dan FF Nasabah Individu Dipertahankan Tetap; serta</li> <li>• Penurunan Suku Bunga Deposito untuk Kategori ARO dan FF Nasabah Non-Individu/Korporasi Sebesar 25 bps.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for June 2022 to July 2022;</i></li> <li>• <i>CASA Interest Rates (Current Accounts and Savings) remain Fixed.</i></li> <li>• <i>Addition of Interest Rate Table for Sampoerna Mobile Saving Savings;</i></li> <li>• <i>Time Deposits Interest Rates for ARO and FF Categories of Individual Customers remain Fixed; and</i></li> <li>• <i>Decrease of Time Deposits Interest Rates for ARO and FF categories of Non-Individual/Corporate Customers by 25 bps.</i></li> </ul>

Tanggal Date	Agenda Agenda
22 August 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di bulan Juli 2022 sampai dengan Agustus 2022; serta</li> <li>• Suku Bunga Simpanan (Giro, Tabungan dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for July 2022 to August 2022;</i></li> <li>• <i>Deposits Interest Rates (Current Accounts, Savings, and Time Deposits) remain Fixed.</i></li> </ul>
19 September 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Agustus 2022 sampai dengan September 2022; serta</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for August 2022 to September 2022; and</i></li> <li>• <i>Deposits Interest Rates (Current Accounts, Savings, and Time Deposits) remain Fixed.</i></li> </ul>
17 October 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan September 2022 sampai dengan Oktober 2022;</li> <li>• Kenaikan Suku Bunga CASA (Giro dan Tabungan) Sebesar 25 bps untuk <i>Tiering</i> Nominal di atas Rp10 Juta;</li> <li>• Kenaikan Suku Bunga Deposito untuk Kategori FF Nasabah Individu sebesar 50 bps;</li> <li>• Kenaikan Suku Bunga Deposito untuk Kategori ARO Nasabah Individu sebesar 25 bps; serta</li> <li>• Kenaikan Suku Bunga Deposito untuk Kategori ARO dan FF Nasabah Non-Individu/Korporasi sebesar 25 bps.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for September 2022-October 2022;</i></li> <li>• <i>Increase in CASA Interest Rates (Current Accounts and Savings) by 25 bps for Tier Nominal above Rp10 Million;</i></li> <li>• <i>Increase in Time Deposits Interest Rates for FF category of Individual Customers by 50 bps;</i></li> <li>• <i>Increase in Time Deposits Interest Rates for ARO category of Individual Customers by 25 bps; and</i></li> <li>• <i>Increase in Time Deposits Interest Rates for ARO and FF categories of Non-Individual/Corporate Customers by 25 bps.</i></li> </ul>
21 November 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Oktober 2022 sampai dengan November 2022;</li> <li>• Suku Bunga CASA (Giro dan Tabungan) Dipertahankan Tetap;</li> <li>• Kenaikan Suku Bunga Deposito untuk Kategori ARO dan FF untuk Nasabah Individu dan Non-Individu/Korporasi sebesar 25 bps; serta</li> <li>• Kenaikan sebesar 0,25% untuk Matriks Kewenangan Pemberian Suku Bunga Deposito Jika LDR &gt;92%.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for October 2022-November 2022;</i></li> <li>• <i>CASA Interest Rates (Current Accounts and Savings) remain Fixed;</i></li> <li>• <i>Increase in Time Deposits Interest Rates for ARO and FF categories for Individual and Non-Individual/Corporate Customers by 25 bps; and</i></li> <li>• <i>Increase of 0.25% for Matrix of Authority to Give Time Deposits Interest Rates if LDR is &gt;92%</i></li> </ul>
19 December 2022	<ul style="list-style-type: none"> <li>• Penyampaian <i>Outlook</i> Ekonomi, Proyeksi Keuangan Bank dan Evaluasi Risiko Bisnis di Bulan November 2022 sampai dengan Desember 2022;</li> <li>• Suku Bunga CASA (Giro dan Tabungan) Dipertahankan Tetap;</li> <li>• Penambahan <i>Tiering</i> Nominal untuk Suku Bunga Deposito Kategori FF dan ARO bagi Nasabah Individu dan Non-Individu/Korporasi, yaitu untuk Nominal <math>\geq</math>Rp1 Miliar sampai dengan &lt;Rp5 Miliar; <math>\geq</math>Rp5 Miliar sampai dengan &lt; Rp25 Miliar dan <math>\geq</math> Rp25 Miliar;</li> <li>• Kenaikan Suku Bunga Deposito untuk Kategori ARO dan FF Nasabah Individu sebesar 50 bps untuk <i>Tiering</i> Nominal Tertinggi; serta</li> <li>• Kenaikan Suku Bunga Deposito untuk Kategori ARO dan FF Nasabah Non-Individu/Korporasi sebesar 75 bps untuk <i>Tiering</i> Nominal Tertinggi.</li> <li>• <i>Submission of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation for November 2022-December 2022;</i></li> <li>• <i>CASA Interest Rates (Current Accounts and Savings) remain Fixed;</i></li> <li>• <i>Additional Nominal Tiering of Time Deposits Interest Rates for FF and ARO Categories for Individual and Non-Individual/Corporate Customers, for Nominal <math>\geq</math>Rp1 billion to &lt;Rp5 billion; <math>\geq</math>Rp5 billion to &lt;Rp25 billion and <math>\geq</math>Rp25 billion;</i></li> <li>• <i>Increase in Time Deposits Interest Rates for ARO and FF Categories of Individual Customers by 50 bps for the Highest Nominal Tiering; and</i></li> <li>• <i>Increase in Time Deposits Interest Rates for ARO and FF Categories of Non-Individual/Corporate Customers by 75 bps for the Highest Nominal Tiering.</i></li> </ul>

Selain itu, rangkuman kinerja ALCO selama tahun 2022 diuraikan sebagai berikut.

Kondisi ekonomi Indonesia pada tahun 2022 diwarnai dengan berita terkait lonjakan angka inflasi global yang menembus level tertinggi karena belum terselesaikannya masalah gangguan rantai pasok akibat dampak berkepanjangan dari Covid-19 dan konflik geopolitik beberapa negara yang mendukung perekonomian dunia. Peningkatan beban utang luar negeri (ULN), minimnya ketersediaan kas negara untuk membeli bahan bakar, listrik, dan bahan pangan membuat sebagian negara terancam ke jurang resesi. Untuk menahan lonjakan inflasi yang semakin tinggi, Bank Sentral beberapa negara mengambil langkah menaikkan suku bunga acuannya. Amerika Serikat tercatat menjadi negara dengan kenaikan suku bunga tertinggi sepanjang 2022, yaitu sebesar 425bps dari 0,25% pada awal tahun 2022 menjadi 4,5% pada Federal Open Market Committee (FOMC) Desember 2022 lalu dan diikuti dengan Inggris, Australia, dan negara lainnya.

Sama halnya dengan Indonesia, angka inflasi masih berada pada *trend bullish* dengan angka inflasi tertinggi sebesar 5,95% yoy (September 2022) dan perlahan mulai melandai dengan penutupan akhir tahun inflasi tercatat pada angka 5,51% yoy (Desember 2022). Angka inflasi inti yang turut naik membuat Bank Indonesia mengambil langkah menaikkan suku bunga acuannya hingga 200 bps sepanjang tahun 2022 dan melakukan pengetatan kebijakan moneter dengan menaikkan persentase pengelolaan giro wajib minimum (GWM) untuk Bank Umum Konvensional (BUK) dan Bank Umum Syariah (BUS). Untuk BUK, angka pengelolaan GWM Rupiah naik dari 3,5% (0,5% harian dan 3% rata-rata) pada akhir tahun 2021 menjadi 9% (secara rata-rata) pada akhir tahun 2022.

Dana pihak ketiga (DPK) mengalami kenaikan mencapai ±Rp1 triliun dari Rp9,5 triliun (Desember 2021) menjadi Rp10,4 triliun (Desember 2022) sedangkan total kenaikan pada Kredit sebesar ±Rp1,6 Triliun dari Rp8,5 triliun (Desember 2021) menjadi Rp10,1 triliun (Desember 2022). Hal ini membuat *loan to deposit ratio* (LDR) Bank naik sebesar 6,67% dari 89,63% (Desember 2021) menjadi 96,30% (Desember 2022). Demikian pula halnya dengan rasio intermediasi makroprudensial (RIM) Bank naik 9,00% dari 89,74% (Desember 2021) menjadi 98,74% karena adanya penambahan pada porsi kepemilikan Surat Berharga Korporasi (SBK) non-Bank sebesar Rp244 miliar dari Rp10 miliar (Desember 2021) menjadi Rp254 miliar (Desember 2022). Uraian di atas menjadi penyebab penurunan likuiditas yang dimiliki oleh Bank, namun berpotensi meningkatkan pendapatan (NIM) Bank dengan risiko yang terukur.

Furthermore, a summary of ALCO's performance in 2022 is described as follows.

*Indonesia's economic conditions in 2022 were coloured by news regarding global in-fla-tion surge, which reached its highest level due to unresolved supply chain disruptions due to the prolonged Covid-19 impact and the geopolitical conflicts of several countries that support the world economy. Some na-tions are on the verge of entering a recession because of the rising level of foreign debt and minimum availability of state funds for the purchase of fuel, electricity, and food. The Central Banks of several nations raised their benchmark interest rates to control the increasing inflation. The United States was recorded as the country with the highest in-terest rate increase in 2022, at 425bps from 0.25% at the beginning of 2022 to 4.5% at the Federal Open Market Committee (FOMC) last December 2022, followed by the United Kingdom, Australia, and other developing countries.*

*In Indonesia, the inflation rate is in trend bullish, reaching the highest inflation rate of 5.95% yoy (September 2022) before slowly beginning to drop, ending the year with in-fla-tion of 5.51% yoy (December 2022). Due to the rising core inflation rate, Bank Indo-nesia tightened the monetary policy by in-creasing the percentage of minimum statu-tory reserves (GWM) for Conventional Com-mercial Banks (BUK) and Sharia Commercial Banks (BUS) and raised its benchmark inter-est rate by up to 200 bps throughout 2022. As of the end of 2021, BUK's Rupiah GWM was 3.5% (0.5% daily and 3% average) and increased to 9% (on average) as of the end of 2022.*

*Third-party funds (DPK) increased by ±Rp1 trillion from Rp9.5 trillion (December 2021) to Rp10.4 trillion (December 2022), while total loans rose by ±Rp1.6 trillion from Rp8.5 trillion (December 2021) to Rp10.1 trillion (December 2022). This resulted in an increase in the Bank's loan to deposit ratio (LDR) by 6.67%, from 89.63% (December 2021) to 96.30% (December 2022). In addition, the Bank's macroprudential inter-mediation ratio (RIM) rose by 9.00% from 89.74% (December 2021) to 98.74% because of additional share ownership of non-bank Corporate Securities (SBK), which increased from Rp10 billion (December 2021) to Rp244 billion (December 2022). The above results in a reduction in the Bank's liquidity, but carries quantifiable risks for an increase in the Bank's income (NIM).*

Kenaikan suku bunga simpanan (giro, tabungan, dan deposito) dilakukan secara bertahap untuk jenis dan *tier* tertentu dengan mempertimbangkan kondisi likuiditas Bank (RIM, LDR, AL/DPK, AL/NCD dan rasio likuiditas lainnya). Kenaikan suku bunga simpanan dilakukan pada bulan Oktober, November, dan Desember dengan total kenaikan sebesar 25-125 bps. Langkah Bank menaikkan suku bunga simpanan ini sebagai bentuk respons atas kenaikan suku bunga acuan Bank Indonesia (BI 7DRR Rate) dan suku bunga Bank lain yang berdampak pada peningkatan *outgoing* dana dari Bank Sahabat Sampoerna. Sepanjang tahun 2022, seluruh rasio likuiditas Bank terjaga dengan baik dan tidak terdapat pelanggaran atas pemenuhan GWM.

### **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**

ALCO diangkat dan diberhentikan berdasarkan 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 merupakan organ pendukung yang dibentuk untuk membantu pelaksanaan tugas Direksi dalam menetapkan rencana strategis teknologi informasi dan kebijakan Bank terkait penggunaan teknologi informasi. Komite ini juga diharapkan mampu mendukung pelaksanaan tugas Direktur Operasi dan Teknologi Informasi, khususnya dalam meningkatkan mutu pelayanan kepada nasabah.

### **Pedoman Kerja**

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

*For certain types and tiers, the deposits in-terest rates (current accounts, savings, and time deposits) are increased gradually by considering the Bank's liquidity conditions (RIM, LDR, AL/DPK, AL/NCD, and other liquidity ratios). Deposits rates were raised in October, November, and December at a cumulative increase of 25-125 bps. The Bank's decision to raise deposits interest rates was in response to an increase in Bank Indonesia's benchmark interest rate (BI 7DRR Rate) and other banks' interest rates, which had an effect on the increasing amount of Bank Sahabat Sampoerna's outgoing funds. All of the Bank's liquidity ratios were well-maintained throughout 2022, and there were no breaches on GWM fulfillment.*

### **Competency Development**

*Information related to competency development of the ALCO 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**

*ALCO is appointed and dismissed based on the Board of Directors' Decision Letter of Bank Sahabat Sampoerna on Appointment of ALCO's Members and the Internal Memorandum on Completion of ALCO's Composition of Bank Sahabat Sampoerna.*

## **Information Technology Steering Committee**

*The Information Technology Steering Committee is a supporting organ established to assist the implementation of Board of Directors' duties in establishing information technology strategic plans and the Bank's policies regarding the use of information technology. This committee is also expected to support the implementation of Operations and Information Technology Director's duties, particularly in improving customer service quality.*

### **Work Guidelines**

*The implementation of Information Technology Steering Committee's duties and responsibilities refers to the Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-001/BSS/DIR/III/2019.*

## Tugas dan Tanggung Jawab

Tugas utama dari Komite Pengarah Teknologi Informasi adalah memberikan masukan atau rekomendasi kepada Direksi terkait:

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

## Kedudukan Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Operasional dan Teknologi Informasi. Akan tetapi, komite ini bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawabnya selama tahun buku.

## Duties and Responsibilities

*The Information Technology Steering Committee's primary duty is to provide input or recommendations to the Board of Directors regarding:*

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

## Position of Information Technology Steering Committee

*Bank Sahabat Sampoerna's Information Technology Steering Committee is under the coordination of Operations and Information Technology Director. However, this committee is directly responsible to the Chief Executive Officer for the duties and responsibilities performed during 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) Chairman (Concurrently a Permanent Member)</b>	Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i>
<b>Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)</b>	Kepala Teknologi Informasi <i>Head of Information Technology</i>
<b>Anggota Tetap Permanent Members</b>	<ul style="list-style-type: none"> <li>• Direktur Utama <i>Chief Executive Officer</i></li> <li>• Direktur Bisnis UMKM <i>ESME Business Director</i></li> <li>• Direktur Keuangan dan Perencanaan Bisnis <i>Chief of Finance and Business Planning</i></li> <li>• Chief of Credit and Collection</li> <li>• Kepala Operational Management <i>Operational Management Division Head</i></li> <li>• Kepala Enterprise Risk, Analytics &amp; Control <i>Enterprise Risk and Control Division</i></li> <li>• Chief of Internal Audit</li> </ul>

## Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota Komite Pengarah Teknologi Informasi yang senantiasa menjalankan tugas dan tanggung jawab secara profesional dan penuh kehati-hatian. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

## Independency

Bank Sahabat Sampoerna guarantees the independence of all Information Technology Steering Committee's members who perform their duties and responsibilities in a professional and prudent manner. This is reflected in the fulfillment of the following independence aspects.

<b>Aspek Independensi Independence Aspect</b>	<b>Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)</b>	<b>Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)</b>	<b>Anggota Tetap Permanent Members</b>
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

Pelaksanaan tugas Komite Pengarah Teknologi Informasi Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

The implementation of Information Technology Steering Committee's duties in 2022 was as follows.

Program Kerja Work Program	Pelaksanaan Implementation
Pelaksanaan proyek TI dengan Rencana Pengembangan Aplikasi sesuai dengan Rencana Bisnis Bank 2022. <i>Implementation of IT projects with the Application Development Plan in accordance with the 2022 Bank Business Plan.</i>	Melakukan pemantauan pengembangan, seperti metode verifikasi Face Recognition dan fitur <i>Liveness Detection</i> pada layanan digital Onboarding E-KYC, BI-Fast, Pelaporan ke Lembaga Penjamin Simpanan (LPS), <i>High Volume Transaction Virtual Account</i> , <i>Open Banking API</i> , Kredit Multi Guna (KMG)/Kredit Tanpa Agunan (KTA) <i>Online</i> , <i>Digital Signature</i> , kartu debit VISA, Bank Devisa, Loket Bank Sampoerna, E-KYB, pengembangan sistem <i>bancassurance</i> , Single CIF, serta <i>Partner Ticketing System</i> . <i>Monitoring developments, such as the Face Recognition verification method and the Liveness Detection feature in E-KYC digital Onboarding services, BI-Fast, Reporting to the Deposit Insurance Corporation (LPS), High Volume Transaction Virtual Account, Open Banking API, Multi-Purpose Loans (KMG)/ Online Unsecured Loans (KTA), Digital Signature, VISA debit card, Foreign Exchange Bank, Bank Sampoerna's Counters, E-KYB, bancassurance system development, Single CIF, and Partner Ticketing System.</i>
Pemantauan pembaruan <i>standards and procedures</i> TI sesuai dengan manajemen risiko TI. <i>Monitoring updates on IT standards and procedures in accordance with IT risk management.</i>	Standar dan Prosedur TI disesuaikan dengan kebijakan perusahaan dan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 serta Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017. <i>IT Standards and Procedures are adjusted to the company policy and Financial Services Authority Regulation No. 38/POJK.03/2016 and Financial Services Authority Circular No. 21/SEOJK.03/2017.</i>
Pemantauan terhadap tindak lanjut dari hasil pemeriksaan audit SKAI, independen audit, dan regulator. <i>Monitoring of follow up of results of SKAI audit, independent audit, and regulatory audit.</i>	Pemenuhan tindak lanjut dari hasil pemeriksaan audit sesuai dengan target waktu. <i>Completing the follow-up of audit results in accordance with the targeted time.</i>

## Rapat

Rapat Komite Pengarah Teknologi Informasi dilaksanakan minimal 4 kali dalam 1 tahun (triwulanan) atau dapat dilaksanakan secara insidental, sesuai dengan kepentingan Bank. Selama tahun 2022, Komite Pengarah Teknologi Informasi telah menyelenggarakan rapat sebanyak 4 kali, dengan rincian sebagai berikut.

## Meetings

Information Technology Steering Committee's meeting is held at least 4 times in 1 year (quarterly) or incidentally, as necessary by the Bank. In 2022, the Information Technology Steering Committee held 4 meetings, with the following details.

Tanggal Date	Agenda Agenda
11 January 2022	• Update hasil pemeriksaan audit teknologi informasi;
14 April 2022	• Update hasil pelaksanaan uji coba <i>disaster recovery</i> ; dan
28 July 2022	• Update pengembangan teknologi informasi yang sedang berjalan.
14 October 2022	• Update on information technology audit results; • Update on <i>disaster recovery test trials</i> results; and • Update on ongoing information technology development.

## Pengembangan Kompetensi

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

## Competency Development

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

## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Pengarah Teknologi Informasi

Ketua Komite Pengarah Teknologi Informasi diangkat berdasarkan wewenang dari Direksi, dengan masa jabatan tidak lebih lama dari Direktur Bank. Adapun pihak yang dipilih menjadi ketua harus merupakan seorang Direktur Bank yang membawahi bidang teknologi dan informasi. Sementara itu, proses pemberhentian Ketua Komite Pengarah Teknologi Informasi dilaksanakan ketika masa jabatan telah selesai atau dapat diberhentikan sebelum masa jabatan sesuai keputusan RUPS atau Surat Keputusan Direksi PT Bank Sahabat Sampoerna.

## Komite Manajemen Risiko Operasional

Komite Manajemen Risiko Operasional (KMRO) menjalankan tugas dan tanggung jawab untuk mengelola manajemen risiko operasional dan risiko lainnya, seperti risiko hukum, strategis, reputasi, dan kepatuhan. Komite ini merupakan satu kesatuan dari Komite Manajemen Risiko Bank.

Tujuan dibentuknya KMRO, yaitu:

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

## Pedoman Kerja

Pelaksanaan tugas dan tanggung jawab KMRO mengacu 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 KMRO, yaitu:

1. Melakukan evaluasi terhadap implementasi kebijakan manajemen risiko serta memberi rekomendasi kepada manajemen terkait kebijakan ataupun tindak lanjut yang harus diambil; serta
2. Menjadi fasilitator forum untuk melaksanakan identifikasi, penilaian, mitigasi, dan pemantauan yang berkelanjutan terhadap profil risiko dan isu operasional lainnya.

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

*The Information Technology Steering Committee's Chairman is appointed based on the Board of Directors' authority, with a term of office no longer than the Bank's Director. The elected chairman must be the Bank's Director in charge of technology and information. Whereas, the Information Technology Steering Committee's Chairman is dismissed when the term of office ends or dismissed before the term of office ends, based on the GMS resolution or the Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna.*

## Operational Risk Management Committee

*The Operational Risk Management Committee (ORMC) performs the duties of and responsibilities for managing operational risk and other risks, such as legal, strategic, reputation, and compliance risks. This committee is an integral part of the Bank's Risk Management Committee.*

*The objectives of establishing the ORMC are to:*

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

## Work Guidelines

*The implementation of ORMC's duties and responsibilities refers to the General Policy of Risk Management, particularly in the chapter of Operational Risk Management Implementation, and is listed in the Special Policy for Operational Risk Management of Bank Sahabat Sampoerna.*

## Duties and Responsibilities

*The ORMC duties and responsibilities are:*

1. *Evaluating the implementation of risk management policies and providing recommendations to the management on policies or follow-up actions to be taken; and*
2. *Becoming a forum facilitator to identify, assess, mitigate, and monitor risk profile and other operational issues on an ongoing basis.*

Selain itu, KMRO berkewajiban untuk memberikan saran dan rekomendasi kepada Komite Manajemen Risiko dengan:

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 KMRO

KMRO Bank Sahabat Sampoerna berada di bawah koordinasi Direktur Kepatuhan & Manajemen Risiko dan berkoordinasi dengan Kepala *Enterprise Risk, Analytics & Control*. Akan tetapi, komite ini bertanggung jawab langsung kepada Direktur Utama atas pelaksanaan tugas dan tanggung jawabnya selama tahun buku.

### Komposisi Keanggotaan

Komposisi keanggotaan KMRO tercantum dalam Memo Internal Bank No. 09/16/MI/SKMR/XII/14 perihal Komite Manajemen Risiko Operasional Bank Sahabat Sampoerna sebagai berikut.

Furthermore, the ORMC is required to provide advice and recommendations to the Risk Management Committee by:

1. Reporting the results of key control self-assessment (KCSA) carried out by each division, especially branch offices;
2. Reporting the progress/development of branch offices on the commitment of KCSA's findings; and
3. Discussing loss events and lessons learned to improve operational risk management.

### Position of ORMC

Bank Sahabat Sampoerna's ORMC is under the coordination of Compliance & Risk Management Director and coordinates with the Head of Enterprise Risk, Analytics & Control Division. However, this committee is directly responsible to the Chief Executive Officer for the duties and responsibilities performed during the fiscal year.

### Membership Composition

The composition of ORMC 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.

<b>Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)</b>	Kepala <i>Enterprise Risk, Analytics &amp; Control</i> <i>Enterprise Risk, Analytics &amp; Control Division Head</i>
<b>Sekretaris (Merangkap Anggota) Secretary (Concurrently a Member)</b>	<i>Operational Risk Management Head</i>
<b>Anggota Tetap Permanent Members</b>	<ul style="list-style-type: none"> <li>• Direktur Operasi dan Teknologi Informasi <i>Operations and Information Technology Director</i></li> <li>• Direktur Bisnis UMKM <i>ESME Business Director</i></li> <li>• Chief of SME, Funding, FI, and Network</li> </ul>
<b>Anggota Tidak Tetap Non-Permanent Members</b>	<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>

## Independensi

Bank Sahabat Sampoerna menjamin independensi seluruh anggota KMRO yang senantiasa menjalankan tugas dan tanggung jawab secara profesional dan penuh kehati-hatian. Hal tersebut tercermin dalam pemenuhan aspek independensi berikut.

## Independency

*Bank Sahabat Sampoerna guarantees the independence of all ORMC's members who perform their duties and responsibilities in a professional and prudent manner. This is reflected in the fulfillment of the following independence aspects.*

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

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

## Pelaksanaan Tugas

Pelaksanaan tugas KMRO Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

*The implementation of ORMC's duties in 2022 was 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>• <i>Discussing and evaluating the key control self-assessment (KCSA) results prepared by the related division;</i></li> <li>• <i>Discussing and evaluating events related to operational issues that are recorded in the loss event database (LED); and</i></li> <li>• <i>Discussing the implementation of business continuity management (BCM).</i></li> </ul>

## Rapat

Rapat KMRO dilaksanakan minimal 1 kali dalam 3 bulan atau dapat dilaksanakan secara insidental, sesuai dengan kepentingan Bank. Selama tahun 2022, KMRO telah menyelenggarakan rapat sebanyak 3 kali, 1 kali di antaranya diselenggarakan pada bulan Januari 2023 yang membahas kinerja Bank periode kuartal 3 dan 4 2022, dengan rincian sebagai berikut.

Tanggal Date	Agenda Agenda
18 May 2022 (Data Periode Q1 2022) (Q1 2022 data)	<ul style="list-style-type: none"> <li>• Loss Event Database (LED);</li> <li>• Business Continuity Management (BCM); dan / and</li> <li>• Key Control Self-Assessments (KCSA).</li> </ul>
7 September 2022 (Data Periode Q2 2022) (Q2 2022 data)	<ul style="list-style-type: none"> <li>• Loss Event Database (LED);</li> <li>• Monitoring Covid;</li> <li>• BIA &amp; BCP; dan/ and</li> <li>• Key Control Self-Assessments (KCSA).</li> </ul>
30 January 2023 (Data Periode Q3 & Q4 2022) (Q3 & Q4 2022 data)	<ul style="list-style-type: none"> <li>• Loss Event Database (LED);</li> <li>• BCP &amp; BCM;</li> <li>• Key Control Self-Assessments (KCSA);</li> <li>• Update Kajian Risiko; dan / Risk Assessment Update; and</li> <li>• Monitoring Covid.</li> </ul>

## Rekomendasi

Rekomendasi Komite Manajemen Risiko Operasional tertuang dalam Notulen Rapat Komite Manajemen Risiko Operasional tahun 2022.

## 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

Komite Manajemen Risiko Operasional diangkat dan diberhentikan berdasarkan wewenang Direksi Bank Sahabat Sampoerna. Pihak yang dipilih menjadi ketua komite tersebut merupakan pimpinan yang menjadi bagian dari Direktorat Kepatuhan dan Manajemen Risiko Bank yang bertanggung jawab dalam mengelola Manajemen Risiko Bank.

