



# **TATA KELOLA PERUSAHAAN**

***Corporate Governance***







# Komitmen dan Tujuan Penerapan Tata Kelola Perusahaan

## *Commitments and Objectives of Corporate Governance Implementation*

Bank Sahabat Sampoerna berkomitmen untuk menerapkan praktik Tata Kelola Perusahaan yang baik (Good Corporate Governance/GCG). Dengan fokus pada kepatuhan terhadap peraturan yang berlaku, tanggung jawab organ-organ internal yang ditingkatkan, dan pembentukan mekanisme kerja terintegrasi, Bank Sahabat Sampoerna senantiasa memastikan bahwa semua proses bisnis memberikan nilai terbaik bagi pemangku kepentingan. Hal ini juga diarahkan untuk memperlakukan Pemegang Saham dan pihak lain secara adil serta mengurangi risiko pelanggaran yang dapat merugikan reputasi Bank.

### Dasar Penerapan Tata Kelola Perusahaan

Penerapan Tata Kelola Perusahaan (GCG) di Bank Sahabat Sampoerna berlandaskan pada berbagai peraturan yang telah 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. 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.
8. Peraturan Bank Indonesia No. 3 tahun 2023 tentang Pelindungan Konsumen Bank Indonesia.
9. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor 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.

Bank Sahabat Sampoerna is committed to implementing Good Corporate Governance (GCG) practices. Our focus is on compliance with applicable regulations, enhancing the responsibilities of internal organs, and establishing integrated work mechanisms, Bank Sahabat Sampoerna continually ensures that all business processes deliver optimal value for stakeholders. This commitment also extends to treating shareholders and other parties equitably, thereby mitigating the risk of violations that could potentially harm the Bank's reputation.

### Basis of Implementation of Corporate Governance

The implementation of Good Corporate Governance (GCG) at Bank Sahabat Sampoerna is based on 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. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector.
8. Bank Indonesia Regulation No. 3 of 2023 on Bank Indonesia Consumer Protection.
9. Financial Services Authority Circular No. 17/SEOJK.07/2018 on Guidelines to Implement Customer Complaint Services in the Financial Services Sector.
10. Financial Services Authority Regulation No. 18/POJK.07/2018 on Customer Complaint Services in Financial Services Sector.
11. Financial Services Authority Regulation No. 17/POJK.03/2014 and Financial Services Authority Circular No. 14/SEOJK.03/2015 on Implementation of Integrated Risk Management for Financial Conglomeration.

12. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 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. 9/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 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. 17 tahun 2023 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
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. 9/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 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. 17 of 2023 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



- 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. 24/SEOJK.03/2021 Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum.
36. Peraturan Bank Indonesia No. 18/5/PBI/2016 tentang Perubahan atas 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
- 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. 24/SEOJK.03/2021 on Calculation of Risk-Weighted Assets for Credit Risk Using a Standardized Approach for Commercial Banks.
36. Bank Indonesia Regulation No. 18/5/PBI/2016 concerning Amendments to Bank Indonesia Regulation No. 17/9/PBI/2015 on Administering Fund Transfer and Scheduled Clearing by Bank Indonesia as amended by Bank Indonesia Regulation No. 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

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| <p>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.</p> <p>38. Peraturan Bank Indonesia No. 21/10/PBI/2019 tanggal 30 Agustus 2019 tentang Pengelolaan Uang Rupiah.</p> <p>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.</p> <p>40. Peraturan Bank Indonesia No. 23/6/PBI/2021 tentang Penyedia Jasa Pembayaran.</p> <p>41. Peraturan Otoritas Jasa Keuangan No.46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.</p> <p>42. Roadmap Good Corporate Governance Otoritas Jasa Keuangan.</p> <p>43. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021.</p> | <p>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.</p> <p>38. Bank Indonesia Regulation No. 21/10/PBI/2019 dated 30 August 2019 on Management of Rupiah Money.</p> <p>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.</p> <p>40. Bank Indonesia Regulation No. 23/6/PBI/2021 on Payment Service Providers.</p> <p>41. Financial Services Authority Regulation No.46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks.</p> <p>42. Roadmap of Good Corporate Governance of the Financial Services Authority.</p> <p>43. General Guidelines for Indonesian Corporate Governance (PUGKI) 2021.</p> |
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## Penerapan Prinsip Tata Kelola Perusahaan

Praktik-praktik terbaik dalam penerapan Tata Kelola Perusahaan (GCG) senantiasa disesuaikan dengan prinsip-prinsip GCG yang terdiri dari transparansi, akuntansi, tanggung jawab, independensi, serta kewajaran dan kesetaraan (TARIF), yang dijelaskan sebagai berikut.

## Implementation of Corporate Governance Principles

Best practices in implementing Corporate Governance (GCG) are always adapted to GCG principles, which consist of transparency, accounting, responsibility, independence, as well as fairness and equality (TARIF), explained as follows.

Prinsip-Prinsip GCG GCG principles	Penjelasan Description	
 <p><b>Transparansi</b> Transparency</p>	<p>Menyediakan informasi yang material, tepat waktu, relevan, akurat, dan jelas, serta dapat diakses oleh para pemangku kepentingan melalui situs web Bank (<a href="http://www.banksampoerna.com">www.banksampoerna.com</a>).</p>	<p>Providing material, timely, relevant, accurate, and clear information that can be accessed by stakeholders through the Bank's website (<a href="http://www.banksampoerna.com">www.banksampoerna.com</a>).</p>
 <p><b>Akuntabilitas</b> Accountability</p>	<p>Menetapkan fungsi, tugas, dan tanggung jawab seluruh komponen organisasi Bank dengan berlandaskan pada Visi, Misi, dan Tujuan Bank serta Sampoerna Way.</p>	<p>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.</p>
 <p><b>Tanggung Jawab</b> Responsibility</p>	<p>Mematuhi peraturan perundang-undangan yang berlaku, berpegang pada prinsip kehati-hatian, pengelolaan Bank yang sehat, dan melaksanakan tanggung jawab sosial perusahaan.</p>	<p>Complying with applicable laws and regulations, adhering to prudential principles, managing bank soundness, and implementing corporate social responsibility.</p>
 <p><b>Independensi</b> Independency</p>	<p>Meminimalkan terjadinya benturan kepentingan dalam pengambilan keputusan.</p>	<p>Minimizing conflicts of interest in decision making.</p>
 <p><b>Kewajaran dan Kesetaraan</b> Fairness and Equality</p>	<p>Memastikan perlakuan yang setara dan adil dalam memenuhi hak para pemangku kepentingan.</p>	<p>Assuring equal and fair treatment in meeting stakeholders' rights.</p>



# Struktur, Mekanisme, dan Kebijakan Tata Kelola Perusahaan

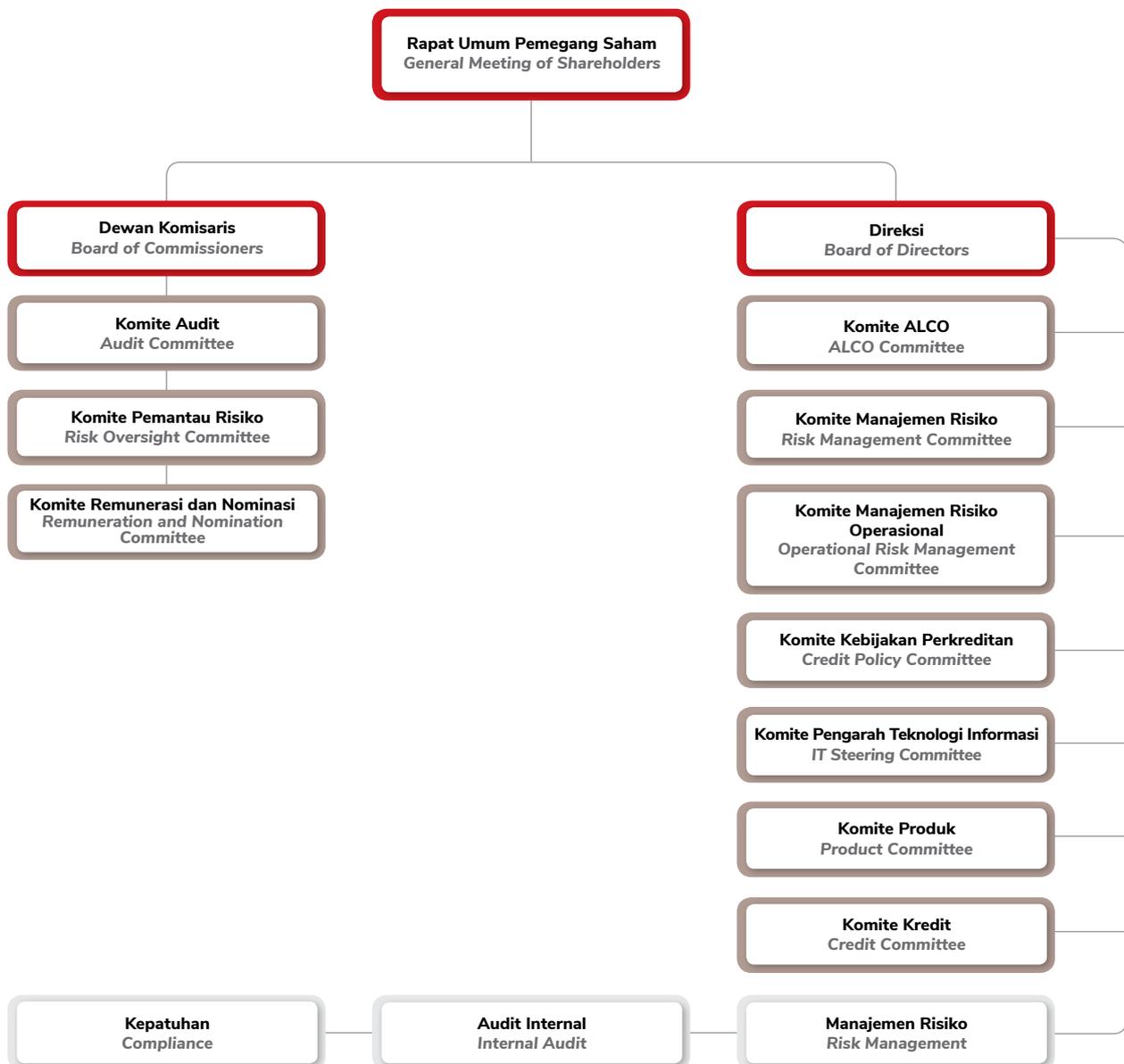
## Structure, Mechanism, and Policy of Good Corporate Governance

### Struktur Tata Kelola Perusahaan

Struktur GCG Bank Sahabat Sampoerna dibentuk dengan berpedoman pada Undang-Undang No. 40 Tahun 2017 tentang Perseroan Terbatas sebagaimana digambarkan pada bagan berikut.

### Corporate Governance Structure

The structure of Good Corporate Governance (GCG) at Bank Sahabat Sampoerna is formed based on the guidelines provided by the Law No. 40 of 2017 on Limited Liability Companies. The structure is illustrated in the following diagram.



## Mekanisme Tata Kelola Perusahaan

Bank telah menyusun mekanisme Tata Kelola Perusahaan (GCG) yang merujuk pada peraturan perundang-undangan yang berlaku. Penyusunan mekanisme ini bertujuan untuk menjelaskan hubungan antar organ Bank, agar selaras dengan fungsi dan tugas yang telah ditetapkan. Adapun organ Bank Sahabat Sampoerna, 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, Komite Manajemen Risiko Operasional, Komite Produk, dan Komite Kredit.

## Kebijakan Tata Kelola Perusahaan

Guna menjalankan Tata Kelola Perusahaan (GCG) yang sistematis dan konsisten, Bank menetapkan Kebijakan Tata Kelola Perusahaan (GCG). Kebijakan tersebut berlaku bagi seluruh organ Bank tanpa terkecuali, serta dievaluasi secara berkala untuk menyesuaikan dengan perkembangan bisnis terkini. Kebijakan Tata Kelola Perusahaan (GCG) Bank, terdiri dari:

- 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

The Bank has established a Corporate Governance (GCG) mechanism that refers to the applicable laws and regulations. The purpose of this mechanism is to clarify the relationship between the Bank's organs, aligning them with their defined functions and tasks. The organs of Bank Sahabat Sampoerna 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, the Operational Risk Management Committee, the Product Committee, and the Credit Committee.

## Corporate Governance Policies

In order to implement systematic and consistent Corporate Governance (GCG), the Bank has established a Corporate Governance Policy. This policy applies to all organs of the Bank without exception and is regularly evaluated to align with the latest business developments. The Bank's Corporate Governance Policy consists of:

- 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 patut, baik dalam melakukan hubungan bisnis dengan para nasabah, rekan, maupun hubungan dengan sesama rekan kerja;
- 6. Pedoman dan Tata Tertib Kerja**, Dewan Komisaris, Direksi, dan komite yang membantu Dewan Komisaris; dan
- 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; and
- 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 2023

Pada tahun 2023, Bank melanjutkan fokus penerapan Tata Kelola Perusahaan (GCG) yang telah dilaksanakan pada tahun sebelumnya, yaitu:

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

### Penilaian Penerapan Tata Kelola Perusahaan

Penilaian penerapan Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna dilakukan secara mandiri (*self-assessment*) minimal 2 kali dalam 1 tahun buku. Penilaian tersebut menyertakan Dewan Komisaris, Direksi, Pejabat

### Focus of Corporate Governance Implementation at Bank Sahabat Sampoerna in 2023

In 2023, the Bank continued its focus on the implementation of Corporate Governance (GCG) that had been carried out in the previous year, which includes:

- Upholding integrity, fairness, transparency, and compliance culture;*
- Improving and developing process, method, infrastructure, and quality of risk management in accordance with the business development;*
- Building continuous synergy between the first line of defense, the second line of defense, and the third line of defense;*
- Improving process, updating system and procedure, enhancing human resource competence, and improving quality assurance process for several main activities; and*
- 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

The evaluation of the implementation of Corporate Governance (GCG) at Bank Sahabat Sampoerna is conducted using the *self-assessment* method at least twice in a financial year. This evaluation involves the Board of Commissioners, the Board of

Eksekutif, dan seluruh divisi Bank terkait. Dengan dilakukannya *self-assessment* ini, Bank akan mendapatkan peringkat terkait pelaksanaan tata kelola yang kemudian menjadi komponen penentu Tingkat Kesehatan Bank, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

## Dasar Pelaksanaan Self-Assessment

Pelaksanaan *self-assessment* Tata Kelola Perusahaan (GCG) Bank dilakukan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola bagi Bank Umum. Adapun proses penilaian ini dilaksanakan per semester, yaitu pada bulan Januari sampai dengan bulan Juni, dan bulan Juli sampai dengan bulan Desember.

## Tujuan Pelaksanaan Self-Assessment

Bank melaksanakan *self-assessment* Tata Kelola Perusahaan (GCG) dengan tujuan 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

Kriteria yang digunakan dalam *self-assessment* Tata Kelola Perusahaan (GCG) Bank meliputi 3 aspek, yakni *governance structure*, *governance process*, dan *governance outcome*, atas pertimbangan 16 aspek penilaian penerapan Tata Kelola Perusahaan (GCG) berikut.

*Directors, Executive Officers, and all relevant divisions of the Bank. Through this self-assessment, the Bank will obtain a rating related to the implementation of corporate governance, which serves as a determining component of the Bank's Soundness Level, in accordance with Financial Services Authority Regulation No. 4/POJK.03/2016 on the Assessment of Soundness Level of Commercial Banks.*

## Basis of Self-Assessment Implementation

*The execution of the self-assessment for Corporate Governance (GCG) at the Bank is guided by Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Corporate Governance Implementation for Commercial Banks. This assessment process is carried out semi-annually, specifically from January to June and July to December.*

## Objectives of Self-Assessment

The Bank carries out a *self-assessment* of Corporate Governance (GCG) with the following objectives.

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

*The criteria used in the Bank's Corporate Governance (GCG) self-assessment include 3 aspects, namely governance structure, governance process, and governance outcome, based on the following 16 assessment aspects of the Corporate Governance (GCG) implementation.*



1. Pelaksanaan tugas dan tanggung jawab Direksi.
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit intern.
7. Penerapan fungsi audit ekstern.
8. Penerapan fungsi manajemen risiko, termasuk sistem pengendalian internal.
9. Pemberian remunerasi.
10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar.
11. Integritas pelaporan dan sistem teknologi informasi.
12. Rencana strategis Bank.
13. Aspek Pemegang Saham.
14. Penerapan strategi anti-fraud, termasuk anti penyuapan.
15. Penerapan keuangan berkelanjutan.
16. Penerapan tata kelola dalam kelompok usaha Bank.

1. Implementation of duties and responsibilities of the Board of Directors.
2. Implementation of duties and responsibilities of the Board of Commissioners.
3. Completeness and implementation of Committees' duties.
4. Managing conflict of interest.
5. Implementation of compliance function.
6. Implementation of intern audit function.
7. Implementation of extern audit function.
8. Implementation of risk management function, including internal control system.
9. Provision of remuneration.
10. Provision of funds to related party and provision of large exposure.
11. Integrity of reporting and information technology systems.
12. The Bank's strategic plan.
13. Shareholder Aspect.
14. Implementation of anti-fraud strategies, including anti-bribery.
15. Implementation of sustainable finance.
16. Implementation of corporate governance within the Bank's business group.

## Pihak Pelaksana Self-Assessment

Proses self-assessment menjadi bagian tugas dari Satuan Kerja Kepatuhan dan divisi terkait. Satuan kerja terkait bertanggung jawab dalam proses pengisian kuesioner maupun penyiapan dokumen pendukung (*underlying documents*), kemudian dilakukan analisa penerapan kepatuhannya oleh Satuan Kerja Kepatuhan. Penilaian ini juga melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, serta divisi-divisi/unit kerja yang berkaitan dengan penerapan Tata Kelola Perusahaan (GCG).

## Parties Implementing Self-Assessment

The process of self-assessment is part of the duties of the Compliance Division and its related divisions. The relevant divisions are responsible for the process of filling out the questionnaire and preparing supporting documents (*underlying documents*), to then analyzing the compliance implementation by the Compliance Division. This assessment also involves the Board of Commissioners, Board of Directors, Executive Officers, as well as divisions/units related to the implementation of Corporate Governance (GCG).

## Hasil Self-Assessment

Informasi terkait self-assessment Tata Kelola Perusahaan (GCG) Bank selama 3 tahun terakhir diungkapkan sebagai berikut.

## Self-Assessment Results

Information regarding the Bank's Corporate Governance (GCG) self-assessment for the last 3 years is as follows.

Aspek	Nilai Score			Aspect
	2023	2022	2021	
Pelaksanaan Tugas dan Tanggung Jawab Direksi	2	1	1	Implementation of Duties and Responsibilities of the Board of Directors
Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris	2	1	1	Implementation of Duties and Responsibilities of the Board of Commissioners
Kelengkapan dan Pelaksanaan Tugas Komite	2	1	1	Completeness and Implementation of the Committee's Duties
Penanganan Benturan Kepentingan	1	1	1	Managing Conflict of Interest
Penerapan Fungsi Kepatuhan Bank	1	2	2	Implementation of Compliance Function

Aspek	Nilai Score			Aspect
	2023	2022	2021	
Penerapan Fungsi Audit Intern	1	1	1	Implementation of Intern Audit Function
Penerapan Fungsi Audit Ekstern	1	1	1	Implementation of Extern Audit Function
Penerapan Fungsi Manajemen Risiko, termasuk Pengendalian Internal	2	2	2	Implementation of Risk Management Function, including Internal Control System
Pemberian Remunerasi	1	-	-	Provision of Remuneration
Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar	1	2	2	Provision of Funds to Related Parties and Provision of Large Exposures
Integritas Pelaporan dan Sistem Teknologi Informasi	1	-	-	Integrity of Reporting and Information Technology Systems
Rencana Strategis Bank	2	2	2	Bank's Strategic Plans
Aspek Pemegang Saham	2	-	-	Shareholder Aspect
Penerapan Strategi Anti-Fraud, termasuk Anti Penyuapan	1	-	-	Implementation of Anti-Fraud Strategies, including Anti-Bribery
Penerapan Keuangan Berkelanjutan	2	-	-	Implementation of Sustainable Finance
Penerapan Tata Kelola dalam Kelompok Usaha Bank	1	-	-	Implementation of Corporate Governance within the Bank's Business Group
<b>PERINGKAT KOMPOSIT</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>COMPOSITE RATING</b>

Berdasarkan hasil self-assessment, Tata Kelola Perusahaan (GCG) tahun 2023, Bank Sahabat Sampoerna memperoleh peringkat **komposit 2 atau "Baik"**, peringkat dengan analisis sebagai berikut.

Based on the self-assessment results of Corporate Governance (GCG) in 2023, Bank Sahabat Sampoerna obtained a **composite rating of 2 or "Good"**, with its definition and analysis as follows.

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

Indikator	Peringkat Rating	Definisi Peringkat Definition of Ratings	Indicators
Individual	2	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola Perusahaan (GCG) yang secara umum <b>Baik</b> . 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 <b>Good</b> 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 self-assessment 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



### Analysis Analysis

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

- Pemegang Saham, Dewan Komisaris, dan Direksi memiliki komitmen yang tinggi dalam mendorong budaya kepatuhan dan budaya risiko di setiap jenjang organisasi;
- Adanya komitmen yang tinggi dari Pemegang Saham, Dewan Komisaris, Direksi, dan seluruh jajaran dalam lini organisasi yang menjunjung tinggi integritas, budaya kepatuhan, keadilan dan transparansi secara konsisten dalam pelaksanaan setiap tugas dan tanggung jawabnya;
- Prinsip Tata Kelola diterapkan secara konsisten oleh Pemegang Saham, Dewan Komisaris dan Direksi, di antaranya melalui penerapan reward and punishment system berbasis meritokrasi serta adanya komunikasi yang transparan oleh Direksi secara rutin terkait kebijakan, strategi, dan performance Bank;
- Pemegang Saham tidak melakukan intervensi terhadap pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi dalam membangun bank yang sehat, sehingga tidak berdampak pada berkurangnya keuntungan dan/atau menyebabkan kerugian Bank;
- Dewan Komisaris dan Direksi tidak memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang merugikan atau mengurangi keuntungan Bank dan tidak mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan oleh RUPS;
- Dewan Komisaris melaksanakan pengawasan aktif terhadap seluruh kegiatan bank secara profesional dan independen melalui rapat rutin bulanan antara Dewan Komisaris dengan Direksi, Dewan Komisaris menyampaikan concern dan memberikan masukan secara langsung kepada Direksi terkait dengan pelaksanaan Rencana Bisnis Bank;
- Dewan Komisaris melaksanakan tugas dan tanggung jawab secara profesional dan independen, 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;
- 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. Komite telah melakukan tugasnya secara efektif dan memberikan laporan kepada Dewan Komisaris;
- Bank telah memiliki pedoman dan tata tertib kerja termasuk pengaturan etika kerja, waktu kerja, dan rapat Dewan Komisaris yang bersifat mengikat bagi setiap anggota Dewan Komisaris;
- Dewan Komisaris telah melaksanakan tugasnya untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip Tata Kelola Bank (GCG) dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi;
- Dewan Komisaris dan Direksi tidak memiliki hubungan kepemilikan, kepengurusan, dan hubungan keluarga dengan Pemegang Saham Bank dan berasal dari pihak independen yang profesional;
- Dewan Komisaris, Direksi dan pejabat eksekutif wajib mengungkapkan benturan kepentingan untuk setiap keputusan yang mengandung benturan kepentingan dan dilarang mengambil tindakan yang dapat merugikan Bank dan/atau mengurangi keuntungan Bank;
- Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank dan melaksanakan tugas dan tanggung jawabnya sesuai dengan rencana yang dituangkan di dalam Rencana Bisnis Bank;
- Tidak ada intervensi Pemegang Saham dalam pelaksanaan tugas dan tanggung jawab Direksi. Direksi senantiasa melaporkan pencapaian kinerja keuangan kepada Pemegang Saham;
- Seluruh anggota Direksi mempunyai kompetensi dan pengalaman yang memadai yang relevan dengan jabatannya, serta memiliki kemauan dan kemampuan dalam meningkatkan pengetahuan terkait bidang perbankan dan keuangan/bidang lainnya untuk mendukung pelaksanaan tugas dan tanggung jawabnya;

The key principles implemented to achieve a Corporate Governance rating 2 at the Bank are as follows:

- High commitment from Shareholders, Board of Commissioners, and Board of Directors in promoting a culture of compliance and risk culture at every level of the organization;
- High commitment from Shareholders, Board of Commissioners, Board of Directors, and all ranks within the organization in upholding integrity, compliance culture, fairness, and transparency consistently in the execution of each task and responsibility;
- Consistent application of Corporate Governance Principles by Shareholders, Board of Commissioners, and Board of Directors, including through the implementation of a meritocracy-based reward and punishment system and transparent regular communication by the Board of Directors regarding the Bank's policies, strategies, and performance;
- No intervention by Shareholders in the execution of duties and responsibilities of the Board of Commissioners and the Board of Directors in building a healthy bank, which may result in reduced profits and/or losses to the Bank;
- The Board of Commissioners and the Board of Directors do not exploit the Bank for personal, family, and/or other interests that harm or reduce the Bank's profits and do not take and/or receive personal benefits from the Bank other than remuneration and other facilities determined by the GMS;
- The Board of Commissioners conducts active supervision over all activities of the Bank professionally and independently through monthly routine meetings between the Board of Commissioners and the Board of Directors, the Board of Commissioners expresses concerns and provides direct input to the Board of Directors related to the implementation of the Bank's Business Plan;
- The Board of Commissioners carries out duties and responsibilities professionally and independently, does not get involved in decision-making in operational activities, nor credit decisions except for granting credit to related parties and giving approval for provisions that must obtain approval from the Board of Commissioners;
- The Board of Commissioners has formed a Risk Oversight Committee, Audit Committee, and Remuneration and Nomination Committee with the number, composition, competence, and concurrent positions of committee members in accordance with applicable regulations without intervention from the owners. The committees have carried out their duties effectively and provided reports to the Board of Commissioners;
- The Bank has a board manual that regulate work ethics, work hours, and meetings of the Board of Commissioners that are binding for each member of the Board of Commissioners;
- The Board of Commissioners has carried out its duties to ensure the implementation of Corporate Governance (GCG) principles in every business activity of the Bank at all levels or stages of the organization;
- The Board of Commissioners and Board of Directors do not have ownership, management, or family relationships with the Bank's Shareholders and are independent professionals;
- The Board of Commissioners, Board of Directors, and executive officers must disclose conflicts of interest for every decision that contains conflicts of interest and are prohibited from taking actions that can harm the Bank and/or reduce the Bank's profits;
- The Board of Directors is fully responsible for the management of the Bank and carries out its duties and responsibilities in accordance with the plan set out in the Bank's Business Plan;
- No intervention by Shareholders in the execution of duties and responsibilities of the Board of Directors. The Board of Directors always reports financial performance achievements to Shareholders;
- All members of the Board of Directors have adequate competence and experience relevant to their positions and have the willingness and ability to increase knowledge in banking and finance/other fields to support the implementation of their duties and responsibilities;

### Analysis Analysis

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| <ul style="list-style-type: none"> <li>• Direksi tidak memiliki penasihat perorangan atau jasa profesional sebagai tenaga ahli atau konsultan dan tidak memberikan kuasa kepada pihak lain yang berakibat adanya pengalihan wewenang, tugas dan tanggung jawabnya;</li> <li>• Direksi mengkomunikasikan Rencana Bisnis Bank (Business Plan) dan Rencana Korporasi (Corporate Plan) beserta realisasinya kepada Pemegang Saham Bank dan mengungkapkan hal-hal yang bersifat strategis kepada pegawai meliputi kebijakan Bank di bidang kepegawaian dan melakukan monitoring atas progres pemenuhan komitmen serta ketentuan Bank Indonesia/Otoritas Jasa Keuangan, dan/atau regulator lainnya yang harus dilakukan oleh seluruh unit kerja;</li> <li>• Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi, Direksi membentuk Komite Direksi, yaitu Komite Manajemen Risiko (KMR), Komite Manajemen Risiko Operasional (KMRO), Komite Kebijakan Perkreditan (KKP), Komite Kredit, Komite Pengaruh Teknologi Informasi, Komite Manajemen Aset dan Kewajiban atau Assets and Liabilities Management Committee (ALCO), dan Komite Produk. Sementara itu, untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris membentuk komite yang bertanggung jawab kepada Dewan Komisaris meliputi Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi;</li> <li>• Komite yang dibentuk Dewan Komisaris dan Komite yang dibentuk Direksi berkomitmen dalam memberikan kontribusi yang lebih baik, sehingga Dewan Komisaris dan Direksi dapat melaksanakan tugas dan tanggung jawabnya secara optimal;</li> <li>• Selama semester II tahun 2023 tidak terdapat pengambilan keputusan ataupun peristiwa yang menyebabkan adanya benturan kepentingan yang merugikan Bank dan/atau mengurangi keuntungan Bank;</li> <li>• Untuk memastikan kepatuhan terhadap ketentuan regulator terkait, Satuan Kerja Kepatuhan melakukan uji kepatuhan terhadap kebijakan, produk serta aktivitas yang akan diimplementasikan, selain itu, melakukan uji kepatuhan proposal kredit dengan plafon tertentu dan kredit yang diberikan kepada pihak terkait;</li> <li>• Bank telah memiliki Satuan Kerja Audit Intern (SKAI), Satuan Kerja Kepatuhan (SKK), dan Satuan Kerja Manajemen Risiko (SKMR) yang independen terhadap unit kerja operasional dalam mendukung penerapan manajemen risiko, budaya kepatuhan, dan pengendalian intern yang baik dan memadai;</li> <li>• Dilakukannya koordinasi antara SKK, SKMR dan SKAI dalam meningkatkan kualitas budaya kepatuhan, budaya sadar risiko, dan pengendalian internal. SKK, SKMR dan SKAI bekerja sama dalam melakukan monitoring pemenuhan komitmen terhadap Otoritas Jasa Keuangan atau otoritas lainnya melalui pertemuan rutin minimal setiap kuartal;</li> <li>• Bank memiliki Direktur yang membawahkan fungsi kepatuhan dan membentuk Satuan Kerja Kepatuhan yang independen terhadap satuan kerja operasional untuk membantu pelaksanaan fungsi Direktur yang membawahi fungsi kepatuhan secara efektif;</li> <li>• Budaya Kepatuhan dibangun melalui berbagai aktivitas di antaranya melalui sosialisasi budaya kepatuhan secara berkelanjutan dan Compliance Awareness yang wajib diikuti oleh seluruh karyawan dan sosialisasi ketentuan regulator melalui Regulation Update dan Compliance Regulatory Self-Assessment (CRSA);</li> <li>• Bank telah melakukan pengembangan aplikasi Compliance Regulatory Monitoring Application (CRMA) serta modul Compliance Regulatory Self-Assessment (CRSA) sebagai sarana untuk mensosialisasikan ketentuan regulator yang berhubungan langsung dengan operasional perbankan secara berkesinambungan 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;</li> <li>• Bank telah membentuk Satuan Kerja Audit Intern (SKAI) yang independen terhadap satuan kerja operasional dan memiliki Internal Audit Charter serta metodologi audit yang secara periodik direview secara berkala;</li> </ul> | <ul style="list-style-type: none"> <li>• The Board of Directors does not retain individual advisors or professional services as experts or consultants, nor does it delegate authority to any other party that would result in the transfer of its powers, duties, and responsibilities;</li> <li>• The Board of Directors communicates the Bank's Business Plan and Corporate Plan, along with their realization, to the Bank's Shareholders. It discloses strategic matters to employees, including the Bank's policies in human resources, and monitors the progress of fulfilling commitments and regulations of Bank Indonesia/Financial Services Authority regulations and/or other regulators that must be carried out by all divisions;</li> <li>• To assist and support the execution of the Board of Directors' duties and responsibilities, the Board of Directors forms the following Committees: Risk Management Committee (KMR), Operational Risk Management Committee (KMRO), Credit Policy Committee (KKP), Credit Committee, Information Technology Steering Committee, Asset and Liability Management Committee (ALCO), and Product Committee. Meanwhile, to support the effectiveness of the execution of its duties and responsibilities, the Board of Commissioners forms committees that are responsible to the Board of Commissioners, including the Audit Committee, Risk Oversight Committee, and the Remuneration and Nomination Committee;</li> <li>• The Committees formed by the Board of Commissioners and the Committees formed by the Board of Directors are committed to making better contributions so that the Board of Commissioners and the Board of Directors can carry out their duties and responsibilities optimally;</li> <li>• During the second semester of 2023, there were no decisions or events that caused a conflict of interest that harmed the Bank and/or reduced the Bank's profits;</li> <li>• To ensure compliance with related regulatory provisions, the Compliance Division conducts compliance tests on policies, products, and activities to be implemented, in addition to conducting compliance tests on certain credit limit proposals and credits granted to related parties;</li> <li>• The Bank has an Internal Audit Division (SKAI), Compliance Division (SKK), and Risk Management Division (SKMR) that are independent of the operations division in supporting the implementation of risk management, compliance culture, and good and adequate internal control;</li> <li>• Coordination is carried out between SKK, SKMR, and SKAI to improve the quality of compliance culture, risk awareness culture, and internal control. SKK, SKMR, and SKAI collaborate in monitoring the fulfillment of commitments to the Financial Services Authority or other authorities through regular meetings at least every quarter;</li> <li>• The Bank has a Director who oversees the compliance function and forms a Compliance Division that is independent of the operations division to assist in the effective implementation of the function of the Director overseeing the compliance function;</li> <li>• Compliance Culture is built through various activities, including ongoing compliance culture and Compliance Awareness sessions that must be attended by all employees and dissemination of regulatory provisions through Regulation Update and Compliance Regulatory Self-Assessment (CRSA);</li> <li>• The Bank has developed the Compliance Regulatory Monitoring Application (CRMA) and the Compliance Regulatory Self-Assessment (CRSA) module as a means to continuously disseminate regulatory provisions directly related to banking operations to ensure the Bank's commitment to the regulator is fulfilled so as not to exceed the set time limit, thus obtaining effective, efficient, and targeted results and reducing the potential for fines;</li> <li>• The Bank has established an Internal Audit Division (SKAI) that is independent of the operations division and possesses an Internal Audit Charter as well as an audit methodology that is periodically reviewed;</li> </ul> |
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### Analysis Analysis

- Satuan Kerja Audit Internal (SKAI) bertanggung jawab langsung kepada Direktur Utama, Satuan Kerja Audit Internal (SKAI) independen, bebas dari campur tangan pihak-pihak lainnya, bebas dari pengaruh apa pun, tidak memihak kepada siapa pun, dan tidak terlibat dalam pertentangan dan /atau benturan kepentingan;
- Akuntan publik (AP) dan kantor akuntan publik (KAP) yang ditunjuk memiliki kinerja yang independen dengan kompetensi yang memadai, hasil audit dan management letter mampu menggambarkan kondisi dan permasalahan Bank secara signifikan. Auditor diyakini telah bertindak secara obyektif dalam pelaksanaan audit Laporan Keuangan Bank;
- Audit Laporan Keuangan yang dilakukan oleh AP dan KAP dilaksanakan tepat waktu sesuai dengan timeline yang telah disepakati, di mana hasil audit dan management letter mampu menggambarkan kondisi dan permasalahan Bank secara signifikan, sehingga membantu Bank dalam melakukan perbaikan dan perubahan atas permasalahan yang telah ditemukan;
- Bank telah memiliki kebijakan dan prosedur yang mengatur tata cara pelaksanaan transparansi informasi kondisi keuangan dan non-keuangan, kebijakan penetapan limit yang cukup memadai, kebijakan penyediaan kepada pihak terkait, serta penyediaan dana besar berikut monitoring dan penyelesaian masalahnya yang dikaji ulang secara berkala atau insidental bila dipandang perlu disesuaikan dengan ketentuan dan perundang-undangan yang berlaku. Selain itu, Bank memiliki Sistem Informasi Manajemen (SIM) untuk mendukung proses pelaporan internal yang akurat dan tepat waktu;
- Bank telah menerapkan Program Anti Pencucian Uang Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) dan melaksanakan kewajiban internalisasi Peraturan Otoritas Jasa Keuangan No. 8 tahun 2023. Bank juga telah menerapkan kewajiban pelaksanaan due diligence, pemantauan, analisa dan identifikasi transaksi keuangan mencurigakan, sesuai yang diatur dalam peraturan perundang-undangan mengenai pencegahan dan pemberantasan TPPU dan TPPT;
- Bank telah menerapkan manajemen risiko dan sistem pengendalian intern yang tepat dan efektif, telah memiliki sistem peringatan dini atas risiko dan melakukan evaluasi penerapan manajemen risiko secara berkala dengan berpedoman pada persyaratan dan tata cara sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi Bank;
- Komite Remunerasi telah melaksanakan tugas dan tanggung jawabnya secara independen, Bank telah melaksanakan kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pemberian tata kelola dalam pemberian remunerasi bagi Bank Umum dan menetapkan kebijakan yang menjadi Material Risk Taker bagi Direksi, Dewan Komisaris, serta Pejabat Eksekutif dan pegawai yang paling sedikit telah memenuhi kriteria karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank;
- Bank telah memiliki kebijakan pemberian remunerasi yang bersifat variabel yang ditangguhkan (malus) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (clawback) dalam kondisi tertentu yang ditetapkan oleh Bank;
- Bank telah memiliki kebijakan, serta sistem dan prosedur yang tertulis dan jelas untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar berikut monitoring dan penyelesaian masalahnya, yang secara berkala melakukan pengkinian disesuaikan dengan ketentuan dan perundang-undangan yang berlaku;
- Selama periode semester II tahun 2023 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 pemberian kredit;
- The Internal Audit Division (SKAI) is directly accountable to the President Director, is independent, free from interference from other parties, free from any influence, impartial, and not involved in conflicts and/or conflicts of interest;
- The appointed public accountant (AP) and public accounting firm (KAP) operate independently with adequate competence. The audit results and management letter are capable of significantly depicting the Bank's condition and problems. Auditors are believed to have acted objectively in auditing the Bank's Financial Statements;
- The Financial Statement audit conducted by the AP and KAP is carried out on time according to the agreed timeline, and the audit results and management letter significantly depict the Bank's condition and problems, thus assisting the Bank in making improvements and changes to the problems found;
- The Bank has policies and procedures that regulate the implementation of transparency of financial and non-financial information, adequate policies for setting limits, and policies for the provision of funds to related parties and large exposures along with their monitoring and problem resolution, which are reviewed periodically or incidentally when deemed necessary to be adjusted to the applicable provisions and laws and regulations. In addition, the Bank has a Management Information System (SIM) to support the process of accurate and timely internal reporting;
- The Bank has implemented the Anti-Money Laundering and Counter-Terrorism Financing and the Counter Proliferation of Weapons of Mass Destruction Financing (AML-CFT & CPF) and has carried out the obligation of internalizing Financial Services Authority Regulation No. 8 of 2023. The Bank has also implemented the obligation to conduct due diligence, monitoring, analysis, and identification of suspicious financial transactions, as regulated in the laws and regulations regarding the prevention and eradication of money laundering crimes (TPPU) and terrorism financing crimes (TPPT);
- The Bank has implemented appropriate and effective risk management and internal control systems, has an early warning system for risks, and conducts periodic evaluations of risk management implementation based on the requirements and procedures in accordance with the Financial Services Authority Regulation regarding the implementation of risk management for Banks;
- The Remuneration Committee has carried out its duties and responsibilities independently, the Bank has implemented remuneration policies in accordance with the Financial Services Authority Regulation regarding the implementation of corporate governance in granting remuneration for Commercial Banks and has established policies concerning Material Risk Takers for the Board of Directors, Board of Commissioners, as well as Executive Officers and employees who have at least met the criteria because their duties and responsibilities involve making decisions that have a significant impact on the Bank's risk profile;
- The Bank has a policy of granting deferred variable remuneration (malus) or withdrawing variable remuneration that has been paid (clawback) under certain conditions set by the Bank;
- The Bank has policies, as well as written and clear systems and procedures for providing funds to related parties and large exposures along with their monitoring and problem resolution, which are periodically updated to align with the applicable provisions and laws and regulations;
- During the second semester of 2023, there were no violations or breaches of the Legal Lending Limit (LLL) provisions. The provision of funds to related parties and large exposures has been guided by the Financial Services Authority's regulations on the Legal Lending Limit of Commercial Banks, internal regulations, and prudent credit granting principles;

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| <ul style="list-style-type: none"> <li>• Bank memiliki kebijakan dan prosedur yang mengatur tata cara pelaksanaan transparansi terkait informasi kondisi keuangan dan non-keuangan, Bank telah menyampaikan Laporan Tahunan, Laporan Keuangan Audit Tahunan, Laporan Keuangan Publikasi Triwulan pada situs web perusahaan sebagai satu bentuk transparansi kepada pemangku kepentingan, termasuk menyampaikan secara tertulis kepada Otoritas Jasa Keuangan;</li> <li>• Bank telah menjelaskan tujuan dan konsekuensi penyebaran data pribadi nasabah dalam aplikasi pembukaan rekening dan sudah dimasukkan dalam syarat dan ketentuan yang melekat pada aplikasi pembukaan rekening dan telah memastikan nasabah menyetujui penyebaran data nasabah saat pembukaan rekening;</li> <li>• Bank telah menyusun Laporan Pelaksanaan Tata Kelola Bank secara berkala pada setiap akhir tahun buku. Laporan Tata Kelola Bank disampaikan oleh Bank pada situs web perusahaan, yaitu <a href="http://www.banksampoerna.com">www.banksampoerna.com</a> bersamaan dengan Laporan Tahunan. Bank juga telah melakukan GCG self-assessment setiap semester dan menyampaikan laporan hasilnya kepada regulator secara tepat waktu;</li> <li>• Bank memiliki transparansi mengenai tata cara pengaduan dan penyelesaian pengaduan nasabah dan memiliki layanan informasi produk yang dapat diperoleh dengan mudah oleh masyarakat melalui layanan informasi di cabang Bank dan layanan call center dengan nomor 1500035;</li> <li>• Bank telah melaksanakan transparansi kondisi keuangan dan non-keuangan kepada pemangku kepentingan, meliputi kepengurusan, kepemilikan, perkembangan usaha bank dan kelompok usaha Bank, serta strategi dan kebijakan manajemen dan laporan manajemen;</li> <li>• Bank telah melaksanakan transparansi informasi mengenai produk dan penggunaan data pribadi nasabah kepada stakeholders berpedoman pada ketentuan regulator tentang Perlindungan Konsumen di Sektor Jasa Keuangan, Transparansi Informasi Produk Bank, dan Penggunaan Data Pribadi Nasabah;</li> <li>• Bank telah memiliki sumber daya manusia dengan tingkat kompetensi dan tingkat keahlian yang memadai guna mendukung penyusunan Laporan Keuangan dan telah mengadakan pelatihan/training/seminar secara berkala kepada seluruh sumber daya manusia (SDM) terkait;</li> <li>• Rencana strategis Bank dituangkan di dalam Rencana Korporasi dan Rencana Bisnis Bank serta telah sesuai dengan visi dan misi Bank. Selain itu, terdapat Rencana Aksi Keuangan Berkelanjutan (RAKB), yang di dalamnya mencantumkan rencana Bank mendukung implementasi penerapan Keuangan Berkelanjutan dalam mewujudkan keberhasilan pembangunan berkelanjutan;</li> <li>• Rencana strategis Bank didukung sepenuhnya oleh pemilik, antara lain tercermin dari komitmen dan upaya pemilik untuk memperkuat permodalan Bank. Modal inti Bank Sahabat Sampoerna per 31 Desember 2023 sebesar Rp3,13 triliun;</li> <li>• Pemilik mampu dan memiliki kapasitas keuangan untuk mengatasi kondisi permodalan bank yang memburuk atau permodalan Bank yang kurang dari jumlah yang ditetapkan dan tidak ada intervensi pemilik terhadap pembagian keuntungan Bank;</li> <li>• Pemegang Saham berkomitmen memenuhi Peraturan Otoritas Jasa Keuangan dan ketentuan perundangan lain yang berlaku, Pemegang Saham juga memastikan Bank menjalankan kegiatan usaha dengan mematuhi ketentuan yang berlaku;</li> <li>• Pemegang Saham Pengendali (PSP) Bank senantiasa berkomitmen untuk pemenuhan terhadap ketentuan yang berlaku dalam mendukung bisnis Bank. Dalam hal Bank mengalami permasalahan keuangan dan/atau terdapat kebutuhan penguatan modal, maka Pemegang Saham Pengendali Bank akan mendukung secara penuh penguatan, penanganan, dan/atau penyelesaian permasalahan keuangan Bank serta menjaga keberlangsungan usaha Bank;</li> </ul> | <ul style="list-style-type: none"> <li>• The Bank has policies and procedures that regulate the implementation of transparency related to financial and non-financial information. The Bank has submitted the Annual Report, Annual Audited Financial Statements, Quarterly Financial Statements on the Company's website as a form of transparency to stakeholders, including submitting them in writing to the Financial Services Authority;</li> <li>• The Bank has explained the purpose and consequences of disseminating customer personal data in the account opening application and has included them in the terms and conditions attached to the account opening application and has ensured that customers agree to the dissemination of customer data during account opening;</li> <li>• The Bank has prepared the Bank Corporate Governance Implementation Report periodically at the end of each financial year. The Report is uploaded by the Bank on the Company's website, <a href="http://www.banksampoerna.com">www.banksampoerna.com</a>, along with the Annual Report. The Bank has also conducted GCG self-assessment every semester and submitted the report of the results to the regulator on time;</li> <li>• The Bank is transparent regarding the procedure for complaints and resolution of customer complaints and has product information services that can be easily accessed by the public through information services at the Bank's branch offices and call center service at phone number 1500035;</li> <li>• The Bank has implemented transparency of financial and non-financial conditions to stakeholders, including management, ownership, business development of the Bank and the Bank's business group, as well as management strategy and policy and management report;</li> <li>• The Bank has implemented transparency of information about products and the use of customer personal data to stakeholders guided by regulatory provisions on Consumer Protection in the Financial Services Sector, Transparency of Bank Product Information, and Use of Customer Personal Data;</li> <li>• The Bank has human resources with adequate competency and skills to support the preparation of Financial Statements and has held training/seminars periodically for all relevant employees;</li> <li>• The Bank's strategic plan is outlined in the Bank's Corporate Plan and Business Plan and has been in line with the Bank's vision and mission. In addition, there is a Sustainable Finance Action Plan (RAKB), which includes the Bank's plan to support the implementation of Sustainable Finance in realizing the success of sustainable development;</li> <li>• The Bank's strategic plan is fully supported by the owners, demonstrated, among others, by their commitment and efforts to strengthen the Bank's capital. The core capital of Bank Sahabat Sampoerna as of 31 December 2023 is Rp3.13 trillion.</li> <li>• The owners are capable and have the financial capacity to deal with the Bank's deteriorating capital conditions or capital that is less than the amount set and there is no owner intervention against the distribution of the Bank's profits;</li> <li>• Shareholders are committed to complying with the Financial Services Authority Regulations and other applicable laws and regulations. Shareholders also ensure the Bank carries out business activities by complying with the applicable provisions;</li> <li>• The Bank's Controlling Shareholder (PSP) is always committed to complying with the applicable provisions to support the Bank's business. In the event the Bank experiences financial problems and/or there is a need for capital strengthening, then the Bank's Controlling Shareholder will fully support the strengthening, handling, and/or resolution of the Bank's financial problems and maintain the Bank's business continuity;</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Bank memiliki struktur organisasi Unit Kerja Anti-Fraud &amp; Investigation yang melapor langsung ke Direktur Utama dan memiliki hubungan komunikasi dan pelaporan secara langsung kepada Dewan Komisaris;</li> <li>• Bank telah menerapkan manajemen risiko dalam sistem pengendalian internal untuk meminimalkan terjadinya fraud dan telah memiliki dan melaksanakan kebijakan Strategi Anti-Fraud;</li> <li>• Bank telah menyediakan saluran komunikasi bagi whistleblower dalam rangka mengimplementasikan strategi anti-fraud melalui Komite Ombudsman dan menetapkan Fungsi Komite Penegak Integritas dan Disiplin (Komdis) untuk menindaklanjuti setiap laporan atau pengaduan pelanggaran integritas yang terjadi dan terus menjaga konsistensi dan optimalisasi terkait dengan pemberian sanksi terhadap pelanggaran disiplin dan integritas sesuai ketentuan;</li> <li>• Pemegang Saham Bank, anggota Direksi, anggota Dewan Komisaris, anggota komite Bank, Pejabat Eksekutif, dan/atau pegawai Bank tidak meminta, menerima, mengizinkan, dan/atau menyetujui untuk menerima imbalan, komisi, uang tambahan, pelayanan, uang, barang berharga, dan/atau segala sesuatu yang mempunyai nilai ekonomis atau manfaat lainnya, untuk keuntungan pribadi, keluarga, dan pihak lainnya dalam pelaksanaan kegiatan usaha Bank dan kegiatan lain terkait dengan Bank;</li> <li>• Bank telah menyusun Rencana Aksi Keuangan Berkelanjutan yang menggambarkan rencana kegiatan usaha dan program kerja jangka pendek (satu tahun) dan jangka panjang (lima tahun). Laporan Rencana Aksi Keuangan Berkelanjutan Bank telah disetujui oleh Dewan Komisaris dan disampaikan kepada Otoritas Jasa Keuangan secara terpisah dari Laporan Tahunan bank dan telah dipublikasikan melalui situs web Bank, yaitu: <a href="http://www.banksampoerna.com">www.banksampoerna.com</a>;</li> <li>• Saat ini, Bank bukan sebagai perusahaan induk. Apabila ke depannya Bank sebagai perusahaan induk atau pelaksana perusahaan induk dalam kelompok usaha bank, maka akan memenuhi seluruh ketentuan yang diatur di dalam Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola Bank Umum;</li> <li>• Bank senantiasa melakukan investasi dalam pengembangan SDM, pengembangan IT, kebijakan dan prosedur, serta perbaikan dan pengembangan proses, metode, infrastruktur serta kualitas manajemen risiko secara terus-menerus dalam rangka mendukung pencapaian Rencana Bisnis Bank dan 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 dalam rangka meningkatkan kualitas pelayanan kepada nasabah maupun peningkatan kualitas keamanan data; dan</li> <li>• 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.</li> </ul> | <ul style="list-style-type: none"> <li>• The Bank has an organizational structure for the Anti-Fraud &amp; Investigation Unit that reports directly to the President Director and has a direct communication and reporting relationship with the Board of Commissioners;</li> <li>• The Bank has implemented risk management within the internal control system to minimize the occurrence of fraud and has established and implemented an Anti-Fraud Strategy policy;</li> <li>• The Bank has provided a communication channel for whistleblowers in order to implement the anti-fraud strategy through the Ombudsman Committee and has established the Integrity and Discipline Enforcement Committee (Komdis) Function to follow up on any reports or complaints of integrity violations that occur and continues to maintain consistency and optimization related to the imposition of sanctions for disciplinary and integrity violations in accordance with the provisions;</li> <li>• Shareholders of the Bank, members of the Board of Directors, members of the Board of Commissioners, members of the Bank's committees, Executive Officers, and/or employees of the Bank do not request, receive, permit, and/or approve rewards, commissions, additional money, services, money, valuable goods, and/or anything that has economic value, or other benefits, for personal, family, and other parties gain in conducting the Bank's business activities and other activities related to the Bank;</li> <li>• The Bank has prepared a Sustainable Finance Action Plan that describes the plan for business activities and short-term (one year) and long-term (five years) work programs. The Bank's Sustainable Finance Action Plan Report has been approved by the Board of Commissioners and submitted to the Financial Services Authority separately from the Bank's Annual Report and has been published through the Bank's website at <a href="http://www.banksampoerna.com">www.banksampoerna.com</a>;</li> <li>• Currently, the Bank is not a holding company. If in the future the Bank becomes a holding company or the executor of a holding company in a banking business group, it will comply with all provisions stipulated in the Financial Services Authority Regulation No. 17 of 2023 concerning Corporate Governance Implementation for Commercial Banks;</li> <li>• The Bank invests in human resource development, IT development, policies and procedures, as well as improvement and development of processes, methods, infrastructure, and quality of risk management continuously in order to support the achievement of the Bank's Business Plan and improve the competence of reliable human resources, including updating credit policies, conducting Risk Awareness sessions, certifying Compliance officers, Treasury officers, Credit officers and Branch Managers, certifying Branch Operational Officers (SPPUR), certifying Bank Internal Appraisers, implementing AML-CTF practices, and conducting regular training in order to improve the quality of service to customers and improve data security quality; and</li> <li>• The Bank's performance has improved over time, and the increase is accompanied by improvements in process quality, risk management, compliance culture, SKAI function, and internal control system.</li> </ul> |
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Pelaksanaan self-assessment Tata Kelola Perusahaan (GCG) Bank Sahabat Sampoerna meliputi 3 aspek, yakni *governance structure*, *governance process*, dan *governance outcome* dengan masing-masing kriteria dan tindaklanjutnya, sebagai berikut.

The Corporate Governance (GCG) self-assessment at Bank Sahabat Sampoerna encompasses three aspects, namely *governance structure*, *governance process*, and *governance outcome*. Each of these aspects has its own set of criteria and subsequent actions, as follows.

Aspek Aspect	Pelaksanaan Tugas dan Tanggung Jawab Direksi Implementation of Duties and Responsibilities of Board of Directors	Nilai Score	2
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### ANALISIS Analysis

#### Governance Structure

Faktor-faktor positif aspek governance structure pelaksanaan tugas dan tanggung jawab Direksi adalah:

- Komposisi anggota Direksi sudah memenuhi ketentuan yang ditetapkan oleh regulator;
- Pengalaman dan pendidikan anggota Direksi relevan dengan tugas dan tanggung jawab;
- Tidak ada perangkapan jabatan;
- Tidak ada hubungan keterkaitan satu sama lain;
- Seluruh Direksi memiliki sikap independen terhadap Pemegang Saham;
- Seluruh anggota Direksi mempunyai komitmen yang tinggi dalam mendorong budaya kepatuhan, budaya risiko, serta semangat belajar di setiap jenjang organisasi.

Tidak terdapat faktor negatif dalam governance structure pelaksanaan tugas dan tanggung jawab Direksi.

#### Governance Process

Faktor-faktor positif aspek governance structure pelaksanaan tugas dan tanggung jawab Direksi adalah:

- Seluruh anggota Direksi bertindak secara independen;
- Tidak ada intervensi pemilik yang merugikan atau mengganggu operasional Bank;
- Direksi melakukan monitoring ketat terhadap progres yang dilakukan seluruh unit kerja termasuk progres dalam rangka pemenuhan ketentuan Bank Indonesia/Otoritas Jasa Keuangan/Otoritas lainnya;
- Direksi tidak memanfaatkan Bank untuk memperoleh keuntungan maupun kepentingan pribadi; serta
- Permintaan data dari Dewan Komisaris selalu dipenuhi secara lengkap, akurat, dan tepat waktu.

Tidak terdapat faktor negatif dalam governance process pelaksanaan tugas dan tanggung jawab Direksi.

#### Governance Outcome

Faktor-faktor positif aspek governance outcome pelaksanaan tugas dan tanggung jawab direksi adalah:

- Setiap tahun Direksi mempertanggungjawabkan pelaksanaan tugas dan tanggung jawab kepada Pemegang Saham melalui Rapat Umum Pemegang Saham (RUPS) dan Laporan pertanggungjawaban diterima oleh RUPS;
- Komunikasi mengenai kebijakan strategis dilakukan secara transparan melalui tulisan maupun lisan baik melalui tingkatan jenjang organisasi maupun secara langsung kepada karyawan;
- Secara kualitas proses, manajemen risiko, budaya kepatuhan, penerapan budaya perusahaan, fungsi Satuan Kerja Audit Internal (SKAI), serta sistem pengendalian internal telah berjalan dengan baik;
- Karyawan dipacu untuk terus belajar dan diberi kesempatan untuk mengikuti berbagai pelatihan internal Bank dan eksternal sesuai dengan tugasnya masing-masing. Kinerja individu diukur setiap 6 bulanan dengan Key Performance Indicator (KPI) yang sudah di standarisasi;
- Bank dapat mempertahankan Risk-Based Bank Rating (RBBR) 2; serta
- Secara umum, Rencana Bisnis Bank (RBB) yang telah ditetapkan dapat dicapai.

Terdapat faktor negatif aspek governance outcome pelaksanaan tugas dan tanggung jawab Direksi, yaitu:

Pemenuhan penyelarasian Sertifikasi Manajemen Risiko sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 28/SEOJK.03/2022 belum dapat dilakukan dan saat ini masih dalam proses, mengingat kedua lembaga sertifikasi, yaitu Lembaga Sertifikasi Profesi Perbankan (LSPP) dan Badan Sertifikasi Manajemen Risiko (BSMR) sempat mengalami pembekuan selama 2023.

#### Governance Structure

Positive factors in the governance structure aspect of the Board of Directors duties and responsibilities include:

- The composition of the Board of Directors has complied with the provisions set by the regulator;
- The experience and education of the Board of Directors members are relevant to their duties and responsibilities;
- There are no concurrent positions;
- There are no affiliations among each other;
- The entire Board of Directors members maintain an independent stance towards Shareholders;
- All members of the Board of Directors have a high commitment to promoting a culture of compliance, risk culture, and a learning spirit at every level of the organization.

There are no negative factors in the governance structure aspect of the Board of Directors' duties and responsibilities.

#### Governance Process

Positive factors in the governance process aspect of the Board of Directors duties and responsibilities include:

- All members of the Board of Directors act independently;
- There is no owner intervention that harms or disrupts the Bank's operations;
- The Board of Directors strictly monitors the progress made by all divisions, including progress in fulfilling the provisions of Bank Indonesia/Financial Services Authority/Other Authorities;
- The Board of Directors does not exploit the Bank to gain profit or personal interest; and
- Data requests from the Board of Commissioners are always fulfilled completely, accurately, and on time.

There are no negative factors in the governance process aspect of the Board of Directors' duties and responsibilities.

#### Governance Outcome

Positive factors in the governance outcome aspect of the Board of Directors duties and responsibilities include:

- Every year, the Board of Directors reports the implementation of its duties and responsibilities to the Shareholders through the General Meeting of Shareholders (GMS), and the accountability report is accepted by the GMS;
- Communication regarding strategic policies is conducted transparently both in writing and verbally, both through organizational levels and directly to employees;
- In terms of process quality, risk management, compliance culture, corporate culture implementation, Internal Audit Division (SKAI) function, and internal control system have been running properly;
- Employees are encouraged to continue learning and are given the opportunity to participate in various internal and external training according to their respective duties. Individual performance is measured every six months with standardized Key Performance Indicators (KPIs);
- The Bank can maintain a Risk-Based Bank Rating (RBBR) 2; and
- In general, the Bank's Business Plan (RBB) can be achieved.

There are negative factors in the governance outcome aspect of the Board of Directors' duty implementation, namely:

The fulfillment of Risk Management Certification alignment in accordance with the Financial Services Authority Circular No. 28/SEOJK.03/2022 has not been able to be carried out and is currently still in process, considering that the two certification institutions, namely the Banking Professional Certification Institute (LSPP) and the Risk Management Certification Agency (BSMR), were suspended during 2023.



Aspek Aspect	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Implementation of Duties and Responsibilities of Board of Commissioners	Nilai Score	2
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### ANALISIS Analysis

#### Governance Structure

Faktor-faktor positif aspek governance structure pelaksanaan tugas, tanggung jawab dan wewenang Dewan Komisaris adalah:

- Seluruh anggota Dewan Komisaris berdomisili di Indonesia;
- Tidak ada perangkapan jabatan yang tidak sesuai dengan ketentuan Otoritas Jasa Keuangan;
- Seluruh anggota Dewan Komisaris memiliki integritas, kompetensi, dan reputasi yang baik;
- Tidak ada hubungan keterkaitan satu sama lain; serta
- Komisaris Independen merupakan pihak profesional dan independen terhadap Pemegang Saham.

Terdapat faktor negatif aspek governance structure pelaksanaan tugas dan tanggung jawab Dewan Komisaris, yaitu:

- Belum dilakukan penyelarasan atas kepemilikan sertifikasi manajemen risiko bagi seluruh anggota Dewan Komisaris mengingat kedua lembaga sertifikasi, yaitu LSPP dan BSMR sempat mengalami pembekuan selama 2023, saat ini akan dilakukan pembekalan atas penyelarasan sertifikasi manajemen risiko menyesuaikan dengan Surat Edaran Otoritas Jasa Keuangan Sertifikasi Manajemen Risiko (SMR); serta
- Salah satu Komisaris Independen, yaitu Ibu Anggar Budhi Nuraini belum memiliki sertifikasi manajemen risiko dan akan dipenuhi pada bulan Januari 2024.

#### Governance Process

Faktor-faktor positif aspek governance process pelaksanaan tugas dan tanggung jawab Dewan Komisaris adalah:

- Bank mempunyai spirit untuk selalu mematuhi ketentuan yang berlaku dalam segala proses termasuk dalam hal pengangkatan anggota Dewan Komisaris;
- Dewan Komisaris meluangkan waktunya secara maksimal untuk menjalankan tugasnya, memberikan masukan kepada Direksi;
- 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 yang harus disetujui Dewan Komisaris, yaitu Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), Perkreditan, dan Restrukturisasi;
- Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya secara profesional dan independen; serta
- Pemilik tidak pernah melakukan intervensi terhadap pelaksanaan tugas Dewan Komisaris yang menyebabkan operasional Bank terganggu, sehingga berdampak pada berkurangnya keuntungan dan/atau menyebabkan kerugian Bank.

Terdapat faktor negatif aspek governance process pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Hal ini dikarenakan demi tetap menjaga potensi peningkatan penyebaran Covid-19, selama semester II tahun 2023 pelaksanaan rapat Dewan Komisaris dilakukan secara daring/ tidak secara fisik yang dihadiri oleh seluruh anggota Dewan Komisaris. Hal ini belum memenuhi ketentuan pelaksanaan rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 kali dalam 1 tahun.

#### Governance Outcome

Faktor-faktor positif aspek governance outcome pelaksanaan tugas dan tanggung jawab Dewan Komisaris adalah:

- Hasil rapat Dewan Komisaris dituangkan dalam notulen rapat, didokumentasikan dan didistribusikan dengan baik;
- Hasil rapat Dewan Komisaris merupakan rekomendasi dan/atau arahan yang dapat diimplementasikan dalam RUPS dan/atau Direksi; serta
- Kinerja Bank meningkat dari waktu ke waktu. Secara positif peningkatan tersebut juga disertai peningkatan kualitas proses, manajemen risiko, budaya kepatuhan, fungsi SKAI, serta sistem pengendalian internal.

#### Governance Structure

Positive factors in the governance structure aspect of the execution of duties, responsibilities, and authority of the Board of Commissioners include:

- All members of the Board of Commissioners reside in Indonesia;
- There is no concurrent position that does not comply with the provisions of the Financial Services Authority;
- All members of the Board of Commissioners possess good integrity, competence, and reputation;
- There are no affiliations among each other; and
- Independent Commissioners are professionals and independent of Shareholders.

There are negative factors in the governance structure aspect of the Board of Commissioners' duty implementation, namely:

- Alignment of risk management certification for all members of the Board of Commissioners has not been carried out, considering that both certification institutions, namely LSPP and BSMR, were suspended during 2023. There will be a briefing on the alignment of risk management certification as per the Financial Services Authority Circular on Risk Management Certification (SMR); and
- One of the Independent Commissioners, Mrs. Anggar Budhi Nuraini, has not yet obtained a risk management certification, which will be fulfilled by January 2024.

#### Governance Process

Positive factors in the governance process aspect of the execution of duties and responsibilities of the Board of Commissioners include:

- The Bank has a spirit to always comply with the applicable provisions in all processes, including in the appointment of members of the Board of Commissioners;
- The Board of Commissioners devotes its time maximally to carry out its duties, providing input to the Board of Directors;
- 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 that must be approved by the Board of Commissioners according to Financial Services Authority regulations, namely Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF), Credit, and Restructuring Policies;
- The Board of Commissioners has carried out its duties and responsibilities professionally and independently; and
- The owners have never intervened in the execution of the duties of the Board of Commissioners, which may disrupt the Bank's operations and may result in reduced profits and/or losses to the Bank.

There are negative factors in the governance process aspect of the Board of Commissioners' duty and responsibility implementation. This happened in order to maintain the potential for increasing spread of Covid-19, the Board of Commissioners' meetings held during the second semester of 2023 were conducted online/without physical presence and were attended by all members of the Board of Commissioners. This does not comply with the provision that stipulates Board of Commissioners meetings must be attended by all members of the Board of Commissioners physically at least twice a year.

#### Governance Outcome

Positive factors in the governance outcome aspect of the execution of duties and responsibilities of the Board of Commissioners include:

- The results of the Board of Commissioners meetings are recorded in the minutes of the meeting, documented, and distributed properly;
- The results of the Board of Commissioners meetings are recommendations and/or directions that can be implemented in the General Meeting of Shareholders (GMS) and/or by the Board of Directors; and
- The Bank's performance has improved over time. Positively, this increase is also accompanied by improvements in the quality of processes, risk management, compliance culture, SKAI function, and internal control system.

Aspek Aspect	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Implementation of Duties and Responsibilities of Board of Commissioners	Nilai Score	2
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**ANALISIS Analysis**

Terdapat faktor negatif aspek governance outcome pelaksanaan tugas dan tanggung jawab Dewan Komisaris, yaitu:

- Ibu Anggar Budhi Nuraini sebagai Komisaris Independen belum memenuhi Sertifikasi Manajemen Risiko; dan
- Pemenuhan penyeteraan Sertifikasi Manajemen Risiko berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 28/SEOJK.03/2022 saat ini masih dalam proses, mengingat kedua lembaga sertifikasi, yaitu LSPP dan BSMR sempat mengalami pembekuan selama 2023.

There are negative factors in the governance outcome aspect of the Board of Commissioners' duty implementation, namely:

- Mrs. Anggar Budhi Nuraini, as an Independent Commissioner, has not yet obtained the Risk Management Certification; and
- The fulfillment of Risk Management Certification alignment based on Financial Services Authority Circular No. 28/SEOJK.03/2022 is currently still in process, considering that both certification institutions, namely LSPP and BSMR, were suspended during 2023.

Aspek Aspect	Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of the Committee Duties	Nilai Score	2
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**ANALISIS Analysis**

**Governance Structure**

Faktor-faktor positif aspek governance structure kelengkapan dan pelaksanaan tugas Komite adalah:

- Komite yang dibentuk Dewan Komisaris dan Direksi telah sesuai dengan ketentuan;
- Susunan anggota Komite Dewan Komisaris telah memenuhi ketentuan yang dipersyaratkan; serta
- Tidak ada intervensi dari pemilik yang menyebabkan tidak terpenuhinya komposisi Komite.

Terdapat faktor negatif aspek governance structure kelengkapan dan pelaksanaan tugas Komite, yaitu:

Saat ini, kepemilikan Sertifikasi Manajemen Risiko dari pihak independen pada Komite Manajemen Risiko belum memenuhi persyaratan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023, di mana pihak independen pada Komite Manajemen Risiko wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi (Jenjang 7).

**Governance Process**

Faktor-faktor positif aspek governance process kelengkapan dan pelaksanaan tugas Komite adalah:

- Komite Direksi dan Komite Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya mengacu ke Pedoman Tata Tertib Kerja Komite;
- Komite Dewan Komisaris dan Direksi melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi;
- Rapat komite Direksi telah diselenggarakan sesuai dengan kebutuhan Bank; serta
- Frekuensi rapat dan kuorum sudah memenuhi ketentuan.

Terdapat faktor negatif aspek governance process kelengkapan dan pelaksanaan tugas Komite, meliputi:

- Surat pernyataan pribadi atas kewajiban Komite Audit untuk melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi saat ini masih dalam proses review Komite Audit; serta
- Saat ini, sedang dilakukan proses pengkinian Piagam Komite Pemantau Risiko 2023 menyesuaikan dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola Bank Umum.

**Governance Outcome**

Faktor-faktor positif aspek governance outcome kelengkapan dan pelaksanaan tugas Komite adalah:

- Rekomendasi Komite bermanfaat dan dapat digunakan untuk peningkatan di bidang terkait; serta
- Hasil rapat komite dituangkan dalam risalah rapat, termasuk pengungkapan perbedaan pendapat (dissenting opinions), serta alasannya dan didokumentasikan dengan baik.

**Governance Structure**

Positive factors in the governance structure aspect of the completeness and implementation of duties of the Committees include:

- The Committees formed by the Board of Commissioners and the Board of Directors are in accordance with the provisions;
- The composition of the members of the Board of Commissioners Committees has met the requirements stipulated in the provisions; and
- There is no intervention from the owners that causes the composition of the Committees to be unfulfilled.

There are negative factors in the aspects of governance structure, completeness, and implementation of the Committee's duties, namely:

Currently, Risk Management Certification from independent parties in the Risk Management Committee has not met the requirements of Financial Services Authority Regulation No. 17 of 2023, which stipulates that independent parties in the Risk Management Committee are required to have a risk management certificate as applicable to the Board of Directors (Level 7).

**Governance Process**

Positive factors in the governance process aspect of the completeness and implementation of duties of the Committees include:

- The Board of Directors' Committees and the Board of Commissioners' Committees have carried out their duties and responsibilities referring to their respective Manuals and Charters;
- The Board of Commissioners' Committees and the Board of Directors' Committees carry out duties, responsibilities, and authority with integrity, independence, and competence and maintain reputation;
- The meetings of the Board of Directors' Committees have been held according to the Bank's needs; and
- The meeting frequency and quorum have met the provisions.

There are negative factors in the aspects of governance process, completeness, and implementation of the Committee's duties, including:

- The personal statement on the Audit Committee's obligation to carry out duties, responsibilities, and authority with integrity, independence, and competence and maintain reputation is currently still under review by the Audit Committee; and
- The Risk Monitoring Committee Charter 2023 is currently being updated to align with the provisions of Financial Services Authority Regulation No. 17 of 2023 on Corporate Governance Implementation for Commercial Banks.

**Governance Outcome**

Positive factors in the governance outcome aspect of the completeness and implementation of duties of the Committees include:

- The Committees' recommendations are beneficial and can be used for improvement in the related divisions; and
- The results of the committee meeting are recorded in the minutes of the meeting, including the disclosure of dissenting opinions and their reasons, and are well documented.



<b>Aspek Aspect</b>	<b>Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of the Committee Duties</b>	<b>Nilai Score</b>	<b>2</b>
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**ANALISIS**  
Analysis

Terdapat faktor negatif aspek governance outcome kelengkapan dan pelaksanaan tugas Komite, dikarenakan beberapa hal, yakni:

- Untuk memenuhi ketentuan Dewan Komisaris wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku, saat ini sedang dilakukan perumusan mekanisme evaluasi kinerja komite sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023; dan
- Piagam Komite Audit tahun 2023 yang disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023, saat ini sedang proses persetujuan Dewan Komisaris dan komite.

There are negative factors in the aspects of governance outcome, completeness, and implementation of the Committee's duties, due to several aspects, namely:

- A committee performance evaluation mechanism in accordance with the provisions of Financial Services Authority Regulation No. 17 of 2023 is currently being formulated to fulfill the provision concerning the obligation of the Board of Commissioners to evaluate the performance of the committees at least at the end of each financial year; and
- The 2023 Audit Committee Charter, which is adjusted to Financial Services Authority Regulation No. 17 of 2023, is currently in the approval process by the Board of Commissioners and committees.

<b>Aspek Aspect</b>	<b>Penanganan Benturan Kepentingan Managing Conflict of Interest</b>	<b>Nilai Score</b>	<b>1</b>
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**ANALISIS**  
Analysis

**Governance Structure**

Faktor-faktor positif aspek governance structure penanganan benturan kepentingan adalah:

- Bank telah memiliki Kebijakan Khusus Standar Etika Karyawan, Ketentuan Penerimaan Hadiah dari Pihak Ketiga, Satuan 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;
- Kebijakan Khusus Standar Etika Karyawan dan Peraturan Perusahaan juga mengatur mengenai pelaporan dan peneraan sanksi apabila terjadi pelanggaran Standar Etika Karyawan;
- Bank juga memiliki Kebijakan Penerapan Strategi Anti-Fraud; serta
- Bank telah memiliki kebijakan yang mengatur mengenai benturan kepentingan khususnya terhadap ketentuan dan proses pembiayaan kepada pihak terkait Bank.

Tidak terdapat faktor negatif pada aspek governance structure penanganan benturan kepentingan.

**Governance Process**

Faktor-faktor positif aspek governance process penanganan benturan kepentingan adalah:

- Seluruh anggota Dewan Komisaris, anggota Direksi, dan karyawan di seluruh jenjang organisasi menjunjung tinggi integritas dalam seluruh kegiatan;
- Optimalisasi Komisi Penegakan Disiplin dan Integritas untuk menjaga konsistensi peneraan sanksi terhadap pelanggaran disiplin dan integritas sesuai ketentuan yang telah ditetapkan;
- Setiap karyawan telah menandatangani perjanjian kerja yang mencantumkan hak dan kewajiban karyawan, termasuk kepatuhan atas ketentuan terkait benturan kepentingan; serta
- Proses pengadaan barang dan/atau jasa telah memperhatikan tata kelola yang baik pada Bank dan dengan prinsip paling sedikit efisien, efektif, transparan, terbuka, bersaing, adil, dan akuntabel, terlepas dari benturan kepentingan.

Tidak terdapat faktor negatif pada aspek governance process penanganan benturan kepentingan.

**Governance Structure**

Positive factors in the governance structure aspect of conflict of interest management include:

- The Bank has established a Special Policy on Employee Ethics Standards, Regulation on the Acceptance of Gifts from Third Parties, Standard Operating Procedures (SOPs) for the Procurement of Goods and Services, and the Vendor Management SOP. These policies, among other things, regulate the mechanism for vendor selection and procurement processes to prevent conflicts of interest;
- The Bank's Special Policy on Employee Ethics Standards and Company Regulations also govern the reporting and imposition of sanctions in the event of violations of Employee Ethics Standards;
- The Bank also has an Anti-Fraud Strategy Implementation Policy; and
- The Bank has established policies that regulate conflicts of interest, especially regarding provisions and processes for financing to the Bank's related parties.

There are no negative factors in the governance structure aspect of conflict of interest management.

**Governance Process**

Positive factors in the governance process aspect of conflict of interest management include:

- All members of the Board of Commissioners, Board of Directors, and employees at all organizational levels uphold integrity in all activities;
- The Discipline and Integrity Enforcement Commission is optimized to maintain consistency in imposing sanctions for violations of discipline and integrity in accordance with established provisions;
- Every employee has signed an employment agreement that includes the rights and obligations of employees, including compliance with provisions related to conflicts of interest; and
- The process of procuring goods and/or services has taken into account good corporate governance at the Bank and with the principles of efficiency, effectiveness, transparency, openness, competitiveness, fairness, and accountability, regardless of conflicts of interest.

There are no negative factors in the governance process aspect of conflict of interest management.

Aspek Aspect	Penanganan Benturan Kepentingan Managing Conflict of Interest	Nilai Score	1
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**ANALISIS**  
Analysis

<p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome penanganan benturan kepentingan adalah:</p> <ul style="list-style-type: none"> <li>• Komitmen seluruh jajaran Manajemen dalam penerapan integritas; serta</li> <li>• Tidak terjadi benturan kepentingan pada periode laporan.</li> </ul> <p>Tidak terdapat faktor negatif dalam governance outcome penanganan benturan kepentingan.</p>	<p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of conflict of interest management include:</p> <ul style="list-style-type: none"> <li>• The commitment of the Management to implementing integrity; and</li> <li>• There were no conflicts of interest during the reporting period.</li> </ul> <p>There are no negative factors in the governance outcome aspect of conflict of interest management.</p>
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Aspek Aspect	Penerapan Fungsi Kepatuhan Implementation of Compliance Function	Nilai Score	1
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**ANALISIS**  
Analysis

<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure penerapan fungsi kepatuhan adalah:</p> <ul style="list-style-type: none"> <li>• Komitmen yang tinggi dari Direksi terhadap penegakan Budaya Kepatuhan;</li> <li>• Organisasi Satuan Kerja Kepatuhan independen terhadap Satuan Kerja Operasional dan unit kerja lainnya;</li> <li>• Sumber daya manusia (SDM) di Satuan Kerja Kepatuhan (SKK) mempunyai pengalaman yang memadai dalam pengelolaan fungsi kepatuhan;</li> <li>• Kebijakan dan Standar Prosedur Operasional (SPO) Kepatuhan sudah tersedia dan dapat diimplementasikan; serta</li> <li>• Adanya koordinasi antara SKK, SKMR, dan SKAI dalam meningkatkan kualitas budaya kepatuhan, budaya sadar risiko, dan pengendalian internal.</li> </ul> <p>Tidak terdapat faktor negatif di dalam aspek penerapan fungsi kepatuhan.</p> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process penerapan fungsi kepatuhan adalah:</p> <ul style="list-style-type: none"> <li>• Kebijakan dan SPO Kepatuhan telah 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 terbaru selama periode berjalan; serta</li> <li>• Sosialisasi budaya kepatuhan dilakukan secara berkelanjutan.</li> </ul> <p>Tidak ada faktor negatif pada aspek governance process penerapan fungsi kepatuhan.</p> <p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome penerapan fungsi kepatuhan adalah:</p> <ul style="list-style-type: none"> <li>• Laporan Kepatuhan Triwulanan kepada Direktur Utama dan Semesteran kepada Otoritas Jasa Keuangan telah disampaikan tepat waktu sesuai ketentuan yang berlaku;</li> <li>• Kepala SKK menyampaikan laporan aktivitas bulanan kepada Direktur Kepatuhan; serta</li> <li>• Budaya Kepatuhan dibangun melalui berbagai aktivitas, di antaranya Sosialisasi Compliance Awareness yang dilakukan secara berkesinambungan setiap tahun.</li> </ul> <p>Tidak ada faktor negatif pada aspek governance outcome penerapan fungsi kepatuhan.</p>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of compliance function implementation include:</p> <ul style="list-style-type: none"> <li>• The Board of Directors has a high commitment to enforcing a Compliance Culture;</li> <li>• The Compliance Division organization is independent of the Operations Division and other divisions;</li> <li>• Human resources in the Compliance Division (SKK) have adequate experience in managing the compliance function;</li> <li>• Compliance Policies and Standard Operating Procedures (SOPs) are available and can be implemented; and</li> <li>• There is coordination between SKK, SKMR, and SKAI in improving the quality of compliance culture, risk awareness culture, and internal control.</li> </ul> <p>There are no negative factors in the governance structure aspect of compliance function implementation.</p> <p><b>Governance Process</b> Positive factors in the governance process aspect of compliance function implementation include:</p> <ul style="list-style-type: none"> <li>• Compliance Policies and SOPs have been implemented and will continue to be reviewed periodically;</li> <li>• SKK, SKMR, and SKAI coordinate through regular quarterly meetings with a predetermined agenda to discuss problems and update the latest information during the year; and</li> <li>• Compliance culture is continually fostered.</li> </ul> <p>There are no negative factors in the governance process aspect of compliance function implementation.</p> <p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of compliance function implementation include:</p> <ul style="list-style-type: none"> <li>• Quarterly Compliance Reports to the President Director and Semi-Annual Compliance Reports to the Financial Services Authority have been submitted on time in accordance with applicable provisions ;</li> <li>• The Head of SKK submits monthly activity reports to the Compliance Director; and</li> <li>• Compliance Culture is built through various activities, including Compliance Awareness sessions that are carried out continuously every year.</li> </ul> <p>There are no negative factors in the governance outcome aspect of compliance function implementation.</p>
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Aspek Aspect	Penerapan Fungsi Audit Intern Implementation of Internal Audit Function	Nilai Score	1
<b>ANALISIS</b> Analysis			
<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure penerapan fungsi audit intern adalah:</p> <ul style="list-style-type: none"> <li>Struktur organisasi SKAI telah sesuai dengan standar pelaksanaan Fungsi Audit Intern Bank Umum. Selanjutnya, struktur organisasi SKAI bersifat dinamis mengikuti perkembangan dan kebutuhan organisasi Bank;</li> <li>Bank memiliki Internal Audit Charter;</li> <li>SKAI independen terhadap Satuan Kerja Operasional; dan</li> <li>Bank telah menyusun dan mengkinikan metodologi audit dan telah disahkan oleh pejabat terkait.</li> </ul> <p>Tidak terdapat faktor negatif pada aspek governance structure penerapan fungsi audit intern.</p> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process penerapan fungsi audit intern adalah:</p> <ul style="list-style-type: none"> <li>Temuan Audit dilaporkan secara berkala kepada Direktur Utama, Direktur Kepatuhan &amp; Manajemen Risiko, Direktur terkait serta Komisaris melalui Komite Audit;</li> <li>Dalam upaya peningkatan, pengembangan pengetahuan, dan keterampilan personil SKAI telah membuat dan melaksanakan pelatihan; serta</li> <li>SKAI melakukan monitoring tindak lanjut perbaikan temuan audit sesuai komitmen yang telah disepakati.</li> </ul> <p>Tidak terdapat faktor negatif pada aspek governance process Penerapan fungsi audit intern.</p> <p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome penerapan fungsi audit intern adalah:</p> <ul style="list-style-type: none"> <li>Laporan hasil pemeriksaan SKAI senantiasa disampaikan kepada Otoritas Jasa Keuangan, Direktur Utama, Direktur Bidang terkait, Dewan Komisaris, serta Direktur Kepatuhan dan Manajemen Risiko; serta</li> <li>Manajemen dan Direktur yang terkait telah melaksanakan kegiatan berdasarkan prinsip tata kelola yang baik, termasuk di dalamnya menindaklanjuti Laporan Hasil Audit.</li> </ul> <p>Tidak terdapat faktor negatif dalam governance outcome penerapan fungsi audit intern.</p>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of the implementation of the internal audit function include:</p> <ul style="list-style-type: none"> <li>The organizational structure of the Internal Audit Division (SKAI) is in accordance with the implementation standards of the Commercial Bank Internal Audit Function. Furthermore, the organizational structure of SKAI 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 of the Operations Division; and</li> <li>The Bank has developed and updated the audit methodology, which has been ratified by the relevant officers.</li> </ul> <p>There are no negative factors in the governance structure aspect of the implementation of the internal audit function.</p> <p><b>Governance Process</b> Positive factors in the governance process aspect of the implementation of the internal audit function include:</p> <ul style="list-style-type: none"> <li>Audit findings are reported regularly to the President Director, Compliance and Risk Director, related Directors, and Commissioners through the Audit Committee;</li> <li>To improve and develop knowledge and skills, SKAI personnel have organized and conducted training; and</li> <li>SKAI monitors follow-ups on audit findings in accordance with the agreed commitment.</li> </ul> <p>There are no negative factors in the governance process aspect of the implementation of the internal audit function.</p> <p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of the implementation of the internal audit function include:</p> <ul style="list-style-type: none"> <li>SKAI audit reports are always submitted to the Financial Services Authority, the President Director, the relevant Directors, the Board of Commissioners, and the Compliance and Risk Director; and</li> <li>Management and the relevant Directors have carried out activities based on good corporate governance principles, including following up on the Audit Report.</li> </ul> <p>There are no negative factors in the governance outcome aspect of the implementation of the internal audit function.</p>		

Aspek Aspect	Penerapan Fungsi Audit Ekstern Implementation of Extern Audit Function	Nilai Score	1
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**ANALISIS**  
Analysis

<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure penerapan fungsi audit ekstern adalah: Bank telah memenuhi aspek governance structure dalam penerapan Fungsi Audit Eksternal. Pemenuhan aspek governance structure dicerminkan dengan kebijakan Bank yang menunjuk, baik AP maupun KAP berdasarkan kapasitas yang dimilikinya. Kebijakan ini dimaksudkan agar dapat menghasilkan outcome yang sesuai dengan harapan para pemangku kepentingan Bank, yaitu hasil audit yang memadai yang mampu menggambarkan permasalahan Bank secara signifikan.</p> <p>Tidak terdapat faktor negatif pada aspek governance structure penerapan fungsi audit ekstern. Bank mampu memenuhi semua aspek yang dipersyaratkan dalam governance structure penerapan fungsi audit ekstern.</p> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process penerapan fungsi audit ekstern adalah: Bank telah memastikan terpenuhinya aspek governance process penerapan Fungsi Audit Eksternal. Pemenuhan ini didasarkan atas AP dan KAP yang ditunjuk memiliki kinerja yang independen dengan kompetensi yang memadai. Kinerja yang dimiliki, baik AP maupun KAP, dalam penugasan audit juga telah memenuhi standar profesional akuntan publik. Hal ini tidak terlepas dari efektivitas kebijakan Bank dalam penugasan audit, yang memilih, baik AP maupun KAP, yang telah terdaftar sebagai Auditor Bank di Otoritas Jasa Keuangan melalui proses penunjukan yang dilakukan oleh Dewan Komisaris atas wewenang dari RUPS dan rekomendasi dari Komite Audit.</p> <p>Tidak terdapat faktor negatif pada aspek governance process penerapan fungsi audit ekstern.</p> <p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome penerapan Fungsi Audit Eksternal adalah: Aspek governance outcome penerapan fungsi audit ekstern diwujudkan melalui hasil audit dan management letter 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 timeline yang telah disepakati sebelumnya.</p> <p>Tidak terdapat faktor negatif dalam governance outcome penerapan fungsi audit ekstern.</p>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of the implementation of the external audit function include: The Bank has fulfilled the governance structure aspect in the implementation of the External Audit Function. This fulfillment is reflected in the Bank's policy of appointing both Public Accountants (AP) and Public Accounting Firms (KAP) based on their capacity. This policy is intended to produce an outcome that aligns with the expectations of the Bank's stakeholders, namely an adequate audit report that can significantly describe the Bank's issues.</p> <p>There are no negative factors in the governance structure aspect of the implementation of the external audit function. The Bank is able to fulfill all aspects required in the governance structure of the implementation of the external audit function.</p> <p><b>Governance Process</b> Positive factors in the governance process aspect of the implementation of the external audit function include: The Bank has ensured the fulfillment of the governance process aspect in the implementation of the External Audit Function. This fulfillment is based on the fact that the appointed AP and KAP have independent performance with adequate competence. The performance of both AP and KAP in audit assignments also meets the professional standards of public accountants. This performance is closely linked to the effectiveness of the Bank's policy on audit assignments to select both AP and KAP registered as Bank Auditors at the Financial Services Authority through the appointment process carried out by the Board of Commissioners based on the authority of the General Meeting of Shareholders (GMS) and recommendations from the Audit Committee.</p> <p>There are no negative factors in the governance process aspect of the implementation of the external audit function.</p> <p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of the implementation of the External Audit Function include: The governance outcome aspect of the implementation of the external audit function is realized through audit reports and management letters that can significantly describe the condition and problems of the Bank. The adequate quality of audit reports helps the Bank in making improvements and changes to the problems found. In addition, audit reports have been submitted on time within the agreed timeline.</p> <p>There are no negative factors in the governance outcome aspect of the implementation of the external audit function.</p>
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Aspek Aspect	Penerapan Fungsi Manajemen Risiko, termasuk Pengendalian Internal Implementation of Risk Management Function, including Internal Control System	Nilai Score	2
<b>ANALISIS</b> Analysis			
<p><b>Governance Structure</b></p> <p>Faktor-faktor positif aspek governance structure penerapan manajemen risiko termasuk sistem pengendalian internal adalah:</p> <ul style="list-style-type: none"> <li>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 Good Corporate Governance (GCG); serta</li> <li>Bank telah memiliki kebijakan, prosedur, dan penetapan limit risiko yang memadai.</li> </ul> <p>Tidak ada faktor negatif aspek governance structure pada penerapan manajemen risiko dan sistem pengendalian internal.</p> <p><b>Governance Process</b></p> <p>Faktor-faktor positif aspek governance process penerapan manajemen risiko, termasuk sistem pengendalian internal adalah:</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>Penerapan budaya manajemen risiko termasuk kesadaran risiko telah dikomunikasikan pada seluruh jenjang organisasi; dan</li> <li>Bank telah menerapkan program anti pencucian uang pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal (APU-PPT &amp; PPPSPM) mencakup pencegahan dan penanganan.</li> </ul> <p>Terdapat faktor negatif aspek governance process penerapan manajemen risiko, termasuk sistem pengendalian internal. Hal ini dikarenakan untuk meningkatkan penerapan manajemen risiko, budaya kepatuhan, pengendalian internal serta GCG pada seluruh unit kerja terkait/risk taking unit, 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.</p> <p><b>Governance Outcome</b></p> <p>Faktor-faktor positif aspek governance outcome penerapan manajemen risiko, termasuk sistem pengendalian internal adalah:</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 memperbarui dan menyerap risiko kerugian yang terjadi; serta</li> <li>Bank telah menerapkan Program APU-PPT &amp; PPPSPM dan melaksanakan kewajiban internalisasi Peraturan Otoritas Jasa Keuangan No. 8 tahun 2023 tentang Penerapan Program APU-PPT &amp; PPPSPM di Sektor Jasa Keuangan pada Kebijakan Khusus APU-PPT &amp; PPPSPM dan SOP Pelaksanaan Tugas dan Tanggung Jawab Uji Kompetensi Keahlian (UKK) APU-PPT &amp; PPPSPM yang efektif berlaku pada tanggal 9 November 2023.</li> </ul>	<p><b>Governance Structure</b></p> <p>Positive factors in the governance structure aspect of risk management implementation, including internal control systems, are:</p> <ul style="list-style-type: none"> <li>With full support from the Bank's Management, the organizational structure has been adjusted to align with applicable regulations by applying the principle of independence of SKAI, SKK, and SKMR and the application of the prudential principle, as well as Good Corporate Governance (GCG); and</li> <li>The Bank has adequate risk policies, procedures, and risk limits.</li> </ul> <p>There are no negative factors in the governance structure aspect of risk management implementation and internal control systems.</p> <p><b>Governance Process</b></p> <p>Positive factors in the governance process aspect of risk management implementation, including internal control systems, are:</p> <ul style="list-style-type: none"> <li>The Board of Commissioners and the Board of Directors each have clear duties and responsibilities and play a role in building a risk-aware culture supported by divisions that are independent of operational activities, namely SKMR, SKK, and SKAI;</li> <li>Risk Management Policy has been evaluated periodically in accordance with the needs and complexity of the Bank's business and the latest regulatory provisions;</li> <li>The implementation of risk management culture, including risk awareness, has been communicated to all organizational levels; and</li> <li>The Bank has implemented an anti-money laundering, counter-terrorism financing, and counter-proliferation of weapons of mass destruction financing (AML-CTF &amp; CPF) program, which includes prevention and handling.</li> </ul> <p>There are negative factors in the aspects of governance process, implementation of risk management, including the internal control system. This happened in order to improve the risk management implementation of risk management, compliance culture, internal control, and GCG in all related divisions/risk-taking units, optimized dissemination of operational policies and procedures is still necessary, as well as gradual and continuous infrastructure improvements in implementing policies and procedures.</p> <p><b>Governance Outcome</b></p> <p>Positive factors in the governance outcome aspect of risk management implementation, including internal control systems, are:</p> <ul style="list-style-type: none"> <li>Risk management has been effectively implemented and actively supervised;</li> <li>The Bank's capital is able to update and absorb the risk of losses that occur; and</li> <li>The Bank has implemented an AML-CTF &amp; CPF Program and carried out the obligation of internalizing Financial Services Authority Regulation No. 8 of 2023 on the Implementation of AML-CTF &amp; CPF Program in the Financial Services Sector in the AML-CTF &amp; CPF Special Policy and the SOP for the Implementation of Duties and Responsibilities of AML-CTF &amp; CPF Competency Test (UKK) which is effective on 9 November 2023.</li> </ul>		

Aspek Aspect	Penerapan Fungsi Manajemen Risiko, termasuk Pengendalian Internal Implementation of Risk Management Function, including Internal Control System	Nilai Score	2
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Terdapat faktor negatif aspek governance outcome penerapan manajemen risiko, termasuk sistem pengendalian internal, meliputi:

- Risk Appetite & Limit yang terlampaui masih harus terus dilakukan pemantauan (monitoring) secara berkala (setiap bulan) sehingga dapat diidentifikasi secara dini langkah-langkah penyelesaian khususnya terkait limit yang terlampaui. Risk appetite atas ROA, BOPO, dan RIM masih melampaui statement yang ditetapkan manajemen. Selain itu, masih terdapat pelampauan atas limit kredit terhadap parameter/ indikator yang ditetapkan Manajemen, agar ke depannya sesuai dengan limit yang ditetapkan. Saat ini, Bank sedang melakukan proses review terhadap risk appetite & limit, sehingga parameter yang akan diatur tersebut sesuai dengan limit dan appetite internal Bank; serta
- Berdasarkan profil risiko, secara komposit peringkat risiko kredit Bank masih pada peringkat **Moderate**, namun Bank telah melakukan upaya-upaya perbaikan untuk meningkatkan kualitas dan efektivitas penerapan manajemen risiko khususnya risiko kredit, agar sejalan dengan risk appetite internal Bank.

There are negative factors in the aspects of governance outcome, implementation of risk management, including the internal control system, including:

- Breached Risk Appetite & Limits continue to be monitored regularly (every month) to enable early identification of solutions, especially related to the breached limits. The risk appetite for ROA, BOPO, and RIM still exceeds management's statement. In addition, there are breaches of credit limits against the parameters/indicators set by Management. It is expected that in the future the established limits are not breached. Currently, the Bank is conducting a review process on risk appetite & limit so that the parameters to be regulated are in accordance with the Bank's internal limit and appetite; and
- Based on the risk profile, the Bank's composite credit risk rating is still at the **Moderate** level, but the Bank has made efforts to improve the quality and effectiveness of risk management implementation, especially credit risk, to align with the Bank's internal risk appetite.

Aspek Aspect	Pemberian Remunerasi Provision of Remuneration	Nilai Score	1
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### ANALISIS Analysis

#### **Governance Structure**

Faktor-faktor positif aspek governance structure penerapan remunerasi adalah:

- Susunan anggota Komite Remunerasi dan nominasi yang dibentuk Dewan Komisaris sesuai dengan ketentuan yang berlaku;
- Tidak ada anggota Direksi yang merangkap sebagai anggota Komite Remunerasi dan Nominasi; serta
- Bank telah menetapkan kebijakan yang menjadi Material Risk Taker bagi Dewan Direksi, Dewan Komisaris, serta Pejabat Eksekutif dan pegawai.

Tidak terdapat faktor negatif aspek governance structure penerapan remunerasi.

#### **Governance Process**

Faktor-faktor positif aspek governance process penerapan remunerasi adalah:

- Bank telah melaksanakan kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi Bank Umum;
- Bank menerapkan tata kelola dengan telah memperhatikan prinsip kehati-hatian dalam pemberian remunerasi; serta
- Komite Remunerasi telah melaksanakan tugas dan tanggung jawabnya secara independen.

Tidak terdapat faktor negatif aspek governance process penerapan remunerasi.

#### **Governance Outcome**

Faktor-faktor positif aspek governance outcome penerapan remunerasi adalah:

Bank telah mengungkapkan informasi Kebijakan Remunerasi dalam Laporan Tahunan Pelaksanaan Tata Kelola (GCG).

#### **Governance Structure**

Positive factors in the governance structure aspect of the provision of remuneration include:

- The composition of members of the Remuneration and Nomination Committee formed by the Board of Commissioners is in accordance with the applicable regulations;
- There are no members of the Board of Directors who also serve as members of the Remuneration and Nomination Committee; and
- The Bank has established a policy that identifies the Material Risk Takers for the Board of Directors, Board of Commissioners, Executive Officers and employees.

There are no negative factors in the governance structure aspect of the provision of remuneration.

#### **Governance Process**

Positive factors in the governance process aspect of the provision of remuneration:

- The Bank has implemented a remuneration policy in accordance with the Financial Services Authority regulation on corporate governance implementation in the provision of remuneration for Commercial Banks;
- The Bank has implemented corporate governance by considering the prudential principle in providing remuneration; and
- The Remuneration Committee has carried out its duties and responsibilities independently.

There are no negative factors in the governance process aspect of the provision of remuneration.

#### **Governance Outcome**

Positive factors in the governance outcome aspect of the provision of remuneration include:

The Bank has disclosed the Remuneration Policy information in the Annual Corporate Governance (GCG) Implementation Report.



<b>Aspek Aspect</b>	<b>Pemberian Remunerasi Provision of Remuneration</b>	<b>Nilai Score</b>	<b>1</b>
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Tidak terdapat faktor negatif aspek *governance outcome* penerapan remunerasi.

There are no negative factors in the *governance outcome* aspect of the provision of remuneration.

<b>Aspek Aspect</b>	<b>Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar Provision of Funds to Related Parties and Provision of Large Exposures</b>	<b>Nilai Score</b>	<b>1</b>
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**Governance Structure**

Faktor-faktor positif aspek *governance structure* penyediaan dana kepada pihak terkait dan penyediaan dana besar Bank:

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.

Tidak terdapat faktor negatif aspek *governance structure* penyediaan dana kepada pihak terkait dan penyediaan dana besar Bank.

**Governance Process**

Faktor-faktor positif aspek *governance process* penyediaan dana kepada pihak terkait dan penyediaan dana besar Bank adalah:

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.

Tidak terdapat faktor negatif dalam aspek *governance process* penyediaan dana kepada pihak terkait dan penyediaan dana besar Bank.

**Governance Outcome**

Faktor-faktor positif aspek *governance outcome* penyediaan dana kepada pihak terkait dan penyediaan dana besar Bank adalah:

- Bank belum pernah melakukan pelanggaran ataupun pelampauan terhadap ketentuan Otoritas Jasa Keuangan mengenai BMPK;
- Bank telah menyampaikan laporan penyediaan dana kepada pihak terkait dan penyediaan dana besar (debitur inti) setiap bulannya kepada Otoritas Jasa Keuangan secara tepat waktu;
- Bank telah menerapkan prinsip kehati-hatian dalam penyediaan dana untuk menghindari kegagalan usaha Bank akibat konsentrasi penyediaan dana besar Bank; serta
- Posisi Desember 2023, realisasi rasio CAR sebesar 30,16% lebih tinggi dari target sebesar 26,91% (deviasi positif sebesar 3,25%).

Tidak terdapat faktor negatif dalam aspek *governance outcome* penyediaan dana kepada pihak terkait dan penyediaan dana besar Bank.

**Governance Structure**

Positive factors in the *governance structure* aspect of providing funds to related parties and large exposures include:

The Bank has established clear and written policies, systems, and procedures for providing funds to related parties and large exposures, which are regulated in the 2020 Credit Provision Guidelines (PPK) in Chapter XII Legal Lending Limit (LLL) and Power of Attorney for Substitution.

There are no negative factors in the *governance structure* aspect of providing funds to related parties and large exposures.

**Governance Process**

Positive factors in the *governance process* aspect of providing funds to related parties and large exposures include:

In providing funds to related parties and/or large exposures, the Bank always takes into account Financial Services Authority regulations on LLL, internal provisions, and the prudential principle, ensuring no violations or breaches of the LLL provisions.

There are no negative factors in the *governance process* aspect of providing funds to related parties and large exposures.

**Governance Outcome**

Positive factors in the *governance outcome* aspect of providing funds to related parties and large exposures include:

- The Bank has never violated or breached Financial Services Authority regulations on LLL;
- The Bank has submitted monthly reports on the provision of funds to related parties and large exposures (core debtors) to the Financial Services Authority on time;
- The Bank has applied the prudential principle in providing funds to avoid business failure due to the concentration of large exposures; and
- The CAR ratio as of December 2023 was 30.16%, higher than the target of 26.91% (a positive deviation of 3.25%).

There are no negative factors in the *governance outcome* aspect of providing funds to related parties and large exposures.

Aspek Aspect	Integritas Pelaporan dan Sistem Teknologi Informasi Integrity of Reporting and Information Technology Systems	Nilai Score	1
<b>ANALISIS</b> Analysis			
<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure integritas pelaporan dan sistem teknologi informasi adalah: Bank telah memiliki kecukupan struktur dan infrastruktur Tata Kelola (GCG) dalam transparansi kondisi keuangan dan non-keuangan. Hal ini dapat digambarkan sebagai berikut:</p> <ul style="list-style-type: none"> <li>• Bank telah memiliki kebijakan dalam bentuk SOP yang mengatur pelaksanaan penyusunan laporan yang ditujukan kepada para pemangku kepentingan;</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; dan</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>Tidak terdapat faktor negatif aspek governance structure integritas pelaporan dan sistem teknologi informasi.</p> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process Integritas Pelaporan dan Sistem Teknologi Informasi adalah:</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 telah menyusun laporan pelaksanaan Tata Kelola (GCG) pada setiap tahunnya di akhir periode dengan isi dan cakupan yang telah sesuai dengan kriteria yang telah ditentukan;</li> <li>• Bank telah menerapkan transparansi produk dan informasi data nasabah sesuai ketentuan yang berlaku. Bank selalu mengkinikan informasi di situs web Bank sesuai aturan yang berlaku; dan</li> <li>• Bank telah menerapkan tata cara pengaduan dan penyelesaian pengaduan nasabah sesuai ketentuan regulator yang berlaku.</li> </ul> <p>Tidak terdapat faktor negatif dalam aspek governance process integritas pelaporan dan sistem teknologi informasi.</p> <p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome integritas pelaporan dan sistem teknologi informasi adalah:</p> <ul style="list-style-type: none"> <li>• Laporan Tahunan sudah disampaikan kepada Otoritas Jasa Keuangan dan seluruh pemangku kepentingan secara tepat waktu, sesuai ketentuan yang berlaku;</li> <li>• Transparansi laporan telah dilakukan dengan cakupan sesuai ketentuan dan dipublikasikan pada situs web Bank;</li> <li>• Laporan Pelaksanaan Tata Kelola (GCG) Bank telah mencerminkan kondisi Bank yang sebenarnya; serta</li> <li>• Tidak terdapat penyalahgunaan rekayasa keuangan dan/atau rekayasa hukum untuk kepentingan Bank dan/atau pihak lainnya, baik internal maupun eksternal Bank.</li> </ul> <p>Tidak terdapat faktor negatif dalam aspek governance outcome integritas pelaporan dan sistem teknologi informasi.</p>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of reporting integrity and information technology systems include: The Bank has adequate structure and infrastructure for Corporate Governance (GCG) in the transparency of financial and non-financial conditions, as follows:</p> <ul style="list-style-type: none"> <li>• The Bank has established policies in the form of SOPs that regulate the preparation of reports intended for stakeholders;</li> <li>• The Corporate Governance (GCG) Implementation Report has been prepared at the end of each financial year in accordance with applicable regulations;</li> <li>• The Bank has a Management Information System (MIS) that supports the Bank's internal process in accurate and timely internal reporting; and</li> <li>• The Bank has human resources with adequate and reliable competence to support the management and development of the Bank's information systems.</li> </ul> <p>There are no negative factors in the governance structure aspect of reporting integrity and information technology systems.</p> <p><b>Governance Process</b> Positive factors in the governance process aspect of reporting integrity and information technology systems include:</p> <ul style="list-style-type: none"> <li>• The Bank has prepared the Annual Report transparently and has submitted it to the Financial Services Authority and stakeholders on time and in accordance with applicable regulations;</li> <li>• The Bank has prepared the Corporate Governance (GCG) Implementation Report annually at the end of each period with content and scope that are in accordance with the established criteria;</li> <li>• The Bank has implemented transparency of products and customer data information in accordance with applicable provisions. The Bank always updates information on the Bank's website in accordance with applicable regulations; and</li> <li>• The Bank has implemented complaint-handling procedures and customer complaint resolution in accordance with applicable regulatory provisions.</li> </ul> <p>There are no negative factors in the governance process aspect of reporting integrity and information technology systems.</p> <p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of reporting integrity and information technology systems include:</p> <ul style="list-style-type: none"> <li>• The Annual Report has been submitted to the Financial Services Authority and all stakeholders on time, in accordance with applicable provisions;</li> <li>• Transparency of the report has been carried out with the scope of the report in accordance with the provisions and publication on the Bank's website;</li> <li>• The Bank's Corporate Governance (GCG) Implementation Report has reflected the actual condition of the Bank; and</li> <li>• There has been no misuse of financial engineering and/or legal engineering for the benefit of the Bank and/or other parties, both internal and external to the Bank.</li> </ul> <p>There are no negative factors in the governance outcome aspect of reporting integrity and information technology systems.</p>		



Aspek Aspect	Rencana Strategis Bank Bank's Strategic Plans	Nilai Score	2
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**ANALISIS**  
Analysis

**Governance Structure**

Faktor-faktor positif aspek governance structure Rencana Strategis Bank adalah:

- Rencana Strategis Bank dituangkan di dalam RBB dan telah sesuai dengan Visi dan Misi Bank;
- Rencana Aksi Keuangan Berkelanjutan (RAKB) telah dilakukan beberapa aksi yang terkait pengembangan kapasitas karyawan melalui pelatihan/ training yang bersertifikasi Otoritas Jasa Keuangan; serta
- Pemegang Saham senantiasa mendukung RBB dengan memperkuat modalan.

Tidak terdapat faktor negatif dalam aspek governance structure Rencana Strategis Bank.

**Governance Process**

Faktor-faktor positif aspek governance process Rencana Strategis Bank adalah:

- Bank telah menyusun RBB secara lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat;
- Direksi telah mengkomunikasikan RBB dengan menyampaikan hasil penyusunan RBB kepada Pemegang Saham Bank, serta kepada seluruh Kepala Divisi/Satuan Kerja melalui Rapat Direksi dengan Kepala Divisi. Para Kepala Divisi/Satuan Kerja yang ada selanjutnya menyampaikan kepada jajaran di bawahnya;
- Dewan Komisaris melaksanakan pengawasan terhadap pelaksanaan RBB melalui rapat rutin bulanan antara Dewan Komisaris dengan Direksi, serta menyampaikan beberapa concern secara langsung kepada Direksi untuk mendapatkan penjelasan lebih lanjut; dan
- Pemegang Saham Bank menunjukkan keseriusan dalam mendukung RBB.

Tidak terdapat faktor negatif dalam aspek governance process Rencana Strategis Bank.

**Governance Outcome**

Faktor-faktor positif aspek governance outcome Rencana Strategis Bank adalah:

- Bank senantiasa melakukan investasi dalam pengembangan SDM, IT, jaringan kantor, kebijakan, dan prosedur dalam rangka meningkatkan pelayanan kepada nasabah maupun peningkatan kualitas keamanan;
- RBB telah menggambarkan pertumbuhan Bank yang berkesinambungan dan sesuai dengan Visi dan Misi Bank;
- Rencana bisnis yang lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal, serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat;
- Rencana Korporasi dan Rencana Bisnis disusun oleh Direksi dan telah disetujui oleh Dewan Komisaris; serta
- Realisasi Rencana Bisnis Bank pada Semester II 2023 pada dasarnya secara keseluruhan dinilai cukup baik, di saat pemulihan ekonomi nasional masih berlanjut dan di tengah situasi ekonomi global yang semakin menantang, baik karena tekanan inflasi dunia, pengetatan kebijakan moneter eksternal dan internal, konflik perang antar negara yang berkepanjangan, maupun pemburukan kondisi perekonomian global. Realisasi pertumbuhan CAR sebesar 30,16%, tercapai lebih tinggi dari target yang sebesar 26,91%. Rasio fee-based income terhadap total pendapatan operasional per posisi Desember 2023 adalah sebesar 3,51%, dibandingkan anggaran yang sebesar 1,18% terdapat deviasi positif sebesar 2,33%. Realisasi rasio aset likuid terhadap total aset per akhir Desember 2023 sebesar 10,95%, jika dibandingkan dengan anggaran sebesar 10,56% terdapat deviasi positif sebesar 0,39%.

**Governance Structure**

Positive factors in the governance structure aspect of the Bank's Strategic Plan include:

- The Bank's Strategic Plan is outlined in the RBB and is in line with the Bank's Vision and Mission;
- Several actions related to employee capacity development through training certified by the Financial Services Authority have been carried out as per the Sustainable Finance Action Plan (RAKB); and
- Shareholders consistently support the RBB by strengthening capital.

There are no negative factors in the governance structure aspect of the Bank's Strategic Plan.

**Governance Process**

Positive factors in the governance process aspect of the Bank's Strategic Plan include:

- The Bank has prepared a complete and realistic RBB, taking into account all external and internal factors while observing the prudential principle and sound banking principles;
- The Board of Directors has communicated the RBB by presenting it to the Bank's Shareholders. The Board of Directors also presents the RBB to all Division Heads through the Board of Directors Meetings with the Division Heads, who will then convey it to their subordinates;
- The Board of Commissioners supervises the implementation of the RBB through regular monthly joint meetings of the Board of Commissioners and the Board of Directors and directly conveys several concerns to the Board of Directors for further explanation; and
- The Bank's Shareholders show seriousness in supporting the RBB.

There are no negative factors in the governance process aspect of the Bank's Strategic Plan.

**Governance Outcome**

Positive factors in the governance outcome aspect of the Bank's Strategic Plan include:

- The Bank consistently invests in the development of human resources, IT, office networks, policies, and procedures in order to improve service to customers and enhance security quality;
- The RBB has depicted the Bank's sustainable growth that is in line with the Bank's Vision and Mission;
- A complete and realistic business plan that takes into account all external and internal factors, as well as observes the prudential principle and sound banking principles;
- The Corporate Plan and Business Plan are prepared by the Board of Directors and have been approved by the Board of Commissioners; and
- The realization of the Bank's Business Plan in the second semester of 2023 is generally considered fairly good at a time when the national economic recovery is still ongoing and amid increasingly challenging global economic conditions due to global inflation pressure, tightening of external and internal monetary policies, prolonged wars and conflicts, and worsening global economic conditions. CAR was recorded at 30.16%, higher than the target of 26.91%. The ratio of fee-based income to total operating income as of December 2023 was 3.51%, a positive deviation of 2.33% compared to the 1.18% in the budget. The ratio of liquid assets to total assets as of the end of December 2023 was 10.95%, a positive deviation of 0.39% compared to the 10.56% in the budget.

Aspek Aspect	Rencana Strategis Bank Bank's Strategic Plans	Nilai Score	2
	<p>Terdapat faktor negatif aspek governance outcome Rencana Strategis Bank dikarenakan hal-hal sebagai berikut.</p> <ul style="list-style-type: none"> <li>• Realisasi rasio BOPO dicapai pada angka 93,71% lebih tinggi dari target sebesar 90,91%.</li> <li>• Beberapa realisasi rasio dicapai lebih rendah dari anggaran, di antaranya: <ul style="list-style-type: none"> <li>- Realisasi rasio ROA dicapai pada angka 0,53% lebih rendah target yang sebesar 0,75%;</li> <li>- Realisasi pertumbuhan kredit sebesar Rp11.382,1 miliar, tercapai sedikit lebih rendah dari target yang sebesar Rp11.798,0 miliar;</li> <li>- NIM per posisi akhir Juni 2023 adalah sebesar 5,29%, dibandingkan dengan anggaran yang sebesar 6,35%, terdapat deviasi negatif sebesar 1,06%;</li> <li>- Rasio beban overhead terhadap pendapatan bersih kegiatan utama per akhir Desember 2023 sebesar 70,52%, dibandingkan dengan anggaran sebesar 61,46%, terdapat deviasi negatif sebesar 9,06%;</li> <li>- Realisasi NPL - bruto pada akhir Desember 2023 adalah sebesar 3,30%, dibandingkan dengan anggaran yang sebesar 2,99%, dan NPL - neto sebesar 1,76% lebih tinggi 0,50% jika dibandingkan dengan anggaran yang sebesar 1,26%;</li> <li>- Realisasi rasio debitur inti terhadap total kredit per akhir Desember 2023 sebesar 36,09% dibandingkan anggaran sebesar 32,94%, terdapat deviasi negatif sebesar 3,15%; serta</li> <li>- Realisasi rasio depositan inti terhadap total DPK per akhir Desember 2023 sebesar 44,79%. Dibandingkan dengan anggaran sebesar 40,20%, terdapat deviasi negatif sebesar 4,59%.</li> </ul> </li> </ul>		
		<p>There are negative factors in the governance outcome aspect of the Bank's Strategic Plan due to the following matters.</p> <ul style="list-style-type: none"> <li>• The actual BOPO ratio was 93.71%, higher than the target of 90.91.</li> <li>• Several ratios were lower than the budget, including: <ul style="list-style-type: none"> <li>- The actual ROA ratio was 0.53%, lower than the target of 0.75%;</li> <li>- The actual loans growth was Rp11,382.1 billion, slightly lower than the target of Rp11,798.0 billion;</li> <li>- The Net Interest Margin (NIM) as of the end of June 2023 was 5.29%, a negative deviation of 1.06% compared to the 6.35% in the budget;</li> <li>- The ratio of overhead costs to net operating income as of the end of December 2023 was 70.52%. Compared to a budget of 61.46%, there was a negative deviation of 9.06%;</li> <li>- The actual Gross NPL as of the end of December 2023 was 3.30%, compared to a budget of 2.99%. Net NPL was 1.76% or 0.50% higher compared to the 1.26% in the budget;</li> <li>- The actual ratio of core debtors to total credit as of the end of December 2023 was 36.09%. Compared to a budget of 32.94%, there was a negative deviation of 3.15%; and</li> <li>- The actual ratio of core depositors to total Third Party Funds (DPK) as of the end of December 2023 was 44.79%. Compared to a budget of 40.20%, there was a negative deviation of 4.59%.</li> </ul> </li> </ul>	

Aspek Aspect	Aspek Pemegang Saham Shareholder Aspect	Nilai Score	2
<b>ANALISIS Analysis</b>			

<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure aspek Pemegang Saham adalah: Pemegang Saham Bank berkomitmen memenuhi Peraturan Otoritas Jasa Keuangan dan peraturan perundangan terkait lainnya, serta memastikan Bank menjalankan kegiatan usaha dengan mematuhi ketentuan yang berlaku.</p> <p>Terdapat faktor negatif aspek governance structure Aspek Pemegang Saham dikarenakan hal-hal sebagai berikut.</p> <ul style="list-style-type: none"> <li>• Bank belum memiliki kebijakan dan/atau prosedur untuk memastikan perlakuan yang adil terhadap seluruh Pemegang Saham dan melindungi hak Pemegang Saham dan memfasilitasi partisipasi Pemegang Saham dan pemangku kepentingan, serta mengelola komunikasi dalam pelaksanaannya.</li> <li>• Bank belum memiliki kebijakan dividen dan mekanisme penetapan dividen, saat ini kebijakan dividen masih dalam tahap penyusunan.</li> </ul> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process aspek Pemegang Saham adalah:</p> <ul style="list-style-type: none"> <li>• Pemegang Saham Pengendali (PSP) Bank senantiasa berkomitmen untuk memenuhi ketentuan yang berlaku dalam mendukung bisnis Bank;</li> <li>• Bank mematuhi ketentuan yang berlaku sebelum melakukan Penyertaan Modal;</li> <li>• Penyertaan modal oleh Bank kepada pihak ketiga dilakukan dengan analisa dan pertimbangan yang matang, serta dikomunikasikan dan dimintakan persetujuan terlebih dahulu kepada pengawas Bank; dan</li> <li>• Penyertaan modal dilaksanakan dengan memperhatikan tata kelola yang baik dan penerapan manajemen risiko.</li> </ul>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of the Shareholder aspect include: The Bank's Shareholders are committed to complying with the Financial Services Authority regulations and other relevant laws and regulations and ensuring that the Bank conducts business activities in compliance with applicable regulations.</p> <p>There are negative factors in the governance structure aspect of the Shareholder Aspect due to the following matters.</p> <ul style="list-style-type: none"> <li>• The Bank does not yet have policies and/or procedures to ensure fair treatment of all Shareholders, protect the rights of Shareholders, facilitate the participation of Shareholders and stakeholders, and manage communication in their implementations.</li> <li>• The Bank does not yet have a dividend policy and dividend determination mechanism. The dividend policy is still in the development stage.</li> </ul> <p><b>Governance Process</b> Positive factors in the governance process aspect of the Shareholder aspect include:</p> <ul style="list-style-type: none"> <li>• The Bank's Controlling Shareholders (PSP) are always committed to complying with the applicable regulations in supporting the Bank's business;</li> <li>• The Bank complies with the applicable regulations before making Equity Participation;</li> <li>• Equity participation by the Bank to third parties is carried out with thorough analysis and consideration and is communicated and requested for approval in advance to the Bank's supervisor; and</li> <li>• Equity participation is carried out by taking into account good corporate governance and the implementation of risk management.</li> </ul>
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Aspek Aspect	Aspek Pemegang Saham Shareholder Aspect	Nilai Score	2
Tidak terdapat faktor negatif aspek governance process aspek Pemegang Saham.		There are no negative factors in the governance process aspect of the Shareholder aspect.	
<b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome aspek Pemegang Saham adalah:		<b>Governance Outcome</b> Positive factors in the governance outcome aspect of the Shareholder aspect include:	
<ul style="list-style-type: none"> <li>Bank tidak melakukan kegiatan aksi korporasi penggabungan, peleburan, pengambilalihan, integrasi, dan transaksi material lain; dan</li> <li>Bank tidak melakukan pembagian dividen.</li> </ul>		<ul style="list-style-type: none"> <li>No corporate actions such as mergers, consolidations, takeovers, integrations, and other material transactions; and</li> <li>No distribution of dividends.</li> </ul>	
Tidak terdapat faktor negatif aspek governance outcome aspek Pemegang Saham.		There are no negative factors in the governance outcome aspect of the Shareholder aspect.	

Aspek Aspect	Penerapan Strategi Anti-Fraud, termasuk Anti Penyusunan Implementation of Anti-fraud Strategies, including Anti-Bribery	Nilai Score	1
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**ANALISIS**  
Analysis

<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure penerapan strategi anti-fraud adalah:</p> <ul style="list-style-type: none"> <li>Bank telah memiliki unit kerja Anti-Fraud &amp; Investigation, serta pejabat yang membawahi fungsi penerapan strategi anti-fraud;</li> <li>Bank telah memiliki struktur organisasi Anti-Fraud &amp; Investigation yang melapor langsung ke Direktur Utama dan memiliki hubungan komunikasi dan pelaporan secara langsung kepada Dewan Komisaris; dan</li> <li>Bank telah memiliki pejabat yang membawahi fungsi penerapan strategi anti-fraud, yang memiliki pengalaman yang memadai di bidang perbankan.</li> </ul> <p>Tidak terdapat faktor negatif atas governance structure penerapan strategi anti-fraud, termasuk anti penyusunan.</p> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process penerapan strategi anti-fraud adalah:</p> <ul style="list-style-type: none"> <li>Dalam pelaksanaan proses penerapan strategi anti-fraud Bank telah memiliki Kebijakan Strategi Anti-Fraud No. BSS/KK-SAF/ADT/02 dan memo yang mengatur mengenai penegasan pelaksanaan Assessment Anti Suap dan Korupsi Memo No. 09/13/MI/SKMR/VII/21; dan</li> <li>Pemegang Saham Bank Sahabat Sampoerna berkomitmen mendukung permodalan bank yang kuat dan sehat.</li> </ul> <p>Tidak terdapat faktor negatif atas governance process terhadap penerapan strategi anti-fraud, termasuk anti penyusunan.</p> <p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome penerapan strategi anti-fraud adalah: Bank telah menyampaikan secara rutin kepada Otoritas Jasa Keuangan melalui Sistem Pelaporan Otoritas Jasa Keuangan (APOLO) terkait:</p> <ul style="list-style-type: none"> <li>Laporan Penerapan Strategi Anti-Fraud tiap semester dan/atau jika terdapat koreksi laporan maupun perubahannya telah disusun sesuai dengan ketentuan regulator terkait dan telah disampaikan sebelum watas waktu yang ditetapkan; dan</li> <li>Laporan Fraud berdampak signifikan dan/atau jika terdapat koreksi laporan telah disusun sesuai dengan ketentuan regulator terkait dan telah disampaikan sebelum watas waktu yang ditetapkan.</li> </ul> <p>Tidak terdapat faktor negatif atas governance outcome terhadap penerapan strategi anti-fraud, termasuk anti penyusunan.</p>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of implementing an anti-fraud strategy:</p> <ul style="list-style-type: none"> <li>The Bank has an Anti-Fraud &amp; Investigation unit and officers overseeing the implementation of the anti-fraud strategy;</li> <li>The Bank has an Anti-Fraud &amp; Investigation organizational structure that reports directly to the President Director and directly communicates and reports to the Board of Commissioners; and</li> <li>The Bank has officers overseeing the implementation of the anti-fraud strategy who have adequate experience in banking.</li> </ul> <p>There are no negative factors in the governance structure aspect of implementing an anti-fraud strategy, including anti-bribery.</p> <p><b>Governance Process</b> Positive factors in the governance process aspect of implementing an anti-fraud strategy:</p> <ul style="list-style-type: none"> <li>In the implementation process of the anti-fraud strategy, the Bank has an Anti-Fraud Strategy Policy No. BSS/KK-SAF/ADT/02 and a memo regulating the affirmation of the implementation of the Anti-Bribery and Corruption Assessment No. 09/13/MI/SKMR/VII/21; and</li> <li>The Shareholders of Bank Sahabat Sampoerna are committed to supporting strong and healthy capital.</li> </ul> <p>There are no negative factors in the governance process aspect of implementing an anti-fraud strategy, including anti-bribery.</p> <p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of implementing an anti-fraud strategy: The Bank has regularly submitted the following reports to the Financial Services Authority through the Financial Services Authority Reporting System (APOLO):</p> <ul style="list-style-type: none"> <li>The semi-annual Anti-Fraud Strategy Implementation Report and/or corrections or changes to the report have been prepared in accordance with the relevant regulatory provisions and have been submitted before the set deadline; and</li> <li>Significant Impact Fraud Reports and/or corrections to the report have been prepared in accordance with the relevant regulatory provisions and have been submitted before the set deadline.</li> </ul> <p>There are no negative factors in the governance outcome aspect of implementing an anti-fraud strategy, including anti-bribery.</p>
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Aspek Aspect	Penerapan Keuangan Berkelanjutan Implementation of Sustainable Finance	Nilai Score	2
<b>ANALISIS</b> Analysis			
<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure penerapan keuangan yang berkelanjutan adalah: Menetapkan Program Rencana Aksi Keuangan Berkelanjutan (RAKB) yang akan dilaksanakan dalam jangka panjang, 5 tahun dan jangka pendek 1 tahun.</p> <p>Tidak ada faktor negatif aspek governance structure penerapan keuangan yang berkelanjutan.</p> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process penerapan keuangan yang berkelanjutan adalah:</p> <ul style="list-style-type: none"> <li>• Pelaksanaan rencana aksi keuangan sesuai ketentuan dari regulasi yang ditetapkan;</li> <li>• Pelaksanaan Program Keuangan Berkelanjutan diterapkan dengan prinsip-prinsip yang diatur dalam aturan regulator di antara sesuai prinsip tata kelola yang baik;</li> <li>• RAKB telah dikomunikasikan kepada pihak yang terkait; dan</li> <li>• Tanggung jawab sosial dan lingkungan dalam mendukung kegiatan penerapan keuangan berkelanjutan, serta telah disalurkan dalam bentuk dana corporate social responsibility (CSR) dalam berbagai kegiatan.</li> </ul> <p>Terdapat faktor negatif aspek governance process penerapan keuangan yang berkelanjutan. Hal ini dikarenakan RAKB belum dikomunikasikan kepada Pemegang Saham.</p> <p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome penerapan keuangan yang berkelanjutan adalah:</p> <ul style="list-style-type: none"> <li>• Bank telah melakukan publikasi untuk Laporan Berkelanjutan pada situs web Bank secara tepat waktu;</li> <li>• Laporan RAKB telah disampaikan sesuai ketentuan regulator; dan</li> <li>• Pengalokasian dana tanggung jawab lingkungan telah dituangkan dalam Laporan RAKB.</li> </ul> <p>Tidak ada faktor negatif aspek governance outcome penerapan keuangan yang berkelanjutan.</p>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of the implementation of sustainable finance: The Bank has established a Long-Term (5 years) and Short-Term (1 year) Sustainable Finance Action Plan (RAKB).</p> <p>There are no negative factors in the governance structure aspect of the implementation of sustainable finance.</p> <p><b>Governance Process</b> Positive factors in the governance process aspect of the implementation of sustainable finance:</p> <ul style="list-style-type: none"> <li>• The implementation of the finance action plan is in accordance with the regulations;</li> <li>• The implementation of the Sustainable Finance Program is carried out in accordance with principles regulated in the regulations, including good corporate governance principles;</li> <li>• The RAKB has been communicated to the relevant parties; and</li> <li>• Social and environmental responsibility in supporting the implementation of sustainable finance has been channeled in the form of corporate social responsibility (CSR) funds in various activities</li> </ul> <p>There are negative factors in the governance process aspect of sustainable finance implementation. This was due to the RAKB that was not yet communicated to Shareholders.</p> <p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of the implementation of sustainable finance:</p> <ul style="list-style-type: none"> <li>• The Bank has published its Sustainability Report on the Bank's website in a timely manner;</li> <li>• The RAKB report has been submitted in accordance with the regulators' provisions; and</li> <li>• The allocation of environmental responsibility funds has been outlined in the RAKB Report.</li> </ul> <p>There were no negative factors on the governance outcome aspect of implementing sustainable finance.</p>		



Aspek Aspect	Penerapan Tata Kelola dalam Kelompok Usaha Bank Implementation of Corporate Governance within the Bank's Business Group	Nilai Score	1
<b>ANALISIS</b> Analysis			
<p><b>Governance Structure</b> Faktor-faktor positif aspek governance structure penerapan tata kelola dalam kelompok usaha bank adalah: Bank telah memiliki Pedoman dan Tata Tertib Kerja Dewan Komisaris yang sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023.</p> <p>Tidak terdapat faktor negatif aspek governance structure terkait penerapan tata kelola dalam kelompok usaha Bank.</p> <p><b>Governance Process</b> Faktor-faktor positif aspek governance process penerapan tata kelola dalam kelompok usaha Bank adalah: Bank bukan sebagai perusahaan induk dan tidak memiliki kelompok usaha Bank, sehingga tidak terdapat faktor positif.</p> <p>Bank bukan sebagai perusahaan induk dan tidak memiliki kelompok usaha Bank, sehingga tidak terdapat faktor negatif.</p> <p><b>Governance Outcome</b> Faktor-faktor positif aspek governance outcome penerapan tata kelola dalam kelompok usaha Bank adalah: Bank bukan sebagai perusahaan induk dan tidak memiliki kelompok usaha Bank, sehingga tidak terdapat faktor positif.</p> <p>Bank bukan sebagai perusahaan induk dan tidak memiliki kelompok usaha Bank, sehingga tidak terdapat faktor negatif.</p>	<p><b>Governance Structure</b> Positive factors in the governance structure aspect of corporate governance implementation within the Bank's business group: The Bank has established a Board Manual of the Board of Commissioners in accordance with Financial Services Authority Regulation No. 17 of 2023.</p> <p>There are no negative factors in the governance structure aspect of corporate governance implementation within the Bank's business group.</p> <p><b>Governance Process</b> Positive factors in the governance process aspect of corporate governance implementation within the Bank's business group: The Bank is not a holding company and does not have a business group; therefore, there are no positive factors.</p> <p>The Bank is not a holding company and does not have a business group; therefore, there are no negative factors.</p> <p><b>Governance Outcome</b> Positive factors in the governance outcome aspect of corporate governance implementation within the Bank's business group: The Bank is not a holding company and does not have a business group; therefore, there are no positive factors.</p> <p>The Bank is not a holding company and does not have a business group; therefore, there are no negative factors.</p>		

## Rapat Umum Pemegang Saham General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan salah satu pemilik wewenang tertinggi di dalam Bank. Wewenang yang dimiliki oleh RUPS ini tidak dapat dilimpahkan kepada Dewan Komisaris ataupun Direksi. RUPS juga berfungsi sebagai sarana bagi Dewan Komisaris dan Direksi untuk menyampaikan laporan pelaksanaan tugas sepanjang tahun buku berjalan.

Terkait pelaksanaan RUPS, Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2014 dan Pasal 8 Anggaran Dasar Bank. Pelaksanaan RUPS terbagi atas 2 jenis, yaitu RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diselenggarakan minimal setahun sekali atau paling kurang 6 bulan sejak tahun buku berakhir. Sedangkan, RUPS Luar Biasa diselenggarakan untuk membahas hal-hal penting dan mendesak dengan waktu pelaksanaan menyesuaikan dengan kebutuhan Pemegang Saham, Dewan Komisaris, ataupun Direksi Bank.

The General Meeting of Shareholders (GMS) holds the highest authority within the Bank, and its powers cannot be delegated to the Board of Commissioners or the Board of Directors. The GMS serves as a platform for the Board of Commissioners and the Board of Directors to present their annual performance report.

In terms of conducting the GMS, the Bank adheres to Financial Services Authority Regulation No. 32/POJK.04/2014 and Article 8 of the Bank's Articles of Association. The GMS is divided into two types: the Annual GMS and the Extraordinary GMS. The Annual GMS is held at least once a year or at least 6 months after the end of the financial year. On the other hand, the Extraordinary GMS is held to discuss urgent and significant matters, with the timing adjusted according to the needs of the Bank's Shareholders, Board of Commissioners, or Board of Directors.

## Hak dan Wewenang RUPS

RUPS mempunyai hak dan wewenang yang 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 pengelolaan 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

Hak Pemegang Saham dalam pelaksanaan RUPS, terdiri dari:

1. Menghadiri dan memiliki hak suara dalam RUPS;
2. Menerima pembayaran dividen dan sisa kekayaan hasil likuidasi;
3. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi;
4. Memberikan persetujuan atas Laporan Tahunan dan Keuangan yang disampaikan oleh Direksi dan Laporan Pengawasan yang disampaikan oleh Dewan Komisaris, serta memberikan pembebasan dan pelunasan kepada Dewan Komisaris dan Direksi sepanjang tindakannya tercermin dan dilaporkan dalam Laporan Tahunan dan Keuangan;
5. Memindahkan hak atas saham yang dimiliki; dan
6. Mendapatkan penawaran atas saham yang akan dialihkan oleh Pemegang Saham lainnya.

## Tanggung Jawab Pemegang Saham

Pemegang Saham memiliki tanggung jawab untuk:

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

## Rights and Authority of the GMS

The GMS has rights and authority consisting 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 discharge and release of responsibility to members of the Board of Commissioners and Board of Directors for the management and supervision performed during the applicable 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 the Articles of Association.

## Shareholders' Rights

The rights of Shareholders in the GMS include:

1. Attend and have voting rights at the GMS;
2. Receive dividend payments and the remaining proceeds of asset liquidation;
3. Appoint and dismiss members of the Board of Commissioners and the 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 the Board of Directors provided that their actions are reflected and reported in the Annual Reports and Financial Statements;
5. Transfer rights over shares owned; and
6. Receive an offer on shares to be transferred by other Shareholders.

## Shareholders' Responsibilities

Shareholders are responsible for:

1. Asking for accountability from the Board of Commissioners and the 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.



## Wewenang Pemegang Saham

Bank telah menetapkan wewenang bagi masing-masing Pemegang Saham, 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.

## Mekanisme Pelaksanaan RUPS

Pelaksanaan RUPS Bank Sahabat Sampoerna berpedoman Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, di mana Pemegang saham dapat mengambil keputusan yang mengikat di luar RUPS dengan syarat semua Pemegang Saham dengan hak suara menyetujui secara tertulis dengan menandatangani usul yang bersangkutan atau biasa disebut Keputusan Sirkuler.

## Pelaksanaan RUPS Tahun 2023

Bank Sahabat Sampoerna telah menyelenggarakan RUPS Tahunan pada tanggal 10 Juli 2023 secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham. Sementara, RUPS Luar Biasa diselenggarakan sebanyak 1 kali secara sirkulasi dan telah ditandatangani oleh seluruh Pemegang Saham terakhir pada tanggal 17 Mei 2023.

### RUPS Tahunan 2023

Bank Sahabat Sampoerna menyelenggarakan RUPS Tahunan secara sirkulasi dan ditandatangani oleh seluruh Pemegang Saham yang mewakili 1.690.302.571 saham atau 100% dari seluruh saham yang ditempatkan dan disetor penuh. Maka dari itu, ketentuan kuorum RUPS pada Pasal 10 Anggaran Dasar telah terpenuhi. Pelaksanaan RUPS Tahunan ini telah dicatatkan dalam Akta Notaris No. 14 tanggal 10 Juli 2023.

## Shareholders' Authority

The Bank has established the authority for each Shareholder, as follows.

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

## GMS Mechanism

The implementation of Bank Sahabat Sampoerna's GMS is guided by Law no. 40 of 2007 on Limited Liability Companies, in which shareholders can make binding decisions outside GMS, provided that all Shareholders with voting rights agree in writing by signing the relevant proposal or usually called as Circular Resolutions.

## GMS Implementation in 2023

Bank Sahabat Sampoerna conducted the Annual GMS on 10 July 2023 in circulation and signed by all Shareholders. Meanwhile, the Extraordinary GMS was held once in circulation and was last signed by all Shareholders on 17 May 2023.

### 2023 Annual GMS

Bank Sahabat Sampoerna conducted the Annual GMS in circulation and signed by all Shareholders representing 1,690,302,571 shares or 100% of all issued and fully paid shares. Therefore, the quorum requirements for the GMS in Article 10 of the Articles of Association were fulfilled. The implementation of this Annual GMS has been recorded in Notarial Deed No. 14 dated 10 July 2023.

Keputusan dan realisasi RUPS Tahunan 2023 diungkapkan sebagai berikut.

The resolutions and realization of the 2023 Annual GMS are disclosed as follows.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I  Agenda - Item I	Menerima dan menyetujui Laporan Direksi Perseroan mengenai hasil kegiatan usaha Bank Sahabat Sampoerna untuk tahun buku yang berakhir pada tanggal 31 Desember 2022. <i>Accepting and approving the Company's Board of Directors' Report on the results of Bank Sahabat Sampoerna's business activities for the financial year ending on 31 December 2022.</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 Dewan Komisaris Perseroan mengenai tugas pengawasan terhadap Bank Sahabat Sampoerna untuk tahun buku yang berakhir pada tanggal 31 Desember 2022. <i>Accepting and approving the Company's Board of Commissioners' Report on the supervisory duties over Bank Sahabat Sampoerna for the financial year ending on 31 December 2022.</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 Sahabat Sampoerna, termasuk Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan dan menerima seluruh pertanggungjawaban Direksi dan Dewan Komisaris Bank Sahabat Sampoerna, serta membebaskan Direksi dan Dewan Komisaris Bank Sahabat Sampoerna dari segala tanggung jawabnya menurut hukum dalam mengurus dan menjalankan Bank Sahabat Sampoerna (Acquit et de charge) selama tahun buku 2022 sejauh tindakan tersebut tercantum dalam Laporan Tahunan Bank Sahabat Sampoerna serta tidak melanggar ketentuan peraturan dan perundangan yang berlaku. <i>Approving and ratifying the Annual Report of Bank Sahabat Sampoerna, including the Financial Statements for the financial year ending on 31 December 2022, which has been audited by the Public Accounting Firm Tanubrata Sutanto Fahmi Bambang &amp; Rekan, and accepting all accountability of the Board of Directors and the Board of Commissioners of Bank Sahabat Sampoerna, as well as releasing the Board of Directors and the Board of Commissioners of Bank Sahabat Sampoerna from all their legal responsibilities in managing and operating Bank Sahabat Sampoerna (Acquit et de charge) during the 2022 financial year provided these actions are included in the Annual Report of Bank Sahabat Sampoerna and do not violate the provisions of 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 Sahabat Sampoerna pada tahun buku 2022 sebagai laba ditahan (retained-earning). <i>Approving the proposal of the Board of Directors to designate all profits earned by Bank Sahabat Sampoerna in the 2022 financial year as retained earnings.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda V  Agenda - Item V	Menerima usulan Direksi untuk meningkatkan dana cadangan umum dari laba tahun buku 2022 sebagaimana diatur dalam Anggaran Dasar, yaitu sebesar Rp500.000.000,-. <i>Accepting the proposal of the Board of Directors to increase the general reserves from the 2022 financial year profits as stipulated in the Articles of Association, amounting to Rp500,000,000.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>
Agenda VI  Agenda - Item VI	Menyetujui 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 members of the Board of Directors and the Board of Commissioners.</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	Menyetujui untuk memberikan kewenangan kepada Dewan Komisaris untuk menunjuk jasa kantor akuntan publik yang akan digunakan sebagai akuntan publik Bank untuk tahun buku 2023, semata-mata dikarenakan para Pemegang Saham beranggapan bahwa Dewan Komisaris mengetahui dengan baik mengenai Bank, karena melakukan tugas pengawasan terhadap jalannya kegiatan bisnis Bank. <i>Approving the granting of authority to the Board of Commissioners to appoint a public accounting firm as the Bank's public accountant for the 2023 financial year, solely because the Shareholders believe that the Board of Commissioners has a good understanding of the Bank due to their supervisory duties over the Bank's business activities.</i>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS. <i>Realized and has been implemented according to the GMS Resolutions.</i>



## RUPS Luar Biasa 17 Mei 2023

Bank Sahabat Sampoerna menyelenggarakan RUPS Luar Biasa secara sirkulasi dan ditandatangani terakhir pada tanggal 17 Mei 2023 oleh seluruh Pemegang Saham yang mewakili 1.690.302.571 saham atau 100% dari seluruh saham yang ditempatkan dan disetor penuh. Maka dari itu, ketentuan quorum RUPS pada Pasal 10 Anggaran Dasar telah terpenuhi. Pelaksanaan RUPS Luar Biasa ini telah dicatatkan dalam Akta Notaris No. 65 tanggal 26 Mei 2023.

Keputusan dan realisasi RUPS Luar Biasa 17 Mei 2023 diungkapkan sebagai berikut.

## Extraordinary GMS 17 May 2023

Bank Sahabat Sampoerna held the Extraordinary GMS in circulation and was last signed on 17 May 2023 by all Shareholders representing 1,690,302,571 shares or 100% of all issued and fully paid shares. Therefore, the quorum requirements for the GMS in Article 10 of the Articles of Association were fulfilled. The implementation of this Extraordinary GMS has been recorded in Notarial Deed No. 65 dated 26 May 2023.