## Meetings

The ORMC's meeting is held at least 1 time in 3 months or incidentally, as necessary by the Bank. In 2022, In 2022, ORMC held 3 meetings, 1 of which was held in January 2023 which discussed the Bank's performance for the 3<sup>rd</sup> and 4<sup>th</sup> quarters of 2022, with the following details.

## Recommendation

The Operational Risk Management Committee's recommendations are contained in the 2022 Operational Risk Management Committee's Meeting Minutes.

## 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 Chairman of the Operational Risk Management Committee

The Operational Risk Management Committee is appointed and dismissed based on the Board of Directors' authority of Bank Sahabat Sampoerna. The elected committee's chairman is a leader who is part of the Bank's Compliance and Risk Management Directorate, who is responsible for managing the Bank's Risk Management.

# Sekretaris Perusahaan

## Corporate Secretary

Sekretaris Perusahaan adalah organ Bank yang diangkat dan diberhentikan oleh Direktur Utama. Sekretaris Perusahaan bertanggung jawab dalam menjalankan fungsi komunikasi korporat, baik secara internal ataupun eksternal, dengan pemangku kepentingan Bank.

### Tanggung Jawab

Tugas dan tanggung jawab Sekretaris Perusahaan Bank Sahabat Sampoerna diuraikan sebagai berikut.

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.
9. Memimpin dan mengatur Sekretaris Perusahaan dan memastikan tim tersebut memiliki kemampuan yang baik dalam menjalankan tugasnya.

### Wewenang

Sekretaris Perusahaan Bank memiliki wewenang sebagai berikut.

1. Keuangan  
Wewenang manajerial untuk aspek finansial lainnya sesuai dengan ketentuan dari Direktorat Keuangan dan Perencanaan Bisnis, Tim Sekretaris Perusahaan, serta Direktorat Risiko dan Kepatuhan.
2. Pengelolaan SDM
  - a. Merekomendasi promosi, kenaikan gaji, dan hal lain sebagaimana ditentukan dalam Kebijakan SDM; dan

*Corporate Secretary is an organ of the Bank who is appointed and dismissed by the Chief Executive Officer. The Corporate Secretary is responsible for performing internal and external corporate communication function with the Bank's stakeholders.*

### Responsibility

*The Corporate Secretary's duties and responsibilities are as follows.*

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.*
9. *Leading and managing the Corporate Secretary and ensuring that the team has good capabilities in carrying out the duties.*

### Authority

*The Bank's 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 Team, and Directorate of Risk and Compliance.*
2. *HR Management*
  - a. *Recommending promotions, salary increases, and other matters as specified in HR Policy; and*

- b. Melakukan pengawasan terhadap ketaatan kerja Tim Sekretaris Perusahaan dalam rangka mencapai target dan tujuan yang telah ditetapkan, berkoordinasi dengan Tim Sekretaris Perusahaan, serta Direktorat Risiko dan Kepatuhan.

- b. *Supervising the compliance of Corporate Secretary Team in performing work to achieve the set targets and goals, coordinate with the Corporate Secretary Team, and the Risk and Compliance Directorate.*

## Profil Sekretaris Perusahaan

Fungsi Sekretaris Perusahaan Bank Sahabat Sampoerna saat ini dijalankan oleh Muhammad Rizal selaku Kepala Grup Kesekretariatan Perusahaan berdasarkan Surat Keputusan No. 6905/BSS/SK/HC/IV/2022. Profil Sekretaris Perusahaan dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

## Corporate Secretary's Profile

*The function of Bank Sahabat Sampoerna's Corporate Secretary is currently carried out by Muhammad Rizal as the Head of Corporate Secretariat Group based on Decree No. 6905/BSS/SK/HC/IV/2022. Profile chapter in this this Annual Report.*

## Pelaksanaan Tugas

Pelaksanaan tugas Sekretaris Perusahaan Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

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 situs web Bank, antara lain publikasi Laporan Tahunan dan Laporan Keberlanjutan, Laporan Keuangan Triwulanan, suku bunga dasar kredit, baik bulanan maupun triwulanan.
3. Mengatur pembuatan Laporan Tahunan dan Laporan Keberlanjutan Bank tahun 2022 serta pelaporan dan penyampaiannya kepada regulator dan Pemegang Saham.

## Implementation of Duties

*The implementation of Corporate Secretary's duties in 2022 was as follows.*

1. *Holding 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 making 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,*
3. *Regulating the preparation of the Bank's 2022 Annual Report and Sustainability Report as well as the reporting and submission to regulators and Shareholders.*

## Pengembangan Kompetensi

Sekretaris Perusahaan senantiasa mengikuti berbagai program pengembangan kompetensi guna menunjang pembaruan informasi dan meningkatkan wawasan terkait bisnis Bank. Pengembangan kompetensi tersebut dilakukan melalui keikutsertaan dalam pendidikan, pelatihan, seminar, *workshop*, dan kegiatan pengembangan lainnya. Selain itu, Sekretaris Perusahaan turut meningkatkan ilmu dan pengetahuan secara mandiri melalui buku, beragam informasi digital, jurnal, dan kanal Youtube.

## Competency Development

*The Corporate Secretary always participates in various competency development programs to support updating information and increasing insight regarding the Bank's business. Competency development is carried out through participation in education, training, seminars, workshops, and other development activities. In addition, the Corporate Secretary helps to increase knowledge and insight independently through books, various digital information, journals, and YouTube channel.*

# Satuan Kerja Audit Internal

## Internal Audit Division

Satuan Kerja Audit Internal merupakan pertahanan lapis ketiga (*third line of defense*) yang berfungsi untuk melakukan pengawasan dan penilaian atas pengendalian internal dengan melakukan pemeriksaan pada seluruh divisi kerja Bank. Satuan kerja ini bertanggung jawab untuk membantu Bank dalam mengoptimalkan implementasi GCG dan membantu mencapai tujuan Bank melalui pemberian *assurance* dan *consulting* secara independen, objektif, efektif serta berorientasi pada bisnis dan pemangku kepentingan.

### Pedoman Kerja

Bank Sahabat Sampoerna memiliki Piagam Internal Audit yang telah diperbarui dan disetujui oleh Dewan Komisaris dan Direksi pada 21 November 2022. Piagam tersebut disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum serta senantiasa disesuaikan dengan Penerapan Fungsi Audit Internal pada Bank Umum di Indonesia. Piagam tersebut memuat informasi tentang:

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

### Visi dan Misi

*The Internal Audit Division is the third line of defense, which functions to supervise and evaluate internal control by auditing all divisions of the Bank. This division is responsible for assisting the Bank in optimizing GCG implementation and achieving the Bank's goals through providing assurance and consulting in an independent, objective, effective, and oriented towards business and stakeholders.*

### Work Guidelines

*Bank Sahabat Sampoerna has an Internal Audit Charter, which was updated and approved by the Board of Commissioners and Board of Directors on 21 November 2022. The charter was prepared based on Financial Services Authority Regulation No. 01/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks and is always adjusted to the Implementation of Internal Audit Function in Commercial Banks in Indonesia. The charter contains information on:*

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

### Vision and Mission

#### Visi Vision

Menjadi *strategic partner* yang kompeten, profesional, dan independen serta terbaik bila dibandingkan sesuai kelasnya.  
*To be the best, competent, professional, and independent strategic partner according to its class.*

### Misi Mission

Membantu mencapai tujuan perusahaan melalui *assurance* dan *consulting* yang independen dan objektif, serta memberikan nilai tambah atas kinerja yang dihasilkan, melalui:

- Mengevaluasi efektivitas dan kecukupan pelaksanaan pengendalian internal, pengelolaan risiko, dan proses tata kelola perusahaan melalui penerapan *risk based audit*;
- Memberikan jasa konsultasi yang independen dan obyektif berdasarkan kebutuhan *auditee* terhadap aktivitas/produk baru sesuai rekomendasi terbaik dari Audit Internal;
- Mengelola aktivitas audit internal secara efektif dan efisien;
- Mengembangkan kompetensi internal auditor melalui perolehan sertifikasi dan kualifikasi profesi yang sesuai kebutuhan dan perkembangan organisasi, serta mengintensifkan penggunaan teknologi informasi; dan
- Meningkatkan sinergi fungsi audit internal dan eksternal audit.

To help achieve Company goals through independent and objective assurance and consulting, as well as provide added value to the resulting performance, through:

- Evaluate the effectiveness and adequacy of internal control, risk management, and corporate governance process through risk-based audits;
- Provide independent and objective consulting services based on the auditee's needs for new activities/products according to the best recommendations from the Internal Audit;
- Manage internal audit activities effectively and efficiently;
- Develop internal auditors' competence through obtaining certification and professional qualifications according to the organization's needs and development, and intensify information technology use; and
- Improve the synergy of internal and external audit functions.

## Kedudukan dan Struktur

Satuan Kerja Audit Internal berkedudukan dan langsung bertanggung jawab kepada Direktur Utama, serta dapat berkomunikasi dengan Dewan Komisaris melalui Komite Audit, seperti yang ditunjukkan pada bagan berikut.

## Position and Structure

The Internal Audit Division is under and directly responsible to the Chief Executive Officer, and communicates with the Board of Commissioners through the Audit Committee, as shown in the following chart.



## Jumlah Auditor Internal pada Satuan Kerja Audit Internal

Auditor Internal yang dimiliki oleh Bank Sahabat Sampoerna sampai dengan 31 Desember 2022 tercatat sebanyak 31 orang, termasuk Kepala Satuan Kerja Audit Internal.

## Profil Kepala Satuan Kerja Audit Internal

Direktur Utama Bank Sahabat Sampoerna mengangkat Nancy Suryani sebagai *Chief of Internal Audit* berdasarkan Surat Keputusan No. 0823/IM/HC/BSS/VIII/2022 tanggal 5 Agustus 2022. Pengangkatan tersebut telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan Pedoman Penyusunan Piagam Unit Audit Internal. Profil *Chief of Internal Audit* disajikan pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

## Kualifikasi dan Sertifikasi Personil

Seluruh auditor di Satuan Kerja Audit Internal Bank telah memenuhi kualifikasi, sesuai dengan Peraturan Bank Indonesia No. 12/7/PBI/2010 perihal Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum dan Surat Edaran No. 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum. Sehubungan dengan telah berlakunya ketentuan Surat Edaran No. 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum akan dilakukan penyetaraan dan penyelarasan atas sertifikasi Manajemen Risiko yang dimiliki Unit Kerja SKAI disesuaikan dengan ketentuan menyesuaikan dengan jadwal penyelenggara. Auditor tersebut juga 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*. Selain itu, Satuan Kerja Audit Internal menjunjung tinggi sikap independensi seluruh auditor. Hal tersebut dibuktikan dengan tidak adanya 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.

Hingga Desember 2022, program sertifikasi auditor masih dalam proses penyusunan perencanaan terpadu oleh Satuan Kerja Audit Internal. Namun demikian, Bank Sahabat Sampoerna terus berupaya untuk 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.

## Number of Internal Auditors in the Internal Audit Division

*As of 31 December 2022, there are 31 internal auditors of Bank Sahabat Sampoerna, including the Chief of Internal Audit.*

## Profile of Chief of Internal Audit

*Bank Sahabat Sampoerna's Chief Executive Officer appointed Nancy Suryani as Chief of Internal Audit based on Decision Letter No. 0823/IM/HC/BSS/VIII/2022 dated 5 August 2022. The appointment has complied with the provisions of Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment of Guidelines to Prepare the Internal Audit Unit Charter. The Chief of Internal Audit's profile is presented in the Company Profile Chapter of this Annual Report.*

## Personnel Qualifications and Certifications

*All auditors in the Bank's 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 and Circular No.28/SEOJK.03/2022 on Risk Management Certification for Commercial Bank Human Resources. In connection with the enactment of the provisions of Circular No.28/SEOJK.03/2022 on Risk Management Certification for Commercial Bank Human Resources, an equalization and alignment of the Risk Management certification owned by SKAI Division will be carried out according to the provisions according to the organizer's schedule. The auditors have also passed the Risk Management Certification Institution (BSMR) Program, at least level 1 for staff, level 2 for management level, level 3 for Internal Audit Division personnel, and level 4 for Chief of Internal Audit. Furthermore, the Internal Audit Division upholds independence for all auditors. This is proven by the absence of kinship to the second degree, either vertically or horizontally, with Shareholders, members of Board of Commissioners, members of Board of Directors, and auditors outside the Internal Audit Division.*

*As of December 2022, the auditor certification program is still in the process of preparing an integrated plan by the Internal Audit Division. Nevertheless, Bank Sahabat Sampoerna continues to increase its auditors' knowledge and insight by joining membership of Bank's Internal Auditor Association (IAIB) and participating in various activities held, such as seminars or training.*

## Kode Etik Auditor

Auditor Bank Sahabat Sampoerna melaksanakan tugas dan tanggung jawab dengan menjunjung tinggi Kode Etik dan Standar Profesi Auditor Internal yang tercantum pada Piagam Internal Audit sebagai berikut.

## Auditor's Code of Conduct

Auditors at Bank Sahabat Sampoerna perform their duties and responsibilities by upholding the Code of Conduct and Professional Standards for Internal Auditors as stated in the Internal Audit Charter as follows.

### 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*
- *Reports 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

Tugas dan tanggung jawab Satuan Kerja Audit Internal Bank Sahabat Sampoerna diuraikan sebagai berikut.

1. Membuat rencana audit tahunan serta alokasi anggaran dan melaksanakan aktivitas audit internal dengan penekanan bidang/aktivitas yang mempunyai risiko tinggi serta mengevaluasi prosedur yang ada untuk memperoleh keyakinan bahwa tujuan Bank dapat dicapai secara optimal dan berkesinambungan.
2. Melaksanakan rencana audit tahunan dan alokasi anggaran harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit dan penugasan lain yang bersifat *surprise/ad hoc* sesuai permintaan Dewan Komisaris, Direksi, dan Komite Audit, berdasarkan *urgency* (kepentingan) dan indikasi tertentu.
3. Melakukan proses audit sesuai dengan ketentuan internal yang berlaku, *standard professional practices*, serta ketentuan Bank Indonesia dan standar profesional audit intern (standar pelaksanaan audit intern secara profesional).
4. Membuat laporan hasil pemeriksaan atas tugas yang dilaksanakan dan *summary top ten risk* hasil pemeriksaan audit untuk disampaikan kepada pihak-pihak yang berkepentingan termasuk Dewan Komisaris atau Direktur Utama. Selain itu, laporan disampaikan salinannya kepada Dewan Komisaris, Komite Audit, dan Direktur Kepatuhan.
5. Memberikan rekomendasi perbaikan atas hasil audit dan informasi yang obyektif tentang kegiatan yang diperiksa, serta membuat dan menyampaikan laporan atas hal tersebut.
6. Melakukan *monitoring* dan analisa kecukupan tindak lanjut perbaikan hasil audit, baik temuan internal, 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 ditemukan selama proses audit dan menindaklanjuti sesuai dengan Kebijakan *Anti-Fraud & Investigation*.

## Responsibilities and Authority

### Responsibilities

*The Internal Audit Division's duties and responsibilities are described as follows.*

1. *Prepare an annual audit plan and budget allocation, conduct internal audit with an emphasis on high-risk areas/activities, and evaluate existing procedures to gain confidence that the Bank's goals can be achieved optimally and sustainably.*
2. *The annual audit plan and budget allocation must be approved by the Chief Executive Officer and the Board of Commissioners by considering the Audit Committee's recommendations and other surprise/ad hoc assignments at the request of the Board of Commissioners, Board of Directors, and Audit Committee, based on urgency (interest) and certain indications.*
3. *Carry out the audit process in accordance with applicable internal regulations, standard professional practices, Bank Indonesia provisions, and internal audit professional standards (standards for carrying out internal audit professionally).*
4. *Prepare the audit report on the task and a summary of the top 10 risks from the audit result to be conveyed to interested parties, including the Board of Commissioners or the Chief Executive Officer. A copy of the report is submitted to the Board of Commissioners, Audit Committee, and Compliance Director.*
5. *Provide recommendations for improvements to audit results and objective information about the audited activities, as well as prepare and submit reports on these matters.*
6. *Monitor and analyse the adequacy of follow-up actions for improvement as per the audit results, for internal and external findings, as well as management letter.*
7. *Carry out investigation or special audit if there is allegation of fraud, deviation from applicable laws and regulations, report and submit information on suspected fraud found during the audit process and follow up on such in accordance with the Anti-Fraud & Investigation Policy.*

8. Memastikan kebenaran Laporan Keuangan Bank dengan melakukan *review* terhadap Laporan Publikasi Bank secara kuartalan dan melaporkan kepada Komite Audit.
9. Meningkatkan kompetensi dan profesionalitas staf audit dari aspek pengetahuan, keterampilan, dan pengalaman yang diperlukan.
10. Mengembangkan dan menjalankan program untuk mengevaluasi dan meningkatkan kualitas SKAI.

## Wewenang

Satuan Kerja Audit Internal Bank memiliki wewenang sebagai berikut.

1. Melakukan aktivitas audit internal terhadap kegiatan seluruh semua unit kerja dalam organisasi serta afiliasinya sesuai *governance* yang berlaku.
2. Melakukan komunikasi secara langsung dengan Direksi termasuk Dewan Komisaris, Direktur Utama, dan Komite Audit.
3. Melakukan komunikasi atau koordinasi dengan pihak eksternal, termasuk regulator dan Auditor Eksternal, serta pihak-pihak lain yang berkaitan dengan tugas SKAI.
4. Melakukan koordinasi kegiatan dengan Auditor Eksternal.
5. Mengadakan dan/atau menghadiri rapat dengan Direksi, Manajemen, Komite Audit, dan komite-komite lain sesuai undangan.
6. Mengikuti rapat yang bersifat strategis, tanpa memiliki hak suara.
7. Menyelenggarakan rapat secara berkala dan insidental dengan Dewan Komisaris, Direksi, serta Komite Audit.
8. Mengakses seluruh data, informasi, catatan, dokumen-dokumen, dan fisik aset, termasuk sistem manajemen informasi serta risalah pertemuan Manajemen yang relevan tentang Bank dan dianggap perlu terkait dengan tugas dan fungsi SKAI.
9. Memilih *object*, menentukan frekuensi, dan cakupan kegiatan yang diperlukan untuk mencapai tujuan audit.
10. Meminta bantuan dari personil unit lain (sesuai bidang pengetahuan yang diperlukan) untuk membantu tugas-tugas audit.
11. Melakukan aktivitas investigasi terhadap kasus/masalah pada setiap aspek dan unsur kegiatan yang terindikasi terjadinya pelanggaran ketentuan perusahaan dan *fraud*.

8. *Ensure the correctness of the Bank's Financial Statements by reviewing the Bank's Publication Reports on a quarterly basis and report it to the Audit Committee.*
9. *Improve the competence and professionalism of audit staff in terms of the required knowledge, skills, and experience.*
10. *Develop and run programs to evaluate and improve the quality of Internal Audit Division.*

## Authority

The Bank's Internal Audit Division has the following authority.

1. *Conduct internal audit on all divisions' activities within the organization and its affiliates according to the applicable governance.*
2. *Directly communicate with the Board of Directors including the Board of Commissioners, Chief Executive Officer, and Audit Committee.*
3. *Communicate or coordinate with external parties, including regulators and External Auditor, as well as other parties related to Internal Audit Division's duties.*
4. *Coordinate activities with the External Auditor.*
5. *Hold and/or attend meetings with the Board of Directors, Management, Audit Committee, and other committees as invited.*
6. *Participate in strategic meetings, without voting rights.*
7. *Hold periodic and incidental meetings with the Board of Commissioners, Board of Directors, and Audit Committee.*
8. *Access all data, information, records, documents, and physical assets, including information management systems and minutes of management meetings that are relevant to the Bank and deemed necessary in relation to SKAI's duties and functions.*
9. *Select the object, determine the frequency and scope of activities required to achieve the audit objectives.*
10. *Request assistance from other unit's personnel (according to the required knowledge) to assist with audit duties.*
11. *Carry out investigative activities on cases/problems in every aspect and element of activity where there are indications of violations of company regulations and fraud.*

## Pelaksanaan Tugas

Pelaksanaan tugas Satuan Kerja Audit Internal Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Duties

The implementation of Internal Audit Division's duties in 2022 was as follows.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Menyusun rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit internal tahun 2023. <i>Preparing the annual audit plan and budget allocation to implement internal audit function in 2023.</i></p>	<p>Satuan Kerja Audit Internal telah menyusun rencana audit tahunan dan alokasi anggaran berdasarkan penilaian risiko secara komprehensif untuk pelaksanaan fungsi audit internal tahun 2023 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 2023, which has been approved by the Board of Commissioners and Chief Executive Officer by considering recommendations from the Audit Committee.</i></p>
<p>Melaksanakan rencana audit tahunan 2022 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 2022 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></p>	<p>Satuan Kerja Audit Internal telah melaksanakan pemeriksaan sebanyak 40 <i>auditable unit</i> dari 40 <i>plan</i>, yaitu 6 perkreditan, 5 <i>business support</i>, 6 operasional, 3 <i>financial institution</i>, 12 kantor pusat, dan 8 informasi teknologi. <i>The Internal Audit Division has conducted audits of 40 auditable units from 40 plans, which were 6 credit, 5 business support, 6 operational, 3 financial institutions, 12 head offices, and 8 information technology.</i></p>
<p>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></p>	<p>Hingga 31 Desember 2022, Satuan Kerja Audit Internal telah menyampaikan sebanyak 39 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 &amp; Manajemen Risiko. <i>As of 31 December 2022, the Internal Audit Division presented 39 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 &amp; Risk Management Director.</i></p>
<p>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></p>	<p>Satuan Kerja Audit Internal telah melakukan tinjauan terhadap Laporan Publikasi Bank secara kuartal dan melaporkannya kepada Komite Audit. <i>The Internal Audit Division has reviewed the Bank's Publication Report on a quarterly basis and reported it to the Audit Committee.</i></p>
<p>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></p>	<p>Satuan Kerja Audit Internal telah melakukan aktivitas investigasi sebanyak 8 kasus/masalah yang terindikasi mengandung pelanggaran ketentuan Bank dan <i>fraud</i>. Atas hal tersebut, telah dilaporkan kepada Otoritas Jasa Keuangan. Selain itu, Satuan Kerja Audit Internal telah menyampaikan Laporan Strategi Anti-Fraud melalui sistem pelaporan Otoritas Jasa Keuangan secara semesteran. <i>The Internal Audit Division has conducted investigative activities on 8 cases/problems that indicate violations of Bank regulations and fraud. Such matters have been reported to the Financial Services Authority. In addition, The Internal Audit Division has also submitted Anti-Fraud Strategy Report through the Financial Services Authority reporting system on a semi-annual basis.</i></p>
<p>Menyusun dan mengkaji Piagam Audit Internal secara periodik. <i>Preparing and reviewing the Internal Audit Charter periodically.</i></p>	<p>Satuan Kerja Audit Internal telah mengkaji ulang Piagam Audit Internal pada tanggal 1 Desember 2022, dalam rangka <i>review</i> sesuai kebutuhan dengan memperhatikan perkembangan praktik perbankan mengingat Piagam Audit Internal terakhir dimutakhirkan pada tahun 2019 sesuai dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. <i>The Internal Audit Division reviewed the Internal Audit Charter on 1 December 2022 in order to review as needed by considering developments in banking practices, considering that the Internal Audit Charter was last updated in 2019 as per Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function for Commercial Banks.</i></p>

Program Kerja Work Program	Pelaksanaan Implementation
<p>Satuan Kerja Audit Internal melakukan komunikasi dengan pihak regulator. <i>The Internal Audit Division communicates with regulators.</i></p>	<p>Sepanjang tahun 2022, Kepala SKAI telah melakukan komunikasi dengan Otoritas Jasa Keuangan secara aktif untuk membahas hal:</p> <ul style="list-style-type: none"> <li>• Area berisiko yang diidentifikasi oleh Otoritas Jasa Keuangan dan Satuan Kerja Audit Internal;</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> <p>Selain itu, Satuan Kerja Audit Internal telah menyampaikan laporan pelaksanaan dan pokok-pokok hasil audit internal melalui sistem pelaporan Otoritas Jasa Keuangan secara semesteran yang ditandatangani oleh Direktur Utama dan Komisaris Independen yang menjadi ketua Komite Audit.</p> <p><i>Chief of Internal Audit actively communicates with the Financial Services Authority to discuss:</i></p> <ul style="list-style-type: none"> <li>• Risk areas identified by the Financial Services Authority and The Internal Audit Division;</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><i>In addition, The Internal Audit Division has also submitted a report on the implementation and main points of internal audit results through the Financial Services Authority reporting system on a semi-annual basis, signed by the Chief Executive Officer and an Independent Commissioner who is the chair of Audit Committee.</i></p>

Sepanjang tahun 2022, Bank Sahabat Sampoerna telah mengeluarkan biaya sebesar Rp199 juta untuk melakukan pemeriksaan audit internal.

*In 2022, Bank Sahabat Sampoerna spent Rp199 million to conduct internal audits.*

## Temuan dan Tindak Lanjut

Satuan Kerja Audit Internal melakukan analisis terhadap data yang diberikan oleh setiap auditor. Hasil analisis tersebut selanjutnya disampaikan kepada Direksi sebagai temuan yang perlu ditindaklanjuti. Informasi terkait temuan dan tindak lanjut hasil audit Bank Sahabat Sampoerna tahun 2022 diungkapkan pada tabel berikut.

## Findings and Follow Ups

*The Internal Audit Division analyzes the data provided by each auditor. The analysis results are then submitted to the Board of Directors as findings to be followed up. Information of the findings and follow-up on audit results of Bank Sahabat Sampoerna in 2022 is disclosed in the following table.*

Status Status	Total Temuan Total Findings	Persentase Percentage (%)
<i>Open</i>	51	9.86
<i>Overdue</i>	-	-
<i>Closed</i>	466	90.14
<b>Total</b>	<b>517</b>	<b>100.00</b>

## Audit TI

Satuan Kerja Audit Internal Audit Bank Sahabat Sampoerna senantiasa melakukan audit terhadap penggunaan teknologi informasi (TI). Proses audit TI dilaksanakan sesuai Kebijakan Prosedur Audit Internal TI No. 09/016/BSS/SKAI/III/2017 tanggal 31 Maret 2017. Bank juga mengkaji ulang fungsi audit internal terkait penggunaan TI minimal 1 kali dalam 3 tahun.

Pada tahun 2022, hasil audit TI yang telah dilaporkan kepada Otoritas Jasa Keuangan, terdiri dari:

1. Laporan Hasil Pemeriksaan Kepatuhan (LHPK) dan *Security Audit* Sistem Pembayaran Bank Indonesia (RTGS/S4/ETP/SKNBI & DHN);
2. Pemeriksaan Pengguna Penyedia Jasa Teknologi Informasi (PPJTI);
3. *Core Banking App* - Temenos T24;
4. *Business Continuity Management* (BCP & DRP);
5. *Electronic Banking - Mobile Banking*;
6. Layanan Perbankan Digital; serta
7. Pelaporan dan Permintaan iDeb melalui Sistem Layanan Informasi Keuangan (SLIK).

Sementara 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.

## Pengembangan Kompetensi

Bank Sahabat Sampoerna senantiasa mengikutsertakan auditor di Satuan Kerja Audit Internal dalam berbagai kegiatan program pendidikan dan pelatihan guna memperluas wawasan serta meningkatkan kompetensi yang dimiliki dalam menunjang pelaksanaan tugas dan tanggung jawab. Pada tahun 2022, program pengembangan kompetensi yang diikuti tercatat sebanyak 39 kali dengan melibatkan 35 peserta. Informasi terkait materi pengembangan kompetensi diuraikan sebagai berikut.

Materi Pengembangan Kompetensi <i>Competency Development Material</i>	Penyelenggara <i>Organizer</i>	Waktu Pelatihan <i>Time of Training</i>
<i>Wholesale Credit Kev Risk &amp; Audit Focus</i>	Ikatan Audit Internal Bank (IAIB) <i>Bank Internal Audit Association (IAIB)</i>	24 January 2022
<i>Workshop Tim Micro Credit 2022</i> <i>Workshop on Micro Credit Team 2022</i>	Bank Sahabat Sampoerna	3 February 2022
<i>Training Sahabat Talk &amp; Share</i> <i>Training on Sahabat Talk &amp; Share</i>	Bank Sahabat Sampoerna	16 February 2022

## IT Audit

*Bank Sahabat Sampoerna's Internal Audit Division constantly audits the use of information technology (IT). The IT audit process is performed according to 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 regarding the use of IT at least 1 time in 3 years.*

*In 2022, the IT audit results that were reported to the Financial Services Authority were:*

1. *Report on Compliance Audit Results (LHPK) and Bank Indonesia Payment System Security Audit (RTGS/S4/ETP/SKNBI & DHN);*
2. *Audit of Users of Information Technology Service Providers (PPJTI);*
3. *Core Banking App - Temenos T24;*
4. *Business Continuity Management (BCP & DRP);*
5. *Electronic Banking - Mobile Banking;*
6. *Digital Banking Services; and*
7. *iDeb Reporting and Inquiry through the Financial Information Service System (SLIK).*

*Meanwhile, 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.*

## Competency Development

*Bank Sahabat Sampoerna always includes its auditors from the Internal Audit Division in various education and training programs in order to broaden horizons and improve competencies to support the implementation of duties and responsibilities. In 2022, there were 39 competency development programs attended by 35 participants. Information related to competency development materials is described as follows.*

<b>Materi Pengembangan Kompetensi Competency Development Material</b>	<b>Penyelenggara Organizer</b>	<b>Waktu Pelatihan Time of Training</b>
<i>Training Refreshment APU-PPT Refreshment Training on AML-CTF</i>	Bank Sahabat Sampoerna	1 March 2022
<i>Training English Class - Basic English Class Training - Basic</i>	Dyah Setyana Noor	1 March 2022
<i>Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Crime and Enhancement of Cyber Security in the financial services industry</i>	Otoritas Jasa Keuangan Financial Services Authority	10 March 2022
<i>Training English Class - Advance</i>	Dyah Setyana Noor	10 March 2022
<i>Training Apolo &amp; ATMR Risiko Operasional Menurut Surat Edaran Otoritas Keuangan No. 6/SEOJK.03/2020 Training on Apolo &amp; RWA of Operational Risk According to Financial Authority Circular No. 6/SEOJK.03/2020</i>	Risk Management Guard (RMG)	18 March 2022
<i>Training Fundamental of IT Audit Training on IT Audit Fundamental</i>	Institute of Internal Auditors (IIA) Indonesia	30 March 2022
<i>International Money Laundering</i>	Bank Sahabat Sampoerna	1 April 2022
<i>Refreshment Manajemen Risiko Risk Management Refreshment</i>	Garda Multi Talenta	5 April 2022
<i>Pembekalan &amp; Uji Sertifikasi Manajemen Risiko - Level 4 Debriefing &amp; Risk Management Certification Test - Level 4</i>	GPS & Partners - Consulting Group	11 April 2022
<i>Sharing &amp; Learning</i>	Bank Sahabat Sampoerna	12 April 2022
<i>Banking in Metaverse &amp; Transforming BSS to Digital</i>	Bank Sahabat Sampoerna	13 April 2022
<i>Finance &amp; Accounting for Non-Finance &amp; Accounting Internal Auditor</i>	Yayasan Pendidikan Internal Audit (YPIA) Internal Audit Education Foundation (YPIA)	27 April 2022
<i>Role of BOD In Dealing</i>	IntiPesan	8 June 2022
<i>Training Leadership in Digital Era Training on Leadership in Digital Era</i>	Augmenta Consulting	13 June 2022
<i>ATMR Risiko Kredit Credit Risk RWA</i>	Risk Management Guard (RMG)	22 June 2022
<i>Webinar Mengenal Hepatitis Akut Webinar on Getting to Know Acute Hepatitis</i>	Kasie Pencegahan dan Pengendalian Penyakit (P2P) Suku Dinas Kependudukan (Sudin) Kesehatan DKI Jakarta Head of Disease Prevention and Control (P2P) Section of the Population Service (Sudin) Health DKI Jakarta	14 June 2022
<i>Workshop Standar Audit Internal &amp; Kode Etik Profesi Workshop on Internal Audit Standards &amp; Professional Code of Ethics</i>	Yayasan Pendidikan Internal Audit (YPIA) Internal Audit Education Foundation (YPIA)	25 July 2022
<i>Effective Quality Assessment: Ensuring Internal Audit's Quality and Value</i>	Ikatan Audit Internal Bank (IAIB) Bank Internal Audit Association (IAIB)	2 August 2022
<i>Pembekalan &amp; Uji Sertifikasi Manajemen Risiko - Level 1 Debriefing &amp; Risk Management Certification Test - Level 1</i>	Garda Multi Talenta	3 August 2022
<i>Training Creative Thinking Training on Creative Thinking</i>	Binus	10 August 2022
<i>Training Compliance - APU PPT Training on Compliance - AML-CTF</i>	Bank Sahabat Sampoerna	2 September 2022
<i>Webinar Series-Road to SNIA 2022 (IT Governance)</i>	Yayasan Pendidikan Internal Audit (YPIA) Internal Audit Education Foundation (YPIA)	7 September 2022

Materi Pengembangan Kompetensi <i>Competency Development Material</i>	Penyelenggara <i>Organizer</i>	Waktu Pelatihan <i>Time of Training</i>
<i>Training Creative Thinking Series: System Thinking for Business Improvement</i> <i>Training on Creative Thinking Series: System Thinking for Business Improvement</i>	Binus Creates	14 September 2022
<i>Product Treasury Basic Batch 1</i>	Bank Sahabat Sampoerna	22 September 2022
<i>Webinar Cybersecurity Auditing in an Unsecure World</i> <i>Webinar on Cybersecurity Auditing in an Unsecure World</i>	Institute of Internal Auditors (IIA) Indonesia	26 September 2022
<i>Product Treasury Basic Batch 2</i>	Bank Sahabat Sampoerna	27 September 2022
<i>Training Creative Thinking Series: Design Thinking</i> <i>Training on Creative Thinking Series: Design Thinking</i>	Binus Creates	12 October 2022
<i>English Course for Senior Leaders</i>	AIM for English	17 October 2022
<i>Sahabat Talk &amp; Share: Pengawasan Perkoperasian Menuju Koperasi yang Taat Hukum</i> <i>Sahabat Talk &amp; Share: Supervision of Cooperatives Towards Law-Abiding Cooperatives</i>	Bank Sahabat Sampoerna	17 October 2022
<i>Workshop Symposium Data Privacy &amp; Protection 2022</i> <i>Workshop Symposium on Data Privacy &amp; Protection 2022</i>	Kementerian Komunikasi dan Informatika (Kominfo) <i>Ministry of Communication and Information (Kominfo)</i>	25 October 2022
<i>Training Kenali &amp; Cegah Praktik Judi Online &amp; Pinjol Ilegal</i> <i>Training on Recognizing &amp; Preventing Online Gambling Practices &amp; Illegal Loans</i>	Badan Reserse Kriminal Kepolisian Negara Republik Indonesia (Bareskrim Polri) <i>Indonesian National Police Criminal Investigation Agency (Bareskrim Polri)</i>	1 November 2022
<i>Training Health Talk: Kenali Varian Covid XBB &amp; Gagal Ginjal Akut</i> <i>Health Talk Training: Recognizing Variants of Covid XBB &amp; Acute Kidney Failure</i>	CIGNA Halodoc	10 November 2022
<i>Training Refreshment Sertifikasi Manajemen Risiko</i> <i>Refreshment Training on Risk Management Certification</i>	GPS & Partners - Consulting Group	15 November 2022
<i>Training Refreshment of Anti Money Laundering and Combating Finance Terrorism (AML &amp; CFT)</i> <i>Refreshment Training on Anti Money Laundering and Combating Finance Terrorism (AML &amp; CFT)</i>	Mahaka Institute	18 November 2022
<i>Training Credit Mortgage</i> <i>Training on Credit Mortgage</i>	Ibu Mahadewi <i>Ms. Mahadewi</i>	2 December 2022
Sertifikasi CFE <i>CFE Certification</i>	Lembaga Pengembangan Fraud Auditing (LPFA) <i>Fraud Auditing Development Institute (LPFA)</i>	12 December 2022

## Penilaian Kinerja Satuan Kerja Audit Internal

Penilaian kinerja Satuan Kerja Audit Internal dilakukan melalui mekanisme penilaian sendiri atau *self-assessment* Tata Kelola Perusahaan (GCG) yang pelaksanaannya dibantu oleh Satuan Kerja Kepatuhan. Kriteria *self-assessment* Bank Sahabat Sampoerna 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. Hasil dari penilaian tersebut disampaikan kepada Direktur Kepatuhan & Manajemen Risiko.

## Performance Assessment of Internal Audit Division

*The Internal Audit Division's performance is assessed through a self-assessment mechanism of Good Corporate Governance (GCG), which is assisted by the Compliance Division. Bank Sahabat Sampoerna's self-assessment criteria refer to the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks. The assessment results are submitted to the Compliance & Risk Management Director.*

Hasil *self-assessment* Tata Kelola Perusahaan (GCG) Penerapan Fungsi Audit Internal tahun 2022 menunjukkan nilai komposit 1 atau “Sangat Baik”. Informasi hasil penilaian tersebut telah dimuat pada uraian Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

*The 2022 Good Corporate Governance (GCG) self-assessment results of the Implementation of Internal Audit Function showed a composite score of 1 or “Very Good”. Information on the assessment results is in the description of Good Corporate Governance (GCG) Self-Assessment Results in this Annual Report.*

## Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Audit Internal

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

## Mechanism of Appointment and Dismissal of Chief of Internal Audit

*The Chief of Internal Audit is appointed and dismissed under the Chief Executive Officer’s authority, with approval from the Board of Commissioners and by considering input from the Audit Committee. Every appointment and dismissal of the Chief of Internal Audit must immediately be reported to the Financial Services Authority.*

## Auditor Eksternal External Auditor

Auditor Eksternal merupakan pihak di luar Bank yang bertugas untuk memeriksa Laporan Keuangan. Hal tersebut bertujuan memastikan laporan telah disusun dengan benar dan layak, serta dapat dipertanggungjawabkan. Bank Sahabat Sampoerna menunjuk kantor akuntan publik (KAP) dan akuntan publik (AP) yang telah memenuhi persyaratan untuk melakukan tugas tersebut.

*External Auditor is a party outside the Bank with duty to audit the Financial Statements. This aims to ensure that the statements have been prepared correctly and properly, and can be accounted for. Bank Sahabat Sampoerna appoints a public accounting firm (KAP) and a public accountant (AP) who have met the requirements to perform this duty.*

## Penunjukan KAP

KAP dan AP Bank Sahabat Sampoerna ditunjuk dan ditetapkan pada saat penyelenggaraan RUPS, dengan mempertimbangkan rekomendasi dari Komite Audit. Proses penunjukan dan penetapan tersebut juga dilakukan dengan memperhatikan ketentuan Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017. Berdasarkan hasil keputusan RUPS Tahunan 2022, Bank Sahabat Sampoerna menunjuk KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) sebagai KAP dan AP Mujiono untuk mengaudit Laporan Keuangan Bank sepanjang tahun 2022. Penunjukan tersebut telah disetujui dalam *Engagement Letter* No. B1336/TW/A22/022/08-22 sebagai bukti perjanjian legalitas antara Bank dengan pihak KAP.

## Appointment of Public Accounting Firm

*The KAP and AP of Bank Sahabat Sampoerna are appointed and designated at the time of the GMS, by considering recommendations from the Audit Committee. The appointment and designation process also observes the provisions of Financial Services Authority Regulation No. 13/POJK.03/2017. Based on the 2022 Annual GMS resolutions, Bank Sahabat Sampoerna appointed KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, member of BDO International Limited (KAP BDO) network as KAP and Mujiono as AP to audit the Bank’s 2022 Financial Statements. This appointment was approved under Engagement Letter No. B1336/TW/A22/022/08-22 as proof of the legality agreement between the Bank and KAP.*

## Informasi AP dan KAP Bank

AP dan KAP yang ditunjuk untuk mengaudit Laporan Keuangan Bank Sahabat Sampoerna telah terdaftar di Otoritas Jasa Keuangan dan telah mengikuti Standar Akuntansi Keuangan di Indonesia. Informasi AP dan KAP Bank dalam kurun waktu 5 tahun terakhir diungkapkan sebagai berikut.

## Information on Bank's AP and KAP

The AP and KAP appointed to audit the Bank Sahabat Sampoerna's Financial Statements are registered with the Financial Services Authority and have followed the Indonesian Financial Accounting Standards. Information on AP and KAP of the Bank in the last 5 years is disclosed as follows.

Tahun Buku <i>Fiscal Year</i>	Kantor Akuntan Publik <i>Public Accounting Firm</i>	Nama Akuntan <i>Accountant's Name</i>	Biaya Fee (Rp)
2022	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>	Mujiono	500,000,000
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

## Jasa Lain yang Diberikan

Sepanjang tahun 2022, KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan, anggota jaringan BDO International Limited (KAP BDO) tidak memberikan jasa lainnya selain jasa terkait Laporan Keuangan untuk tahun buku yang berakhir pada Desember 2022.

## Other Services Provided

Throughout 2022, KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners, member of BDO International Limited (KAP BDO) network, did not provide other services other than services related to Financial Statements for the financial year ending December 2022.

## Sistem Pengendalian Internal

### *Internal Control System*

Sistem pengendalian internal berperan penting dalam pengelolaan Bank Sahabat Sampoerna karena menjadi landasan dalam membentuk Bank yang sehat dan aman. Sistem ini juga berfungsi sebagai suatu mekanisme pengawasan yang ditetapkan Bank secara berkesinambungan untuk menjamin agar tujuan Bank dapat tercapai.

Sementara itu, pembentukan sistem pengendalian internal di Bank Sahabat Sampoerna dimaksudkan 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.
5. Meningkatkan efektivitas organisasi dan efisiensi biaya.

Penerapan sistem pengendalian di Bank Sahabat Sampoerna senantiasa berlandaskan 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 juga berupaya untuk menerapkan sistem pengendalian internal secara masif dengan mengimplementasikan nilai-nilai perusahaan dan budaya yang ada dalam *Sampoerna Way*.

Di samping itu, penerapan sistem pengendalian internal Bank Sahabat Sampoerna senantiasa ditingkatkan melalui berbagai upaya berikut.

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 plays an important role in Bank Sahabat Sampoerna's management as it becomes the basis for establishing a sound and safe bank. This system also functions as a supervisory mechanism established by the Bank on an ongoing basis to ensure that the Bank's objectives can be achieved.*

*The establishment of internal control system at Bank Sahabat Sampoerna is intended to:*

1. *Maintain and secure Bank assets.*
2. *Ensure the availability of accurate and trustworthy financial and managerial reporting.*
3. *Improve the Bank's compliance with the applicable provisions and laws and regulations.*
4. *Reduce the financial impact or impact of losses, irregularities, including fraud, and violation of prudential aspects.*
5. *Improve organization effectiveness and cost efficiency.*

*Bank Sahabat Sampoerna's internal control system is applied based on the Financial Services Authority Circular 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 keeps growing. The Bank also applies a massive internal control system by implementing corporate values and culture in Sampoerna Way.*

*Bank Sahabat Sampoerna's internal control system is constantly improved through the following efforts.*

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 lingkungan Bank Sahabat Sampoerna senantiasa disesuaikan dengan ketentuan yang tercantum dalam 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 Sahabat Sampoerna diatur dalam Memo Kerangka Kerja (*Framework*) Sistem Pengendalian Intern (SPI) No. 09/05/MI/SKMR/V/18, yakni mencakup 5 elemen pokok yang saling berkaitan, sebagaimana diungkapkan berikut.

### 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*

*Bank Sahabat Sampoerna's internal control is always adjusted to the provisions of Financial Services Authority Circular No. 35/SEOJK.03/2017 on Standard Guidelines for Internal Control System for Commercial Banks and the Basel Committee Internal Control Framework.*

## Scope of Internal Control

*The scope of Bank Sahabat Sampoerna's internal control is regulated under the Internal Control System (SPI) Framework Memo No. 09/05/MI/SKMR/V/18, which includes 5 main interrelated elements as disclosed below.*

### 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.

- 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.*

Kegiatan pengendalian meliputi kebijakan, prosedur, dan praktik yang memberikan keyakinan bagi pejabat dan karyawan Bank bahwa arahan Dewan Komisaris dan Direksi Bank telah dilaksanakan secara efektif. Kegiatan pengendalian dapat membantu Direksi, termasuk Komisaris Bank, dalam mengelola dan mengendalikan risiko yang dapat memengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan pengendalian diterapkan pada semua jabatan fungsional sesuai dengan struktur organisasi Bank yang meliputi kaji ulang manajemen, kaji ulang kinerja operasional, pengendalian sistem informasi, pengendalian aset fisik, dokumentasi atas kebijakan, sistem dan prosedur, prinsip *dual control*, dan mengatur mengenai mekanisme pelaporan pelanggaran serta sanksi atas tindakan pelanggaran tersebut.

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, diminimalkan, 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.

*These control activities include policies, procedures, and practices that provide assurance to the Bank's officials and employees that directions from the Bank's Board of Commissioners and Board of Directors have been effectively implemented. Control activities can assist the Board of Directors, including the Bank's Board of Commissioners, in managing and controlling risks that can affect the Bank's performance or cause losses. Control activities are applied to all functional positions in accordance with the Bank's organizational structure, which includes management review, operational performance review, information system control, physical asset control, documentation of policies, systems, and procedures, dual control principle, and regulates whistleblowing mechanism and sanction for such violation.*

*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. 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.

## Evaluasi Pelaksanaan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi menyusun strategi untuk memperkuat dan menyempurnakan sistem pengendalian internal Bank sebagai berikut.

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.
6. Meningkatkan peran Komite Audit dan Komite Pemantau Risiko melalui pertemuan berkala, dalam melaksanakan pemantauan atas temuan signifikan dan temuan berisiko tinggi.

## 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.*

## Evaluation of Internal Control System Implementation

*The Board of Commissioners and Board of Directors develop strategies to strengthen and improve the Bank's internal control system as follows.*

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.*
6. *Enhancing the role of Audit Committee and Risk Oversight Committee through regular meetings, in monitoring the significant findings and high-risk findings.*

Adapun pendapat yang disampaikan Dewan Komisaris dan Direksi terkait kinerja sistem pengendalian internal pada tahun 2022 adalah Satuan Kerja Audit Internal telah melaksanakan fungsi pemantauan dan pemeriksaan secara berkala terhadap seluruh divisi dengan kualitas yang lebih baik dibandingkan tahun sebelumnya. Hasil penilaian tersebut selanjutnya dijadikan bahan evaluasi agar kualitas pengendalian internal Bank dapat terus ditingkatkan secara berkesinambungan, sesuai dengan kompleksitas dan skala bisnis.

*The opinion expressed by the Board of Commissioners and Board of Directors on the internal control system's performance in 2022 is that the Internal Audit Division has carried out regular monitoring and audit functions on all divisions with better quality than in the previous year. The assessment results are then used as evaluation material to continuously improve the Bank's internal control quality, in accordance with the business complexity and scale.*

## Fungsi Kepatuhan

### *Compliance Function*

Fungsi Kepatuhan merupakan serangkaian tindakan yang bersifat preventif untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan yang terkait. Agar tindakan-tindakan yang dimaksud tersebut dapat berjalan dengan baik, Bank Sahabat Sampoerna menyusun kebijakan kepatuhan yang disahkan oleh Direksi dan tertuang dalam Kebijakan Kepatuhan No. 09/065/MI/Sisdur/X/2012 tanggal 31 Oktober 2012. Kebijakan tersebut telah disempurnakan menjadi Kebijakan Kepatuhan No. BSS/KU-SKK/SDR/01 tanggal 1 Februari 2018 untuk disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

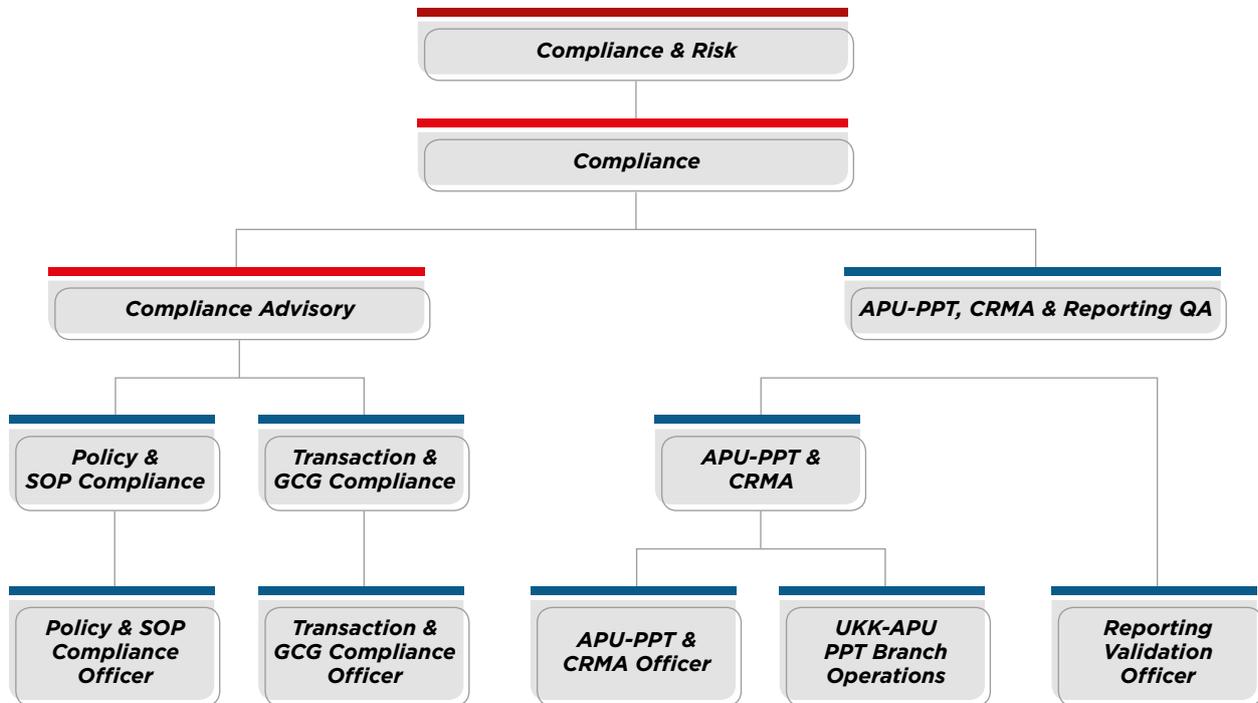
*The Compliance Function refers to a series of preventive actions to ensure that policies, provisions, systems, procedures, and business activities carried out by the Bank comply with the provisions of Financial Services Authority and relevant laws and regulations. In order for the intended actions to work properly, Bank Sahabat Sampoerna developed a compliance policy that was approved by the Board of Directors and stated in the Compliance Policy No. 09/065/MI/Sisdur/X/2012 dated 31 October 2012. This policy was refined into Compliance Policy No. BSS/KU-SKK/SDR/01 dated 1 February 2018 to comply with Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 on Implementation of Compliance Function for Commercial Banks.*

## Struktur Organisasi Fungsi Kepatuhan

## Organization Structure of Compliance Function

Pihak yang bertanggung jawab dalam Fungsi Kepatuhan di lingkungan Bank Sahabat Sampoerna diungkapkan pada bagan berikut.

The parties responsible for the Compliance Function within Bank Sahabat Sampoerna are disclosed in the following chart.



## Pelaksana Fungsi Kepatuhan

## Executor of Compliance Function

### Direktur Fungsi Kepatuhan

### Director of Compliance Function

Fungsi Kepatuhan Bank Sahabat Sampoerna berada dalam pengawasan Direktur Kepatuhan & Manajemen Risiko, yang memiliki tugas dan tanggung jawab sebagai berikut.

Bank Sahabat Sampoerna's compliance function is under the supervision of the Compliance & Risk Management Director, which has the following duties and responsibilities.

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.
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.

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. 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. 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

Bank Sahabat Sampoerna membentuk Satuan Kerja Kepatuhan sebagai pihak pelaksana Fungsi Kepatuhan. Satuan kerja ini dibentuk untuk melaksanakan tindakan-tindakan 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

Satuan Kerja Kepatuhan berada di bawah supervisi langsung Direktur Kepatuhan & Manajemen Risiko. Oleh karena itu, Satuan Kerja Kepatuhan berkewajiban untuk membuat dan menyampaikan laporan bulanan kepada Direktur Kepatuhan & Manajemen Risiko.

Per 31 Desember 2022, karyawan di Satuan Kerja Kepatuhan berjumlah 14 orang, 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 *Department Head* yang membawahi *Department Policy & SOP Compliance, Transaction & Tata Kelola Perusahaan (GCG)*, dan *APU-PPT & CRMA*; serta
4. 8 *Officer* pada Unit *Policy & SOP Compliance, Transaction & GCG, APU-PPT & CRMA*, serta *Reporting Validation*.

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

*Bank Sahabat Sampoerna established a Compliance Division as the executor of Compliance Function. This division was established to perform the following actions.*

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 the direct supervision of the Compliance & Risk Management Director. Therefore, the Compliance Division is required to prepare and submit monthly reports to the Compliance & Risk Management Director.*

*As of 31 December 2022, the Compliance Division has 14 employees, consisting of:*

1. *1 Head of Compliance Division at Division Head level;*
2. *2 Deputy Heads of Compliance Division at Group Head level in charge of Compliance Advisory Unit and 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. *8 Officers in Units of Policy & SOP Compliance, Transaction, & GCG, AML-CTF & CRMA, and Reporting Validation.*

## Profil Kepala Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan dipimpin oleh Emalia Indra Juanti. Profil beliau diungkapkan sebagai berikut.

## Profile of Compliance Division Head

The Compliance Division is led by Emalia Indra Juanti. Her profile is disclosed as follows.

## Emalia Indra Juanti

Kepala Satuan Kerja Kepatuhan  
Compliance Division Head



Warga Negara Indonesia  
Indonesian Citizen



50 tahun  
50 years old



Domisili Jakarta  
Domiciled in Jakarta



### Periode dan Dasar Pengangkatan Period and Basis of Appointment

Sejak 2021, berdasarkan Surat Keputusan No. 001/HC\_SK/BSS/III/2021.  
Since 2021, based on Decision Letter No. 001/HC\_SK/BSS/III/2021.