The resolutions and realization of the Extraordinary GMS on 17 May 2023 are disclosed as follows.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I	<ol style="list-style-type: none"> <li>Persetujuan perubahan susunan anggota Dewan Komisaris Bank Sahabat Sampoerna.</li> <li>Mengangkat kembali:               <ol style="list-style-type: none"> <li>Budi Setiawan Halim sebagai Komisaris Utama;</li> <li>Harry Mulyadi Santoso sebagai Komisaris; dan</li> <li>Khoe Minhari Handikusuma sebagai Komisaris Independen.</li> </ol> </li> </ol> <p>Selanjutnya, mengangkat Anggar Budhi Nuraini sebagai Komisaris Independen.</p>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS.
Agenda - Item I	<ol style="list-style-type: none"> <li>Approval of changes to the composition of the Board of Commissioners of Bank Sahabat Sampoerna.</li> <li>Reappointing:               <ol style="list-style-type: none"> <li>Budi Setiawan Halim as President Commissioner;</li> <li>Harry Mulyadi Santoso as Commissioner; and</li> <li>Khoe Minhari Handikusuma as Independent Commissioner.</li> </ol> </li> </ol> <p>Subsequently, appointing Anggar Budhi Nuraini as an Independent Commissioner.</p>	Realized and has been implemented according to the GMS Resolutions.
Agenda II	<ol style="list-style-type: none"> <li>Persetujuan perubahan susunan Direksi Perseroan.</li> <li>Mengangkat kembali:               <ol style="list-style-type: none"> <li>Ali Rukmijah sebagai Direktur Utama;</li> <li>A Dendi Hardiansyah sebagai Direktur Kepatuhan &amp; Manajemen Risiko;</li> <li>Henky Suryaputra sebagai Direktur; dan</li> <li>Rudy Mahasin sebagai Direktur.</li> </ol> </li> </ol> <p>Selanjutnya, mengangkat Hendra Rahardja sebagai Direktur.</p>	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS.
Agenda - Item II	<ol style="list-style-type: none"> <li>Approval of changes to the composition of the Company's Board of Directors.</li> <li>Reappointing:               <ol style="list-style-type: none"> <li>Ali Rukmijah as President Director;</li> <li>A Dendi Hardiansyah as Compliance &amp; Risk Director;</li> <li>Henky Suryaputra as Director; and</li> <li>Rudy Mahasin as Director.</li> </ol> </li> </ol> <p>Subsequently, appointing Hendra Rahardja as a Director</p>	Realized and has been implemented according to the GMS Resolutions.
Agenda III	Persetujuan hibah seluruh saham milik Yan Peter Wangkar kepada Melvin Wangkar.	Terealisasi dan telah dilaksanakan sesuai keputusan RUPS.
Agenda - Item III	Approval of the grant of all shares owned by Yan Peter Wangkar to Melvin Wangkar.	Realized and has been implemented according to the GMS Resolutions.

## 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

## 2022 Annual GMS

In 2022, Bank Sahabat Sampoerna held the Annual GMS on 9 May 2022. Meanwhile, 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

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.

Articles of Association. Furthermore, the Bank has documented the GMS in a Notarial Deed No. 01 dated 9 May 2022.

Keputusan dan realisasi RUPS Tahunan 2022 diungkapkan sebagai berikut.

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

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item 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 financial 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 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 financial 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 financial 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 financial 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 financial 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 financial 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.

### 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.

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

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 Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
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>
Agenda IV Agenda - Item IV	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 Agenda - Item VII	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.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item 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.

Agenda Agenda	Keputusan RUPS GMS Resolutions	Realisasi Realization
Agenda I Agenda - Item 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>

## Dewan Komisaris

### Board of Commissioners

Dewan Komisaris adalah organ utama yang bertugas untuk mengawasi seluruh kegiatan Bank, khususnya terkait kebijakan dan pengelolaan Bank yang dilakukan oleh Direksi. Di samping itu, Dewan Komisaris menjalankan peran sebagai pemberi nasihat, saran, dan rekomendasi kepada Direksi, agar aktivitas bisnis Bank berjalan secara berkesinambungan.

#### Pedoman Kerja

Dewan Komisaris menjalankan tugas dan tanggung jawabnya berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris No. BSS/KK-DEKOM/CSC/02/2023. Pedoman dan Tata Tertib Kerja tersebut membahas mengenai pokok-pokok fungsi Dewan Komisaris, yaitu:

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

Bank Sahabat Sampoerna mempunyai 4 orang anggota Dewan Komisaris selama tahun 2023. Jumlah tersebut tidak melebihi jumlah Direksi Perseroan yang terdiri dari 5 orang, sehingga jumlah anggota Dewan Komisaris Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan.

##### Komposisi

Dewan Komisaris Bank terdiri dari 4 orang anggota, yaitu 1 Komisaris Utama, 1 Komisaris, dan 2 Komisaris Independen. Seluruh anggota Dewan Komisaris tersebut diangkat dan diberhentikan berdasarkan keputusan RUPS, serta mempertimbangkan usulan dari PT Sampoerna Investama. Bank juga memastikan seluruh anggota Dewan Komisaris telah memenuhi kriteria sesuai dengan ketentuan Anggaran Dasar dan Kebijakan Umum Tata Kelola Perusahaan (GCG), serta

The Board of Commissioners is the main organ responsible for overseeing all activities of the Bank, especially those related to the policies and management of the Bank carried out by the Board of Directors. In addition, the Board of Commissioners serves as an advisor, providing advice, suggestions, and recommendations to the Board of Directors to ensure the continuity of the Bank's business activities.

#### Board Manual

The Board of Commissioners carries out its duties and responsibilities based on the Board Manual of the Board of Commissioners No. BSS/KK-DEKOM/CSC/02/2023. This Manual discusses the main points of the functions of the Board of Commissioners:

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

Bank Sahabat Sampoerna had 4 Board of Commissioners members during the year 2023. This number did not exceed the number of the Company's Board of Directors members, which was 5 people, and therefore complied with Financial Services Authority regulations.

##### Composition

The Board of Commissioners of the Bank consists of 4 members, namely 1 President Commissioner, 1 Commissioner, and 2 Independent Commissioners. All members of the Board of Commissioners are appointed and dismissed based on the resolution of the General Meeting of Shareholders (GMS) and considering the proposal from PT Sampoerna Investama. The Bank also ensures that all members of the Board of Commissioners have met the criteria in accordance with the



telah lulus uji kelayakan dan kepatutan Otoritas Jasa Keuangan. Adapun komposisi Dewan Komisaris Bank Sahabat Sampoerna di tahun 2023, diungkapkan sebagai berikut.

provisions of the Articles of Association and the Corporate Governance (GCG) General Policy and have passed the Financial Services Authority's fit and proper test. The composition of the Board of Commissioners of Bank Sahabat Sampoerna in 2023 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
Budi Setiawan Halim	Komisaris Utama President Commissioner	<ul style="list-style-type: none"> <li>• 2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023;</li> <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>• 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023;</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.	2023-2026
Harry Mulyadi Santoso	Komisaris Commissioner	<ul style="list-style-type: none"> <li>• 2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023;</li> <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>• 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023;</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.	2023-2026
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> <li>• 2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023;</li> <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>• 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023;</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.	2023-2026
Anggar Budhi Nuraini <sup>1)</sup>	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> <li>2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.</li> <li>2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023.</li> </ul>	No. KEPR-104/D.03/2023 tanggal 25 Agustus 2023. No. KEPR-104/D.03/2023 dated 25 August 2023.	2023-2026

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
Freddy Suliman <sup>*)</sup>	Komisaris Independen Independent Commissioner	2020-2023: Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020. 2021-2023: Circular Resolutions of Extraordinary GMS dated 28 May 2020.	No. KEP-172/D.03/2020 tanggal 17 November 2020. No. KEP-172/D.03/2020 dated 17 November 2020.	17 May 2023

<sup>\*)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*\*)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*)</sup> Effectively serving as per the Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>\*\*)</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

## Persyaratan dan Pengangkatan

Dewan Komisaris Bank telah memenuhi ketentuan persyaratan dan pengangkatan sesuai dengan ketentuan 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 kompetensi meliputi pengetahuan dan/atau pengalaman yang mendukung pengelolaan LJK;
  - h. 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;

## Requirements and Appointments

The Bank's Board of Commissioners has fulfilled the requirements and appointment provisions as explained below.

1. The individual who may be appointed as a member of the Board of Commissioners meets the following requirements at the time of appointment and during the term of office:
  - a. Have good character, morals, and integrity;
  - b. Capable of performing legal actions;
  - c. Within 5 years before the appointment and during the term of office:
    - 1) Never been declared bankrupt;
    - 2) Never become a member of a Board of Commissioners 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 loss loans and/or financing;
  - g. Competency requirements include knowledge and/or experience that supports LJK management;
  - h. Never been a member of a Board of Commissioners, who, during the term of office:
    - 1) Has failed to convene an annual GMS;
    - 2) Has ever had its accountability rejected by the GMS or has ever failed to give its accountability as 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 to fail to fulfill its obligation to submit its Annual Report and/or Financial Statements to the Financial Services Authority;



- 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
  - l. 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.
- 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*
  - l. *Has integrity, competence, and financial reputation as required by the regulator.*
2. *The provisions of requirements mentioned in point (1) above do not eliminate other authorized institutions' ability to impose additional requirements based on laws and regulations.*
  3. *The candidate who meets the requirements is submitted to the Bank through an assessment of the candidate's ability, background, eligibility, education, character, morals, and integrity by the Remuneration and Nomination Committee.*
  4. *The qualified candidate to be proposed 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 the Remuneration and Nomination Committee has a conflict of interest with the candidate for the member of the Board of Commissioners, such matter must be disclosed.*
  6. *Members of the 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 the Board of Commissioners must obtain approval from the GMS, and members to be appointed have passed the Financial Services Authority's Fit and Proper Test and/or met other requirements set by other relevant institutions prior to being declared effective as Commissioner.*
  8. *Commissioner Candidates who have not been declared effective cannot carry out their duties and responsibilities as Commissioners and cannot make legally binding decisions. Therefore, they have no inherent rights and obligations as Commissioners.*
  9. *The Commissioner Candidate 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 the Board of Commissioners is vacant, until a new member of the 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. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank sekurang-kurangnya 30 hari sebelum tanggal pengunduran dirinya.
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; dan
  - d. diberhentikan oleh RUPS.
13. Anggota Dewan Komisaris wajib bersedia meningkatkan kompetensi secara terus-menerus melalui pendidikan dan pelatihan.
14. Tidak sedang menjalani konsekuensi hasil akhir dari penilaian kembali pihak utama dengan predikat tidak lulus dan/atau tidak termasuk dalam daftar tidak lulus.

## Independensi

Seluruh anggota Dewan Komisaris Bank Sahabat Sampoerna berkomitmen mengedepankan sikap independensi. Komitmen tersebut dibuktikan dengan menjalankan tugas dan tanggung jawab secara profesional, objektif, serta penuh kehati-hatian. Selain itu, Bank memastikan tidak adanya benturan kepentingan dan intervensi dari para Pemegang Saham, sehingga pelaksanaan tugas Dewan Komisaris dapat dijalankan dengan maksimal dan efektif.

## Tugas dan Tanggung Jawab

Dewan Komisaris menjalankan tugas dan tanggung jawab, sebagai berikut.

1. Setiap anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri, melainkan berdasarkan keputusan Dewan Komisaris.
2. Dewan Komisaris bertugas melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, Anggaran Dasar, dan keputusan RUPS.
3. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab dengan iktikad baik, penuh tanggung jawab, kehati-hatian, dan independen.
4. Dewan Komisaris menerima dan melaksanakan kewenangan sesuai ketentuan perundang-undangan, Anggaran Dasar, dan RUPS.
5. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan *good corporate governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi paling kurang melalui:

11. Members of the Board of Commissioners have the right to resign from their positions by sending written notification to the Bank at least 30 days prior to the resignation date.
12. The term of office of a member of the 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; and
  - d. is dismissed by the GMS.
13. Members of the Board of Commissioners must be willing to improve competence continuously through education and training.
14. Not currently undergoing the consequences of failing a reassessment by the main party and/or not being listed as unsuccessful.

## Independency

All members of the Board of Commissioners of Bank Sahabat Sampoerna are committed to prioritizing independence. This commitment is demonstrated by carrying out duties and responsibilities in a professional, objective, and prudent manner. In addition, the Bank ensures there is no conflict of interest and intervention from the Shareholders, allowing the Board of Commissioners to perform their duties optimally and effectively.

## Duties and Responsibilities

The Board of Commissioners carries out the following duties and responsibilities.

1. Each member of the Board of Commissioners cannot act individually but based on the Board of Commissioners' decision.
2. The Board of Commissioners is tasked with overseeing the Bank's interests in the policies and management conducted by the Board of Directors, providing advice to the Board of Directors, and being responsible for such supervision in accordance with the Bank's purpose and objectives as stipulated in laws and regulations, Articles of Association, and GMS resolutions.
3. The Board of Commissioners must perform its duties and responsibilities in good faith, responsibly, prudence, and independence.
4. The Board of Commissioners accepts and exercises authority in accordance with the laws and regulations, Articles of Association, and the GMS.
5. 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. 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.
6. Dewan Komisaris bertugas melakukan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya dan bertanggung jawab atas pengawasan tersebut serta memberikan nasihat kepada Direksi.
  7. 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.
  8. 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.
  9. 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.
  10. 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.
  11. 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.
  12. Pengawasan aktif Dewan Komisaris terhadap penerapan APU-PPT dan PPPSPM paling kurang meliputi:
- a. Implementing duties and responsibilities of the Board of Commissioners and Board of Directors;
  - b. Completing and implementing duties of the committees and divisions that carry out the Bank's internal control function;
  - c. Implementing compliance, internal audit, and external audit functions;
  - d. Implementing risk management, including internal control systems;
  - e. Providing funds to related parties and large exposures;
  - f. Bank strategic plan;
  - g. Transparency of the Bank's financial and nonfinancial conditions; and
  - h. Approving and periodically reviewing the vision, mission, and main values of the Bank.
6. The Board of Commissioners is in charge of supervising management policies and management in general and is responsible for this supervision and providing advice to the Board of Directors.
  7. 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.
  8. In the event that there is only one member of the Board of Commissioners due to the absence of other members, all duties and authorities granted to the President Commissioner or other members of the Board of Commissioners in the Bank's Articles of Association also apply to such member.
  9. 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.
  10. 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 managing the Bank.
  11. 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 Counter-Terrorism Financing (AML-CTF) procedures, Legal Lending Limit (LLL), and other Bank strategies in accordance with applicable regulations.
  12. The active supervision of the Board of Commissioners on the implementation of AML-CTF and CPF at least includes:

- a. Memastikan Bank memiliki kebijakan dan prosedur penerapan program APU-PPT dan PPPSPM;
  - b. Memberikan persetujuan atas kebijakan dan prosedur penerapan program APU-PPT dan PPPSPM yang diusulkan oleh Direksi;
  - c. Melakukan evaluasi atas kebijakan dan prosedur penerapan program APU-PPT dan PPPSPM;
  - d. Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan program APU-PPT dan PPPSPM; serta
  - e. Memastikan adanya pembahasan terkait penerapan program APU-PPT dan PPPSPM dalam rapat Direksi dan Dewan Komisaris.
13. 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.
  14. Dewan Komisaris melalui Komite Remunerasi dan Nominasi melakukan pengawasan terhadap pemilihan dan penilaian calon anggota Direksi maupun Dewan Komisaris tanpa melakukan intervensi.
  15. 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.
  16. Dewan Komisaris wajib memberitahukan kepada Otoritas Jasa Keuangan paling lambat 5 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.
  17. 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;
    - d. Dewan Komisaris dapat membentuk komite lain yang disesuaikan dengan kebutuhan dan/atau kompleksitas Bank dan/atau memperluas cakupan pelaksanaan
- a. Ensuring that the Bank has policies and procedures for implementing the AML-CTF and CPF programs;
  - b. Approving the Board of Directors' policies and procedures for implementing AML-CTF and CPF programs;
  - c. Conducting an evaluation of the policies and procedures for implementing the AML-CTF and CPF programs;
  - d. Supervising the Board of Directors' duties implementation on the AML-CTF and CPF programs; and
  - e. Ensuring the discussion regarding the implementation of the AML-CTF and CPF programs is included in the Board of Directors and Board of Commissioners meetings.
13. 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.
  14. The Board of Commissioners, through the Remuneration and Nomination Committee, supervises the selection and evaluation of candidates for the Board of Directors and Board of Commissioners without intervening.
  15. The Board of Commissioners must ensure that the Board of Directors has followed up audit findings and recommendations from the Bank's internal auditors and external auditors, monitoring results by the Financial Services Authority, and/or monitoring results by other authorities.
  16. The Board of Commissioners must notify the Financial Services Authority no later than 5 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.
  17. 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;
    - c. Remuneration and Nomination Committee;
    - d. The Board of Commissioners has the authority to establish additional committees as required, taking into account the needs and/or complexity of the Bank.



tugas, tanggung jawab, dan wewenang komite dalam mendukung pelaksanaan tugas dan tanggung jawab pengawasan Dewan Komisaris; dan

- e. Dalam hal Dewan Komisaris membentuk komite lain, keanggotaan komite lain paling sedikit terdiri atas Komisaris Independen dan/atau Komisaris Non-Independen, serta dapat melibatkan pihak lain sesuai dengan tujuan pembentukan komite.

18. Pengangkatan anggota Komite sebagaimana dimaksud pada angka (17) dilakukan oleh Direksi berdasarkan keputusan Rapat Dewan Komisaris.
19. Tugas dan tanggung jawab masing-masing komite diatur dalam Pedoman dan Tata Tertib Kerja Komite masing-masing.
20. Dewan Komisaris wajib melakukan pengawasan terhadap komite yang telah dibentuk sebagaimana dimaksud pada angka (17) menjalankan tugasnya secara efektif, dan wajib melakukan evaluasi dan/atau penilaian terhadap kinerja komite dimaksud sekurang-kurangnya pada setiap akhir tahun buku.
21. 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.
22. Berdasarkan angka (21) tersebut, Dewan Komisaris menyampaikan saran-saran dalam rangka peningkatan kualitas pelaksanaan Fungsi Kepatuhan kepada Direktur Utama dengan tembusan kepada Direktur yang membawahkan Fungsi Kepatuhan.
23. 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. Menyetujui kebijakan, pengawasan, dan prosedur pengelolaan serta mitigasi TPPU, TPPT, dan/atau PPPSPM dan dokumen penilaian risiko individual (*internal risk assessment*, TPPU, TPPT, dan/atau PPPSPM pada Bank);

This includes the ability to expand the scope of duties, responsibilities, and authority of these committees in order to support the execution of the supervisory duties and responsibilities of the Board of Commissioners; and

- e. In the event that the Board of Commissioners forms additional committees, the composition of these committees should at least consist of Independent and/ or Non-Independent Commissioners. Furthermore, it may involve other parties as appropriate to the purpose of the committee's formation.
18. Appointment of members of Committees referred to in number (17) is carried out by the Board of Directors based on the decision of the Board of Commissioners Meeting.
  19. The duties and responsibilities of each committee are regulated in the respective Committee's Manual and Charter.
  20. The Board of Commissioners is required to supervise the committees formed as referred to in number (17) 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 financial year.
  21. 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.
  22. In accordance with number (21) above, the Board of Commissioners submits suggestions to improve the implementation quality of the Compliance Function to the President Director with a copy to the Director in charge of the Compliance Function.
  23. 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 the 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. Approving the policy, supervision, and procedures of managing and mitigating money laundering, terrorism financing, and/or proliferation of weapons of mass destruction financing crimes and individual risk assessment documents (*internal risk assessment* and money laundering, terrorism financing, and/or proliferation of weapons of mass destruction financing crimes at the Bank);

- d. 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.
24. Rencana aksi keuangan berkelanjutan yang disusun oleh Direksi wajib disetujui oleh Dewan Komisaris.
25. Setiap anggota Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya.
26. Anggota Dewan Komisaris tidak dapat dipertanggungjawabkan atas kerugian Bank sebagaimana dimaksud pada angka (25) 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
  - d. Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
27. 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.
28. Dewan Komisaris berdasarkan keputusan Rapat Dewan Komisaris berwenang memberhentikan untuk sementara anggota Direksi dengan menyebutkan alasannya.
29. 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.
30. 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.
31. 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.
- d. Authorities and responsibilities of the Board of Commissioners at least:
- 1) Evaluate the Board of Directors' 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.
24. The action plan for sustainable finance prepared by the Board of Directors must be approved by the Board of Commissioners.
25. Each member of the Board of Commissioners is jointly and severally liable for the Bank's losses caused by the error or negligence of members of the Board of Commissioners in carrying out their duties.
26. Members of the Board of Commissioners cannot be held accountable for the Bank's losses as referred to in number (25) 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. Have taken action to prevent the loss from arising or continuing.
27. In the GMS, in the event all members of the 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.
28. Based on the Board of Commissioners' meeting resolutions, the Board of Commissioners has the authority to temporarily suspend members of the Board of Directors by stating the reasons.
29. In the event that a member of the 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.
30. Accountability for the duties implemented by the member of the 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.
31. The Board of Commissioners may perform bank management actions under certain conditions and for a certain period of time. In such cases, all provisions on rights, authorities, and obligations of the Board of Directors to the Bank and third parties apply.



32. 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.
33. 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.
34. Dewan Komisaris harus memastikan Direksi memiliki dan melaksanakan rencana kegiatan literasi keuangan dan inklusi keuangan.
35. 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.

## Tugas-Tugas Pokok Komisaris Utama

Bank telah menentukan tugas-tugas pokok dari Komisaris Utama, yaitu:

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;

32. 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.
33. 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.
34. The Board of Commissioners must ensure that the Board of Directors has and implements a financial literacy and financial inclusion activity plan.
35. Regarding risk management implementation, the authorities and responsibilities of 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.

## Main Duties of the President Commissioner

The specific duties assigned to the President Commissioner by the Bank are as follows:

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 implementation of duties and supervision 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 the Board of Commissioners are given the opportunity to contribute effectively;

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| <ul style="list-style-type: none"> <li>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</li> <li>e. Rapat Dewan Komisaris menghasilkan keputusan-keputusan yang jelas dan dicatat di dalam Risalah Rapat;</li> </ul> <ol style="list-style-type: none"> <li>7. Memastikan bahwa Dewan Komisaris bersikap sesuai dengan Pedoman dan Tata Tertib Kerja Dewan Komisaris;</li> <li>8. Memimpin upaya untuk memenuhi kebutuhan pengembangan Dewan Komisaris;</li> <li>9. Melakukan tanggung jawab lain yang ditugaskan oleh Dewan Komisaris dari waktu ke waktu; serta</li> <li>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.</li> </ol> | <ul style="list-style-type: none"> <li>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</li> <li>e. Meetings of the Board of Commissioners produce clear decisions and are recorded in the Minutes of Meeting;</li> </ul> <ol style="list-style-type: none"> <li>7. Ensuring that the Board of Commissioners behaves in accordance with the Board of Commissioners' Board Manual;</li> <li>8. Leading the efforts to meet the needs of the Board of Commissioners' development;</li> <li>9. Carrying out other responsibilities assigned by the Board of Commissioners from time to time; and</li> <li>10. Conducting final evaluation by considering the recommendations of the 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 Committees.</li> </ol> |
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## Benturan Kepentingan

Kebijakan terkait benturan kepentingan Dewan Komisaris telah dijelaskan dalam Pedoman dan Tata Tertib Dewan Komisaris Bank Sahabat Sampoerna, 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.

## Conflict of Interest

The policy regarding conflicts of interest for the Board of Commissioners is outlined in the Board Manual of the Board of Commissioners of Bank Sahabat Sampoerna.

1. Members of the 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 the 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 the 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 the member of the 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 the Board of Commissioners appointed by the Board of Commissioners who does not have a conflict of interest.



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.
6. Anggota Dewan Komisaris, dilarang meminta, menerima, mengizinkan, dan/atau menyetujui untuk menerima imbalan, komisi, uang tambahan, pelayanan, uang, barang berharga, dan/atau segala sesuai yang mempunyai nilai ekonomis atau manfaat lain, untuk keuntungan pribadi, keluarga, dan pihak lain, dalam pelaksanaan kegiatan usaha Bank dan kegiatan lain terkait dengan Bank.
7. Anggota Dewan Komisaris, wajib menolak dan/atau dilarang menerima suatu perintah atau permintaan dari Pemegang Saham Bank, pihak terafiliasi, dan/atau pihak lain untuk:
  - a. Melakukan tindakan yang terkait dengan kegiatan usaha Bank dan/atau kegiatan lain yang tidak sesuai dengan penerapan Tata Kelola yang baik (GCG) pada Bank;
  - b. Melakukan tindakan pidana dan/atau hal yang terindikasi tindak pidana; dan/atau
  - c. Melakukan tindakan dan hal yang dapat merugikan, berpotensi merugikan, dan/atau mengurangi keuntungan Bank.
8. Dalam hal terdapat benturan kepentingan atau potensi benturan kepentingan dari calon anggota Dewan Komisaris sehubungan dengan pencalonan yang bersangkutan pada Bank, calon yang bersangkutan mengungkapkan benturan kepentingan dalam proses penilaian

## Pelaksanaan Tugas

Selama tahun 2023, seluruh anggota Dewan Komisaris telah melaksanakan tugas dan tanggung jawab dengan baik dan sesuai pedoman kerja berlaku, di antaranya:

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

## Etika dan Waktu Kerja

Kebijakan terkait etika dan waktu kerja Dewan Komisaris telah dijelaskan dalam Pedoman dan Tata Tertib Dewan Komisaris Bank Sahabat Sampoerna, sebagai berikut.

4. In the event that all members of the 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 the Board of Commissioners and Board of Directors have a conflict of interest, the GMS will be chaired by an Independent Shareholder, which is a Shareholder who does not have a conflict of interest, elected from and by the Independent Shareholders present at the GMS.
6. Members of the Board of Commissioners are prohibited from requesting, receiving, permitting, and/or approving the receipt of rewards, commissions, additional money, services, money, valuable goods, and/or anything else that has economic value or other benefits, for personal gain, family, and other parties, in conducting the Bank's business activities and other activities related to the Bank.
7. Members of the Board of Commissioners are obliged to refuse and/or are prohibited from accepting any orders or requests from the Bank's Shareholders, affiliated parties, and/or other parties to:
  - a. Carry out actions related to the Bank's business activities and/or other activities that are not in accordance with the implementation of Good Corporate Governance (GCG) at the Bank;
  - b. Carry out criminal acts and/or things that indicate criminal acts; and/or
  - c. Carry out actions and things that can harm, potentially harm, and/or reduce the Bank's profits.
8. In the event of a conflict of interest or potential conflict of interest from a candidate member of the Board of Commissioners in relation to their nomination at the Bank, the concerned candidate is required to disclose the conflict of interest during the assessment process.

## Implementation of Duties

The Board of Commissioners performed its duties and responsibilities effectively during 2023, including:

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

## Ethics and Working Hours

The policy regarding the ethics and working hours of the Board of Commissioners is outlined in the Board Manual of the Board of Commissioners of Bank Sahabat Sampoerna, as follows.

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.
  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.
1. The 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 a member of the 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, a member of the 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 toward fulfilling compliance with the applicable laws and regulations principle.
  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. Unless stipulated in the applicable laws and regulations and the Articles of Association, the Board of Commissioners is not entitled to represent the Bank even though they have a power of attorney from the Board of Directors, except in the event that the Board of Directors is not functioning, the Board of Commissioners shall take over the role of the Board of Directors.
  10. Each member of the Board of Commissioners may not receive, give, or offer anything from/to State Officials and business partners.
  11. The majority of Board of Commissioners' members are prohibited from having family relationships up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors.



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.

12. The Board of Commissioners is required to maintain confidential information about the Bank or information about customers and partners to anyone who does not have the right to know or parties who have no interest in this information unless requested by the authorities in accordance with applicable legal provisions.
13. Members of the Board of Commissioners and their families who will invest and own shares in the Bank or its subsidiaries must be approved by at least the other 2/3 members of the Board of Commissioners or in accordance with the applicable regulations.
14. The work ethics of the Board of Commissioners is also guided by the Bank's Code of Conduct Policy.

## Rapat

Dewan Komisaris diwajibkan untuk melaksanakan rapat internal minimal 1 kali dalam 2 bulan. Sepanjang tahun 2023, Dewan Komisaris melaksanakan rapat sebanyak 11 kali, baik secara daring maupun tatap muka, dengan jumlah kehadiran sebagai berikut.

## Meetings

The Board of Commissioners is required to conduct internal meetings at least once every 2 months. Throughout 2023, the Board of Commissioners held a total of 11 meetings, both virtually and in person.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
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
Anggar Budhi Nuraini <sup>*)</sup>	Komisaris Independen <i>Independent Commissioner</i>	7	7	100.00
Freddy Suliman <sup>**)</sup>	Komisaris Independen <i>Independent Commissioner</i>	4	4	100.00
<b>Rata-Rata Average</b>				<b>100.00</b>

<sup>\*)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*\*)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*)</sup> Effectively serving as per the Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>\*\*)</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

Tanggal, agenda, dan tingkat kehadiran rapat masing-masing anggota Dewan Komisaris diungkapkan sebagai berikut.

The dates, agendas, and attendance rate of each member of the Board of Commissioners at these meetings are as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		BSH	HMS	KMH	ABN	FS
19 January 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris 24 November 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 24 November 2022;</li> <li>Monthly Portfolio Summary Desember 2022;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 24 November 2022;</li> <li>Approval of the Minutes of the Board of Commissioners meeting held on 24 November 2022;</li> <li>Monthly Portfolio Summary December 2022;</li> <li>Audit Committee Report;</li> <li>Risk Oversight Committee Report; and</li> <li>Others.</li> </ul>	√	√	√		√
28 February 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris 19 Januari 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 19 Januari 2023;</li> <li>Monthly Portfolio Summary Januari 2023;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko;</li> <li>Presentasi Compliance - Penyampaian Hasil Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Tahun 2022; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 19 January 2023;</li> <li>Approval of the Minutes of the Board of Commissioners meeting held on 19 January 2023;</li> <li>Monthly Portfolio Summary January 2023;</li> <li>Audit Committee Report;</li> <li>Risk Oversight Committee Report;</li> <li>Compliance Presentation - Submission of the Results of the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) for the year 2022; and</li> <li>Others.</li> </ul>	√	√	√		√
31 March 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris 28 Februari 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 28 Februari 2023;</li> <li>Monthly Portfolio Summary Januari 2023;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 28 February 2023;</li> <li>Approval of the Minutes of the Board of Commissioners meeting held on 28 February 2023;</li> <li>Monthly Portfolio Summary January 2023;</li> <li>Audit Committee Report;</li> <li>Risk Oversight Committee Report; and</li> <li>Others.</li> </ul>	√	√	√		√



Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		BSH	HMS	KMH	ABN	FS
18 April 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris 31 Maret 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 31 Maret 2023;</li> <li>Monthly Portfolio Summary Maret 2023;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 31 March 2023;</li> <li>Approval of the Minutes of the Board of Commissioners meeting held on 31 March 2023;</li> <li>Monthly Portfolio Summary March 2023;</li> <li>Audit Committee Report;</li> <li>Risk Oversight Committee Report; and</li> <li>Others.</li> </ul>	√	√	√		√
30 May 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris 18 April 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 18 April 2023;</li> <li>Monthly Portfolio Summary April 2023;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 18 April 2023;</li> <li>Approval of the Minutes of the Board of Commissioners meeting held on 18 April 2023;</li> <li>Monthly Portfolio Summary April 2023;</li> <li>Audit Committee Report;</li> <li>Risk Oversight Committee Report; and</li> <li>Others.</li> </ul>	√	√	√	√	
22 June 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris 30 Mei 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 30 Mei 2023;</li> <li>Monthly Portfolio Summary Mei 2023;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 30 May 2023;</li> <li>Approval of the Minutes of the Board of Commissioners meeting held on 30 May 2023;</li> <li>Monthly Portfolio Summary May 2023;</li> <li>Audit Committee Report;</li> <li>Risk Oversight Committee Report; and</li> <li>Others.</li> </ul>	√	√	√	√	
20 July 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris 22 Juni 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris 22 Juni 2023;</li> <li>Monthly Portfolio Summary Juni 2023;</li> <li>Laporan Komite Audit;</li> <li>Laporan Komite Pemantau Risiko; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 22 June 2023;</li> <li>Approval of the Minutes of the Board of Commissioners meeting held on 22 June 2023;</li> <li>Monthly Portfolio Summary June 2023;</li> <li>Audit Committee Report;</li> <li>Risk Oversight Committee Report; and</li> <li>Others.</li> </ul>	√	√	√	√	

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		BSH	HMS	KMH	ABN	FS
24 August 2023	<ul style="list-style-type: none"> <li>• Reminder &amp; Follow Up Items Rapat Dewan Komisaris 20 Juli 2023;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 20 Juli 2023;</li> <li>• Monthly Portfolio Summary Juli 2023;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 20 July 2023;</li> <li>• Approval of the Minutes of the Board of Commissioners meeting held on 20 July 2023;</li> <li>• Monthly Portfolio Summary July 2023;</li> <li>• Audit Committee Report;</li> <li>• Risk Oversight Committee Report; and</li> <li>• Others.</li> </ul>	√	√	√	√	
29 September 2023	<ul style="list-style-type: none"> <li>• Reminder &amp; Follow Up Items Rapat Dewan Komisaris 20 August 2023;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 20 August 2023;</li> <li>• Monthly Portfolio Summary August 2023;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 20 August 2023;</li> <li>• Approval of the Minutes of the Board of Commissioners meeting held on 20 August 2023;</li> <li>• Monthly Portfolio Summary August 2023;</li> <li>• Audit Committee Report;</li> <li>• Risk Oversight Committee Report; and</li> <li>• Others.</li> </ul>	√	√	√	√	
17 October 2023	<ul style="list-style-type: none"> <li>• Reminder &amp; Follow Up Items Rapat Dewan Komisaris 29 September 2023;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 29 September 2023;</li> <li>• Monthly Portfolio Summary September 2023;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 29 September 2023;</li> <li>• Approval of the Minutes of the Board of Commissioners meeting held on 29 September 2023;</li> <li>• Monthly Portfolio Summary September 2023;</li> <li>• Audit Committee Report;</li> <li>• Risk Oversight Committee Report; and</li> <li>• Others.</li> </ul>	√	√	√	√	
23 November 2023	<ul style="list-style-type: none"> <li>• Reminder &amp; Follow Up Items Rapat Dewan Komisaris 17 Oktober 2023;</li> <li>• Persetujuan Notulen Rapat Dewan Komisaris 17 Oktober 2023;</li> <li>• Monthly Portfolio Summary Oktober 2023;</li> <li>• Laporan Komite Audit;</li> <li>• Laporan Komite Pemantau Risiko; dan</li> <li>• Lain-Lain.</li> <li>• Reminder &amp; Follow-Up Items from the Board of Commissioners Meeting held on 17 October 2023;</li> <li>• Approval of the Minutes of the Board of Commissioners meeting held on 17 October 2023;</li> <li>• Monthly Portfolio Summary October 2023;</li> <li>• Audit Committee Report;</li> <li>• Risk Oversight Committee Report; and</li> <li>• Others.</li> </ul>	√	√	√	√	

**Keterangan / Remarks:**

BSH : Budi Setiawan Halim  
 KMH : Khoe Minhari Handikusuma  
 FS : Freddy Suliman

HMS : Harry Mulyadi Santoso  
 ABN : Anggar Budhi Nuraini



## Keputusan yang Perlu Mendapat Persetujuan Dewan Komisaris

Merujuk pada Pedoman dan Tata Tertib, Dewan Komisaris Bank mempunyai hak menyetujui beberapa keputusan, mengenai:

1. Kebijakan, penetapan, serta penerapan strategi anti-fraud, anti pencucian uang pencegahan pendanaan terorisme dan pencegahan pendanaan proliferasi senjata pemusnah massal (APU-PPT & PPPSPM), batas minimum pemberian kredit (BMPK), dan strategi Bank lainnya sesuai ketentuan yang berlaku;
2. Rencana Aksi Keuangan Berkelanjutan yang disusun oleh Direksi; serta
3. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.

## Rekomendasi

Sepanjang pelaksanaan rapat internal 2023, Dewan Komisaris telah menyampaikan rekomendasi terkait pengelolaan Bank, yang didokumentasikan dalam surat rekomendasi sebagai berikut.

## Decisions Requiring Board of Commissioners' Approval

Referring to the Board Manual, the Board of Commissioners of the Bank has the right to approve decisions regarding:

1. The policy, determination, and implementation of anti-fraud strategies, anti-money laundering, counter-terrorism financing, and counter-proliferation of weapons of mass destruction financing (AML-CTF & CPF), legal lending limit (LLL), and other Bank strategies in accordance with applicable regulations;
2. The Sustainable Finance Action Plan prepared by the Board of Directors; and
3. Other matters stipulated in the Bank's Articles of Association or applicable laws and regulations.

## Recommendations

Throughout the course of the internal meetings in 2023, the Board of Commissioners provided recommendations pertaining to the management of the Bank. These recommendations have been documented in the form of recommendation letters as follows.

No. Surat Letter No.	Tanggal Date	Perihal Subject
09/003/MI/KOM/II/2023	9 February 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 19 Januari 2023 Recommendations of the Board of Commissioners Meeting 19 January 2023
09/008/MI/KOM/II/2023	13 March 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 28 Februari 2023 Recommendations of the Board of Commissioners Meeting 28 February 2023
09/011/MI/KOM/IV/2023	12 April 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 31 Maret 2023 Recommendations of the Board of Commissioners Meeting 31 March 2023
09/014/MI/KOM/V/2023	17 May 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 18 April 2023 Recommendations of the Board of Commissioners Meeting 18 April 2023
09/017/MI/KOM/VI/2023	15 June 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 30 Mei 2023 Recommendations of the Board of Commissioners Meeting 30 May 2023
09/022A/MI/KOM/VII/2023	18 July 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 22 Juni 2023 Recommendations of the Board of Commissioners Meeting 22 June 2023
09/022/MI/KOM/VII/2023	28 August 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 20 Juli 2023 Recommendations of the Board of Commissioners Meeting 20 July 2023
09/025/MI/KOM/IX/2023	27 September 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 24 Agustus 2023 Recommendations of the Board of Commissioners Meeting 24 August 2023
09/028/MI/KOM/X/2023	19 October 2023	Rekomendasi Rapat Dewan Komisaris per tanggal 29 September 2023 Recommendations of the Board of Commissioners Meeting 29 September 2023
09/003/MI/KOM/II/2024	7 February 2024	Rekomendasi Rapat Dewan Komisaris per tanggal 23 November 2023 dan 25 Januari 2024 Recommendations of the Board of Commissioners Meeting 23 November 2023 and 25 January 2024

## Aspek Transparansi

### Kepemilikan Saham

Seluruh anggota Dewan Komisaris Bank Sahabat Sampoerna tidak mempunyai saham di dalam Bank ataupun di perusahaan lain selama tahun buku 2023. Informasi tentang Kepemilikan Saham Dewan Komisaris telah diungkapkan pada Bab Profil Perusahaan, sub bab Profil Dewan Komisaris di dalam Laporan Tahunan ini.

### Hubungan Afiliasi

Informasi terkait hubungan afiliasi antara Dewan Komisaris dengan Komisaris lainnya, Direksi, serta Pemegang Saham, dijelaskan pada tabel 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	
Anggar Budhi Nuraini <sup>*)</sup>		x		x		x	
Freddy Suliman <sup>*)</sup>		x		x		x	

<sup>\*)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*\*)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*)</sup> Effectively serving as per the Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>\*\*)</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

## Rangkap Jabatan

Kebijakan terkait rangkap jabatan Dewan Komisaris Bank telah dijelaskan dalam Pedoman dan Tata Tertib Dewan Komisaris, sebagai berikut.

1. Anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai:
  - a. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada 1 lembaga/perusahaan bukan lembaga keuangan; atau
  - b. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 perusahaan anak bukan bank yang dikendalikan oleh Bank.
2. Tidak termasuk rangkap jabatan, apabila:
  - a. Anggota Dewan Komisaris non-Independen menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada kelompok usahanya;

## Transparency Aspect

### Share Ownership

Throughout the financial year of 2023, all members of the Board of Commissioners of Bank Sahabat Sampoerna did not hold shares in the Bank or in any other company. Information regarding the Share Ownership of the Board of Commissioners has been disclosed in the Company Profile chapter, under the sub-chapter Board of Commissioners' Profile, in this Annual Report.

### Affiliation Relationship

Information regarding the affiliations between the Board of Commissioners and other Commissioners, the Board of Directors, and the Shareholders are as follows.

## Concurrent Positions

The policy regarding the concurrent positions of the Board of Commissioners of the Bank is outlined in the Board Manual of the Board of Commissioners, as follows.

1. Members of the Board of Commissioners may only have concurrent positions as:
  - a. Members of the Board of Commissioners, Board of Directors, or Executive Officers of 1 institution/company that is not a financial institution; or
  - b. Members of the Board of Commissioners, Board of Directors, or Executive Officers performing supervisory functions at 1 non-bank subsidiary controlled by the Bank.
2. These are not considered as serving concurrent positions:
  - a. Non-independent Commissioner performing functional duties from the Bank's Shareholders in the form of legal entity within its business group;



- b. 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
- 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.

- b. Member of the Board of Commissioners holding positions in non-profit organizations or institutions as long as the concerned member does not neglect the duties and responsibilities implementation as a member of the Bank's Board of Commissioners; and/or
- c. Member of the Board of Commissioners serving as Board of Directors member, Board of Commissioners member, or Executive Officer performing supervisory functions in 1 non-bank Subsidiary controlled by the Bank.

Rangkap jabatan masing-masing anggota Dewan Komisaris Bank Sahabat Sampoerna di tahun 2023, dijelaskan sebagai berikut.

The concurrent positions held by each member of the Board of Commissioners of Bank Sahabat Sampoerna in 2023 are 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	Komisaris Utama; serta Anggota Komite Remunerasi dan Nominasi. <i>President Commissioner; and Member of Remuneration and Nomination Committee.</i>	PT Sampoerna Agro Tbk	Direktur Utama <i>President Director</i>
Harry Mulyadi Santoso	Komisaris; dan Anggota Komite Pemantau Risiko. <i>Commissioner; and Member of Risk Oversight Committee.</i>	PT Dinamika Mitra Sukses Makmur <sup>1)</sup>	Komisaris <i>Commissioner</i>
		PT Sampoerna Strategic	Executive Level for Business Development
Khoe Minhari Handikusuma	Komisaris Independen; Ketua Komite Remunerasi dan Nominasi; serta Ketua Komite Pemantau Risiko. <i>Independent Commissioner; Chairman of Remuneration and Nomination Committee; and Chairman of Risk Oversight Committee.</i>	PT Pandawa Gagas Rahaerja	Komisaris <i>Commissioner</i>
Anggar Budhi Nuraini <sup>2)</sup>	Komisaris Independen; dan Ketua Komite Audit. <i>Independent Commissioner; and Chairman of Audit Committee.</i>	-	-
Freddy Suliman <sup>3)</sup>	Komisaris Independen; dan Ketua Komite Audit. <i>Independent Commissioner; and Chairman of Audit Committee.</i>	-	-

<sup>1)</sup> Bukan lembaga/perusahaan keuangan.

<sup>2)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>3)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>4)</sup> Not Financial Institution/Company.

<sup>5)</sup> Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>6)</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

## Komite Pembantu Dewan Komisaris

Komite pembantu Dewan Komisaris merupakan organ pendukung yang diangkat dan diberhentikan oleh Dewan Komisaris yang berperan untuk memaksimalkan pelaksanaan tugas dan tanggung jawab dari Dewan Komisaris. Komite ini

## Committees Supporting the Board of Commissioners

The supporting committees of the Board of Commissioners are supporting organs appointed and dismissed by the Board of Commissioners. Their role is to maximize the execution of the duties and responsibilities of the Board of Commissioners. These

terdiri dari Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Penjabaran terkait komite-komite tersebut disampaikan pada sub bab Organ Pendukung Dewan Komisaris dalam Laporan Tahunan ini.

## Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang berasal dari luar perusahaan, tidak mempunyai kepemilikan saham, serta tidak mempunyai hubungan afiliasi sesama organ perusahaan. Pada tahun 2023, Bank Sahabat Sampoerna mempunyai 2 orang Komisaris Independen atau 50% dari total anggota Dewan Komisaris keseluruhan. Jumlah tersebut telah memenuhi ketentuan dari Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 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. Adapun proses pengangkatan dan pemberhentian Komisaris Independen berdasarkan hasil keputusan Pemegang Saham dalam pelaksanaan RUPS dengan mempertimbangkan usulan dari PT Sampoerna Investama, selaku Pemegang Saham Utama dan Pengendali Bank.

## Kriteria Komisaris Independen

Kriteria Komisaris Independen yang ditetapkan oleh Bank Sahabat Sampoerna dijabarkan 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.

committees consist of the Audit Committee, the Remuneration and Nomination Committee, and the Risk Oversight Committee. Details regarding these committees are presented in the sub-chapter Board of Commissioners' Supporting Organs in this Annual Report.

## Independent Commissioner

An Independent Commissioner is a member of the Board of Commissioners from outside the Company, does not own shares, and does not have an affiliation with other Company organs. In 2023, Bank Sahabat Sampoerna had 2 Independent Commissioners, constituting 50% of the total members of the Board of Commissioners. This number has met the provisions of the Financial Services Authority Regulation No. 17 of 2023 on Corporate Governance Implementation for Commercial Banks and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Corporate Governance Implementation for Commercial Banks. The appointment and dismissal process of Independent Commissioners is based on the decision of the Shareholders in the General Meeting of Shareholders, taking into account the proposal from PT Sampoerna Investama as the Main and Controlling Shareholder of the Bank.

## Criteria of Independent Commissioner

The criteria for Independent Commissioners set by Bank Sahabat Sampoerna are as follows.

1. An Independent Commissioner is a member of the Board of Commissioners who does not have financial, management, share ownership, and/or family relationships with members of the Board of Directors, other members of the 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 members of the Board of Directors, former Executive Officers, 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. A Non-Independent Commissioner may become an Independent Commissioner after fulfilling the requirements of an Independent Commissioner.
5. A Non-Independent Commissioner who will become an 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. Komisaris Independen yang telah menjabat selama 2 periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal:
- Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; serta
  - Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan.

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:
- The Board of Commissioners' meeting assesses that the Independent Commissioner can still act independently; and
  - The Independent Commissioner declares independence in the GMS.

## Pernyataan Independensi Komisaris Independen

Komisaris Independen Bank Sahabat Sampoerna berkomitmen mengedepankan sikap independensi dengan menjalankan tugas dan tanggung jawab secara profesional, objektif, penuh kehati-hatian, serta memenuhi aspek-aspek independensi yang telah ditentukan oleh regulator, sebagai berikut.

## Statement of Independence of Independent Commissioner

The Independent Commissioners of Bank Sahabat Sampoerna are committed to upholding independence by executing their duties and responsibilities in a professional, objective, and prudent manner. Furthermore, they adhere to the aspects of independence as stipulated by the regulatory authority.

Aspek Independensi Independence Aspect	Khoe Minhari Handikusuma	Anggar Budhi Nuraini
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 an affiliation relationship with the Bank or Main and Controlling Shareholders or one of the members of the Board of Commissioners or the 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 a business, either directly or indirectly, that is related to the Bank's business activities.</i>	√	√

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

## Kebijakan Keberagaman Komposisi

Bank Sahabat Sampoerna belum menyusun dan menetapkan kebijakan terkait keberagaman komposisi Dewan Komisaris hingga tahun buku 2023. Namun demikian, komposisi anggota Dewan Komisaris telah disesuaikan dengan ketentuan perundang-undangan yang berlaku dengan memperhatikan aspek keberagaman berikut.

## Composition Diversity Policy

As of the financial year 2023, Bank Sahabat Sampoerna has not yet formulated and established a policy pertaining to the diversity of the composition of the Board of Commissioners. However, the composition of the Board of Commissioners has been adjusted in accordance with the prevailing laws and regulations, taking into account the following aspects of diversity.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation	
Pendidikan Education	<p>Latar belakang pendidikan Dewan Komisaris beragam, mulai dari sarjana sampai master, dengan kompetensi di bidang Ekonomi, Sains, Keuangan, dan Administrasi Bisnis.</p> <p><i>The educational backgrounds of the members of the Board of Commissioners are diverse, ranging from bachelor's to master's degrees, with competencies in the fields of Economics, Science, Finance, and Business Administration.</i></p>	<p>Komposisi Dewan Komisaris telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, dan usia.</p> <p><i>The composition of the Board of Commissioners has fulfilled the element of diversity, which is a combination of education, work experience, and age.</i></p>
Pengalaman Kerja Work Experience	<p>Keberagaman pengalaman kerja anggota Dewan Komisaris berasal dari profesional pada perbankan, perusahaan non-keuangan, dan konsultan.</p> <p><i>The diversity of work experience of members of the Board of Commissioners comes from professionals in banking, nonfinancial companies, and consultants.</i></p>	
Usia Age	<p>Usia Dewan Komisaris Bank antara 52-62 tahun.</p> <p><i>The age range of the members of the Board of Commissioners of the Bank is between 56-62 years.</i></p>	
Jenis Kelamin Gender	<p>Bank Sahabat Sampoerna mempunyai anggota Dewan Komisaris yang berjenis kelamin wanita.</p> <p><i>Bank Sahabat Sampoerna has a female member in its Board of Commissioners composition.</i></p>	

## 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 diprasyarkan berdasarkan ketentuan yang berlaku.

## 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 financial year shall be submitted and the approval of the Shareholders is requested at the next Annual GMS.
3. Reports on the self-assessment results related to Corporate Governance (GCG) implementation shall be submitted to the Financial Services Authority in accordance with applicable regulations 2 times a year (June and December positions).
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 (June and December positions) 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.



Pada tahun 2023, hasil *self-assessment* Tata Kelola Perusahaan (GCG) atas Aspek Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris memperoleh nilai komposit **2 atau "Baik"**. Hasil penilaian tersebut telah diungkapkan pada uraian Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) di dalam Laporan Tahunan ini.

## Penilaian Kinerja Organ Pendukung Dewan Komisaris

Penilaian kinerja organ pendukung Dewan Komisaris dilakukan sebagai proses evaluasi untuk mengetahui pelaksanaan tugas dan pencapaian target dari masing-masing organ pendukung. Proses penilaian ini dilakukan secara periodik dengan memperhatikan kriteria berikut.

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

Tak hanya itu, penilaian kinerja organ pendukung Dewan Komisaris juga dilakukan melalui proses penilaian sendiri atau *self-assessment* Tata Kelola Perusahaan (GCG). Pada tahun 2023, hasil penilaian *self-assessment* untuk Aspek Kelengkapan dan Pelaksanaan Tugas Komite sebagai organ pendukung Dewan Komisaris meraih nilai komposit **2 atau "Baik"**. Hasil penilaian tersebut telah diungkapkan pada uraian Hasil *Self-Assessment* Tata Kelola Perusahaan (GCG) di dalam Laporan Tahunan ini.

## Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris

### Mekanisme Pengunduran Diri

Mekanisme pengunduran diri anggota Dewan Komisaris Bank Sahabat Sampoerna dijelaskan 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.

In 2023, the *self-assessment* of Corporate Governance (GCG) regarding the Implementation of Duties and Responsibilities of the Board of Commissioners resulted in a composite score of **2 or "Good"**. The results of this assessment have been disclosed in the description of the *Self-Assessment* of Corporate Governance (GCG) in this Annual Report.

## Performance Assessment of Board of Commissioners' Supporting Organs

The performance assessment of the supporting organs of the Board of Commissioners is conducted as an evaluation process to understand the implementation of duties and achievement of targets of each supporting organ. This evaluation process is carried out periodically, taking into account the following criteria.

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

The performance evaluation of the organs supporting the Board of Commissioners is also conducted through a *self-assessment* process of Corporate Governance (GCG). In 2023, the *self-assessment* of the Aspect of Completeness and Implementation of Duties of the Committees as supporting organs of the Board of Commissioners resulted in a composite score of **2 or "Good"**. These assessment results have been disclosed in the description of the *Self-Assessment* of Corporate Governance (GCG) in this Annual Report.

## Mechanism of Resignation and Dismissal of Board of Commissioners

### Resignation Mechanism

The mechanism for the resignation of members of the Board of Commissioners of Bank Sahabat Sampoerna is as follows.

1. A member of the 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 the 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. Members of the Board of Commissioners involved in financial crimes and/or other criminal acts must resign.

## Mekanisme Pemberhentian

Bank Sahabat Sampoerna telah menyusun dan menetapkan mekanisme pemberhentian bagi anggota Dewan Komisaris, 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

Bank Sahabat Sampoerna has formulated and established a dismissal mechanism for members of the Board of Commissioners as follows.

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 the Board of Commissioners must be notified to the Shareholders in writing.
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 pengambilan keputusan di Bank, memegang kendali penuh terhadap penetapan tujuan, Visi, Misi, serta pengelolaan operasional dan keuangan perusahaan. Dalam pelaksanaan tugas dan tanggung jawabnya tersebut, Direksi diawasi oleh Dewan Komisaris dan bertanggung jawab langsung kepada Pemegang Saham dalam pelaksanaan RUPS Tahunan.

### Pedoman Kerja

Direksi menjalankan tugas dan tanggung jawabnya berdasarkan Pedoman dan Tata Tertib Kerja Direksi No. BSS/KK-DIR/CSC/01/2023. Pedoman dan Tata Tertib Kerja tersebut membahas mengenai pokok-pokok fungsi Direksi, yaitu:

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.

### Jumlah, Komposisi, Kriteria, dan Independensi

#### Jumlah

Bank Sahabat Sampoerna memiliki 5 anggota Direksi selama tahun 2023. Jumlah tersebut telah memenuhi ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yang mewajibkan setiap bank memiliki minimal tiga anggota Direksi.

#### Komposisi

Sehubungan dengan berakhirnya periode jabatan Direksi tahun 2020-2023, Bank Sahabat Sampoerna melakukan perubahan komposisi anggota Direksi dengan mengangkat kembali beberapa Direksi yang telah menjabat sebelumnya. Di samping itu, sesuai dengan fokus bisnis Bank, Pemegang Saham

The Board of Directors is the decision-making organ of the Bank, holding full control over the determination of objectives, Vision, and Mission, as well as the management of operational and financial aspects of the Company. In carrying out these duties and responsibilities, the Board of Directors is overseen by the Board of Commissioners and is directly accountable to the Shareholders in the Annual GMS.

### Board Manual

The Board of Directors carries out its duties and responsibilities based on the Board Manual of the Board of Directors No. BSS/KK-DIR/CSC/01/2023. The Board Manual discusses the main functions of the Board of Directors, 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.

### Number, Composition, Criteria, and Independence

#### Number

Throughout 2023, Bank Sahabat Sampoerna had 5 Board of Directors members. This number complies with the stipulations in the Financial Services Authority Regulation No. 17 of 2023 on Corporate Governance Implementation for Commercial Banks, which mandates that each bank must have a minimum of three members on its Board of Directors.

#### Composition

In connection with the end of the term of office of the Board of Directors for the period 2020-2023, Bank Sahabat Sampoerna made changes to the composition of the Board of Directors by reappointing several Directors who had previously served. In addition, in line with the Bank's business focus,

menyetujui pengangkatan Bapak Hendra Rahardja sebagai Direktur Teknologi Informasi untuk menggantikan Ibu Lie Liliana Veronica yang saat ini menjabat sebagai Chief of Operations. Berikut komposisi Direksi Bank Sahabat Sampoerna di tahun 2023.

the Shareholders approved the appointment of Mr. Hendra Rahardja as the Information Technology Director to replace Ms. Lie Liliana Veronica, who is currently serving as the Chief of Operations. The composition of the Board of Directors of Bank Sahabat Sampoerna in 2023 is as follows.

Nama Name	Jabatan Position	Masa Jabatan dan Dasar Pengangkatan Term of Office and Basis of Appointment	Persetujuan Bank Indonesia/Otoritas Jasa Keuangan Approval from Bank Indonesia/Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Ali Rukmijah	Direktur Utama President Director	<ul style="list-style-type: none"> <li>• 2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023;</li> <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>• 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023;</li> <li>• 2020-2023 : Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>• 2017-2020 : Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>• 2014-2017 : Extraordinary GMS Resolutions dated 9 June 2014.</li> </ul>	No. SR-67/D.03/2014 tanggal 19 Mei 2014 No. SR-67/D.03/2014 dated 19 May 2014	2023-2026
Henky Suryaputra	Direktur Keuangan & Perencanaan Bisnis Finance & Business Planning Director	<ul style="list-style-type: none"> <li>• 2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023; dan</li> <li>• 2020-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 27 Juli 2020.</li> <li>• 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023; and</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 No. KEP-70/D.03/2020 dated 26 June 2020	2023-2026
Hendra Rahardja <sup>1)</sup>	Direktur Teknologi Informasi Information Technology Director	2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023. 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023.	No. KEPR-105/D.03/2023 tanggal 25 Agustus 2023 No. KEPR-105/D.03/2023 dated 25 August 2023	2023-2026
Lie Liliana Veronica <sup>2)</sup>	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	<ul style="list-style-type: none"> <li>• 2020-2023 : Keputusan di Luar RUPS Luar Biasa tanggal 28 Mei 2020;</li> <li>• 2017-2020 : Keputusan di Luar RUPS Luar Biasa tanggal 22 Mei 2017; dan</li> <li>• 2015-2017 : Keputusan RUPS Luar Biasa tanggal 28 April 2015.</li> <li>• 2020-2023 : Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>• 2017-2020 : Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>• 2015-2017 : Extraordinary GMS Resolutions dated 28 April 2015.</li> </ul>	No. SR-21/D.03/2015 tanggal 20 Februari 2015 No. SR-21/D.03/2015 dated 20 February 2015	17 May 2023



Nama Name	Jabatan Position	Masa Jabatan dan Dasar Pengangkatan Term of Office and Basis of Appointment	Persetujuan Bank Indonesia/Otoritas Jasa Keuangan Approval from Bank Indonesia/Financial Services Authority	Akhir Periode Jabatan End of Term of Office
Rudy Mahasin	Direktur Bisnis UMKM ESME Business Director	<ul style="list-style-type: none"> <li>• 2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023;</li> <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>• 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023;</li> <li>• 2020-2023 : Circular Resolutions of Extraordinary GMS dated 28 May 2020;</li> <li>• 2017-2020 : Circular Resolutions of Extraordinary GMS dated 22 May 2017; and</li> <li>• 2015-2017 : Extraordinary GMS Resolutions dated 28 April 2015.</li> </ul>	No. SR-21/D.03/2015 tanggal 20 Februari 2015 No. SR-21/D.03/2015 dated 20 February 2015	2023-2026
A Dendi Hardiansyah	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Director	<ul style="list-style-type: none"> <li>• 2023-2026 : Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023; dan</li> <li>• 2022-2023 : Keputusan RUPS Luar Biasa tanggal 9 Mei 2022.</li> <li>• 2023-2026 : Circular Resolutions of Extraordinary GMS dated 26 May 2023; and</li> <li>• 2022-2023 : Extraordinary GMS Resolutions dated 9 May 2022.</li> </ul>	No. KEP-19/PB.1/2022 tanggal 14 April 2022 No. KEP-19/PB.1/2022 dated 14 April 2022	2023-2026

## Persyaratan dan Pengangkatan

Direksi Bank telah memenuhi ketentuan persyaratan dan pengangkatan sesuai dengan ketentuan yang dijelaskan sebagai 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 anggota 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;

## Requirements and Appointments

The Bank's Board of Directors has fulfilled the requirements and appointment procedures in accordance with the provisions as follows.

1. Requirements for members of the Board of Directors:
  - a. Have good character, morals, and integrity;
  - b. Capable to perform 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 the Board of Directors and/or the 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 the Board of Directors and/ the 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 a member of the Board of Directors and/or the Board of Commissioners;

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| <p>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;</p> <p>d. Memiliki komitmen untuk memenuhi peraturan perundang-undangan dan mendukung kebijakan Otoritas Jasa Keuangan;</p> <p>e. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan oleh Bank;</p> <p>f. Memiliki komitmen terhadap pengembangan Lembaga Jasa Keuangan yang sehat;</p> <p>g. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Pihak Utama;</p> <p>h. Tidak memiliki kredit dan/atau pembiayaan macet; dan</p> <p>i. Persyaratan kelayakan keuangan paling sedikit dibuktikan dengan:</p> <ol style="list-style-type: none"> <li>1) Memiliki reputasi keuangan;</li> <li>2) Memiliki kemampuan keuangan yang dapat mendukung perkembangan bisnis Lembaga Jasa Keuangan; dan</li> <li>3) Memiliki komitmen untuk melakukan upaya-upaya yang diperlukan apabila Lembaga Jasa Keuangan menghadapi kesulitan keuangan.</li> </ol> <p>2. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 tahun di bidang operasional sebagai Pejabat Eksekutif di bidang keuangan.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>6. Dalam hal anggota Komite Remunerasi dan Nominasi memiliki benturan kepentingan (conflict of interest) dengan calon Direktur, maka wajib diungkapkan dalam usulan tersebut.</p> | <p>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;</p> <p>d. Has a commitment to comply with the laws and regulations and support the Financial Services Authority policies;</p> <p>e. Has knowledge and/or expertise in the field required by the Bank;</p> <p>f. Has integrity, competence, and financial reputation as required by the regulator;</p> <p>g. Not included as a party prohibited from becoming a Main Party;</p> <p>h. Not having loss loans and/or financing; and</p> <p>i. Financial feasibility requirements are at least proven by:</p> <ol style="list-style-type: none"> <li>1) Having a financial reputation;</li> <li>2) Having the financial capacity to support LJK's business development; and</li> <li>3) Having the commitment to making necessary efforts if LJK encounters financial difficulties.</li> </ol> <p>2. The majority of the Board of Directors members have at least 5 years of experience in the operations as Executive Officers in the financial industry.</p> <p>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.</p> <p>4. The 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.</p> <p>5. Regarding the candidate who meets the qualifications as mentioned in point 4, the 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 the Financial Services Authority for the Fit and Proper test purpose. The Remuneration and Nomination Committee shall also prepare an analysis of the results of the assessment of the candidate of Board of Directors member, which is one of the requirements for the submission of a Director candidate to the Financial Services Authority.</p> <p>6. In the event that a member of the Remuneration and Nomination Committee has a conflict of interest with the candidate for Director, such matter must be disclosed.</p> |
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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.
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 yang telah memenuhi persyaratan persetujuan Otoritas Jasa Keuangan selama menjabat wajib memiliki integritas, kompetensi, dan reputasi yang baik.
11. Anggota Direksi harus bersedia meningkatkan kompetensi secara terus-menerus melalui pendidikan dan pelatihan.
12. Pengangkatan anggota Direksi yang berasal dari pegawai atau pejabat pada lembaga yang melakukan fungsi pengaturan dan/atau pengawasan Bank dan/atau Lembaga Jasa Keuangan (LJK) lain dilakukan setelah yang bersangkutan telah berhenti secara efektif sebagai pegawai atau pejabat dan menjalani masa tunggu paling singkat 6 bulan.
13. Persyaratan kompetensi, paling sedikit meliputi pengetahuan dan/atau pengalaman yang mendukung pengelolaan LJK.

## Independensi

Seluruh anggota Direksi Bank Sahabat Sampoerna berkomitmen mengedepankan sikap independensi. Komitmen tersebut dibuktikan dengan menjalankan tugas dan tanggung jawab secara profesional, objektif, serta penuh kehati-hatian. Selain itu, Bank memastikan tidak adanya benturan kepentingan dan intervensi dari para Pemegang Saham, sehingga pelaksanaan tugas Direksi dapat dijalankan dengan maksimal dan efektif.

## Tugas dan Tanggung Jawab

Direksi Bank menjalankan tugas dan tanggung jawab sebagai berikut.

7. The appointment of members of the Board of Directors must obtain approval from the GMS, and members to be appointed have passed the Financial Services Authority's Fit and Proper Test and/or met other requirements set by other relevant institutions prior to being declared effective as Directors.
8. The candidate for Director who has not been declared effective cannot carry out his/her duties and responsibilities as a Director and cannot make legally binding decisions, and therefore has no inherent rights and obligations as a Director.
9. The candidate for 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 Statement Letter of the Board of Directors to the Deposit Insurance Corporation in accordance with the applicable regulations.
10. Members of the Board of Directors who have met the approval requirements of the Financial Services Authority are required to possess good integrity, competence, and reputation good.
11. Members of the Board of Directors must be willing to improve competence continuously through education and training.
12. The appointment of members of the Board of Directors from employees or officers in institutions that perform regulatory and/or supervisory functions of the Bank and/or other Financial Services Institutions (LJK) is carried out after the individual has effectively resigned as an employee or officer and has undergone a cooling-off period of at least 6 months.
13. Competency requirements, at the very least, include knowledge and/or experience that supports the management of LJK.

## Independency

All members of the Board of Directors of Bank Sahabat Sampoerna are committed to upholding independence. This commitment is demonstrated by carrying out their duties and responsibilities in a professional, objective, and prudent manner. Furthermore, the Bank ensures the absence of conflicts of interest and intervention from the Shareholders, thereby enabling the Board of Directors to perform its duties maximally and effectively.

## Duties and Responsibilities

The Board of Directors carries out the following duties and responsibilities.

1. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.
  2. Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
  3. Direksi berwenang mewakili Bank sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.
  4. Direksi menerapkan Tata Kelola yang Baik pada Bank, manajemen risiko, dan kepatuhan secara terintegrasi yang disesuaikan dengan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi teknologi.
  5. Dalam menerapkan Tata Kelola yang Baik pada Bank, Direksi paling sedikit wajib membentuk Satuan Kerja Audit Internal, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Kepatuhan.
  6. Selain membentuk satuan kerja pada poin (5), Direksi membentuk satuan kerja lain yang diwajibkan sesuai dengan Peraturan Otoritas Jasa Keuangan.
  7. Direksi wajib menindaklanjuti temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain.
  8. Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan internal Bank yang bersifat strategis di bidang kepegawaian.
  9. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
  10. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai tenaga ahli atau konsultan, kecuali:
    - a. Untuk proyek bersifat khusus;
    - b. Berdasarkan pada kontrak kerja yang jelas;
    - c. Dilaksanakan oleh Pihak Independen yang memiliki pengetahuan teknis tertentu dengan standar kualifikasi keahlian yang memadai untuk mengerjakan proyek yang bersifat khusus sebagaimana dimaksud dalam huruf a;
    - d. Dilaksanakan oleh pihak yang tidak menduduki jabatan struktural pada Bank; dan
    - e. Dilaksanakan oleh pihak yang tidak mempunyai wewenang untuk membuat keputusan operasional Bank.
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1. The Board of Directors is responsible for managing the Bank in the interest of the Bank, in accordance with the purpose and objectives of the Bank as stipulated in the laws and regulations, articles of association, and resolutions of the GMS.
  2. The Board of Directors must carry out its duties, authorities, and responsibilities in good faith while observing the prudential principle.
  3. The Board of Directors is authorized to represent the Bank in accordance with the laws and regulations, articles of association, and resolutions of the GMS.
  4. The Board of Directors implements Good Corporate Governance at the Bank, risk management, and integrated compliance, which are aligned with the latest banking ecosystem developments and supported by digitization and technological innovation.
  5. In implementing Good Corporate Governance at the Bank, the Board of Directors must at least establish an Internal Audit Division, a Risk Management Division, and a Compliance Division.
  6. In addition to establishing divisions mentioned in point (5), the Board of Directors establishes other divisions as required in accordance with the Financial Services Authority Regulations.
  7. The Board of Directors must follow up on audit findings and recommendations from the Bank's internal audit division, external auditors, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions.
  8. The Board of Directors must disclose the Bank's strategic internal policies on personnel to employees.
  9. The Board of Directors must account for the implementation of its duties to the Shareholders through the GMS.
  10. The Board of Directors is prohibited from using individual advisors and/or professional services as experts or consultants, except:
    - a. For specific projects;
    - b. Based on a clear work contract;
    - c. Carried out by an Independent Party who has specific technical knowledge with adequate qualification standards to work on specific projects as referred to in letter a;
    - d. Carried out by parties who do not hold structural positions at the Bank; and
    - e. Carried out by parties who do not have the authority to make operational decisions at the Bank.



11. Dalam pengelolaan data dan informasi terkait Bank, Direksi wajib:

- a. Memiliki dan menyediakan data dan informasi yang akurat, relevan, dan tepat waktu, termasuk kepada Dewan Komisaris; dan
- b. Melaksanakan pengelolaan data dan informasi sesuai dengan tata kelola yang baik pada Bank dan ketentuan peraturan perundang-undangan.

12. Direksi wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi, yang mencantumkan pengorganisasian Bank dan pembidangan tugas Direksi; tugas, tanggung jawab, dan wewenang Direksi; pengaturan kewenangan dan prosedur keputusan Direksi; pengaturan etika kerja Direksi; pengaturan rapat Direksi; larangan terhadap Direksi; evaluasi kinerja Direksi; dan pola hubungan kerja Direksi dan Dewan Komisaris.

13. Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

14. Direksi wajib menumbuhkan dan mewujudkan terlaksanannya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, serta wajib memastikan terlaksanannya Fungsi Kepatuhan Bank.