### Riwayat Pendidikan Education

- Magister Hukum, The University of Melbourne, Australia (1998); dan
- Sarjana Hukum, Universitas Padjajaran, Bandung (1991).
- Master of Law, The University of Melbourne, Australia (1999); and
- Bachelor of Law, Padjajaran University, Bandung (1991).



### Pengalaman Kerja Work Experience

- Corporate Secretary and Compliance Division Head PT Bank Sahabat Sampoerna (2020-2022);
- Division Head of Corporate Secretary & Licence PT Bank Sahabat Sampoerna (2018-2020);
- Division Head of Legal & Corporate Secretary PT Bank Sahabat Sampoerna (2016-2018);
- Division Head of Corporate Legal PT Sahabat Sejati Kapital (2011-2016);
- General Counsel - Head of Legal AXA Indonesia (2009-2011);
- Vice President Legal ABN AMRO Bank (2006-2009); dan
- Legal Manager HSBC Indonesia (2003-2006).
- Corporate Secretary and Compliance Division Head PT Bank Sahabat Sampoerna (2020-2022);
- Division Head of Corporate Secretary & Licence PT Bank Sahabat Sampoerna (2018-2020);
- Division Head of Legal & Corporate Secretary PT Bank Sahabat Sampoerna (2016-2018);
- Division Head of Corporate Legal PT Sahabat Sejati Kapital (2011-2016);
- General Counsel - Head of Legal AXA Indonesia (2009-2011);
- Vice President Legal ABN AMRO Bank (2006-2009); and
- Legal Manager HSBC Indonesia (2003-2006).



### Keahlian Expertise

Hukum.  
Law.



### Sertifikasi Profesi Professional Certification

- Sertifikasi Kepatuhan Level 1; dan
- Sertifikasi Manajemen Risiko Level 4.
- Compliance Certification Level 1; and
- Risk Management Certification Level 4.



### Kepemilikan Saham Share Ownership

Tidak memiliki saham, baik di Bank Sahabat Sampoerna ataupun perusahaan lain yang terafiliasi dengan Group Sampoerna Strategic.  
Not having shares, either in Bank Sahabat Sampoerna or other companies affiliated with Sampoerna Strategic Group.

## Tanggung Jawab dan Wewenang Satuan Kerja Kepatuhan

Tanggung jawab Satuan Kerja Kepatuhan Bank Sahabat Sampoerna diungkapkan 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, *standard 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.

Satuan Kerja Kepatuhan memiliki wewenang sebagai berikut.

1. Membangun *database* peraturan perundangan yang berkaitan dengan bisnis Bank secara lengkap dan terkini berkaitan dengan bisnis Bank.
2. Menyebarkan referensi kepatuhan dan menyosialisasikannya.

## Responsibilities and Authority of Compliance Division

*The responsibilities of Bank Sahabat Sampoerna's Compliance Division are disclosed as follows.*

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.*

*The Compliance Division has the following authorities.*

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. 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.
8. Bertindak sebagai penghubung Bank dengan pihak otoritas atau pihak lain yang membuat peraturan.

### Tanggung Jawab dan Wewenang Kepala Satuan Kerja Kepatuhan

Tanggung jawab Kepala Satuan Kerja Kepatuhan Bank Sahabat Sampoerna diungkapkan 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.

3. *To run a function as a place for all employees to ask about matters related to laws and regulations.*
4. *To conduct 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.*
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 responsibilities of Compliance Division Head at Bank Sahabat Sampoerna are disclosed as follows.

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

Pelaksanaan tugas Satuan Kerja Kepatuhan Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

## Implementation of Compliance Division's Duties

The implementation of Compliance Division's duties at Bank Sahabat Sampoerna in 2022 was as follows.

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> Satuan Kerja Kepatuhan, 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 plafond 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 di analisa 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 dan semua laporan 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 compliance;</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 all letters and reports 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>

Program Kerja Work Program	Pelaksanaan Implementation
<p>Memastikan kepatuhan Bank terhadap komitmen yang telah dibuat oleh Bank kepada Pengawas/Otoritas Jasa Keuangan dan/atau otoritas lain yang berwenang</p> <p><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 Satuan Kerja Audit Internal memantau secara penuh terhadap seluruh perjanjian dan komitmen yang dibuat oleh Bank kepada pengawas, berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan; dan</li> <li>Monitoring pemenuhan kewajiban pelaporan bank melalui Aplikasi <i>Compliance Regulatory Monitoring Application (CRMA)</i> yang senantiasa terus dikembangkan sesuai dengan ketentuan regulator terkini.</li> <li>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</li> <li>Monitoring the fulfillment of bank reporting obligations through the <i>Compliance Regulatory Monitoring Application (CRMA)</i> which is constantly developed in accordance with the latest regulatory provisions.</li> </ul>
<p>Rapat koordinasi triwulanan antara Satuan Kerja Kepatuhan, Satuan Kerja Audit Internal, dan Satuan Kerja Manajemen Risiko</p> <p><i>Quarterly coordination meeting among Compliance Division, Internal Audit Division, and Risk Management Division</i></p>	<p>Mengadakan rapat koordinasi antara Satuan Kerja Kepatuhan, Satuan Kerja Audit Internal, dan Satuan Kerja Manajemen Risiko dalam rangka penguatan sistem pengendalian internal secara triwulanan.</p> <p><i>Holding coordination meetings among Compliance Division, Internal Audit Division, and Risk Management Division in the context of strengthening the internal control system on a quarterly basis.</i></p>
<p>Review Rencana Bisnis Bank (RBB)</p> <p><i>Reviewing Bank's Business Plans (RBB)</i></p>	<p>Melakukan review RBB sebelum disampaikan ke regulator, termasuk apabila terdapat revisi terhadap RBB dan juga terhadap laporan realisasinya.</p> <p><i>Reviewing RBB before submitting it to the regulator, including if there are revisions to the RBB and also the realization report.</i></p>
<p>Review laporan yang akan disampaikan ke regulator</p> <p><i>Reviewing report to be submitted to regulator</i></p>	<p>Memastikan setiap laporan yang akan disampaikan ke regulator melalui review dan uji kepatuhan dari Divisi Kepatuhan telah sesuai ketentuan regulator yang berlaku.</p> <p><i>Ensuring 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>
<p>Sosialisasi ketentuan regulator</p> <p><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 <i>Compliance Regulatory Self-Assessment (CRSA)</i> dan disampaikan kepada unit kerja terkait untuk dilakukan self-assessment, 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 e-mail, acara morning briefing/morning enlightenment di cabang-cabang dan kantor pusat, serta diunggah ke portal e-library;</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>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;</li> <li>Matters directly related to banking operations are outlined in the <i>Compliance Regulatory Self-Assessment (CRSA)</i> 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;</li> <li>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;</li> <li>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;</li> <li>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</li> </ul>

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
	<ul style="list-style-type: none"> <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>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.</i></li> </ul>
Implementasi dan pengembangan Aplikasi CRMA <i>Implementation and development of CRMA application</i>	Bank telah mengimplementasikan dan terus mengembangkan aplikasi <i>Compliance Regulatory Monitoring Application</i> (CRMA), di mana salah satu fungsinya adalah memantau komitmen Bank terhadap pemenuhan kewajiban yang harus dilakukan Bank kepada pihak regulator/pengawas. Kualitas implementasi dari aplikasi ini secara terus-menerus ditingkatkan dan menjadi salah satu sarana penting dalam proses penegakan budaya kepatuhan. <i>The Bank has implemented and continues to develop the Compliance Regulatory Monitoring 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>
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>	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. <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>
Program Sertifikasi Kepatuhan <i>Compliance Certification Program</i>	Dalam 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, yaitu: <ul style="list-style-type: none"> <li>Direktur Kepatuhan telah mengikuti pembekalan sertifikasi kepatuhan level 3 untuk ujian sertifikasi akan menyesuaikan dengan jadwal FKDKP;</li> <li>Kepala Satuan Kerja Kepatuhan telah memenuhi kualifikasi sertifikasi Kepatuhan level 1, Kepala Satuan Kerja Kepatuhan telah mengikuti pembekalan sertifikasi kepatuhan level 2 untuk ujian sertifikasi akan menyesuaikan dengan jadwal dari FKDKP;</li> <li>2 orang wakil Kepala Satuan Kerja Kepatuhan setingkat Group Head telah memenuhi kualifikasi sertifikasi kepatuhan level 2; serta</li> <li>6 orang karyawan Satuan Kerja Kepatuhan telah memenuhi sertifikasi kepatuhan 1 untuk karyawan lainnya yang belum memenuhi kualifikasi Sertifikasi Kepatuhan Level 1 akan diikuti sertakan pada periode berikutnya sesuai jadwal dari FKDKP.</li> </ul> <i>In ensuring competent HR for the Compliance Function, a Compliance Certification Program was organized by the Banking Compliance Director Communication Forum (FKDKP) and attended by employees in the Compliance Division, namely:</i> <ul style="list-style-type: none"> <li><i>The Compliance Director has participated in the compliance certification training level 3 for the certification exam, which will adjust to the FKDKP schedule;</i></li> <li><i>The Head of Compliance Division has met level 1 Compliance certification qualification. The Head of Compliance Division has attended level 2 compliance certification debriefing, of which the certification exam will adjust to FKDKP schedule;</i></li> <li><i>2 deputy heads of Compliance Division at Group Head level have met level 2 compliance certification qualifications; and</i></li> <li><i>6 employees of Compliance Division have met level 1 Compliance certification qualification. The others employees who have not met such qualification will be included in the next one as per FKDKP's schedule.</i></li> </ul>
<i>Compliance Awareness Program</i>	Sehubungan dengan proses pemulihan Covid-19 di sepanjang tahun 2022, pelaksanaan <i>Compliance Awareness Program</i> , khususnya di cabang luar Jakarta atau cabang-cabang dengan status <i>high risk</i> , dilakukan melalui <i>e-learning</i> , bekerja sama dengan Unit Kerja <i>Human Capital</i> . <i>In connection with the Covid-19 recovery process throughout 2022, the Compliance Awareness Program, especially at branches outside Jakarta or branches with high-risk status, was held through e-learning, in collaboration with the Human Capital Division.</i>

Program Kerja Work Program	Pelaksanaan Implementation									
Penyesuaian kebijakan dan prosedur <i>Adjustment of policy and procedure</i>	<p>Sebagai upaya untuk melakukan pengkinian secara berkala, pada tahun 2022 dilaksanakan penyesuaian kebijakan dan prosedur pada unit Satuan Kerja Kepatuhan yang disesuaikan dengan ketentuan regulator yang berlaku, meliputi Kebijakan Khusus Standar Etika Karyawan Versi 02, Revisi SOP Uji Kepatuhan versi 3, Sosialisasi Ketentuan Regulator, dan SOP Laporan Kepatuhan Versi 02.</p> <p><i>To periodically update, in 2022, adjustments to policies and procedures were carried out in the Compliance Division in accordance with applicable regulatory provisions, including Special Policy on Employee Ethical Standards Version 02, Revision of Compliance Test SOP version 3, Dissemination of Regulatory Provisions, and SOP Compliance Report Version 02.</i></p>									
Menerbitkan ketentuan internal/SOP <i>Publishing internal provisions/SOP</i>	<p>Dalam rangka pengkinian kebijakan APU-PPT, sepanjang tahun 2022, 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 2022 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: #e91e63; color: white;">Ketentuan Internal Internal Regulations</th> <th style="background-color: #e91e63; color: white;">No. Dokumen Document No.</th> <th style="background-color: #e91e63; color: white;">Tanggal Berlaku Effective Date</th> </tr> </thead> <tbody> <tr> <td>Memorandum perihal <i>Review Parameter Transaksi Tidak Wajar (Unusual Transaction)</i> pada Aplikasi APU-PPT <i>Memorandum regarding Review of Unusual Transaction Parameters in AML-CTF Application</i></td> <td>No. 09/018/MI/SKK/III/2022</td> <td>7 March 2022</td> </tr> <tr> <td>Memorandum perihal <i>Penetapan Risiko berdasarkan Penerapan APU dan PPT serta PPPSPM</i> <i>Memorandum regarding Risk Determination based on Implementation of AML-CTF and PPPSPM</i></td> <td>No. 09/060/MI/SKK/VII/2022</td> <td>12 September 2022</td> </tr> </tbody> </table>	Ketentuan Internal Internal Regulations	No. Dokumen Document No.	Tanggal Berlaku Effective Date	Memorandum perihal <i>Review Parameter Transaksi Tidak Wajar (Unusual Transaction)</i> pada Aplikasi APU-PPT <i>Memorandum regarding Review of Unusual Transaction Parameters in AML-CTF Application</i>	No. 09/018/MI/SKK/III/2022	7 March 2022	Memorandum perihal <i>Penetapan Risiko berdasarkan Penerapan APU dan PPT serta PPPSPM</i> <i>Memorandum regarding Risk Determination based on Implementation of AML-CTF and PPPSPM</i>	No. 09/060/MI/SKK/VII/2022	12 September 2022
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Pemantauan penerapan APU-PPT <i>Monitoring AML-CTF implementation</i>	<p>Pemantauan atas penerapan APU-PPT dilaksanakan melalui pemeriksaan atas seluruh Laporan Cabang dan Bagian Operasional Kantor Pusat, termasuk pemeriksaan atas data nasabah untuk keperluan pelaporan yang berkualitas ke Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).</p> <p><i>AML-CTF implementation is monitored by auditing all Branch Reports and Head Office Operational Sections, including auditing customer data for quality reporting purposes to the Indonesian Financial Transaction Reports and Analysis Center (INTRAC).</i></p>									
Penetapan cabang berisiko tinggi <i>Determining high-risk branch offices</i>	<p>Dilaksanakan identifikasi cabang dengan kategori risiko tinggi dalam hal APU-PPT berdasarkan indikator khusus yang ditetapkan, di antaranya jumlah laporan transaksi tunai dan jumlah nasabah kategori <i>politically exposed person</i> (PEP).</p> <p><i>Branches with high-risk categories in terms of AML-CTF are identified based on specific indicators that has been determined, among others, the number of cash transaction reports and the number of customers categorized as politically exposed persons (PEP).</i></p>									
Pemantauan transaksi <i>Monitoring transaction</i>	<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>									
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>	<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>• <i>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</i></li> <li>• <i>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.</i></li> </ul>									

Program Kerja <i>Work Program</i>	Pelaksanaan <i>Implementation</i>
Korespondensi dengan otoritas berwenang <i>Correspondence with competent authorities</i>	Menindaklanjuti permintaan data, dokumen, penghentian sementara (pemblokiran), serta penyitaan berdasarkan Surat yang diterima dari otoritas berwenang. <i>Following up on requests for data, documents, temporary suspension (blocking), and confiscation based on letters received from the competent authorities.</i>
Tindak lanjut atas temuan audit internal dan Otoritas Jasa Keuangan <i>Following up findings of internal audit and Financial Services Authority</i>	Memenuhi rekomendasi Audit Internal/Satuan Kerja Audit Internal dan Otoritas Jasa Keuangan sesuai batas waktu pemenuhan. Sampai dengan akhir tahun 2022, tidak terdapat rekomendasi Audit Internal/Satuan Kerja Audit Internal dan Otoritas Jasa Keuangan yang belum dipenuhi yang merupakan area tugas dan tanggung jawab Unit Kerja Khusus APU-PPT. <i>Fulfilling the recommendations of Internal Audit/Internal Audit Division and Financial Services Authority according to the compliance deadline. Until the end of 2022, there were no recommendations from Internal Audit/Internal Audit Division and Financial Services Authority that had not been fulfilled which were the areas of duties and responsibilities of the AML-CTF Special Division.</i>
Memenuhi <i>due diligence</i> dalam hubungan kerja sama dengan lembaga keuangan lain <i>Fulfill due diligence in cooperative relationships with other financial institutions</i>	Memenuhi serta melaksanakan <i>due diligence</i> dalam hubungan kerja sama dengan lembaga keuangan lainnya, melalui penyampaian dan pengisian formulir <i>Customer Due Diligence (CDD)</i> dan <i>Anti-Money Laundering and Combating the Financing of Terrorism/AML CFT Questionnaire</i> dari dan kepada Lembaga Keuangan lainnya. <i>Fulfilling and conducting due diligence in partnership with other financial institutions, by submitting and filling out Customer Due Diligence (CDD) and Anti-Money Laundering and Combating the Financing of Terrorism/AML CFT Questionnaire from and to other Financial Institutions.</i>
Sistem Informasi Manajemen dan Teknologi <i>Management Information System and Technology</i>	Dalam rangka pemenuhan pelaporan tepat waktu dan berkualitas kepada PPATK dan Otoritas Jasa Keuangan, dilaksanakan pengembangan dan penyempurnaan terus-menerus pada alat bantu pelaporan semi otomatis. <i>In order to fulfil timely and quality reporting to PPATK and the Financial Services Authority, continuous development and improvement is carried out on semi-automatic reporting tools.</i>
Sumber Daya Manusia dan Pelatihan <i>Human Resources and Training</i>	<ul style="list-style-type: none"> <li>• Bekerja sama dengan <i>Unit Kerja Human Capital</i> melaksanakan aktivitas <i>know your employee</i> melalui pemantauan transaksi rekening karyawan;</li> <li>• Bekerja sama dengan <i>Unit Kerja Human Capital</i>, melaksanakan pengkinian modul pelatihan <i>e-learning</i> APU-PPT dan <i>refreshment</i> APU-PPT;</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>• Melakukan sosialisasi ketentuan internal terbaru melalui <i>e-mail Regulation Update</i>, untuk ketentuan yang terkait langsung dengan operasional perbankan dilakukan sosialisasi melalui <i>Compliance Regulatory Self-Assessment (CRSA)</i>;</li> <li>• Melaksanakan pengkinian informasi petugas pelapor Bank pada seluruh aplikasi pelaporan Bank milik PPATK dan Otoritas Jasa Keuangan;</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>• <i>Cooperating with the Human Capital Division to conduct know your employee activities through monitoring employee's account transactions;</i></li> <li>• <i>Collaborating with Human Capital Division to update e-learning training module and refreshment on AML-CTF;</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>Disseminating the latest internal provisions via Regulation Update e-mail, for provisions directly related to banking operations. Dissemination is carried out through the Compliance Regulatory Self-Assessment (CRSA);</i></li> <li>• <i>Updating information on Bank reporting officers on all Bank reporting applications of PPATK and Financial Services Authority;</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> </ul>

Program Kerja Work Program	Pelaksanaan Implementation
Sumber Daya Manusia dan Pelatihan <i>Human Resources and Training</i>	<ul style="list-style-type: none"> <li>Bekerja sama dengan Unit Kerja <i>Human Capital</i>, memberi pelatihan tatap muka secara virtual kepada karyawan Bank dengan materi berupa <i>issue</i> terkini Tindak Pidana Pencucian Uang dan Pendanaan Terorisme, menghadirkan pemateri dari perwakilan regulator dan aparat penegak hukum; dan</li> <li>Petugas Unit Kerja Khusus APU-PPT Kantor Pusat mengikuti pelatihan eksternal yang diadakan Otoritas Jasa Keuangan, PPATK, dan lembaga lainnya.</li> <li><i>Collaborating with Human Capital Division to provide virtual face-to-face training to Bank employees with the latest material on Money Laundering and Terrorism Financing, by presenting speakers from representatives of regulators and law enforcement officials; and</i></li> <li><i>Officers of AML-CTF Special Division of Head Office participated in external training programs held by the Financial Services Authority, PPATK, and other institutions.</i></li> </ul>
Pelaporan APU-PPT <i>AML-CTF Reporting</i>	<p>Memenuhi kewajiban Bank dalam hal pelaporan kepada PPATK dan Otoritas Jasa Keuangan sesuai ketentuan dan batas waktu pelaporan, yakni seluruh kewajiban pelaporan Bank pada aplikasi GoAML PPATK, APOLO Otoritas Jasa Keuangan, SIGAP Otoritas Jasa keuangan, SIPENDAR PPATK, dan SIPESAT PPATK.</p> <p><i>Fulfilling the Bank's obligations in terms of reporting to PPATK and Financial Services Authority as per the terms and deadlines for reporting, i.e., all Bank reporting obligations on GoAML PPATK application, APOLO Financial Services Authority, SIGAP Financial Services Authority, SIPENDAR PPATK, and SIPESAT PPATK.</i></p>
Aktivitas lainnya terkait APU-PPT <i>Other activities related to AML-CTF</i>	<p>Memberikan dukungan penuh atas upaya regulator dan aparat penegak hukum dalam penegakan rezim APU- PPT, di antaranya dengan berpartisipasi aktif dalam seluruh kegiatan regulator dan aparat penegak hukum, dan dukungan lainnya.</p> <p><i>Providing full support for the efforts of regulators and law enforcement officials in enforcing AML-CTF regime, among others, by actively participating in all activities of regulators and law enforcement officials, and other support.</i></p>

## Pengembangan Kompetensi

Bank Sahabat Sampoerna senantiasa mengikutsertakan karyawan Satuan Kerja Kepatuhan dalam berbagai kegiatan program pendidikan dan pelatihan guna memperluas wawasan serta meningkatkan kompetensi yang dimiliki dalam menunjang pelaksanaan tugas dan tanggung jawab. Pada tahun 2022, program pengembangan kompetensi yang diikuti tercatat sebanyak 19 kali dengan melibatkan 53 peserta. Informasi terkait materi pengembangan kompetensi diuraikan sebagai berikut.

## Competency Development

*Bank Sahabat Sampoerna always enrolls Compliance Division's employees in various education and training programs in order to broaden their horizons and improve their competencies in supporting the implementation of duties and responsibilities. In 2022, 19 competency development programs were held and attended by 53 participants. Information related to competency development materials is described as follows.*

Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
<i>Webinar Big Data Analytic for Money Laundering Detection</i>	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>Indonesian Financial Transaction Reports and Analysis Center (INTRAC)</i>	10 February 2022
<i>Training Identifikasi Transaksi Keuangan Mencurigakan &amp; Penentuan Tindak Pidana Asal Batch 1</i> <i>Training on Identification of Suspicious Financial Transactions &amp; Determination of Origin Crime Batch 1</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) <i>Banking Compliance Director Communication Forum (FKDKP)</i>	16 February 2022
Bimbingan Teknis Kewajiban Pelaporan <i>Reporting Obligation Technical Guidance</i>	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>Indonesian Financial Transaction Reports and Analysis Center (INTRAC)</i>	22 February 2022
<i>Talkshow Sinergi Membangun Negeri, Mencegah Kriminal Menguasai Negeri</i> <i>Talk show on Synergy to Build the Nation, Prevent Crime from Dominating the Nation</i>	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>Indonesian Financial Transaction Reports and Analysis Center (INTRAC)</i>	22 February 2022
<i>Webinar Peluang, Tantangan, dan Dampak Pemanfaatan Teknologi Baru untuk Penguatan Rezim APU PPT</i> <i>Webinar on Opportunities, Challenges, and Impacts of Utilizing New Technology to Strengthen AML-CTF Regime</i>	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	23-24 February 2022

Materi Pengembangan Kompetensi <i>Competency Development Material</i>	Penyelenggara <i>Organizer</i>	Waktu Pelatihan <i>Time of Training</i>
<i>Training English Class - Intermediate</i>	Dyah Setyana Noor	2 March 2022- 20 July 2022
Pembekalan & Uji Sertifikasi Kompetensi Kepatuhan Level 1 <i>Debriefing &amp; Level 1 Compliance Competency Certification Test</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) <i>Banking Compliance Director Communication Forum (FKDKP)</i>	9-10 March 2022
<i>International Money Laundering</i>	Bank Sahabat Sampoerna	1 April 2022
Training Refreshment Manajemen Risiko <i>Risk Management Refreshment Training</i>	GPS & Partners - Consulting Group	5 April 2022; 22 July 2022
Training Refreshment Manajemen Risiko <i>Risk Management Refreshment Training</i>	Garda Multi Talenta	5 April 2022; 22 June 2022; 22 July 2022
Pembekalan & Uji Sertifikasi Kompetensi Kepatuhan Level 2 <i>Debriefing &amp; Level 2 Compliance Competency Certification Test</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) <i>Banking Compliance Director Communication Forum (FKDKP)</i>	12-14 April 2022
<i>Banking in Metaverse &amp; Transforming BSS to Digital</i>	Dokter Bayu Prawira Hie	13 April 2022
Talkshow Menelusuri Jejak Binary Option dan Robot Trading Ilegal, Menjerat Pelaku Penipuan <i>Talk show on Tracing Traces of Illegal Binary Options and Trading Robots, Catching Fraudsters</i>	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>Indonesian Financial Transaction Reports and Analysis Center (INTRAC)</i>	18 April 2022
Webinar Tantangan Penyidik Tindak Pidana Pencucian Uang (TPPU) di Era Digital <i>Webinar on Challenges of Investigators of Money Laundering Crimes (TPPU) in the Digital Age</i>	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) <i>Indonesian Financial Transaction Reports and Analysis Center (INTRAC)</i>	24 May 2022
Webinar Strengthening The Capacity of Indonesian Private Sectors to Prevent The Financing of Terrorism Through Effective Implementation of UNSCR 1373 Confirmation	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	8-10 June 2022
Webinar Preventing & Combating Financial Crime in Financial Services Industry	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	9 June 2022
Preventing & Combating Financial Crime in Financial Services Industry	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	9 June 2022
Webinar Penguatan Penerapan Program APU PPT Berbasis Risiko di Bank untuk Mendukung Penilaian MER Indonesia <i>Webinar on Strengthening the Implementation of Risk-Based AML-CTF Program at Banks to Support Indonesian MER Assessments</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) <i>Banking Compliance Director Communication Forum (FKDKP)</i>	29 June 2022
Pembekalan & Uji Sertifikasi Manajemen Risiko - Level 1 <i>Debriefing &amp; Risk Management Certification Test - Level 1</i>	Garda Multi Talenta	5 July 2022
Webinar Siapakah Pemilik Manfaat Yayasan & Perkumpulan <i>Webinar on Who is the Beneficial Owner of Foundations &amp; Associations</i>	Badan Hukum Nasional <i>National Legal Entity</i>	5 July 2022
Webinar Kebijakan Pendirian Yayasan oleh Warga Negara Asing (WNA) <i>Webinar on Foundation Establishment Policy by Foreign Citizens</i>	Badan Hukum Nasional <i>National Legal Entity</i>	5 July 2022
Seminar Mitigasi Risiko Pencucian Uang di Era Digital <i>Seminar on Money Laundering Risk Mitigation in the Digital Age</i>	Lembaga Pengembangan Perbankan Indonesia (LPPI) <i>Indonesian Banking Development Institute (LPPI)</i>	14 July 2022
Digital Leadership untuk Memperkuat Transformasi Digital Confirmation <i>Digital Leadership to Strengthen Digital Confirmation Transformation</i>	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	28 July 2022
Webinar Penanganan Kejahatan Siber <i>Cyber Crime Handling Webinar</i>	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	18 August 2022
Webinar Tren dan Tantangan AML di Era Digital <i>Webinar on AML Trends and Challenges in the Digital Age</i>	Otoritas Jasa Keuangan <i>Financial Services Authority</i>	25 August 2022
Training Compliance - Refreshment APU PPT <i>Training on Compliance - AML-CTF Refreshment</i>	Bank Sahabat Sampoerna	2 September 2022
Pembekalan & Uji Sertifikasi Manajemen Risiko - Level 4 <i>Debriefing &amp; Risk Management Certification Test - Level 4</i>	GPS & Partners - Consulting Group	13 September 2022

Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
<i>English Course for Senior Leaders</i>	AIM for English	17 October 2022- 15 February 2023
<i>Training Kenali &amp; Cegah Praktik Judi Online &amp; Pinjol Illegal Training on Recognizing &amp; Preventing Online Gambling Practices &amp; Illegal Borrowings</i>	Bank Sahabat Sampoerna	1 November 2022
<i>Training Strategi Transformasi Digital untuk Menyediakan Solusi dan Penguatan Pengamanan Data Nasabah dan Operasional Bank Training on Digital Transformation Strategy to Provide Solutions and Strengthen Customer Data Security and Bank Operations</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director Communication Forum (FKDKP)	4 November 2022
<i>Training Identifikasi Transaksi Keuangan Mencurigakan &amp; Penentuan Tindak Pidana Asal Batch 6 Training on Identification of Suspicious Financial Transactions &amp; Determination of Origin Crime Batch 6</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director Communication Forum (FKDKP)	9-10 November 2022
<i>Webinar Pentingnya Peran Dokumen Arsip yang Baik dan Benar pada Industri Perbankan Webinar on the Importance of the Role of Good and Correct Archive Documents in the Banking Industry</i>	PT Swadharma Sentra Solusi	24 November 2022
<i>Training Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment Training</i>	GPS & Partners - Consulting Group	7 December 2022
<i>Webinar on Countering the Financing of Terrorism 2022</i>	Otoritas Jasa Keuangan Financial Services Authority	22 December 2022

## Penilaian Kinerja Satuan Kerja Kepatuhan

Penilaian kinerja Satuan Kerja Kepatuhan dilakukan melalui mekanisme penilaian sendiri atau *self-assessment* Tata Kelola Perusahaan (GCG) yang pelaksanaannya dilakukan oleh Satuan Kerja Kepatuhan. Kriteria *self-assessment* Bank Sahabat Sampoerna 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. Hasil dari penilaian tersebut disampaikan kepada Direktur Kepatuhan & Manajemen Risiko untuk kemudian dilaporkan ke Otoritas Jasa Keuangan sesuai dengan batas waktu yang ditetapkan.

Hasil *self-assessment* Tata Kelola Perusahaan (GCG) Penerapan Fungsi Kepatuhan tahun 2022 menunjukkan nilai komposit 2 atau "Baik". Informasi hasil penilaian tersebut telah dimuat pada uraian Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Kepatuhan

Pengangkatan dan pemberhentian Kepala Satuan Kerja Kepatuhan merupakan wewenang Direktur Kepatuhan & Manajemen Risiko atas persetujuan Direktur Utama. Setiap pengangkatan dan pemberhentian Kepala Satuan Kerja Kepatuhan harus segera dilaporkan kepada Otoritas Jasa Keuangan.

## Performance Assessment of Compliance Division

*The Compliance Division's performance is assessed through a self-assessment mechanism of Good Corporate Governance (GCG), which is carried out by the Compliance Division. Bank Sahabat Sampoerna's self-assessment criteria refer to the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks. The assessment results are submitted to the Compliance & Risk Management Director to be reported to the Financial Services Authority within the stipulated time limit.*

*The self-assessment results of Good Corporate Governance (GCG) for Compliance Function Implementation in 2022 showed a composite score of 2 or "Good". Information on the assessment results is included in the description of Good Corporate Governance (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 under the authority of Compliance & Risk Management Director, with approval from Chief Executive Officer. Every appointment and dismissal of Compliance Division Head must immediately be reported to the Financial Services Authority.*

## Program Anti Pencucian Uang dan Pencegahan Terorisme

Satuan Kerja Kepatuhan bertanggung jawab terhadap pelaksanaan Program Anti Pencucian Uang (APU) dan Program Pencegahan Terorisme (PPT). Satuan kerja ini bertugas untuk mengurangi terjadinya risiko signifikan, seperti risiko hukum, risiko reputasi, risiko operasional, dan risiko kepatuhan yang dapat ditimbulkan dari aktivitas operasional Bank. Di samping itu, Bank Sahabat Sampoerna telah menyusun kebijakan terkait APU-PPT, yaitu 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. Pada April 2016, Bank meluncurkan Aplikasi APU-PPT yang bertujuan untuk membantu 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).

Program APU-PPT yang dilaksanakan Bank Sahabat Sampoerna sepanjang tahun 2022 diuraikan sebagai berikut.

1. Peningkatan pengetahuan dan *awareness* karyawan Bank melalui program pelatihan tatap muka virtual dengan menghadirkan pemateri dari regulator dan aparat penegak hukum.
2. Melaksanakan kewajiban pelaporan tepat waktu dan berkualitas dalam rangka mendukung penegakan APU-PPT dan menghindari sanksi dari regulator yang didukung dengan alat bantu pelaporan yang terus-menerus disempurnakan.
3. Mendukung aktif regulator dan Aparat Penegak Hukum dalam upaya penegakan APU-PPT dengan berperan aktif dalam setiap kegiatan regulator dan Aparat Penegak Hukum, dan menindaklanjuti setiap permintaan regulator dan aparat penegak hukum dalam upaya penelusuran Tindak Pidana Pencucian Uang (TPPU) dan Tindak Pidana Pendanaan Terorisme (TPPT).
4. Mempertahankan penilaian regulator atas penerapan APU-PPT yang dinilai baik dan terus-menerus melaksanakan penguatan penerapan APU-PPT termasuk penguatan Unit Kerja Khusus APU-PPT.

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

*The Compliance Division is responsible for the implementation of Anti-Money Laundering Program (AML) and Counter-Terrorism Financing (CTF) programs. This division has duty to reduce the occurrence of significant risks, such as legal risk, reputation risk, operational risk, and compliance risk that may arise from the Bank's operational activities. Furthermore, Bank Sahabat Sampoerna has developed a policy related to AML-CTF, namely 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. In April 2016, the Bank launched AML-CTF Application, which aims to assist in determining customer risk profiles, monitoring customer transactions and AML-CTF negative list database, as a tool for screening customer data, and as a reporting tool to the Indonesian Financial Transaction Reports and Analysis Center (INTRAC).*

*The AML-CTF programs implemented by Bank Sahabat Sampoerna in 2022 were as follows.*

- 1. Inviting regulators and law enforcement officials as guest speakers in virtual face-to-face training programs to increase the knowledge and awareness of Bank employees.*
- 2. Complying with reporting duties in a timely and quality manner in order to support AML-CTF enforcement and prevent penalties from regulators, supported by reporting tools that are constantly being improved.*
- 3. Actively assisting regulators and law enforcement officials in efforts to enforce AML-CTF by actively participating in every activity and following-up every request of the regulators and law enforcement officials to track down money laundering crimes (TPPU) and terrorism financing crimes (TPPT).*
- 4. Maintaining regulator's positive assessment of AML-CFT implementation and constantly improving the AML-CFT implementation, including the AML-CFT Special Division.*



# Kode Etik

## Code of Conduct

Bank Sahabat Sampoerna memiliki Kode Etik (*Code of Conduct*) yang ditetapkan pada 4 Mei 2015. *Code of Conduct* tersebut disusun sebagai pedoman bagi karyawan dalam menjalankan tugas dan pengambilan keputusan.

*Bank Sahabat Sampoerna has a Code of Conduct, established on 4 May 2015. The Code of Conduct is structured as a guideline for employees in performing their duties and making decisions.*

### 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*
- 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*
- Berani Bicara  
*Speak Up*
- Penggunaan Peralatan dan Fasilitas  
*Use of Equipment and Facility*

### SOSIALISASI DAN PENYEBARLUASAN

#### Dissemination and Distribution



**E-Learning**

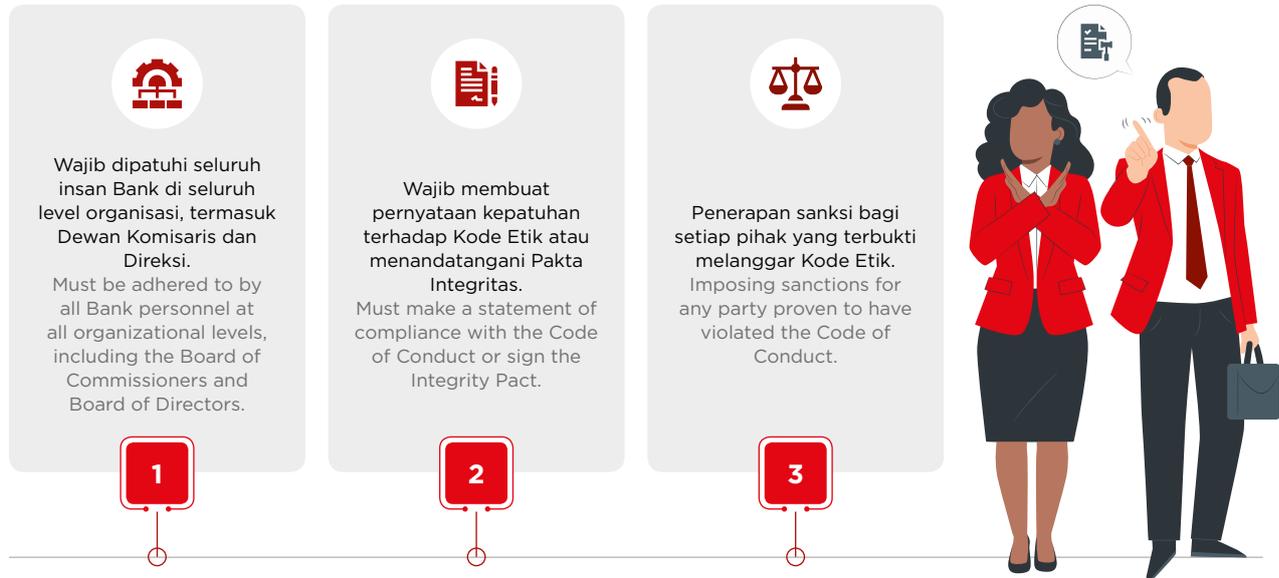
Wajib bagi seluruh karyawan.  
*Mandatory for all employees.*

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**Situs Web Internal**  
*Internal Website*

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



## SANKSI PELANGGARAN KODE ETIK Sanctions for Violating Code of Conduct

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

## PENANGGUNG JAWAB Person in Charge

**Direktorat Sumber Daya Manusia**  
Human Resources Directorate

## LAPORAN PELANGGARAN 2022 Violation Reports in 2022

**NIHIL**  
NONE

## Pengendalian Gratifikasi

### *Gratification Control*

Bank Sahabat Sampoerna senantiasa mengimbau seluruh karyawan di setiap level organisasi untuk tidak memberi atau menerima pemberian atau imbalan dari nasabah, vendor, rekanan, mitra kerja, dan pihak ketiga lainnya atas jasa yang diberikan oleh karyawan dalam menjalankan tugas dan tanggung jawabnya. Himbauan tersebut tercantum dalam memo yang ditetapkan Direksi No. 09/006/MI/Sisdur/II/2015 tanggal 27 Februari 2015 tentang Ketentuan Penerimaan Hadiah dari Pihak Ketiga. Meskipun demikian, apabila pada kondisi tertentu penolakan dianggap dapat menimbulkan penghinaan, maka pihak yang bersangkutan boleh menerima pemberian/imbalan dari pihak ketiga dengan syarat wajib dilaporkan kepada pimpinan Bank setempat atau kepada Pejabat Eksekutif dengan mengisi Formulir Deklarasi Penerimaan Hadiah.

*Bank Sahabat Sampoerna always urges all employees at every organizational level not to give or accept gifts or rewards from customers, vendors, partners, work partners, and other third parties for services provided by employees in performing their duties and responsibilities. This appeal is stated in 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. However, if under certain condition a rejection would be deemed as an insult, such employee may accept the gift/reward from third party, provided that it must be reported to the head of the local Bank or to the Executive Officer by filling out the Gift Acceptance Declaration Form.*

### Laporan Penerimaan Hadiah dari Pihak Ketiga

Laporan penerima hadiah dari pihak ketiga yang diterima Bank Sahabat Sampoerna di sepanjang tahun 2022 diungkapkan pada tabel berikut.

### *Gift Acceptance Report from Third Parties*

*The gift acceptance report from third parties of Bank Sahabat Sampoerna for 2022 is disclosed in the following table.*

<b>Divisi/Unit Kerja/ Jabatan Division/ Unit/ Position</b>	<b>Tanggal Menerima Hadiah Date Receiving Gift</b>	<b>Dalam Rangka In What Occasion</b>	<b>Jenis Hadiah Gift Type</b>	<b>Tanggal Pelaporan Satuan Kerja Kepatuhan Compliance Division's Reporting Date</b>	<b>Peruntukan Designation</b>
GA & Procurement	27 January 2022	Hari Raya Imlek <i>Chinese New Year</i>	Kue Keranjang <i>Basket Cake</i>	27 January 2022	Dibagikan kepada team <i>Distributed to the Team</i>
Corporate Communication & Investor Relations	14 December 2022	Bank Sahabat Sampoerna melakukan donasi Hari Raya Natal ke Yayasan KDM <i>On Christmas Day, Bank Sahabat Sampoerna gave donations to KDM Foundation.</i>	Lukisan <i>Painting</i>	16 December 2022	Lukisan akan dipajang di area Kantor Pusat Bank Sahabat Sampoerna <i>The paintings will be displayed in Head Office area of Bank Sahabat Sampoerna</i>
GA & Procurement	16 December 2022	Rekanan Sampoerna Group <i>Sampoerna Group Partners</i>	Kue <i>Cake</i>	16 December 2022	Dibagikan kepada team <i>Distributed to the Team</i>

# Perkara Penting dan Sanksi Administratif

## Significant Cases and Administrative Sanctions

### Perkara Hukum

Perkara hukum yang dihadapi Bank Sahabat Sampoerna selama tahun 2022 diungkapkan sebagai berikut.

### Lawsuit

The information of lawsuit faced by Bank Sahabat Sampoerna in 2022 is as follows.

Permasalahan Hukum	Total Kasus Total Cases		Legal Cases
	Perdata Civil	Pidana Criminal	
Telah mendapat putusan yang mempunyai kekuatan hukum tetap	3	3	Has obtain a decision that has permanent legal force
Dalam proses penyelesaian	8	20	In settlement process
<b>Total</b>	<b>11</b>	<b>23</b>	<b>Total</b>

Pokok Perkara Case Profile	Status Penyelesaian Settlement Status	Pengaruh terhadap Kondisi Bank Impact on Bank Condition	Risiko yang Dihadapi Risk Faced	Sanksi Administrasi yang Diterima Administrative Sanctions Imposed
<b>Kasus Perdata</b> Civil Cases				
Gugatan dari nasabah Sudisman. Lawsuit from a customer, Sudisman.	Masih dalam proses Banding di Pengadilan Tinggi. Still in appeal process at the Appellate Court.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None
Gugatan dari nasabah Adhy Bharata Prabowo. Lawsuit from a customer, Adhy Bharata Prabowo.	Perkara telah dicabut. Case has been dropped.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None
Gugatan dari nasabah Tato Yuniarto. Lawsuit from a customer, Tato Yuniarto.	Telah dilakukan perdamaian atas perkara. Peace has been carried out on the case.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None
Gugatan dari nasabah PT Sinar Montili Sejahtera. Lawsuit from a customer, PT Sinar Montili Sejahtera.	Masih dalam proses Persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None
Gugatan dari nasabah Farisy Izza. Lawsuit from a customer, Farisy Izza.	Masih dalam proses Persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None
Gugatan dari nasabah Tri Astuti. Lawsuit from a customer, Tri Astuti.	Masih dalam proses Persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None
Gugatan dari nasabah Prillo Vito. Lawsuit from a customer, Prillo Vito.	Masih dalam proses Persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None
Gugatan terkait nasabah PT Indonusa Sahabat Mandiri. Lawsuit from a customer, PT Indonusa Sahabat Mandiri.	Masih dalam proses Persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari nasabah. There is a lawsuit from customer.	Nihil / None

<b>Pokok Perkara Case Profile</b>	<b>Status Penyelesaian Settlement Status</b>	<b>Pengaruh terhadap Kondisi Bank Impact on Bank Condition</b>	<b>Risiko yang Dihadapi Risk Faced</b>	<b>Sanksi Administrasi yang Diterima Administrative Sanctions Imposed</b>
Gugatan terkait nasabah Olivia Christine Nayoan. <i>Lawsuit from a customer, Olivia Christine Nayoan.</i>	Perkara telah dicabut. <i>Case has been dropped.</i>	Nihil / None	Adanya tuntutan dari nasabah. <i>There is a lawsuit from customer.</i>	Nihil / None
Gugatan terkait nasabah Sri Ningsih. <i>Lawsuit from a customer, Sri Ningsih.</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 terkait nasabah Buyung Topik. <i>Lawsuit from a customer, Buyung Topik.</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
<b>Kasus Pidana Criminal Cases</b>				
Panggilan saksi dari Polrestabes Surabaya yang berkaitan dengan nasabah Olivia Nayoan. <i>Witness summons from Surabaya Resort Police, related to a customer, Olivia Nayoan.</i>	Perkara telah dihentikan oleh Kepolisian. <i>Case has been terminated by 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 pidana ke Polda Metro Jaya yang berkaitan dengan nasabah PT First Indo American Leasing. <i>Criminal reports to Metro Jaya Regional Police, related to a customer, PT First Indo American Leasing.</i>	Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i>	Nihil / None	Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i>	Nihil / None
Laporan pidana ke Polda Metro Jaya yang berkaitan dengan nasabah Yan. <i>Criminal reports to Metro Jaya Regional Police, related to a customer, Yan.</i>	Masih dalam proses Persidangan di Pengadilan Negeri. <i>Still in trial process at the District Court.</i>	Proses eksekusi atas jaminan debitur tidak dapat dilaksanakan. <i>The execution process on the debtor's guarantee cannot be carried out.</i>	Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i>	Nihil / None
Laporan pidana ke Polda Metro Jaya yang berkaitan dengan nasabah PT Agri Sukses Berjaya. <i>Criminal reports to Metro Jaya Regional Police, related to a customer, PT Agri Sukses Berjaya.</i>	Masih dalam proses Persidangan di Pengadilan Negeri. <i>Still in trial process at the District Court.</i>	Proses eksekusi atas jaminan debitur tidak dapat dilaksanakan. <i>The execution process on the debtor's guarantee cannot be carried out.</i>	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 yang berkaitan dengan nasabah PT Inklusi Keuangan Nusantara. <i>Witness summons from Metro Jaya Regional Police, related to a customer, PT Inklusi Keuangan Nusantara.</i>	Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i>	Nihil / None	Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i>	Nihil / None

<b>Pokok Perkara Case Profile</b>	<b>Status Penyelesaian Settlement Status</b>	<b>Pengaruh terhadap Kondisi Bank Impact on Bank Condition</b>	<b>Risiko yang Dihadapi Risk Faced</b>	<b>Sanksi Administrasi yang Diterima Administrative Sanctions Imposed</b>
<p>Laporan pengaduan ke Polrestabes Semarang yang berkaitan dengan nasabah Fajar Muktiningsih. <i>Complaint reports to Semarang Resort Police, related to a customer, Fajar Muktiningsih.</i></p>	<p>Perkara telah dicabut. <i>The case has been revoked.</i></p>	<p>Nihil / None</p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>
<p>Panggilan Saksi dari Polrestabes Surabaya yang berkaitan dengan nasabah PT EMKL Bintang Jaya Sentosa. <i>Witness summons from Surabaya Resort Police, related to a customer, PT EMKL Bintang Jaya Sentosa.</i></p>	<p>Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i></p>	<p>Nihil / None</p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>
<p>Panggilan saksi dari Bareskrim Polri yang berkaitan dengan nasabah Fadlan Djakfar. <i>Witness summons from Criminal Investigation Agency of the Police Headquarter, related to a customer, Fadlan Djakfar.</i></p>	<p>Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i></p>	<p>Nihil / None</p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>
<p>Panggilan saksi dari Polrestabes Palembang yang berkaitan dengan nasabah Andre Fernando. <i>Witness summons from Palembang Resort Police, related to a customer, Andre Fernando.</i></p>	<p>Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i></p>	<p>Nihil / None</p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>
<p>Panggilan saksi dari Polrestabes Palembang yang berkaitan dengan nasabah Geby Aprzly. <i>Witness summons from Palembang Resort Police, related to a customer, Geby Aprzly.</i></p>	<p>Perkara telah diputus dan dinyatakan selesai. <i>The case has been decided and declared closed.</i></p>	<p>Nihil / None</p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>
<p>Panggilan saksi dari Polda Metro Jaya yang berkaitan dengan ex-nasabah KSP Nasari. <i>Witness summons from Metro Jaya Regional Police, related to a previous customer, KSP Nasari.</i></p>	<p>Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i></p>	<p>Nihil / None</p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>
<p>Panggilan saksi dari Polda Metro Jaya yang berkaitan dengan nasabah Yoga Sono Prastya. <i>Witness summons from Metro Jaya Regional Police, related to a customer, Yoga Sono Prastya.</i></p>	<p>Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i></p>	<p>Nihil / None</p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>
<p>Laporan pidana ke Polda Metro Jaya yang berkaitan dengan nasabah Andi Rinaldi. <i>Criminal reports to Metro Jaya Regional Police, related to a customer, Andi Rinaldi.</i></p>	<p>Masih dalam proses pemeriksaan di kepolisian. <i>Still under police investigation.</i></p>	<p>Proses eksekusi atas jaminan debitur tidak dapat dilaksanakan. <i>The execution process on the debtor's guarantee cannot be carried out.</i></p>	<p>Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i></p>	<p>Nihil / None</p>

## Sanksi Administratif

Sanksi administratif yang diterima Bank Sahabat Sampoerna selama tahun 2022 diungkapkan sebagai berikut.

## Administrative Sanctions

The administrative sanctions received by Bank Sahabat Sampoerna in 2022 were as follows.

Jenis Pelanggaran Types of Violations	Sanksi yang Diterima Sanctions Imposed (Rp)
Penaan Sanksi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) Periode Penyampaian Maret 2021 PT Bank Sahabat Sampoerna <i>Imposition of Financial Information Service System (SLIK) Reporting Sanctions for Submission Period of March 2021 of PT Bank Sahabat Sampoerna</i>	100,000
Sanksi Administratif Berupa Denda berdasarkan Surat Sebelumnya No. S273/PB.332/2021 tanggal 31 Desember 2021 perihal Laporan Hasil Pemeriksaan Bank Saudara Posisi 30 September 2021 <i>Administrative Sanctions in the Form of Penalties Based on Previous Letter No. S273/PB.332/2021 dated 31 December 2021 regarding Report on Audit Results of Bank Saudara for the position of 30 September 2021</i>	8,150,000
Penaan Sanksi Kewajiban Membayar atas Koreksi di Luar Batas Waktu Penyampaian Laporan Bulanan Bank Umum Terintegrasi (LBUT) <i>Imposition of Sanctions on Payment Obligation for Corrections beyond the Deadline for Submission of Monthly Integrated Commercial Bank Reports (LBUT)</i>	8,750,000
Laporan Bank Umum Terintegrasi (LBUT) KI Laporan Risiko dan Permodalan Harian PT Bank Sahabat Sampoerna <i>Integrated Commercial Bank Report (LBUT) KI Daily Risk and Capital Report of PT Bank Sahabat Sampoerna</i>	2,000,000
Sanksi atas Laporan Perkembangan Penyelenggaraan Laku Pandai periode triwulan III tahun 2021 <i>Sanctions for the Progress Report on Implementation of Laku Pandai for the third quarter of 2021</i>	5,000,000
Pendebetan Giro terkait Sanksi BI Fast <i>Current Account Debit related to BI Fast Sanctions</i>	5,000,000

# Sistem Pelaporan Pelanggaran

## Whistleblowing System

Bank Sahabat Sampoerna telah membentuk sistem pelaporan pelanggaran (*whistleblowing system/WBS*) sebagai media penyampaian pelaporan terhadap pelanggaran penerapan GCG dan *Code of Conduct*. Adapun tujuan pembentukan sistem tersebut, yakni:

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 diperuntukkan bagi seluruh pihak yang ingin menyampaikan laporan terkait pelanggaran yang terjadi di lingkungan Bank. Pihak yang memberi laporan harus dapat memberikan keterangan yang jelas terkait jenis laporan, pihak yang terlibat, lokasi dan waktu pelanggaran, serta bukti pelanggaran yang terjadi. Pihak pelapor juga diminta untuk memberikan informasi tentang data diri guna mempermudah proses tindak lanjut pelaporan. Laporan yang disampaikan adalah laporan yang benar dan akurat, tanpa adanya unsur kepentingan pribadi.

### Cara Penyampaian Laporan Pelanggaran

Pelapor dapat menyampaikan laporan kepada Pengelola WBS melalui *e-mail* ([ombudsman@banksampoerna.com](mailto:ombudsman@banksampoerna.com)) atau SMS ke nomor telepon seluler masing-masing anggota Komite Ombudsman.