15. Terkait Anti Pencucian Uang Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT dan PPPSPM), pengawasan aktif Direksi, paling kurang meliputi:

- a. Mengusulkan kebijakan dan prosedur tertulis mengenai penerapan program APU-PPT dan PPPSPM kepada Dewan Komisaris;
- b. Memastikan penerapan program APU-PPT dan PPPSPM dilaksanakan sesuai dengan kebijakan dan prosedur tertulis yang telah ditetapkan;
- c. Membentuk unit kerja khusus dan/atau menunjuk pejabat yang bertanggung jawab terhadap penerapan program APU-PPT dan PPPSPM;
- d. Melakukan pengawasan atas kepatuhan unit kerja dalam menerapkan program APU-PPT dan PPPSPM;
- e. Memastikan bahwa kebijakan dan prosedur tertulis mengenai penerapan program APU-PPT dan PPPSPM sejalan dengan perubahan dan pengembangan produk, jasa, dan teknologi di sektor jasa keuangan serta sesuai dengan perkembangan modus TPPU, TPPT, dan/atau PPPSPM;
- f. Memastikan pejabat dan/atau karyawan, khususnya karyawan dari satuan kerja terkait dan karyawan baru, telah mengikuti pelatihan yang berkaitan dengan penerapan program APU-PPT dan PPPSPM sebanyak 1 kali dalam 1 tahun;

11. In managing data and information related to the Bank, the Board of Directors must:

- a. Have and provide accurate, relevant, and timely data and information, including to the Board of Commissioners; and
- b. Carry out data and information management in accordance with good corporate governance at the Bank and the provisions of laws and regulations.

12. The Board of Directors must have a board manual that is binding to each Board of Directors member. The board manual includes the organization of the Bank and the division of duties of the Board of Directors; duties, responsibilities, and authorities of the Board of Directors; regulation of the authority and decision-making procedures of the Board of Directors; regulation of the work ethics of the Board of Directors; regulation of Board of Directors meetings; prohibitions against the Board of Directors; evaluation of the performance of the Board of Directors; and patterns of working relationships between the Board of Directors and the Board of Commissioners.

13. Decisions of the Board of Directors taken in accordance with the board manual are binding and become the responsibility of all members of the Board of Directors.

14. The Board of Directors must foster and realize the implementation of a Compliance Culture at all levels of the organization and business activities of the Bank and ensure the implementation of the Bank's Compliance Function.

15. Related to Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation of Weapons of Mass Destruction Financing (AML-CTF and CPF), active supervision by the Board of Directors, which at least includes:

- a. Proposing written policies and procedures regarding the implementation of the AML-CTF and CPF program to the Board of Commissioners;
- b. Ensuring the implementation of the AML-CTF and CPF program is carried out in accordance with the established written policies and procedures;
- c. Establishing a special work unit and/or appointing an officer responsible for the implementation of the AML-CTF and CPF program;
- d. Conducting supervision over the compliance of work units in implementing the AML-CTF and CPF program;
- e. Ensuring that the written policies and procedures regarding the implementation of the AML-CTF and CPF program are in line with changes and developments in products, services, and technology in the financial services sector and in accordance with the development of money laundering, terrorism financing, and/or proliferation of weapons of mass destruction financing crimes modes;
- f. Ensuring that officers and/or employees, especially employees from related divisions and new employees, have attended training related to the implementation of the AML-CTF and CPF program at least once a year;

- g. Memastikan adanya pembahasan terkait penerapan program APU-PPT dan PPPSPM dalam rapat Direksi.
  - h. Mereview dan menyetujui kebijakan, pengawasan, dan prosedur pengelolaan serta mitigasi risiko TPPU, TPPT, dan/atau PPPSPM pada Bank;
  - i. Bank wajib menerapkan program APU-PPT dan PPPSPM secara efektif dengan memperhatikan risiko TPPU, TPPT, dan/atau PPPSPM serta kegiatan, skala usaha, kompleksitas usaha, dan/atau karakteristik usaha PJK yang mencakup pengawasan aktif Direksi dan Dewan Komisaris, kebijakan dan prosedur, pengendalian internal sistem informasi manajemen, serta sumber daya manusia dan pelatihan.
16. Terkait penerapan manajemen risiko:
- a. Terkait country dan transfer risk, paling sedikit:
    - 1) Menyusun dan menetapkan strategi dalam mengelola country dan transfer risk sesuai karakteristik dan kompleksitas Bank;
    - 2) Menetapkan limit dan memantau kepatuhan terhadap limit eksposur risiko;
    - 3) Menyusun, menetapkan, dan memastikan penerapan kebijakan dan prosedur untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko terkait country dan transfer risk dalam kegiatan usaha Bank;
    - 4) Melakukan pemantauan terhadap perkembangan country dan transfer risk dan menerapkan tindak lanjut yang memadai;
    - 5) Melakukan pengendalian terhadap eksposur risiko untuk masing-masing negara, yang mencakup eksposur intragrup, berdasarkan regional tertentu, dan pihak lawan transaksi;
    - 6) Memiliki dan mengembangkan sistem informasi manajemen yang mampu menyediakan data secara akurat, lengkap, dan informatif, tepat waktu, dan dapat diandalkan sehingga dapat menyediakan laporan yang memadai;
    - 7) Melakukan evaluasi dan stress testing secara berkala paling sedikit 1 kali dalam 1 tahun atau berdasarkan kondisi tertentu yang berpengaruh signifikan kepada Bank; dan
    - 8) Memastikan pengendalian internal dan kaji ulang yang memadai atas country dan transfer risk.
  - b. Direksi wajib menyusun dan menyampaikan hasil identifikasi, pengukuran, pemantauan, dan pengendalian country dan transfer risk dalam laporan profil risiko.
  - c. Direksi wajib paling sedikit:
    - 1) Menyusun kebijakan dan prosedur untuk mengidentifikasi dan mengelola aset bermasalah,
- g. Ensuring that there is a discussion related to the implementation of the AML-CTF and CPF program in the Board of Directors meeting.
  - h. Reviewing and approving policies, supervision, and procedures for managing and mitigating the risk of money laundering, terrorism financing, and/or proliferation of weapons of mass destruction financing crimes at the Bank;
  - i. The Bank must implement the AML-CTF and CPF program effectively by considering money laundering, terrorism financing, and/or proliferation of weapons of mass destruction financing crimes risks and activities, business scale, business complexity, and/or PJK business characteristics, which include active supervision of the Board of Directors and the Board of Commissioners, policies and procedures, internal control, management information systems, and human resources and training.
16. Related to the implementation of risk management:
- a. Related to country and transfer risks, at least:
    - 1) Formulating and establishing strategies for managing country and transfer risks in line with the characteristics and complexity of the Bank;
    - 2) Setting limits and monitoring compliance with risk exposure limits;
    - 3) Formulating, establishing, and ensuring the implementation of policies and procedures to identify, measure, monitor, and control country and transfer risks in the Bank's business activities;
    - 4) Monitoring the development of the country and transfer risks and implementing adequate follow-up;
    - 5) Controlling risk exposure for each country, which includes intragroup exposure, based on regions and transaction counterparties;
    - 6) Having and developing a management information system that is capable of providing accurate, complete, informative, timely, and reliable data to produce adequate reports;
    - 7) Conducting evaluation and stress testing periodically, at least once a year, or based on certain conditions that have a significant impact on the Bank; and
    - 8) Ensuring adequate internal control and review of country and transfer risks.
  - b. The Board of Directors must compile and present the results of identification, measurement, monitoring, and control of country and transfer risks in the risk profile report.
  - c. At the very least, the Board of Directors must:
    - 1) Formulate policies and procedures to identify and manage non-performing assets, classify assets,



klasifikasi aset, perhitungan terkait penyisihan dan pencadangan, dan hapus buku aset;

- 2) Melakukan reviu secara berkala atas pengklasifikasian aset dan pencadangan untuk kredit dan/atau pembiayaan bermasalah, serta mengidentifikasi dan mengelola aset bermasalah secara memadai, termasuk pencadangan yang sejalan dengan risiko yang terjadi; dan
  - 3) Melakukan reviu secara berkala terhadap pencadangan yang dibentuk agar sesuai dengan kondisi terkini, sesuai standar dan ketentuan peraturan perundang-undangan.
- d. Direksi berwenang dan bertanggung jawab paling sedikit:
- 1) Menyusun kebijakan dan strategi manajemen risiko secara tertulis dan komprehensif;
  - 2) Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko dan eksposur risiko yang diambil oleh Bank secara keseluruhan;
  - 3) Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi;
  - 4) Mengembangkan budaya manajemen risiko pada seluruh jenjang organisasi;
  - 5) Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan manajemen risiko;
  - 6) Memastikan bahwa fungsi manajemen risiko telah beroperasi secara independen;
  - 7) Melaksanakan kaji ulang secara berkala untuk memastikan:
    - a) Keakuratan metodologi penilaian risiko;
    - b) Kecukupan implementasi sistem manajemen risiko; dan
    - c) Ketepatan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko.

17. 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;

calculate related provisions and allowances, and write off assets;

- 2) Regularly review the classification of assets and provisions for non-performing loans and/or financing, and adequately identify and manage non-performing assets, including allowances that are in line with the risks that occur; and
  - 3) Regularly review the allowances that have been formed to reflect the current conditions in accordance with the standards and laws and regulations.
- d. The Board of Directors has the authority and responsibility, at the very least, to:
- 1) Formulate written and comprehensive risk management policies and strategies;
  - 2) Be responsible for the implementation of risk management policies and the overall risk exposure taken by the Bank;
  - 3) Evaluate and decide on transactions that require approval from the Board of Directors;
  - 4) Develop a risk management culture at all levels of the organization;
  - 5) Ensure the improvement of human resource competencies related to risk management;
  - 6) Ensure that the risk management function has operated independently;
  - 7) Conduct regular reviews to ensure:
    - a) The accuracy of risk assessment methodology;
    - b) The adequacy of the implementation of the risk management system; and
    - c) The appropriateness of policies and procedures for risk management and the setting of risk limits.
17. In relation to the implementation of information technology risk management, the Board of Directors:
- a. Establishes an Information Technology Strategic Plan and the Bank's policy regarding the use of information technology;
  - b. Establishes policies, standards, and procedures related to the adequate implementation of information technology and communicates them effectively, both to the implementing division and the users of information technology;
  - c. Ensures that:
    - 1) The Information Technology used by the Bank can support the development of the Bank's business, the achievement of the Bank's business objectives, and the continuity of service to the Bank's customers;
    - 2) There are activities to improve the competence of human resources related to the implementation and use of information technology;

- 3) Ketersediaan sistem pengelolaan pengamanan informasi (*information security management system*) yang efektif dan dikomunikasikan kepada satuan kerja pengguna dan penyelenggara teknologi informasi;
- d. Penerapan proses manajemen risiko dalam penggunaan Teknologi Informasi dilaksanakan secara memadai dan efektif.  
Kebijakan, standar, dan prosedur teknologi informasi diterapkan secara efektif pada satuan kerja pengguna dan penyelenggara teknologi informasi.
- e. Terdapat sistem pengukuran kinerja proses penyelenggaraan Teknologi Informasi yang paling sedikit dapat mendukung proses pemantauan terhadap implementasi strategi; mendukung penyelesaian pengembangan teknologi informasi; proyek mengoptimalkan pendayagunaan sumber daya manusia infrastruktur; dan meningkatkan dan investasi kinerja pada proses penyelenggaraan teknologi informasi dan kualitas layanan penyampaian hasil proses kepada pengguna teknologi informasi.
- f. Bank wajib menetapkan wewenang dan tanggung jawab yang jelas dari Direksi dan pejabat pada setiap jenjang jabatan yang terkait dengan penerapan tata kelola teknologi informasi.
- g. Direksi berwenang dan bertanggung jawab:
- 1) Menetapkan rencana strategis teknologi informasi;
  - 2) Menerapkan kebijakan, standar, dan prosedur terkait penyelenggaraan teknologi informasi yang memadai dan mengomunikasikannya secara efektif, baik pada satuan kerja penyelenggara maupun pengguna teknologi informasi;
  - 3) Mengevaluasi tujuan strategis, mengarahkan Pejabat Eksekutif Bank, dan memantau seluruh kegiatan penyelenggaraan teknologi informasi untuk memastikan:
    - a) Penerapan tata kelola teknologi informasi sesuai dengan kebutuhan dan karakteristik Bank;
    - b) Efektivitas dan efisiensi penyelenggaraan teknologi informasi secara keseluruhan untuk memberikan manfaat yang optimal bagi Bank;
    - c) Penerapan proses manajemen risiko dalam penyelenggaraan teknologi informasi dilaksanakan secara efektif;
    - d) Tersedianya sumber daya yang memadai terkait penyelenggaraan teknologi informasi untuk mendukung bisnis Bank secara efektif dan efisien; dan
- 3) There is an effective information security management system that is communicated to the users and providers of information technology;
- d. The implementation of risk management processes in the use of Information Technology is carried out adequately and effectively.  
*Policies, standards, and procedures for information technology are effectively implemented in the divisions that use and provide information technology.*
- e. There is a performance measurement system for the implementation of Information Technology processes that can at least support the monitoring process of strategy implementation; support the completion of information technology development; optimize the utilization of human resource infrastructure projects; and increase and invest performance in the implementation of information technology processes and the quality of service delivery of process results to information technology users.
- f. The Bank must establish clear authority and responsibility for the Board of Directors and officers at each level of position related to the implementation of information technology governance.
- g. The Board of Directors is authorized and responsible for:
- 1) Establishing an information technology strategic plan;
  - 2) Implementing policies, standards, and procedures related to the adequate implementation of information technology and communicating them effectively to the divisions that provide and use information technology;
  - 3) Evaluating strategic objectives, directing the Bank's Executive Officers, and monitoring all activities of information technology implementation to ensure:
    - a) The implementation of information technology governance is in line with the needs and characteristics of the Bank;
    - b) The effectiveness and efficiency of the overall implementation of information technology to provide optimal benefits for the Bank;
    - c) The implementation of risk management processes in providing information technology is carried out effectively;
    - d) The availability of adequate resources related to the implementation of information technology to support the Bank's business effectively and efficiently; and



- e) Dukungan dan keterlibatan pemangku kepentingan dalam penerapan tata kelola teknologi informasi.
18. Dalam hal anggota Direksi hanya terdiri dari 1 orang direktur, tugas dan tanggung jawab direktur yang membawahkan fungsi kepatuhan dilaksanakan oleh kepala satuan kerja kepatuhan Bank paling lama 6 bulan.
  19. Direktur pengganti dilarang untuk dipenuhi dari pihak lain selain dari anggota Direksi yang sedang menjabat, kecuali karena pemenuhan ketentuan peraturan perundang-undangan.
  20. Bidang tugas direktur yang dipenuhi oleh direktur pengganti wajib berlaku paling lama 6 bulan.
  21. Dalam hal diperlukan, pembedangan tugas direktur pengganti dapat diperpanjang berdasarkan pertimbangan tertentu dari Bank dan mendapatkan persetujuan Otoritas Jasa Keuangan.
  22. Bank wajib memastikan ketersediaan dan kecukupan pelaporan internal yang didukung oleh sistem informasi manajemen yang memadai untuk meningkatkan kualitas proses pengambilan keputusan oleh Direksi dan kualitas proses pengawasan oleh Dewan Komisaris.
  23. Bank wajib menyusun rencana strategis dalam bentuk rencana korporasi.
  24. Rencana korporasi wajib disusun oleh Direksi dan disetujui oleh Dewan Komisaris.
  25. Dalam hal terdapat kondisi eksternal dan internal yang secara signifikan mempengaruhi sasaran dan strategi Bank sebagaimana dimuat dalam rencana korporasi yang sedang berjalan, Bank dapat melakukan perubahan rencana korporasi.
  26. Perubahan rencana korporasi wajib disusun Direksi dan disetujui Dewan Komisaris.
  27. Rencana Bisnis wajib disusun oleh Direksi dan disetujui oleh Dewan Komisaris dan wajib melaksanakan Rencana Bisnis secara efektif.
  28. Direksi wajib menyusun Rencana Aksi Keuangan Berkelanjutan dan disetujui Dewan Komisaris.
  29. Direksi menugaskan fungsi atau unit literasi keuangan untuk menyusun rencana kegiatan dan laporan realisasi kegiatan dalam rangka meningkatkan literasi keuangan.
  30. Direksi menugaskan fungsi atau unit inklusi keuangan untuk menyusun rencana kegiatan laporan realisasi kegiatan dalam rangka meningkatkan inklusi keuangan.

## Pembagian Tugas dan Tanggung Jawab

Pembagian tugas dan tanggung jawab masing-masing Direksi Bank dijelaskan sebagai berikut.

- e) Support and stakeholder engagements in the implementation of information technology governance.

18. In the case where the Board of Directors consists of only 1 director, the duties and responsibilities of the director who oversees the compliance function are carried out by the Bank's head of compliance division for a maximum of 6 months.
19. The substitute director is prohibited from being filled by parties other than the currently serving members of the Board of Directors, except for the fulfillment of laws and regulations.
20. The duties of the director filled by the substitute director must apply for a maximum of 6 months.
21. If needed, the division of duties of the substitute director can be extended based on certain considerations from the Bank upon approval from the Financial Services Authority.
22. The Bank must ensure the availability and adequacy of internal reporting supported by an adequate management information system to improve the quality of decision-making processes by the Board of Directors and the quality of supervision processes by the Board of Commissioners.
23. The Bank must prepare a strategic plan in the form of a corporate plan.
24. The corporate plan must be prepared by the Board of Directors and approved by the Board of Commissioners.
25. In the event that there are external and internal conditions that significantly affect the Bank's objectives and strategies as contained in the ongoing corporate plan, the Bank can make changes to the corporate plan.
26. Changes to the corporate plan must be prepared by the Board of Directors and approved by the Board of Commissioners.
27. The Business Plan must be prepared by the Board of Directors and approved by the Board of Commissioners and the Business Plan must be implemented effectively.
28. The Board of Directors must prepare a Sustainable Finance Action Plan, and the plan must be approved by the Board of Commissioners.
29. The Board of Directors assigns the financial literacy function or unit to prepare activity plans and realization reports of activities to improve financial literacy.
30. The Board of Directors assigns the financial inclusion function or unit to prepare activity plans and realization reports of activities to improve financial inclusion.

## Implementation of Duties and Responsibilities

The duties and responsibilities of each member of the Board of Directors of the Bank are as follows.

<b>Direktur Utama President Director</b>	
<b>Sisi Finansial Financial Side</b>	<p>Mengelola dan memastikan pencapaian target dan kualitas bisnis Bank, namun tidak terbatas pada pertumbuhan portofolio perkreditan dan dana pihak ketiga beserta target lainnya yang ditetapkan dalam Rencana Bisnis Bank.</p> <p><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></p>
<b>Sisi Nasabah Customer Side</b>	<p>Mengendalikan, mengawasi, dan menjalankan fungsi hubungan masyarakat terkait pengenalan Bank kepada masyarakat umum.</p> <p><i>To control, supervise, and perform public relations functions related to the introduction of the Bank to the general public.</i></p>
<b>Sisi SDM HR Side</b>	<ul style="list-style-type: none"> <li>• Mengendalikan dan mengawasi kegiatan pengelolaan dan pengembangan sumber daya manusia, dengan menyeimbangkan antara Visi dan Misi Bank, best practice secara umum, serta peraturan dan perundang-undangan yang berlaku.</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> <li>• <i>To control and oversee the management and development of human resources by balancing the Bank's Vision and Missions, best practices in general, and the applicable laws and regulations.</i></li> <li>• <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></li> </ul>
<b>Sisi Proses Process Side</b>	<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.</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> <li>• <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></li> <li>• <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></li> <li>• <i>To establish a risk management framework by establishing committees supporting risk management.</i></li> <li>• <i>To monitor and manage the activities of the risk management function based on risk management policies and procedures, including designing risk management operations models.</i></li> <li>• <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></li> </ul>
<b>Direktur Keuangan &amp; Perencanaan Bisnis Finance &amp; Business Planning Director</b>	
<b>Sisi Finansial Financial Side</b>	<p>Memimpin pengelolaan operasional keuangan dan perencanaan bisnis, termasuk dan tidak terbatas terhadap pengembangan produk-produk Bank.</p> <p><i>To lead the operational management of Finance and Business Planning, including but not limited to the development of Bank products.</i></p>
<b>Sisi Nasabah Customer Side</b>	<p>Merumuskan arahan strategis yang sejalan dengan Visi dan Misi Bank untuk memastikan pengelolaan, pertumbuhan, dan pencapaian keuangan sesuai dengan perencanaan bisnis.</p> <p><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></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.</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.</i></li> <li>• <i>To be responsible for career and competence management and development of HR in the scope of work.</i></li> </ul>



**Direktur Keuangan & Perencanaan Bisnis**  
**Finance & Business Planning Director**

<p><b>Sisi Proses</b> <i>Process Side</i></p>	<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.</li> <li>Mengawasi dan memimpin pengelolaan hubungan dan/atau transaksi usaha dan keuangan Bank dengan memerhatikan prinsip kehati-hatian dan good corporate governance (GCG).</li> <li><i>To be responsible for preparing work plans and budgets for the Finance and Business Planning Function, including monitoring and supervising the actual achievement of the work plans and budgets.</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.</i></li> <li><i>To supervise and lead the management of the Bank's business and financial relationships and/or transactions by observing the prudential principle and good corporate governance (GCG).</i></li> </ul>
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**Direktur Teknologi Informasi**  
**Information Technology Director**

<p><b>Sisi Finansial</b> <i>Financial Side</i></p>	<p>Mengelola kegiatan operasional Bank dan penyediaan sistem teknologi informasi dalam upaya mendukung kebutuhan bisnis dan pelaksanaan penerapan manajemen risiko.</p> <p><i>To manage the Bank's operational activities and the provision of information technology systems in an effort to support business needs and implementation of risk management.</i></p>
<p><b>Sisi Nasabah</b> <i>Customer Side</i></p>	<p>Mengendalikan, mengawasi, dan menjalankan fungsi untuk menjaga tingkat kepuasan nasabah kepada layanan Bank secara umum.</p> <p><i>To control, supervise, and carry out functions to maintain customer satisfaction with the Bank's services in general.</i></p>
<p><b>Sisi SDM</b> <i>HR Side</i></p>	<ul style="list-style-type: none"> <li>Bertanggung jawab melakukan supervisi terhadap pejabat/karyawan pada masing-masing divisi yang berada dalam cakupan tugasnya.</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 duties</i></li> <li><i>To be responsible for career and competence management and development of HR in the scope of work, including but not limited to matters related to risk management and compliance.</i></li> </ul>
<p><b>Sisi Proses</b> <i>Process Side</i></p>	<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.</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>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.</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 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 overall, including transaction activities, as well as the accuracy and security of the technology system used in supporting all operational and transactional activities.</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> <li><i>To also be responsible for the implementation of risk management policies and risk exposures taken by the Bank as a whole, especially in aspects of operational activities and technology systems.</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>

<b>Direktur Bisnis UMKM ESME Business Director</b>	
<b>Sisi Finansial Financial Side</b>	<ul style="list-style-type: none"> <li>Mengelola dan memastikan pencapaian target dan kualitas bisnis kredit mikro.</li> <li>Mengelola inisiatif perancangan bisnis dan produk baru Bank.</li> <li><i>To manage and ensure target achievement and micro-credit business quality.</i></li> <li><i>To manage the Bank's new business and product design initiatives.</i></li> </ul>
<b>Sisi Nasabah Customer Side</b>	<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 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.</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 duties.</i></li> <li><i>To be responsible for career and competence management and development of HR in the scope of work, including but not limited to aspects related to risk management and compliance.</i></li> </ul>
<b>Sisi Proses Process Side</b>	<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.</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.</i></li> <li><i>To give input 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 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 the 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.</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> <li><i>To be responsible for supervising officials/employees in each division within the scope their duties.</i></li> <li><i>To be responsible for career and competence management and development of HR in the scope of work, but not limited to matters related to risk management and compliance.</i></li> </ul>



**Direktur Kepatuhan & Manajemen Risiko**  
**Compliance & Risk Director**

**Sisi Proses**  
**Process Side**

- Mengusulkan, mengendalikan, dan mengawasi penyusunan dan pelaksanaan kebijakan, prosedur, sistem dan pedoman kerja pada masing-masing fungsi sejalan dengan strategi Bank yang telah ditetapkan, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan, namun tidak terbatas pada hal-hal terkait manajemen risiko, prinsip mengenal nasabah, dan pencegahan atas transaksi mencurigakan.
- Memantau dan menjaga kepatuhan Bank terhadap seluruh ketentuan yang berlaku, maupun terhadap perjanjian dan komitmen yang dilaksanakan Bank dengan pihak lain.
- Menetapkan kerangka manajemen risiko melalui pembentukan komite-komite pendukung pengelolaan manajemen risiko.
- Memantau dan mengelola aktivitas fungsi manajemen risiko berdasarkan kebijakan dan prosedur manajemen risiko, termasuk merancang model operasi manajemen risiko.
- Bertanggung jawab atas kebenaran dan keabsahan data pelaporan kegiatan pengendalian internal Bank kepada pihak-pihak yang berkepentingan (tidak terbatas pada Bank Indonesia, Pemegang Saham, dan badan eksternal lainnya).
- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan.
- *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 the Financial Services Authority, Bank Indonesia, and laws and regulations, but not limited to matters related to risk management, know-your-customer principle, and prevention of suspicious transactions.*
- *To monitor and maintain the Bank's compliance with all applicable provisions, as well as agreements and commitments implemented by the Bank with other parties.*
- *To establish a risk management framework by establishing committees supporting risk management.*
- *To monitor and manage the activities of the risk management function based on risk management policies and procedures, including designing risk management operations models.*
- *To be responsible for the authenticity and validity of reporting data of the Bank's internal control activities to interested parties (not limited to Bank Indonesia, Shareholders, and other external bodies).*
- *To formulate strategies to encourage the Bank's compliance culture growth.*

## Benturan Kepentingan

Kebijakan terkait benturan kepentingan Direksi telah dijelaskan dalam Pedoman dan Tata Tertib Direksi Bank Sahabat Sampoerna, 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.
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. Dalam hal Direktur yang membawahkan fungsi kepatuhan mempunyai benturan kepentingan dengan Bank, maka daftar pemenuhan persyaratan (compliance checklist) ditandatangani oleh anggota Direksi lainnya.
4. Dalam hal terdapat benturan kepentingan atau potensi benturan kepentingan dari karyawan atau pejabat calon anggota Direksi sehubungan dengan pencalonan yang bersangkutan pada Bank, calon yang bersangkutan mengungkapkan benturan kepentingan dalam proses penilaian kemampuan dan kepatutan.

## Conflict of Interest

The policy related to conflicts of interest for the Board of Directors is included in the Board Manual of the Board of Directors of Bank Sahabat Sampoerna as follows.

1. Conflict of Interest is the difference between the Bank's economic interests and the personal economic interests of members of the Board of Directors, members of the Board of Commissioners, or Major Shareholders that can harm the Bank.
2. Members of the 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. 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 the Board of Directors.
4. In the event of a conflict of interest or potential conflict of interest from an employee or officer who is a candidate member of the Board of Directors in connection with their nomination at the Bank, the candidate in question must disclose the conflict of interest during the fit and proper test process.

5. Dalam hal berdasarkan penilaian Otoritas Jasa Keuangan terdapat benturan kepentingan atau potensi benturan kepentingan dari pegawai atau pejabat calon anggota Direksi sehubungan dengan pencalonan yang bersangkutan pada Bank, Otoritas Jasa Keuangan berwenang menetapkan tindakan pengawasan yang diperlukan.
6. Dalam hal anggota Direksi tidak dapat menjalankan fungsinya atau mempunyai benturan kepentingan, permohonan diajukan oleh:
  - a. Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan;
  - b. Anggota Dewan Komisaris apabila seluruh anggota Direksi tidak dapat menjalankan fungsinya atau mempunyai benturan kepentingan; atau
  - c. Pihak lain yang ditunjuk oleh RUPS apabila seluruh anggota Direksi atau anggota Dewan Komisaris tidak dapat menjalankan fungsinya atau mempunyai benturan kepentingan.

## Pelaksanaan Tugas

Selama tahun 2023, seluruh anggota Direksi telah melaksanakan tugas dan tanggung jawab dengan baik, sesuai pedoman kerja dan peraturan perundang-undangan yang berlaku, serta telah memenuhi rekomendasi dari para Pemegang Saham.

## Etika Kerja

Kebijakan terkait etika kerja Direksi telah dijelaskan dalam Pedoman dan Tata Tertib Kerja Direksi Bank Sahabat Sampoerna, 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.

## Implementation of Duties

Throughout 2023, all members of the Board of Directors performed their duties and responsibilities well, in accordance with the board manual and applicable laws and regulations, and fulfilled the recommendations from the Shareholders.

## Work Ethics

The policy related to the work ethics of the Board of Directors is included in the Board Manual of the Board of Directors of Bank Sahabat Sampoerna as follows.

1. Each member of the Board of Directors must carry out duties and responsibilities in good faith, responsibly, and prudently, professionally prioritizing the Bank's interests and working and behaving with high integrity.
2. Members of the 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. Members of the Board of Directors are 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. Members of the Board of Directors are 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. Anggota Direksi wajib mengungkapkan remunerasi dan fasilitas lain sesuai dengan ketentuan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum.
  6. 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; dan
    - c. Konsultan adalah Pihak Independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.
  7. Anggota Direksi dilarang merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif pada bank, perusahaan dan/atau lembaga lain.
  8. Anggota Direksi dilarang merangkap jabatan pada bidang tugas fungsional di bank dan/atau lembaga keuangan bukan bank, baik di dalam maupun di luar negeri.
  9. Anggota Direksi dilarang merangkap jabatan pada jabatan lain yang berpotensi menimbulkan benturan kepentingan dan jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
  10. Anggota Direksi baik secara sendiri-sendiri maupun bersama-sama dilarang memiliki saham lebih dari 25% dari modal disetor pada perusahaan lain.
  11. 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.
  12. Dalam hal Direktur yang membawahkan Fungsi Kepatuhan berhalangan tetap, mengundurkan diri, atau habis masa jabatannya, Bank wajib segera mengangkat penggantinya, paling lama 6 bulan setelah yang bersangkutan berhalangan tetap, mengundurkan diri, atau habis masa jabatannya.
  13. Selama dalam proses penggantian Direktur yang membawahkan Fungsi Kepatuhan, Bank wajib menunjuk atau menugaskan salah satu Direktur lainnya untuk sementara melaksanakan tugas Direktur yang membawahkan Fungsi Kepatuhan.
  14. Penggantian sementara jabatan Direktur yang membawahkan Fungsi Kepatuhan wajib dilaporkan kepada Otoritas Jasa Keuangan.
  15. Etika kerja Direksi juga berpedoman kepada Kebijakan Kode Etik Bank.
5. Members of the Board of Directors must disclose remuneration and other facilities in accordance with the regulation on corporate governance implementation in the provision of remuneration for commercial banks.
  6. Members of the Board of Directors are prohibited from using individual advisors and/or professional services 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; and
    - c. The Consultant is an Independent Party and has the qualifications to work on a special project.
  7. Members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Directors, the Board of Commissioners, or executive officers at banks, companies, and/or other institutions.
  8. Members of the Board of Directors are prohibited from holding concurrent positions in functional duties at banks and/or non-bank financial institutions, both domestically and abroad.
  9. Members of the Board of Directors are prohibited from holding other positions that could potentially lead to conflicts of interest and other positions in accordance with laws and regulations.
  10. 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.
  11. In the event that the Director in charge of the Compliance Function is temporarily unavailable and therefore unable to carry out duties for more than 7 consecutive working days, the concerned duties implementation must be replaced temporarily by another Director until the Director in charge of Compliance Function can resume his/her duties. This must be reported to the Financial Services Authority in accordance with applicable regulations.
  12. In the event that the Director overseeing the Compliance Function is permanently unable to perform his/her duties, resigns, or his/her term of office expires, the Bank must immediately appoint a replacement, no later than 6 months after the individual is permanently unable to perform his/her duties, resigns, or his/her term of office expires.
  13. During the process of replacing the Director overseeing the Compliance Function, the Bank must appoint or assign another Director to temporarily perform the duties of the Director overseeing the Compliance Function.
  14. The temporary replacement of the position of the Director overseeing the Compliance Function must be reported to the Financial Services Authority.
  15. The Board of Directors' work ethics are also guided by the Bank's Code of Conduct Policy.

16. 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.
17. Tidak termasuk rangkap jabatan dalam hal anggota Direksi:
  - a. Bertanggung jawab terhadap pengawasan atas penyertaan Bank pada Entitas Anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada Entitas Anak bukan bank yang dikendalikan oleh Bank;
  - b. Bertanggung jawab terhadap pengawasan dana pensiun atau menjalankan tugas sebagai dewan pengawas dana pensiun, yang dimiliki oleh Bank;
  - c. Melaksanakan tugas sebagai direktur pengganti; dan/atau
  - d. Menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi.

## Waktu Kerja

Waktu kerja Direksi telah dijelaskan dalam Pedoman dan Tata Tertib Kerja Direksi Bank Sahabat Sampoerna, 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

The working hours of the Board of Directors outlined in the Board Manual of the Board of Directors of Bank Sahabat Sampoerna are as follows.

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

Direksi wajib menyelenggarakan rapat internal secara berkala paling sedikit 1 kali setiap bulan. Sepanjang tahun 2023, Direksi menyelenggarakan rapat sebanyak 49 kali, baik secara daring maupun luring, dengan jumlah kehadiran sebagai berikut.

## Meetings

### Board of Directors' Internal Meeting

The Board of Directors is required to hold regular internal meetings at least once a month. Throughout 2023, the Board of Directors held a total of 49 meetings, both online and offline, with details of the attendance as follows.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Ali Rukmijah	Direktur Utama President Director	49	45	91.84
Henky Suryaputra	Direktur Keuangan & Perencanaan Bisnis Finance & Business Planning Director	49	40	81.63
Hendra Rahardja <sup>*)</sup>	Direktur Teknologi Informasi Information Technology Director	32	31	96.88
Lie Liliana Veronica <sup>**)</sup>	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	17	17	100.00
Rudy Mahasin	Direktur Bisnis UMKM ESME Business Director	49	45	91.84
A Dendi Hardiansyah	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Director	49	45	91.84
<b>Rata-Rata Average</b>			<b>92.34%</b>	

<sup>\*)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*\*)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>\*</sup> Effectively serving as per the Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>\*\*</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

Dalam pelaksanaan rapat internal Direksi tersebut, turut dihadiri oleh jajaran Manajemen Bank, yaitu:

1. Patrick Wong selaku Chief Credit Officer;
2. Lie Liliana Veronica selaku Chief Operations Officer;
3. Adriana Riani Novitasari selaku Chief Human Capital Officer;
4. Nancy Suryani selaku Chief Internal Audit;
5. Ivan Giarto selaku Chief Digital Business; dan
6. Adji Anggono selaku Chief SME & High End Business.

The internal meetings of the Board of Directors were attended by the following members of the Bank's Management:

1. Patrick Wong as Chief Credit Officer;
2. Lie Liliana Veronica as Chief Operations Officer;
3. Adriana Riani Novitasari as Chief Human Capital Officer;
4. Nancy Suryani as Chief Internal Auditor;
5. Ivan Giarto as Chief Digital Business; and
6. Adji Anggono as Chief SME & High End Business.

Tanggal, agenda, dan tingkat kehadiran rapat masing-masing anggota Direksi diungkapkan sebagai berikut.

The meeting dates, agendas, and attendance of each member of the Board of Directors are as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
9 January 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 26 Desember 2022;</li> <li>Pengesahan Notulen Rapat BoM-SMT 26 Desember 2022;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial December 2022 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 26 December 2022;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 26 December 2022;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial December 2022 Update; and</li> <li>Others.</li> </ul>	√	X		√	√	X

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
16 January 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 9 Januari 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 9 Januari 2023;</li> <li>BSS Financial December 2022 Profit &amp; Loss Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 9 January 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 9 January 2023;</li> <li>BSS Financial December 2022 Profit &amp; Loss Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√
24 January 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 16 Januari 2023;</li> <li>Pengesahan Notulen Rapat BoM 16 Januari 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>RBB Q4 2022 Realization Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 16 January 2023;</li> <li>Approval of the Minutes of the BoM Meeting 16 January 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>RBB Q4 2022 Realization Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√
30 January 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 24 Januari 2023;</li> <li>Pengesahan Notulen Rapat BoM 24 Januari 2023;</li> <li>New Ratio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 24 January 2023;</li> <li>Approval of the Minutes of the BoM Meeting 24 January 2023;</li> <li>New Ratio Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√
6 February 2023	<ul style="list-style-type: none"> <li>Kick Off Project BSS Digital Transformation;</li> <li>Follow Up Items &amp; Reminder Rapat BoM 30 Januari 2023;</li> <li>Pengesahan Notulen Rapat BoM 30 Januari 2023;</li> <li>BiWeekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>BSS Digital Transformation Project Kick Off;</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 30 January 2023;</li> <li>Approval of the Minutes of the BoM Meeting 30 January 2023;</li> <li>BiWeekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√
13 February 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 6 Februari 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 6 Februari;</li> <li>Annual Report &amp; Sustainability Report 2022 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 6 February 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 6 February 2023;</li> <li>Annual Report &amp; Sustainability Report 2022 Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√
20 February 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 13 Februari 2023;</li> <li>Pengesahan Notulen Rapat BoM 13 Februari 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial January 2023 Update;</li> <li>New Digital Product Development Process Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 13 February 2023;</li> <li>Approval of the Minutes of the BoM Meeting 13 February 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial January 2023 Update;</li> <li>New Digital Product Development Process Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√



Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
27 February 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 20 Februari 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 20 Februari 2023;</li> <li>BSS &amp; OLX Strategic Collaboration;</li> <li>Annual &amp; Sustainability Report, BoM &amp; BoC Wardrobe Proposal; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 20 February 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 20 February 2023;</li> <li>BSS &amp; OLX Strategic Collaboration;</li> <li>Annual &amp; Sustainability Report, BoM &amp; BoC Wardrobe Proposal; and</li> <li>Others.</li> </ul>	√	√		√	√	√
6 March 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 27 Februari 2023;</li> <li>Pengesahan Notulen Rapat BoM 27 Februari 2023;</li> <li>BiWeekly Portfolio;</li> <li>Undang-Undang No. 4 Tahun 2023 mengenai Penguatan dan Pengembangan Sektor Keuangan;</li> <li>BSS Core Banking System Down 17 Februari 2023; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 27 February 2023;</li> <li>Approval of the Minutes of the BoM Meeting 27 February 2023;</li> <li>BiWeekly Portfolio;</li> <li>Law No. 4 of 2023 on Financial Sector Development and Strengthening;</li> <li>BSS Core Banking System Down 17 February 2023; and</li> <li>Others.</li> </ul>	√	√		√	√	√
13 March 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 6 Maret 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 6 Maret 2023;</li> <li>Audiensi Awal Bank Devisa Project;</li> <li>Cyber Security Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 6 March 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 6 March 2023;</li> <li>Initial Hearing of Foreign Exchange Bank Project;</li> <li>Cyber Security Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√
20 March 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 13 Maret 2023;</li> <li>Pengesahan Notulen Rapat BoM 13 Maret 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial February 2023 Update;</li> <li>Archive Project; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 13 March 2023;</li> <li>Approval of the Minutes of the BoM Meeting 13 March 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial February 2023 Update;</li> <li>Archive Project; and</li> <li>Others.</li> </ul>	√	√		√	√	√
27 March 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 20 Maret 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 20 Maret 2023;</li> <li>HC – KYE Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 20 March 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 20 March 2023;</li> <li>HC – KYE Update; and</li> <li>Others.</li> </ul>	√	√		√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
3 April 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 20 Maret 2023;</li> <li>Pengesahan Notulen Rapat BoM 27 Maret 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>Silicon Valley Bank (SVB) Case Update;</li> <li>IT Strategic Planning, PMO, Governance &amp; Risk Roadmap 2023 Update;</li> <li>Undang-Undang Perlindungan Data Pribadi; dan</li> <li>Lain-Lain.</li> </ul>	√	√		√	√	√
10 April 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 3 April 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 3 April 2023;</li> <li>BoM Strategic Discussion; dan</li> <li>Lain-Lain.</li> </ul>	√	√		√	√	√
17 April 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 10 April 2023;</li> <li>Pengesahan Notulen Rapat BoM 10 April 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Centralized Checking Framework Update; dan</li> <li>Lain-lain.</li> </ul>	√	√		√	√	√
8 May 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 17 April 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 17 April 2023;</li> <li>BoM Strategic Discussion; dan</li> <li>Lain-Lain.</li> </ul>	√	√		√	√	√
15 May 2023	<ul style="list-style-type: none"> <li>Steering Committee Project BSS Digital Transformation;</li> <li>Emergency IT Steering Committee KYC System;</li> <li>Follow Up Items &amp; Reminder Rapat BoM 8 Mei 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 8 Mei 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial April 2023 Update;</li> <li>Peraturan Menteri Keuangan No. 41 Tahun 2023 tentang Pajak Pertambahan Nilai Atas Penyerahan Agunan yang Diambil Alih oleh Kreditur kepada Pembeli Agunan Update; dan</li> <li>Lain-Lain.</li> </ul>	√	√		√	√	√



Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
22 May 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 15 Mei 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 15 Mei 2023;</li> <li>Ransomware Issue &amp; Antisipasi Fraud di BSS Update;</li> <li>Hasil Survey Lokasi BoM-SMT Team Building 2023 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 15 May 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 15 May 2023;</li> <li>Ransomware Issues &amp; Fraud Anticipation at BSS Update;</li> <li>BoM-SMT Team Building 2023 Site Survey Results Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
29 May 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 22 Mei 2023;</li> <li>Pengesahan Notulen Rapat BoM 22 Mei 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Data Ownership; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 22 May 2023;</li> <li>Approval of the Minutes of the BoM Meeting 22 May 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Data Ownership; and</li> <li>Others.</li> </ul>	√	√	√		√	√
6 June 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 29 Mei 2023;</li> <li>Pengesahan Notulen Rapat BoM 29 Mei 2023;</li> <li>IT Security Update;</li> <li>HC Policy Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 29 May 2023;</li> <li>Approval of the Minutes of the BoM Meeting 29 May 2023;</li> <li>IT Security Update;</li> <li>HC Policy Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
12 June 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 6 Juni 2023;</li> <li>Pengesahan Notulen Rapat BoM 6 Juni 2023;</li> <li>Dukcapil BSS &amp; ISO 27001:13 BSS – Surveillance year 2;</li> <li>BiWeekly Portfolio Update;</li> <li>Regulation Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 6 June 2023;</li> <li>Approval of the Minutes of the BoM Meeting 6 June 2023;</li> <li>Dukcapil BSS &amp; ISO 27001:13 BSS – Surveillance year 2;</li> <li>BiWeekly Portfolio Update;</li> <li>Regulation Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
19 June 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 12 Juni 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 12 Juni 2023;</li> <li>BSS Financial May 2023 Update;</li> <li>Digital Risk Roadmap Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 12 June 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 12 June 2023;</li> <li>BSS Financial May 2023 Update;</li> <li>Digital Risk Roadmap Update; and</li> <li>Others.</li> </ul>	√	X	√		√	√
26 June 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 19 Juni 2023;</li> <li>Pengesahan Notulen Rapat BoM 19 Juni 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS VISA Plan to Launch Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 19 June 2023;</li> <li>Approval of the Minutes of the BoM Meeting 19 June 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS VISA Plan to Launch Update; and</li> <li>Others.</li> </ul>	√	X	√		X	X

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
3 July 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 26 Juni 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 26 Juni 2023;</li> <li>IT Strategic Planning (RSTI 2024-2026);</li> <li>BoM Strategic Discussion; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 26 June 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 26 June 2023;</li> <li>IT Strategic Planning (RSTI 2024-2026);</li> <li>BoM Strategic Discussion; and</li> <li>Others.</li> </ul>	√	X	√		X	√
10 July 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 3 Juli 2023;</li> <li>Pengesahan Notulen Rapat BoM 3 Juli 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>Review Penggunaan VPN; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 3 July 2023;</li> <li>Approval of the Minutes of the BoM Meeting 3 July 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>VPN Usage Review; and</li> <li>Others.</li> </ul>	√	√	√		√	√
17 July 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 10 Juli 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 10 Juli 2023;</li> <li>BSS Financial June 2023 Update;</li> <li>Draft Layout M1 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 10 July 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 10 July 2023;</li> <li>BSS Financial June 2023 Update;</li> <li>Draft Layout M1 Update; and</li> <li>Others.</li> </ul>	X	X	√		√	√
24 July 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 17 Juli 2023;</li> <li>Pengesahan Notulen Rapat BoM 17 Juli 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>Regulation Update;</li> <li>Impact 16 Digital NPWP; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 17 July 2023;</li> <li>Approval of the Minutes of the BoM Meeting 17 July 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>Regulation Update;</li> <li>Impact of 16 Digital NPWP; and</li> <li>Others.</li> </ul>	√	√	√		√	√
31 July 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 24 Juli 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 24 Juli 2023;</li> <li>Potential Security Threat Brief Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 24 July 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 24 July 2023;</li> <li>Potential Security Threat Brief Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
7 August 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 31 Juli 2023;</li> <li>Pengesahan Notulen Rapat BoM 31 Juli 2023;</li> <li>BiWeekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 31 July 2023;</li> <li>Approval of the Minutes of the BoM Meeting 31 July 2023;</li> <li>BiWeekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√



Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
14 August 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 7 Agustus 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 7 Agustus 2023;</li> <li>BSS Financial July 2023;</li> <li>Budget Kick Off 2024;</li> <li>HC Policy Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 7 August 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 7 August 2023;</li> <li>BSS Financial July 2023;</li> <li>Budget Kick Off 2024;</li> <li>HC Policy Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
21 August 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 14 Agustus 2023;</li> <li>Pengesahan Notulen Rapat BoM 14 Agustus 2023;</li> <li>BiWeekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 14 August 2023;</li> <li>Approval of the Minutes of the BoM Meeting 14 August 2023;</li> <li>BiWeekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	X	√		√	√
28 August 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 21 Agustus 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 21 Agustus 2023;</li> <li>Perpindahan Gedung - Custody Update;</li> <li>HC Regulation Peraturan Menteri Keuangan No. 66 Tahun 2023 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 21 August 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 21 August 2023;</li> <li>Relocation - Custody Update;</li> <li>HC Regulation Minister of Finance Regulation No. 66 of 2023 Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
4 September 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 28 Agustus 2023;</li> <li>Pengesahan Notulen Rapat BoM 28 Agustus 2023;</li> <li>BiWeekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 28 August 2023;</li> <li>Approval of the Minutes of the BoM Meeting 28 August 2023;</li> <li>BiWeekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
11 September 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 4 September 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 4 September 2023;</li> <li>Kick Off Project BPR;</li> <li>NCL 2023 Update;</li> <li>Pre-Kick Off; Credit Review Improvement - Automation Bank Statement Analysis;</li> <li>Alternative Model NEX &amp; AJAIB Business Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 4 September 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 4 September 2023;</li> <li>BPR Project Kick Off;</li> <li>NCL 2023 Update;</li> <li>Pre-Kick Off; Credit Review Improvement - Bank Statement Analysis Automation;</li> <li>NEX &amp; AJAIB Alternative Business Model Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
18 September 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 11 September 2023;</li> <li>Pengesahan Notulen Rapat BoM 11 September 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial August 2023 Update;</li> <li>Persiapan Operation Readiness Testing (ORT) 2 Bank Devisa; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 11 September 2023;</li> <li>Approval of the Minutes of the BoM Meeting 11 September 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial August 2023 Update;</li> <li>Preparation of Foreign Exchange Bank Operation Readiness Testing (ORT) 2; and</li> <li>Others.</li> </ul>	√	√	√		√	√
25 September 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 18 September 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 18 September 2023;</li> <li>Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;</li> <li>BoM-SMT Team Building Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 18 September 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 18 September 2023;</li> <li>Financial Authority Regulation No. 17 of 2023 on Corporate Governance Implementation for Commercial Banks;</li> <li>BoM-SMT Team Building Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
2 October 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 25 September 2023;</li> <li>Pengesahan Notulen Rapat BoM 25 September 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>Hasil Self-assessment Perlindungan Konsumen 2023 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 25 September 2023;</li> <li>Approval of the Minutes of the BoM Meeting 25 September 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>Consumer Protection Self-Assessment 2023 Results Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
9 October 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 2 Oktober 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 2 Oktober 2023;</li> <li>Internet Banking, Report to Central Bank &amp; New Design BSS ATM Card Update;</li> <li>IT Security News Update;</li> <li>Project Smash Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 2 October 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 2 October 2023;</li> <li>Internet Banking, Report to Central Bank &amp; BSS ATM Card New Design Update;</li> <li>IT Security News Update;</li> <li>Smash Project Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
16 October 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 9 Oktober 2023;</li> <li>Pengesahan Notulen Rapat BoM 9 Oktober 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial September 2023 Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 9 October 2023;</li> <li>Approval of the Minutes of the BoM Meeting 9 October 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial September 2023 Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√



Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
24 October 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 16 Oktober 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 16 Oktober 2023;</li> <li>Credit Process Digitalization – Call Report (site visit, client meeting);</li> <li>Credit Process Automation – Bank Statement Analysis;</li> <li>FI Client Dashboard; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 16 October 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 16 October 2023;</li> <li>Credit Process Digitalization – Call Report (site visit, client meeting);</li> <li>Credit Process Automation – Bank Statement Analysis;</li> <li>FI Client Dashboard; and</li> <li>Others.</li> </ul>	√	X	√		√	X
30 October 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 24 Oktober 2023;</li> <li>Pengesahan Notulen Rapat BoM 24 Oktober 2023;</li> <li>BiWeekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 24 October 2023;</li> <li>Approval of the Minutes of the BoM Meeting 24 October 2023;</li> <li>BiWeekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
6 November 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 30 Oktober 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 30 Oktober 2023;</li> <li>Product Profitability Analysis; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 30 October 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 30 October 2023;</li> <li>Product Profitability Analysis; and</li> <li>Others.</li> </ul>	√	√	√		√	√
13 November 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 6 November 2023;</li> <li>Pengesahan Notulen Rapat BoM 6 November 2023;</li> <li>BiWeekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 6 November 2023;</li> <li>Approval of the Minutes of the BoM Meeting 6 November 2023;</li> <li>BiWeekly Portfolio Update; and</li> <li>Others.</li> </ul>	X	√	√		√	√
20 November 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 13 November 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 13 November 2023;</li> <li>BSS Financial October 2023 Update;</li> <li>Head Office – Layout Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 13 November 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 13 November 2023;</li> <li>BSS Financial October 2023 Update;</li> <li>Head Office – Layout Update; and</li> <li>Others.</li> </ul>	X	√	√		√	√
27 November 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 20 November 2023;</li> <li>Pengesahan Notulen Rapat BoM 20 November 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial October 2023 Update;</li> <li>Collaboration in New Word of Work Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 20 November 2023;</li> <li>Approval of the Minutes of the BoM Meeting 20 November 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>BSS Financial October 2023 Update;</li> <li>Collaboration in New Word of Work Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance					
		AR	HS	RM	LLV	RM	ADH
4 December 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 27 November 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 27 November 2023;</li> <li>Finalisasi Layout Ruang Kerja di Head Office; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 27 November 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 27 November 2023;</li> <li>Finalization of Head Office Workspace Layout; and</li> <li>Others.</li> </ul>	√	√	√		√	√
11 December 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 4 Desember 2023;</li> <li>Pengesahan Notulen Rapat BoM 4 Desember 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>Penggantian Perangkat IT Notebook &amp; Progress Archive Project; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 4 December 2023;</li> <li>Approval of the Minutes of the BoM Meeting 4 December 2023;</li> <li>BiWeekly Portfolio Update;</li> <li>IT Device - Notebook Replacement &amp; Archive Project Progress; and</li> <li>Others.</li> </ul>	√	X	X		√	X
18 December 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM-SMT 11 Desember 2023;</li> <li>Pengesahan Notulen Rapat BoM-SMT 11 Desember 2023;</li> <li>BSS Financial November 2023 Update;</li> <li>Portfolio Quick Count Update;</li> <li>Otoritas Jasa Keuangan Audit Progress Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM-SMT Meeting 11 December 2023;</li> <li>Approval of the Minutes of the BoM-SMT Meeting 11 December 2023;</li> <li>BSS Financial November 2023 Update;</li> <li>Portfolio Quick Count Update;</li> <li>Financial Services Authority Audit Progress Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√
27 December 2023	<ul style="list-style-type: none"> <li>Follow Up Items &amp; Reminder Rapat BoM 18 Desember 2023;</li> <li>Pengesahan Notulen Rapat BoM 18 Desember 2023;</li> <li>BiWeekly Portfolio Update; dan</li> <li>Lain-Lain.</li> <li>Follow-Up Items &amp; Reminder from the BoM Meeting 18 December 2023;</li> <li>Approval of the Minutes of the BoM Meeting 18 December 2023;</li> <li>BiWeekly Portfolio Update; and</li> <li>Others.</li> </ul>	√	X	√		X	√

**Keterangan / Remarks:**

AR : Ali Rukmijah      HS : Henky Suryaputra  
 HR : Hendra Rahardja      LLV : Lie Liliana Veronica  
 RM : Rudy Mahasin      ADH : A Dendi Hardiansyah

## Rapat Gabungan Direksi dengan Dewan Komisaris

Dewan Komisaris wajib mengadakan rapat Direksi bersama Dewan Komisaris secara berkala paling kurang 1 kali dalam 4 bulan atau paling kurang 3 kali dalam setahun. Sepanjang tahun 2023, Direksi menyelenggarakan rapat bersama Dewan Komisaris sebanyak 11 kali, baik secara daring maupun luring, dengan jumlah kehadiran sebagai berikut.

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

The Board of Commissioners is required to hold regular meetings with the Board of Directors at least once every 4 months or at least 3 times a year. Throughout 2023, the Board of Directors held a total of 11 joint meetings with the Board of Commissioners, both online and offline. Details on the attendance at these meetings are as follows.



Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Budi Setiawan Halim	Komisaris Utama President Commissioner	11	11	100.00
Harry Mulyadi Santoso	Komisaris Commissioner	11	11	100.00
Khoe Minhari Handikusuma	Komisaris Independen Independent Commissioner	11	11	100.00
Anggar Budhi Nuraini <sup>1)</sup>	Komisaris Independen Independent Commissioner	7	7	100.00
Freddy Suliman <sup>2)</sup>	Komisaris Independen Independent Commissioner	4	4	100.00
Ali Rukmijah	Direktur Utama President Director	11	9	81.82
Henky Suryaputra	Direktur Keuangan & Perencanaan Bisnis Finance & Business Planning Director	11	10	90.91
Hendra Rahardja <sup>3)</sup>	Direktur Teknologi Informasi Information Technology Director	7	7	100.00
Lie Liliana Veronica <sup>4)</sup>	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	4	4	100.00
Rudy Mahasin	Direktur Bisnis UMKM ESME Business Director	11	10	90.91
A Dendi Hardiansyah	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Director	11	11	100.00
<b>Rata-Rata Average</b>			<b>96.69%</b>	

<sup>1)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>2)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>3)</sup> Effectively serving as per the Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>4)</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

Tanggal, agenda, dan tingkat kehadiran rapat Direksi bersama Dewan Komisaris diungkapkan sebagai berikut.

Information regarding the dates and agendas of the joint meetings between the Board of Directors and the Board of Commissioners and attendance at these meetings are as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance										
		BSH	HMS	KMH	ABN	FS	AR	HS	HR	LLV	RM	ADH
19 January 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris &amp; Direksi 24 November 2022;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; Direksi 24 November 2022;</li> <li>Paparan Kinerja Keuangan per posisi Desember 2022; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Issues from the Board of Commissioners and Board of Directors Joint Meeting 24 November 2022;</li> <li>Approval of the Minutes of the Board of Commissioners and Board of Directors Joint Meeting 24 November 2022;</li> <li>Financial Performance December 2022 Update; and</li> <li>Others.</li> </ul>	√	√	√		√	√	√		√	√	√

Tanggal Date	Agenda Agenda	Kehadiran Attendance										
		BSH	HMS	KMH	ABN	FS	AR	HS	HR	LLV	RM	ADH
28 February 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris &amp; Board of Management (BoM) 19 Januari 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; BoM 19 Januari 2023;</li> <li>Paparan Kinerja Keuangan per posisi Januari 2023; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Issues from the Board of Commissioners &amp; Board of Management (BoM) Joint Meeting 19 January 2023;</li> <li>Approval of the Minutes of the Board of Commissioners &amp; BoM Joint Meeting 19 January 2023;</li> <li>Financial Performance January 2023 Update; and</li> <li>Others.</li> </ul>											
		√	√	√		√	√	√		√	√	√
31 March 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris &amp; BoM 28 Februari 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; BoM 28 Februari 2023;</li> <li>Paparan Kinerja Keuangan per posisi Februari 2023;</li> <li>Performance Credit FI Business Partner; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Issues from the Board of Commissioners &amp; BoM Joint Meeting 28 February 2023;</li> <li>Approval of the Minutes of the Board of Commissioners &amp; BoM Joint Meeting 28 February 2023;</li> <li>Financial Performance February 2023 Update;</li> <li>Business Partner FI Credit Performance; and</li> <li>Others.</li> </ul>											
		√	√	√		√	√	√		√	√	√
18 April 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris &amp; BoM 31 Maret 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; BoM 31 Maret 2023;</li> <li>Paparan Kinerja Keuangan per posisi Maret 2023; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Issues from the Board of Commissioners &amp; BoM Joint Meeting 31 March 2023;</li> <li>Approval of the Minutes of the Board of Commissioners &amp; BoM Joint Meeting 31 March 2023;</li> <li>Financial Performance March 2023 Update; and</li> <li>Others.</li> </ul>											
		√	√	√		√	√	√		√	√	√
30 May 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Issue Rapat Dewan Komisaris &amp; BoM 18 April 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; BoM 18 April 2023;</li> <li>Paparan Kinerja Keuangan per posisi April 2023; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Issues from the Board of Commissioners &amp; BoM Joint Meeting 18 April 2023;</li> <li>Approval of the Minutes of the Board of Commissioners &amp; BoM Joint Meeting 18 April 2023;</li> <li>Financial Performance April 2023 Update; and</li> <li>Others.</li> </ul>											
		√	√	√	√		√	√	√		√	√



Tanggal Date	Agenda Agenda	Kehadiran Attendance										
		BSH	HMS	KMH	ABN	FS	AR	HS	HR	LLV	RM	ADH
29 September 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris &amp; BoM 24 Agustus 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; BoM 24 Agustus 2023;</li> <li>Paparan Kinerja Keuangan per posisi Agustus 2023; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners &amp; BoM Joint Meeting 24 August 2023;</li> <li>Approval of the Minutes of the Board of Commissioners &amp; BoM Joint Meeting 24 August 2023;</li> <li>Financial Performance August 2023 Update; and</li> <li>Others.</li> </ul>											
17 October 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris &amp; BoM 29 September 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; BoM 29 September 2023;</li> <li>Paparan Kinerja Keuangan per posisi September 2023; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners &amp; BoM Joint Meeting 29 September 2023;</li> <li>Approval of the Minutes of the Board of Commissioners &amp; BoM Joint Meeting 29 September 2023;</li> <li>Financial Performance September 2023 Update; and</li> <li>Others.</li> </ul>											
23 November 2023	<ul style="list-style-type: none"> <li>Reminder &amp; Follow Up Items Rapat Dewan Komisaris &amp; BoM 17 Oktober 2023;</li> <li>Persetujuan Notulen Rapat Dewan Komisaris &amp; BoM 17 Oktober 2023;</li> <li>Paparan Rencana Bisnis Bank Tahun 2024-2026; dan</li> <li>Lain-Lain.</li> <li>Reminder &amp; Follow-Up Items from the Board of Commissioners &amp; BoM Joint Meeting 17 October 2023;</li> <li>Approval of the Minutes of the Board of Commissioners &amp; BoM Joint Meeting 17 October 2023;</li> <li>Presentation of the 2024-2026 Bank Business Plan; and</li> <li>Others.</li> </ul>											

**Keterangan / Remarks:**

BSH : Budi Setiawan Halim  
HMS : Harry Mulyadi Santoso  
KMH : Khoe Minhari Handikusuma  
ABN : Anggar Budhi Nuraini

FS : Freddy Suliman  
AR : Ali Rukmijah  
HS : Henky Suryaputra  
HR : Hendra Rahardja

LLV : Lie Lilitiana Veronica  
RM : Rudy Mahasin  
ADH : A Dendi Hardiansyah

## Aspek Transparansi

### Kepemilikan Saham

Seluruh anggota Direksi Bank Sahabat Sampoerna tidak mempunyai saham di dalam Bank ataupun di perusahaan lain selama tahun buku 2023. Informasi tentang Kepemilikan Saham Direksi telah diungkapkan pada Bab Profil Perusahaan di dalam Laporan Tahunan ini.

## Transparency Aspect

### Share Ownership

All members of the Board of Directors of Bank Sahabat Sampoerna did not own shares in the Bank or in any other company during the 2023 financial year. Information about the Share Ownership of the Board of Directors has been disclosed in the Company Profile chapter of this Annual Report.



## Hubungan Afiliasi

Informasi terkait hubungan afiliasi antara Direksi dengan Direksi lainnya, Dewan Komisaris, serta Pemegang Saham, dijelaskan pada tabel berikut.

## Affiliation Relationship

Affiliations among the Board of Directors members and between the Board of Directors and the Board of Commissioners and Shareholders are disclosed in the following table.

Nama Name	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Keterangan Description
	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	
Ali Rukmijah		x		x		x	-
Henky Suryaputra		x		x		x	-
Hendra Rahardja <sup>1)</sup>		x		x		x	-
Lie Liliansa Veronica <sup>2)</sup>		x		x		x	-
Rudy Mahasin		x		x		x	-
A Dendi Hardiansyah		x		x		x	-

<sup>1)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>2)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>3)</sup> Effectively serving as per the Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>4)</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

## Rangkap Jabatan

Ketentuan terkait rangkap jabatan Direksi Bank tercantum dalam uraian Etika Kerja yang merujuk pada Pedoman dan Tata Tertib Kerja Direksi. Kebijakan tersebut telah dipenuhi oleh seluruh anggota Direksi, yang diungkapkan sebagai berikut.

## Concurrent Positions

The provisions regarding concurrent positions of the Board of Directors of the Bank are contained in the Work Ethics, which refer to the Board Manual of the Board of Directors. All members of the Board of Directors have fulfilled this policy, 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 President Director	Nihil None	Nihil None
Henky Suryaputra	Direktur Keuangan & Perencanaan Bisnis Finance & Business Planning Director	Nihil None	Nihil None
Hendra Rahardja <sup>1)</sup>	Direktur Teknologi Informasi Information Technology Director	Nihil None	Nihil None
Lie Liliansa Veronica <sup>2)</sup>	Direktur Operasi dan Teknologi Informasi Operations and Information Technology Director	Nihil None	Nihil None
Rudy Mahasin	Direktur Bisnis UMKM ESME Business Director	Nihil None	Nihil None
A Dendi Hardiansyah	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Director	Nihil None	Nihil None

<sup>1)</sup> Efektif menjabat sesuai dengan Akta Notaris tentang Pernyataan Keputusan di Luar RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>2)</sup> Mengundurkan diri sesuai dengan Akta Notaris tentang Pernyataan Keputusan RUPS Luar Biasa tanggal 26 Mei 2023.

<sup>3)</sup> Effectively serving as per the Notarial Deed regarding the Statement of Circular Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

<sup>4)</sup> Resigned as per the Notarial Deed regarding the Statement of Resolutions of Extraordinary General Meeting of Shareholders dated 26 May 2023.

## Kebijakan Keberagaman Komposisi

Bank Sahabat Sampoerna belum menyusun dan menetapkan kebijakan terkait keberagaman komposisi Direksi hingga tahun buku 2023. Namun demikian, komposisi anggota Direksi telah disesuaikan dengan ketentuan perundang-undangan yang berlaku dengan memperhatikan aspek keberagaman berikut.

## Composition Diversity Policy

As of the 2023 financial year, Bank Sahabat Sampoerna has not yet formulated and established a policy on the diversity of the composition of the Board of Directors. However, the composition of the Board of Directors has been aligned with applicable laws and regulations, taking into account the following diversity aspects.

Aspek Keberagaman Diversity Aspect	Penjelasan Explanation	
<b>Pendidikan</b> <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, Komputer, serta Ekonomi dan Hukum Bisnis. <i>The educational background of the Board of Directors varies from bachelor's degree to master's, with competencies in Mechanical Engineering, Industrial Engineering, Accounting and Finance, Business Administration, Computer, and Economics and Business Law.</i>	Komposisi Direksi telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, dan usia. <i>The Board of Directors composition has fulfilled the elements of diversity, a combination of education, work experience, and age.</i>
<b>Pengalaman Kerja</b> <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>	
<b>Usia</b> <i>Age</i>	Usia Direksi Bank antara 46-52 tahun. <i>The age of the members of the Bank's Board of Directors ranges between 46 and 52 years.</i>	

## Penilaian Kinerja Direksi

Penilaian dan pengukuran terhadap kinerja anggota Direksi didasarkan pada hasil pelaksanaan tugas yang dilakukan oleh yang bersangkutan sesuai dengan target pencapaian kinerja Bank atau individu Direksi, baik dengan menilai kewajaran Laporan Keuangan, pencapaian rasio-rasio keuangan dan pangsa pasar, maupun pencapaian komponen-komponen lain yang tercantum dalam key performance indicator (KPI) Direksi. Laporan Pertanggungjawaban Direksi mengenai tugas-tugasnya disusun untuk selanjutnya dituangkan dalam Laporan Tahunan dan disetujui oleh RUPS Tahunan serta diunggah dalam situs web Bank dan kepada pihak-pihak lainnya sesuai peraturan perundang-undangan yang berlaku.

Selain itu, Bank melakukan self-assessment atas penerapan Tata Kelola Perusahaan (GCG) dengan salah satu aspek yang dinilai adalah Pelaksanaan Tugas dan Tanggung Jawab Direksi. Pada tahun 2023, aspek tersebut memperoleh nilai komposit **2 atau "Baik"**. Hasil penilaian tersebut telah diungkapkan pada uraian Hasil Self-Assessment Tata Kelola Perusahaan (GCG) di dalam Laporan Tahunan ini.

## Performance Assessment of the Board of Directors

The performance assessment and measurement of the members of the Board of Directors are based on the results of their duties in regard to the Bank's or individual Director's performance targets. This process includes assessing the fairness of the Financial Statements, the financial ratios and market share figures achieved, and the achievement of other components listed in the Board of Directors' Key Performance Indicators (KPIs). The Board of Directors Accountability Report regarding their duties is prepared to be included in the Annual Report and approved by the Annual General Meeting of Shareholders. The report is also uploaded to the Bank's website and shared with other parties in accordance with applicable laws and regulations.

Moreover, the Bank conducts a self-assessment of the implementation of Corporate Governance (GCG), with one of the assessed aspects being the Implementation of Duties and Responsibilities of the Board of Directors. In 2023, this aspect obtained a composite score of **2, or "Good"**. The results of this assessment have been disclosed in the description of the Self-Assessment Results of Corporate Governance (GCG) in this Annual Report.



## Penilaian Kinerja Organ Pendukung Direksi

Penilaian kinerja organ pendukung Direksi dilakukan sebagai proses evaluasi untuk mengetahui pelaksanaan tugas dan pencapaian target dari masing-masing organ pendukung tersebut. Proses penilaian ini dilakukan secara periodik dengan memperhatikan kriteria berikut.

1. Pelaksanaan tugas dan tanggung jawab selama tahun 2023.
2. Rekomendasi yang diberikan.
3. Tingkat kehadiran dalam masing-masing rapat komite.

Pada tahun 2023, seluruh organ pendukung Direksi telah melaksanakan tugas dan tanggung jawab dengan baik, serta telah memenuhi pedoman kerja dan peraturan perundang-undangan yang berlaku. Direksi juga senantiasa memberikan saran dan rekomendasi kepada organ pendukung untuk memaksimalkan pelaksanaan tugas dan menyesuaikan dengan perkembangan bisnis terkini.

## Mekanisme Pengunduran Diri dan Pemberhentian Direksi

### Mekanisme Pengunduran Diri

Mekanisme pengunduran diri anggota Direksi Bank Sahabat Sampoerna dijelaskan sebagai berikut.

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

## Performance Assessment of Board of Directors' Supporting Organs

The performance assessment of the organs supporting the Board of Directors is conducted as an evaluation process to ascertain the execution of duties and achievement of targets by each respective supporting organ. This assessment process is carried out periodically, taking into account the following criteria.

1. The implementation of duties and responsibilities throughout 2023.
2. Recommendations provided.
3. Attendance rate in each committee's meeting.

In 2023, all supporting organs of the Board of Directors executed their duties and responsibilities effectively and complied with the applicable work guidelines and laws and regulations. The Board of Directors consistently provided advice and recommendations to the supporting organs to maximize task execution and adapt to the latest business developments.

## Mechanism of Resignation and Dismissal of Board of Directors

### Resignation Mechanism

The mechanism for the resignation of members of the Board of Directors of Bank Sahabat Sampoerna is as follows.

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. 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. This member is still held accountable at the GMS for the performance of duties throughout the term of office from the last accountability 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 involved in financial crimes and/or other criminal acts must resign from their positions as members of the Board of Directors.

## Mekanisme Pemberhentian

Bank Sahabat Sampoerna telah menyusun dan menetapkan mekanisme pemberhentian bagi anggota Direksi 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.

## Dismissal Mechanism

Bank Sahabat Sampoerna has formulated and established the following mechanism for the dismissal of members of the Board of Directors.