*Bank Sahabat Sampoerna has established a whistleblowing system (WBS) as a channel for submitting report on violation of GCG and Code of Conduct. The purposes of establishing the system 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

*The whistleblowing system is intended for all parties who wish to file reports on violations that occur within the Bank. The whistleblower must provide clear information regarding the type of report, parties involved, location and time of the violation, as well as evidence of such violation. The whistleblower is also required to provide information about personal data to facilitate the follow-up process. The report filed shall be a true and accurate report, without any element of personal interest.*

### How to Submit Whistleblowing Report

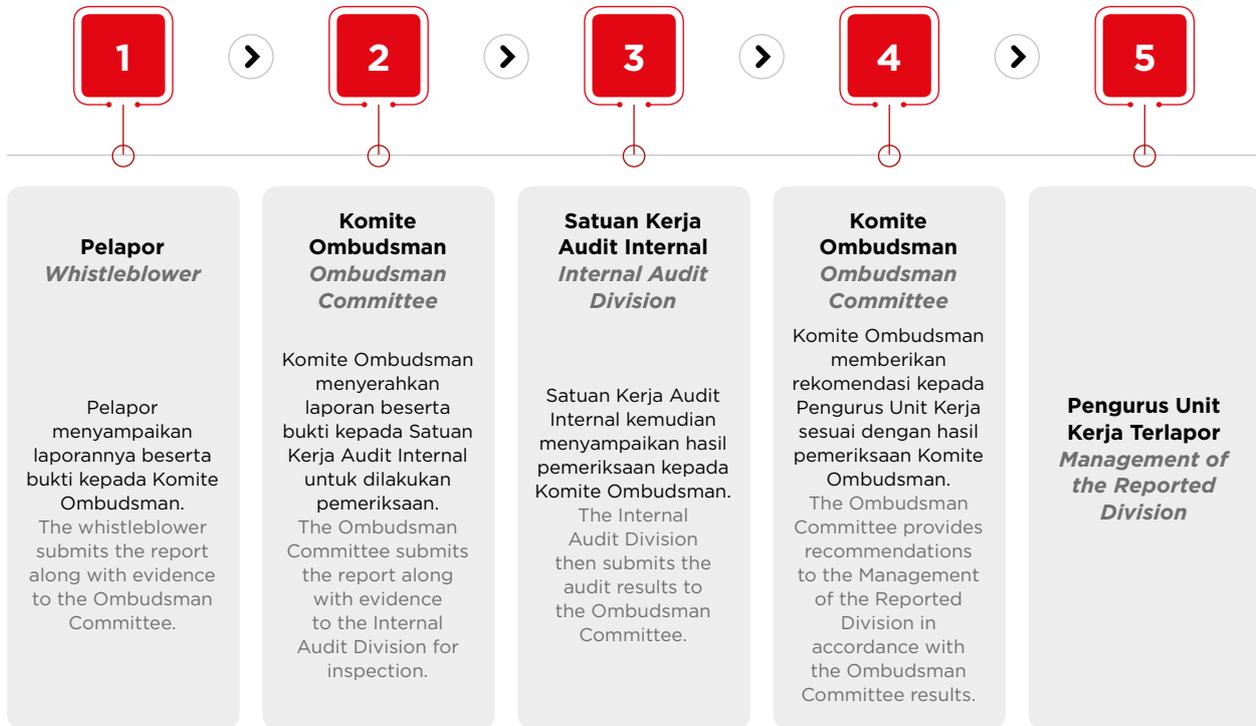
*Whistleblower can file report to the WBS Manager via e-mail ([ombudsman@banksampoerna.com](mailto:ombudsman@banksampoerna.com)) or SMS to the cell phone of each member of Ombudsman Committee.*

## Mekanisme Penyampaian Laporan Pelanggaran

Mekanisme penyampaian laporan pelanggaran di Bank Sahabat Sampoerna dijelaskan sebagai berikut.

## Mechanism of Whistleblowing Submission

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



## Perlindungan bagi Pelapor

Pelapor yang menyampaikan laporan pelanggaran akan mendapatkan perlindungan dari Bank dengan menjamin kerahasiaan identitas dan laporannya. Pelapor juga mendapatkan hak untuk mengetahui proses tindak lanjut atas laporannya. Selain itu, untuk menjaga kerahasiaan pelaporan, setiap anggota Komite Ombudsman dilarang untuk membicarakan atau menyebarkan pelaporan yang ditanganinya, kecuali kepada pelapor atau pihak yang terkait dengan aduan.

## Protection for Whistleblower

Whistleblower who submits whistleblowing report will receive protection from the Bank by guaranteeing the confidentiality of the identity and report. The whistleblower also has the right to know the follow-up process of the report. In addition, to maintain the report confidentiality, 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

Setiap pengaduan yang diterima Bank Sahabat Sampoerna akan ditindaklanjuti secara profesional oleh Komite Ombudsman. Selanjutnya, Komite Ombudsman menyerahkan hasilnya kepada Satuan kerja Audit Internal dan Direktorat Sumber Daya Manusia dalam bentuk rekomendasi. Apabila hasil dari pelanggaran tersebut bersifat *fraud*, maka akan ditindaklanjuti oleh Satuan Kerja Audit Internal. Sementara pengaduan yang bersifat hubungan kerja, akan ditindaklanjuti oleh Direktorat Sumber Daya Manusia.

## Complaint Handling

Every complaint received by Bank Sahabat Sampoerna will be followed up professionally by the Ombudsman Committee. The Ombudsman Committee submits the results to the Internal Audit Division and Human Resources Directorate in the form of recommendations. If the violation is a fraudulent, it will be followed up by the Internal Audit Division. While, complaint related to work relationship will be followed up by the Human Resources Directorate.

Adapun rekomendasi yang diberikan oleh Komite Ombudsman disusun dalam format standar berupa:

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

The recommendations provided by the Ombudsman Committee are prepared in a standard format in the form of:

1. Contact acceptance reports in accordance with the scope of the complaint/disclosure category.
2. Disclosure report.

## Laporan Pengaduan

Laporan pengaduan yang diterima Bank Sahabat Sampoerna sepanjang tahun 2022 diungkapkan sebagai berikut.

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>
1,082	-	12	1,070

## Complaint Report

Complaint reports received by Bank Sahabat Sampoerna in 2022 were as follows.

## Internal Fraud

Internal fraud yang terjadi di Bank Sahabat Sampoerna sepanjang tahun 2022 diungkapkan sebagai berikut.

## Internal Fraud

The internal fraud that occurred at Bank Sahabat Sampoerna in 2022 was as follows.

Uraian	Jumlah Kasus yang Dilakukan oleh <i>Number of Cases Conducted by</i>						Description
	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>		
	2022	2021	2022	2021	2022	2021	
Total Fraud	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	1	Nihil <i>None</i>	Nihil <i>None</i>	Total Fraud
Telah Diselesaikan	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	1	Nihil <i>None</i>	Nihil <i>None</i>	Settled
Dalam Proses Penyelesaian Internal Bank	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Under the Bank's Internal Settlement Process
Belum Diupayakan Penyelesaian	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Settlement has not been Sought
Telah Ditindaklanjuti melalui Proses Hukum	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Nihil <i>None</i>	Has been Followed-Up through Legal Process

## Penyediaan Dana kepada Pihak Terkait dan Dana Besar

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

Penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar dilakukan dengan menjunjung tinggi prinsip kehati-hatian, melalui review dan mekanisme sesuai kebijakan internal, serta memenuhi ketentuan Bank Indonesia mengenai aspek Batas Maksimum Pemberian Kredit (BMPK). Penyediaan dana tersebut harus melalui putusan Dewan Komisaris secara independen. Per 31 Desember 2022, persentase penyediaan dana terbesar berada pada sektor perantara keuangan, yang dilaksanakan sesuai dengan ketentuan dan perundang-undangan yang berlaku, serta tidak terdapat pelanggaran dan/atau pelanggaran.

Rincian penyediaan dana kepada pihak terkait dan dana besar di Bank Sahabat Sampoerna sepanjang tahun 2022 diungkapkan pada tabel berikut.

*Provision of fund to related party and to debtors in large exposure is made by upholding the prudential principle, through review and mechanism according to internal policies, and complying with Bank Indonesia regulations on Legal Lending Limit (LLL) aspect. Provision of these funds must go through an independent decision of the Board of Commissioners. As of 31 December 2022, the largest percentage of provision of funds was in the financial intermediary sector, which was carried out in accordance with applicable laws and regulations, and there was no excess and/or violation.*

*Details of the provision of funds to related party and large exposure at Bank Sahabat Sampoerna in 2022 were disclosed in the following table.*

Penyediaan Dana	Total		Provision of Fund
	Debitur Debtor	Nominal (dalam jutaan Rupiah) Amount (in million Rupiah)	
Kepada Pihak Terkait	3	59,707	To Related Parties
Kepada Debitur Inti			To Core Debtors
Individu	2	704,519	Individual
Grup	2	690,998	Group

## Kredit yang Direstrukturisasi

### *Restructured Loans*

Hingga akhir tahun 2022, Bank Sahabat Sampoerna tercatat telah melakukan restrukturisasi kredit melalui perpanjangan dan penurunan suku bunga sebesar Rp2,02 triliun. Penerapan restrukturisasi tersebut adalah implementasi dari program restrukturisasi terhadap debitur yang terdampak Covid-19, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2021 yang merupakan Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran Covid-19.

*Until the end of 2022, Bank Sahabat Sampoerna was recorded to have restructured its credit through extension and reduction of interest rates of Rp2.02 trillion. This restructuring is a restructuring program for debtors affected by Covid-19, in accordance with Financial Services Authority Regulation No. 17/POJK.03/2021, which is the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2020 on 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 berkomitmen untuk tidak terlibat dalam kegiatan politik sehingga tidak terdapat aktivitas pemberian dana untuk kepentingan politik. Bank lebih mengutamakan pemberian dana untuk kegiatan sosial sebagai wujud kepedulian terhadap lingkungan dan masyarakat yang diimplementasikan melalui program tanggung jawab sosial. Pelaksanaan program tersebut dijelaskan pada Bab Tanggung Jawab Sosial Perusahaan dalam Laporan Tahunan ini.

*Bank Sahabat Sampoerna is committed not to be involved in political activities. Therefore, there is no provision of funds for political purpose. The Bank prioritizes providing funds for social activities as a form of concern for the environment and society, which is implemented through the social responsibility programs. The implementation of the program is described in the Corporate Social Responsibility Chapter in this Annual Report.*

## Kebijakan Insider Trading

### *Insider Trading Policy*

Bank Sahabat Sampoerna belum memiliki kebijakan tertulis untuk mencegah terjadinya *insider trading* sehubungan dengan status Bank sebagai perusahaan tertutup. Namun demikian, Bank senantiasa memastikan bahwa seluruh karyawan dan pejabat Bank tidak memberikan informasi rahasia kepada karyawan atau pihak lain yang tidak memiliki kebutuhan bisnis.

*Due to the Bank's position as a private business, it does not yet have a written policy to prohibit insider trading. However, the Bank always ensures that none of its workers or officers give confidential information to individuals or groups for whom there is no legitimate business need.*

## Transaksi yang Mengandung Benturan Kepentingan

### *Transaction Containing Conflict of Interest*

Bank Sahabat Sampoerna memiliki kebijakan mengenai pengelolaan pemberian kredit kepada pihak terkait dan nasabah besar. Penerapan kebijakan tersebut memungkinkan Bank terhindar dari benturan kepentingan yang dapat merugikan dan mengurangi keuntungan Bank. Informasi terkait transaksi yang mengandung benturan kepentingan dalam 3 tahun terakhir diungkapkan dalam tabel berikut.

*Bank Sahabat Sampoerna has a policy on managing lending to related parties and large customers. This policy allows the Bank to avoid conflict of interest that may harm and reduce the Bank's profits. Information on transactions containing conflict of interest in the last 3 years is disclosed in the following table.*

Tahun Year	Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan Name and Position of Party Having Conflict of Interest	Nama dan Jabatan Pengambilan Keputusan Name and Position of Decision Maker	Jenis Transaksi Type of Transactions	Nilai Transaksi (dalam jutaan Rupiah) Transaction Value (in million Rupiah)	Keterangan <sup>*)</sup> Description <sup>*)</sup>
2022	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None
2021	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None
2020	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None

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

## Akses Informasi

### *Access to Information*

Bank Sahabat Sampoerna menyediakan akses informasi bagi seluruh pemangku kepentingan, melalui:

*Bank Sahabat Sampoerna provides access to information for all stakeholders, through:*



**Divisi Komunikasi Korporasi  
dan Hubungan Investor**  
*Corporate Communications and  
Investor Relations Division*

**Sampoerna Strategic Square**  
**North Tower, Mezzanine**

Jl. Jenderal Sudirman Kav. 45-46  
Jakarta, 12930, Indonesia

- Telepon** : (021) 5795 1234,  
*Telephone* 5795 1515
- Call Center** : 15000 35
- Website** : www.banksampoerna.com
- E-mail** : info@banksampoerna.com
- Faksimili** : (021) 5795 0626  
*Facsimile*
- Twitter** : @BankSampoerna
- Instagram** : @Banksampoerna
- Facebook** : Bank Sahabat Sampoerna
- Youtube** : Bank Sahabat Sampoerna

Bentuk keterbukaan informasi yang dilakukan Bank Sahabat Sampoerna diungkapkan pada tabel berikut.

*The form of information disclosure conducted by Bank Sahabat Sampoerna is disclosed in the following table.*

<b>Bentuk Keterbukaan Informasi</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>Form of Information Disclosure</b>
Iklan Publikasi Pengumuman	<b>1</b>	1	10	<i>Announcement Publication Ad</i>
Iklan Publikasi Laporan Keuangan Kuartal	<b>-</b>	1	4	<i>Quarterly Financial Statements Publication Ad</i>
Laporan Tahunan	<b>1</b>	1	1	<i>Annual Report</i>
Siaran Pers	<b>10</b>	11	14	<i>Press Conference</i>
Media Visit Virtual	<b>2</b>	2	-	<i>Media Visit Virtual</i>
Media Gathering Virtual	<b>8</b>	7	2	<i>Media Gathering Virtual</i>

## Hubungan Investor

Pada tahun 2022, Bank Sahabat Sampoerna telah melaksanakan hubungan investor dengan melakukan 1 kali pemasangan iklan publikasi pengumuman.

Materi Pengumuman	Tanggal Date	Media Media	Announcement Material
Iklan Layanan Operasional	12 July 2022	Neraca	Operational Service Advertisement

## Investor Relations

In 2022, Bank Sahabat Sampoerna carried out investor relations by placing 1 announcement publication ads.

## Aktivitas Media Relations

### Siaran Pers dan Liputan Pemberitaan

Aktivitas *media relations* Bank Sahabat Sampoerna dapat dilakukan melalui siaran pers dan liputan pemberitaan. Sepanjang tahun 2022, Bank telah menerbitkan 10 siaran pers dalam bentuk transparansi informasi kepada masyarakat dan 218 liputan pemberitaan mengenai Bank yang ditayangkan di beberapa media, dengan rincian sebagai berikut.

#### 1. Siaran Pers

Judul Title	No. Siaran Pers Press Release No.
Hadirkan Sampoerna <i>Mobile Banking</i> , Bank Sampoerna Bidik Sahabat Milenial <i>Presenting Sampoerna Mobile Banking, Bank Sampoerna Targets Millennial Friends</i>	No. 018/SP/CCIR/BSS/III/2022
Bank Sahabat Sampoerna Gelar Pelatihan untuk 1.000 Guru Melalui Daring <i>Bank Sahabat Sampoerna Holds Online Training for 1,000 Teachers</i>	No. 04/CA/BSS/III/2022
Bank Sahabat Sampoerna Mencatat Kinerja Tahun 2021 yang Apik <i>Bank Sahabat Sampoerna Records Excellent Performance in 2021</i>	No. 017/SP/CCIR/BSS/III/2022
Bank Sahabat Sampoerna Beri Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Gives Iftar Packages Simultaneously in 17 Cities Throughout Indonesia</i>	No. 026/SP/CCIR/BSS/IV/2022
<i>Grand Prize Sampoerna Mobile Saving</i> Seru Bersama HIVI! <i>Sampoerna Mobile Saving Grand Prize Fun with HIVI!</i>	No. 027/SP/CCIR/BSS/IV/2022
Xendit Melakukan Investasi Strategis di Bank Sahabat Sampoerna <i>Xendit Makes Strategic Investment in Bank Sahabat Sampoerna</i>	Join Release
Dukung UMKM Hingga Ke Pelosok, Bank Sampoerna Capai Kinerja Positif Melalui Kolaborasi dengan Sejumlah Pihak <i>Bank Sampoerna Supports MSMEs to Remote Areas, Achieving Positive Performance Through Collaboration with Several Parties</i>	No. 033/SP/CCIR/BSS/V/2022
Komit Beri Nilai Tambah Bagi Nasabah, <i>Grand Prize Sampoerna Mobile Saving</i> Sambangi Makassar <i>Commitment to Giving Added Value to Customers, Sampoerna Mobile Saving Grand Prize Came to Makassar</i>	No. 067/SP/CCIR/BSS/VII/2022
Pemulihan Ekonomi Terus Berlanjut, Bank Sahabat Sampoerna Siap Pacu Pertumbuhan UMKM <i>Economic Recovery Continues, Bank Sahabat Sampoerna is Ready to Boost MSME Growth</i>	No. 068/SP/CCIR/BSS/VII/2022
Ajak Warga Sumut Jadi 'Sultan Dadakan' Bank Sahabat Sampoerna Gelar <i>Grand Prize Sampoerna Mobile Saving</i> <i>Inviting North Sumatran Residents to Become 'Sultan Dadakan' (suddenly very rich), Bank Sahabat Sampoerna Holds Sampoerna Mobile Saving Grand Prize</i>	No. 106/SP/CCIR/BSS/X/2022

## Media Relations Activity

### Press Release and News Coverage

Bank Sahabat Sampoerna's *media relations* activities can be carried out through press releases and news coverage. In 2022, the Bank published 10 press releases in the form of information transparency to the public and 218 news coverage about the Bank which were aired in several media, with the following details.

#### 1. Press Release

## 2. Liputan Pemberitaan

## 2. News Coverage

Judul Title	Tanggal Date	Media Media
<b>Grand Launching Sampoerna Mobile Banking</b>		
Sasar Anak Muda, Bank Sahabat Sampoerna Luncurkan SMB <i>Targeting Young People, Bank Sahabat Sampoerna Launches SMB</i>	27 January 2022	Kompas.com
Milenial dan Gen Z Dinilai Perlu Penerapan Gaya Hidup <i>Millennials and Gen Z Need to Adopt a Lifestyle</i>	27 January 2022	Kompas.com
Sampoerna Mobile Banking Ajak Generasi Muda Bijak Kelola Keuangan <i>Sampoerna Mobile Banking Invites Young Generation to Manage Finance Wisely</i>	27 January 2022	Mediaindonesia.com
Ada Sampoerna Mobile Banking, Milenial Tak Perlu Bingung <i>Sampoerna Mobile Banking Exists, Millennials Need Not Be Perplexed</i>	27 January 2022	Kumparan.com
Tips Keuangan Bagi Milenial: Turunkan Gaya Hidup, Jangan Gampang Ngutang <i>Financial Advice for Millennials: Reduce Your Lifestyle, Don't Take Out Loans Easily</i>	27 January 2022	Kumparan.com
Bank Sahabat Sampoerna Luncurkan Sampoerna Mobile Banking <i>Bank Sahabat Sampoerna Launches Sampoerna Mobile Banking</i>	27 January 2022	MIX.co.id
Sampoerna Mobile Banking Ajak Generasi Muda Bijak Kelola Keuangan, Tiap Bulan Ada Undian <i>Sampoerna Mobile Banking Inspires the Young Generation to Manage Finance Wisely, with a Monthly Lottery</i>	27 January 2022	Fajar.co.id
Dorong Generasi Muda Bijak Kelola Keuangan, Sampoerna Mobile Banking Resmi Dirilis <i>To Promote Wise Financial Management Among the Young Generation, Sampoerna Mobile Banking is Officially Released</i>	27 January 2022	Marketplus
Milenial dan Gen Z Dinilai Perlu Penerapan Gaya Hidup Minimalis <i>Millennials and Gen Z Need to Adopt a Minimalist Lifestyle</i>	27 January 2022	Line Today
Milenial dan Gen Z Dinilai Perlu Menerapkan Gaya Hidup Minimalis <i>Millennials and Gen Z Need to Adopt a Minimalist Lifestyle</i>	27 January 2022	MSN
Tren FOMO dan YOLO Bikin Milenial dan Gen Z Jadi Boros <i>FOMO and YOLO Trends Make Millennials and Gen Z Spendthrift</i>	28 January 2022	Republika.co.id
Ini Penyebab Generasi Milenial dan Gen Z Sulit Menabung <i>Reasons Why Millennials and Gen Z Find It Difficult to Save</i>	28 January 2022	Medcom.id
Alasan Milenial dan Generasi Z Boros dan Sulit Menabung <i>Reasons Why Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Antaraneews.com
Beberapa Alasan Kaum Milenial dan generasi Z Boros dan Sulit Menabung <i>Several Reasons Why Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Antara Sumbar
Ini Alasan Milenial dan Generasi Z Boros dan Sulit Menabung <i>This is Why Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Antara Kupang
Mengapa Milenial dan Generasi Z Boros dan Sulit Menabung? <i>Why are Millennials and Generation Z so Spendthrift and Find It Difficult to Save?</i>	28 January 2022	Antara Jateng
Alasan Milenial dan Generasi Z Boros dan Sulit Menabung <i>Reasons Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Antara Sumsel
Generasi Milenial dan Gen Z Ternyata Payah dalam Manajemen Keuangan <i>Financial Management Skills Among Millennials and Gen Z are Subpar</i>	28 January 2022	Suara.com
Gaya Hidup Milenial dan Generasi Z di Indonesia Disebut Payah, Ini Sebabnya <i>Why Generation Z and Millennial Lifestyle in Indonesia Is Criticized</i>	28 Januari 2022	Suara.com
Ini Alasan Generasi Milenial dan Z Lebih Boros dan Sulit Menabung <i>This is Why Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Jawapos (Radarsurabaya)
Alasan Milenial dan Generasi Z Boros dan Sulit Menabung <i>Reasons Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Validnews
Generasi Z Wajib Tahu! Ini Penyebab dan Solusi Gen Z Sulit Menabung dan Cenderung Hidup Boros <i>A Must Know for Generation Z! The Causes and Solutions for Why Gen Z Have Difficulty to Save and Tend to Live Extravagantly</i>	28 January 2022	Pikiran Rakyat

Judul Title	Tanggal Date	Media Media
Ini Alasan kenapa Generasi Sekarang Sulit Menabung <i>This is Why Today's Generation is Finding It Difficult to Save</i>	28 January 2022	Aktual
Semakin Praktis Cara Anak Muda untuk Mengelola Keuangan <i>More Practical Ways for Young People to Manage Finance</i>	28 January 2022	Fimela
Luncurkan <i>Sampoerna Mobile Banking</i> , Bank Sahabat Sampoerna Ajak Generasi Muda Bijak Kelola Keuangan <i>Launches Sampoerna Mobile Banking, Bank Sahabat Sampoerna Invites Young Generation to Manage Finance Wisely</i>	28 January 2022	Youngster
Generasi Bijak Pakai <i>Sampoerna Mobile Banking</i> <i>Wise Generation Uses Sampoerna Mobile Banking</i>	28 January 2022	Pagimedan
Berikut Alasan Milenial dan Generasi Z Boros dan Sulit Menabung <i>Here are Reasons Why Millennials and Generation Z are Spendthrift and Struggle to Save</i>	28 January 2022	Wartasuluh
Ini yang Bikin Anak Milenial dan Gen Z Jadi Boros <i>This is What Makes Millennials and Gen Z So Spendthrift</i>	28 January 2022	Cantika
Ini Alasan Mengapa Generasi Milenial dan Generasi Z Cenderung Boros dan Sulit Menabung <i>This is Why Millennials and Generation Z Tend to be Spendthrift and Find It Difficult to Save</i>	28 January 2022	Pilar
Alasan Milenial dan generasi Z Boros dan Sulit Menabung <i>Reasons Why Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Metrojambi
<i>Sampoerna Mobile Banking</i> Untuk Generasi Bijak <i>Sampoerna Mobile Banking for the Wise Generation</i>	28 January 2022	Rentaknews
Alasan Milenial dan Generasi Z Boros dan Sulit Menabung <i>Reasons Why Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Wallpaperspeed
Alasan Milenial dan Generasi Z Boros dan Sulit Menabung <i>Reasons Why Millennials and Generation Z are Spendthrift and Find It Difficult to Save</i>	28 January 2022	Berita Yahoo
Milenial dan Generasi Z Konon Susah Menabung, Apa Iya? <i>Millennials and Generation Z Find It Difficult to Save, is It Really?</i>	28 January 2022	Jateng.genpi.co
<i>Influencer Felicia Putri Tjisaka Sebut Gaya Hidup Prihatin Kini Sudah Tak Relevan, Ini Alasannya</i> <i>Influencer Felicia Putri Tjisaka Calls Concerned Lifestyle is Now Irrelevant, Here's the Reason</i>	28 January 2022	Matain
<i>Influencer Felicia Putri Tjisaka Sebut Gaya Hidup Prihatin Kini Sudah Tak Relevan, Ini Alasannya</i> <i>Influencer Felicia Putri Tjisaka Calls Concerned Lifestyle is Now Irrelevant, Here's the Reason</i>	28 January 2022	Liputan6
<b>Pelatihan 1000 Guru</b> <i>Training for 1,000 Teachers</i>		
Bank Sahabat Sampoerna Gelar Pelatihan untuk 1.000 Guru melalui Daring <i>Bank Sahabat Sampoerna Holds Online Training for 1,000 Teachers</i>	15 March 2022	Kontan.co.id
Bank Sahabat Sampoerna Gelar Pelatihan untuk 1.000 Guru melalui Daring <i>Bank Sahabat Sampoerna Holds Online Training for 1,000 Teachers</i>	15 March 2022	Mediaindonesia.com
Bank Sampoerna Gelar Pelatihan untuk 1.000 Guru melalui Daring <i>Bank Sampoerna Holds Online Training for 1,000 Teachers</i>	15 March 2022	Idxchannel.com
Tingkatkan Kompetensi, 1.000 Guru Milenial Diberi Pelatihan <i>1,000 Millennial Teachers Received Training to Boost Competence</i>	15 March 2022	Sindonews.com
Bank Sahabat Sampoerna Gelar Pelatihan untuk 1.000 Guru melalui Daring <i>Bank Sahabat Sampoerna Holds Online Training for 1,000 Teachers</i>	15 March 2022	Infobanknews.com
Bank Sahabat Sampoerna Gelar Pelatihan untuk 1.000 Guru <i>Bank Sahabat Sampoerna Holds Training for 1,000 Teachers</i>	15 March 2022	Mediaasuransinews.co.id

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Bank Sahabat Sampoerna Gelar Pelatihan untuk 1000 Guru melalui Daring <i>Bank Sahabat Sampoerna Holds Online Training for 1,000 Teachers</i>	15 March 2022	Industry.co.id
Bank Sahabat Sampoerna Gelar Pelatihan 1.000 Guru Lewat Daring <i>Bank Sahabat Sampoerna Holds Online Training for 1,000 Teachers</i>	15 March 2022	Emitennews.com
Bank Sahabat Sampoerna Gelar Pelatihan Online untuk 1.000 Guru <i>Bank Sahabat Sampoerna Holds Training for 1,000 Teachers</i>	16 March 2022	Marketplus.co.id
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<b>Special Interview Sampoerna Mobile Banking (SMB)</b>		
Bank Sahabat Sampoerna akan Luncurkan 4 Fitur Baru di <i>Mobile Banking</i> Tahun Ini <i>Bank Sahabat Sampoerna will Launch 4 New Features in Mobile Banking This Year</i>	24 March 2022	Kumparan.com
Hadirkan <i>Mobile Banking</i> , Bank Sahabat Sampoerna Bidik Milenial dan UMKM <i>Presenting Mobile Banking, Bank Sahabat Sampoerna Targets Millennials and MSMEs</i>	24 March 2022	Indtime.com
Hadirkan <i>Sampoerna Mobile Banking</i> , Bank Sahabat Sampoerna Bidik Sahabat Milenial <i>Presenting Sampoerna Mobile Banking, Bank Sampoerna Targets Millennial Friends</i>	24 March 2022	Theiconomics.com
Sasar Milenial, Bank Sahabat Sampoerna Hadirkan Aplikasi <i>Mobile Banking</i> <i>Targeting Millennials, Bank Sahabat Sampoerna Presents Mobile Banking Application</i>	24 March 2022	Trenasia.com
Bank Sahabat Sampoerna Hadirkan Aplikasi <i>Mobile Banking</i> <i>Bank Sahabat Sampoerna Presents Mobile Banking Application</i>	24 March 2022	Kabarminang.id
Bidik Pasar Anak Muda, Bank Sahabat Sampoerna Luncurkan <i>Mobile Banking</i> <i>Targeting Youth Market, Bank Sahabat Sampoerna Launches Mobile Banking</i>	25 March 2022	Marketeers.com
Jaring Pasar Milenial, Bank Sahabat Sampoerna Hadirkan Sampoerna <i>Mobile Banking</i> <i>Capturing Millennial Market, Bank Sahabat Sampoerna Presents Sampoerna Mobile Banking</i>	25 March 2022	Marketplus.co.id
Bidik Milenial Bank Sahabat Sampoerna Hadirkan <i>Mobile Banking</i> <i>Targeting Youth Market, Bank Sahabat Sampoerna Launches Mobile Banking</i>	25 March 2022	Youngester.id
Bidik Milenial, Bank Sahabat Sampoerna Hadirkan Aplikasi <i>Mobile Banking</i> <i>Targeting Millennials, Bank Sahabat Sampoerna Presents Mobile Banking Application</i>	25 March 2022	Jogjaaja.com
<b>Rilis Kinerja Bank Sahabat Sampoerna 2021</b> <i>Publication of Bank Sahabat Sampoerna's Performance 2021</i>		
Top! Bank Sahabat Sampoerna Cetak Laba Bersih Rp86 Miliar di Tahun 2021 <i>Top! Bank Sahabat Sampoerna Records Rp86 Billion Net Profit in 2021</i>	1 April 2022	Bisnis.com
Bank Sahabat Sampoerna Bukukan Laba Bersih Rp86 Miliar <i>Bank Sahabat Sampoerna Records Net Profit of Rp86 Billion</i>	1 April 2022	Kontan.co.id
Bank Sahabat Sampoerna Catat Laba Meningkat 84% <i>Bank Sahabat Sampoerna Records 84% Profit Increase</i>	1 April 2022	Mediaindonesia.com
2021, Laba Bersih Sahabat Bank Sampoerna Melonjak 84% Jadi Rp86 Miliar <i>Bank Sahabat Sampoerna's Net Profit Jumps 84% to Rp86 Billion in 2021</i>	1 April 2022	Tempo.co
Tumbuh 84 Persen, Bank Sahabat Sampoerna Bukukan Laba Bersih Rp86 Miliar pada 2021 <i>Growing by 84 Percent, Bank Sahabat Sampoerna Records Rp86 Billion in Net Profit in 2021</i>	1 April 2022	Kompas.com
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Laba Bersih Bank Sahabat Sampoerna Naik 84% di Tahun 2021 <i>Bank Sahabat Sampoerna's Net Profit Increases by 84% in 2021</i>	1 April 2022	Marketing.co.id
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Bank Sahabat Sampoerna Mencatat Kenaikan Laba Bersih 84 Persen di 2021 <i>Bank Sahabat Sampoerna Records 84 Percent Increase in Net Profit in 2021</i>	1 April 2022	Mediaasuransinews.co.id
Bank Sahabat Sampoerna Mencatat Kinerja Tahun 2021 yang Apik, Laba Bersih Naik 84% <i>In 2021, Bank Sahabat Sampoerna Records Excellent Performance, and Net Profit Rises by 84%</i>	1 April 2022	Industry.co.id
2021, Laba Bersih Bank Sahabat Sampoerna Melonjak 84% jadi Rp86 Miliar <i>Net Profit at Bank Sahabat Sampoerna Jumps 84% to Rp86 Billion in 2021</i>	1 April 2022	Obligasi.id
Bank Sahabat Sampoerna Mencatat Kinerja Tahun 2021 yang Apik <i>Bank Sahabat Sampoerna Records Excellent Performance in 2021</i>	1 April 2022	Mynewsindonesia.com
Bank Sahabat Sampoerna Bukukan Laba Rp86 Miliar di 2021, Naik 84% <i>In 2021, Bank Sahabat Sampoerna Records Rp86 Billion in Profit, an Increase of 84%</i>	1 April 2022	Akurat.co
Bank Sahabat Sampoerna Raup Laba Bersih Rp86 Miliar di Tahun 2021 Berkat Meningkatnya Pendapatan Bunga Menjadi Rp720 Miliar <i>Bank Sahabat Sampoerna Earns Rp86 Billion Net Profit in 2021 As a Result of the Increase in Interest Income to Rp720 Billion</i>	1 April 2022	Voi.id
Pendapatan Non-Bunga Bank Sampoerna Meroket, Tumbuh 77%. Ini Penyebabnya <i>Bank Sampoerna's Non-Interest Income Skyrocketed, Growing by 77%. Here's Why</i>	2 April 2022	Bisnis.com
Bank Sampoerna Cetak Laba Bersih Rp86 Miliar <i>Bank Sampoerna Records Rp86 Billion of Net Profit</i>	2 April 2022	Harian Kontan
Pendapatan Non-Bunga Bank Sampoerna Meroket, Tumbuh 77%. Ini Penyebabnya <i>Bank Sampoerna's Non-Interest Income Skyrocketed, Growing by 77%. Here's Why</i>	3 April 2022	Finroll.com
Berita Foto - Laba Bersih Bank Sampoerna Tumbuh <i>Photo News - Bank Sampoerna's Net Profit Grows</i>	5 April 2022	Bisnis Indonesia
<b>Joint Release Xendit Melakukan Investasi Strategis di Bank Sahabat Sampoerna</b> <b>Joint Release Xendit Makes Strategic Investment in Bank Sahabat Sampoerna</b>		
Xendit Genggam 14,96% Saham Bank Sahabat Sampoerna, Jalan Menuju Akuisisi? <i>Xendit Holds 14.96% Shares in Bank Sahabat Sampoerna, a Path to Acquisition?</i>	21 April 2022	Bisnis.com
Resmi! Xendit Investasi Strategis di Bank Sahabat Sampoerna, Jadi Akuisisi? <i>It's Official! Xendit Makes Strategic Investment in Bank Sahabat Sampoerna, So it's an Acquisition?</i>	21 April 2022	Bisnis.com
Xendit Resmi Jadi Pemegang Saham Bank Sahabat Sampoerna <i>Xendit Officially Becomes a Shareholder of Bank Sahabat Sampoerna</i>	21 April 2022	Cnbcindonesia.com
Fintech Xendit Jadi Investor Strategis Bank Sahabat Sampoerna <i>Fintech Xendit Becomes a Strategic Investor for Bank Sahabat Sampoerna</i>	21 April 2022	Katadata.co.id
Xendit Lakukan Investasi Strategis di Bank Sahabat Sampoerna <i>Xendit Makes Strategic Investment in Bank Sahabat Sampoerna</i>	21 April 2022	Kontan.co.id
Bukan Isapan Jempol, Xendit Masuk ke Bank Sahabat Sampoerna <i>Xendit Entering Bank Sahabat Sampoerna is Not a Faux Pas</i>	22 April 2022	Kontan.co.id
Xendit Resmi Jadi Pemegang Saham Bank Sampoerna <i>Xendit Officially Becomes a Shareholder of Bank Sampoerna</i>	22 April 2022	Kontan.co.id
Xendit Lakukan Investasi Strategis di Bank Sampoerna <i>Xendit Makes Strategic Investment in Bank Sampoerna</i>	22 April 2022	Kompas.com
Xendit Kini Kuasai Hampir 15 Persen Saham Bank Sampoerna (Updated) <i>Xendit Now Controls Nearly 15 Percent of Bank Sampoerna's Shares (Updated)</i>	22 April 2022	Dailysocial.id
(Update) Xendit Resmi Jadi Pemegang Saham Bank Sampoerna <i>(Update) Xendit Officially Becomes a Shareholder of Bank Sampoerna</i>	22 April 2022	Techinasia.com
Indonesian Unicorn Xendit Invests in Putera Sampoerna's Bank	25 April 2022	Forbes.com
Di Balik Akuisisi Fintech atas Bank Mini <i>Behind the Fintech Acquisition of Mini Bank</i>	26 April 2022	Bisnis Indonesia
Tekfin Kian Agresif Berkolaborasi dengan Bank <i>Fintech Becomes More Aggressive in Collaborating with Banks</i>	28 April 2022	Bisnis Indonesia

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<b>Bagi Paket Buka Puasa di 17 Kota</b> <i>Sharing Iftar Packages in 17 Cities</i>		
Bank Sahabat Sampoerna Berbagi Paket Buka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Provides Iftar Packages Simultaneously in 17 Cities Throughout Indonesia</i>	21 April 2022	Sriwijayamedia.com
Beri Paket Berbuka Puasa Serentak di 17 Kota <i>Giving Iftar Packages Simultaneously in 17 Cities</i>	21 April 2022	Detiksumsel.com
Bank Sahabat Sampoerna Beri Paket Berbuka Puasa Serentak di 17 Kota Indonesia <i>Bank Sahabat Sampoerna Gives Iftar Packages Simultaneously in 17 Cities in Indonesia</i>	21 April 2022	Metroterkini.com
Bank Sahabat Sampoerna Berbagi Paket Buka Puasa Serentak di 17 Kota se-Indonesia <i>Bank Sahabat Sampoerna Provides Iftar Packages Simultaneously in 17 Cities Across Indonesia</i>	21 April 2022	Metroriau.com
Bank Sahabat Sampoerna Bagikan Paket Sembako dan Alat Tulis Serentak di 17 Kota di Indonesia <i>Bank Sahabat Sampoerna Distributes Food Packages and Stationeries Simultaneously in 17 Cities in Indonesia</i>	21 April 2022	Surbaya.tribunnews.com
Bank Sahabat Sampoerna Sebar Paket Berbuka di 17 Kota Se-Indonesia <i>Bank Sahabat Sampoerna Distributes Iftar Packages in 17 Cities Across Indonesia</i>	21 April 2022	Kabarbisnis.com
Momen Ramadan, Bank Sahabat Sampoerna Bagikan Paket Buka Puasa di Makassar dan 16 Kota di Seluruh Indonesia <i>During Ramadan, Bank Sahabat Sampoerna Distributes Iftar Packages in Makassar and 16 Cities Throughout Indonesia</i>	21 April 2022	Makassar.tribunnews.com
Bank Sahabat Sampoerna Berbagi Paket Buka Puasa Serentak di 17 Kota <i>Bank Sahabat Sampoerna Provides Iftar Packages Simultaneously in 17 Cities</i>	21 April 2022	Makassar.sindonews.com
Bank Sahabat Sampoerna Beri Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Gives Iftar Packages Simultaneously in 17 Cities Throughout Indonesia</i>	21 April 2022	Jakarta.suaramerdeka.com
Bank Sahabat Sampoerna Bagi-Bagi Paket Buka Puasa <i>Bank Sahabat Sampoerna Distributes Iftar Packages</i>	21 April 2022	Jatengpos.co.id
Wujudkan Peduli pada Sesama, Bank Sahabat Sampoerna Berikan Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Realizing Caring for Others, Bank Sahabat Sampoerna Gives Iftar Packages Simultaneously in 17 Cities Throughout Indonesia</i>	21 April 2022	Bandungnewsphoto.com
Ramadhan, Bank Sahabat Sampoerna Beri Paket Berbuka Puasa di 17 Kota Seluruh Indonesia <i>During Ramadan, Bank Sahabat Sampoerna Distributes Iftar Packages Simultaneously in 17 Cities Throughout Indonesia</i>	21 April 2022	Radarbandung.id
Bank Sahabat Sampoerna Beri Paket Berbuka Puasa Serentak di 17 Kota se-Indonesia <i>Bank Sahabat Sampoerna Gives Iftar Packages Simultaneously in 17 Cities Across Indonesia</i>	21 April 2022	Sentaninews.id
Bank Sahabat Sampoerna Berikan Paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Gives Iftar Packages Simultaneously in 17 Cities Throughout Indonesia</i>	21 April 2022	Kabartanahpapua.com
Wujudkan Kepedulian Sesama, Bank Sampoerna Beri Paket Buka Puasa ke Masyarakat Kurang Beruntung <i>Realizing Caring for Others, Bank Sampoerna Gives Iftar Packages to Less Fortunate Communities</i>	21 April 2022	harianberkat.com
Bank Sahabat Sampoerna Beri paket Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Bank Sahabat Sampoerna Gives Iftar Packages Simultaneously in 17 Cities Throughout Indonesia</i>	21 April 2022	Kalbarnews.co.id
Bank Sahabat Sampoerna Berbuka Puasa Serentak di 17 Kota Seluruh Indonesia <i>Breaking Fast Simultaneously in 17 Cities Throughout Indonesia with Bank Sahabat Sampoerna</i>	21 April 2022	Pontianaknews.com
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<b>Rilis Grand Sampoerna Mobile Savings</b> <i>Publication of Sampoerna Mobile Savings Grand Prize</i>		
Penetrasi Bank Sahabat Sampoerna Lebih Terukur <i>Penetration of Bank Sahabat Sampoerna is More Measurable</i>	25 April 2022	Bisnis Indonesia
<i>Sampoerna Mobile Saving</i>	25 April 2022	Indonesia Shang Bao
Dikenalkan Awal Tahun, Sampoerna Mobile Banking Jangkau Puluhan Ribu Nasabah <i>Introduced at Beginning of Year, Sampoerna Mobile Banking Reaches Tens of Thousands of Customers</i>	26 April 2022	Tribunews.com
Apresiasi Nasabah, Bank Sahabat Sampoerna Gelar Undian Grand Prize <i>Bank Sahabat Sampoerna Holds a Grand Prize Draw as a Customer Appreciation Event</i>	26 April 2022	Sindonews.com
Baru Punya Mobile Banking Tahun Ini, Bank Sahabat Sampoerna Yakin Belum Telat Transformasi Digital <i>Just Launched Mobile Banking This Year, Bank Sahabat Sampoerna Believes It's Not Too Late for Digital Transformation</i>	26 April 2022	Bisnis.com
Pengundian Grand Prize Sampoerna Mobile Banking <i>Sampoerna Mobile Banking Grand Prize Draw</i>	26 April 2022	Beritasatu.com
Kembangkan Layanan Digital, Bank Sahabat Sampoerna Patok Pertumbuhan Kredit 8%-10% <i>Developing Digital Services, Bank Sahabat Sampoerna Benchmarks its Loan Growth by 8%-10%</i>	26 April 2022	Marketeers.com
Bank Sahabat Sampoerna Gelar Pengundian Grand Prize Sampoerna Mobile Saving <i>Bank Sahabat Sampoerna Holds Sampoerna Mobile Banking Grand Prize Draw</i>	26 April 2022	Marketplus.co.id
<i>Grand Prize Sampoerna Mobile Saving</i>	26 April 2022	Shangbaoidonesia.com
<i>Grand Prize Sampoerna Mobile Saving Seru Bersama HIVI!</i> <i>Sampoerna Mobile Saving Grand Prize Fun with HIVI!</i>	26 April 2022	Idxchannel.com
<b>Rilis Kinerja Bank Sahabat Sampoerna Kuartal I 2022</b> <i>Publication of Bank Sahabat Sampoerna's Performance First Quarter 2022</i>		
Kolaborasi dengan 'Fintech Lending', Bank Sahabat Sampoerna Cetak Kenaikan Laba Bersih 17,3% <i>Collaborating with 'Fintech Lending', Bank Sahabat Sampoerna Records a Net Profit Increase of 17.3%</i>	17 May 2022	Investor.id
Bank Sahabat Sampoerna Bukukan Laba Bersih Rp13,0 Miliar di Kuartal 1-2022 <i>Bank Sahabat Sampoerna Records a Net Profit of Rp13.0 Billion in Quarter 1-2022</i>	17 May 2022	Kontan.co.id
Kuartal I 2022, Bank Sahabat Sampoerna Bukukan Laba Rp13 Miliar <i>In the First Quarter of 2022, Bank Sahabat Sampoerna Records a Profit of Rp13 Billion</i>	17 May 2022	Infobanknews.com
Bank Sahabat Sampoerna Bukukan Laba Bersih Rp13 Miliar pada Triwulan I-2022 <i>Bank Sahabat Sampoerna Records Rp13 Billion Net Profit in the First Quarter of 2022</i>	17 May 2022	Antaraneews.com
Kuartal 1/2022, Bank Sahabat Sampoerna Cetak Laba Bersih Rp13 Miliar <i>In the First Quarter of 2022, Bank Sahabat Sampoerna Records a Net Profit of Rp13 Billion</i>	17 May 2022	Bisnis.com
Bank Sampoerna Bukukan Laba Bersih Rp13 Miliar pada Triwulan I-2022 <i>Bank Sampoerna Records Rp13 Billion Net Profit in the First Quarter of 2022</i>	17 May 2022	MediaIndonesia.com
Didukung Kredit, Bank Sahabat Sampoerna Catat Kenaikan Laba 17,3% <i>Supported by Credit, Bank Sahabat Sampoerna Records a 17.3% Profit Increase</i>	17 May 2022	Beritasatu.com
Naik 17,3%, Bank Sahabat Sampoerna Cetak Laba Bersih Rp13 Miliar di Kuartal I 2022 <i>Increasing by 17.3%, Bank Sahabat Sampoerna Records Rp13 Billion Net Profit in the First Quarter of 2022</i>	17 May 2022	Wartaekonomi.co.id
Berdayakan UMKM Hingga Pelosok, Bank Sahabat Sampoerna Manfaatkan Fintech <i>Empowering MSMEs to Remote Areas, Bank Sahabat Sampoerna Utilizes Fintech</i>	17 May 2022	Wartaekonomi.co.id
Bank Sahabat Sampoerna Capai Kinerja Positif Melalui Kolaborasi dengan Sejumlah Pihak <i>Bank Sahabat Sampoerna Achieves Positive Performance Through Collaboration with Several Parties</i>	17 May 2022	Industry.co.id

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Berdayakan UMM Hingga Pelosok, Bank Sahabat Sampoerna Manfaatkan <i>Fintech Empowering MSMEs to Remote Areas, Bank Sahabat Sampoerna Utilizes Fintech</i>	17 May 2022	Akurat.co
Sederet Bank Ini Siapkan Strategi untuk Kejar Modal Inti Rp3 Triliun <i>A Line of These Banks is Preparing a Strategy to Pursue a Core Capital of Rp3 Trillion</i>	18 May 2022	Kontan.co.id
<b>Feature Article Bank Sampoerna 2022: Bank Kejar Porsi Kredit UMKM</b> <i>Featured Article of Bank Sampoerna 2022: the Bank Pursues MSME Credit Portion</i>		
Strategi Biayai UMKM Diperkuat <i>MSME Financing Strategy Strengthened</i>	6 June 2022	Bisnis Indonesia
Bank Sahabat Sampoerna Salurkan 40% Kredit ke UMKM <i>Bank Sahabat Sampoerna Distributes 40% Loans to MSMEs</i>	6 June 2022	Antaraneews.com
Kuartal I 2022, Penyaluran Kredit UMKM Bank Sahabat Sampoerna 40% Lebih <i>Bank Sahabat Sampoerna's MSME Loans are Greater than 40% in the First Quarter of 2022</i>	6 June 2022	Tempo.co
Bank Sahabat Sampoerna Salurkan 40% Kredit ke UMKM <i>Bank Sahabat Sampoerna Distributes 40% Loans to MSMEs</i>	6 June 2022	Neraca.co.id
Bank Sahabat Sampoerna Salurkan 40% Kredit ke UMKM <i>Bank Sahabat Sampoerna Distributes 40% Loans to MSMEs</i>	6 June 2022	Investor Daily
Bank Sahabat Sampoerna Salurkan 40% Kredit ke UMKM <i>Bank Sahabat Sampoerna Distributes 40% Loans to MSMEs</i>	8 June 2022	Ekonomi Neraca
<b>Press Conference Grand Prize Sampoerna Mobile Saving di Makassar</b> <i>Press Conference of Sampoerna Mobile Saving Grand Prize in Makassar</i>		
Pengundian <i>Grand Prize Sampoerna Mobile Saving</i> <i>Sampoerna Mobile Saving Grand Prize Draw</i>	23 July 2022	Tribun Timur
Subsidi Bunga Kredit Berlanjut ke 2024 <i>Loans Interest Subsidy Continues to 2024</i>	23 July 2022	Fajar
Bank Sahabat Sampoerna Bagi-Bagi Hadiah Senilai Rp3M <i>Bank Sahabat Sampoerna Gives Out Prizes Worth Rp3 Billion</i>	23 July 2022	Berita Kota Makassar
<i>Sampoerna Mobile Saving Banking</i> Sambangi Makassar <i>Sampoerna Mobile Saving Banking Visits Makassar</i>	23 July 2022	Ujungpandang Ekspres
Foto: Bank Sahabat Sampoerna Manjakan Nasabah Lewat Undian <i>Grand Prize Sampoerna Mobile Saving</i> di Makassar <i>Photo: Bank Sahabat Sampoerna Indulges Customers Through Sampoerna Mobile Saving Grand Prize Draw in Makassar</i>	23 July 2022	Makassar.tribunews.com
<i>Grand Prize Sampoerna Mobile Saving</i> Hadir di Makassar 23 Juli 2022, Hadiah Utama Rp100 Juta <i>Sampoerna Mobile Saving Grand Prize to Visit Makassar on 23 July 2022, with Rp100 Million as the Grand Prize</i>	23 July 2022	Makassar.tribunews.com
Apresiasi Nasabah, <i>Grand Prize Sampoerna Mobile Saving</i> Hadir di Makassar <i>Sampoerna Mobile Saving Grand Prize in Makassar as Customer Appreciation Promotion</i>	23 July 2022	Makassar.tribunews.com
Makassar Jadi Kota Kedua Undian <i>Grand Prize Sampoerna Mobile Saving</i> , Hadiah Utama Rp100 Juta <i>Makassar Becomes the Second City of Sampoerna Mobile Saving Grand Prize Draw, with a Main Prize of Rp100 Million</i>	23 July 2022	Sulsel.fajar.co.id
Transaksi Digital di SMB Naik Dua Kali Lipat, Kini Ada 5.000 Rekening <i>Sampoerna Mobile Saving</i> <i>Digital Transactions at SMB have Doubled, Now There are 5,000 Sampoerna Mobile Saving Accounts</i>	23 July 2022	Sulsel.fajar.co.id
Konsisten Beri Nilai Tambah Bagi Nasabah, <i>Grand Prize Sampoerna Mobile Saving</i> Sambangi Makassar <i>Consistently Offering Added Value to Customers, Sampoerna Mobile Saving Grand Prize Visits Makassar</i>	23 July 2022	Daulatrakyat.id
Apresiasi Nasabah Bank Sampoerna Gelar Undian <i>Sampoerna Mobile Saving</i> di Makassar <i>Bank Sampoerna Holds Sampoerna Mobile Saving Draw in Makassar for Customer Appreciation</i>	23 July 2022	economy.rakyat.news
Undian <i>Grand Prize Sampoerna Mobile Saving</i> Hadir di Makassar 23 Juli 2022 <i>Sampoerna Mobile Saving Grand Prize Draw in Makassar on 23 July 2022</i>	23 July 2022	sulselsatu.com

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<i>Grand Prize Sampoerna Mobile Saving Banking Sambangi Makassar Sampoerna Mobile Saving Banking Grand Prize Visits Makassar</i>	23 July 2022	upeks.co.id
<i>Punya Ribuan Nasabah Mobile Saving, Bank Sahabat Sampoerna Beri Apresiasi Lewat Grand Prize Bank Sahabat Sampoerna Shows Appreciation for Its Thousands of Mobile Saving Clients by Offering Grand Prize</i>	23 July 2022	gosulsel.com
<i>Besok, Bank Sahabat Sampoerna akan Gelar Undian Grand Prize di Makassar Tomorrow, Bank Sahabat Sampoerna will Draw the Grand Prize in Makassar</i>	24 July 2022	Karebanusa.com
<i>Undian Grand Prize Sampoerna Mobile Saving akan Manjakan Nasabah di Kota Makassar Sampoerna Mobile Saving Grand Prize Draw Will Indulge Customers in Makassar</i>	24 July 2022	Portalmedia.id
<i>Setelah Jakarta, Grand Prize Sampoerna Mobile Saving Sambangi Makassar After Jakarta, Sampoerna Mobile Saving Grand Prize Event Will be Held in Makassar</i>	24 July 2022	Beritakotamakassar.com
<i>Apresiasi Pengguna SMB, Bank Sahabat Sampoerna Gelar Sultan Dadakan Appreciating SMB Users, Bank Sahabat Sampoerna Holds a 'Sultan Dadakan' (suddenly very rich) Event</i>	24 July 2022	Bacapesan.fajar.co.id
<i>Apresiasi Nasabah, Sahabat Bank Sampoerna Gelar Undian Grand Prize Mobile Saving di Makassar, Hadirkan Musisi Ternama Appreciating Customers, Bank Sahabat Sampoerna Holds Grand Prize Mobile Savings Draw in Makassar with Well-Known Musicians</i>	24 July 2022	Makassar.terkini.id
<i>Grand Prize Sampoerna Mobile Saving Sambangi Makassar Sampoerna Mobile Saving Banking Grand Prize Visits Makassar</i>	25 July 2022	Rctiplus.com
<i>Grand Prize Sampoerna Mobile Saving Sambangi Makassar Sampoerna Mobile Saving Banking Grand Prize Visits Makassar</i>	25 July 2022	Rakyatku.com
<i>Hingga Juni, 5 Ribu Masyarakat Telah Memiliki SMS As of June, 5 thousand People Already have SMS</i>	25 July 2022	Bisnissulawesi.com
<b>Feature Article Juli 2022: Pembiayaan UMKM Terdorong Kolaborasi Bank &amp; Fintech</b> <i>Feature Article in July 2022: MSME Financing Driven by Bank &amp; Fintech Collaboration</i>		
<i>Pengamat: Kolaborasi Bank-Tekfin Kunci Dorong Inklusi Keuangan UMKM Observer: Key Bank-Fintech Collaboration to Drive MSME Financial Inclusion</i>	27 July 2022	Antaranews.com
<i>Pengamat: Kolaborasi Bank-Tekfin Kunci Dorong Inklusi Keuangan UMKM Observer: Key Bank-Fintech Collaboration to Drive MSME Financial Inclusion</i>	27 July 2022	Berita.yahoo.com
<i>Pengamat Sebut Kolaborasi Bank-Tekfin Kunci Dorong Inklusi Keuangan UMKM Observer: Key Bank-Fintech Collaboration to Drive MSME Financial Inclusion</i>	27 July 2022	Aktual.com
<i>Kredit Mikro Topang UMKM MSME Support Micro Credit</i>	27 July 2022	Bisnis Indonesia
<b>Rilis Kinerja Bank Sahabat Sampoerna Kuartal II 2022</b> <i>Publication of Bank Sahabat Sampoerna's Performance Second Quarter 2022</i>		
<i>Fokus ke UMKM, Laba Bank Sahabat Sampoerna Tumbuh 44% Focusing on MSMEs, Bank Sahabat Sampoerna's Profit Grows by 44%</i>	31 July 2022	Ekonomi Neraca
<i>Pendapatan Bunga Turun, Bank Sahabat Sampoerna Jaga Pertumbuhan Laba Interest Income Drops, Bank Sahabat Sampoerna Maintains Profit Growth</i>	1 August 2022	Bisnis.com
<i>Laba Bank Sahabat Sampoerna Naik 44% Menjadi Rp26,6 Miliar Bank Sahabat Sampoerna's Profit Increased by 44% to Rp26.6 Billion</i>	2 August 2022	Kontan
<i>Bank Sahabat Sampoerna Raup Laba Rp26,6 M Bank Sahabat Sampoerna Earns a Profit of Rp26.6 Billion</i>	2 August 2022	Ujungpandang Ekspres
<i>Bank Sahabat Sampoerna Klaim NPL Terkendali, Apa Sebabnya? Bank Sahabat Sampoerna Claims That NPLs Are Under Control. Here's Why?</i>	2 August 2022	Bisnis.com
<i>Bank Sahabat Sampoerna Meraup Laba Rp26,6 Miliar Bank Sahabat Sampoerna Earns a Profit of Rp26.6 Billion</i>	2 August 2022	Kontan.co.id
<i>Bank Sahabat Sampoerna Catat Laba Rp26,6 Miliar di Kuartal II 2022 Bank Sahabat Sampoerna Records a Profit of Rp26.6 Billion in the Second Quarter of 2022</i>	2 August 2022	Tribunnews.com
<i>Pemulihan Ekonomi Terus Berlanjut, Bank Sahabat Sampoerna Siap Pacu Pertumbuhan Economic Recovery Continues, Bank Sahabat Sampoerna is Ready to Boost Growth</i>	2 August 2022	Theiconomics.com