1. Members of the Board of Directors may be suspended by the Board of Commissioners by stating the reasons.
2. Suspension of members of the 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 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. The suspended member of the Board of Directors is not authorized to:
  - a. Run the Bank's management; and
  - b. Represent the Bank inside and outside the court.
7. The limit of authority of the said member of the Board of Directors shall enter into force from the issuance of suspension by the Board of Commissioners until:
  - a. A GMS resolution that reinforces or cancels the suspension is adopted; and
  - b. The duration of the GMS has passed.



# Nominasi dan Remunerasi Dewan Komisaris dan Direksi

## *Nomination and Remuneration of the Board of Commissioners and the Board of Directors*

### Prosedur Nominasi Dewan Komisaris dan Direksi

Kebijakan Nominasi Dewan Komisaris dan Direksi mengacu pada ketentuan Otoritas Jasa Keuangan yang berlaku dan Anggaran Dasar Bank. Berdasarkan ketentuan tersebut, calon Dewan Komisaris dan Direksi yang dinominasikan harus memenuhi persyaratan yang telah ditentukan dalam Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku, dengan melakukan seleksi sesuai dengan yang dipersyaratkan oleh peraturan tersebut.

Adapun proses nominasi Dewan Komisaris dan Nominasi dijelaskan sebagai berikut.

1. Kandidat yang dinominasikan dapat diajukan dengan memenuhi syarat kriteria yang berlaku dan dapat berasal dari sumber internal dan eksternal.
2. Nominasi kandidat dilengkapi dengan syarat administrasi yang ditetapkan dan diproses melalui seleksi oleh Komite Remunerasi dan Nominasi.
3. Komite Remunerasi dan Nominasi dapat melakukan pertemuan lebih lanjut dalam rangka mengenali kualifikasi kandidat yang dinominasikan.
4. 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.
5. 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.

### Nomination Procedure for the Board of Commissioners and the Board of Directors

The Nomination Policy for the Board of Commissioners and the Board of Directors refers to the prevailing Financial Services Authority regulations and the Bank's Articles of Association. Based on these provisions, nominated candidates for the Board of Commissioners and the Board of Directors must meet the requirements stipulated in the Bank's Articles of Association and applicable laws and regulations. A selection process is conducted in accordance with these requirements.

The nomination process for the Board of Commissioners and the Board of Directors is as follows.

1. Nominated candidates may be proposed by meeting the applicable criteria and may come from both internal and external sources.
2. The nomination of candidates is accompanied by the required administrative documents, which go through a selection process by the Remuneration and Nomination Committee.
3. The Remuneration and Nomination Committee may hold further meetings to recognize the qualifications of the nominated candidates.
4. The Remuneration and Nomination Committee may involve other parties deemed independent for opinions (if necessary), including conducting interviews with these independent parties, provided that decision-making is still carried out by the Remuneration and Nomination Committee.
5. Nominated candidates recommended by the Remuneration and Nomination Committee must undergo a *fit and proper test* conducted by the authorized financial authority, and the resulting decision serves as a recommendation for the General Meeting of Shareholders for the ratification and/or approval of the decision.

## Prosedur dan Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

### Hubungan antara Remunerasi dengan Kinerja Perusahaan

Pemberian remunerasi yang baik dan objektif memberikan dampak pada kinerja Bank karena akan menyelaraskan kepentingan antara Pemegang Saham dengan Dewan Komisaris dan Direksi sebagai sumber daya utama yang bertanggung jawab dalam mengawasi dan mengelola keberlangsungan bisnis Bank.

Bank Sahabat Sampoerna menetapkan pemberian remunerasi berdasarkan hasil kinerja dan posisi jabatan. Penilaian kinerja dilakukan berpedoman pada *key performance indicator* (KPI) dengan pelaksanaan di awal dan di akhir tahun buku. Bank juga menetapkan remunerasi sebagai apresiasi atas pelaksanaan tugas dan pencapaian target yang telah ditentukan dengan membagi dalam 2 jenis remunerasi, yaitu remunerasi tetap dan remunerasi variabel. Remunerasi tetap adalah remunerasi yang diberikan atas pelaksanaan tugas dan tanggung jawab jabatan Dewan Komisaris dan Direksi selama tahun buku. Sementara itu, remunerasi variabel adalah remunerasi yang diberikan atas pencapaian kinerja Bank serta kontribusi dan pencapaian masing-masing anggota Dewan Komisaris dan anggota Direksi yang ditetapkan berdasarkan Indikator Kinerja Kunci.

Selama tahun 2023, kinerja keuangan Bank mengalami peningkatan, dilihat dari laba neto tahun berjalan yang dibukukan sebesar Rp62,01 miliar, meningkat Rp35,20 miliar atau 131,25% dibandingkan tahun sebelumnya. Selain itu, Bank mendapatkan peringkat **SEHAT** pada penilaian tingkat kesehatan Bank.

### Struktur dan Jumlah Remunerasi Dewan Komisaris dan Direksi

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

## Procedure and Indicators for Determining the Remuneration of the Board of Commissioners and the Board of Directors

### Relationship between Remuneration and Company Performance

The provision of good and objective remuneration affects the performance of the Bank, as it aligns the interests of the Shareholders with those of the Board of Commissioners and the Board of Directors as the primary human resources responsible for overseeing and managing the continuity of the Bank's business.

Bank Sahabat Sampoerna determines remuneration based on the results of performance evaluations and the position held within the organization. Performance assessments are conducted at the beginning and the end of the financial year, referring to the Key Performance Indicators (KPIs). The Bank also establishes remuneration as a form of recognition for the execution of tasks and the achievement of predetermined targets. Remuneration is divided into two categories: fixed and variable. Fixed remuneration is provided for the execution of duties and responsibilities of the Board of Commissioners and the Board of Directors throughout the financial year. Conversely, variable remuneration is provided based on the Bank's performance achievement and the individual contributions and achievements of each member of the Board of Commissioners and the Board Directors, as determined by the Key Performance Indicators.

In 2023, the Bank's financial performance improved, as evidenced by the net income for the year amounting to Rp62.01 billion, an increase of Rp35.20 billion or 131.25% compared to the previous year's figure. Furthermore, the Bank received a **HEALTHY** rating in the Bank's soundness level assessment.

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

The Board of Commissioners of the Bank is entitled to a remuneration structure consisting of an honorarium, a holiday allowance (THR), health insurance facilities, and the Social Security Administration Agency (BPJS) Employment. Meanwhile, the Board of Directors receives a remuneration structure consisting of a basic salary, THR, a vehicle ownership subsidy, transportation and communication allowances, as well as health facilities and BPJS Health/Employment benefits.



1. Jenis dan jumlah remunerasi Dewan Komisaris Bank Sahabat Sampoerna selama tahun 2023 diungkapkan pada tabel berikut.

1. The types and amounts of remuneration for the Board of Commissioners of Bank Sahabat Sampoerna during the year 2023 are disclosed in the following table.

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year	
	Dewan Komisaris Board of Commissioners	
	Orang Persons	jutaan Rupiah million Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowances, tantiem, and other non in kind facilities)	5	3,479
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in kind (housing, health facilities, etc.) which:	5	0,167
Dapat dimiliki Can be owned	Nihil / None	Nihil / None
Tidak dapat dimiliki Cannot be owned	Nihil / None	Nihil / None
<b>Total</b>	<b>4</b>	<b>3,646</b>

Catatan:

Terdapat perubahan komposisi Dewan Komisaris mengacu pada RUPS Luar Biasa 17 Mei 2023, sehingga tercatat berjumlah 5 orang selama tahun 2023.

Note:

There was a change in the composition of the Board of Commissioners based on the Extraordinary General Meeting of Shareholders on 17 May 2023. After the change, the Board of Commissioners consisted of 5 individuals throughout the year 2023.

Jumlah Remunerasi Tunai per Orang dalam 1 Tahun <sup>1)</sup> Total Cash Remuneration per Person in 1 Year <sup>1)</sup>	Jumlah Dewan Komisaris Total Board of Commissioners
Di atas Rp2 miliar Above Rp2 billion	-
Di atas Rp1 miliar - Rp2 miliar Above Rp1 billion - Rp2 billion	1
Di atas Rp500 juta - Rp1 miliar Above Rp500 million - Rp1 billion	3
Rp500 juta ke bawah Rp500 million and below	1

<sup>1)</sup>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	
	Orang Persons	jutaan Rupiah million Rupiah
<b>Total</b>	<b>4</b>	<b>235</b>

2. Jenis dan jumlah remunerasi Direksi Bank Sahabat Sampoerna selama tahun 2023 diungkapkan pada tabel berikut.

2. The types and amounts of remuneration for the Board of Directors of Bank Sahabat Sampoerna during the year 2023 are disclosed in the following table.

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year	
	Direksi Board of Directors	
	Orang Persons	jutaan Rupiah million Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowances, tantiem, and other non in kind facilities)	6	35,206
Fasilitas lain dalam bentuk natura (perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in kind (housing, health facilities, etc.) which:	6	0,707
Dapat dimiliki Can be owned	Nihil / None	Nihil / None
Tidak dapat dimiliki Cannot be owned	Nihil / None	Nihil / None
<b>Total</b>	<b>5</b>	<b>35,912</b>

Catatan:

Terdapat perubahan komposisi Direksi mengacu pada RUPS Luar Biasa 17 Mei 2023, sehingga tercatat berjumlah 6 orang selama tahun 2023.

Note:

There was a change in the composition of the Board of Directors based on the Extraordinary General Meeting of Shareholders on 17 May 2023. After the change, the Board of Directors consisted of 6 individuals throughout the year 2023.

Jumlah Remunerasi Tunai per Orang dalam 1 Tahun <sup>*)</sup> Total Cash Remuneration per Person in 1 Year <sup>*)</sup>	Jumlah Direksi Total Board of Directors
Di atas Rp2 miliar Above Rp2 billion	5
Di atas Rp1 miliar - Rp2 miliar Above Rp1 billion - Rp2 billion	-
Di atas Rp500 juta - Rp1 miliar Above Rp500 million - Rp1 billion	1
Rp500 juta ke bawah Rp500 million and below	-

<sup>\*)</sup> 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			
	Direksi Board of Directors		Pegawai Employee	
	Orang Persons	jutaan Rupiah million Rupiah	Orang Persons	jutaan Rupiah million Rupiah
<b>Total</b>	<b>5</b>	<b>12,510</b>	<b>1.001</b>	<b>21,657</b>



Rasio Gaji Tertinggi dan Terendah Ratio of Highest and Lowest Salary	Rasio 2023 2023 Ratio
Rasio gaji karyawan tertinggi dan terendah Ratio of employee's highest and lowest salary	1: 120
Rasio gaji Direksi tertinggi dan terendah Ratio of the Board of Director's highest and lowest salary	1: 3
Rasio gaji Dewan Komisaris tertinggi dan terendah Ratio of the Board of Commissioner's highest and lowest salary	1: 2
Rasio gaji Direksi tertinggi dan karyawan terendah Ratio of the Board of Director's highest salary and employee's lowest salary	1: 164

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	2	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	-	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	92	Below Rp500 million

Bank tidak memiliki kebijakan pemberian saham/opsi pembelian saham kepada Dewan Komisaris, Direksi, dan Pejabat Eksekutif.

Bank Sahabat Sampoerna does not have a policy of granting shares/stock purchase options to the Board of Commissioners, Board of Directors, and Executive Officers.

Dengan demikian total remunerasi yang diberikan kepada material risk taker (MRT) diungkapkan sebagai berikut.

Therefore, the total remuneration provided to the Material Risk Takers (MRT) is as follows.

1.	Remunerasi yang Bersifat Tetap <sup>*)</sup> (jutaan Rupiah) Fixed Remuneration <sup>*)</sup> (million Rupiah)		
a.	Tunai Cash	40,414	
b.	Saham/instrumen berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	Nihil / None	
2.	Remunerasi yang Bersifat Variabel <sup>*)</sup> (jutaan Rupiah) Variable Remuneration <sup>*)</sup> (million Rupiah)	Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred
a.	Tunai Cash	16,014	10,551
b.	Saham/instrumen berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	Nihil / None	Nihil / None

<sup>\*)</sup>Hanya untuk MRT. / Only for MRT.

## INFORMASI KUANTITATIF (JUTAAN RUPIAH)

Quantitative Information (Million Rupiah)

Jenis Remunerasi yang Bersifat Variabel <sup>1)</sup> Types of Variable Remuneration <sup>1)</sup>	Total Pengurangan Selama Periode Laporan Total Deduction During the Reporting Period			
	Sisa yang Masih Ditangguhkan Deferred Balance	Disebabkan Penyesuaian Eksplisit Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) Cash (in million Rupiah)	10,551	Nihil / None	Nihil / None	Nihil / None
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and nominations of million Rupiah, which are conversions from these shares)	Nihil / None	Nihil / None	Nihil / None	Nihil / None

<sup>1)</sup>Hanya untuk MRT. / Only for MRT.



# Organ Pendukung Dewan Komisaris

## Board of Commissioners' Supporting Organs

Organ pendukung Dewan Komisaris terdiri Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Organ pendukung tersebut berperan dalam membantu pelaksanaan tugas Dewan Komisaris agar lebih optimal. Tugas dan tanggung jawab masing-masing organ pendukung Dewan Komisaris dijelaskan sebagai berikut.

### Komite Audit

Komite Audit merupakan organ pendukung Dewan Komisaris yang berperan dalam hal mengecek, memeriksa, dan menelaah Laporan Keuangan Bank, baik bulanan, triwulanan, ataupun tahunan. Selain itu, Komite Audit bertanggung jawab dalam merekomendasikan akuntan eksternal, memeriksa kepatuhan Bank terhadap peraturan yang berlaku, serta mengawasi penerapan GCG secara keseluruhan.

### Pedoman Kerja

Piagam Komite Audit sebagai pedoman kerja yang telah diperbarui dan disetujui oleh Dewan Komisaris efektif berlaku pada tanggal 1 Desember 2023, terdiri dari:

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

### Tugas dan Tanggung Jawab

Komite Audit Bank menjalankan tugas dan tanggung jawab sebagai berikut.

1. Perencanaan dan pelaksanaan audit serta pemantauan atas tindaklanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.

Committees supporting the Board of Commissioners are the Audit Committee, the Remuneration and Nomination Committee, and the Risk Oversight Committee. These supporting organs assist the Board of Commissioners in optimally executing its duties. The duties and responsibilities of each supporting organ of the Board of Commissioners are as follows.

### Audit Committee

The Audit Committee is a supporting organ of the Board of Commissioners, whose role involves checking, examining, and reviewing the Bank's monthly, quarterly, and annual Financial Statements. In addition, the Audit Committee is responsible for recommending external accountants, inspecting the Bank's compliance with applicable regulations, and overseeing the overall implementation of Good Corporate Governance (GCG).

### Charter

The Audit Committee Charter, which serves as a work guideline, has been updated and approved by the Board of Commissioners. It came into effect on 1 December 2023 and consists of the following:

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 of Complaints/Reports on Alleged/Violations of Financial Reporting; and
16. Closing.

### Duties and Responsibilities

The Bank's Audit Committee carries out the following duties and responsibilities.

1. Formulating and executing audits, as well as monitoring audit follow-ups in order to assess the adequacy of internal controls, including the sufficiency of financial reporting processes.

2. Berpartisipasi dalam proses memberikan rekomendasi dalam penunjukan Kepala Satuan Kerja Audit Internal (SKAI).
  3. Melakukan review atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain Laporan Keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank.
  4. Melakukan penelaahan atas kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku terkait dengan kegiatan usaha Bank.
  5. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan kantor akuntan publik atas jasa yang diberikannya.
  6. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan kantor akuntan publik (KAP) dan akuntan publik (AP) yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa.
  7. Menelaah dan melaporkan kepada Dewan Komisaris atas pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.
  8. Menghindari segala bentuk benturan kepentingan dalam pelaksanaan tugas pengelolaan dan pengawasan Bank. Dalam hal terjadi benturan kepentingan, wajib mengungkapkan benturan kepentingan dalam setiap keputusan yang memenuhi kondisi adanya benturan kepentingan serta dilarang mengambil tindakan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank.
  9. Melakukan penelaahan dan pemantauan atas implementasi Good Corporate Governance (GCG) yang efektif dan berkelanjutan.
  10. Menjaga kerahasiaan dokumen, data, dan informasi Bank.
  11. Menjalankan tugas-tugas lain yang relevan dengan fungsi Komite Audit dan penugasan dari Dewan Komisaris, termasuk namun tidak terbatas pada penyelenggaraan Rapat Komite Audit.
  12. 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/hilai yang signifikan;
    - d. Melakukan pertemuan secara berkala dengan unit kerja terkait dan auditor eksternal yang memeriksa Bank untuk meminta tambahan informasi dan klarifikasi dalam bidang akuntansi dan keuangan; serta
    - e. Melaporkan secara berkala atas hasil pemantauannya dan memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.
2. Participating in the process of providing recommendations for the appointment of the Head of Internal Audit Division (SKAI).
  3. Conducting a review of financial information that the Bank will release to the public and/or authorities, including Financial Statements, projections, and other reports related to the Bank's financial information.
  4. Conducting a review of the Bank's compliance with applicable laws and regulations related to the Bank's business activities.
  5. Providing an independent opinion in the event of a dissenting opinion between management and the public accounting firm over the services it provides.
  6. Providing recommendations to the Board of Commissioners regarding the appointment of a public accounting firm (KAP) and public accountant (AP) based on independence, scope of assignment, and fee.
  7. Reviewing and reporting to the Board of Commissioners on complaints related to the Bank's accounting and financial reporting processes.
  8. Avoiding any form of conflict of interest in the execution of Bank management and supervisory duties. In the event of a conflict of interest, it is mandatory to disclose the conflict of interest in any decision that meets the condition of a conflict of interest and is prohibited from taking actions that could potentially harm the Bank or reduce the Bank's profits.
  9. Conducting a review and monitoring of the effective and sustainable implementation of Good Corporate Governance (GCG).
  10. Maintaining the confidentiality of Bank documents, data, and information.
  11. Undertaking other duties relevant to the Audit Committee's function and assignments from the Board of Commissioners, including but not limited to organizing Audit Committee Meetings.
  12. Financial Reporting:
    - a. Thoroughly studying the Bank's Work Plan and Budget;
    - b. Thoroughly studying both audited and unaudited interim and annual Financial Statements;
    - c. Thoroughly studying the realization report of the work plan and budget and examining items that have significant differences;
    - d. Regularly meeting with relevant divisions and external auditors who audit the Bank to request additional information and clarification regarding accounting and finance; and
    - e. Regularly reporting on the results of its monitoring and providing input on matters that need to be brought to the attention of the Board of Commissioners.



### 13. 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 telah dilaksanakan dengan benar;
- c. Melakukan pertemuan berkala dengan unit-unit kerja yang terkait dengan sistem pengendalian internal dan pelaksanaannya;
- d. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tindak lanjut Direksi atas hasil temuan SKAI, auditor eksternal, akuntan publik, dan hasil pengawasan Otoritas Jasa Keuangan; serta
- e. Melaporkan secara berkala atas hasil pemantauan dan evaluasi, dan memberi rekomendasi atau masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.

### 14. Kepatuhan:

Melakukan pemantauan dan evaluasi atas kepatuhan perusahaan terhadap peraturan *internal* dan peraturan Otoritas Jasa Keuangan serta peraturan lainnya yang terkait dengan usaha perbankan, antara lain:

- a. Mempelajari laporan hasil pemeriksaan yang terkait dengan kepatuhan terhadap peraturan *internal* dan eksternal yang dikeluarkan oleh SKAI dan Auditor Eksternal;
- b. Melakukan pemantauan dan evaluasi terhadap kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar audit yang berlaku;
- c. Melakukan pemantauan dan evaluasi terhadap kesesuaian laporan keuangan dengan standar akuntansi yang berlaku; dan
- d. Melaporkan secara berkala atas hasil pemantauannya dan memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.

### 15. Audit Internal:

Melakukan pemantauan dan evaluasi terhadap efektivitas pelaksanaan fungsi audit intern Bank, antara lain:

- a. Melakukan evaluasi kinerja SKAI terhadap pelaksanaan audit tahunan dan memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI;
- b. Mengevaluasi program dan cakupan audit dalam rangka pelaksanaan Rencana Kerja Tahunan SKAI;
- c. Melakukan evaluasi atas pelaksanaan audit oleh SKAI untuk memastikan bahwa program audit sudah berjalan dengan cakupan yang benar;
- d. Mempelajari secara mendalam semua temuan yang signifikan dari hasil pemeriksaan SKAI;

### 13. Internal Control:

- a. Studying and ensuring that the Bank has a standard internal control system in accordance with applicable practices;
- b. Thoroughly studying the SKAI audit and external audit reports to ensure that internal control has been properly implemented;
- c. Regularly meeting with divisions related to the internal control system and its implementation;
- d. Monitoring and evaluating the implementation of follow-up actions by the Board of Directors on the SKAI, external auditor, public accountant findings, and the results of supervision by the Financial Services Authority; and
- e. Regularly reporting on the results of monitoring and evaluation and providing recommendations or input on matters that need to be brought to the attention of the Board of Commissioners.

### 14. Compliance:

Monitoring and evaluating the Company's compliance with internal regulations, Financial Services Authority regulations, and other regulations related to banking business, including:

- a. Studying the audit results related to compliance with internal and external regulations in the audit reports issued by SKAI and the External Auditor;
- b. Monitoring and evaluating the conformity of audit conducted by the Public Accounting Firm with applicable audit standards;
- c. Monitoring and evaluating the conformity of financial statements with applicable accounting standards; and
- d. Regularly reporting on the results of its monitoring and providing input on matters that need to be the attention of the Board of Commissioners.

### 15. Internal Audit:

Monitoring and evaluating the effectiveness of the implementation of the Bank's internal audit function, including:

- a. Evaluating SKAI's performance in conducting annual audits and providing recommendations to the Board of Commissioners regarding the preparation of SKAI audit plans, scope, and budget;
- b. Evaluating the audit program and scope in the context of implementing the SKAI's Annual Work Plan;
- c. Evaluating the implementation of SKAI's audits to ensure that the audit program is in accordance with the audit scope;
- d. Studying in depth all significant findings from the SKAI's audits;

- e. Melakukan pertemuan berkala dengan SKAI guna membahas temuan-temuan Audit yang signifikan serta memberikan masukan yang dianggap perlu dalam pelaksanaan pemeriksaan oleh SKAI;
- f. 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;
- g. Melaporkan secara berkala atas hasil pemantauannya dan memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris;
- 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 Direksi, Dewan Komisaris, Auditor Eksternal, dan Otoritas Jasa Keuangan (paling sedikit 1 kali dalam 1 tahun);
- j. Memastikan SKAI bekerja secara independen dan objektif;
- k. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja;
- l. Memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas;
- m. Memberikan rekomendasi atas Piagam Audit Internal;
- n. Memberikan rekomendasi usulan kepada Dewan Komisaris atas penunjukan pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja SKAI; serta
- o. Memastikan Bank wajib menyampaikan laporan kepada Otoritas Jasa Keuangan tentang pelaksanaan fungsi audit intern, yang terdiri atas:
  - 1) Laporan pengangkatan atau pemberhentian Kepala Satuan Kerja Audit Internal;
  - 2) Laporan khusus mengenai setiap temuan audit internal yang diperkirakan dapat membahayakan kelangsungan usaha Bank;
  - 3) Laporan hasil kaji ulang pihak eksternal yang independen;
  - 4) Laporan pelaksanaan dan pokok-pokok hasil audit internal; dan
  - 5) Laporan lain atas permintaan Otoritas Jasa Keuangan.

- e. Regularly meeting with SKAI to discuss significant Audit findings and providing necessary input in the implementation of audit by SKAI;
- f. Requesting assistance from SKAI to conduct special audits/investigations if there are audit findings and or information related to violations of laws and regulations;
- g. Regularly reporting on the results of its monitoring and providing input on matters that need to be brought to the attention of the Board of Commissioners;
- h. Reviewing the Audit Report and ensuring that the Board of Directors takes the necessary corrective actions quickly to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, and other issues identified and reported by SKAI;
- i. Ensuring that SKAI communicates with the Board of Directors, the Board of Commissioners, External Auditors, and the Financial Services Authority (at least once a year);
- j. Ensuring that SKAI works independently and objectively;
- k. Providing recommendations to the Board of Commissioners regarding the provision of annual remuneration to SKAI as a whole and performance rewards;
- l. Ensuring that SKAI upholds integrity in carrying out its duties;
- m. Providing recommendations on the Internal Audit Charter;
- n. Providing recommendation proposals to the Board of Commissioners for the appointment of an independent external quality controller to review SKAI's performance; and
- o. Ensuring that the Bank must submit reports to the Financial Services Authority about the implementation of the internal audit function, including:
  - 1) Report on the appointment or dismissal of the Head of Internal Audit Division;
  - 2) Special report on each internal audit finding that is estimated to endanger the continuity of the Bank's business;
  - 3) Report on the results of an independent external party's review;
  - 4) Report on the internal audit implementation and results; and
  - 5) Other reports at the request of the Financial Services Authority.



## 16. Audit Eksternal:

Dalam menyediakan informasi keuangan yang transparan dan berkualitas, Bank menggunakan penyelenggaraan fungsi audit eksternal oleh akuntan publik dan/atau kantor akuntan publik. Penggunaan dan penunjukan akuntan publik dan/atau kantor akuntan publik pada Bank sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan melalui:

- a. Memberikan rekomendasi usulan penunjukan KAP dan/atau AP 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, KAP, dan orang dalam 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, KAP, dan Tim Audit dari KAP;
  - 5) Metodologi, teknik, dan sarana audit yang digunakan KAP;
  - 6) Manfaat sudut pandang baru yang akan diperoleh melalui penggantian AP, KAP, dan Tim Audit dari KAP;
  - 7) Potensi risiko atas penggunaan jasa audit oleh KAP yang sama secara berturut-turut untuk kurun waktu yang cukup panjang; dan/atau
  - 8) Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya, jika ada.
- c. Mempelajari dan memastikan bahwa proses pelaksanaan pemilihan KAP dan/atau AP sudah berjalan dengan benar sesuai dengan tata cara yang baku;
- d. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP kepada Dewan Komisaris yang mencakup:
  - 1) Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku;
  - 2) Kecukupan waktu pekerjaan lapangan;
  - 3) Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
  - 4) Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP.

## 16. External Audit:

In providing transparent and high-quality financial information, the Bank utilizes the function of an external audit by a public accountant and/or public accounting firm. The use and appointment of a public accountant and/or public accounting firm at the Bank is in accordance with the Financial Services Authority Regulation regarding the use of public accountant and public accounting firm services in financial services activities through:

- a. Providing recommendation proposals for the appointment of the KAP and/or AP submitted by the Board of Commissioners if the GMS has delegated the authority to appoint the AP and/or KAP to the Board of Commissioners;
- b. In preparing these recommendations, the Audit Committee considers:
  - 1) The independence of the AP, KAP, and individuals within the KAP by studying the name and/or reputation of the KAP that will be invited to tender;
  - 2) The scope of the audit by studying the planning and scope of the audit submitted by the selected/appointed KAP to ensure that the planning and scope of the audit are appropriate and have considered all risks deemed significant;
  - 3) Audit fee;
  - 4) The expertise and experience of the AP, KAP, and Audit Team from the KAP;
  - 5) The methodology, techniques, and audit tools used by the KAP;
  - 6) The benefits of a new perspective that will be gained through the replacement of the AP, KAP, and Audit Team from the KAP;
  - 7) Potential risks of using audit services by the same KAP consecutively for a sufficiently long period; and/or
  - 8) The results of the evaluation of the provision of audit services on annual historical financial information by the AP and KAP in the previous period, if any.
- c. Studying and ensuring that the process of selecting the KAP and/or AP has been carried out correctly in accordance with standard procedures;
- d. Evaluating the provision of audit services on annual historical financial information by the AP and/or KAP to the Board of Commissioners, which includes:
  - 1) The conformity of the audit implementation by the AP and/or KAP with applicable audit standards;
  - 2) The adequacy of fieldwork time;
  - 3) The assessment of the scope of services provided and the adequacy of sampling; and
  - 4) Improvement recommendations provided by the AP and/or KAP.

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| <p>e. Melakukan komunikasi secara berkala dengan KAP yang sedang memeriksa Bank, antara lain sebagai berikut:</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; serta</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 ekstern serta institusi pemeriksa lainnya.</p> <p>g. Melakukan pemantauan dan evaluasi atas tindaklanjut auditee terhadap hasil pemeriksaan yang dilakukan oleh auditor eksternal.</p> <p>h. Melaporkan secara berkala atas hasil pemantauannya dan memberikan masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.</p> | <p>e. Regularly communicating with the KAP auditing the Bank regarding, among others:</p> <ol style="list-style-type: none"> <li>1) Progress of the audit;</li> <li>2) Significant findings;</li> <li>3) Changes in regulations/provisions in accounting and financial recording issued by authorized institutions;</li> <li>4) Adjustments that occur based on the results of the audit; and</li> <li>5) Obstacles encountered in the implementation of the audit.</li> </ol> <p>f. Studying in depth all significant findings from the results of audits conducted by the external auditor and other examining institutions.</p> <p>g. Monitoring and evaluating the follow-up of the auditees to the results of the audit conducted by the external auditor.</p> <p>h. Regularly reporting the results of its monitoring and providing input on matters that need to be brought to the attention of the Board of Commissioners.</p> |
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### **Wewenang**

Dalam menjalankan tugas dan tanggung jawab, Komite Audit mempunyai wewenang sebagai berikut.

1. Mengakses dokumen, data, informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan.
2. Melakukan koordinasi dan 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 yang diperlukan untuk membantu pelaksanaan tugas Komite Audit.
4. Melaksanakan kewenangan lain yang diberikan oleh Dewan Komisaris, sesuai dengan ketentuan peraturan perundang-undangan.

### **Kedudukan Komite Audit**

Komite Audit merupakan organ pendukung di bawah Dewan Komisaris yang bertanggung jawab, berkoordinasi, serta menyampaikan Laporan Pelaksanaan Tugas secara langsung kepada Dewan Komisaris Bank.

### **Struktur, Keanggotaan, dan Keahlian**

Komite Audit Bank terdiri dari Komisaris Independen sebagai Ketua, serta 2 orang pihak independen yang mempunyai pengalaman di bidang keuangan atau akuntansi, hukum, dan perbankan. Pada tahun 2023, terdapat perubahan anggota Komite Audit sehubungan dengan pengunduran diri Bapak Suhardianto. Dengan demikian, komposisi Komite Audit Bank per 31 Desember 2023 diungkapkan sebagai berikut.

### **Authority**

In carrying out its duties and responsibilities, the Audit Committee has the following authorities.

1. To access the Bank's documents, data, and information about employees, funds, assets, and resources as needed.
2. To coordinate and directly communicate and/or call in meetings with employees and management, including the Board of Directors, related to the duties and responsibilities of the Audit Committee.
3. If necessary, to involve independent parties outside the Audit Committee members needed to assist in the implementation of the Audit Committee's duties.
4. To implement other authorities given by the Board of Commissioners in accordance with the laws and regulations.

### **Audit Committee's Position**

The Audit Committee is a supporting organ under the Board of Commissioners that is responsible for, coordinates, and directly submits the Duties Implementation Report to the Bank's Board of Commissioners.

### **Structure, Composition, and Expertise**

The Bank's Audit Committee is composed of an Independent Commissioner as the Chair, along with 2 independent parties who have experience in finance or accounting, law, and banking. In 2023, there was a change in the Audit Committee members due to the resignation of Mr. Suhardianto. Therefore, the composition of the Bank's Audit Committee as of 31 December 2023 is as follows.



Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Akhir Periode Jabatan End of Term of Office
Anggar Budhi Nuraini	Ketua Chairman	Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2023 tanggal 19 Mei 2023. <i>The Decree of the Board of Directors of PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2023 dated 19 May 2023.</i>	19 May 2026
Juwono Akuan Rokanta	Anggota Member	<ul style="list-style-type: none"> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2023 tanggal 19 Mei 2023; dan</li> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/VIII/2021 tanggal 18 Agustus 2021.</li> <li>The Decree of the Board of Directors of PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2023 dated 19 May 2023; and</li> <li>The Decree of the Board of Directors of PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/VIII/2021 dated 18 August 2021.</li> </ul>	19 May 2026
Muhammad Rizaldy	Anggota Member	Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2023 tanggal 19 Mei 2023. <i>The Decree of the Board of Directors of PT Bank Sahabat Sampoerna No. Skep-003/BSS/DIR/V/2023 dated 19 May 2023.</i>	19 May 2026

### Profil Komite Audit

Informasi terkait profil Komite Audit Bank Sahabat Sampoerna telah diungkapkan pada Bab Profil Perusahaan, sub bab Profil Komite Audit di dalam Laporan Tahunan ini.

### Profile of the Audit Committee

The information related to the profile of the Audit Committee of Bank Sahabat Sampoerna has been disclosed in the Company Profile chapter, Profile of the Audit Committee sub-chapter, in this Annual Report.

### Independensi

Anggota Komite Audit berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

### Independency

The members of the Audit Committee are committed to prioritizing independence and acting objectively and prudentially in carrying out their duties and responsibilities. In addition, this committee always ensures that it does not have a conflict of interest with other Bank organs and does not receive intervention from Shareholders. This commitment is reflected in the fulfillment of the following aspects of independence.

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

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

## Pelaksanaan Tugas

Selama tahun 2023, Komite Audit telah melaksanakan tugas dan tanggung jawab sebagai berikut.

## Implementation of Duties

During 2023, the Audit Committee carried out its duties and responsibilities as follows.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Memantau dan mengevaluasi pelaksanaan tugas SKAI.</p> <p><i>Monitoring and evaluating the implementation of SKAI duties.</i></p>	<p>Dalam proses penyusunan rencana kerja, Komite Audit telah melakukan evaluasi atas pengajuan dan memberikan rekomendasi sebagai berikut.</p> <ul style="list-style-type: none"> <li>• Mengevaluasi rencana audit tahun, ruang lingkup dan anggaran SKAI, serta memberikan rekomendasi kepada Dewan Komisaris.</li> <li>• Memastikan tidak ada batasan yang diberlakukan Manajemen pada proses audit, termasuk kebutuhan sumber daya.</li> <li>• Meminta SKAI untuk melakukan audit khusus terkait kasus penyimpangan terhadap hukum dan peraturan, serta fraud dan/atau pendalaman atas temuan yang berisiko tinggi.</li> <li>• Memantau pelaksanaan/realisasi rencana kerja audit dalam setiap pelaksanaan rapat Komite Audit yang dilaksanakan minimal 1 kali dalam sebulan.</li> <li>• Memantau pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI dan Otoritas Jasa Keuangan.</li> <li>• Memeriksa kesesuaian Laporan Keuangan dengan standar akuntansi yang berlaku.</li> </ul> <p><i>In the process of formulating the work plan, the Audit Committee has conducted an evaluation of the submissions and provided the following recommendations:</i></p> <ul style="list-style-type: none"> <li>• Evaluating the annual audit plan, scope, and budget of the Internal Audit Division, as well as providing recommendations to the Board of Commissioners.</li> <li>• Ensuring that there are no restrictions imposed by the Management on the audit process, including on resources required.</li> <li>• Requesting the Internal Audit Division to conduct special audits related to cases of legal and regulatory violations, fraud, and/or thorough investigations of high-risk findings.</li> <li>• Monitoring the implementation of follow-up by the Board of Directors on the Internal Audit Division's and the Financial Services Authority's findings.</li> <li>• Ensuring the conformity of the Financial Statements with the applicable accounting standards.</li> </ul>
<p>Memantau dan mengevaluasi pelaksanaan tugas kantor akuntan publik (KAP) terhadap pelaksanaan pemberian jasa audit Laporan Keuangan Bank.</p> <p><i>Monitoring and evaluating the implementation of duties of the public accounting firm (KAP) on the provision of audit services for the Bank's Financial Statements.</i></p>	<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>• Secara umum, Komite Audit telah mengevaluasi atas hasil audit Laporan Keuangan oleh KAP yang dinilai telah berjalan dengan efektif dan objektif. Dalam audit tersebut, tidak terjadi perbedaan pendapat yang material antara Direksi dengan akuntan.</li> <li>• Menyampaikan Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit Tahun Buku 2022 kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 26 Juni 2023.</li> <li>• Examining the conformity of the audit conducted by KAP with the applicable auditing standards.</li> <li>• Ensuring adequate time for fieldwork.</li> <li>• Reviewing the scope of services provided and the adequacy of sampling test.</li> <li>• Monitoring on the implementation of follow-ups by the Board of Directors on KAP findings.</li> <li>• Generally, the Audit Committee has evaluated the results of the Financial Statement audit by the KAP, which is considered to have been conducted effectively and objectively. In this audit, there were no material dissenting opinions between the Board of Directors and the accountant.</li> <li>• Submitting the Audit Committee Evaluation Result Report on the Implementation of the Provision of Audit Services for the 2022 Financial Year to the Board of Commissioners for further submission to the Financial Services Authority on 26 June 2023.</li> </ul>
<p>Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan KAP untuk melakukan jasa audit Laporan Keuangan Bank.</p> <p><i>Providing recommendations to the Board of Commissioners on the appointment of KAP to provide audit services of the Bank's Financial Statements.</i></p>	<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 2023 yang didasarkan pada independensi, ruang lingkup penugasan, keahlian/pengalaman, teknik audit, dan biaya untuk selanjutnya disampaikan kepada Dewan Komisaris.</li> <li>• Menyampaikan rekomendasi dalam penunjukan KAP BDO untuk jasa audit tahun buku 2023 kepada Dewan Komisaris untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan pada tanggal 30 Agustus 2023 dan dilaporkan kepada Otoritas Jasa Keuangan melalui Sistem Pengelolaan Naskah Dinas dan Arsip (SIPENA) pada tanggal 20 September 2023.</li> <li>• Recommending the appointment of KAP Tanubrata, Sutanto, Fahmi, Bambang &amp; Rekan, a member firm of BDO International Limited (KAP BDO), to conduct an audit of the 2023 Financial Statements based on independence, assignment scope, expertise/experience, audit techniques, and fees for further submission to the Board of Commissioners.</li> <li>• Providing recommendations on the appointment of KAP BDO to provide audit services for the 2023 financial year to the Board of Commissioners, to subsequently be conveyed to the Financial Services Authority on 30 August 2023 and reported to the Financial Services Authority through Management System for Official Documents and Archives (SIPENA) on 20 September 2023.</li> </ul>



## Rapat

Rapat internal Komite Audit wajib diselenggarakan paling kurang 1 kali dalam 1 bulan. Pada tahun 2023, Komite Audit telah menyelenggarakan 18 kali rapat internal secara daring, dengan tingkat kehadiran sebagai berikut.

## Meetings

The Audit Committee is required to hold internal meetings at least once a month. In 2023, the Audit Committee held 18 internal meetings online. The attendance rate for these meetings is as follows.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Anggar Budhi Nuraini <sup>1)</sup>	Ketua Chairman	13	13	100.00
Freddy Suliman	Ketua Chairman	5	5	100.00
Juwono Akuan Rokanta	Anggota Member	18	18	100.00
Muhammad Rizaldy <sup>2)</sup>	Anggota Member	13	13	100.00
Suhardianto	Anggota Member	5	5	100.00
<b>Rata-Rata Average</b>			<b>100.00%</b>	

<sup>1)</sup>Ibu Anggar Budhi Nuraini menjabat sebagai Ketua Komite Audit per Mei 2023 menggantikan Bapak Freddy Suliman.

<sup>2)</sup>Muhammad Rizaldy menjadi Anggota Komite Audit per Mei 2023 menggantikan Suhardianto.

<sup>3)</sup>Mrs. Anggar Budhi Nuraini assumed the position of Chairman of the Audit Committee as of May 2023, replacing Mr. Freddy Suliman.

<sup>4)</sup>Mr. Muhammad Rizaldy became a member of the Audit Committee as of May 2023, replacing Mr. Suhardianto.

Tanggal, agenda, dan tingkat kehadiran rapat masing-masing anggota Komite Audit diungkapkan sebagai berikut.

The meeting dates, agendas, and attendance of each Audit Committee member are disclosed below.

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		ABN	FS	JAR	MR	S
17 January 2023	<ul style="list-style-type: none"> <li>Update Pemeriksaan Otoritas Jasa Keuangan Tahun 2022;</li> <li>Matters Arising per Desember 2022;</li> <li>Realisasi Audit Plan &amp; Budget per Desember 2022;</li> <li>Laporan Hasil Pemeriksaan (terbit Desember-Januari 2022); <ul style="list-style-type: none"> <li>Finance &amp; Accounting;</li> <li>Pelaporan &amp; Permintaan iDeb melalui SLIK; dan</li> <li>LPS (Single Customer View);</li> </ul> </li> <li>Persiapan kaji ulang SKAI periode 3 tahunan;</li> <li>Kesimpulan; dan</li> <li>Action Plan.</li> <li>Update on the 2022 Financial Services Authority Audit;</li> <li>Matters Arising as of December 2022;</li> <li>Realization of Audit Plan &amp; Budget as of December 2022;</li> <li>Audit Report (issued December-January 2022); <ul style="list-style-type: none"> <li>Finance &amp; Accounting;</li> <li>iDeb Requests &amp; Reporting through SLIK; and</li> <li>LPS (Single Customer View);</li> </ul> </li> <li>Preparation for SKAI's triennial review;</li> <li>Conclusions; and</li> <li>Action Plan.</li> </ul>		√	√		√

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		ABN	FS	JAR	MR	S
17 February 2023	<ul style="list-style-type: none"> <li>• Hasil Pemeriksaan Laporan Keuangan BSS per 31 Desember 2022;</li> <li>• Matters Arising per Januari 2023;</li> <li>• Realisasi Audit Plan per Januari 2023;</li> <li>• Issue Tracking Otoritas Jasa Keuangan Tahun 2022;</li> <li>• Issue Tracking SKAI Tahun 2022;</li> <li>• Penentuan KAP untuk kaji ulang SKAI Periode Juli 2020-Juni 2023;</li> <li>• Laporan Hasil Pemeriksaan (terbit Januari-Februari 2023): Central Banking Report- IT;</li> <li>• Lain-Lain: <ul style="list-style-type: none"> <li>- Update Fraud; dan</li> <li>- Update QA Review.</li> </ul> </li> <li>• Results of Audit of BSS' Financial Statements as of 31 December 2022;</li> <li>• Matters Arising as of January 2023;</li> <li>• Audit Plan Realization as of January 2023;</li> <li>• Issue Tracking Financial Services Authority 2022;</li> <li>• Issue Tracking SKAI 2022;</li> <li>• Determination of KAP for SKAI Review for the period July 2020-June 2023;</li> <li>• Audit Report (January-February 2023 issue): Central Banking Report - IT;</li> <li>• Other: <ul style="list-style-type: none"> <li>- Fraud Update; and</li> <li>- QA Review Update.</li> </ul> </li> </ul>		√	√		√
24 March 2023	<ul style="list-style-type: none"> <li>• Matters Arising per Februari 2023;</li> <li>• Realisasi Audit Plan per Februari 2023;</li> <li>• Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per Februari 2023;</li> <li>• Issue Tracking SKAI Tahun 2022 per Februari 2023; dan</li> <li>• Laporan Hasil Pemeriksaan (terbit Februari-Maret 2023): Pengelolaan Deposito Tahun 2022.</li> <li>• Matters Arising as of February 2023;</li> <li>• Audit Plan Realization as of February 2023;</li> <li>• Issue Tracking Financial Services Authority 2022 as of February 2023;</li> <li>• Issue Tracking SKAI 2022 as of February 2023; and</li> <li>• Audit Report (February-March 2023 issue): Management of Deposits in 2022.</li> </ul>		√	√		√
24 March 2023	<p>Rapat dengan KAP BDO</p> <ul style="list-style-type: none"> <li>• Progress Terkini;</li> <li>• Auditor Independence;</li> <li>• Hal-Hal yang menjadi Perhatian Komite Audit berikut tanggapan;</li> <li>• Hal-Hal yang menjadi Perhatian Otoritas Jasa Keuangan;</li> <li>• Nilai Akhir Laporan Keuangan;</li> <li>• Jadwal Pelaksanaan Audit; dan</li> <li>• Diskusi.</li> </ul> <p>Meeting with KAP BDO</p> <ul style="list-style-type: none"> <li>• Latest Progress;</li> <li>• Auditor Independence;</li> <li>• Matters of Concern to the Audit Committee and responses;</li> <li>• Matters of Concern to the Financial Services Authority;</li> <li>• Final Value of the Financial Statements;</li> <li>• Audit Schedule; and</li> <li>• Discussion.</li> </ul>		√	√		√



Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		ABN	FS	JAR	MR	S
14 April 2023	<ul style="list-style-type: none"> <li>• Kick off Meeting KAP HWR;</li> <li>• Publikasi Laporan Keuangan Maret 2023;</li> <li>• Matters Arising per Maret 2023;</li> <li>• Realisasi Audit Plan per Maret 2023;</li> <li>• Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per Maret 2023;</li> <li>• Issue Tracking SKAI Tahun 2022 per Maret 2023;</li> <li>• Fraud: LHI Penyembunyian Informasi Negatif &amp; Riwayat Perkara &amp; Sita Tanah (SHM 05552) Debitur Sony Yudhanto di Lending Center, Jakarta;</li> <li>• Laporan Hasil Pemeriksaan (terbit Maret – April 2023): <ul style="list-style-type: none"> <li>- Laporan Hasil Penilaian Kepatuhan (LHPK) BI Payment System; dan</li> <li>- Lending Center - Big Balance &amp; New Product (ProBiz Mekarini, Expo) serta Pembiayaan OLX.</li> </ul> </li> <li>• Kick-off Meeting with KAP HWR;</li> <li>• Publication of March 2023 Financial Statements;</li> <li>• Matters Arising as of March 2023;</li> <li>• Audit Plan Realization as of March 2023;</li> <li>• Issue Tracking Financial Services Authority 2022 as of March 2023;</li> <li>• Issue Tracking SKAI 2022 as of March 2023;</li> <li>• Fraud: Investigation Report (LHI) on the Concealment of Negative Information &amp; Case History &amp; Confiscation of Land (SHM 05552) by Debtor Sony Yudhanto at the Lending Center, Jakarta;</li> <li>• Audit Report (March – April 2023 issue): <ul style="list-style-type: none"> <li>- Compliance Audit Result (LHPK) for BI Payment System; and</li> <li>- Lending Center - Big Balance &amp; New Product (ProBiz Mekarini, Expo) and OLX Financing.</li> </ul> </li> </ul>		√	√		√
26 May 2023	<ul style="list-style-type: none"> <li>• Internal Audit Organization as of Mei 2023;</li> <li>• Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per April 2023;</li> <li>• Matters Arising per April 2023;</li> <li>• Realisasi Audit Plan per April 2023;</li> <li>• Laporan Hasil Pemeriksaan (terbit April-Mei 2023): Kinerja Cabang Rugi 2023 per Desember 2022;</li> <li>• Update Investigasi Indikasi Kasus Fraud dari Keluhan Nasabah SMB; dan</li> <li>• Appendix: Issue Tracking SKAI Tahun 2022 per Maret-April 2023.</li> <li>• Internal Audit Organization as of May 2023;</li> <li>• Issue Tracking Financial Services Authority 2022 as of April 2023;</li> <li>• Matters Arising as of April 2023;</li> <li>• Audit Plan Realization as of April 2023;</li> <li>• Audit Report (April–May 2023 issue): 2023 Loss Branch Performance as of December 2022;</li> <li>• Update on Investigation of Fraud Case Indication from SMB Customer Complaint; and</li> <li>• Appendix: Issue Tracking SKAI 2022 as of March–April 2023.</li> </ul>	√		√	√	
6 June 2023	<ul style="list-style-type: none"> <li>• Organisasi internal audit BSS;</li> <li>• Audit Process; dan</li> <li>• Komunikasi SKAI dengan Komite Audit.</li> <li>• BSS internal audit organization;</li> <li>• Audit Process; and</li> <li>• SKAI and Audit Committee Communication.</li> </ul>	√		√	√	

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		ABN	FS	JAR	MR	S
20 June 2023	<ul style="list-style-type: none"> <li>• KAP interview session: Feedback KA &amp; BOC terkait Fungsi SKAI BSS terhadap Standar Internasional Praktik Professional Audit Internal (SIPPAL) dan kebijakan Otoritas Jasa Keuangan;</li> <li>• Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per Mei 2023;</li> <li>• Matters Arising per Mei 2023;</li> <li>• Realisasi Audit Plan per Mei 2023;</li> <li>• Laporan Hasil Pemeriksaan (terbit Mei-Juni 2023): Transaction Ops - Digital Banking;</li> <li>• Laporan Hasil Investigasi: Kasus Pencurian Dana dengan Modus Pengambilalihan Akun Sampoerna Mobile Banking Nasabah; dan</li> <li>• Appendix: Issue Tracking SKAI Tahun 2022 per Mei 2023.</li> <li>• KAP interview session: Audit Committee (KA) &amp; Board of Commissioners (BOC) Feedback regarding the Function of BSS' SKAI in relation to the International Standards for the Professional Practice of Internal Auditing (SIPPAL) and Financial Services Authority policies;</li> <li>• Issue Tracking Financial Services Authority 2022 as of May 2023;</li> <li>• Matters Arising as of May 2023;</li> <li>• Audit Plan Realization as of May 2023;</li> <li>• Audit Report (May-June 2023 issue): Transaction Ops - Digital Banking;</li> <li>• Investigation Result: Fund Theft Involving the Takeover of a Customer's Sampoerna Mobile Banking Account; and</li> <li>• Appendix: Issue Tracking SKAI 2022 as of May 2023.</li> </ul>	√		√	√	
18 July 2023	<ul style="list-style-type: none"> <li>• Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per Juni 2023;</li> <li>• Matters Arising per Juni 2023;</li> <li>• Realisasi Audit Plan per Juni 2023;</li> <li>• Laporan Hasil Pemeriksaan (terbit Juni-Juli 2023): <ul style="list-style-type: none"> <li>- IT Governance;</li> <li>- Aplikasi ARO &amp; BI-FAST (IT Sec);</li> <li>- ARO (Centralized Operation &amp; IT) - Joint Audit;</li> <li>- Joint Financing &amp; Channeling; dan</li> <li>- FI – Fintech;</li> </ul> </li> <li>• Laporan Publikasi per Juni 2023 (Finance Accounting); dan</li> <li>• Appendix: Issue Tracking SKAI per Juni 2023.</li> <li>• Issue Tracking Financial Services Authority 2022 as of June 2023;</li> <li>• Matters Arising as of June 2023;</li> <li>• Audit Plan Realization as of June 2023;</li> <li>• Audit Report (June-July 2023 issue): <ul style="list-style-type: none"> <li>- IT Governance;</li> <li>- ARO &amp; BI-FAST (IT Sec) Applications;</li> <li>- ARO (Centralized Operation &amp; IT) - Joint Audit;</li> <li>- Joint Financing &amp; Channeling; and</li> <li>- FI – Fintech;</li> </ul> </li> <li>• Publication Report as of June 2023 (Finance Accounting); and</li> <li>• Appendix: Issue Tracking SKAI as of June 2023.</li> </ul>	√		√	√	
11 August 2023	<p>Exit meeting Hasil Kaji Ulang Fungsi Audit Internal pada BSS sesuai dengan Peraturan Otoritas Jasa keuangan Periode 1 Juli 2020-30 Juni 2023.</p> <p>Exit meeting on the Results of the Review of the Internal Audit Function at Bank Sahabat Sampoerna (BSS) in accordance with the Financial Services Authority Regulation for the period 1 July 2020 to 30 June 2023.</p>	√		√	√	



Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		ABN	FS	JAR	MR	S
22 August 2023	<ul style="list-style-type: none"> <li>Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per Juli 2023;</li> <li>Matters Arising per Juli 2023;</li> <li>Realisasi Audit Plan per Juli 2023;</li> <li>Laporan Hasil Pemeriksaan (terbit Juli-Agustus 2023): Hasil Pemeriksaan Full Branch area Jakarta 1 (Gading Serpong, Tanah Abang, dan Puri);</li> <li>Lain-Lain: Update QA Review;</li> <li>Penunjukan KAP Tahun Buku Desember 2023 - Finance; dan</li> <li>Appendix: Issue Tracking SKAI per Juli 2023.</li> <li>Issue Tracking Financial Services Authority 2022 as of July 2023;</li> <li>Matters Arising as of July 2023;</li> <li>Audit Plan Realization as of July 2023;</li> <li>Audit Report (July–August 2023 issue): Audit Results of Full Branch Offices in Jakarta 1 area (Gading Serpong, Tanah Abang, and Puri);</li> <li>Other: QA Review Update;</li> <li>Appointment of KAP for the Financial Year Ending December 2023 - Finance; and</li> <li>Appendix: Issue Tracking SKAI as of July 2023.</li> </ul>	√		√	√	
19 September 2023	<ul style="list-style-type: none"> <li>Matters Arising per Agustus 2023;</li> <li>Realisasi Audit Plan per Agustus 2023;</li> <li>Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per Agustus 2023;</li> <li>Laporan Hasil Pemeriksaan (terbit Agustus 2023): <ul style="list-style-type: none"> <li>Peraturan Otoritas Jasa Keuangan 11 Tahun 2023;</li> <li>Procurement &amp; GA; serta</li> <li>AYDA &amp; Hapus Buku Tahun 2023; dan</li> </ul> </li> <li>Appendix: Issue Tracking SKAI per Agustus 2023.</li> <li>Matters Arising as of August 2023;</li> <li>Audit Plan Realization as of August 2023;</li> <li>Issue Tracking Financial Services Authority 2022 as of August 2023;</li> <li>Audit Report (August 2023 issue): <ul style="list-style-type: none"> <li>Financial Services Authority Regulation 11 of 2023;</li> <li>Procurement &amp; GA; and</li> <li>Foreclosed Assets (AYDA) &amp; Write-Off as of 2023; and</li> </ul> </li> <li>Appendix: Issue Tracking SKAI as of August 2023.</li> </ul>	√		√	√	
2 October 2023	<ul style="list-style-type: none"> <li>Client Service Team;</li> <li>Auditor Independence;</li> <li>Responsibilities;</li> <li>Obtaining Information from the Audit Committee;</li> <li>Deliverables;</li> <li>Point Forward from Prior Year;</li> <li>Focus Risk Areas and Suggested Action Plan;</li> <li>Overall Audit Strategy;</li> <li>Fraud Discussion;</li> <li>Timetable; dan / and</li> <li>Other Matters.</li> </ul>	√		√	√	
13 October 2023	<ul style="list-style-type: none"> <li>Matters Arising per September 2023;</li> <li>Realisasi Audit Plan per September 2023;</li> <li>Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per September 2023;</li> <li>Laporan Hasil Pemeriksaan (terbit September – Oktober 2023): Pemeriksaan Kantor Fungsional Tahun 2023;</li> <li>Laporan Khusus: Kesalahan Proses Roya Atas Jaminan Debitur yang di Cessie kepada PT J Trust Investment Indonesia di Cabang Samarinda;</li> <li>Laporan Hasil Investigasi: Debitur Freddy Didi di Kantor Cabang Palembang; dan</li> <li>Appendix: Issue Tracking SKAI per September 2023.</li> <li>Matters Arising as of September 2023;</li> <li>Audit Plan Realization as of September 2023;</li> <li>Issue Tracking Financial Services Authority 2022 as of September 2023;</li> <li>Audit Report (September – Oktober 2023 issue): Functional Office Audit 2023;</li> <li>Special Report: Process Error of Roya on Debtor's Guarantee Cessie to PT J Trust Investment Indonesia at Samarinda Branch;</li> <li>Investigation Report: Debtor Freddy Didi at Palembang Branch Office; and</li> <li>Appendix: Issue Tracking SKAI as of September 2023.</li> </ul>	√		√	√	

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		ABN	FS	JAR	MR	S
24 October 2023	<ul style="list-style-type: none"> <li>• Persetujuan Publikasi Laporan Keuangan September 2023;</li> <li>• Laporan Posisi Keuangan;</li> <li>• Laporan Laba Rugi dan Penghasilan Komprehensif; dan</li> <li>• Rasio Keuangan.</li> <li>• Approval for the Publication of the September 2023 Financial Statements;</li> <li>• Statement of Financial Position;</li> <li>• Statement of Profit or Loss and Comprehensive Income; and</li> <li>• Financial Ratios.</li> </ul>	√		√	√	
2 November 2023	<ul style="list-style-type: none"> <li>• Update Risk Assessment 2023;</li> <li>• Laporan Validasi Trigger - Batch III; serta</li> <li>• Laporan Hasil Pemeriksaan (terbit Oktober 2023): Pemeriksaan Cabang Sampoerna Strategic, Pluit, dan Kelapa Gading - Jakarta 2.</li> <li>• Risk Assessment 2023 Update;</li> <li>• Trigger Validation Report - Batch III; and</li> <li>• Audit Report (October 2023 issue): Branch Audit - Sampoerna Strategic, Pluit, and Kelapa Gading - Jakarta 2.</li> </ul>	√		√	√	
21 November 2023	<ul style="list-style-type: none"> <li>• Matters Arising per 2 November 2023;</li> <li>• Realisasi Audit Plan per 20 November 2023;</li> <li>• Issue Tracking Otoritas Jasa Keuangan Tahun 2022 per November 2023;</li> <li>• Risk Assessment dan Audit Plan 2024;</li> <li>• Laporan Hasil Pemeriksaan (terbit November 2023); <ul style="list-style-type: none"> <li>- Pemeriksaan Tematik Loan Transactions;</li> <li>- Pemeriksaan Treasury 2023;</li> <li>- Pemeriksaan Credit Admin &amp; Control;</li> <li>- Pemeriksaan FI Batch II - Multifinance; dan</li> </ul> </li> <li>• Appendix: Issue Tracking SKAI 21 November 2023.</li> <li>• Matters Arising as of 2 November 2023;</li> <li>• Audit Plan Realization as of 20 November 2023;</li> <li>• Issue Tracking Financial Services Authority 2022 as of November 2023;</li> <li>• Risk Assessment and Audit Plan 2024;</li> <li>• Audit Report (November 2023 issue); <ul style="list-style-type: none"> <li>- Thematic Audit of Loan Transactions;</li> <li>- Audit of Treasury 2023;</li> <li>- Audit of Credit Admin &amp; Control;</li> <li>- Audit of Financial Institutions (FI) Batch II - Multifinance; and</li> </ul> </li> <li>• Appendix: Issue Tracking SKAI 21 November 2023.</li> </ul>	√		√	√	
14 December 2023	<ul style="list-style-type: none"> <li>• Laporan Hasil Pemeriksaan (terbit Desember 2023): Pemeriksaan LPS (Single Customer View); serta</li> <li>• Lain-Lain: <ul style="list-style-type: none"> <li>- Update Fraud Asset Buying;</li> <li>- Update Pengkinian Piagam Komite Audit; serta</li> <li>- Jadwal/Aktivitas Komite Audit 2024.</li> </ul> </li> <li>• Audit Report (December 2023 issue): LPS Examination (Single Customer View); and</li> <li>• Other: <ul style="list-style-type: none"> <li>- Fraud Asset Buying Update;</li> <li>- Update on the Revision of the Audit Committee Charter; and</li> <li>- Audit Committee Schedules/Activities 2024.</li> </ul> </li> </ul>	√		√	√	

**Keterangan / Remarks:**

FS : Freddy Suliman  
 ABN : Anggar Budhi Nuraini  
 S : Suhardianto  
 JAR : Juwono Akuan Rokanta  
 MR : Muhammad Rizaldy



## Rekomendasi

Sepanjang pelaksanaan tugas di tahun 2023, Komite Audit telah menyampaikan rekomendasi terkait pengelolaan Bank, yang diungkapkan sebagai berikut.

## Recommendation

Throughout the execution of duties in 2023, the Audit Committee has conveyed recommendations related to the management of the Bank, as follows.

<p><b>Kredit Loans</b></p>	<ul style="list-style-type: none"> <li>• Memastikan Peraturan Otoritas Jasa Keuangan terbaru terkait fintech apakah sudah tercakup dalam policy, pelaksanaan kontrol dan monitoring oleh RCU.</li> <li>• Memastikan kredit dengan limit besar dilakukan pengecekan tambahan untukantisipasi issue jaminan/legalitas.</li> <li>• Strategi yang disesuaikan dengan kondisi cabang yang mengalami kerugian untuk dapat direalisasikan secara nyata guna mengubah kondisi menjadi lebih menguntungkan dan berkelanjutan.</li> <li>• Penerapan batasan (capping) oleh Bank dalam penyaluran kredit kepada perusahaan rintisan sebagai langkah antisipasi terhadap risiko kredit mengingat Laporan Keuangan perusahaan rintisan mencerminkan evaluasi prospek masa depan.</li> <li>• Memastikan proses penanganan yang dilaksanakan oleh Unit Collection/Bisnis untuk memastikan kelangsungan kemampuan debitur di tengah kondisi pandemi, serta memastikan bahwa semua permasalahan debitur dipantau, dan bila perlu dinaikkan level penanganannya sesuai ketentuan yang berlaku.</li> <li>• Mengingatkan proses monitoring early warning system oleh CCM telah memperhitungkan seluruh parameter terkait kepatuhan terhadap ketentuan Otoritas Jasa Keuangan termasuk regulasi-regulasi terbaru.</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>• Tekanan dalam kebijakan pembiayaan ProBiz hanya dapat memberikan pembiayaan sesuai dengan ketentuan utama, dan tidak boleh ada deviasi tanpa mitigasi risiko maupun alasan yang tepat.</li> <li>• Tindak lanjut/penyelesaian yang baik atas risiko bagi Bank yang tidak memiliki hak eksekusi atas jaminan untuk diupayakan langkah-langkah penyelesaian melalui pelunasan atau penambahan pencadangan.</li> <li>• Mekanisme proses stock opname jaminan yang dibukukan di Bank melalui channeling dan asset buying diimplementasikan dengan baik.</li> <li>• Ensuring that the latest regulations issued by the Financial Services Authority (OJK) related to fintech are incorporated into the Bank's policies, control execution, and monitoring by the Risk Control Unit (RCU).</li> <li>• Conducting additional checks for credits with large limits to anticipate issues related to guarantees/legalities.</li> <li>• Implementing tangible strategies tailored to the conditions of branch offices that are incurring losses, with the aim of turning the situation into a more profitable and sustainable one.</li> <li>• Capping by the Bank in the distribution of credit to startup companies as a precautionary measure against credit risk, considering that the Financial Statements of startup companies reflect an evaluation of future prospects.</li> <li>• Ensuring proper handling process by the Collection/Business Unit to ensure the continuity of the debtor's ability amidst the pandemic conditions and ensuring that all debtor issues are monitored and, if necessary, escalated in accordance with applicable regulations.</li> <li>• Reminding that the monitoring process of the early warning system by the CCM has taken into account all parameters related to compliance with the regulations of the Financial Services Authority, including the latest regulations.</li> <li>• Reminding that the implementation of the Covid-19 restructuring process must be in accordance with the regulations of the Financial Services Authority, including ensuring the adequacy of the allowance for impairment losses (CKPN) as anticipation of the maturity of the Financial Services Authority regulation on Covid-19 restructuring relaxation.</li> <li>• Emphasizing that according to the ProBiz financing policy, the Bank can only provide financing in accordance with the main provisions, and there should be no deviations without proper risk mitigation or reasons.</li> <li>• Good follow-up/resolution of risks for the Bank that does not have the right to execute guarantees, to strive for resolution steps through repayment or additional provisioning.</li> <li>• Ensuring the proper implementation of the stock-taking process of the guarantees booked in the Bank through channeling and asset buying.</li> </ul>
<p><b>Operasional Operations</b></p>	<ul style="list-style-type: none"> <li>• Memastikan agar tidak terjadi risiko likuiditas pada cabang dengan kondisi high atau pembuatan ketentuan untuk menghindari risiko ini.</li> <li>• Mengingatkan terkait terjadinya kesalahan atau insiden yang diidentifikasi dari hasil pemeriksaan SKAI di cabang untuk dilaporkan sebagai risk event kepada risk management, sehingga catatan risk event menjadi akurat dan dijadikan temuan jika insiden tidak dilaporkan.</li> <li>• Dilakukan pemeriksaan pada area yang dianggap berisiko, di antaranya pengecekan aset dan perpanjangan kontrak cabang, dan lainnya saat audit melakukan pemeriksaan cabang secara menyeluruh.</li> <li>• Ensuring that there is no liquidity risk at branch offices with high conditions, or creating provisions to avoid this risk.</li> <li>• Reminding that any errors or incidents identified from the results of the SKAI audit at the branch should be reported as a risk event to risk management. This ensures that the risk event record is accurate and can be used as a finding if the incident is not reported.</li> <li>• Conducting audits in areas considered risky, including asset checks and branch contract extensions, among others, when the audit conducts a comprehensive branch audit.</li> </ul>

<b>Pemeriksaan KAP 2023 Public Accounting Firm Audit in 2023</b>	<p>Mengingatkan kepada KAP untuk pelaksanaan pemeriksaan dilakukan sesuai Peraturan Otoritas Jasa Keuangan KAP terkait pemeriksaan sampel 70% dari portofolio.</p> <p><i>Reminding the KAP to conduct audits in accordance with the Financial Services Authority (OJK) regulations related to the examination of a 70% sample from the portfolio.</i></p>
<b>Pemeriksaan KAP Kaji Ulang SKAI 3 Tahunan Triennial review of SKAI by KAP</b>	<ul style="list-style-type: none"> <li>• Pembuatan Satuan Operasional Prosedur (SOP) untuk penentuan KAP Kaji Ulang SKAI sebagai panduan di masa mendatang.</li> <li>• Memastikan pelaksanaan <i>offsite audit</i> tahun 2020-2022 sudah sesuai dan memadai. Selain itu, pemeriksaan tidak sebatas dokumentasi namun juga memerlukan evaluasi kondisi bisnis yang akan datang.</li> <li>• <i>Creating a Standard Operating Procedure (SOP) for determining the KAP for the SKAI review. This SOP will serve as a guide for future reference.</i></li> <li>• <i>Ensuring that the offsite audits conducted from 2020 to 2022 have been executed appropriately and adequately. Furthermore, the scope of the review extends beyond documentation, necessitating an evaluation of the forthcoming business conditions.</i></li> </ul>
<b>Teknologi Informasi Information Technology</b>	<ul style="list-style-type: none"> <li>• 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, serta pengiriman e-mail berisi informasi rahasia kepada pihak eksternal dan pelaksanaan <i>Pentest</i>.</li> <li>• Evaluasi <i>target date</i> yang lebih cepat terkait komitmen penyelesaian berdasarkan rekomendasi temuan audit yang sifatnya kritical harus menjadi prioritas untuk segera diselesaikan.</li> <li>• <i>Ensuring that IT compliance-related controls and monitoring are conducted in accordance with internal/regulatory provisions. This includes periodic reviews, updating internal regulations, sending confidential information via email to external parties, and conducting penetration testing (Pentest).</i></li> <li>• <i>Prioritizing the resolution of critical audit findings based on recommendations. An accelerated target date for completion is evaluated to expedite this process.</i></li> </ul>
<b>Lain-Lain Others</b>	<ul style="list-style-type: none"> <li>• Standarisasi terhadap proses penutupan cabang.</li> <li>• Pemberian rekomendasi sanksi kepada karyawan yang melakukan pelanggaran sesuai ketentuan khususnya atas temuan SKAI yang berisiko tinggi.</li> <li>• Memastikan pemenuhan ketentuan oleh Unit Kerja telah dilakukan secara rutin oleh Tim Compliance melalui Sistem CRMA yang telah dikembangkan.</li> <li>• Peningkatan pemahaman dan pengetahuan auditor tentang <i>fraud</i> untuk mendeteksi potensi kasus <i>fraud</i> saat melakukan pemeriksaan.</li> <li>• Memastikan penyelesaian <i>issue</i> temuan mengacu <i>core</i> permasalahan dan dilakukan secara <i>bankwide</i> agar tidak terjadi temuan serupa di seluruh cabang.</li> <li>• Memastikan pelaksanaan audit secara <i>analytical by system</i> oleh MIS terhadap data <i>anomaly</i> berdasarkan <i>trigger</i> dan dilakukan validasi serta konfirmasi oleh Tim <i>Fraud Detection</i>.</li> <li>• Dilakukan test terhadap petugas pelaksana cabang atas pemahaman SOP baik kredit maupun operasi terkait adanya kesalahan kesalahan/temuan yang sering terjadi.</li> <li>• Mengembangkan pendekatan <i>cross audit</i>, <i>guest audit</i>, dan juga kerja sama lintas unit untuk melakukan <i>simple assessment/checking</i>, terutama dalam kondisi unit kerja/cabang belum jatuh tempo untuk dilakukan audit berdasarkan siklus.</li> <li>• Memperhitungkan <i>Internal Control (CCM/early warning FI/Risk Event/KCSA)</i> dalam pelaksanaan proses <i>risk assessment</i>.</li> <li>• Melakukan kajian evaluasi terkait realisasi rencana strategis atas pembukaan kantor fungsional.</li> <li>• <i>Standardizing the process of branch closure.</i></li> <li>• <i>Recommending sanctions for employees who violate regulations, especially those related to high-risk SKAI findings.</i></li> <li>• <i>Ensuring that the Work Units regularly comply with regulations through the developed CRMA System. This process is conducted by the Compliance team.</i></li> <li>• <i>Enhancing auditors' understanding and knowledge of fraud to detect potential fraud cases during audits.</i></li> <li>• <i>Ensuring that issue resolution is based on the core problem and is implemented bank-wide to prevent similar findings across all branch offices.</i></li> <li>• <i>Ensuring that audits are conducted analytically by the MIS on data anomalies based on triggers, with validation and confirmation by the Fraud Detection Team.</i></li> <li>• <i>Conducting tests on branch officers' understanding of SOPs related to credit and operations, especially in light of frequent errors/findings.</i></li> <li>• <i>Developing cross-audit, guest audit approaches, and inter-unit collaboration for simple assessment/checking, especially when the work unit/branch is not due for an audit based on the cycle.</i></li> <li>• <i>Taking into account Internal Control (CCM/FI early warning/Risk Event/KCSA) in the execution of the risk assessment process.</i></li> <li>• <i>Conducting an evaluation related to the realization of strategic plans for opening functional offices.</i></li> </ul>



## Pengembangan Kompetensi

Komite Audit mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi tersebut telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

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

Komite Audit telah mengevaluasi dan memberikan rekomendasi terkait penunjukan KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan (BDO Internasional), dengan kesimpulan sebagai berikut.