Judul Title	Tanggal Date	Media Media
Fokus ke UMKM, Laba Bank Sahabat Sampoerna Naik 44% di Semester I-2022 <i>Focusing on MSMEs, Bank Sahabat Sampoerna's Profit Increased by 44% in Semester I-2022</i>	2 August 2022	Infobank.com
Pemulihan Ekonomi Berlanjut, Bank Sahabat Sampoerna Siap Pacu Pertumbuhan UMKM <i>Economic Recovery Continues, Bank Sahabat Sampoerna is Ready to Boost MSME Growth</i>	2 August 2022	Wartaekonomi.co.id
Kuartal II 2022, Bank Sahabat Sampoerna Raup Cuan Rp26,6 Miliar <i>In the Second Quarter of 2022, Bank Sahabat Sampoerna Earns Rp26.6 billion</i>	2 August 2022	Wartaekonomi.co.id
Paruh Tahun 2022, Laba Bank Sahabat Sampoerna Melonjak 44% <i>Bank Sahabat Sampoerna's Profits Soar by 44% in the First Half of 2022</i>	2 August 2022	Beritasatu.com
Pacu Pertumbuhan UMKM, Bank Sampoerna Beri Fasilitas Pembiayaan Usaha <i>Bank Sampoerna Offers Business Financing Facilities to Promote MSME Growth</i>	2 August 2022	Idxchannel.com
Bank Sahabat Sampoerna Siap Pacu Pertumbuhan UMKM <i>Bank Sahabat Sampoerna is Ready to Boost MSME Growth</i>	2 August 2022	Industry.co.id
Bank Berhasil Jaga Margin <i>The Bank Manages to Maintain Margin</i>	3 August 2022	Bisnis Indonesia
<b>Photo Opp Bank Sahabat Sampoerna: UMKM Bank Sahabat Sampoerna</b> <i>Bank Sahabat Sampoerna Photo Opp: Bank Sahabat Sampoerna MSME</i>		
Komitmen Bank Sahabat Sampoerna Memajukan UMKM <i>Bank Sahabat Sampoerna's Commitment to Advancing MSMEs</i>	19 October 2022	Tribunnews.com
Berita Foto - Komitmen Bank Sampoerna Memajukan UMKM <i>Photo News - Bank Sampoerna's Commitment to Advancing MSMEs</i>	20 October 2022	Bisnis Indonesia
Berita Foto - Kredit Sektor UMKM <i>Photo News - MSME Sector Loans</i>	20 October 2022	Harian Kontan
Bank Sampoerna Terus Dorong UMKM Melalui Dukungan Pendanaan <i>Bank Sampoerna Continues to Encourage MSMEs Through Funding Support</i>	20 October 2022	Bisnis.com
Komitmen Bank Sahabat Sampoerna Memajukan UMKM <i>Bank Sahabat Sampoerna's Commitment to Advancing MSMEs</i>	20 October 2022	Infobanknews.com
Komitmen Bank Sahabat Sampoerna Memajukan UMKM <i>Bank Sahabat Sampoerna's Commitment to Advancing MSMEs</i>	20 October 2022	Rctiplus.com
<b>Distribusi Rilis Kinerja Kuartal III 2022 Bank Sahabat Sampoerna</b> <i>Publication of Bank Sahabat Sampoerna's Performance Third Quarter 2022</i>		
Laba Bank Sahabat Sampoerna Turun 49,39% Jadi Rp28,2 Miliar pada Kuartal III 2022 <i>Bank Sahabat Sampoerna's Profit Fell by 49.39% to Rp28.2 Billion in the Third Quarter of 2022</i>	28 October 2022	Kontan.co.id
Bank Sahabat Sampoerna Apresiasi Kebijakan Regulator Dorong Perekonomian <i>Bank Sahabat Sampoerna Appreciates Regulatory Policies to Boost the Economy</i>	29 October 2022	Investor Daily Indonesia
Laba Bersih Bank Sahabat Sampoerna Turun 33% Jadi Rp28,2 Miliar di Kuartal III 2022 <i>Bank Sahabat Sampoerna's Net Profit Decreased by 33% to Rp28.2 Billion in the Third Quarter of 2022</i>	29 October 2022	Kompas.com
Laba Bersih Bank Sahabat Sampoerna Turun 33% di Kuartal III <i>Bank Sahabat Sampoerna's Net Profit Fell by 33% in the Third Quarter</i>	29 October 2022	Bisnis.com
Aset Bank Sahabat Sampoerna Tumbuh 10% Jadi Rp13,4 Triliun pada Kuartal III/2022 <i>Bank Sahabat Sampoerna's Assets Grows by 10% to Rp13.4 Trillion in the Third Quarter of 2022</i>	29 October 2022	Bisnis.com
Optimalkan Pemanfaatan Teknologi Digital, Bank Sahabat Sampoerna Pacu Pertumbuhan UMKM <i>Optimizing the Utilization of Digital Technology, Bank Sahabat Sampoerna Stimulates MSME Growth</i>	29 October 2022	Sindonews.com
Bank Sahabat Sampoerna Cetak Laba Rp617 Miliar di Kuartal III 2022 <i>Bank Sahabat Sampoerna Makes a Profit of Rp617 Billion in the Third Quarter of 2022</i>	29 October 2022	Idxchannel.com
Bank Sahabat Sampoerna Bukukan Laba Rp28,2 Miliar di Kuartal-III 2022 <i>Bank Sahabat Sampoerna Records a Profit of Rp28.2 Billion in the Third Quarter of 2022</i>	29 October 2022	Infobanknews.com

Judul Title	Tanggal Date	Media Media
Hingga Kuartal III 2022, Bank Sampoerna Bukukan Pendapatan Bunga Bersih Rp617 Miliar <i>Up to Third Quarter 2022, Bank Sampoerna Records Total Interest Income of Rp617 Billion</i>	29 October 2022	Tribunnews.com
Bank Sahabat Sampoerna Makin Solid Dukung UMKM Bertumbuh <i>Bank Sahabat Sampoerna Grows More Solid in Supporting MSMEs Development</i>	29 October 2022	Industry.co.id
Andalkan Kolaborasi, Bank Sahabat Sampoerna Makin Solid Dukung UMKM Bertumbuh <i>Relying on Collaboration, Bank Sahabat Sampoerna Grows More Solid in Supporting MSME Growth</i>	29 October 2022	Harianberkat.com
Bank Sahabat Sampoerna Raup Laba Rp617 Miliar di Triwulan III/2022 <i>Bank Sahabat Sampoerna Earns a Profit of Rp617 Billion in Quarter III/2022</i>	29 October 2022	Kabarbisnis.com
Kuartal III, Bank Sampoerna Raup Laba Bersih Rp28,2 Miliar <i>In the Third Quarter, Bank Sampoerna Earns a Net Profit of Rp28.2 Billion</i>	29 October 2022	validnews.id
Bank Sahabat Sampoerna Konsisten Dukung Pelaku UMKM di Tanah Air <i>Bank Sahabat Sampoerna Consistently Supports MSMEs in Indonesia</i>	29 October 2022	Balipuspanews.com
Bank Sahabat Sampoerna Konsisten Dukung Pelaku UMKM di Tanah Air <i>Bank Sahabat Sampoerna Consistently Supports MSMEs in Indonesia</i>	29 October 2022	Cakrawalanews.com
Andalkan Kolaborasi, Bank Sahabat Sampoerna Makin Solid Dukung UMKM Bertumbuh <i>Relying on Collaboration, Bank Sahabat Sampoerna Grows More Solid in Supporting MSME Growth</i>	29 October 2022	Sriwijayamedia.com
Bank Sahabat Sampoerna Makin Solid Dukung UMKM Bertumbuh <i>Bank Sahabat Sampoerna Grows More Solid in Supporting MSMEs Growth</i>	29 October 2022	Jatengpos.co.id
Kuartal III, Bank Sahabat Sampoerna Cetak Laba Rp28,2 Miliar <i>In the Third Quarter, Bank Sahabat Sampoerna Records a Profit of Rp28.2 Billion</i>	31 October 2022	Ekonomi Neraca
<b>Undian Grand Prize SMS di Medan</b> <i>SMS Grand Prize Draw in Medan</i>		
Bertajuk 'Sultan Dadakan Sumut', Bank Sahabat Sampoerna Gelar Undian Grand Prize <i>Titled 'Sultan Dadakan Sumut' (suddenly very rich in North Sumatra), Bank Sahabat Sampoerna Holds a Grand Prize Draw</i>	29 October 2022	Sumutpos.jawapos.com
Warga Sumut Diajak Jadi Sultan Dadakan Lewat Grand Prize Sampoerna Mobile Saving <i>North Sumatran Residents Invited to Become 'Sultan Dadakan' (suddenly very rich) Through Sampoerna Mobile Saving Grand Prize</i>	29 October 2022	Analisadaily.com
Bank Sahabat Sampoerna Ajak Warga Sumut Jadi "Sultan Dadakan" <i>Bank Sahabat Sampoerna Invites North Sumatran Residents to Become 'Sultan Dadakan' (suddenly very rich)</i>	29 October 2022	Seputarsumut.com
Ajak Warga Sumut Jadi 'Sultan Dadakan' Bank Sahabat Sampoerna Gelar Grand Prize Sampoerna Mobile Saving <i>Bank Sahabat Sampoerna Invites North Sumatran Residents to Become "Sultan Dadakan" (suddenly very rich) Through Sampoerna Mobile Saving Grand Prize</i>	29 October 2022	Harian9.com
Bank Sahabat Sampoerna Gelar Grand Prize Sampoerna Mobile Saving <i>Bank Sahabat Sampoerna Holds Sampoerna Mobile Savings Grand Prize</i>	29 October 2022	Medanposonline.com
Warga Sumut Jadi Sultan Dadakan Lewat Grand Prize Sampoerna Mobile Saving <i>North Sumatran Residents Become 'Sultan Dadakan' (suddenly very rich) Through Sampoerna Mobile Savings Grand Prize</i>	29 October 2022	Globalmedan.com
Apresiasi Nasabah, Bank Sahabat Sampoerna Ajak Warga Sumut Jadi 'Sultan Dadakan' <i>Appreciating Customers, Bank Sahabat Sampoerna Invites North Sumatran Residents to Become 'Sultan Dadakan' (suddenly very rich)</i>	29 October 2022	Pewarta.co
Massa Antusias Ikuti Grand Prize Sampoerna Mobile Saving "Sultan Dadakan Sumut" <i>Enthusiastic Crowd Participates in Sampoerna Mobile Saving Grand Prize "Sultan Dadakan Sumut" (suddenly very rich in North Sumatera)</i>	29 October 2022	Hariansib.com
Bank Sahabat Sampoerna Gelar Grand Prize, Ajak Warga Sumut Jadi "Sultan Dadakan" <i>Bank Sahabat Sampoerna Holds Grand Prize, Inviting North Sumatran Residents to Become "Sultan Dadakan" (suddenly very rich)</i>	29 October 2022	Beritasore.co.id

Judul Title	Tanggal Date	Media Media
Bank Sahabat Sampoerna Gelar <i>Grand Prize Sampoerna Mobile Saving</i> <i>Bank Sahabat Sampoerna Holds Sampoerna Mobile Saving Grand Prize</i>	29 October 2022	Wartaekonomi.co.id
Ajak Warga Sumut Jadi “Sultan Dadakan” Bank Sahabat Sampoerna Gelar <i>Grand Prize Sampoerna Mobile Saving</i> <i>Inviting North Sumatran Residents to Become “Sultan Dadakan” (suddenly very rich), Bank Sahabat Sampoerna Holds Sampoerna Mobile Saving Grand Prize</i>	29 October 2022	Waspada.id
Bank Sampoerna Gelar <i>Grand Prize Sampoerna Mobile Saving</i> “Sultan Dadakan Sumut” <i>Bank Sahabat Sampoerna Holds Sampoerna Mobile Saving Grand Prize “Sultan Dadakan Sumut” (suddenly very rich in North Sumatra)</i>	29 October 2022	Sumut.antarnews.com
Bank Sampoerna Gelar <i>Grand Prize Sampoerna Mobile Saving</i> , Ajak Warga Sumut Jadi ‘Sultan Dadakan’ <i>Bank Sahabat Sampoerna Holds Sampoerna Mobile Saving Grand Prize, Inviting North Sumatran Residents to Become ‘Sultan Dadakan’ (suddenly very rich)</i>	29 October 2022	Mimbarumum.co.id
Bank Sampoerna Gelar <i>Grand Prize Sampoerna Mobile Saving</i> <i>Bank Sampoerna Holds Sampoerna Mobile Saving Grand Prize</i>	29 October 2022	Rctiplus.com
Ajak Warga Medan Jadi “Sultan Dadakan”, Bank Sahabat Sampoerna Gelar <i>Grand Prize Sampoerna Mobile Saving</i> <i>Inviting North Sumatran Residents to Become “Sultan Dadakan”(suddenly very rich), Bank Sahabat Sampoerna Holds Sampoerna Mobile Saving Grand Prize</i>	30 October 2022	Koran Metro24
Bank Sahabat Sampoerna Gelar <i>Grand Prize</i> <i>Bank Sahabat Sampoerna Holds Grand Prize Draw</i>	31 October 2022	Koran Mimbar Umum
<b>Feature Article November 2022: Open Banking, Tuas Bagi Masa Depan Perbankan dan UMKM</b> <i>Featured Article November 2022: Open Banking, Leverage for the Future of Banking and MSMEs</i>		
<i>Open Banking</i> adalah Masa Depan Perbankan dan UMKM <i>Open Banking is the Future of Banking and MSMEs</i>	10 November 2022	Tribunnews.com
<i>Open Banking</i> Hilangkan Kompetisi Perbankan dan <i>Fintech</i> dan Mengerucut Menjadi Kolaborasi <i>Open Banking Eliminates Banking and Fintech Competition, Leading to Collaboration</i>	14 November 2022	Mediaindonesia.com
Peneliti Celios: <i>Open Banking</i> , Masa Depan Perbankan dan UMKM <i>Celios Researcher: Open Banking, The Future of Banking and MSMEs</i>	14 November 2022	Sindonews.com
Peneliti Celios: <i>Open Banking</i> , Masa Depan Perbankan dan UMKM <i>Celios Researcher: Open Banking, The Future of Banking and MSMEs</i>	14 November 2022	Obligasi.id

### Media Gathering dan Media Visit

Bank menyelenggarakan beberapa kegiatan dalam rangka silaturahmi dan menjalin hubungan yang lebih baik lagi dengan insan media selama tahun 2022 melalui kegiatan *media gathering* dan *media visit* sebagai berikut.

#### 1. Media Gathering

Kegiatan Title	Tanggal Date	Tempat Place
<i>Editor Roundtable Meeting</i>	9 February 2022	Virtual Zoom
<i>Editor Roundtable Meeting</i>	14 March 2022	Virtual Zoom
<i>Editor Roundtable Meeting</i>	19 April 2022	Virtual Zoom
Pelatihan Memahami Laporan Keuangan Publikasi <i>Training on Understanding Publication of Financial Statements</i>	22 June 2022	Gedung Sampoerna Strategic Square <i>Sampoerna Strategic Square Building</i>

### Media Gathering and Media Visits

The Bank organizes several activities for the purpose of gathering and building better relationship with the media in 2022 through *media gathering* and *media visits* as follows.

#### 1. Media Gathering

Kegiatan Title	Tanggal Date	Tempat Place
Press Conference - GP Sampoerna Mobile Banking di Makassar <i>Press Conference - Sampoerna Mobile Banking Grand Prize in Makassar</i>	13 July 2022	ARNUM Warung Kopi. Jl. Tupai No. 2, Mamajang Luar, Kec. Mamajang, Kota Makassar, 90132, Sulawesi Selatan
Press Conference - GP Sampoerna Mobile Banking di Medan <i>Press Conference - Sampoerna Mobile Banking Grand Prize in Medan</i>	28 October 2022	Ring Road City Walk (Atrium) Medan
Lunch with Media	22 September 2022	Resto The ACRE - Menteng
Kunjungan ke Nasabah Binaan <i>Visits to Fostered Customers</i>	30 September 2022	Narogong - Bekasi

## 2. Media Visit

## 2. Media Visit

Kegiatan Title	Tanggal Date	Tempat Place
Redaksi CNBC Indonesia <i>Editor of CNBC Indonesia</i>	18 February 2022	Virtual Zoom
Redaksi Berita Satu Media Holding <i>Berita Satu Media Holding Editor</i>	29 June 2022	Kantor Redaksi Berita Satu Media Holding <i>Berita Satu Media Holding Editor Office</i>

# Rencana Strategis Bank

## Bank's Strategic Plan

Menyikapi perubahan lingkungan eksternal yang dinamis dan penyesuaian terhadap perubahan perundang-undangan yang berlaku, Bank Sahabat Sampoerna senantiasa mengkaji strategi bisnis, baik untuk jangka pendek, menengah, ataupun jangka Panjang, yang dituangkan dalam Rencana Bisnis Bank. Rencana strategis tersebut diuraikan sebagai berikut.

### 1. Rencana Strategis Jangka Pendek

- Mempertahankan *risk-based bank rating* (RBBR) dan *good corporate governance* (GCG) di peringkat 2;
- Tingkat pertumbuhan kredit sebesar 12%;
- Tingkat pertumbuhan dana pihak ketiga (DPK) sebesar 11,1%;
- Peningkatan kompetensi dan keahlian SDM;
- Peningkatan penerapan manajemen risiko;
- Peningkatan kualitas pengendalian internal;
- Menjalankan kegiatan usaha sesuai dengan ketentuan serta mempertahankan dan meningkatkan modal inti;
- Tingkat *non-performing loan* (NPL) di bawah 5%;

*Responding to the dynamic changes in external environment and adjustments to amendments to applicable laws, Bank Sahabat Sampoerna constantly reviews its business strategies, for the short-, medium-, and long-term, as outlined in the Bank's Business Plan. The strategic plan is described as follows.*

### 1. Short-term Strategic Plans

- To maintain the risk-based bank rating (RBBR) and good corporate governance (GCG) in rating 2;*
- Loan growth rate of 12%;*
- Growth rate of third-party funds (DPK) of 11.1%;*
- HR competency and expertise improvement;*
- Improved risk management implementation;*
- Improved internal control quality;*
- Conducting business activities in accordance with the provisions, as well as maintaining and increasing core capital;*
- The level of non-performing loans (NPL) below 5%;*

- i. Menerapkan strategi pengambilalihan agunan yang diambil alih (AYDA) sebagai salah satu cara untuk mengendalikan tingkat NPL; dan
- j. Penerapan prinsip *know your customer* (KYC) dalam rangka pelaksanaan APU-PPT.

## 2. Rencana Strategis Jangka Menengah

- a. Mempertahankan peringkat RBBR 2 dengan tetap memonitor setiap komponen RBBR serta meningkatkan *risk awareness* dan *compliance culture* seluruh staf Bank melalui pelatihan dan sosialisasi;
- b. Jumlah modal inti akan terus ditingkatkan melalui strategi pertumbuhan organik (*internal growth*) dan juga melalui strategi rencana penambahan modal;
- c. Sejalan dengan pencapaian modal inti di atas, maka sesuai dengan strata API yang dipilih, Bank akan tetap menjalankan kegiatan usaha perbankan yang berfokus pada UMKM;
- d. Dalam upaya meningkatkan struktur pendanaan yang sehat, di samping tetap meningkatkan penghimpunan DPK, Bank akan mengupayakan diperolehnya alternatif sumber-sumber pendanaan lainnya, seperti penerbitan surat berharga maupun pinjaman lainnya;
- e. Bank akan terus berupaya meningkatkan kualitas serta menyesuaikan penerapan APU-PPT sehingga sesuai dengan ketentuan perundang-undangan yang berlaku;
- f. Bank secara aktif berpartisipasi dalam agenda PPATK dan Lembaga Pengawas dan Pengatur (LPP), dalam *pilot project* pelaporan menggunakan aplikasi GoAML; sebagai bank *pilot* dalam pelaksanaan *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF); dan dalam pembaharuan *National Risk Assessment on Money Laundering and Terrorism Financing/Proliferation Financing* (NRA on ML/TF/PF);
- g. 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
- h. Menjadi Bank Devisa.

- i. *Implementing strategy for repossession of foreclosed assets (AYDA) as a way to control NPL levels; and*
- j. *Applying the principle of know your customer (KYC) in the context of implementing AML-CTF.*

## 2. Medium-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 quantity of core capital will continuously be increased through organic growth strategy (internal growth) and strategy of planning to increase capital;*
- c. *In line with the aforementioned core capital achievement and chosen API strata, the Bank will continue to engage in banking operations with a focus on MSMEs;*
- d. *The Bank will look for other alternative sources of funding, such as issuing securities or other loans. This improves a healthy funding structure and continues to increase Third-Party Funds collection;*
- e. *The Bank will keep working to improve quality and modify how AML-CTF is implemented to ensure that it complies with all relevant laws and regulations;*
- f. *The Bank actively participates in PPATK (Indonesian Financial Transaction Reports and Analysis Center) and Supervisory and Regulatory Agency (LPP) agendas, in the pilot project of reporting by using GoAML application; as a pilot bank for implementing the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF); and updating the National Risk Assessment on Money Laundering and Terrorism Financing/Proliferation Financing (NRA on ML/TF/PF);*
- g. *The Bank will constantly monitor the performance of its branches and modify the office network as necessary by adding, closing, or relocating branch offices, sub-branch offices, and/or functional offices; and*
- h. *Become a Foreign Exchange Bank.*

### 3. Rencana Strategis Jangka Panjang

- Berkomitmen untuk terus menjaga kelangsungan usaha Bank secara jangka panjang;
- Memberikan nilai kepada masyarakat sekitar, karena tujuan Bank bukan hanya semata-mata untuk memperoleh keuntungan;
- Terus-menerus membangun *brand awareness* dan memperluas jaringan kantor secara selektif sebagai investasi jangka panjang; dan
- Bank secara konsisten mengembangkan platform usaha yang lebih bervariasi.

### 3. Long-Term Strategic Plan

- Committed to always maintaining the Bank's business continuity in the long-term;
- Providing value to the surrounding community because the Bank's goals extend beyond just making a profit;
- Continually building brand awareness and selectively expanding the office network as a long-term investment; and
- The Bank consistently develops more varied business platform.

## Pernyataan dan Praktik Bad Corporate Governance *Statement and Practices of Bad Corporate Governance*

Bank Sahabat Sampoerna berkomitmen untuk senantiasa meningkatkan performa bisnis dengan baik. Oleh karena itu, Bank sangat menghindari berbagai praktik *bad corporate governance* yang dapat mengganggu penerapan Tata Kelola Perusahaan (GCG). Komitmen tersebut diungkapkan pada tabel berikut.

Bank Sahabat Sampoerna is committed to continuously improving its business performance. Therefore, the Bank strictly avoids various bad corporate governance practices that can interfere with the implementation of Good Corporate Governance (GCG). The commitment is disclosed in the following table.

Uraian <i>Description</i>	Praktik <i>Practice</i>
Adanya laporan sebagai Bank yang mencemari lingkungan <i>There is a report that the Bank pollutes the environment</i>	Nihil <i>None</i>
Perkara penting yang sedang dihadapi oleh Bank, anggota Dewan Komisaris, dan/atau Direksi yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan <i>Significant cases currently faced by the Bank, members of Board of Commissioners, and/or members of Board of Directors are not disclosed in the Annual Report</i>	Nihil <i>None</i>
Ketidakpatuhan dalam pemenuhan kewajiban perpajakan <i>Non-compliance in fulfilling tax obligations</i>	Nihil <i>None</i>
Ketidaksesuaian penyajian Laporan Tahunan dan Laporan Keuangan dengan peraturan yang berlaku dan Standar Akuntansi Keuangan <i>Inconsistency of presentation of Annual Report and Financial Statements with the applicable regulations and Financial Accounting Standards (SAK)</i>	Nihil <i>None</i>
Kasus terkait buruh dan karyawan <i>Cases related to workers and employees</i>	Nihil <i>None</i>
Tidak terdapat pengungkapan segmen operasi <i>There is no disclosure of operating segments</i>	Nihil <i>None</i>
Terdapat ketidaksesuaian antara Laporan Tahunan <i>hardcopy</i> dengan Laporan Tahunan <i>softcopy</i> <i>There is a discrepancy between the hardcopy of Annual Report and the softcopy of Annual Report</i>	Nihil <i>None</i>

## Transparansi Kondisi Keuangan dan Non-Keuangan Bank yang Belum Diungkap dalam Laporan Lain

### *Transparency of the Bank's Financial and Non-Financial Condition that is Not Yet Disclosed in Other Reports*

Bank 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 situs web 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 berupaya untuk mengelola dan menjalankan kegiatan bisnis dengan baik dan bersih, tanpa adanya intervensi dari pemilik ataupun pihak lainnya, serta perselisihan internal ataupun permasalahan lain, khususnya yang muncul sebagai dampak kebijakan remunerasi yang diterapkan oleh Bank. Sepanjang tahun 2022, Bank telah melakukan proses bisnis sesuai dengan pedoman pada prinsip-prinsip Tata Kelola Perusahaan (GCG), Kode Etik, *Sampoerna Way*, serta peraturan perundang-undangan yang berlaku untuk mengurangi dampak negatif yang dihasilkan dari keputusan dan aktivitas operasional Bank.

*Bank Sahabat Sampoerna manages and runs its business in a proper and clean manner, without any intervention from owners or other parties, nor internal disputes or other problems, particularly those arising due to the remuneration policy applied by the Bank. Throughout 2022, the Bank performed its business process in accordance with guidelines on the principles of Good Corporate Governance (GCG), Code of Conduct, Sampoerna Way, and the applicable laws and regulations to reduce the negative impact resulting from the Bank's operational decisions and activities.*