## Competency Development

The Audit Committee participates in competency development activities to broaden their understanding of their duties and responsibilities. Information on these activities has been disclosed in the Education and Training of the Corporate Governance Organs sub-chapter in this Annual Report.

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

The Audit Committee has evaluated and provided recommendations related to the appointment of KAP Tanubrata, Sutanto, Fahmi, Bambang & Rekan (BDO Internasional), with the following conclusions.

<p><b>Independensi AP, KAP, dan Orang dalam KAP</b> <i>The independence of the Public Accountant (AP), Public Accounting Firm (KAP), and the KAP personnel</i></p>	<p>AP, KAP, maupun orang dalam KAP tidak memiliki hubungan terkait baik dengan Bank maupun manajemen Bank. Penilaian independensi telah dilakukan dan akan diterbitkannya Surat Pernyataan Independensi dari KAP. 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.</p> <p><i>Neither the AP, KAP, nor KAP personnel have any related relationships with the Bank or the Bank's management. An independence assessment has been conducted, and a Statement of Independence from the KAP will be issued. This is in accordance with Financial Services Authority Circular No. 36/SEOJK.03/2017 on the independence of AP and KAP in carrying out financial services activities.</i></p>
<p><b>Ruang Lingkup Audit</b> <i>Audit Scope</i></p>	<p>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 2023.</p> <p><i>In accordance with the applicable auditing standards and Financial Services Authority Circular No. 36/SEOJK.03/2017 on audit scope, the audit scope will serve as a reference for the scope of the external auditor's audit in the Engagement Letter for the 2023 financial year.</i></p>
<p><b>Imbalan Jasa Audit</b> <i>Audit Service Fee</i></p>	<p>Biaya untuk pelaksanaan audit tahun 2023 meningkat 5% dibandingkan biaya audit tahun 2022.</p> <p><i>The fee for conducting the audit for the year 2023 increased by 5% compared to the audit fee for the year 2022.</i></p>
<p><b>Keahlian dan Pengalaman AP, KAP, dan Tim Audit dari KAP</b> <i>The Expertise and Experience of the Public Accountant (AP), Public Accounting Firm (KAP), and the Audit Team from the KAP</i></p>	<ul style="list-style-type: none"> <li>• KAP Tanubrata, Sutanto, Fahmi, Bambang &amp; 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 2022, yaitu Bank Sahabat Sampoerna, Bank Net Syariah Tbk (IPO &amp; 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.</li> <li>• KAP BDO terdaftar sebagai kantor akuntan publik di Otoritas Jasa Keuangan dengan No. STTD.KAP-05/PM.22/2018 tanggal 15 Januari 2018.</li> <li>• AP yang bertanggung jawab untuk penugasan audit tahun 2023 adalah Mujiono yang 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.</li> <li>• KAP Tanubrata, Sutanto, Fahmi, Bambang &amp; Rekan (BDO) possesses expertise and experience and maintains independence and professionalism in every assignment. They understand the latest Financial Accounting Standards (SAK) as a convergence towards the International Financial Reporting Standard (IFRS). In addition, the KAP has experience in conducting audits in the banking sector. The banking clients handled by the KAP during 2022 include Bank Sahabat Sampoerna, Bank Net Syariah Tbk (IPO &amp; Audit), Bank of India Tbk, Bank NTB Syariah, Bank Jabar Banten Syariah, Bank Maspion, and Bank Pembiayaan Rakyat Syariah Hijra Alami, as well as new clients in 2021.</li> <li>• KAP BDO is registered as a public accounting firm with the Financial Services Authority under No. STTD.KAP-05/PM.22/2018 dated 15 January 2018.</li> <li>• The AP responsible for the audit assignment for the year 2023 is Mujiono, who is registered as a Public Accountant with the Financial Services Authority through the Financial Services Authority Public Accountant Registration Certificate No. STTD.AP-31/PB.122/2021 with AP No. 1721 dated 3 September 2021.</li> </ul>

<p><b>Metodologi, Teknik, dan Sarana Audit yang Digunakan KAP</b>  <i>Audit methodology, Techniques, and Tools Used by the Public Accounting Firm (KAP)</i></p>	<p>KAP Tanubrata, Sutanto, Fahmi, Bambang &amp; Rekan (BDO) akan melakukan beberapa prosedur dalam hal pemeriksaan akun-akun yang signifikan, antara lain:</p> <ul style="list-style-type: none"> <li>• <b>Planning the Audit</b>, yakni high level review atas Laporan Keuangan, mendiskusikan, dan melakukan presentasi terkait rencana audit;</li> <li>• <b>Field Work</b>, yakni melakukan testing and assessment atas kontrol dan sistem manajemen dan mengunjungi sample cabang;</li> <li>• <b>Final Visit</b>, yakni menangani masalah yang belum terselesaikan, pengendalian internal, dan diskusi dengan Manajemen terkait issue yang ada; dan</li> <li>• <b>Audit Completion</b>, yakni mendiskusikan improvement untuk tahun buku selanjutnya.</li> </ul> <p>The Public Accounting Firm (KAP) Tanubrata, Sutanto, Fahmi, Bambang &amp; Rekan (BDO) will perform several procedures to audit significant accounts, including:</p> <ul style="list-style-type: none"> <li>• <b>Planning the Audit</b>, which involves a high-level review of the Financial Statements, discussions, and presentations related to the audit plan.</li> <li>• <b>Field Work</b>, which involves testing and assessment of control and management systems, as well as visits to sampled branch offices.</li> <li>• <b>Final Visit</b>, which involves handling unresolved issues, internal control, and discussions with Management related to existing issues; and</li> <li>• <b>Audit Completion</b>, which involves discussing improvements for the next financial year.</li> </ul>
<p><b>Manfaat Fresh Eye Perspectives yang akan Diperoleh melalui Pergantian AP, KAP, dan Tim Audit dari KAP</b>  <i>The Benefits of a Fresh Eye Perspective that will be Gained through the Replacement of the Public Accountant (AP), Public Accounting Firm (KAP), and the Audit Team from the KAP</i></p>	<p>Bank telah menggunakan KAP yang sama memasuki tahun keempat sejak tahun 2020 dan tahun kedua untuk AP. 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.</p> <p>The Bank has been using the same KAP for the fourth year since 2020 and the second year for the AP. This is in accordance with the Financial Services Authority regulation that stipulates replacement for AP every 3 years. However, considering the need for the benefits of a fresh-eye perspective, the KAP replaces the AP and rotates the Audit Team in carrying out their audit services.</p>
<p><b>Potensi Risiko atas Penggunaan Jasa Audit oleh KAP yang sama Secara Berturut-turut untuk Kurun Waktu yang Cukup Panjang</b>  <i>The Potential Risk of Using the Same Public Accounting Firm (KAP) Consecutively for a Considerable Period</i></p>	<p>KAP BDO mampu menjaga objektivitas dan independensinya dalam melaksanakan tugasnya sesuai dengan standar yang berlaku. Untuk audit tahun buku 2023, merupakan tahun keempat pemberian jasa audit bagi KAP.</p> <p>KAP BDO has demonstrated its ability to maintain objectivity and independence in carrying out its assignment in accordance with applicable standards. The 2023 financial year audit will be the fourth year of audit services provided by the KAP.</p>
<p><b>Hasil Evaluasi terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan oleh AP dan KAP pada Periode Sebelumnya</b>  <i>The Evaluation Results of the Audit Services on Annual Historical Financial Information by the Public Accountant (AP) and Public Accounting Firm (KAP) in the Previous Period</i></p>	<p>Sesuai dengan Memo Internal No. 001 tanggal 22 Juni 2023 perihal Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit oleh AP dan/atau KAP tahun buku 2022, dengan hasil evaluasi sebagai berikut.</p> <ul style="list-style-type: none"> <li>• Penunjukan telah direkomendasikan oleh Komite Audit dan disetujui Dewan Komisaris pada bulan September 2022.</li> <li>• Pelaksanaan dimulai minggu ketiga bulan Oktober 2022 sampai dengan bulan Maret 2023.</li> <li>• Pelaksanaan audit Laporan Keuangan telah sesuai dengan Standar Akuntansi Keuangan di Indonesia, Standar Audit yang berlaku oleh Institut Akuntan Publik Indonesia (IAPI), dan peraturan yang berlaku.</li> <li>• 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).</li> <li>• Rekomendasi perbaikan yang disampaikan melalui Management Letter tahun 2022 telah ditanggapi dan ditindaklanjuti oleh Manajemen Bank.</li> <li>• 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.</li> </ul> <p>In accordance with Internal Memo No. 001 dated 22 June 2023 pertaining to the Report on the Results of the Audit Committee's Evaluation of the Provision of Audit Services by the Public Accountant (AP) and/or Public Accounting Firm (KAP) for the 2022 financial year, the evaluation results are as follows.</p> <ul style="list-style-type: none"> <li>• The appointment was recommended by the Audit Committee and approved by the Board of Commissioners in September 2022.</li> <li>• The audit began in the third week of October 2022 and continued until March 2023.</li> <li>• The Financial Statement audit has conformed to the Indonesian Financial Accounting Standards (SAK), the applicable Auditing Standards issued by the Indonesian Institute of Public Accountants (IAPI), and the prevailing regulations.</li> <li>• The minimum audit scope and sampling have adequately accommodated Financial Services Authority Circular No. 36/SEOJK.03/2017. Other matters were determined based on the results of the KAP's communication with the Financial Services Authority and the matters regulated in the SAK and the Indonesian Banking Accounting Guidelines (PAPI).</li> <li>• The improvement recommendations conveyed through the 2022 Management Letter have been responded to and followed up by the Bank's Management.</li> <li>• The evaluation results and working papers conducted by the Audit Committee based on Financial Services Authority Circular No. 36/SEOJK.03/2017 include the conformity of the audit with applicable auditing standards, adequacy of timeline, scope assessment, adequacy of sampling, and improvement recommendations provided.</li> </ul>



## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Audit

Proses pengangkatan dan pemberhentian Ketua Komite Audit Bank mengacu pada Keputusan Dewan Komisaris. Pihak yang ditunjuk sebagai ketua komite ini merupakan Komisaris Independen yang telah memenuhi syarat dan kriteria yang berlaku. Adapun masa jabatan Ketua Komite Audit ditetapkan selama 2 tahun atau lebih, akan tetapi tidak melebihi masa jabatan anggota Dewan Komisaris. Sementara, pengangkatan kembali Ketua Komite Audit ditentukan berdasarkan hasil penilaian dari Dewan Komisaris.

## Remunerasi

Anggota Komite Audit yang bukan bagian dari anggota Dewan Komisaris menerima remunerasi sesuai dengan kebijakan Bank dan disesuaikan dengan kondisi bisnis terkini.

## Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi berperan dalam membantu Dewan Komisaris untuk menetapkan dan mengawasi terkait kebijakan remunerasi bagi organ Bank, serta memberikan usulan terkait pencalonan anggota Dewan Komisaris, anggota Direksi, dan termasuk pihak-pihak eksternal yang menjadi bagian dari komite Bank.

## Pedoman Kerja

Piagam Komite Remunerasi dan Nominasi sebagai pedoman kerja telah diperbarui dan disahkan oleh Dewan Komisaris pada 1 April 2016. Isi dari piagam tersebut, terdiri dari:

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

## Tugas dan Tanggung Jawab

Komite Remunerasi dan Nominasi menjalankan tugas dan tanggung jawab sebagai berikut:

1. Tugas terkait kebijakan remunerasi:
  - a. Melakukan pengawasan independen terhadap penerapan kebijakan remunerasi;

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

The process of appointment and dismissal of the Chairman of the Bank's Audit Committee refers to the Decision of the Board of Commissioners. The individual appointed as the chairman of this committee is an Independent Commissioner who has met the applicable qualifications and criteria. The term of office for the Chairman of the Audit Committee is 2 years or more but does not exceed the term of office of the members of the Board of Commissioners. Meanwhile, the reappointment of the Chairman of the Audit Committee is determined based on the results of the assessment by the Board of Commissioners.

## Remuneration

Members of the Audit Committee who are not part of the Board of Commissioners receive remuneration in accordance with the Bank's policy and adjusted to the latest business conditions.

## Remuneration and Nomination Committee

The Remuneration and Nomination Committee assists the Board of Commissioners in establishing and overseeing the remuneration policy for the Bank's organs. Furthermore, it provides proposals related to the nomination of members of the Board of Commissioners, members of the Board of Directors, and external parties who are part of the Bank's committees.

## Charter

The Remuneration and Nomination Committee Charter, which serves as a work guideline, was updated and ratified by the Board of Commissioners on 1 April 2016. The contents of the charter consist of:

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

## Duties and Responsibilities

The Remuneration and Nomination Committee carries out the following duties and responsibilities:

1. Duties related to remuneration policy:
  - a. Perform independent monitoring on the implementation of remuneration policy;

- 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 perundang-undangan yang berlaku;
    - 2) Prestasi kerja individual;
    - 3) Kewajaran dengan peer group; serta
    - 4) Pertimbangan saran dan strategi jangka panjang Bank.
2. Tugas terkait kebijakan nominasi:
- 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.
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
- b. Ensure that the remuneration policy has already complied with the applicable provisions;
  - c. Coordinate with the Risk Management 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 overall to be delivered to the Board of Directors;
  - f. In performing the duties and responsibilities related to the remuneration policy, members of the Remuneration and Nomination Committee must at least 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 promotions and/or nominations and their implementation in strategic positions at the Director level and 1 level below the Director;
  - b. Conduct periodic evaluations of the application of the Bank's promotion policy, as referred to in point a;
  - c. Prepare and recommend the system and procedure for selecting and/or replacing members of the Board of Commissioners and the Board of Directors to the Board of Commissioners to be delivered to the GMS;
  - d. Provide recommendations of candidates for the Board of Commissioners and/or the Board of Directors to the Board of Commissioners to be delivered to the GMS; and
  - e. Provide recommendations concerning independent parties who will be members of the Audit Committee or the Risk Oversight Committee to the Board of Commissioners.
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. Melaporkan hasil pengkajian dan rekomendasi sehubungan tugas-tugas Komite Remunerasi dan Nominasi kepada Dewan Komisaris, apabila diperlukan.

- c. Report the review results and recommendations on duties of the Remuneration and Nomination Committee to the Board of Commissioners, if necessary.

### Wewenang

Wewenang yang dimiliki oleh Komite Remunerasi dan Nominasi Bank, yaitu:

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.

### Authority

The authority of the Bank's Remuneration and Nomination Committee includes:

- a. Access the required Bank Sahabat Sampoerna documents, data, and information;
- b. Communicate directly with employees, the Board of Directors, and other parties as needed;
- c. Perform other authority granted by the Board of Commissioners; and
- d. Cooperate with the Human Resources Directorate.

### Kedudukan Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi merupakan organ pendukung di bawah Dewan Komisaris yang bertanggung jawab, berkoordinasi, serta menyampaikan Laporan Pelaksanaan Tugas secara langsung kepada Dewan Komisaris Bank.

### Position of Remuneration and Nomination Committee

The Remuneration and Nomination Committee is a supporting organ under the Board of Commissioners. It is responsible for coordinating and directly submitting the Duties Implementation Report to the Bank's Board of Commissioners.

### Struktur dan Keanggotaan

Komite Remunerasi dan Nominasi Bank, terdiri dari Komisaris Independen sebagai Ketua, 1 Komisaris, dan 1 Pejabat Eksekutif yang membidangi Direktorat Sumber Daya Manusia. Informasi terkait keanggotaan Komite Remunerasi dan Nominasi Bank selama tahun 2023 diungkapkan sebagai berikut.

### Structure and Composition

The Bank's Remuneration and Nomination Committee is composed of an Independent Commissioner as the Chairman, 1 Commissioner, and 1 Executive Officer in charge of the Human Capital Directorate. Information regarding the composition of the Bank's Remuneration and Nomination Committee for the year 2023 is disclosed as follows.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Akhir Periode Jabatan End of Term of Office
Khoe Minhari Handikusuma	Ketua Chairman	<ul style="list-style-type: none"> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2023 tanggal 19 Mei 2023; dan</li> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020.</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2023 dated 19 May 2023; and</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020.</li> </ul>	2023-2026
Budi Setiawan Halim	Anggota Member	<ul style="list-style-type: none"> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2023 tanggal 19 Mei 2023;</li> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/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-004/BSS/DIR/V/2023 dated 19 May 2023;</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020; and</li> <li>• Memorandum of Determination of New Members and Replacement of Members of the Supporting Committees of the Board of Commissioners No. 018/IM/KOM/ BSS/V/2017 dated 18 May 2017.</li> </ul>	2023-2026
Adriana Riani Novitasari	Anggota Member	<ul style="list-style-type: none"> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2023 tanggal 19 Mei 2023; dan</li> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 tanggal 18 Mei 2020.</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2023 dated 19 May 2023; and</li> <li>• Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-004/BSS/DIR/V/2020 dated 18 May 2020.</li> <li>• Memorandum of Determination of New Members and Replacement of Members of the Supporting Committees of the Board of Commissioners No. 018/IM/KOM/ BSS/V/2017 dated 18 May 2017.</li> </ul>	2023-2026

## Profil Komite Remunerasi dan Nominasi

Informasi terkait profil Komite Remunerasi dan Nominasi Bank Sahabat Sampoerna telah diungkapkan pada Bab Profil Perusahaan, sub bab Profil Komite Remunerasi dan Nominasi di dalam Laporan Tahunan ini.

### Independensi

Anggota Komite Remunerasi dan Nominasi berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

## Profile of the Remuneration and Nomination Committee

Information regarding the profile of the Remuneration and Nomination Committee of Bank Sahabat Sampoerna has been disclosed in the Company Profile chapter under the Profile of the Remuneration and Nomination Committee sub-chapter in this Annual Report.

### Independency

The members of the Remuneration and Nomination Committee are committed to prioritizing independence and acting objectively and prudentially in the execution of their duties and responsibilities. Furthermore, this committee consistently ensures that it does not have a conflict of interest with other organs of the Bank and does not receive intervention from Shareholders. This commitment is reflected in the fulfillment of the following aspects of independence.

Aspek Independensi Independence Aspect	Khoe Minhari Handikusuma	Budi Setiawan Halim	Andriana Riani Novitasari
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. <i>Does not have financial relationships with the Board of Commissioners and the Board of Directors.</i>	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. <i>Does not have management relationships 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 a 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 relationships with the Board of Commissioners, the Board of Directors, and/or among members of the Remuneration and Nomination Committee.</i>	√	√	√

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

## Pelaksanaan Tugas

Sepanjang tahun 2023, Komite Remunerasi dan Nominasi melaksanakan tugas dan tanggung jawab sebagai berikut.

## Implementation of Duties

Throughout the year 2023, the Remuneration and Nomination Committee carried out the following duties and responsibilities.

Program Kerja Work Program	Pelaksanaan Implementation
Terkait Remunerasi <i>Related to Remuneration</i>	<ul style="list-style-type: none"> <li>• Penilaian kinerja tahun 2023; serta</li> <li>• Penetapan remunerasi yang bersifat tetap dan variabel karyawan.</li> <li>• Performance assessment in 2023; and</li> <li>• Determination of fixed and variable remuneration for employees.</li> </ul>
Terkait Nominasi <i>Related to Nomination</i>	<p>Penetapan dan pengangkatan Anggar Budhi Nuraini sebagai Komisaris Independen dan Bapak Hendra Rahardja sebagai Direktur Teknologi Informasi. <i>The approval and appointment of Anggar Budhi Nuraini as an Independent Commissioner and Mr. Hendra Rahardja as the Information Technology Director.</i></p>



## Rapat

Komite Remunerasi dan Nominasi wajib melaksanakan rapat internal minimal 1 kali dalam 3 bulan yang dipimpin oleh Ketua Komite. Pada tahun 2023, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 5 kali secara daring, dengan tingkat kehadiran diungkapkan pada tabel berikut.

## Meetings

The Remuneration and Nomination Committee is required to conduct internal meetings at least once every 3 months, led by the Committee Chairman. In 2023, the Remuneration and Nomination Committee conducted a total of 5 meetings online. The attendance rate is disclosed in the following table.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Khoe Minhari Handikusuma	Ketua Chairman	5	5	100.00
Budi Setiawan Halim	Anggota Member	5	5	100.00
Adriana Riani Novitasari	Anggota Member	5	5	100.00
<b>Rata-Rata Average</b>			<b>100.00%</b>	

Tanggal, agenda, dan tingkat kehadiran rapat masing-masing anggota Komite Remunerasi dan Nominasi diungkapkan sebagai berikut.

The meeting dates and agendas and the attendance rate of each member of the Remuneration and Nomination Committee in these meetings are disclosed below.

Tanggal Date	Agenda Agenda	Kehadiran Attendance		
		ARN	KMH	BSH
27 March 2023	Usulan Komite Remunerasi dan Nominasi untuk kandidat Calon Direksi di PT Bank Sahabat Sampoerna atas nama Bapak Hendra Rahardja. <i>Proposal from the Remuneration and Nomination Committee for the candidate of the Board of Directors at PT Bank Sahabat Sampoerna, Mr. Hendra Rahardja.</i>	√	√	√
28 April 2023	<ul style="list-style-type: none"> <li>Penerimaan Surat Pengunduran Diri Anggota Komite atas nama Bapak Suhardianto tertanggal 1 Februari 2023 untuk Berlaku Mengikuti Tanggal Pengakhiran Kontrak pada Tanggal 19 Mei 2023.</li> <li>Keputusan Hasil Seleksi Kandidat Pengganti dan Penetapan Calon Anggota Komite Pembantu Dewan Komisaris periode 20 Mei 2023 - 19 Mei 2026.</li> <li>Acceptance of the Resignation Letter from the Committee Member, Mr. Suhardianto, dated 1 February 2023, to take effect following the Contract Termination Date on 19 May 2023.</li> <li>Decision on the Selection Results of Replacement Candidates and Appointment of Candidate Members of the Supporting Committee of the Board of Commissioners for the period 20 May 2023 - 19 May 2026.</li> </ul>	√	√	√
12 May 2023	Usulan Komite Remunerasi dan Nominasi untuk Kandidat Calon Komisaris Independen di PT Bank Sahabat Sampoerna. <i>Proposal from the Remuneration and Nomination Committee for the Candidate of Independent Commissioner at PT Bank Sahabat Sampoerna.</i>	√	√	√
29 August 2023	Tindak Lanjut Hasil Penilaian Kemampuan dan Kepatutan, sebagai berikut. <ul style="list-style-type: none"> <li>Ibu Anggar Budhi Nuraini sebagai Komisaris Independen PT Bank Sahabat Sampoerna.</li> <li>Bapak Hendra Rahardja sebagai Direktur Teknologi Informasi PT Bank Sahabat Sampoerna.</li> </ul> <i>Follow-up on the Results of the Fit and Proper Test, as follows.</i> <ul style="list-style-type: none"> <li>Mrs. Anggar Budhi Nuraini as an Independent Commissioner of PT Bank Sahabat Sampoerna.</li> <li>Mr. Hendra Rahardja as the Information Technology Director at PT Bank Sahabat Sampoerna.</li> </ul>	√	√	√
2 October 2023	Keputusan Kandidat Pengganti Ibu Irma Savitry Daulay yang Mengajukan Pengunduran Diri sebagai Chief of Credit & Collection Efektif per 1 Oktober 2023. <i>Decision on the Replacement Candidate for Mrs. Irma Savitry Daulay, who submitted her Resignation as Chief of Credit &amp; Collection effective as of 1 October 2023.</i>	√	√	√

**Keterangan / Remarks:**

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

## Rekomendasi

Sepanjang tahun 2023, Komite Remunerasi dan Nominasi telah memberikan rekomendasi 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 Ibu Anggar Budhi Nuraini sebagai Komisaris Independen dan Bapak Hendra Rahardja sebagai Direktur Teknologi Informasi PT Bank Sahabat Sampoerna disertai dengan notulen RUPS Bank dan dokumen lain yang diperlukan oleh Otoritas Jasa Keuangan.
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

Komite Remunerasi dan Nominasi mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi komite ini telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Remunerasi dan Nominasi

Proses pengangkatan dan pemberhentian Ketua Komite Remunerasi dan Nominasi Bank mengacu pada Keputusan Dewan Komisaris. Pihak yang ditunjuk sebagai ketua komite ini merupakan Komisaris Independen yang telah memenuhi syarat dan kriteria yang berlaku. Adapun masa jabatan Ketua Remunerasi dan Nominasi ditetapkan selama 2 tahun atau lebih, akan tetapi tidak melebihi masa jabatan anggota Dewan Komisaris. Sementara itu, pengangkatan kembali ketua komite ini ditentukan berdasarkan hasil penilaian dari Dewan Komisaris.

## Remunerasi

Anggota Komite Remunerasi dan Nominasi yang bukan bagian dari anggota Dewan Komisaris menerima remunerasi sesuai dengan kebijakan Bank dan disesuaikan dengan kondisi bisnis terkini.

## Recommendation

Throughout the year 2023, the Remuneration and Nomination Committee provided the following recommendations.

1. Performance of all Bank organizations, including employees, is assessed objectively and fairly in line with the meritocracy principle in the context of employee career development.
2. Report on the effective appointment of Mrs. Anggar Budhi Nuraini as Independent Commissioner and Mr. Hendra Rahardja as Information Technology Director at PT Bank Sahabat Sampoerna accompanied by minutes of the Bank's GMS and other documents required by the Financial Services Authority.
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 make more optimal contributions to the Bank, and to evaluate the needs for such programs.

## Competency Development

The Remuneration and Nomination Committee members have participated in competency development activities to broaden their understanding of the execution of their duties and responsibilities. Information regarding these activities has been disclosed in the Education and Training of Corporate Governance Organs sub-chapter in this Annual Report.

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

The process of appointment and dismissal of the Chairman of the Bank's Remuneration and Nomination Committee refers to the Decision of the Board of Commissioners. The individual appointed as the chairman of this committee is an Independent Commissioner who has met the applicable qualifications and criteria. The term of office for the Chairman of the Remuneration and Nomination is 2 years or more but does not exceed the term of office of the members of the Board of Commissioners. Meanwhile, the reappointment of the chairman of this committee is determined based on the results of assessments by the Board of Commissioners.

## Remuneration

Members of the Remuneration and Nomination Committee who are not part of the Board of Commissioners receive remuneration in accordance with the Bank's policy and adjusted to the latest business conditions.



## Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk untuk membantu Dewan Komisaris dalam melaksanakan tanggung jawab pengawasan risiko yang mungkin timbul dari kegiatan operasional Bank. Komite ini juga bertugas untuk mengevaluasi kesesuaian antara kebijakan manajemen risiko Bank dengan penerapannya.

### Pedoman Kerja

Piagam Pemantau Risiko sebagai pedoman kerja telah diperbarui dan disahkan oleh Dewan Komisaris pada Mei 2023. Isi dari piagam tersebut, terdiri dari:

1. Tujuan;
2. Referensi;
3. Fungsi dan Peranan Secara Umum;
4. Tugas dan Tanggung Jawab;
5. Wewenang;
6. Struktur dan Keanggotaan;
7. 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

Bank telah menetapkan tugas dan tanggung jawab Komite Pemantau Risiko 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.
6. Mengatur atau memberikan wewenang pelaksanaan penyelidikan dalam ruang lingkupnya.
7. Memiliki kewajiban mematuhi Kode Etik Bank Sahabat Sampoerna.

## Risk Oversight Committee

The Risk Oversight Committee is established to assist the Board of Commissioners in carrying out the responsibility of overseeing risks that may arise from the Bank's operational activities. This committee also has the duty to evaluate the alignment between the Bank's risk management policy and its implementation.

### Charter

The Risk Oversight Charter, as a work guideline, was updated and ratified by the Board of Commissioners in May 2023. The contents of the charter consist of:

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 Bank has established the duties and responsibilities of the Risk Oversight Committee 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 Risk Management Division and the implementation of its committee tasks in order to provide written recommendations to the Board of Commissioners.
4. Reporting various risks faced by Bank Sahabat Sampoerna to the Board of Commissioners and the risk management implementation by the Board of Directors.
5. Evaluating the accountability of the Board of Directors for the implementation of risk management policies at least once every 3 months.
6. Regulating or authorizing an audit within its scope.
7. Having an obligation to comply with the Code of Conduct of Bank Sahabat Sampoerna.

8. 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

Wewenang yang dimiliki oleh Komite Pemantau Risiko Bank, yaitu:

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 merupakan organ pendukung di bawah Dewan Komisaris yang bertanggung jawab, berkoordinasi, serta menyampaikan Laporan Pelaksanaan Tugas secara langsung kepada Dewan Komisaris Bank.

### Struktur, Keanggotaan, dan Keahlian

Komite Pemantau Risiko Bank Sahabat Sampoerna, terdiri dari Komisaris Independen sebagai Ketua, 1 Komisaris, dan 2 pihak independen yang masing-masing ahli di bidang keuangan dan manajemen risiko. Pada tahun 2023, terdapat perubahan anggota Komite Pemantau Risiko sehubungan dengan pengunduran diri Bapak Suhardianto. Dengan demikian, komposisi Komite Audit Bank per 31 Desember 2023 diungkapkan sebagai berikut.

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 the obligation to increase competence through continuous education and training.

### Authority

The authority possessed by the Bank's Risk Oversight Committee includes:

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

### Position of Risk Oversight Committee

The Risk Oversight Committee is a supporting organ under the Board of Commissioners that is directly responsible to and coordinates with the Board of Commissioners. It submits the Duties Implementation Report directly to the Bank's Board of Commissioners.

### Structure, Composition, and Expertise

The Risk Oversight Committee of Bank Sahabat Sampoerna consists of an Independent Commissioner as the Chairman, 1 Commissioner, and 2 independent parties who are experts in the field of finance and risk management. In 2023, there was a change in the members of the Risk Oversight Committee due to the resignation of Mr. Suhardianto. Therefore, the composition of the Bank's Risk Oversight Committee as of 31 December 2023 is as follows.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Akhir Periode Jabatan End of Term of Office
Khoe Minhari Handikusuma	Ketua Chairman	<ul style="list-style-type: none"> <li>• Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/V/2023 tanggal 19 Mei 2023;</li> <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-002/BSS/DIR/V/2023 dated 19 May 2023;</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>	2023-2026



Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Akhir Periode Jabatan End of Term of Office
Harry Mulyadi Santoso	Anggota Member	<ul style="list-style-type: none"> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/V/2023 tanggal 19 Mei 2023;</li> <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-002/BSS/DIR/V/2023 dated 19 May 2023;</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>	2023-2026
Juwono Akuan Rokanta	Anggota Member	<ul style="list-style-type: none"> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/V/2023 tanggal 19 Mei 2023;</li> <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-002/BSS/DIR/V/2023 dated 19 May 2023;</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>	2023-2026
M Ikun Soedrajat	Anggota Member	<ul style="list-style-type: none"> <li>Surat Keputusan Direksi PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/V/2023 tanggal 19 Mei 2023.</li> <li>Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna No. Skep-002/BSS/DIR/V/2023 dated 19 May 2023.</li> </ul>	2023-2026

### Profil Komite Pemantau Risiko

Informasi terkait profil Komite Pemantau Risiko Bank Sahabat Sampoerna telah diungkapkan pada Bab Profil Perusahaan, sub bab Profil Komite Pemantau Risiko di dalam Laporan Tahunan ini.

### Independensi

Anggota Komite Pemantau Risiko berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

### Profile of the Risk Oversight Committee

Information regarding the profile of the Risk Oversight Committee of Bank Sahabat Sampoerna has been disclosed in the Company Profile Chapter, under the Profile of Risk Oversight Committee sub-chapter, in this Annual Report.

### Independency

Members of the Risk Oversight Committee are committed to prioritizing independence and acting objectively and prudentially in executing their duties and responsibilities. In addition, this committee consistently ensures that it does not have a conflict of interest with other Bank organs and does not receive intervention from Shareholders. This commitment is reflected in the fulfillment of the following aspects of independence.

Aspek Independensi Independence Aspect	Khoe Minhari Handikusuma	Harry Mulyadi Santoso	Juwono Akuan Rokanta	M Ikun Soedrajat
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Does not have financial relationships 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 relationships with Shareholders, Subsidiaries, and affiliated companies.	√	√	√	√

Aspek Independensi Independence Aspect	Khoe Minhari Handikusuma	Harry Mulyadi Santoso	Juwono Akuan Rokanta	M Ikun Soedrajat
Tidak memiliki hubungan kepemilikan saham di Bank. Does not have a share ownership relationship in the Bank.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko. Does not have family relationships with the Board of Commissioners, Board of Directors, and/or among members of Risk Oversight Committee.	√	√	√	√

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

## Pelaksanaan Tugas

Sepanjang tahun 2023, Komite Pemantau Risiko melaksanakan tugas dan tanggung jawab sebagai berikut.

## Implementation of Duties

Throughout the year 2023, the Risk Oversight Committee has carried out the following duties and responsibilities.

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

## Rapat

Komite Pemantau Risiko diwajibkan menyelenggarakan rapat minimal 1 kali dalam 1 bulan. Pada tahun 2023, rapat komite ini diselenggarakan sebanyak 12 kali, baik secara daring maupun luring, dengan tingkat kehadiran sebagai berikut.

## Meetings

The Risk Oversight Committee is required to hold meetings at least once a month. In 2023, this committee's meetings were held 12 times, both online and offline, with the following attendance rates.

Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Khoe Minhari Handikusuma	Ketua Chairman	12	12	100.00
Harry Mulyadi Santoso	Anggota Member	12	12	100.00



Nama Name	Jabatan Position	Total Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage (%)
Juwono Akuan Rokanta	Anggota Member	12	12	100.00
Suhardianto <sup>1)</sup>	Anggota Member	4	3	75.00
Ikun M Soedrajat <sup>2)</sup>	Anggota Member	8	8	100.00
<b>Rata-Rata Average</b>			<b>95.00%</b>	

<sup>1)</sup>Bapak Ikun M Soedrajat menjabat sebagai Anggota Komite Pemantau Risiko per Mei 2023 menggantikan Bapak Suhardianto.

<sup>2)</sup> Mr. Ikun M Soedrajat has been serving as a Member of the Risk Oversight Committee since May 2023, replacing Mr. Suhardianto.

Tanggal, agenda, dan tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko Bank diungkapkan sebagai berikut.

The dates and agendas of the Bank's Risk Oversight Committee meetings and the attendance of each member in these meetings are as follows.

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		KMH	HMS	JAR	S	IMS
17 January 2023	<ul style="list-style-type: none"> <li>Surat Pembinaan Otoritas Jasa Keuangan <ul style="list-style-type: none"> <li>Strategi Penyelesaian Kredit Bermasalah, AYDA, KKR;</li> <li>Review Detail Kecukupan KPMR kredit;</li> <li>Melakukan Penilaian terhadap Debitur yang Mampu dan Tidak Mampu Bertahan dari Dampak Covid-19;</li> </ul> </li> <li>Update Portfolio Performance Credit SME, Micro &amp; FI 31 Desember 2022; dan</li> <li>Dashboard Report - Laporan Profil Risiko posisi Desember 2022.</li> <li>Guidance Letter from the Financial Services Authority <ul style="list-style-type: none"> <li>Strategies for Resolving Non-Performing Loans, AYDA, and KKR;</li> <li>Detailed Review of Credit KPMR Adequacy;</li> <li>Conducting an Assessment of Debtors who are Capable and Incapable of Surviving the Impact of Covid-19;</li> </ul> </li> <li>SME, Micro &amp; FI Credit Portfolio Performance Update 31 December 2022; and</li> <li>Report Dashboard - Risk Profile Report as of December 2022.</li> </ul>	√	√	√	√	
17 February	<ul style="list-style-type: none"> <li>Surat Pembinaan Otoritas Jasa Keuangan <ul style="list-style-type: none"> <li>Strategi pengembangan bisnis setelah masuknya Xendit Pte Ltd;</li> <li>Evaluasi terhadap kesiapan infrastruktur dan SDM dalam rangka pengembangan layanan perbankan digital;</li> <li>Memperkuat penerapan Program APU-PPT;</li> </ul> </li> <li>Matters Arising: <ul style="list-style-type: none"> <li>EWS FI - Q3 2022;</li> <li>SO Risk Management terkait Kesiapan atas Bank Devisa &amp; Digital Business; dan</li> <li>Stress Test Kemampuan Bertahan Debitur atas Portfolio Restruktur (Covid &amp; Non-Covid);</li> </ul> </li> <li>Update Portfolio Performance Credit SME, Micro, &amp; FI 31 Desember 2022;</li> <li>Dashboard Report - Laporan Profil Risiko posisi 31 Desember 2022; dan</li> <li>Concern Otoritas Jasa Keuangan terkait Limit Rasio AL/DPK.</li> <li>Guidance Letter from the Financial Services Authority <ul style="list-style-type: none"> <li>Business development strategy following the entry of Xendit Pte Ltd;</li> <li>Evaluation of infrastructure and human resources readiness in the context of developing digital banking services;</li> <li>Strengthening the implementation of the AML-CTF Program;</li> </ul> </li> <li>Matters Arising: <ul style="list-style-type: none"> <li>EWS FI - Q3 2022;</li> <li>SO Risk Management on the Preparedness for Foreign Exchange Bank &amp; Digital Business; and</li> <li>Stress Test of Debtor's Survival Ability on Restructured Portfolio (Covid &amp; Non-Covid);</li> </ul> </li> <li>SME, Micro, &amp; FI Credit Portfolio Performance Update 31 December 2022;</li> <li>Report Dashboard - Risk Profile Report as of 31 December 2022; and</li> <li>Financial Services Authority's Concerns regarding the Limit for Current Assets to Third Party Funds (AL/DPK) Ratio.</li> </ul>	√	√	√	√	

Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		KMH	HMS	JAR	S	IMS
24 March 2023	<ul style="list-style-type: none"> <li>• Matters Arising:               <ul style="list-style-type: none"> <li>- Evaluasi atas Kondisi Kenaikan Signifikan Jumlah Nominal DPD 30+ pada Bisnis SME di bulan Januari 2023, Beserta Langkah dan strategi untuk Mengantisipasi Potensi Terjadinya Kembali di Masa yang Akan Datang;</li> <li>- Identifikasi serta Mitigasi Risiko terkait Kebijakan Pemilihan dan Penentuan Kriteria Obligasi Korporasi yang Dapat Dimiliki oleh BSS;</li> <li>- Ketentuan dan Perhitungan CKPN di BSS;</li> <li>- Update Hasil Penyesuaian Kolektibilitas Debitur Restruktur Covid di Bulan Februari 2023 beserta Simulasi Stress Test Sampai dengan Akhir Tahun 2023; dan</li> <li>- Langkah Perbaikan dari Sisi Kebijakan dan Proses Kredit yang Sudah Dilakukan oleh BSS.</li> </ul> </li> <li>• Update Portfolio Performance Credit SME, Micro, &amp; FI 28 Februari 2023; dan</li> <li>• Dashboard Report - Laporan Profil Risiko posisi 28 Februari 2023.</li> <li>• Matters Arising:               <ul style="list-style-type: none"> <li>- Evaluation of the Significant Increase in the Nominal Amount of DPD 30+ in the SME Business in January 2023, Along with Measures and Strategies to Anticipate the Potential Recurrence in the Future;</li> <li>- Risk Identification and Mitigation related to the Policy of Selecting and Determining Criteria for Corporate Bonds that BSS Can Own;</li> <li>- CKPN Regulations and Calculation at BSS;</li> <li>- Update on the Results of Adjustments of the Collectability of Covid Restructured Debtors in February 2023, along with Stress Test Simulation Until the End of 2023; and</li> <li>- Improvement Measures for Credit Policies and Processes that Have Been Carried Out by BSS.</li> </ul> </li> <li>• SME, Micro, &amp; FI Credit Portfolio Performance Update 28 February 2023; and</li> <li>• Report Dashboard – Risk Profile Report as of 28 February 2023.</li> </ul>	√	√	√	√	
14 April 2023	<ul style="list-style-type: none"> <li>• Matters Arising:               <ul style="list-style-type: none"> <li>- ESME Business Trend;</li> <li>- Analisa Asset Buying KSP SMS;</li> <li>- Pengelolaan Risiko Likuiditas;</li> </ul> </li> <li>• Update Portfolio Performance Credit SME, Micro, &amp; FI 31 Maret 2023; dan</li> <li>• Dashboard Report - Laporan Profil Risiko posisi 31 Maret 2023.</li> <li>• Matters Arising:               <ul style="list-style-type: none"> <li>- ESME Business Trend;</li> <li>- Asset Buying Analysis for KSP SMS;</li> <li>- Liquidity Risk Management;</li> </ul> </li> <li>• SME, Micro, &amp; FI Credit Portfolio Performance Update 31 March 2023; and</li> <li>• Report Dashboard - Risk Profile Report as of 31 March 2023.</li> </ul>	√	√	√	X	
26 May 2023	<ul style="list-style-type: none"> <li>• Matters Arising:               <ul style="list-style-type: none"> <li>- Update Compliance Regulation;</li> <li>- Update Penanganan Risiko Hukum, Kasus dan Strategi Pengendaliannya;</li> <li>- Update Cabang SME dengan PBT Negatif;</li> <li>- EWS FI Q4 2022 – Update as of April 2023; dan</li> <li>- Update Portfolio dan Performance through the Partner;</li> </ul> </li> <li>• Update Portfolio Performance Credit SME, Micro, &amp; FI 30 April 2023; dan</li> <li>• Dashboard Report - Laporan Profil Risiko posisi 30 April 2023.</li> <li>• Matters Arising:               <ul style="list-style-type: none"> <li>- Compliance Regulation Update;</li> <li>- Update on Legal Risk Handling, Cases, and Control Strategies;</li> <li>- Update on SME Branches with Negative PBT;</li> <li>- EWS FI Q4 2022 – Update as of April 2023; and</li> <li>- Portfolio and Performance Update through the Partner;</li> </ul> </li> <li>• SME, Micro, &amp; FI Credit Portfolio Performance Update 30 April 2023; and</li> <li>• Report Dashboard - Risk Profile Report as of 30 April 2023.</li> </ul>	√	√	√		√



Tanggal Date	Agenda Agenda	Kehadiran Attendance				
		KMH	HMS	JAR	S	IMS
20 June 2023	<ul style="list-style-type: none"> <li>Update Surat Edaran Otoritas Jasa Keuangan Cyber Risk dan Lesson Learned Kasus BSI;</li> <li>Portfolio Performance dan Update Stress Test Monitoring;</li> <li>Dashboard Pemantauan Risk dan Action Plan; serta</li> <li>Bank Comparison - Q1 2023.</li> <li>Update on the Financial Services Authority Circular on Cyber Risk and Lesson Learned from the BSI Case;</li> <li>Portfolio Performance and Stress Test Monitoring Update;</li> <li>Risk Monitoring Dashboard and Action Plan; and</li> <li>Bank Comparison - Q1 2023.</li> </ul>	√	√	√		√
18 July 2023	<ul style="list-style-type: none"> <li>Update EWS FI Q1 2023;</li> <li>Update ATMR Kredit;</li> <li>Portfolio Performance dan Update Stress Test Monitoring; serta</li> <li>Dashboard Pemantauan Risk dan Action Plan.</li> <li>EWS FI Q1 2023 Update;</li> <li>Credit RWA Update;</li> <li>Portfolio Performance and Stress Test Monitoring Update; and</li> <li>Risk Monitoring Dashboard and Action Plan.</li> </ul>	√	√	√		√
22 August 2023	<ul style="list-style-type: none"> <li>Update Portfolio Performance;</li> <li>Rekomendasi Hasil Workshop 1 Agustus 2023; dan</li> <li>Regulation Update.</li> <li>Portfolio Performance Update;</li> <li>Recommendations from the Workshop held on 1 August 2023; and</li> <li>Regulation Update.</li> </ul>	√	√	√		√
13 September 2023	<ul style="list-style-type: none"> <li>Update EWS FI Q2 2023;</li> <li>Update Portfolio Performance; dan</li> <li>Finalisasi Rekomendasi Hasil Workshop 1 Agustus 2023.</li> <li>EWS FI Q2 2023 Update;</li> <li>Portfolio Performance Update; and</li> <li>Finalization of Recommendations from the Workshop held on 1 August 2023.</li> </ul>	√	√	√		√
13 October 2023	<ul style="list-style-type: none"> <li>Update Portfolio Performance + SME ProBiz Performance by Vintage;</li> <li>Dashboard Report; dan</li> <li>EWS terkait Debitur PT Julu Teknologi Perdana.</li> <li>Update on Portfolio Performance + SME ProBiz Performance by Vintage;</li> <li>Dashboard Report; and</li> <li>EWS on Debtor PT Julu Teknologi Perdana.</li> </ul>	√	√	√		√
21 November 2023	<ul style="list-style-type: none"> <li>Compliance Update Regulation Q3 2023;</li> <li>Update terkait dengan debitur PT Julu Teknologi Perdana;</li> <li>Operational Risk Update;</li> <li>Update Portfolio Performance; dan</li> <li>Dashboard Report.</li> <li>Compliance Regulation Update Q3 2023;</li> <li>Update on the debtor PT Julu Teknologi Perdana;</li> <li>Operational Risk Update;</li> <li>Portfolio Performance Update; and</li> <li>Report Dashboard.</li> </ul>	√	√	√		√
15 December 2023	<ul style="list-style-type: none"> <li>Portofolio Kredit; dan</li> <li>Tindak Lanjut terhadap Hasil KPR Tahun 2023.</li> <li>Credit Portfolio; and</li> <li>Follow-up on the 2023 KPR Results.</li> </ul>	√	√	√		√

**Keterangan / Remarks:**

KMH : Khoe Minhari Handikusuma  
IMS : Ikun M Soedrajat  
HMS : Harry Mulyadi Santoso

## Rekomendasi

Komite Pemantau Risiko telah memberikan rekomendasi sesuai dengan tugas dan tanggung jawabnya, sebagaimana tercatat dalam Notulen Rapat Komite Pemantau Risiko tahun 2023.

## Pengembangan Kompetensi

Komite Pemantau Risiko mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi Komite Pemantau Risiko telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Pemantau Risiko

Proses pengangkatan dan pemberhentian Ketua Pemantau Risiko Bank mengacu pada Surat Keputusan Direksi Bank tentang Penetapan Anggota Komite Pemantau Risiko, serta berpedoman pada Memorandum Internal dari Dewan Komisaris mengenai Penetapan Anggota Baru dan Penggantian Anggota Komite Pembantu Dewan Komisaris.

Pihak yang ditunjuk sebagai ketua komite ini merupakan Komisaris Independen yang telah memenuhi syarat dan kriteria yang berlaku. Adapun masa jabatan Ketua Pemantau Risiko ditetapkan selama 2 tahun atau lebih, akan tetapi tidak melebihi masa jabatan anggota Dewan Komisaris. Sementara, pengangkatan kembali Ketua Pemantau Risiko ditentukan berdasarkan hasil penilaian dari Dewan Komisaris.

## Remunerasi

Anggota Komite Pemantau Risiko yang bukan bagian dari anggota Dewan Komisaris menerima remunerasi sesuai dengan kebijakan Bank dan disesuaikan dengan kondisi bisnis terkini.

## Recommendation

The Risk Oversight Committee has provided recommendations in accordance with its duties and responsibilities, as recorded in the Minutes of the Risk Oversight Committee Meetings for the year 2023.

## Competency Development

The Risk Oversight Committee members have participated in competency development activities to broaden their understanding of the execution of their duties and responsibilities. Information regarding this committee's competency development activities has been disclosed in the sub-chapter on Education and Training of Corporate Governance Organs in this Annual Report.

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

The process of appointment and dismissal of the Chairman of the Bank's Risk Oversight Committee is guided by the Bank's Board of Directors Decision Letter on the Appointment of Risk Oversight Committee Members and is also based on the Internal Memorandum from the Board of Commissioners regarding the Appointment of New Members and Replacement of Members of Committees Supporting the Board of Commissioners.

The individual appointed as the chairman of this committee is an Independent Commissioner who has met the applicable qualifications and criteria. The term of office for the Chairman of the Risk Oversight Committee is 2 years or more but does not exceed the term of office of the Board of Commissioners members. Meanwhile, the reappointment of the Chairman of the Risk Oversight Committee is determined based on the assessment results from the Board of Commissioners.

## Remuneration

Members of the Risk Oversight Committee who are not part of the Board of Commissioners receive remuneration in accordance with the Bank's policy and adjusted to the current business conditions.



## Organ Pendukung Direksi *Board of Directors' Supporting Organs*

Organ pendukung Direksi dibentuk untuk membantu memaksimalkan pelaksanaan tugas dan tanggung jawab Direksi Bank. Organ tersebut, terdiri dari Komite Manajemen Risiko, Komite Kebijakan Perkreditan, *Assets Liability Committee (ALCO)*, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko Operasional, Komite Produk, dan Komite Kredit dengan uraian tugas dan tanggung jawab masing-masing komite sebagai berikut.

### Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite di bawah Direksi yang berperan menjaga Bank dari kerugian yang mungkin disebabkan oleh aktivitas operasional, serta bertanggung jawab menjaga besaran risiko yang dihadapi Bank, agar sesuai dengan *risk appetite* yang ditetapkan oleh manajemen Bank.

#### Pedoman Kerja

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

#### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Manajemen Risiko, yaitu memberikan rekomendasi kepada Direktur Utama mengenai 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 prosisi/eksposur risiko yang melampaui limit yang telah ditetapkan.

*Board of Directors' supporting organs were established to help maximize the duty and responsibility implementation of the Bank's Board of Directors. The organs consist of the Risk Management Committee, Credit Policy Committee, Assets Liability Committee (ALCO), Information Technology Steering Committee, Operational Risk Management Committee, Product Committee, and Credit Committee, with a description of each committee's duties and responsibilities as follows.*

### Risk Management Committee

The Risk Management Committee is a committee under the Board of Directors that plays a crucial role in safeguarding the Bank from potential losses that may arise from operational activities. It is responsible for managing the magnitude of risk faced by the Bank to ensure alignment with the *risk appetite* established by the Bank's management.

#### Work Guidelines

The Risk Management Committee carries out its duties and responsibilities guided by the Risk Management General Policy and an Internal Memo regarding the Refinement of the Composition of the Risk Management Committee of Bank Sahabat Sampoerna.

#### Duties and Responsibilities

The duties and responsibilities of the Risk Management Committee include providing recommendations to the President Director on the following matters.

1. Preparation of risk management policies and their amendments, including risk management strategy, risk appetite, 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 changes in 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

Secara struktural, kedudukan Komite Manajemen Risiko berada di bawah Direktur Kepatuhan & Manajemen Risiko. Sementara, dalam pelaksanaan tugasnya, komite ini bertanggung jawab langsung kepada Direktur Utama Bank.

### Position of Risk Management Committee

Structurally, the Risk Management Committee is under the Compliance & Risk Director. However, in the execution of its duties, the committee is directly accountable to the President Director of the Bank.

### Komposisi Keanggotaan

Komposisi keanggotaan Komite Manajemen Risiko diungkapkan dalam Surat Keputusan Direksi No. Skep-011/BSS/DIR/XI/2023 perihal Penetapan Anggota Komite Manajemen Risiko sebagai berikut.

### Membership Composition

The composition of the Risk Management Committee members is disclosed in the Board of Directors Decision Letter No. Skep-011/BSS/DIR/XI/2023 regarding the Appointment of Risk Management Committee Members.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Direktur Kepatuhan & Manajemen Risiko <i>Compliance &amp; Risk Director</i>
<b>Koordinator (Anggota Tetap)</b> <i>Coordinator (A Permanent Member)</i>	Kepala Enterprise Risk, Analytics & Control <i>Enterprise Risk, Analytics &amp; Control Division Head</i>
<b>Anggota Tetap</b> <i>Permanent Members</i>	<ul style="list-style-type: none"> <li>• Direktur Utama <i>President Director</i></li> <li>• Direktur Teknologi Informasi <i>Information Technology Director</i></li> <li>• Direktur Bisnis UMKM <i>ESME Business Director</i></li> <li>• Direktur Keuangan &amp; Perencanaan Bisnis <i>Finance &amp; Business Planning Director</i></li> <li>• Chief Credit Officer</li> <li>• Chief SME &amp; High End Business</li> <li>• Chief Human Capital Officer</li> <li>• Chief Digital Business</li> <li>• Chief Operations Officer</li> <li>• Chief of Internal Audit<sup>1)</sup></li> </ul>
<b>Anggota Tidak Tetap</b> <i>Non-Permanent Members</i>	Head of Divisions

<sup>1)</sup> Chief Internal Auditor 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.*

Profil anggota Komite Manajemen Risiko telah diungkapkan pada Profil Jajaran Manajemen dan Profil Kepala Satuan Kerja Manajemen Risiko di dalam Laporan Tahunan ini.

The profiles of the Risk Management Committee members are disclosed in the Board of Management's Profile and the Profile of the Risk Management Division Head in this Annual Report.

### Independensi

Anggota Komite Manajemen Risiko berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

### Independency

Members of the Risk Management Committee are committed to prioritizing independence, acting objectively, and exercising prudence in the execution of their duties and responsibilities. Furthermore, the committee continually ensures that it does not have a conflict of interest with other Bank organs and does not receive intervention from Shareholders. This commitment is reflected in the fulfillment of the following aspects of independence.



Aspek Independensi Independence Aspect	Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent Member)	Koordinator (Anggota Tetap) Coordinator (A Permanent Member)	Anggota Tetap Permanent Members	Anggota Tidak Tetap Non-Permanent Members
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Does not have financial relationships 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 relationships with Shareholders, Subsidiaries, and affiliated companies.	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. Does not have a share ownership relationship in the Bank.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Manajemen Risiko. Does not have family relationships with the Board of Commissioners, Board of Directors, and/or among members of the Risk Management Committee.	√	√	√	√

√ : Terpenuhi / Fulfilled

x : Tidak terpenuhi / Not fulfilled

## Pelaksanaan Tugas

Sepanjang tahun 2023, Komite Manajemen Risiko melaksanakan tugas dan tanggung jawab sebagai berikut.

## Implementation of Duties

Throughout 2023, the Risk Management Committee carried out its duties and responsibilities as follows.

Program Kerja Work Program	Pelaksanaan Implementation
<p>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.</p> <p>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.</p>	<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 monitoring terhadap limit Risk Appetite Statement (RAS) dan Limit Parameter Kredit Bank.</li> <li>Mendiskusikan dan mengevaluasi penerapan kebijakan stimulus perekonomian atas dampak penyebaran Covid-19.</li> <li>Discussing and evaluating the overall risk level assessment of the Bank based on the assessment of 8 types of risks.</li> <li>Discussing and evaluating the monitoring of the Risk Appetite Statement (RAS) limit and Limit of Credit Parameter of the Bank.</li> <li>Discussing and evaluating the implementation of economic stimulus policies on the impact of Covid-19 spread.</li> </ul>
<p>Mengevaluasi penyempurnaan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank.</p> <p>Evaluating the refinement of risk management process periodically and incidentally as a result of changes in the Bank's external and internal conditions.</p>	<p>Memantau pelaksanaan penerapan manajemen risiko Bank berdasarkan penilaian tingkat risiko Bank secara keseluruhan.</p> <p>Monitoring the Bank's risk management implementation based on the Bank's overall risk level assessment.</p>

## Rapat

Komite Manajemen Risiko dapat melaksanakan rapat internal minimal 1 kali dalam 3 bulan atau dapat dilaksanakan sewaktu-waktu sesuai dengan kepentingan Bank. Pada tahun 2023, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 kali, dengan tanggal pelaksanaan dan agenda rapat sebagai berikut.

## Meetings

The Risk Management Committee's internal meeting is held at least once every 3 months or as needed in accordance with the Bank's interests. In 2023, the Risk Management Committee conducted 4 meetings. The dates of these meetings and their respective agendas are as follows.

Tanggal Date	Agenda Agenda
30 January 2023	Dashboard Report posisi Desember 2022. Report Dashboard as of December 2022.
29 May 2023	<ul style="list-style-type: none"> <li>Regulatory Update dan Pelaporan tahun 2023;</li> <li>Evaluasi Profil Risiko tahun 2023; dan</li> <li>Dashboard Report posisi April 2023.</li> <li>Regulatory Update and Reporting 2023;</li> <li>Risk Profile Evaluation 2023; and</li> <li>Report Dashboard as of April 2023.</li> </ul>
21 Augusts 2023	<ul style="list-style-type: none"> <li>Regulatory Update dan Pelaporan Semester 1 2023;</li> <li>Kaji Ulang Profil Risiko Tahun 2023;</li> <li>RAS &amp; Monitoring Limit (Breach Limit); dan</li> <li>ATMR (Risiko Kredit).</li> <li>Regulatory Update and Reporting Semester 1 2023;</li> <li>Review of the 2023 Risk Profile;</li> <li>RAS &amp; Monitoring Limit (Breach Limit); and</li> <li>RWA (Credit Risk).</li> </ul>
18 December 2023	<ul style="list-style-type: none"> <li>Regulatory Update;</li> <li>Pelaporan SKMR;</li> <li>RAKB;</li> <li>Pemantauan RPIM;</li> <li>Profil Risiko, RAS, Monitoring Limit dan BMPK; serta</li> <li>ATMR.</li> <li>Regulatory Update;</li> <li>SKMR Reporting;</li> <li>RAKB;</li> <li>RPIM Monitoring;</li> <li>Risk Profile, RAS, Limit and LLL Monitoring; and</li> <li>RWA.</li> </ul>

## Rekomendasi

Komite Manajemen Risiko telah memberikan rekomendasi mengenai pengelolaan dan mitigasi risiko di internal Bank, sebagaimana tercatat dalam Notulen Rapat Komite Manajemen Risiko tahun 2023.

## Recommendation

The Risk Management Committee has provided recommendations regarding the management and mitigation of internal risks within the Bank, as recorded in the Meeting Minutes of the Risk Management Committee for the year 2023.

## Pengembangan Kompetensi

Komite Manajemen Risiko mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi komite ini telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

## Competency Development

The Risk Management Committee participated in competency development activities to enhance understanding of their roles and responsibilities. Information regarding the implementation of competency development for this committee has been disclosed in the Education and Training subsection of Corporate Governance in this Annual Report.



## Mekanisme Pengangkatan dan Pemberhentian Komite Manajemen Risiko

Proses pengangkatan dan pemberhentian Komite Manajemen Risiko Bank mengacu pada Surat Keputusan Direksi Bank tentang Penetapan Anggota Komite Manajemen Risiko, dan berpedoman pada Memorandum Internal mengenai Penyempurnaan Susunan Komite Manajemen Risiko Bank Sahabat Sampoerna.

## Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan berperan dalam membantu Direksi menentukan kebijakan kredit, meliputi pengelolaan penyaluran kredit, jumlah portofolio kredit yang akan dikelola, dan strategi untuk mencapainya. Komite ini dibentuk sesuai dengan 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

Pedoman kerja 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 yang dilaksanakan oleh Komite Kebijakan Perkreditan dijelaskan 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;

## Mechanism of Appointment and Dismissal of Composition of Risk Management Committee

The appointment and termination process of the Risk Management Committee members of the Bank adhere to the Board of Directors' Decision Letter regarding the Appointment of Risk Management Committee Members, and are guided by the Internal Memorandum on the Refinement of the Risk Management Committee Structure of Bank Sahabat Sampoerna.

## Credit Policy Committee

The Credit Policy Committee plays a role in assisting the Board of Directors in determining credit policies, including managing loan disbursements, the amount of credit portfolio to be managed, and strategies to achieve them. This committee is established in accordance with Financial Services Authority Regulation No. 42/POJK.03/2017 dated 12 July 2017, regarding the Obligation to Prepare and Implement Credit Policies or Financing for Commercial Banks.

## Work Guidelines

The working guidelines of the Credit Policy Committee refer to Memo No. 09/248a/MI/CP/I/2020 regarding the Credit Policy Guidelines (PPK) 2020 and its amendments.

## Functions and Responsibilities

The functions and responsibilities carried out by the Credit Policy Committee are explained 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) Kebenaran pelaksanaan ketentuan batas maksimum pemberian kredit;
  - 5) Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
  - 6) Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank;
  - 7) Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit; dan
- e. Terhadap Kepala Satuan Kerja Audit Internal, sebagai anggota tetap, berfungsi sebagai pihak yang independen yang memberikan masukan terhadap Kebijakan Perkreditan Bank. Terkait hal ini, Satuan Kerja Audit Internal tidak berfungsi sebagai pihak yang menyetujui kebijakan perkreditan yang akan diatur dan diberlakukan di Bank.
2. Tanggung jawab Komite Kebijakan Perkreditan
- 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.

- 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;
  - 7) The Bank's efforts to meet the adequacy of the allowance for credit write-off; and
- e. The Chief of Internal Audit, as a permanent member, functions as an independent party that provides inputs on the Bank's Credit Policy. Regarding this matter, the Internal Audit Division does not function as a party that approves the credit policy that will be regulated and enforced at the Bank.
2. Responsibilities of the Credit Policy Committee
- 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 merupakan organ pendukung di bawah Direktur Utama yang bertanggung jawab, berkoordinasi, serta menyampaikan Laporan Pelaksanaan Tugas secara langsung kepada Direksi Bank.

### Komposisi Keanggotaan

Komposisi keanggotaan Komite Kebijakan Perkreditan diungkapkan dalam Buku Pedoman Pemberian Kredit (PPK) tahun 2020 Bab X Organisasi Manajemen Perkreditan dan telah disesuaikan dengan standar penamaan jabatan di tingkat Board of Management berdasarkan pengkinian Organisasi Bankwide tahun 2023, sebagai berikut.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Direktur Utama <i>President Director</i>
<b>Sekretaris (Merangkap Anggota)</b> <i>Secretary (Concurrently a Member)</i>	Chief of Credit Officer

### Position of Credit Policy Committee

The Credit Policy Committee is a supporting body under the President Director's authority, responsible for coordinating and directly reporting the Task Implementation Report to the Bank's Board of Directors.

### Membership Composition

The membership composition of the Credit Policy Committee is disclosed in the Credit Policy Guidelines (PPK) 2020 Book, Chapter X Credit Management Organization, and has been adjusted with the standardization of job titles at the Board of Management level based on the Bankwide Organization update in 2023, as follows.



<b>Anggota Tetap</b> <b>Permanent Members</b>	<ul style="list-style-type: none"> <li>• Direktur Kepatuhan &amp; Manajemen Risiko Compliance &amp; Risk Director</li> <li>• Kepala Enterprise Risk, Analytics &amp; Control Enterprise Risk, Analytics &amp; Control Head</li> <li>• Kepala Divisi Satuan Kerja Kepatuhan Compliance Division Head</li> <li>• ESME Credit Division Head</li> <li>• SME &amp; FI Credit Division Head</li> <li>• Chief of Internal Auditor</li> <li>• Chief SME &amp; High End Business</li> <li>• Direktur Bisnis UMKM ESME Business Director</li> <li>• Direktur Keuangan &amp; Perencanaan Bisnis Finance &amp; Business Planning Director</li> <li>• Financial Institution Division Head</li> <li>• Lending &amp; Fintech Product &amp; Partnership Division Head</li> </ul>
<b>Anggota Tidak Tetap</b> <b>Non-Permanent Members</b>	

Profil anggota Komite Kebijakan Perkreditan telah diungkapkan pada Profil Jajaran Manajemen, Profil Pejabat Eksekutif, Profil Kepala Satuan Kerja Kepatuhan, dan Profil Kepala Satuan Kerja Manajemen Risiko di dalam Laporan Tahunan ini.

Profile of the members of the Credit Policy Committee has been disclosed in the Board of Management's Profile, Executive Officers' Profile, Compliance Division Head Profile, and Risk Management Division Head Profile within this Annual Report.

### Independensi

Anggota Komite Kebijakan Perkreditan berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

### Independence

Members of the Credit Policy Committee are committed to prioritizing independence, being objective, and exercising caution in carrying out their duties and responsibilities. Furthermore, the committee always ensures that it does not have any conflicts of interest with other Bank organs and does not receive interventions from Shareholders. This commitment 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 Komite Kebijakan Perkreditan. Does not have family relationships with the Board of Commissioners, the Board of Directors, and/or other members of the Credit Policy Committee.	√	√	√	√

√ : Terpenuhi / Fulfilled

x : Tidak terpenuhi / Not fulfilled

### Pelaksanaan Tugas

Sepanjang tahun 2023, Komite Kebijakan Perkreditan melaksanakan tugas dan tanggung jawab sebagai berikut.

### Implementation of Duties

Throughout 2023, the Credit Policy Committee carried out its duties and responsibilities as follows.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Pelaksanaan kebijakan kredit yang diberlakukan Bank Sahabat Sampoerna sesuai dengan kebijakan perkreditan Bank. <i>The implementation of credit policies enforced by Bank Sahabat Sampoerna aligns with the Bank's credit policy.</i></p>	<p>Selama tahun 2023, 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> </ul>
<p>Kepatuhan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit, termasuk ketentuan regulator yang diberlakukan. <i>Compliance with other laws and regulations in the implementation of credit disbursement, including applicable regulatory provisions.</i></p>	<ul style="list-style-type: none"> <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>Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam kebijakan perkreditan Bank, termasuk dalam hal kewenangan pemutusannya. <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>Namun, terdapat ketentuan minimal kewenangan terhadap pelaksanaan di luar ketentuan apabila kredit tetap dijalankan.</p> <p>Throughout 2023, the Credit Policy Committee:</p> <ul style="list-style-type: none"> <li>• Implemented the Bank's Credit Policy, particularly in financing segment;</li> <li>• Exercised the authority to decide on credit in accordance with the specified authority;</li> </ul>
<p>Pelaksanaan kebijakan kredit yang diberlakukan Bank Sahabat Sampoerna sesuai dengan Kebijakan Perkreditan Bank. <i>The Credit Policy implemented by Bank Sahabat Sampoerna in accordance with the Bank's Credit Policy.</i></p>	<ul style="list-style-type: none"> <li>• Complied with the provisions of other laws and regulations on the provision of credit, including the applicable regulatory provisions; and</li> <li>• Settled non-performing loans in accordance with the Bank's Credit Policy.</li> </ul>
	<p>However, there is a minimum authority on implementation beyond the provisions if the credit is still executed.</p>

## Rapat

Pada tahun 2023, Komite Kebijakan Perkreditan telah melaksanakan rapat sebanyak 4 kali, rincian sebagai berikut.

## Meetings

In 2023, the Credit Policy Committee conducted a total of 4 meetings, as follows.

Tanggal Date	Agenda Agenda
22 February 2023	<ul style="list-style-type: none"> <li>• Update perubahan pedoman kredit (periode Desember 2022-Februari 2023);</li> <li>• Finalisasi Kebijakan Kredit; dan</li> <li>• Inisiatif atau Usulan terkait Kebijakan Kredit.</li> </ul> <ul style="list-style-type: none"> <li>• Update on changes to credit guidelines (December 2022-February 2023 period);</li> <li>• Finalization of Credit Policy; and</li> <li>• Initiatives or Proposals related to Credit Policy.</li> </ul>
6 June 2023	<ul style="list-style-type: none"> <li>• Update perubahan pedoman kredit (periode Maret 2023-Juni 2023);</li> <li>• Finalisasi Kebijakan Kredit; dan</li> <li>• Inisiatif atau Usulan terkait Kebijakan Kredit.</li> </ul> <ul style="list-style-type: none"> <li>• Update on changes to credit guidelines (March 2023-June 2023 period);</li> <li>• Finalization of Credit Policy; and</li> <li>• Initiatives or Proposals related to Credit Policy.</li> </ul>
21 September 2023	<ul style="list-style-type: none"> <li>• Update Perubahan Pedoman Kredit (periode Juli 2023-September 2023);</li> <li>• Finalisasi Kebijakan Kredit; dan</li> <li>• Inisiatif atau Usulan terkait Kebijakan Kredit.</li> </ul> <ul style="list-style-type: none"> <li>• Update on changes to Credit Guidelines (July 2023-September 2023 period);</li> <li>• Finalization of Credit Policy; and</li> <li>• Initiatives or Proposals related to Credit Policy.</li> </ul>
18 December 2023	<ul style="list-style-type: none"> <li>• Update Perubahan Pedoman Kredit (periode Januari 2023-Desember 2023); dan</li> <li>• Inisiatif atau Usulan terkait Kebijakan Kredit.</li> </ul> <ul style="list-style-type: none"> <li>• Update on changes to Credit Guidelines (January 2023-December 2023 period); and</li> <li>• Initiatives or Proposals related to Credit Policy.</li> </ul>

## Rekomendasi

Komite Kebijakan Perkreditan telah memberikan rekomendasi mengenai perumusan dan perbaikan kebijakan perkreditan, sebagaimana tercatat dalam Notulen Rapat Komite Kebijakan Perkreditan tahun 2023.

## Recommendations

The Credit Policy Committee has provided recommendations regarding the formulation and improvement of credit policies, as recorded in the Minutes of the Credit Policy Committee meetings in 2023.



## Pengembangan Kompetensi

Komite Kebijakan Perkreditan mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi komite ini telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Susunan Komite Kebijakan Perkreditan

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

## ALCO

Assets Liability Committee (ALCO) merupakan komite di bawah Direksi yang bertanggung jawab untuk mengelola aset dan liabilitas, serta membantu menetapkan *lending* dan *funding rate* yang sesuai. Selain itu, ALCO bertanggung jawab dalam melakukan analisa terkait maturity gap, analisa cash flow, strategi atas pengelolaan aset dan liabilitas, dampak terhadap rentabilitas Bank, posisi devisa bersih serta kondisi likuiditas Bank terhadap struktur pendanaan dengan memperhatikan faktor-faktor eksternal.

## Pedoman Kerja

ALCO melaksanakan tugas dan tanggung jawab berpedoman pada Kebijakan Khusus Tresuri.

## Tugas dan Tanggung Jawab

Tugas dan tanggung jawab ALCO terdiri dari 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

Secara struktural, kedudukan ALCO berada di bawah Direktur Utama dan bertanggung jawab secara langsung kepada Direktur Utama terkait pelaksanaan tugas dan tanggung jawab selama tahun buku.

## Komposisi Keanggotaan

Komposisi keanggotaan ALCO tertuang dalam Kebijakan Khusus Tresuri BSS/KK-TRS/TRS/03 yang berlaku sejak Oktober 2022 sebagai berikut.

## Competency Development

The Credit Policy Committee members participate in competency development activities to enhance their understanding of their duties and responsibilities. Information regarding the implementation of competency development for this committee has been disclosed in the Education and Training for Corporate Governance Organ subsection of this Annual Report.

## Mechanism for Appointment and Dismissal of the Credit Policy Committee Composition

The process of appointing and dismissing members of the Bank's Credit Policy Committee refers to the Board of Directors' Decision Letter on the Appointment of Credit Policy Committee Members and is guided by the Internal Memorandum on the Refinement of the Bank Sahabat Sampoerna Credit Policy Committee Composition.

## ALCO

The Assets Liability Committee (ALCO) is a committee under the Board of Directors responsible for managing assets and liabilities and assisting in setting appropriate lending and funding rates. Additionally, ALCO is responsible for conducting analyses related to maturity gaps, cash flow analysis, asset and liability management strategies, impact on the Bank's profitability, net foreign exchange position, and the Bank's liquidity conditions against funding structures, considering external factors.

## Work Guidelines

ALCO carries out its duties and responsibilities based on the Treasury Special Policy.

## Duties and Responsibilities

ALCO's duties and responsibilities consist of evaluating, monitoring, and forecasting the Bank's future performance related to the management of risks inherent in assets and liabilities. This arises due to imbalances in the balance sheet (assets and liabilities) and/or cash flow imbalances (receipts and payments).

## Position of ALCO

Structurally, ALCO's position is under the President Director and is directly accountable to the President Director for the execution of duties and responsibilities during the financial year.

## Membership Composition

The composition of ALCO membership is outlined in the Treasury Special Policy BSS/KK-TRS/TRS/03 effective since October 2022 as follows.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Direktur Utama <i>President Director</i>
<b>Wakil Ketua (Merangkap Anggota)</b> <i>Vice Chairman (Concurrently a Member)</i>	Direktur yang membawahi Treasury & International Banking <i>Director in charge of Treasury &amp; International Banking</i>
<b>Sekretaris (Merangkap Anggota)</b> <i>Secretary (Concurrently a Member)</i>	Treasury & International Banking Head
<b>Anggota Tetap</b> <i>Permanent Members</i>	<ul style="list-style-type: none"> <li>• Direktur Kepatuhan &amp; Manajemen Risiko <i>Compliance &amp; Risk Director</i></li> <li>• Chief of SME, FI &amp; Network</li> <li>• Chief of Credit &amp; Collection</li> <li>• Direktur Bisnis Mikro <i>ESME Business Director</i></li> <li>• Chief of Internal Audit</li> <li>• Sales Management Division Head</li> <li>• Financial Institution Division Head</li> <li>• Funding Business Division Head</li> <li>• Network Management Division Head</li> <li>• Finance, Accounting &amp; Tax Division Head</li> <li>• Corporate Planning Division Head</li> <li>• Funding &amp; Bancassurance Business Development Division Head</li> <li>• Enterprise Risk, Analytics &amp; Control Division Head</li> <li>• Treasury &amp; ALCO Manager</li> </ul>

Profil anggota ALCO telah diungkapkan pada Profil Jajaran Manajemen dan Pejabat Eksekutif dalam Bab Profil Perusahaan pada Laporan Tahunan ini.

The profiles of ALCO members have been disclosed in the Management and Executive Officer Profiles section within the Company Profile chapter of this Annual Report.

## Independensi

Anggota ALCO berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

## Independency

ALCO members are committed to prioritizing independence, acting objectively, and exercising caution in carrying out their duties and responsibilities. Additionally, the committee consistently ensures they do not have conflicts of interest with other bank organs and do not accept interventions from shareholders. This commitment is reflected in the fulfillment of independence aspects as follows.

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

√ : Terpenuhi / Fulfilled

x : Tidak terpenuhi / Not fulfilled



## Pelaksanaan Tugas

Selama tahun 2023, ALCO telah melaksanakan tugas dan tanggung jawab 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 2023.
4. Membuat perkiraan prospek bisnis Bank pada tahun 2024.

## Rapat

ALCO melaksanakan rapat paling kurang 1 kali dalam 1 bulan atau sewaktu-waktu disesuaikan dengan kebutuhan Bank. Pada tahun 2023, ALCO telah melaksanakan rapat sebanyak 12 kali, dengan rincian sebagai berikut.

## Implementation of Duties

During 2023, ALCO has carried out the following duties and responsibilities.

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 2023.
4. Forecasting the Bank's business prospects in 2024.

## Meetings

ALCO holds meetings at least once a month or as needed by the Bank. In 2023, ALCO conducted a total of 12 meetings, detailed as follows.

Tanggal Date	Agenda Agenda
24 January 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Januari-Desember 2023.</li> <li>• Suku Bunga CASA Tetap.</li> <li>• Suku Bunga TD untuk Tier Nominal &lt; Rp miliar adalah tetap, namun terdapat penambahan Tier Nominal di atas 1 miliar untuk nasabah individu dan korporasi:             <ul style="list-style-type: none"> <li>- TD FF &amp; ARO untuk Nasabah Individu                 <ul style="list-style-type: none"> <li>➢ Tier Nominal ≥ 1.000 - &lt; 5.000 (dalam jutaan Rupiah)                     <ul style="list-style-type: none"> <li>Tenor 1 bulan dengan rate 4.75%;</li> <li>Tenor 3 bulan dengan rate 5.00%;</li> <li>Tenor 6 bulan dengan rate 5.25%; dan</li> <li>Tenor 12 bulan sampai dengan 18 bulan dengan rate 5.50%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 5.000 - &lt; 25.000 (dalam jutaan Rupiah)                     <ul style="list-style-type: none"> <li>Tenor 1 bulan dengan rate 5.00%;</li> <li>Tenor 3 bulan dengan rate 5.25%;</li> <li>Tenor 6 bulan dengan rate 5.50%; dan</li> <li>Tenor 12 bulan sampai dengan 18 bulan dengan rate 5.75%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 25.000 (dalam jutaan Rupiah)                     <ul style="list-style-type: none"> <li>Tenor 1 bulan dengan rate 5.00%;</li> <li>Tenor 3 bulan dengan rate 5.25%;</li> <li>Tenor 6 bulan dengan rate 5.50%; dan</li> <li>Tenor 12 bulan sampai dengan 18 bulan dengan rate 5.75%.</li> </ul> </li> </ul> </li> <li>- TD FF &amp; ARO untuk Nasabah Korporasi                 <ul style="list-style-type: none"> <li>➢ Tier Nominal ≥ 1.000 - &lt; 5.000 (dalam jutaan Rupiah)                     <ul style="list-style-type: none"> <li>Tenor 1 bulan dengan rate 4.50%;</li> <li>Tenor 3 bulan dengan rate 4.75%;</li> <li>Tenor 6 bulan dengan rate 5.00%; dan</li> <li>Tenor 12 bulan sampai dengan 18 bulan dengan rate 5.50%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 5.000 - &lt; 2 5.000 (dalam jutaan Rupiah)                     <ul style="list-style-type: none"> <li>Tenor 1 bulan dengan rate 4.50%;</li> <li>Tenor 3 bulan dengan rate 4.75%;</li> <li>Tenor 6 bulan dengan rate 5.00%; dan</li> <li>Tenor 12 bulan sampai dengan 18 bulan dengan rate 5.50%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 25.000 (dalam jutaan Rupiah)                     <ul style="list-style-type: none"> <li>Tenor 1 bulan dengan rate 4.50%;</li> <li>Tenor 3 bulan dengan rate 4.75%;</li> <li>Tenor 6 bulan dengan rate 5.00%; dan</li> <li>Tenor 12 bulan sampai dengan 18 bulan dengan rate 5.50%.</li> </ul> </li> </ul> </li> </ul> </li> </ul>

Tanggal Date	Agenda Agenda
24 January 2023	<ul style="list-style-type: none"> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation from January to December 2023.</li> <li>• Fixed CASA Interest Rates.</li> <li>• Fixed TD Interest Rates for Nominal Tiers &lt; Rp billion, but with additional tiers for individual and corporate customers: <ul style="list-style-type: none"> <li>- TD FF &amp; ARO for Individual Customers <ul style="list-style-type: none"> <li>➢ Tier Nominal ≥ 1,000 - &lt; 5,000 (in millions of Rupiah) <ul style="list-style-type: none"> <li>1-month tenor with a rate of 4.75%;</li> <li>3-month tenor with a rate of 5.00%;</li> <li>6-month tenor with a rate of 5.25%; and</li> <li>12 to 18-month tenors with a rate of 5.50%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 5,000 - &lt; 25,000 (in millions of Rupiah) <ul style="list-style-type: none"> <li>1-month tenor with a rate of 5.00%;</li> <li>3-month tenor with a rate of 5.25%;</li> <li>6-month tenor with a rate of 5.50%; and</li> <li>12 to 18-month tenors with a rate of 5.75%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 25,000 (in millions of Rupiah) <ul style="list-style-type: none"> <li>1-month tenor with a rate of 5.00%;</li> <li>3-month tenor with a rate of 5.25%;</li> <li>6-month tenor with a rate of 5.50%; and</li> <li>12 to 18-month tenors with a rate of 5.75%.</li> </ul> </li> </ul> </li> <li>- TD FF &amp; ARO for Corporate Customers <ul style="list-style-type: none"> <li>➢ Tier Nominal ≥ 1,000 - &lt; 5,000 (in millions of Rupiah) <ul style="list-style-type: none"> <li>1-month tenor with a rate of 4.50%;</li> <li>3-month tenor with a rate of 4.75%;</li> <li>6-month tenor with a rate of 5.00%; and</li> <li>12 to 18-month tenors with a rate of 5.50%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 5,000 - &lt; 25,000 (in millions of Rupiah) <ul style="list-style-type: none"> <li>1-month tenor with a rate of 4.50%;</li> <li>3-month tenor with a rate of 4.75%;</li> <li>6-month tenor with a rate of 5.00%; and</li> <li>12 to 18-month tenors with a rate of 5.50%.</li> </ul> </li> <li>➢ Tier Nominal ≥ 25,000 (in millions of Rupiah) <ul style="list-style-type: none"> <li>1-month tenor with a rate of 4.50%;</li> <li>3-month tenor with a rate of 4.75%;</li> <li>6-month tenor with a rate of 5.00%; and</li> <li>12 to 18-month tenors with a rate of 5.50%.</li> </ul> </li> </ul> </li> </ul> </li> </ul>
20 February 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Januari-Februari 2023.</li> <li>• Kenaikan Suku Bunga Tabungan Non-Reguler (HYS &amp; HYC) untuk 2 Tiering Nominal Tertinggi sebesar 25 bps yang akan Berlaku per Tanggal 1 Maret 2023. <ul style="list-style-type: none"> <li>- Tabungan HYS <ul style="list-style-type: none"> <li>➢ Tier Nominal Rp100 juta s/d &lt; Rp1 Miliar dari 2,75% menjadi 3,00%; dan</li> <li>➢ Tier Nominal ≥ Rp1 miliar dari 3,25% menjadi 3,50.</li> </ul> </li> <li>- Tabungan HYC <ul style="list-style-type: none"> <li>➢ Tier Nominal Rp500 juta s/d &lt; Rp1 Miliar dari 2,75% menjadi 3,00%; dan</li> <li>➢ Tier Nominal ≥ Rp1 miliar dari 3,25% menjadi 3,50.</li> </ul> </li> </ul> </li> <li>• Kenaikan Suku Bunga Giro untuk 2 Tiering Nominal Tertinggi sebesar 25 bps yang akan Berlaku per Tanggal 1 Maret 2023. <ul style="list-style-type: none"> <li>- Tier Nominal Rp5 miliar s/d &lt; Rp50 miliar dari 2,75% menjadi 3,00%; dan</li> <li>- Tier Nominal ≥ Rp50 miliar dari 3,25% menjadi 3,50%.</li> </ul> </li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in January-February 2023.</li> <li>• Increase in Non-Regular Savings Account (HYS &amp; HYC) Interest Rates for the Top 2 Tiering Nominals by 25 bps effective 1 March 2023. <ul style="list-style-type: none"> <li>- HYS Savings Account <ul style="list-style-type: none"> <li>➢ Tier Nominal Rp100 million to &lt; Rp1 billion increased from 2.75% to 3.00%; and</li> <li>➢ Tier Nominal ≥ Rp1 billion increased from 3.25% to 3.50%.</li> </ul> </li> <li>- HYC Savings Account <ul style="list-style-type: none"> <li>➢ Tier Nominal Rp500 million to &lt; Rp1 billion increased from 2.75% to 3.00%; and</li> <li>➢ Tier Nominal ≥ Rp1 billion increased from 3.25% to 3.50%.</li> </ul> </li> </ul> </li> <li>• Increase in Current Account Interest Rates for the Top 2 Tiering Nominals by 25 bps effective 1 March 2023. <ul style="list-style-type: none"> <li>- Tier Nominal Rp5 billion to &lt; Rp50 billion increased from 2.75% to 3.00%; and</li> <li>- Tier Nominal ≥ Rp50 billion increased from 3.25% to 3.50%.</li> </ul> </li> </ul>



Tanggal Date	Agenda Agenda
20 March 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Februari-Maret 2023; dan</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in February-March 2023; and</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> </ul>
17 April 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Maret-April 2023; dan</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in March-April 2023; and</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> </ul>
15 May 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan April - Mei 2023.</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Kenaikan Suku Bunga Tabungan Non-Reguler (HYS &amp; HYC) sebesar 25 bps yang Disertai dengan Perubahan Tiering Nominal. <ul style="list-style-type: none"> <li>- Dari sebelumnya untuk table rate HYS &amp; HYC <ul style="list-style-type: none"> <li>Tier Nominal Rp2 juta s/d &lt; Rp25 juta adalah 0,25%;</li> <li>Tier Nominal ≥ Rp25 juta s/d Rp100 juta adalah 0,75%;</li> <li>Tier Nominal Rp100 juta s/d &lt; Rp500 juta adalah 2,00%;</li> <li>Tier Nominal Rp500 juta s/d &lt; Rp1 miliar adalah 3,00%; dan</li> <li>Tier Nominal ≥ Rp1 miliar adalah 3,50%.</li> </ul> </li> <li>- Table Rate HYS menjadi: <ul style="list-style-type: none"> <li>Tier Nominal ≥ Rp10 juta s/d &lt; Rp100 juta adalah 0,50%;</li> <li>Tier Nominal ≥ Rp100 juta s/d &lt; Rp1 miliar adalah 1,50%;</li> <li>Tier Nominal ≥ Rp1 miliar s/d &lt; Rp5 miliar adalah 3,25%; dan</li> <li>Tier Nominal ≥ Rp5 miliar adalah 3,75%.</li> </ul> </li> <li>- Table Rate HYC menjadi: <ul style="list-style-type: none"> <li>Tier Nominal &lt; Rp 100 juta adalah 0,50%;</li> <li>Tier Nominal ≥ Rp 100 juta s/d &lt; rp1 miliar adalah 1,50%;</li> <li>Tier Nominal ≥ Rp1 miliar s/d &lt; rp10 miliar adalah 3,25%;</li> <li>Tier Nominal ≥ Rp10 miliar adalah 3,75%.</li> </ul> </li> </ul> </li> <li>• Penurunan Suku Bunga Tabungan Non-Reguler (Tabungan Hati) sebesar 50bps <ul style="list-style-type: none"> <li>- Tier Nominal Rp500 ribu s/d &lt; Rp100 juta dari 1,00% menjadi 0,50%; dan</li> <li>- Tier Nominal ≥ Rp100 juta dari 1,75% menjadi 1,25%.</li> </ul> </li> <li>• Perubahan Metrik Kewenangan Pemberian Special Rate TD dari Sebelumnya Menggunakan Indikator LDR dengan Batasan 92% menjadi RIM dengan Batasan 98%.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in April-May 2023.</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> <li>• Increase in Non-Regular Savings Account (HYS &amp; HYC) Interest Rates by 25 bps along with Nominal Tiering Changes. <ul style="list-style-type: none"> <li>- Previously for HYS &amp; HYC table rates: <ul style="list-style-type: none"> <li>Tier Nominal Rp2 million to &lt; Rp25 million was 0.25%;</li> <li>Tier Nominal ≥ Rp25 million to Rp100 million was 0.75%;</li> <li>Tier Nominal Rp100 million to &lt; Rp500 million was 2.00%;</li> <li>Tier Nominal Rp500 million to &lt; Rp1 billion was 3.00%; and</li> <li>Tier Nominal ≥ Rp1 billion was 3.50%.</li> </ul> </li> <li>- HYS Table Rate becomes: <ul style="list-style-type: none"> <li>Tier Nominal ≥ Rp10 million to &lt; Rp100 million is 0.50%;</li> <li>Tier Nominal ≥ Rp100 million to &lt; Rp1 billion is 1.50%;</li> <li>Tier Nominal ≥ Rp1 billion to &lt; Rp5 billion is 3.25%; and</li> <li>Tier Nominal ≥ Rp5 billion is 3.75%.</li> </ul> </li> <li>- HYC Table Rate becomes: <ul style="list-style-type: none"> <li>Tier Nominal &lt; Rp100 million is 0.50%;</li> <li>Tier Nominal ≥ Rp100 million to &lt; Rp1 billion is 1.50%;</li> <li>Tier Nominal ≥ Rp1 billion to &lt; Rp10 billion is 3.25%;</li> <li>Tier Nominal ≥ Rp10 billion is 3.75%.</li> </ul> </li> </ul> </li> <li>• Decrease in Non-Regular Savings Account (Heart Savings) Interest Rates by 50 bps <ul style="list-style-type: none"> <li>- Tier Nominal Rp500 thousand to &lt; Rp100 million decreased from 1.00% to 0.50%; and</li> <li>- Tier Nominal ≥ Rp100 million decreased from 1.75% to 1.25%.</li> </ul> </li> <li>• Change in Special Rate TD Authorization Metric from Previous LDR Indicator with a Limit of 92% to RIM with a Limit of 98%.</li> </ul>

Tanggal Date	Agenda Agenda
19 June 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Mei-Juni 2023.</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Perubahan Metrik Kewenangan Pemberian Special Rate TD:               <ul style="list-style-type: none"> <li>- Untuk RIM <math>\leq</math> 98%, Authority Matrix (A) dari <math>&gt; 0,25\%</math> menjadi <math>&gt; 0,75\%</math>;</li> <li>- Untuk RIM <math>\leq</math> 98%, Authority Matrix (B) dari <math>\leq 0,25\%</math> menjadi <math>\leq 0,75\%</math>;</li> <li>- Untuk RIM <math>&gt; 98\%</math>, Authority Matrix (A) dari <math>&gt; 0,75\%</math> menjadi <math>&gt; 1,25\%</math>; dan</li> <li>- Untuk RIM <math>&gt; 98\%</math>, Authority Matrix (B) dari <math>\leq 0,75\%</math> menjadi <math>\leq 1,25\%</math>.</li> </ul> </li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in May-June 2023.</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> <li>• Change in Special Rate TD Authorization Metric:               <ul style="list-style-type: none"> <li>- For RIM <math>\leq</math> 98%, Authority Matrix (A) from <math>&gt; 0.25\%</math> to <math>&gt; 0.75\%</math>;</li> <li>- For RIM <math>\leq</math> 98%, Authority Matrix (B) from <math>\leq 0.25\%</math> to <math>\leq 0.75\%</math>;</li> <li>- For RIM <math>&gt; 98\%</math>, Authority Matrix (A) from <math>&gt; 0.75\%</math> to <math>&gt; 1.25\%</math>; and</li> <li>- For RIM <math>&gt; 98\%</math>, Authority Matrix (B) from <math>\leq 0.75\%</math> to <math>\leq 1.25\%</math>.</li> </ul> </li> </ul>
17 July 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Juni-Juli 2023; dan</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in June-July 2023; and</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> </ul>
14 August 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Juli-Agustus 2023; dan</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in July-August 2023; and</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> </ul>
18 September 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Agustus-September 2023;</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap; dan</li> <li>• Penambahan Table Rate Sampoerna Mobile Time Deposit (Produk Baru) dengan Maksimal Rate 5%.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in August-September 2023;</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits); and</li> <li>• Addition of Sampoerna Mobile Time Deposit Table Rate (New Product) with a Maximum Rate of 5%.</li> </ul>
16 October 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan September-Oktober 2023; dan</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in September-October 2023; and</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> </ul>
20 November 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan Oktober-November 2023; dan</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in October-November 2023; and</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> </ul>
18 December 2023	<ul style="list-style-type: none"> <li>• Penyampaian Outlook Ekonomi, Proyeksi Keuangan Bank, dan Evaluasi Risiko Bisnis di Bulan November-Desember 2023; dan</li> <li>• Suku Bunga Simpanan (Giro, Tabungan, dan Deposito) Dipertahankan Tetap.</li> <li>• Presentation of Economic Outlook, Bank Financial Projections, and Business Risk Evaluation in November-December 2023; and</li> <li>• Maintenance of Deposit Interest Rates (Checking Accounts, Savings Accounts, and Deposits).</li> </ul>

Di samping itu, rangkuman kinerja ALCO sepanjang tahun 2023 diungkapkan sebagai berikut.

Belum pulih dari efek Covid, dunia dihadapi dengan efek domino dari invasi Rusia ke Ukraina, dan kini semakin diperparah oleh peperangan di Jalur Gaza. Hal ini tentunya menghambat supply chain antar negara, dan pemerintah dari masing-masing negara perlu menyesuaikan kebijakan ekonomi negaranya untuk bisa bertahan dalam menghadapi tekanan global ini. Tahun 2023, diwarnai dengan aksi kenaikan suku bunga dari hampir seluruh Bank Sentral, dan baru dalam 3 bulan terakhir

In addition, the summary of ALCO's performance throughout 2023 is as follows.

Not yet fully recovered from the effects of Covid, the world is now facing the domino effects of Russia's invasion of Ukraine, further exacerbated by the warfare in the Gaza Strip. This undoubtedly impedes the supply chain between countries, prompting governments worldwide to adjust their economic policies to withstand this global pressure. In 2023, we witnessed a series of interest rate hikes by nearly all central banks, and only in the last three months did some central banks begin to



beberapa Bank Sentral mulai menahan laju kenaikan suku bunga acuannya pada level yang tinggi sambil menunggu “timing” yang tepat untuk melakukan adjustment penurunan, dengan mempertimbangkan seluruh faktor ekonomi penggerak termasuk di antaranya inflasi.

Inflasi Indonesia terus menunjukkan tren penurunan. Inflasi yang terkendali dalam kisaran sasaran  $3,0\pm 1\%$  ini merupakan hasil nyata dari konsistensi kebijakan moneter, serta eratnya sinergi pengendalian inflasi antara Bank Indonesia dan Pemerintah melalui penguatan Gerakan Nasional Pengendalian Inflasi Pangan (GNPIP) di berbagai daerah. Berbagai bauran kebijakan Bank Indonesia dan Pemerintah yang ada menjadi katalis dalam perbaikan kondisi ekonomi Republik Indonesia secara keseluruhan. Iklim investasi Republik Indonesia mulai membaik membuat nilai tukar Rupiah terus menguat, cadangan devisa Republik Indonesia mulai melonjak, Indeks Harga Saham Gabungan (IHSG) terus melaju hingga menembus level resistance di atas 7.000, dan angka credit default swap (CDS) turun hingga 27,6% dalam 1 tahun dari 9.955 pada 31 Desember 2022 menjadi 70.216 pada 31 Desember 2023.

Per posisi 31 Desember 2023, Bank mampu menghimpun dana pihak ketiga sebanyak Rp12,77 triliun atau meningkat 22,25% dari posisi 31 Desember 2022. Demikian pula untuk kredit di mana pada 31 Desember 2023 tercatat sebesar Rp11,38 triliun atau meningkat 13,15% dari akhir tahun 2022. Hal ini membuat likuiditas bank sepanjang tahun 2023 lebih baik dibandingkan tahun 2022. LDR bank tercatat turun dari 96,30% pada Desember 2022 menjadi 89,13% pada Desember 2023. Demikian pula, halnya dengan RIM bank yang juga mengalami penurunan 4,67% dari 98,61% pada Desember 2022 menjadi 93,94% pada Desember 2023. Angka penurunan RIM lebih kecil dibandingkan dengan penurunan LDR, dikarenakan sepanjang tahun 2023 Bank melakukan tambahan pembelian Surat Berharga Korporasi Non-Bank sebanyak Rp370 miliar, sehingga posisi outstanding akhir tahun 2023 sebesar Rp624,46 miliar.

Sepanjang tahun 2023, Bank beberapa kali melakukan adjustment suku bunga CASA maupun TD dengan mempertimbangkan kondisi market terkini dan likuiditas Bank itu sendiri. Selain itu, dilakukan pula adjustment pada parameter penentu dalam matriks kewenangan pemberian special rate TD, yang mana tadinya menggunakan parameter LDR bank menjadi RIM. RIM dinilai lebih representatif untuk menggambarkan posisi likuiditas saat Bank memiliki portofolio SBK non-bank yang cukup signifikan dalam pengelolaan portofolio Surat Berharga secara keseluruhan.

Sepanjang tahun 2023, Bank berada dalam kondisi likuid dengan seluruh rasio likuiditas Bank terjaga dengan baik dan tidak terdapat pelanggaran atas pemenuhan GWM.

hold back the pace of interest rate hikes at high levels, awaiting the right timing to make adjustment reductions, considering all economic driving factors, including inflation.

Indonesia's inflation continues to show a downward trend. The controlled inflation within the target range of  $3.0\pm 1\%$  is a tangible result of the consistent monetary policy and the close synergy in inflation control between Bank Indonesia and the Government through the strengthening of the National Movement for Controlling Food Inflation (GNPIP) in various regions. Various policies from Bank Indonesia and the Government have catalyzed the overall improvement of Indonesia's economic conditions. Indonesia's investment climate is improving, leading to the continued strengthening of the Rupiah exchange rate, a surge in Indonesia's foreign exchange reserves, the Composite Stock Price Index (IHSG) continues to rise, surpassing resistance levels above 7,000, and the credit default swap (CDS) rate has decreased by 27.6% in one year, from 9,955 on 31 December 2022, to 70,216 on 31 December 2023.

As of 31 December 2023, the Bank was able to gather third-party funds amounting to Rp12.77 trillion, representing a 22.25% increase from the position at 31 December 2022. Similarly, the credit recorded on 31 December 2023 amounted to Rp11.38 trillion, reflecting a 13.15% increase from the end of 2022. This improvement in liquidity throughout 2023 compared to 2022 indicates a better liquidity position for the bank. The Loan to Deposit Ratio (LDR) decreased from 96.30% in December 2022 to 89.13% in December 2023. Likewise, the RIM of the bank also decreased by 4.67% from 98.61% in December 2022 to 93.94% in December 2023. The decrease in RIM is smaller than the decrease in LDR because throughout 2023, the Bank made additional purchases of Non-Bank Corporate Bonds totaling Rp370 billion, resulting in an outstanding position of Rp624.46 billion by the end of 2023.

Throughout 2023, the Bank made several adjustments to CASA and TD interest rates, considering the current market conditions and the Bank's own liquidity. Additionally, adjustments were made to the determining parameters in the special rate TD authorization matrix, shifting from using the bank's LDR parameter to RIM. RIM is considered more representative in depicting liquidity positions when the Bank holds a significant portfolio of non-bank securities in overall securities portfolio management.

Throughout 2023, the Bank maintained a liquid position with all liquidity ratios well maintained and no violations of GWM compliance.

## Pengembangan Kompetensi

ALCO mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi ALCO telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Susunan ALCO

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

## Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi adalah komite yang dibentuk oleh Bank dan sebagaimana diwajibkan dalam Peraturan Bank Indonesia tentang Penerapan Manajemen Risiko dalam penggunaan teknologi informasi oleh Bank Umum.

### Pedoman Kerja

Komite Pengarah Teknologi Informasi menjalankan tugas dan tanggung jawabnya dengan berpedoman pada Surat Keputusan Direksi PT Bank Sahabat Sampoerna.

### Tugas dan Tanggung Jawab

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

1. Rencana Strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank;
2. Perumusan kebijakan, standar, dan prosedur teknologi informasi yang utama;
3. Kesesuaian antara pelaksanaan proyek teknologi informasi yang disetujui dengan Rencana Strategis Teknologi Informasi;
4. Kesesuaian antara pelaksanaan proyek teknologi informasi dengan rencana proyek yang disepakati (project charter);
5. Kesesuaian antara teknologi informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank;
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor teknologi informasi, agar investasi Bank pada sektor teknologi informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;
7. Pemantauan atas kinerja teknologi informasi dan upaya peningkatan kinerja teknologi informasi;

## Competency Development

ALCO participated in competency development activities to broaden their understanding of their roles and responsibilities. Information regarding ALCO's competency development implementation has been disclosed in the sub-chapter on Education and Training of Corporate Governance in this Annual Report.

## Mechanism of Appointment and Dismissal of ALCO's Composition

The process for appointing and terminating ALCO members at the Bank follows the Board of Directors' Decision Letter regarding the Appointment of ALCO Members and adheres to the Internal Memorandum on the Refinement of ALCO Structure at Bank Sahabat Sampoerna.

## Information Technology Steering Committee

The Information Technology Steering Committee is a committee established by the Bank, as required by Bank Indonesia Regulation on the Implementation of Risk Management in the use of information technology by Commercial Banks.

### Work Guidelines

The Information Technology Steering Committee carries out its duties and responsibilities in accordance with the Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna.

### Duties and Responsibilities

The main tasks of the Information Technology Steering Committee include providing input or recommendations to the Board of Directors regarding:

1. The Information Technology Strategic Plan aligned with the Bank's business strategic plan;
2. Formulation of key information technology policies, standards, and procedures;
3. Alignment between the implementation of approved information technology projects and the Information Technology Strategic Plan;
4. Alignment between the implementation of information technology projects and the agreed project plan (project charter);
5. Alignment between information technology and the needs of management information systems and the Bank's business activities;
6. Effectiveness of measures to minimize risks associated with the Bank's investments in information technology sector, ensuring that investments in the information technology sector contribute to achieving the Bank's business objectives;
7. Monitoring the performance of information technology and efforts to improve information technology performance;



8. Upaya penyelesaian berbagai masalah terkait teknologi informasi yang tidak dapat diselesaikan oleh Satuan Kerja Pengguna dan Penyelenggara Teknologi Informasi secara efektif, efisien, dan tepat waktu; serta
9. Kecukupan dan alokasi sumber daya yang dimiliki Bank.

### Kedudukan Komite Pengarah Teknologi Informasi

Secara struktural, kedudukan Komite Pengarah Teknologi Informasi berada di bawah Direktur Teknologi Informasi Bank. Sementara penyampaian laporan pelaksanaan tugas, komite ini disampaikan langsung kepada Direktur Utama Bank.

### Komposisi Keanggotaan

Keanggotaan Komite Pengarah Teknologi Informasi telah ditetapkan dalam Surat Keputusan Direksi PT Bank Sahabat Sampoerna yang diungkapkan sebagai berikut.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Direktur Teknologi Informasi <i>Information Technology Director</i>
<b>Sekretaris (Merangkap Anggota)</b> <i>Secretary (Concurrently a Member)</i>	IT Strategic Planning, Governance & Risk Management
<b>Anggota Tetap</b> <i>Permanent Members</i>	<ul style="list-style-type: none"> <li>• Direktur Utama <i>President Director</i></li> <li>• Chief Operations Officer</li> <li>• Finance &amp; Business Planning Director</li> <li>• Chief Credit Officer</li> <li>• Chief SME &amp; High End Business</li> <li>• Compliance &amp; Risk Director</li> <li>• Chief Digital Business</li> <li>• Chief Human Capital Officer</li> <li>• Direktur Bisnis UMKM <i>ESME Business Director</i></li> <li>• Chief Internal Auditor</li> </ul>

Profil anggota Komite Pengarah Teknologi Informasi telah diungkapkan pada Profil Jajaran Manajemen dan Pejabat Eksekutif dalam Bab Profil Perusahaan pada Laporan Tahunan ini.

### Independensi

Anggota Komite Pengarah Teknologi Informasi berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

8. Efforts to resolve various information technology-related issues that cannot be resolved by the User Work Unit and Information Technology Service Provider effectively, efficiently, and timely; and
9. Sufficiency and allocation of the Bank's resources.

### Position of Information Technology Steering Committee

Structurally, the Information Technology Steering Committee reports to Information Technology Director of the Bank. However, the committee's task implementation reports are directly submitted to the President Director of the Bank.

### Membership Composition

The membership of the Information Technology Steering Committee has been established in the Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna, as follows.

The profiles of the Information Technology Steering Committee members have been disclosed in the Management and Executive Officer Profiles section of the Company Profile in this Annual Report.

### Independency

The members of the Information Technology Steering Committee are committed to prioritizing independence, objectivity, and prudence in carrying out their duties and responsibilities. Additionally, the committee ensures that it does not have conflicts of interest with other organs of the Bank and does not receive intervention from Shareholders. This commitment is reflected in the fulfillment of the following independence aspects.

Aspek Independensi Independence Aspect	Ketua (Merangkap Anggota Tetap) Chairman (Concurrently a Permanent 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 Komite Pengarah Teknologi Informasi. Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of Information Technology Steering Committee.	√	√	√

√ : Terpenuhi / Fulfilled

x : Tidak terpenuhi / Not fulfilled

### Pelaksanaan Tugas

Sepanjang tahun 2023, Komite Pengarah Teknologi Informasi telah melaksanakan tugas dan tanggung jawab dengan baik, yang diungkapkan sebagai berikut.

### Implementation of Duties

Throughout 2023, the Information Technology Steering Committee has diligently fulfilled its duties and responsibilities, as detailed below.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Pelaksanaan proyek TI dengan Rencana Pengembangan Aplikasi sesuai dengan Rencana Bisnis Bank 2023.</p> <p>Implementation of IT projects with the Application Development Plan in accordance with the 2023 Bank Business Plan.</p>	<p>Melakukan pemantauan pengembangan, seperti metode verifikasi Face Recognition dan fitur Liveness Detection pada layanan digital Onboarding E-KYC, BI-Fast, Pelaporan ke Lembaga Penjamin Simpanan (LPS), High Volume Transaction Virtual Account, Open Banking API, Kredit Multi Guna (KMG)/Kredit Tanpa Agunan (KTA) Online, Digital Signature, kartu debit VISA, Bank Devisa, Loker Bank Sampoerna, E-KYB, pengembangan sistem bancassurance, Single CIF, serta Partner Ticketing System.</p> <p>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.</p>
<p>Pemantauan pembaruan standards and procedures TI sesuai dengan manajemen risiko TI.</p> <p>Monitoring updates on IT standards and procedures in accordance with IT risk management.</p>	<p>Kebijakan dan standar prosedur TI disesuaikan dengan kebijakan perusahaan serta peraturan dari regulator, antara lain Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber bagi Bank Umum.</p> <p>The IT policies and standard procedures were adjusted to align with the company's policies and regulations from regulators, including Financial Services Authority Regulation No. 11/POJK.03/2022 on Information Technology Implementation by Commercial Banks and Financial Services Authority Circular Letter No. 29/SEOJK.03/2022 on Cyber Resilience and Security for Commercial Banks.</p>
<p>Pemantauan terhadap tindak lanjut dari hasil pemeriksaan audit SKAI, independen audit, dan regulator.</p> <p>Monitoring of follow up of results of SKAI audit, independent audit, and regulatory audit.</p>	<p>Pemenuhan tindak lanjut dari hasil pemeriksaan audit sesuai dengan target waktu.</p> <p>Completing the follow-up of audit results in accordance with the targeted time.</p>



## Rapat

Komite Pengarah Teknologi Informasi melaksanakan rapat internal paling kurang 4 kali dalam 1 tahun (triwulanan) atau rapat dapat dilaksanakan sewaktu-waktu sesuai dengan kebutuhan Bank. Pada tahun 2023, komite ini telah melaksanakan rapat sebanyak 4 kali, dengan rincian sebagai berikut.

## Meetings

The Information Technology Steering Committee held internal meetings at least 4 times a year (quarterly), or meetings could be held as needed by the Bank. In 2023, the committee held 4 meetings, with the following details.

Tanggal Date	Agenda Agenda
19 January 2023	<ul style="list-style-type: none"> <li>• Status Update: IT Audit, IT Internal Audit, Regulatory Audit, ISO 27001 Audit Surveillance Year 2, IT Regulatory Reporting, &amp; DR Plan 2023; dan / and</li> <li>• New Project Update, Project Existing Update, Enhancement Update, Improvement Project Existing Update, Project Onboarding Partners, &amp; Next Project.</li> </ul>
13 April 2023	<ul style="list-style-type: none"> <li>• IT Steering Committee Structure &amp; IT Organization Structure;</li> <li>• IT Strategic Planning, Governance, &amp; Risk Management;</li> <li>• IT Service Delivery;</li> <li>• IT Infrastructure &amp; Security; dan / and</li> <li>• IT Business Enablement.</li> </ul>
13 July 2023	<ul style="list-style-type: none"> <li>• IT Steering Committee Structure &amp; IT Organization Structure;</li> <li>• IT Strategic Priorities (Q3-Q4 2023);</li> <li>• IT Strategic Planning, Governance, &amp; Risk Management;</li> <li>• IT Service Delivery;</li> <li>• IT Infrastructure &amp; Security; dan / and</li> <li>• IT Business Enablement.</li> </ul>
6 November 2023	<ul style="list-style-type: none"> <li>• IT Steering Committee (Komite Pengarah TI): Background, IT Steering Committee Structure, &amp; IT Directorate Organization Chart per 1 September 2023;</li> <li>• IT Strategic Planning, Governance, &amp; Risk Management: Summary of IT Strategic Planning, IT Policy and Procedure, IT Audit Examination 2023, IT Asset Management, &amp; IT Resource Management;</li> <li>• IT Service Delivery: DR Drill 2023, Ticket Volume Q3 2023, Services Availability Q3 2023, Summary of Incident 2023 &amp; IT Service Delivery Improvements;</li> <li>• IT Infrastructure &amp; Security: Infrastructure &amp; Security Projects dan Summary of Cyber Security Threat; dan / and</li> <li>• IT Business Enablement: Project Update.</li> </ul>

## Pengembangan Kompetensi

Komite Pengarah Teknologi Informasi mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi komite ini telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

## Competency Development

The Information Technology Steering Committee participates in competency development activities to broaden understanding on implementation of its duties and responsibilities. Information about the competency development implementation of this committee has been disclosed in the Education and Training of Corporate Governance Organs sub-chapter in this Annual Report.

## Mekanisme Pengangkatan dan Pemberhentian Ketua Komite Pengarah Teknologi Informasi

Proses pengangkatan dan pemberhentian Ketua Komite Pengarah Teknologi Informasi mengacu pada wewenang dari Direksi dengan masa jabatan tidak melebihi masa jabatan Direksi Bank. Pihak yang ditunjuk sebagai ketua komite ini harus merupakan seorang Direktur Bank yang membidangi teknologi dan informasi. Selain itu, prosedur pemberhentian Ketua Komite Pengarah Teknologi Informasi dilakukan saat masa jabatan telah selesai atau dapat diberhentikan sewaktu-waktu sesuai dengan keputusan RUPS atau Surat Keputusan Direksi PT Bank Sahabat Sampoerna.

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

The appointment and dismissal process of the Information Technology Steering Committee's Chairman is based on the Board of Directors' authority, with a term of office no longer than the Bank's Board of Directors. The elected chairman must be the Bank's Director in charge of technology and information. In addition, the procedure to dismiss the Information Technology Steering Committee's Chairman is carried out when the term of office ends or at any time following the GMS resolution or the Board of Directors' Decision Letter of PT Bank Sahabat Sampoerna.

## Komite Manajemen Risiko Operasional

Komite Manajemen Risiko Operasional (KMRO) merupakan satu kesatuan dari Komite Manajemen Risiko Bank, yang berada di bawah koordinasi Direksi. Komite ini menjalankan tugas dan tanggung jawabnya yang berfokus pada mengelola manajemen risiko operasional dan jenis risiko lainnya, seperti risiko hukum, strategis, reputasi, serta kepatuhan.

Bank membentuk KMRO dengan tujuan sebagai berikut.

1. Memastikan efektivitas pelaksanaan manajemen risiko operasional dan lainnya secara menyeluruh.
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

KMRO menjalankan tugas dan tanggung jawab berpedoman pada Kebijakan Umum Manajemen Risiko, khususnya pada bab mengenai Penerapan Manajemen Risiko Operasional dan tercantum dalam Kebijakan Khusus Manajemen Risiko Operasional Bank Sahabat Sampoerna.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab KMRO selama tahun buku diuraikan sebagai berikut.

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

KMRO berkewajiban untuk memberi saran 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

Secara struktural, KMRO berada di bawah Direktur Kepatuhan & Manajemen Risiko serta berkoordinasi dengan Kepala *Enterprise Risk, Analytics & Control*. Sementara untuk pelaporan pelaksanaan tugas selama tahun buku, komite ini menyampaikan secara langsung kepada Direktur Utama Bank.

## Operational Risk Management Committee

The Operational Risk Management Committee (ORMC) is an integral part of the Bank's Risk Management Committee, under the coordination of the Board of Directors. This committee performs its duties and responsibilities that focus on managing operational risk and other types of risk, such as legal, strategic, reputation and compliance risks.

The Bank established the ORMC with the following objectives.

1. Ensure the effectiveness of overall operational and other risk management implementation.
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 ORMC implements its duties and responsibilities by referring 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 during the fiscal year are described as follows.

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

ORMC is required to provide advice 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

Structurally, the ORMC is under the Compliance & Risk Director and coordinates with the *Enterprise Risk, Analytics & Control Division Head*. Whereas for reporting the duties and responsibilities performed during the fiscal year, this committee is submitting it directly to the President Director of the Bank.



## Komposisi Keanggotaan

Keanggotaan KMRO telah diungkapkan dalam Kebijakan Khusus Manajemen Risiko Operasional No. BSS/KK-KRO/MRI/03, sebagai berikut.

<b>Ketua (Merangkap Anggota Tetap)</b> <i>Chairman (Concurrently a Permanent Member)</i>	Kepala Enterprise Risk, Analytics & Control Enterprise Risk, Analytics & Control Division Head
<b>Sekretaris (Merangkap Anggota)</b> <i>Secretary (Concurrently a Member)</i>	Operational Risk Department Head
<b>Anggota Tetap</b> <i>Permanent Members</i>	Kepala unit-unit kerja terkait dengan risiko operasional termasuk Kepala Satuan Kerja Kepatuhan, jika diperlukan melibatkan Satuan Kerja Audit Internal sebagai narasumber. Heads of divisions related to operational risk, including the Compliance Division Head, if it is necessary to involve the Internal Audit Division as resource person.

Profil anggota KMRO telah diungkapkan pada Profil Kepala Satuan Kerja Manajemen Risiko dan Pejabat Eksekutif di dalam Laporan Tahunan ini.

## Independensi

Anggota KMRO berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

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

√ : Terpenuhi / Fulfilled

x : Tidak terpenuhi / Not fulfilled

## Pelaksanaan Tugas

Sepanjang tahun 2023, KMRO melaksanakan tugas dan tanggung jawab sebagai berikut.

## Membership Composition

The ORMC membership has been disclosed in the Special Policy for Operational Risk Management No. BSS/KK-KRO/MRI/03, as follows.

Profile of ORMC members have been disclosed in the Profile of the Enterprise Risk, Analytics & Control Division Head and Executive Officers in this Annual Report.

## Independency

ORMC members are committed to prioritize independency, objectivity, and prudence in implementing their duties and responsibilities. In addition, this committee always ensure there is no conflicts of interest with other organs of the Bank and receive no intervention from the Shareholders. The commitment is reflected in the fulfillment of the independency aspect as follows.

## Implementation of Duties

Throughout 2023, the ORMC has conducted the following duties and responsibilities.

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

## Rapat

Pada tahun 2023, KMRO menyelenggarakan rapat sebanyak 3 kali, dengan rincian sebagai berikut.

## Meetings

In 2023, the ORMCM held 3 meetings with the following details.

Tanggal Date	Agenda Agenda
<p>16 May 2023 (Quarter 1 2023)</p>	<ul style="list-style-type: none"> <li>• Penyesuaian terhadap Aturan Regulator - ATMR Risiko Operasional; <i>Adjustment to Regulatory Rules – Operational Risk RWA;</i></li> <li>• Cyber Risk;</li> <li>• Loss Event Database (LED);</li> <li>• Perubahan Kebijakan LED; <i>Changes to LED Policy</i></li> <li>• Development &amp; Review KCSA;</li> <li>• Penerbitan Kajian Risiko; dan <i>Issuance of Risk Assessment; and</i></li> <li>• BCP Site Monitoring.</li> </ul>
<p>23 August 2023 (Quarter 2 2023)</p>	<ul style="list-style-type: none"> <li>• Penilaian Tingkat Risiko Terkait Keamanan Siber; <i>Cyber Security Risk Level Assessment;</i></li> <li>• Memo Manajemen Insiden Risiko Operasional; <i>Management Memo on Operational Risk Incident;</i></li> <li>• Review Proses KCSA; <i>KCSA Process Review</i></li> <li>• Fraud Management System (FMS);</li> <li>• Manajemen Insiden Risiko Operasional; <i>Management of Operational Risk Incident;</i></li> <li>• DRP &amp; BCP;</li> <li>• Block Leave Karyawan BSS; dan <i>Block Leave of BSS Employees; and</i></li> <li>• Pengajuan HKR via e-Centrix. <i>HKR application via e-Centrix.</i></li> </ul>
<p>21 February 2024 (Quarter 3 &amp; 4 2023)</p>	<ul style="list-style-type: none"> <li>• Manajemen Insiden Risiko Operasional; <i>Management of Operational Risk Incident;</i></li> <li>• BCP &amp; BCP;</li> <li>• Fraud Management System (FMS);</li> <li>• Cyber Security;</li> <li>• Project PDP; <i>PDP Project;</i></li> <li>• Kebijakan Pengamanan Informasi; <i>Information Security Policy;</i></li> <li>• Block Leave Karyawan BSS; <i>Block Leave of BSS Employees;</i></li> <li>• Pengajuan HKR melalui e-Centrix; dan <i>HKR application via e-Centrix; and</i></li> <li>• DRP &amp; Pentest.</li> </ul>



### Rekomendasi

KMRO telah memberikan rekomendasi mengenai pengelolaan risiko operasional Bank, sebagaimana tercatat dalam Notulen Rapat Komite Manajemen Risiko Operasional tahun 2023.

### Pengembangan Kompetensi

KMRO mengikuti kegiatan pengembangan kompetensi untuk memperluas pemahaman mengenai pelaksanaan tugas dan tanggung jawabnya. Informasi terkait pelaksanaan pengembangan kompetensi KMRO telah diungkapkan pada sub bab Pendidikan dan Pelatihan Organ Tata Kelola Perusahaan di dalam Laporan Tahunan ini.

### Mekanisme Pengangkatan dan Pemberhentian Ketua KMRO

Proses pengangkatan dan pemberhentian Ketua KMRO mengacu pada wewenang Direksi Bank. Pihak yang ditunjuk sebagai ketua komite ini harus merupakan pimpinan yang menjadi bagian dari Direktorat Kepatuhan dan Manajemen Risiko yang bertanggung jawab dalam mengelola Manajemen Risiko Bank.

### Komite Produk

Komite produk merupakan komite yang ditunjuk untuk membantu Direksi dalam pengelolaan dan pengembangan produk, baik yang sudah ada maupun produk baru.

### Pedoman Kerja

Komite Produk menjalankan tugas dan tanggung jawab dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum.

### Tugas dan Tanggung Jawab

Komite Produk menjalankan tugas dan tanggung jawab terkait pengembangan produk maupun aktivitas yang sebelumnya belum pernah dilakukan oleh Bank yang berkoordinasi dengan unit kerja terkait, yaitu Tim Business Product Development (BPD), Tim Finance Accounting & Tax, Tim Information Technology Business Enablement, Tim Centralized Operation & Serviced, Tim Enterprise Risk, Analytics & Control, Tim Compliance, Tim Corporate Legal & Litigation, serta Board of Management (BOM).

### Kedudukan Komite Produk

Komite Produk merupakan organ pendukung di bawah Direktur Utama yang bertanggung jawab, berkoordinasi, serta menyampaikan Laporan Pelaksanaan Tugas secara langsung kepada Direksi Bank.

### Recommendation

The ORMC has provided recommendations on the Bank's operational risk management, as recorded in the 2023 Operational Risk Management Committee's Meeting Minutes.

### Competency Development

The ORMC participates in competency development activities to broaden understanding on implementation of its duties and responsibilities. Information about the competency development implementation of ORMC has been disclosed in the Education and Training of Corporate Governance Organs sub-chapter in this Annual Report.

### Mechanism of Appointment and Dismissal of Chairman of the ORMC

The appointment and dismissal process of the ORMC Chairman is based on the Board of Directors' authority. 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.

### Product Committee

The product committee is a committee appointed to assist the Board of Directors in managing and developing products, both existing and new products.

### Work Guidelines

The Product Committee carries out its duties and responsibilities by referring to the Financial Services Authority Regulation No. 13/POJK.03/2021 on Administration of Commercial Bank Products.

### Duties and Responsibilities

The Product Committee carries out duties and responsibilities related to product development and activities, which have never been carried out by the Bank, by coordinating with related divisions, namely the Business Product Development Team (BPD), Finance Accounting & Tax Team, Information Technology Business Enablement Team, Centralized Operation & Serviced Team, Enterprise Risk, Analytics & Control Team, Compliance Team, Corporate Legal & Litigation Team, and Board of Management (BOM).

### Position of Product Committee

The Product Committee is under the authority of the Board of Directors, and is directly responsible for the implementation of its duties and responsibilities to the President Director of the Bank.

## Komposisi Keanggotaan

Keanggotaan Komite Produk telah diungkapkan dalam Memorandum No. 09/56/MI/BPD/BSS/III/23, sebagai berikut.

## Membership Composition

The Product Committee' membership has been disclosed in Memorandum No. 09/56/MI/BPD/BSS/III/23, as follows.

<b>Ketua (Merangkap Anggota Tetap)</b> <b>Chairman (Concurrently a Permanent Member)</b>	Direktur Kepatuhan & Manajemen Risiko Compliance & Risk Director
<b>Anggota Tetap</b> <b>Permanent Members</b>	<ul style="list-style-type: none"> <li>• Direktur Keuangan &amp; Perencanaan Bisnis <i>Finance &amp; Business Planning Director</i></li> <li>• Direktur Bisnis UMKM <i>ESME Business Director</i></li> <li>• Chief Operations Officer</li> <li>• Direktur Teknologi Informasi <i>Information Technology Director</i></li> <li>• Chief SME &amp; High End Business</li> <li>• Chief Credit Officer</li> <li>• Funding Product &amp; Bancassurance Business Development Division Head</li> <li>• Lending, Fintech Product &amp; Partnership Division Head</li> <li>• Compliance Division Head</li> <li>• Corporate Legal &amp; Litigation Division Head</li> <li>• Finance &amp; Accounting Division Head</li> <li>• Strategic Centralized Operation &amp; Service Head</li> <li>• Enterprise Risk, Analytics &amp; Control Division Head</li> </ul>
<b>Anggota Tetap</b> <b>Permanent Members</b>	<ul style="list-style-type: none"> <li>• Treasury &amp; International Banking Head</li> <li>• Financial Institution Head</li> <li>• Lending Center Division Head</li> <li>• Regional Branch Head</li> <li>• New Business Transformation Division Head</li> <li>• Wholesale Division Head</li> <li>• Sales Management Division Head</li> <li>• Funding Business Division Head</li> <li>• SME &amp; FI Credit Division Head</li> <li>• Network Management Division Head</li> <li>• SME Division Head</li> <li>• FI Division Head</li> <li>• Collection &amp; SAM Division Head</li> <li>• Information Technology (IT) Division Head</li> <li>• Credit Legal &amp; Collateral Management</li> </ul>

Profil anggota Komite Produk telah diungkapkan pada Profil Jajaran Manajemen dan Pejabat Eksekutif di dalam Laporan Tahunan ini.

The profile of the Product Committee members has been disclosed in the Profile of Management and Executive Officers in this Annual Report.

## Independensi

Anggota Komite Produk berkomitmen untuk mengutamakan sikap independensi, berlaku objektif, dan penuh kehati-hatian dalam pelaksanaan tugas dan tanggung jawabnya. Selain itu, komite ini senantiasa memastikan tidak memiliki benturan kepentingan dengan organ Bank lainnya dan tidak menerima intervensi dari para Pemegang Saham. Komitmen tersebut tercermin dalam pemenuhan aspek independensi sebagai berikut.

## Independency

Product Committee members are committed to prioritizing independence, being objective, and being careful in performing their duties and responsibilities. In addition, this committee always ensures that it does not have conflicts of interest with other Bank organs and does not accept intervention from Shareholders. This commitment is reflected in the fulfillment of independence aspects as follows.



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

√ : Terpenuhi / Fulfilled

x : Tidak terpenuhi / Not fulfilled

### Rapat

Rapat Komite Produk dilakukan satu kali setiap bulannya. Diketuai Direktur Kepatuhan & Manajemen Risiko, dan dihadiri oleh 12 anggota tetap dan 16 anggota tidak tetap. Hasil komite dituangkan dalam catatan rapat yang dibuat oleh Tim Business Product Development diatur dalam Memo Intern No. 09/56/MI/BPD/BSS/III/2023, 7 Maret 2023: Permohonan Persetujuan Pembuatan Produk Maupun Aktivitas di Bank Sahabat Sampoerna.

### Komite Kredit

Komite Kredit adalah organ pendukung Direksi berperan dalam memberikan persetujuan kredit, khususnya untuk segmen usaha mikro kecil dan menengah (UMKM) dan usaha kecil dan menengah (UKM). Bank Sahabat Sampoerna telah memiliki aplikasi Loan Origination System (LOS) untuk melakukan penilaian risiko kredit.

### Pedoman Kerja

Komite Kredit menjalankan tugas dan tanggung jawab dengan berpedoman pada PPK Bab XIII dan Framework Batas Wewenang Memutus Kredit (BWMK) Maret 2021.

### Kedudukan Komite Kredit

Komite Kredit merupakan organ pendukung di bawah Direktur Utama yang bertanggung jawab, berkoordinasi, serta menyampaikan Laporan Pelaksanaan Tugas secara langsung kepada Direksi Bank.

### Rapat

Rapat Komite Kredit diselenggarakan pada saat membahas proposal kredit pada kewenangan level Direksi.

### Meetings

The Product Committee's meeting is held once a month. Chaired by the Compliance & Risk Director, and attended by 12 permanent members and 16 non-permanent members. The committee's meeting results are outlined in meeting notes made by the Business Product Development Team as stipulated in Internal Memo No. 09/56/MI/BPD/BSS/III/2023, 7 March 2023: Request for Approval to Create Products and Activities at Bank Sahabat Sampoerna.

### Credit Committee

The Credit Committee is a supporting organ for the Board of Directors that is in charge of providing credit approval, especially for the micro, small, and medium enterprise (MSME) and small and medium enterprise (UKM) segments. Bank Sahabat Sampoerna has a Loan Origination System (LOS) application to carry out credit risk assessments.

### Work Guidelines

The Credit Committee carries out its duties and responsibilities based on PPK Chapter XIII and the Credit Decision Authority Limits (BWMK) Framework of March 2021.

### Position of Credit Committee

The Credit Committee is a supporting organ under the President Director that is having responsibility, coordinating, and submitting Duty Implementation Report directly to the Bank's Board of Directors.

### Meetings

The Credit Committee's meeting is held when discussing credit proposals at the Board of Directors level.

# Sekretaris Perusahaan

## Corporate Secretary

Sekretaris Perusahaan merupakan organ Bank yang bertanggung jawab untuk memastikan kepatuhan, administrasi pengambilan keputusan, serta melakukan fungsi komunikasi korporat dalam rangka membangun kebersinambungan usaha Bank. Sekretaris Perusahaan bertanggung jawab langsung kepada Direktur Utama.

### Tanggung Jawab

Sekretaris Perusahaan menjalankan tugas dan tanggung jawab 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

Selain menjalankan tugas dan tanggung jawab, Sekretaris Perusahaan mempunyai 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

Corporate Secretary is an organ of the Bank who is responsible for ensuring compliance, decision making administration, as well performing internal and external corporate communication function to build sustainability of the Bank's business. The Corporate Secretary directly answers to the President Director.

### Responsibility

The Corporate Secretary is implementing the following duties and responsibilities.

1. Hold meetings of the Board of Commissioners, Board of Directors, joint meetings (Board of Commissioners and Board of Directors), Committees Assisting the Board of Commissioners, and make minutes of such meetings.
2. Ensure that every discussion in the meeting is followed up by the relevant party in charge.
3. Archive and administer the minutes of meetings along with the related documents.
4. Arrange incoming and outgoing letters, especially related to regulators.
5. Regulate incoming non-regulator letters.
6. Perform regular reports, among others:
  - a. To regulators and Shareholders regarding inhouse 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

In addition to the duties and responsibilities, the Corporate Secretary has the following authority.

1. Finance  
Managerial authority for other financial aspects in accordance with the provisions of the Directorate of Finance and Business Planning, Corporate Secretary Team, and Directorate of Risk and Compliance.
2. HR Management



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

- a. Recommending promotions, salary increases, and other matters as specified in HR Policy; and
- 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

Per Desember 2023, pelaksanaan tugas Sekretaris Perusahaan telah dijalankan oleh Bapak Muhammad Rizal selaku Kepala Grup Kesekretariatan Perusahaan berdasarkan Surat Keputusan No. 6905/BSS/SK/HC/IV/2022. Informasi terkait profil beliau telah diungkapkan pada Bab Profil Perusahaan, sub bab Profil Sekretaris Perusahaan di dalam Laporan Tahunan ini.

## Corporate Secretary's Profile

As of December 2023, Mr. Muhammad Rizal as the Head of Corporate Secretariat Group has been carrying the duty as the Corporate Secretary based on the Decree No. 6905/BSS/SK/HC/IV/2022. Information regarding his profile has been disclosed in the Company Profile chapter, Corporate Secretary's profile sub-chapter in this this Annual Report.

## Pelaksanaan Tugas

Sepanjang tahun 2023, Sekretaris Perusahaan telah menjalankan tugas dan tanggung jawab dengan efektif, yang dijelaskan 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 2023 serta pelaporan dan penyampaian kepada regulator dan Pemegang Saham.

## Implementation of Duties

In 2023, the Corporate Secretary has carried out his duties and responsibilities effectively, as explained below.

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 2023 Annual Report and Sustainability Report as well as the reporting and submission to regulators and Shareholders.

## Program Orientasi bagi Dewan Komisaris dan Direksi baru

Program orientasi merupakan media perkenalan bagi anggota Dewan Komisaris, anggota Direksi, dan Pejabat Eksekutif yang baru menjabat. Program tersebut menjadi tanggung jawab dari Sekretaris Perusahaan yang dapat dilaksanakan bersamaan dengan rapat gabungan Dewan Komisaris dan Direksi. Dalam program orientasi tersebut materi yang dibahas mengenai Visi dan Misi Bank; Struktur Organisasi; kinerja operasional dan keuangan; kondisi terkini Bank; dan hal-hal lainnya.

## Orientation Program for New Board of Commissioners and Board of Directors

The orientation program is an introductory medium for the new members of the Board of Commissioners, members of the Board of Directors, and Executive Officers. The Corporate Secretary is responsible for this program, that can be held simultaneously with the joint meeting of the Board of Commissioners and Board of Directors. Materials such as Vision and Mission of the Bank; Organizational Structure; current conditions of the Bank; will be discussed in the orientation program; along with other issues.

Selama tahun 2023, Bank Sahabat Sampoerna telah melakukan program pengembangan kompetensi kepada anggota Dewan Komisaris dan anggota Direksi yang baru, yaitu Ibu Anggar Budhi Nuraini sebagai Komisaris Independen dan Bapak Hendra Rahardja sebagai Direktur Teknologi Informasi.

### **Pengembangan Kompetensi**

Sekretaris Perusahaan secara konsisten dan berkelanjutan mengikuti berbagai kegiatan pengembangan kompetensi, guna memperluas wawasan dan informasi terkait aktivitas bisnis Bank. Kegiatan pengembangan kompetensi yang diikuti oleh Sekretaris Perusahaan, seperti pendidikan, pelatihan, seminar, workshop, dan forum diskusi, yang diselenggarakan oleh internal ataupun eksternal Bank. Di samping itu, Bank memberikan keleluasaan kepada Sekretaris Perusahaan melakukan pengembangan kompetensi secara mandiri melalui berbagai media, seperti buku, forum diskusi, ataupun informasi lainnya yang dapat diakses secara online.

In 2023, Bank Sahabat Sampoerna has conducted the competency development program to new members of the Board of Commissioners and Board of Directors, namely Mrs. Anggar Budhi Nuraini as Independent Commissioner and Mr. Hendra Rahardja as Information Technology Director.

### **Competency Development**

The Corporate Secretary consistently and continuously engages in various competency development programs, to broaden his insight and information regarding the Bank's business. The competency development activities joined by the Corporate Secretary including education, training, seminars, workshops, and discussion forums, held internally or externally by the Bank. The Corporate Secretary also develops his competency independently through various media, such as books, discussion forums, other information accessible online.

## **Satuan Kerja Audit Internal** *Internal Audit Division*

Satuan Kerja Audit Internal adalah organ Bank yang menjadi pertahanan lapis ketiga (*third line of defense*) dengan peran melakukan pengawasan dan evaluasi terhadap pengendalian internal Bank melalui pemeriksaan menyeluruh dan berkesinambungan pada masing-masing divisi kerja. Selain itu, satuan kerja ini melaksanakan kegiatan assurance dan consulting secara independen dan objektif untuk memberikan nilai tambah dan memaksimalkan kinerja operasional Bank.

The Internal Audit Division is the third line of defense, with the role to perform supervision and evaluation on the internal control of the Bank by conducting a thorough and continuous audit of each division. In addition, this division is conducting assurance and consulting in independent and objective manner to provide added values and maximizes the operational performance of the Bank.



## Pedoman Kerja

Satuan Kerja Audit Internal menjalankan tugas dan tanggung jawab dengan berpedoman pada Piagam Internal Audit yang telah diperbarui dan disahkan oleh Dewan Komisaris dan Direksi pada tanggal 21 November 2022. Piagam ini telah disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan Penerapan Fungsi Audit Internal pada Bank Umum di Indonesia. Isi Piagam Internal Audit, terdiri dari:

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

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	
<p>Membantu mencapai tujuan perusahaan melalui assurance dan consulting yang independen dan objektif, serta memberikan nilai tambah atas kinerja yang dihasilkan, melalui:</p> <ul style="list-style-type: none"> <li>• Mengevaluasi efektivitas dan kecukupan pelaksanaan pengendalian internal, pengelolaan risiko, dan proses tata kelola perusahaan melalui penerapan risk based audit;</li> <li>• Memberikan jasa konsultasi yang independen dan obyektif berdasarkan kebutuhan auditee terhadap aktivitas/produk baru sesuai rekomendasi terbaik dari Audit Internal;</li> <li>• Mengelola aktivitas audit internal secara efektif dan efisien;</li> <li>• Mengembangkan kompetensi internal auditor melalui perolehan sertifikasi dan kualifikasi profesi yang sesuai kebutuhan dan perkembangan organisasi, serta mengintensifkan penggunaan teknologi informasi; dan</li> <li>• Meningkatkan sinergi fungsi audit internal dan eksternal audit.</li> </ul>	<p>To help achieve Company goals through independent and objective assurance and consulting, as well as provide added value to the resulting performance, through:</p> <ul style="list-style-type: none"> <li>• Evaluate the effectiveness and adequacy of internal control, risk management, and corporate governance process through risk-based audits;</li> <li>• 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;</li> <li>• Manage internal audit activities effectively and efficiently;</li> <li>• Develop internal auditors' competence through obtaining certification and professional qualifications according to the organization's needs and development, and intensify information technology use; and</li> <li>• Improve the synergy of internal and ex-ternal audit functions.</li> </ul>

## Work Guidelines

The Internal Audit Division performs its duties and responsibilities by referring to the Internal Audit Charter, which was updated and approved by the Board of Commissioners and Board of Directors on 21 November 2022. The charter was adjusted to the Financial Services Authority Regulation No. 01/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks and Implementation of Internal Audit Function in Commercial Banks in Indonesia. The Internal Audit Charter consists of:

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.

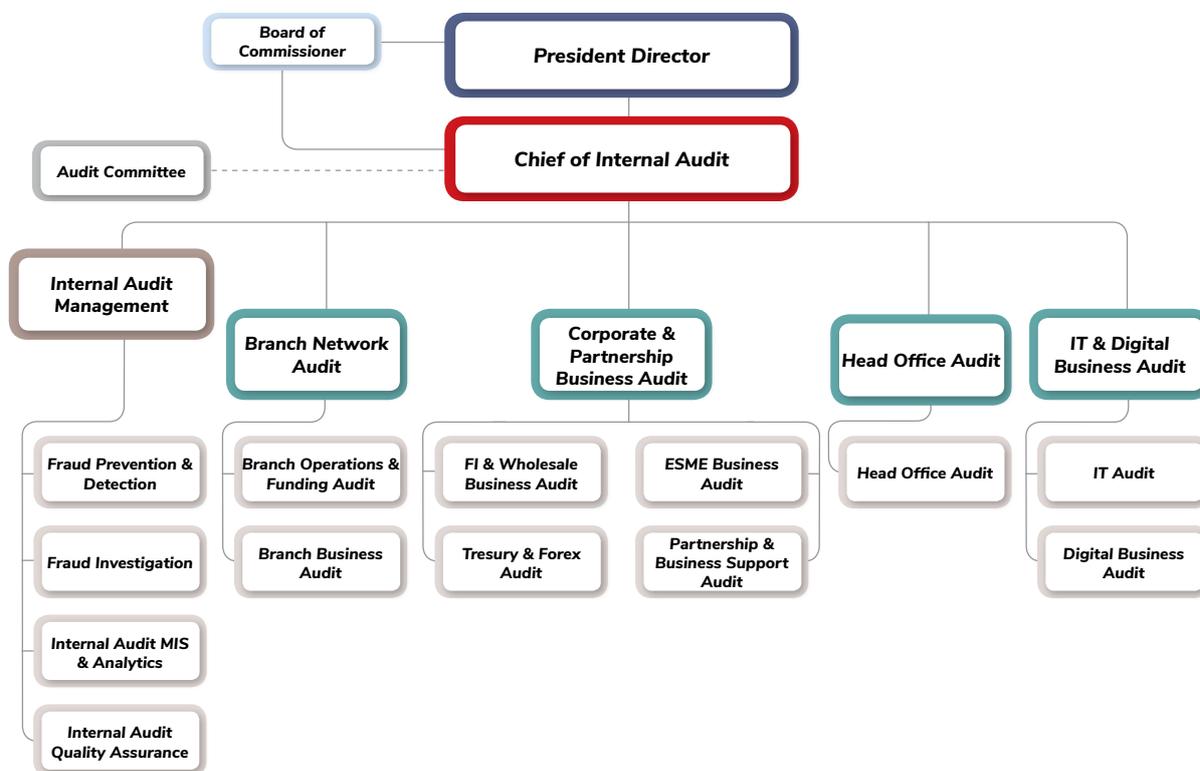
## Vision and Mission

## Kedudukan dan Struktur

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

## Position and Structure

The Internal Audit Division of Bank Sahabat Sampoerna serves directly under the President Director and coordinates with the Audit Committee under the Board of Commissioners, as shown in the following chart.



## Jumlah Auditor Internal pada Satuan Kerja Audit Internal

Per Desember 2023, jumlah auditor internal pada Satuan Kerja Audit Internal Bank sebanyak 33 orang, termasuk Kepala Satuan Kerja Audit Internal.

## Number of Internal Auditors in the Internal Audit Division

As of December 2023, there are 33 internal auditors of the Bank's Internal Audit Division, including the Chief of Internal Audit.

## Profil Kepala Satuan Kerja Audit Internal

Kepala Satuan Kerja Audit Internal atau Chief Internal Auditor dijabat oleh Nancy Suryani berdasarkan Surat Keputusan No. 0823/IM/HC/BSS/VIII/2022 tanggal 5 Agustus 2022. Informasi terkait profil beliau telah disampaikan pada Bab Profil Perusahaan, sub bab Profil Chief Internal Auditor di dalam Laporan Tahunan ini.

## Profile of Chief of Internal Audit

Nancy Suryani serves as the Chief Internal Auditor based on Decision Letter No. 0823/IM/HC/BSS/VIII/2022 dated 5 August 2022. Information regarding her profile has been disclosed in the Company Profile Chapter, Chief Internal Auditor's profile sub-chapter in this Annual Report.



## Kualifikasi dan Sertifikasi Personil

Bank Sahabat Sampoerna telah memastikan seluruh auditor yang menjadi bagian dari Satuan Kerja Audit Internal telah memenuhi kualifikasi, sesuai dengan Peraturan Bank Indonesia No. 12/7/PBI/2010 perihal Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum dan Surat Edaran No. 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum. Bank juga akan melakukan penyetaraan dan penyelarasan atas Sertifikasi Manajemen Risiko yang dimiliki Unit Kerja SKAI sebagai pemenuhan ketentuan Surat Edaran No. 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank, yang pelaksanaannya akan menyesuaikan dengan jadwal penyelenggara. Selain itu, Auditor Bank tersebut telah lulus dalam Program Badan Sertifikasi Manajemen Risiko (BSMR), minimal Jenjang 4 untuk Auditor, Jenjang 5 untuk Pejabat Eksekutif dari Satuan Kerja Audit Internal, dan Jenjang 7 untuk Chief of Internal Audit.

Dalam menjalankan tugas dan tanggung jawabnya, Satuan Kerja Audit Internal bertindak dengan profesional dan penuh kehati-hatian, serta mengutamakan sikap independensi. Komitmen 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.

Per 31 Desember 2023, program sertifikasi auditor masih dalam proses penyusunan perencanaan terpadu oleh Satuan Kerja Audit Internal. Akan tetapi, Bank terus mengoptimalkan pemahaman dan kompetensi masing-masing auditor dengan aktif dalam keanggotaan Ikatan Auditor Intern Bank (IAIB), serta berkontribusi dalam berbagai kegiatan yang dilaksanakan, seperti seminar atau pelatihan.

## Kode Etik Auditor

Kode Etik Auditor menjadi pedoman bagi auditor Bank dalam melaksanakan tugas dan tanggung jawab. Kode Etik tersebut telah dijelaskan dalam Piagam Internal Audit, sebagai berikut.

## Personnel Qualifications and Certifications

Bank Sahabat Sampoerna has ensured that all auditors in the Internal Audit Division have met the qualifications, in accordance with Bank Indonesia Regulation No. 12/7/PBI/2010 on Risk Management Certification for Management and Officials of Commercial Banks and Circular No.28/SEOJK.03/2022 on Risk Management Certification for Commercial Bank Human Resources. The Bank will also perform an equalization and alignment of the Risk Management certification owned by SKAI Division to meet the provisions of Circular No.28/SEOJK.03/2022 on Risk Management Certification for Commercial Bank Human Resources, which will be carried out according to the organizer's schedule. The auditors have also passed the Risk Management Certification Institution (BSMR) Program, at least Level 4 for Auditors, Level 5 for Executive Officers from the Internal Audit Division, and level 7 for Chief of Internal Audit.

In carrying out its duties and responsibilities, the Internal Audit Division acts professionally and full of care, as well as prioritizing independence. This commitment 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 31 December 2023, the auditor certification program is still in the process of preparing an integrated plan by the Internal Audit Division. Nevertheless, the Bank continues optimizing the understanding and competence of each auditor by actively joining the Bank's Internal Auditor Association (IAIB) and contributing in various activities held, such as seminars or training.

## Auditor's Code of Conduct

The Auditor's Code of Conduct guides the Bank's auditor in performing their duties and responsibilities. The Code of Conduct has been explained 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

Satuan Kerja Audit Internal menjalankan tugas dan tanggung jawab 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*.
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.

## Responsibilities and Authority

### Responsibilities

The Internal Audit Division performs the following duties and responsibilities.

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 President Director 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 President Director. 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 analyze 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. 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.

## Wewenang

Wewenang kerja yang dimiliki oleh Satuan Kerja Audit Internal Bank dijelaskan sebagai berikut.

1. Melakukan aktivitas audit internal terhadap kegiatan seluruh semua unit kerja dalam organisasi serta afliasinya 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.

## Pelaksanaan Tugas

Sepanjang tahun 2023, Satuan Kerja Audit Internal telah melaksanakan tugas dan tanggung jawab sebagai berikut.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Menyusun rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit internal tahun 2024.</p> <p><i>Preparing the annual audit plan and budget allocation to implement internal audit function in 2024.</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 2024 dan telah disetujui oleh Dewan Komisaris dan Direktur Utama dengan mempertimbangkan rekomendasi Komite Audit.</p> <p><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 2024, which has been approved by the Board of Commissioners and President Director by considering recommendations from the Audit Committee.</i></p>

## Authority

The work authority of the Internal Audit Division is explained as follows.

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, President Director, 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.

## Implementation of Duties

In 2023, the Internal Audit Division has performed the following duties and responsibilities.



Program Kerja Work Program	Pelaksanaan Implementation
<p>Melaksanakan rencana audit tahunan 2023 yang telah disetujui oleh Dewan Komisaris dan Direktur Utama dengan mempertimbangkan rekomendasi Komite Audit serta melaksanakan tugas-tugas lain sesuai dengan kepentingan (urgency) maupun permintaan khusus.</p> <p><i>Conducting the 2023 annual audit plan that has been approved by the Board of Commissioners and President Director 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 36 auditable unit dari 36 plan, yaitu 6 perkreditan, 5 business support, 6 operasional, 12 kantor pusat, dan 7 informasi teknologi.</p> <p><i>The Internal Audit Division has conducted audits of 36 auditable units from 36 plans, which were 6 credit, 5 business support, 6 operational, 12 head offices, and 7 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.</p> <p><i>Preparing report on audit results or duties assigned to be submitted to interested parties including Board of Commissioners or the President Director.</i></p>	<p>Hingga 31 Desember 2023, Satuan Kerja Audit Internal telah menyampaikan sebanyak 35 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.</p> <p><i>As of 31 December 2023, the Internal Audit Division presented 35 reports on audit results to the relevant Director and discussed findings considered significant with Audit Committee and Board of Commissioners. Further, a copy of the report is also submitted to the Board of Commissioners, Audit Committee, and Compliance &amp; Risk Director.</i></p>
<p>Memastikan kebenaran Laporan Keuangan Bank telah sesuai dengan standar akuntansi yang berlaku.</p> <p><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.</p> <p><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 fraud.</p> <p><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 3 kasus/masalah yang terindikasi mengandung pelanggaran ketentuan Bank dan fraud. 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.</p> <p><i>The Internal Audit Division has conducted investigative activities on 3 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>Mengkinikan pedoman kerja serta sistem dan prosedur untuk melaksanakan tugas bagi auditor internal secara berkala sesuai ketentuan dan perundangan-undangan yang berlaku.</p> <p><i>Updating the work guidelines, systems and procedures to perform internal auditors' duties periodically in line with the applicable regulations and legislations.</i></p>	<p>Satuan Kerja Audit Internal telah melakukan pengkinian terhadap Kebijakan dan Standar Audit Internal Teknologi Informasi efektif per 1 November 2023 yang merupakan penyempurnaan kebijakan terakhir yang dimutakhirkan pada tahun 2017.</p> <p><i>The Internal Audit Work Unit has updated the Information Technology Internal Audit Policy and Standard effective as of 1 November 2023, as a refinement of the last policy updated in 2017.</i></p>
<p>Satuan Kerja Audit Internal melakukan komunikasi dengan pihak regulator.</p>	<p>Sepanjang tahun 2023, Kepala Satuan Kerja Audit Internal 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;</li> <li>• Rencana audit tahunan; dan</li> <li>• Kasus fraud signifikan yang terjadi serta penanganannya.</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>

Program Kerja Work Program	Pelaksanaan Implementation
The Internal Audit Division communicates with regulators.	<p>In 2023, the Chief of Internal Audit has actively communicated with the Financial Services Authority to discuss:</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;</li> <li>• Annual audit plan; and</li> <li>• Significant fraud cases and its handling.</li> </ul> <p>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 President Director and an Independent Commissioner who is the chair of Audit Committee.</p>

Pada tahun 2023, Bank telah menginvestasikan biaya sebesar Rp489,5 juta untuk melaksanakan pemeriksaan audit internal.

In 2023, the Bank invested Rp489.5 million to carry out internal audits.

### Kebijakan dan Frekuensi Rapat dengan Dewan Komisaris, Direksi, dan Komite Audit

### Policy and Frequency of Meetings with Board of Commissioners, Board of Directors, and Audit Committee

Pada tahun 2023, SKAI tercatat sebagai peserta rapat maupun menyampaikan presentasi dalam rapat Dewan Komisaris, Direksi, dan Komite Audit, dengan frekuensi kehadiran sebagai berikut.

In 2023, SKAI was recorded as meeting participant or delivered presentations in meetings of the Board of Commissioners, Board of Directors, and Audit Committee, with the following attendance frequency.

Uraian Description	Rapat Dewan Komisaris Board of Commissioners Meetings	Rapat Direksi Board of Directors Meetings	Rapat Komite Audit Audit Committee Meetings
Frekuensi Kehadiran Attendance Frequency	12	24	18

### Temuan dan Tindak Lanjut

### Findings and Follow Ups

Satuan Kerja Audit Internal senantiasa menganalisis data yang diberikan oleh setiap auditor. Hasil analisis tersebut selanjutnya disampaikan kepada Direksi sebagai temuan yang perlu ditindaklanjuti. Adapun temuan dan tindak lanjut hasil audit SKAI tahun 2023 diungkapkan sebagai berikut.

The Internal Audit Division always analyzes the data provided by each auditor. The analysis results are then submitted to the Board of Directors as findings to be followed up. The findings and follow-up on audit results of SKAI in 2023 is disclosed as follows.

Status Status	Total Temuan Total Findings	Persentase Percentage (%)
Open	46	7.50
Overdue	-	-
Closed	567	92.50
<b>Total</b>	<b>613</b>	<b>100.00</b>



## Audit TI

Mengaudit penggunaan teknologi informasi (TI) menjadi salah satu tanggung jawab Satuan Kerja Audit Internal, dengan berpedoman pada Kebijakan Prosedur Audit Internal TI No. 09/058/BSS/SKAI/XI/2023 tanggal 01 November 2023. Pada tahun 2023, Bank telah melaporkan hasil audit TI kepada Otoritas Jasa Keuangan, terdiri dari:

1. Digital Banking/Bank as Services - IT Sec;
2. IT Governance;
3. Peraturan Otoritas Jasa Keuangan No. 11;
4. Lembaga Penjamin Simpanan (LPS); dan
5. Sistem Layanan Informasi Keuangan (SLIK).

Di sisi lain, sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank Sahabat Sampoerna tidak ikut serta dalam proses penyempurnaan pedoman manajemen risiko dan penyusunan Laporan Profil Risiko Triwulanan.

## Pengembangan Kompetensi

Auditor Satuan Kerja Audit Internal mengikuti kegiatan pengembangan kompetensi secara berkelanjutan guna memperluas wawasan dan informasi terkait aktivitas bisnis Bank. Pada tahun 2023, Satuan Kerja Audit Internal telah melaksanakan kegiatan pengembangan kompetensi sebanyak 19 kali dengan menyertakan 28 peserta. Informasi terkait pelaksanaan kegiatan program pengembangan kompetensi tersebut diungkapkan pada tabel berikut.

Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
Critical Thinking: A Vital Auditing Competency	Institute of Internal Auditors (IIA)	29-30 March 2023
Root Cause Analysis (RCA)	Handoko G - Institute of Internal Auditors (IIA)	1 April 2023; 22-23 May 2023; 18-19 December 2023
Psikologi dan Komunikasi Dalam Audit Psychology and Communications in Audit	Yayasan Pendidikan Internal Audit (YPIA) Internal Audit Education Foundation (YPIA)	11-12 April 2023; 12-13 June 2023
CISA Review Course	Pusat Ilmu Komputer Universitas Indonesia (Pusilkom UI) Computer Science Center Universitas Indonesia (Pusilkom UI)	8-9 May 2023
Effective Report Writing for Internal Audit	Yayasan Pendidikan Internal Audit (YPIA) Internal Audit Education Foundation (YPIA)	11-12 May 2023
Finance and Accounting for Non-Finance and Accounting Internal Auditor	Yayasan Pendidikan Internal Audit (YPIA) Internal Audit Education Foundation (YPIA)	15-16 May 2023
Audit atas Fungsi Procurement Audit of Procurement Function	Institute of Internal Auditors (IIA) Institute of Internal Auditors (IIA)	22-23 May 2023
Quality Assurance of Internal Audit Function	Yayasan Pendidikan Internal Audit (YPIA) Internal Audit Education Foundation (YPIA)	26-27 June 2023
Complete Linux Training Course to Get Your Dream IT Job 2023	Udemy	5 July 2023

## IT Audit

One of the responsibilities of Internal Audit Division is IT Audit, guided by the IT Internal Audit Procedure Policy No. 09/058/BSS/SKAI/XI/2023 dated 1 November 2023. In 2023, the Bank has reported the IT audit results to the Financial Services Authority, consists of:

1. Digital Banking/Bank as Services - IT Sec;
2. IT Governance;
3. Financial Services Authority No. 11;
4. Deposit Insurance Corporation (LPS); and
5. 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 does not participate in the process of improving risk management guidelines and preparing the Quarterly Risk Profile Report.

## Competency Development

Auditors of the Internal Audit Division continuously participate in various competency development activities to broaden the insight and information related to the Bank's business activities. In 2023, the Internal Audit Division held 19 competency development activities with 28 participants involved. Information related to the implementation of the competency development program are described in the following table.

Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
Peran Audit Intern Masa Depan dalam Industri Jasa Keuangan <i>Role of Future Internal Audit in the Financial Services Industry</i>	Ikatan Auditor Intern Bank (IAIB) <i>Bank Internal Audit Association (IAIB)</i>	12-13 July 2023
Continuous Audit and Data Analytic	<i>Institute of Internal Auditors (IIA)</i>	26-27 July 2023
QIA Tingkat Pra-Manajerial <i>QIA for Pre-Managerial Level</i>	Yayasan Pendidikan Internal Audit (YPIA) <i>Internal Audit Education Foundation (YPIA)</i>	21- 26 August 2023
QIA Tingkat Manajerial <i>QIA for Managerial Level</i>	Yayasan Pendidikan Internal Audit (YPIA) <i>Internal Audit Education Foundation (YPIA)</i>	11-20 September 2023
Agile Auditing	<i>Institute of Internal Auditors (IIA)</i>	18-19 October 2023
<i>Fundamentals of IT Auditing</i>	<i>Institute of Internal Auditors (IIA)</i>	30-31 October 2023
<i>Financial Auditing for Internal Auditors</i>	<i>Institute of Internal Auditors (IIA)</i>	11-12 December 2023

## Penilaian Kinerja Satuan Kerja Audit Internal

Bank melakukan penilaian terhadap Satuan Kerja Audit Internal secara berkala untuk mengetahui keefektifan pelaksanaan tugas selama tahun buku. Penilaian tersebut dilakukan dengan metode penilaian sendiri atau self-assessment Tata Kelola Perusahaan (GCG), yang dalam penilaiannya dibantu oleh Satuan Kerja Kepatuhan. Adapun kriteria penilaian Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola Perusahaan bagi Bank Umum. Hasil dari penilaian tersebut dilaporkan kepada Direktur Kepatuhan & Manajemen Risiko.

Pada tahun 2023, hasil self-assessment Tata Kelola Perusahaan (GCG) Penerapan Fungsi Audit Intern memperoleh nilai komposit **1** atau **"Sangat Baik"**. Hasil penilaian ini telah diungkapkan pada pembahasan mengenai Hasil Self-Assessment Tata Kelola Perusahaan (GCG) di dalam Laporan Tahunan ini.

## Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Audit Internal

Proses pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal menjadi wewenang dari Direktur Utama dan disetujui oleh Dewan Komisaris Bank dengan memperhatikan rekomendasi dari Komite Audit. Pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal Bank harus segera disampaikan kepada Otoritas Jasa Keuangan.

## Performance Assessment of Internal Audit Division

The Bank is assessing the Internal Audit Division periodically to learn about its effectiveness in performing its duties during the fiscal year. The assessment is done through the Good Corporate Governance (GCG) self-assessment method, assisted by the Compliance Division. The Bank's assessment criteria is guided by the Financial Services Authority Regulation No. 17 of 2023 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 Director.

In 2023, the Good Corporate Governance (GCG) self-assessment results of the Implementation of Internal Audit Function received a composite score of **1** or **"Very Good"**. The assessment result is disclosed in the discussion of Good Corporate Governance (GCG) Self-Assessment Results in this Annual Report.

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

The appointment and dismissal process of the Chief of Internal Audit is the authority of the President Director and approved by the Board of Commissioners of the Bank by considering Audit Committee's recommendation. The appointment and dismissal of the Chief of Internal Audit must immediately be reported to the Financial Services Authority.



## Sistem Pengendalian Internal *Internal Control System*

Sistem pengendalian internal yang efektif menjadi salah satu komponen penting dalam mengelola Bank Sahabat Sampoerna dan menjadi dasar bagi kegiatan operasional Bank yang sehat dan aman. Sistem pengendalian internal merupakan suatu mekanisme pengawasan yang ditetapkan oleh Direktur Bank secara berkesinambungan (ongoing basis) untuk menjamin agar tujuan Bank dapat tercapai. Pengendalian internal ini 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; dan
5. Meningkatkan efektivitas organisasi dan efisiensi biaya.

Bank menerapkan sistem pengendalian internal merujuk pada Surat Edaran Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum tanggal 7 Juli 2017, yang kemudian disesuaikan dengan struktur organisasi Bank yang masih terus disempurnakan. Di samping itu, penerapan sistem pengendalian internal diselaraskan dengan nilai-nilai perusahaan dan budaya yang ada di dalam Sampoerna Way.

Penerapan sistem pengendalian internal senantiasa dimaksimalkan oleh Bank untuk menjaga keberlangsungan bisnis dan mencapai tujuan yang telah ditetapkan melalui 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.
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 effective internal control system is one of the important components in managing Bank Sahabat Sampoerna and it becomes the basis of sound and safe Bank operational activities. The internal control system is a supervisory mechanism established by the Director of the Bank on an ongoing basis to ensure that the Bank's objectives can be achieved. The internal control 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; and
5. Improve organization effectiveness and cost efficiency.

The Bank is implementing the internal control system by referring to 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 the Bank's organizational structure that is refined continuously. In addition, the internal control system implementation is also aligned with the corporate values and culture in Sampoerna Way.

The internal control system implementation is constantly improved by the Bank to maintain its business continuity and achieve the set objectives 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.
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

Bank Sahabat Sampoerna menerapkan sistem pengendalian internal berpedoman pada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum dan Basel Committee Internal Control Framework.

### Ruang Lingkup Pengendalian Internal

Sistem pengendalian internal mempunyai ruang lingkup kerja yang telah diungkapkan dalam Memo Kerangka Kerja (Framework) Sistem Pengendalian Intern (SPI) No. 09/05/MI/SKMR/V/18, yang meliputi 5 elemen pokok yang saling berkaitan, sebagai 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.
- c. Pengawasan aktif Dewan Komisaris dan Direksi dijalankan melalui penetapan dan pelaksanaan strategi bisnis, pengembangan dan penerapan manajemen risiko, penyusunan organisasi dan pendelegasian wewenang dengan akuntabilitas yang jelas, pengembangan kebijakan pengendalian internal, serta pemantauan terhadap kecukupan dan efektivitas sistem pengendalian internal yang telah ditetapkan.

## Conformity of Internal Control with Financial Services Authority Circular and Basel Committee Internal Control Framework

Bank Sahabat Sampoerna is implementing the internal control system by referring to the 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 internal control system has a scope of work outlined in 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.
- b. Active supervision by the Board of Commissioners and Board of Directors is carried out by establishing and implementing business strategies, developing and implementing risk management, preparing organization, delegating authority with clear accountability, developing internal control policies, and monitoring the adequacy and effectiveness of the established internal control system.



Dewan Komisaris dan Direksi berkepentingan untuk memastikan pengembangan lingkungan kerja Bank dikendalikan dengan baik. Terkait hal ini, Dewan Komisaris dan Direksi berupaya meningkatkan etika kerja dan integritas yang tinggi serta menciptakan budaya organisasi yang dapat memberikan pemahaman bagi seluruh karyawan mengenai pentingnya pengendalian internal yang berlaku di Bank.

## 2. Identifikasi dan Penilaian Risiko

Identifikasi, analisis, dan penilaian risiko merupakan serangkaian tindakan yang dilakukan oleh Direksi. Namun, agar cakupan audit yang dilakukan lebih luas dan menyeluruh, maka penilaian risiko didelegasikan kepada Satuan Kerja Audit Internal, dengan mempertimbangkan faktor internal maupun eksternal, serta dilakukan pada entitas ataupun tingkat aktivitasnya.

Pelaksanaan identifikasi dan penilaian terhadap risiko yang melekat pada kegiatan operasional Bank dilakukan secara terus-menerus, baik secara individual maupun keseluruhan (composite), yang dapat memengaruhi pencapaian sasaran. Penilaian risiko dapat mengidentifikasi jenis risiko yang dihadapi oleh Bank, baik risiko individual maupun secara keseluruhan (aggregate), penetapan limit risiko, dan teknik pengendalian risiko tersebut.

## 3. Kegiatan Pengendalian dan Pemisahan Fungsi Operasional

Kegiatan pengendalian melibatkan seluruh karyawan Bank, termasuk Direksi. Kegiatan pengendalian direncanakan dan diterapkan untuk mengendalikan risiko yang telah diidentifikasi. Kegiatan pengendalian mencakup penetapan kebijakan dan prosedur pengendalian, serta proses verifikasi lebih dini untuk memastikan bahwa kebijakan dan prosedur dipatuhi secara konsisten. Kegiatan pengendalian ini menjadi bagian yang tidak terpisahkan dari setiap fungsi atau kegiatan Bank sehari-hari.

Kegiatan pengendalian meliputi kebijakan, prosedur, dan praktik yang memberikan keyakinan bagi pejabat dan karyawan Bank bahwa arahan Dewan Komisaris dan Direksi Bank telah dilaksanakan secara efektif. Kegiatan pengendalian dapat membantu Direksi, termasuk Komisaris Bank, dalam mengelola dan mengendalikan risiko yang dapat memengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan pengendalian diterapkan pada semua jabatan fungsional sesuai dengan struktur organisasi Bank yang meliputi kaji ulang manajemen, kaji ulang kinerja operasional, 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.

The Board of Commissioners and Board of Directors have interests to ensure that the development of the Bank's work environment is well-controlled. Regarding this matter, the Board of Commissioners and Board of Directors strive to improve work ethics and high integrity as well as create an organizational culture that can provide understanding for all employees on the importance of internal control in the Bank.

## 2. Risk Identification and Assessment

Risk identification, analysis, and assessment are a series of actions taken by the Board of Directors. However, in order for the audit scope to be more extensive and comprehensive, the risk assessment is delegated to the Internal Audit Division, by considering the internal and external factors, and is carried out at the entity or the level of activity.

Identification and assessment of risks inherent in the Bank's operational activities are carried out continuously, both individually and as a whole (composite), which can affect the target achievement. Risk assessment can identify the types of risks faced by the Bank, both individual and overall risks (aggregate), determination of risk limits, and risk control techniques.

## 3. Control Activities and Separation of Operational Functions

Control activities involve all Bank employees, including the Board of Directors. Control activities are planned and implemented to control the identified risks. Control activities include the establishment of control policies and procedures, as well as an early verification process to ensure that the policies and procedures are consistently adhered to. These control activities become an inseparable part of everyday function or activity of the Bank.

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

Sistem pengendalian internal yang efektif mensyaratkan adanya pemisahan fungsi. Pemisahan fungsi dimaksudkan agar setiap karyawan dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langkah kegiatan operasional. Selain itu, dalam sistem pengendalian internal yang efektif, pemberian wewenang serta tanggung jawab yang dapat menimbulkan berbagai benturan kepentingan (*conflict of interest*) dihindari. Seluruh aspek yang dapat menimbulkan pertentangan kepentingan diidentifikasi, 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.

#### 5. Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Bank melakukan pemantauan secara terus-menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal. Pemantauan terhadap risiko utama yang melekat harus diprioritaskan pada aktivitas bisnis dan operasional serta berfungsi sebagai bagian dari kegiatan Bank sehari-hari, termasuk evaluasi secara berkala, baik oleh Satuan Kerja Operasional maupun oleh Satuan Kerja Audit Internal.

Pemantauan kecukupan sistem pengendalian internal secara terus-menerus berkaitan dengan adanya perubahan kondisi internal dan eksternal. Bank memastikan bahwa fungsi pemantauan telah ditetapkan secara jelas dan terstruktur dengan baik dalam organisasi Bank, serta mengintegrasikan sistem pengendalian internal ke dalam kegiatan operasional Bank agar kegiatan pemantauan dapat berjalan secara efektif.

An effective internal control system requires separation of functions. Separation of functions is intended so that each employee in his/her position does not have the opportunity to make and hide mistakes or irregularities in implementing his/her duties at all organizational levels and all steps of operational activities. In addition, an effective internal control system avoids the granting of authority and responsibility that can lead to various conflicts of interest. All aspects that can cause conflict of interest are identified, minimized, and monitored carefully by independent party.

#### 4. Accounting, Information, and Communication System

The Bank's risk management accounting, information, and communication system is implemented in accordance with the applicable provisions, laws and regulations. This system must be able to facilitate the implementation of a comprehensive risk management process adequately.

The accounting system includes methods and records in order to identify, categorize, analyze, classify, note/record, and report Bank transactions. The information system shall be able to produce reports on business activities, financial conditions, risk management implementation, and fulfillment of provisions that support the implementation of Board of Commissioners' and Board of Directors' duties. The Communication System shall be able to provide information to all parties, both internal and external, such as the Financial Services Authority, External Auditors, Shareholders, and Bank's customers.

#### 5. Monitoring Activities and Corrective Actions

The Bank continuously monitors the overall effectiveness of internal control. Monitoring inherent major risks must be prioritized on business and operational activities and serves as part of the Bank's daily activities, including periodic evaluations, both by the Operational division and by the Internal Audit Division.

Continuous monitor of the adequacy of internal control system is related to changes in internal and external conditions. The Bank ensures that the monitoring function is clearly defined and structured within the Bank's organization, and integrates an internal control system into the Bank's operational activities so that monitoring activities can run effectively.



## Evaluasi Pelaksanaan Sistem Pengendalian Internal

Guna memaksimalkan penerapan sistem pengendalian internal, Dewan Komisaris dan Direksi Bank menerapkan strategi 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.

## Pernyataan Direksi dan/Atau Dewan Komisaris Atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi telah mengevaluasi penerapan sistem pengendalian internal Bank selama tahun 2023. Dewan Komisaris dan Direksi memandang bahwa penerapan sistem tersebut telah berjalan dengan baik. Namun demikian, Dewan Komisaris dan Direksi berharap penerapan sistem pengendalian internal dapat terus-menerus ditingkatkan dan disempurnakan agar mampu menjaga kinerja bank secara berkelanjutan.

## Evaluation of Internal Control System Implementation

*In maximizing the internal control system implementation, the Board of Commissioners and Board of Directors of the Bank implement the following strategies.*

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.*

## Statement of the Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System

*The Board of Commissioners and Board of Directors have evaluated the Bank's internal control system implementation in 2023. The Board of Commissioners and Board of Directors that the system implementation has went well. Nevertheless, the Board of Commissioners and Board of Directors expect that the internal control system implementation to be improved and refined continuously to enable a sustainable maintenance of the Bank's performance.*

# Fungsi Kepatuhan

## Compliance Function

Fungsi kepatuhan berperan dalam mencegah penyimpangan dan memastikan bahwa kegiatan yang dilakukan Bank telah sesuai dengan ketentuan dan perundang-undangan yang berlaku sehingga kinerja Bank menjadi yang lebih baik dan sehat. Terkait hal tersebut, Bank Sahabat Sampoerna menyusun kebijakan kepatuhan yang telah disahkan oleh Direksi dan dituangkan dalam Kebijakan Kepatuhan No. 09/065/MI/Sisdur/X/2012 tanggal 31 Oktober 2012. Kebijakan tersebut juga 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.

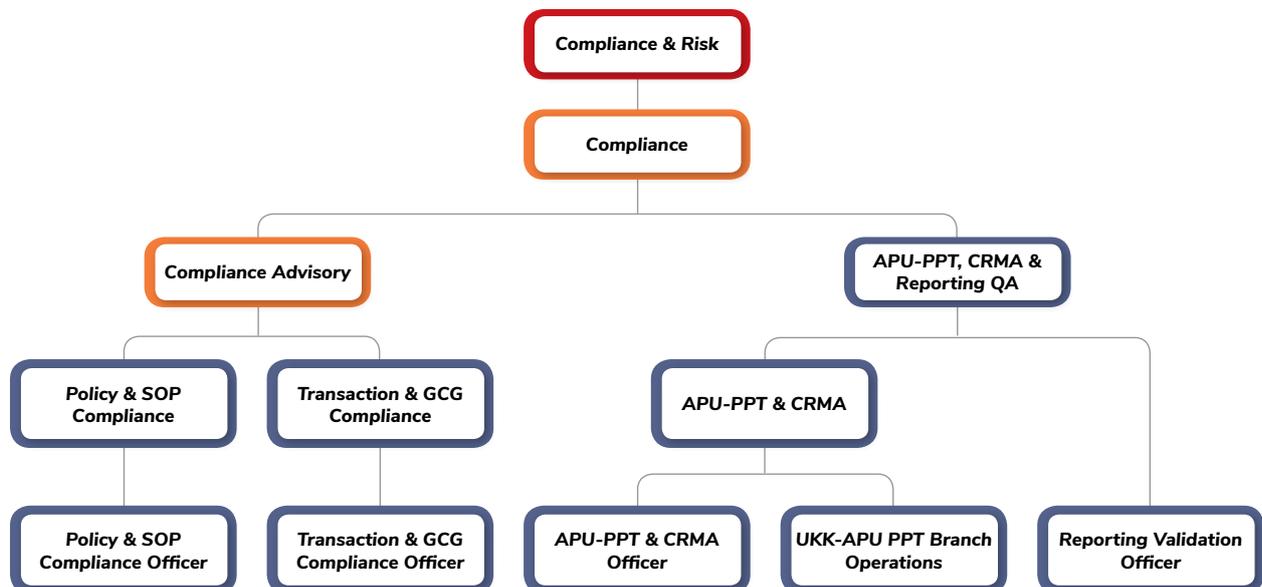
The Compliance Function has a role in preventing irregularities and ensure that the activities carried out by the Bank comply with the applicable laws and regulations, allowing the Bank's performance to be better and healthier. In relation to that, Bank Sahabat Sampoerna developed a compliance policy 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 Bank.

### Struktur Organisasi Fungsi Kepatuhan

Struktur organisasi Fungsi Kepatuhan Bank diungkapkan pada bagan berikut.

### Organization Structure of Compliance Function

The organization structure of Compliance Function of the Bank is disclosed in the following chart.



### Pelaksana Fungsi Kepatuhan

#### Direktur Fungsi Kepatuhan

Fungsi Kepatuhan Bank berada di bawah koordinasi Direktur Kepatuhan & Manajemen Risiko dengan tugas dan tanggung jawab sebagai berikut.

1. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank.

### Executor of Compliance Function

#### Director of Compliance Function

The compliance function of the Bank is under the coordination of the Compliance & Risk Director, with the following duties and responsibilities.

1. Formulating strategies in order to encourage the creation of the Bank's Compliance Culture.



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.
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

Satuan Kerja Kepatuhan merupakan pihak yang melaksanakan Fungsi Kepatuhan Bank. Satuan kerja ini berperan dalam melaksanakan hal-hal 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

Secara struktural, Satuan Kerja Kepatuhan berada di bawah pengawasan Direktur Kepatuhan & Manajemen Risiko. Begitu juga dengan pertanggungjawaban pelaksanaan tugas yang disampaikan langsung oleh satuan kerja ini kepada Direktur Kepatuhan & Manajemen Risiko Bank.

Pada tahun 2023, Bank mempunyai karyawan yang bertugas di Satuan Kerja Kepatuhan sebanyak 16 orang, yang terbagi atas:

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;

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. Performing other tasks related to the compliance function, which are:
  - a. Ensuring the Bank's compliance with the commitment made by the Bank to the Financial Services Authority and/ or other authorized supervisory authority; and
  - b. Disseminating information to all of the Bank's employees on matters related to compliance function, especially regarding the applicable regulations, and/or acting as a contact person for the Bank's compliance issues for internal and external parties.

### Compliance Division

The Compliance Division is the party executing the Compliance Function of the Bank. This division has a role 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

Structurally, the Compliance Division is under the supervision of the Compliance & Risk Director. Likewise, this division submitted its accountability of the implementation of duties directly to the Compliance & Risk Director.

In 2023, the Compliance Division of the Bank has 16 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 Department Head yang membawahi Department Policy & SOP Compliance, Transaction & Tata Kelola Perusahaan (GCG), dan APU-PPT & CRMA; serta
- 10 Officer pada Unit Policy & SOP Compliance, Transaction & GCG, APU-PPT & CRMA, serta Reporting Validation.

- 3 Department Heads who oversee the Departments of Policy & SOP Compliance, Transaction & GCG, and AML-CTF & CRMA; and
- 10 Officers in Units of Policy & SOP Compliance, Transaction, & GCG, AML-CTF & CRMA, and Reporting Validation.

### Profil Kepala Satuan Kerja Kepatuhan

Kepala Satuan Kerja Kepatuhan dijabat oleh Ibu Emalia Indra Juanti, Informasi terkait profil beliau diuraikan sebagai berikut.

### Profile of Compliance Division Head

Emalia Indra Juanti served as the Compliance Division Head, the information regarding her profile is disclosed as follows.

## Emalia Indra Juanti

Kepala Satuan Kerja Kepatuhan  
Compliance Division Head

- **Kewarganegaraan / Citizenship** : Indonesia / Indonesian
- **Domisili / Domicile** : Jakarta / Jakarta
- **Usia / Age** : 51 tahun / 51 years old

### 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 & License 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;
- General Counsel - Head of Legal AXA Indonesia;
- Vice President Legal ABN AMRO Bank; dan
- Legal Manager HSBC Indonesia.
- Corporate Secretary and Compliance Division Head PT Bank Sahabat Sampoerna (2020-2022);
- Division Head of Corporate Secretary & License 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;
- General Counsel - Head of Legal AXA Indonesia;
- Vice President Legal ABN AMRO Bank; and
- Legal Manager HSBC Indonesia.

### 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.

### Hubungan Afiliasi / Affiliation Relationship

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

Satuan Kerja Kepatuhan menjalankan tanggung jawab sebagai berikut.

1. Membuat langkah untuk mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi, antara lain melalui pembuatan sistem kerja, program, *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 pada 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 peraturan 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 kewenangan untuk:

1. Membangun database peraturan perundangan yang berkaitan dengan bisnis Bank secara lengkap dan terkini berkaitan dengan bisnis Bank;
2. Menyebarkan referensi kepatuhan dan menyosialisasikannya;
3. Menjalankan fungsi sebagai tempat bertanya seluruh karyawan mengenai hal-hal terkait peraturan dan undang-undang;

## Responsibilities and Authority of Compliance Division

The Compliance Division is performing the following responsibilities.

1. Making steps to support the creation of compliance culture in all of the Bank's business activities at every organizational level, among others, through creating work system, program, *standard operating procedure* (SOP), implementation instructions (Juklak), *compliance Code of Conduct*, and *compliance policy*.
2. Identifying, measuring, monitoring, and controlling compliance risk, by referring to the Financial Services Authority regulations on risk management implementation for commercial banks.
3. Assessing and evaluating the effectiveness, adequacy, and conformity of the Bank's policies, regulations, systems, and procedures against the provisions of laws and regulations, among others:
  - a. Assessing the design of new policies, provisions, systems, and procedures; and
  - b. Taking initiative to improve policies, regulations, systems, and procedures based on information obtained.
4. Reviewing and/or recommending updates and refinements of policies, provisions, systems, and procedures of the Bank to be in accordance with the provisions of Financial Services Authority and provisions of laws and regulations.
5. Taking measures to ensure that the policies, regulations, systems, and procedures, as well as the Bank's business activities are in accordance with the provisions of Financial Services Authority and provisions of laws and regulations.
6. Performing other tasks related to the Compliance Function, among others:
  - a. Ensuring the Bank's compliance with the commitment made by the Bank to the Financial Services Authority and/ or other authorized supervisory authority;
  - b. Disseminating information to all employees on matters relating to compliance function, especially on the applicable provisions; and/or
  - c. Acting as a contact person for company compliance issues, both internal and external party.

The Compliance Division has the 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. To run a function as a place for all employees to ask about matters related to laws and regulations;

4. Melakukan uji kepatuhan terhadap proposal kredit dengan jumlah tertentu, produk dan/atau aktivitas baru maupun kebijakan dan prosedur sebelum diimplementasikan;
5. Mengakses semua bukti transaksi, catatan, maupun dokumen untuk diperiksa, jika diperlukan;
6. Mengidentifikasi risiko kepatuhan yang melekat pada setiap transaksi, termasuk transaksi baru dan/atau transaksi atas produk baru, secara proaktif;
7. Melakukan pemantauan dan memberi masukan, usulan, ataupun klarifikasi terhadap praktik yang dilakukan Bank; dan
8. Bertindak sebagai penghubung Bank dengan pihak otoritas atau pihak lain yang membuat peraturan.

### **Tanggung Jawab dan Wewenang Kepala Satuan Kerja Kepatuhan**

Kepala Satuan Kerja Kepatuhan mempunyai tanggung jawab dan wewenang yang dijelaskan 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.

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; and
8. To act as a liaison between the Bank and the authorities or other parties that make the regulations.

### **Responsibilities and Authority of the Compliance Division Head**

The Compliance Division Head has the following responsibilities and authorities as explained below.

1. To deliver any developments and changes in the applicable laws and regulations, which have a significant impact on the Bank, as well as to provide advice to the Board of Directors on relevant applicable laws and regulations.
2. To make practical guidelines for all employees in order to implement newly effective laws and regulations.
3. To assess whether or not to change compliance management policies as needed.
4. To monitor and report to the Board of Commissioners and Board of Directors or Shareholders and relevant authorities whether compliance has been carried out, including whether corrective action has been taken if there is a non-compliance.
5. To establish compliance organization and infrastructure and management of other resources so that compliance tasks are carried out properly.
6. To compile a Compliance Program which consists of planned activities to be carried out, including the implementation and review of the implementation of certain regulations, conducting compliance assessments, and implementing compliance testing. Compilation of the Compliance Program is based on the biggest compliance risk faced by the Bank.
7. To enforce so that compliance principles are fulfilled or implemented by all employees and organizations in the Bank, either by building commitment, establishing preventive measure, designing follow up program, or asking related parties to implement them, and imposing sanction in accordance with the applicable Bank procedures and policies.



## Pelaksanaan Tugas Satuan Kerja Kepatuhan

Sepanjang tahun 2023, Satuan Kerja Kepatuhan telah melaksanakan tugas dan tanggung jawab dijelaskan sebagai berikut.

## Implementation of Compliance Division's Duties

In 2023, the Compliance Division has implemented the following duties and responsibilities.

Program Kerja Work Program	Pelaksanaan Implementation
<p>Melaksanakan uji kepatuhan <i>Conducting compliance test</i></p>	<ul style="list-style-type: none"> <li>• Melakukan uji kepatuhan/review 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 review 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 review 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 review secara sampling terhadap uji kepatuhan yang dilakukan oleh cabang dan telah di analisa oleh Reviewer atas proposal kredit Rp5-Rp10 miliar yang telah disetujui. Hasil sampling disampaikan ke masing-masing cabang 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 update checklist atas ketentuan terbaru yang diterima dari regulator sebagai kertas kerja compliance.</li> <li>• Melaksanakan self-assessment terhadap Tata Kelola Perusahaan (GCG) setiap semester dan berkoordinasi dengan unit kerja terkait.</li> <li>• Melakukan uji kepatuhan terhadap permohonan perijinan atas produk dan/atau aktivitas baru, pembukaan cabang, penutupan cabang, relokasi cabang.</li> <li>• Melaksanakan uji kepatuhan program APU-PPT &amp; PPPSPM terhadap ketentuan internal Bank dan pengembangan produk baru.</li> <li>• Memberikan opini kepatuhan atas pertanyaan yang diajukan unit kerja lainnya.</li> <li>• <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></li> <li>• <i>Conducting compliance test for credit limit above Rp7 billion and/or credit extension to related parties.</i></li> <li>• <i>Sampling the review of compliance test conducted by the branch, which has been analyzed by the Reviewer for credit proposal of Rp5 billion-Rp10 billion, which has been approved. Sampling results are submitted to each branch for further action in the event of a discrepancy.</i></li> <li>• <i>Conducting compliance test on all letters and reports to be submitted to the regulator before being approved by the authorized official.</i></li> <li>• <i>Updating checklist on the latest provisions received from the regulator as Compliance working papers.</i></li> <li>• <i>Implementing self-assessment of Corporate Governance (GCG) every semester and coordinate with the relevant divisions.</i></li> <li>• <i>Conducting compliance tests on licensing applications for new products and/or activities, branch openings, branch closures, branch relocations.</i></li> <li>• <i>Conducting compliance test of AML-CTF &amp; PFPWMD program with the Bank's internal regulations and new product development.</i></li> <li>• <i>Provide a compliance opinion on questions from other divisions.</i></li> </ul>
<p>Memastikan kepatuhan Bank terhadap komitmen yang telah dibuat oleh Bank kepada Pengawas/Otoritas Jasa Keuangan dan/atau otoritas lain yang berwenang <i>Ensuring the Bank's compliance with the commitment made by the Bank to the Authority/ Financial Services Authority and/or other authorized authority</i></p>	<ul style="list-style-type: none"> <li>• Bersama dengan 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 Bank Indonesia.</li> <li>• <i>Monitoring pemenuhan kewajiban pelaporan bank melalui Aplikasi Compliance Regulatory Monitoring Application (CRMA) yang senantiasa terus dikembangkan sesuai dengan ketentuan regulator terkini.</i></li> <li>• <i>Fully monitoring, together with the Internal Audit Division, all agreements and commitments made by the Bank to supervisors, based on the Financial Services Authority and Bank Indonesia audit results.</i></li> <li>• <i>Monitoring the fulfillment of bank reporting obligations through the Compliance Regulatory Monitoring Application (CRMA) which is constantly developed in accordance with the latest regulatory provisions.</i></li> </ul>

Program Kerja Work Program	Pelaksanaan Implementation
<p>Rapat koordinasi triwulanan antara Satuan Kerja Kepatuhan, Satuan Kerja Audit Internal, dan Satuan Kerja Manajemen Risiko</p> <p>Quarterly coordination meeting among Compliance Division, Internal Audit Division, and Risk Management Division</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>Reviewing Bank's Business Plans (RBB)</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>Reviewing report to be submitted to regulator</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>Dissemination of regulatory provisions</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 e-mail regulation update.</li> <li>• Hal yang berkaitan langsung dengan operasional perbankan dituangkan dalam aplikasi Compliance Regulatory Self-Assessment (CRSA) 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.</li> <li>• Sosialisasi ketentuan regulator dan ketentuan internal Bank Sahabat Sampoerna juga dilakukan melalui kewajiban pemenuhan e-learning APU-PPT &amp; Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massa (PPPSPM), Compliance Awareness, dan Kode Etik Karyawan bagi seluruh karyawan Bank, serta pemenuhan e-learning refreshment rutin tahunan APU-PPT &amp; PPPSPM bagi karyawan cabang yang berhubungan langsung dengan nasabah.</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 Compliance Regulatory Self-Assessment (CRSA) application and submitted to the relevant work units for self-assessment, with the aim that the related units understand and apply such matters in executing transactions.</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.</li> <li>• Regulatory provisions and Bank Sahabat Sampoerna's internal regulations are also disseminated through the fulfillment of AML-CTF &amp; Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPFWMD) e-learning requirements, Compliance Awareness, and Employee Code of Conduct for all Bank personnel, and fulfillment of annual routine AML-CTF &amp; PPFWMD e-learning refreshment for branch employees directly in contact with customers.</li> </ul>



Program Kerja Work Program	Pelaksanaan Implementation
<p>Implementasi dan pengembangan Aplikasi CRMA</p> <p><i>Implementation and development of CRMA application</i></p>	<p>Bank telah mengimplementasikan dan terus mengembangkan aplikasi Compliance Regulatory Monitoring Application (CRMA), di mana salah satu fungsinya adalah memantau komitmen Bank terhadap pemenuhan kewajiban yang harus dilakukan Bank kepada pihak regulator/ pengawas. Kualitas implementasi dari aplikasi ini secara terus-menerus ditingkatkan dan menjadi salah satu sarana penting dalam proses penegakan budaya kepatuhan.</p> <p><i>The Bank has implemented and continues to develop the 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></p>
<p>Implementasi e-learning materi APU-PPT &amp; PPPSPM, Compliance Awareness, dan Kode Etik Karyawan</p> <p><i>Implementation of e-learning for AML-CTF &amp; PFPWMD, Compliance Awareness, and Employee's Code of Conduct materials</i></p>	<p>Bekerja sama dengan Direktorat Sumber Daya Manusia dalam memantau implementasi pelaksanaan e-learning materi APU-PPT &amp; PPPSPM, Compliance Awareness, 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 &amp; PPPSPM di Bank. Selain itu, dilakukan pemantauan terhadap pelaksanaan e-learning refreshment APU-PPT &amp; PPPSPM yang wajib dilakukan oleh seluruh karyawan cabang yang berhubungan langsung dengan nasabah yang dilakukan secara berkala setiap tahun.</p> <p><i>Cooperating with the Human Resources Directorate in monitoring the implementation of e-learning of AML-CTF &amp; PFPWMD, 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 &amp; PFPWMD in the Bank. Furthermore, monitoring is conducted on the implementation of AML-CTF &amp; PFPWMD e-learning refreshment programs that must be taken by all branch employees who deal directly with customers is monitored regularly every year.</i></p>
<p>Program Sertifikasi Kepatuhan</p> <p><i>Compliance Certification Program</i></p>	<p>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:</p> <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> <p><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></p> <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, 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>
<p>Compliance Awareness Program</p>	<p>Sehubungan dengan proses pemulihan Covid-19 di sepanjang tahun 2023, pelaksanaan Compliance Awareness Program, khususnya di cabang luar Jakarta atau cabang-cabang dengan status high risk, dilakukan melalui e-learning, bekerja sama dengan Unit Kerja Human Capital.</p> <p><i>In connection with the Covid-19 recovery process throughout 2023, the implementation of 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></p>
<p>Penyesuaian kebijakan dan prosedur</p> <p><i>Adjustment of policy and procedure</i></p>	<p>Sebagai upaya untuk melakukan pengkinian secara berkala, pada tahun 2023 dilaksanakan penyesuaian kebijakan dan prosedur pada unit Satuan Kerja Kepatuhan yang disesuaikan dengan ketentuan regulator yang berlaku, meliputi Kebijakan Khusus Standar Etika Karyawan, Revisi SOP Uji Kepatuhan versi 3, dan SOP Laporan Kepatuhan.</p> <p><i>To periodically update, in 2023, 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, Revision of Compliance Test SOP, and SOP Compliance Report.</i></p>
<p><b>Penerapan Program APU-PPT &amp; PPPSPM AML-CTF &amp; PFPWMD Program Implementation</b></p>	

Program Kerja Work Program	Pelaksanaan Implementation																													
<p>Pilar I: Pengawasan Aktif Direksi dan Dewan Komisaris</p> <p><i>Pillar I: Active Supervision of the Board of Directors and Board of Commissioners</i></p>	<p>Direksi dan Dewan Komisaris melaksanakan pengawasan aktif atas penerapan APU-PPT &amp; PPPSPM, di antaranya, memastikan tersedianya program pelatihan bagi seluruh karyawan, menghadiri rapat koordinasi tahunan Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dan membahas penerapan APU-PPT &amp; PPPSPM pada rapat Direksi ataupun rapat Direksi bersama Dewan Komisaris.</p> <p><i>The Board of Directors and Board of Commissioners actively supervise the implementation of AML-CTF &amp; PFPWMD, including ensuring availability of training programs for all employees, attend annual coordination meeting of Financial Transaction Reports and Analysis Center (PPATK) and discuss the AML-CTF &amp; PFPWMD implementation at the Board of Directors meetings or joint meetings of the Board of Directors and Board of Commissioners.</i></p>																													
<p>Pilar II: Kebijakan dan Prosedur Penerapan Program APU PPT &amp; PPPSPM</p> <p><i>Pillar II: Policies and Procedures for AML-CTF &amp; PFPWMD Program Implementation</i></p>	<p>Bank menerapkan Program APU-PPT &amp; PPPSPM sesuai peraturan terkini dari Lembaga Pengawas dan Pengatur. Ketentuan-ketentuan internal diterbitkan oleh Unit Kerja Khusus APU-PPT &amp; PPPSPM, serta berbagai ketentuan internal yang diterbitkan oleh berbagai bagian, yang telah melalui proses uji kepatuhan penerapan Program APU-PPT &amp; PPPSPM, yang dilaksanakan oleh unit kerja khusus APU PPT &amp; PPPSPM. Berikut ketentuan internal yang diterbitkan oleh unit kerja khusus APU PPT &amp; PPPSPM.</p> <p><i>The Bank implements the APU-PPT &amp; PPPSPM Program following the latest regulations from the Supervisory and Regulatory Agency. Internal provisions are issued by the AML-CTF &amp; PFPWMD Special Task Force, as well as various internal provisions issued by various sections, which have gone through compliance test process for APU-PPT &amp; PPPSPM Program implementation, conducted by the AML-CTF &amp; PFPWMD Special Task Force. Following are the internal provisions issued by the AML-CTF &amp; PFPWMD Special Task Force.</i></p>																													
<table border="1"> <thead> <tr> <th data-bbox="461 810 1034 884">Ketentuan Internal Internal Regulations</th> <th data-bbox="1034 810 1246 884">No. Dokumen Document No.</th> <th data-bbox="1246 810 1439 884">Tanggal Berlaku Effective Date</th> </tr> </thead> <tbody> <tr> <td data-bbox="461 884 1034 1048"> <p>Memorandum Perihal Penyampaian Laporan <i>Financial Integrity Rating on Money Laundering/Terrorist Financing (FIR on ML/TF) Tahun 2022</i></p> <p><i>Memorandum Regarding Submission of 2022 Financial Integrity Rating on Money Laundering/ Terrorist Financing (FIR on ML/TF) Report</i></p> </td> <td data-bbox="1034 884 1246 1048">09/06/MI/SKK/I/2023</td> <td data-bbox="1246 884 1439 1048">27 January 2023</td> </tr> <tr> <td data-bbox="461 1048 1034 1160"> <p>Memorandum Perihal Penyampaian Larangan Pemberian Layanan Perbankan terhadap Pihak-Pihak Tertentu</p> <p><i>Memorandum Regarding Prohibition of Provision of Banking Services to Certain Parties</i></p> </td> <td data-bbox="1034 1048 1246 1160">09/007/MI/SKK/II/2023</td> <td data-bbox="1246 1048 1439 1160">1 February 2023</td> </tr> <tr> <td data-bbox="461 1160 1034 1317"> <p>Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT &amp; 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PPPSPM) beserta seluruh lampirannya</p> <p><i>Anti-Money Laundering - Counter Terrorism Financing &amp; Prevention of Funding for the Proliferation of Weapons of Mass Destruction (AML-CTF &amp; PFPWMD) Policy with all of its attachments</i></p> </td> <td data-bbox="1034 1653 1246 1832">BSS/KK-PMN/SDR/04</td> <td data-bbox="1246 1653 1439 1832">24 October 2023</td> </tr> <tr> <td data-bbox="461 1832 1034 1899"> <p>Memorandum Perihal Penyampaian Hasil FIR on ML/TF 2023</p> <p><i>Memorandum Regarding Submission of FIR on ML/TF 2023</i></p> </td> <td data-bbox="1034 1832 1246 1899">011/MI/APUPPT/ XI/2023</td> <td data-bbox="1246 1832 1439 1899">20 November 2023</td> </tr> <tr> <td data-bbox="461 1899 1034 2011"> <p>Memorandum Perihal Petunjuk Teknis Penyampaian Laporan Pemilu PPATK</p> <p><i>Memorandum Regarding Technical Instructions for PPATK Election Report Submission</i></p> </td> <td data-bbox="1034 1899 1246 2011">013/MI/APUPPT/ XI/2023</td> <td data-bbox="1246 1899 1439 2011">27 November 2023</td> </tr> </tbody> </table>	Ketentuan Internal Internal Regulations	No. Dokumen Document No.	Tanggal Berlaku Effective Date	<p>Memorandum Perihal Penyampaian Laporan <i>Financial Integrity Rating on Money Laundering/Terrorist Financing (FIR on ML/TF) Tahun 2022</i></p> <p><i>Memorandum Regarding Submission of 2022 Financial Integrity Rating on Money Laundering/ Terrorist Financing (FIR on ML/TF) Report</i></p>	09/06/MI/SKK/I/2023	27 January 2023	<p>Memorandum Perihal Penyampaian Larangan Pemberian Layanan Perbankan terhadap Pihak-Pihak Tertentu</p> <p><i>Memorandum Regarding Prohibition of Provision of Banking Services to Certain Parties</i></p>	09/007/MI/SKK/II/2023	1 February 2023	<p>Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT &amp; PPPSPM)</p> <p><i>Anti-Money Laundering - Counter Terrorism Financing &amp; Prevention of Funding for the Proliferation of Weapons of Mass Destruction (AML-CTF &amp; PFPWMD) Policy</i></p>	BSS/KK-PMN/SDR/03	16 March 2023	<p>Memorandum Perihal Ketentuan Kerja Sama BSS dengan Mitra terkait Pelaksanaan APU- PPT</p> <p><i>Memorandum Regarding Provisions of BSS Cooperation with Partners on the Implementation of AML-CTF</i></p>	09/012/MI/SKK/ III/2023	27 March 2023	<p>Memorandum Perihal Ketentuan Penggunaan Profesi Penunjang Kegiatan Usaha BSS</p> <p><i>Memorandum Regarding Provisions for the Use of Professionals to Support BSS Business Activities</i></p>	09/013/MI/SKK/ III/2023	31 March 2023	<p>Memorandum Perihal Penerapan Program APU-PPT Berbasis Risiko Terkait Legal Arrangement</p> <p><i>Memorandum Regarding the Implementation of Risk-Based AML-CTF Related to Legal Arrangements</i></p>	09/024/MI/ SKK/IV/2023	10 May 2023	<p>Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT &amp; 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Program Kerja Work Program	Pelaksanaan Implementation
<p>Pilar III: Pengendalian Internal Pillar III: Internal Control</p>	<ul style="list-style-type: none"> <li>• Satuan Kerja Audit Internal (SKAI) melaksanakan audit internal atas penerapan Program APU-PPT &amp; PPPSPM pada kantor pusat maupun cabang;</li> <li>• Unit Kerja Khusus APU PPT &amp; PPPSPM juga melaksanakan pemeriksaan atas data dan transaksi nasabah untuk keperluan pelaporan yang berkualitas ke PPATK;</li> <li>• Pemeriksaan atas data dan transaksi nasabah untuk keperluan pelaporan yang berkualitas ke PPATK;</li> <li>• Bank memenuhi rekomendasi lembaga pengawas pengatur, sesuai hasil pengawasan serta hasil <i>Financial Integrity Rating on Money Laundering/Terrorism Financing</i> terkini; serta</li> <li>• Bank melaksanakan <i>due diligence</i> terhadap Mitra bisnis dan layanannya serta sebaliknya memenuhi proses <i>due diligence</i> yang dipersyaratkan oleh Mitra dimaksud.</li> <li>• <i>The Internal Audit Division (SKAI) conducts internal audit on the implementation of AML-CTF &amp; PFPWMD Program at the head office and branches;</i></li> <li>• <i>AML-CTF &amp; PFPWMD Special Task Force also inspect the customer data and transaction for quality reporting needs to PPATK;</i></li> <li>• <i>Inspection of customer data and transactions for quality reporting needs to PPATK;</i></li> <li>• <i>The Bank complies with supervisory and regulatory agency recommendations, in line with the supervision results and results of the latest Financial Integrity Rating on Money Laundering/Terrorism Financing; and</i></li> <li>• <i>The Bank performs due diligence on Business Partners and their services and otherwise meet the due diligence process required by the Partners in question.</i></li> </ul>
<p>Pilar IV: Sistem Informasi dan Teknologi Pillar IV: Information and Technology System</p>	<ul style="list-style-type: none"> <li>• Core system Bank telah memenuhi seluruh data nasabah dan transaksi nasabah sesuai dengan Peraturan Otoritas Jasa Keuangan yang berlaku, termasuk kebutuhan data untuk pelaporan ke PPATK.</li> <li>• Bank telah memanfaatkan pangkalan data <i>Politically Exposed Person</i> milik PPATK dalam proses penetapan calon nasabah atau nasabah dalam kategori <i>Politically Exposed Person</i>. Akses pada pangkalan data PPATK tersebut dapat dilakukan oleh petugas cabang dan kantor pusat secara teknis melalui penggunaan akses web access portal dan web access services yang telah diperoleh dari PPATK.</li> <li>• Bank telah memiliki alat bantu pelaporan pada Go-AML dan SIPENDAR PPATK yang terus-menerus disempurnakan.</li> <li>• Bank telah memiliki alat bantu penerapan Program APU-PPT &amp; PPPSPM dalam hal penetapan profil risiko nasabah, pangkalan data daftar terduga teroris dan organisasi teroris, daftar proliferasi pendanaan senjata pemusnah massal, daftar negatif lainnya (dari berbagai sumber terpercaya, di antaranya DJP dan AMLNews PPATK), serta dalam pelaksanaan pemantauan transaksi nasabah.</li> <li>• <i>The Bank's core system has met all customer data and customer transactions in line with applicable Financial Services Authority Regulations, including data requirements for reporting to PPATK.</i></li> <li>• <i>The Bank has utilized PPATK's Politically Exposed Person database in the process to determine potential customers or clients in the Politically Exposed Person category. Access to PPATK database can be technically conducted by branch and head office officers by using the web access portal and web access services obtained from PPATK.</i></li> <li>• <i>The Bank has reporting tools in Go-AML and SIPENDAR PPATK which are continuously refined.</i></li> <li>• <i>The Bank has tools to help implement the AML-CTF &amp; PFPWMD Program in determining customer risk profiles, database of lists of suspected terrorists and terrorist organizations, list of proliferation of funding for weapons of mass destruction, other negative lists (from various trusted sources, including DJP and AMLNews PPATK), as well as in the implementation of monitoring customer transactions.</i></li> </ul>
<p>Pilar V: Sumber Daya Manusia dan Pelatihan Pillar V: Human Resources and Trainings</p>	<p>Bank memberi perhatian utama pada program peningkatan pengetahuan dan awareness karyawan dalam hal APU-PPT &amp; PPPSPM, serta dalam hal penyaringan calon karyawan dan pemantauan karyawan (<i>know your employee</i>). Program pelatihan dan peningkatan awareness yang diselenggarakan oleh Bank diuraikan sebagai berikut.</p> <ul style="list-style-type: none"> <li>• Penyediaan 2 modul pelatihan mandiri yang dapat diakses seluruh karyawan, yakni modul APU-PPT &amp; PPPSPM dan modul refreshmentnya yang rutin dikinikan setiap tahun.</li> <li>• Melaksanakan berbagai program pelatihan tatap muka daring dan luring dengan menghadirkan pemateri dari perwakilan instansi berwenang dan/atau lembaga pengawas dan pengatur, di antaranya Otoritas Jasa Keuangan, PPATK, Kepolisian dan BNN, dengan materi pelatihan, yakni tipologi dan berbagai modul terkini Tindak Pidana Pencucian Uang dan Pendanaan Terorisme.</li> <li>• Melaksanakan program pelatihan khusus bekerja sama dengan Pusdiklat PPATK.</li> <li>• Selain program pelatihan, Bank melaksanakan berbagai program campaign internal kepada seluruh karyawan dalam upaya peningkatan awareness mengenai program APU-PPT &amp; PPPSPM, di antaranya melalui tayangan video di layar monitor TV banking hall pada Kantor Cabang melalui e-mail yang disampaikan berkala kepada seluruh karyawan.</li> <li>• Petugas pada Unit Kerja Khusus APU-PPT &amp; PPPSPM secara khusus, aktif berpartisipasi dalam setiap agenda sosialisasi, webinar, bimbingan teknis, focus group discussion dan berbagai kegiatan dari Otoritas Jasa Keuangan dan PPATK.</li> </ul> <p><i>The Bank mainly pays attention to programs to increase employee knowledge and awareness in AML-CTF &amp; PFPWMD, also in screening prospective employees and employee monitoring (know your employee). The training and awareness raising program held by the Bank is described as follows.</i></p> <ul style="list-style-type: none"> <li>• <i>Provisions of 2 independent training modules, accessible by all employees, namely AML-CTF &amp; PFPWMD module and its refreshment module, regularly updated every year.</i></li> <li>• <i>Conducting various online and offline face-to-face training programs by inviting presenters from representatives of authorized agencies and/or supervisory and regulatory agencies, including the Financial Services Authority, PPATK, Police and BNN, with training material such as typology and various latest methods of Crimes of Money Laundering and Financing of Terrorism.</i></li> <li>• <i>Conducting special training program in collaboration with PPATK Education and Training Center.</i></li> <li>• <i>Other than training programs, the Bank conducts various internal campaign programs for all employees in an effort to increase awareness on AML-CTF &amp; PFPWMD program, including video screening on the banking hall TV monitor screens at Branch Offices via e-mail which sent periodically to all employees.</i></li> <li>• <i>Particularly Officers at the AML-CTF &amp; PFPWMD Special Task Force, actively participate in all dissemination agenda, webinars, technical guidance, focus group discussions and various activities from the Financial Services Authority and PPATK.</i></li> </ul>

## Pengembangan Kompetensi

Karyawan dari Satuan Kerja Kepatuhan mengikuti kegiatan pengembangan kompetensi, guna memperluas wawasan dan meningkatkan pemahaman terkait aktivitas bisnis Bank. Pada tahun 2023, Bank telah melaksanakan kegiatan pengembangan kompetensi sebanyak 89 kali dengan mengikutsertakan 241 peserta. Informasi terkait pelaksanaan kegiatan program pengembangan kompetensi tersebut diungkapkan pada tabel berikut.

## Competency Development

Employees of the Compliance Division participate in competency development activities, to broaden the insight and increase understanding about the Bank's business activities. In 2023, the Bank has organized 89 competency development activities involving 241 participants. Information on the implementation of competency development program activities is disclosed in the below table.

Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
e-Learning APU-PPT Januari 2023 e-Learning AML-CTF January 2023	Bank Sahabat Sampoerna	1-31 January 2023
e-Learning Cashless Society Juni 2023 e-Learning Cashless Society June 2023	Bank Sahabat Sampoerna	1-31 January 2023
e-Learning Kode Etik Januari 2023 e-Learning Code of Conduct January 2023	Bank Sahabat Sampoerna	1-31 January 2023
Fraud Awareness	Bank Sahabat Sampoerna	1-31 March 2023
Fraud Awareness 2023 & Pakta Integritas Fraud Awareness 2023 & Integrity Pact	Bank Sahabat Sampoerna	1-31 March 2023
APU-PPT / AML-CTF	Bank Sahabat Sampoerna	1-31 May 2023
Artificial Intelligence	Bank Sahabat Sampoerna	1-31 May 2023
Aset Kripto / Crypto Assets	Bank Sahabat Sampoerna	1-31 May 2023
Bank Digital VS Bank Konvensional / Digital Bank VS Conventional Bank	Bank Sahabat Sampoerna	1-31 May 2023
Basic Credit	Bank Sahabat Sampoerna	1-31 May 2023
Build Your Self Confidence	Bank Sahabat Sampoerna	1-31 May 2023
Cashless Society	Bank Sahabat Sampoerna	1-31 May 2023
Compliance Awareness	Bank Sahabat Sampoerna	1-31 May 2023
Conflict Management	Bank Sahabat Sampoerna	1-31 May 2023
Digital Skill Development	Bank Sahabat Sampoerna	1-31 May 2023
Embracing Change	Bank Sahabat Sampoerna	1-31 May 2023
Gadget Evolution	Bank Sahabat Sampoerna	1-31 May 2023
e-Learning APU-PPT September 2023 e-Learning AML-CTF September 2023	Bank Sahabat Sampoerna	1-30 June 2023
e-Learning Information Security Awareness 2023 Juni 2023 e-Learning Information Security Awareness 2023 June 2023	Bank Sahabat Sampoerna	1-30 June 2023
e-Learning Kesehatan & Keselamatan Kerja (K-3) Juni 2023 e-Learning Occupational Health & Safety (OHS) June 2023	Bank Sahabat Sampoerna	1-30 June 2023
e-Learning Kode Etik Juni 2023 e-Learning Code of Conduct June 2023	Bank Sahabat Sampoerna	1-30 June 2023
e-Learning Toxic & Healthy Relationship Juni 2023 e-Learning Toxic & Healthy Relationship June 2023	Bank Sahabat Sampoerna	1-30 June 2023
Certified Edutalk: Training Wealth Management	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)	14 June 2023
e-Learning APU-PPT Juli 2023 e-Learning AML-CTF July 2023	Bank Sahabat Sampoerna	1-31 July 2023
e-Learning Compliance Awareness Januari 2023 e-Learning Compliance Awareness January 2023	Bank Sahabat Sampoerna	1-31 July 2023



Materi Pengembangan Kompetensi Competency Development Material	Penyelenggara Organizer	Waktu Pelatihan Time of Training
e-Learning Fraud Awareness 2023 & Pakta Integritas Juli 2023 e-Learning Fraud Awareness 2023 & Integrity Pact July 2023	Bank Sahabat Sampoerna	1-31 July 2023
e-Learning Fraud Awareness July 2023 e-Learning Fraud Awareness July 2023	Bank Sahabat Sampoerna	1-31 July 2023
e-Learning Information Security Awareness Juli 2023 e-Learning Information Security Awareness July 2023	Bank Sahabat Sampoerna	1-31 July 2023
e- Learning Refreshment APU-PPT 2023 Juli 2023 e-Learning Refreshment AML-CTF 2023 July 2023	Bank Sahabat Sampoerna	1-31 July 2023
e-Learning Standar Pelayanan Juli 2023 e-Learning Service Standards July 2023	Bank Sahabat Sampoerna	1-31 July 2023
Certified Edutalk: Investasi & Pasar Uang Certified Edutalk: Investment & Money Market	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)	8 August 2023
e-Learning Fraud Awareness	Bank Sahabat Sampoerna	1-31 August 2023
e-Learning Compliance Awareness Juli 2023 e-Learning Compliance Awareness July 2023	Bank Sahabat Sampoerna	1-30 September 2023
e-Learning Fraud Awareness September 2023	Bank Sahabat Sampoerna	1-30 September 2023
e-Learning Information Security Awareness September 2023	Bank Sahabat Sampoerna	1-30 September 2023
e-Learning Kode Etik September 2023	Bank Sahabat Sampoerna	1-30 September 2023
101 Japanese Leadership	M Riza Perdana Kusuma	12 October 2023
Fun Session: LinkedIn Learning	LinkedIn	4 December 2023
HealthTalk: Nutrition and Health Diet	Good Doctor & Chubb	7 December 2023
Global Economic Outlook in the New Risk Landscape: Challenges and Opportunities	Semesta Akademi	11 December 2023

### Penilaian Kinerja Satuan Kerja Kepatuhan

Bank melakukan penilaian terhadap Fungsi Kepatuhan secara berkala untuk mengetahui keefektifan pelaksanaan tugas selama tahun buku. Penilaian tersebut dilakukan dengan metode penilaian sendiri atau self-assessment Tata Kelola Perusahaan (GCG) dengan kriteria penilaian Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 perihal Penerapan Tata Kelola Perusahaan bagi Bank Umum. Hasil dari penilaian tersebut dilaporkan kepada Direktur Kepatuhan & Manajemen Risiko dan dilaporkan ke Otoritas Jasa Keuangan sesuai dengan ketentuan waktu yang telah ditetapkan.

Pada tahun 2023, Hasil self-assessment Tata Kelola Perusahaan (GCG) terkait Penerapan Fungsi Kepatuhan memperoleh nilai komposit **1** atau **"Sangat Baik"**. Hasil penilaian ini telah diungkapkan pada pembahasan mengenai Hasil Self-Assessment Tata Kelola Perusahaan (GCG) di dalam Laporan Tahunan ini.

### Performance Assessment of Compliance Division

The Bank assess the Compliance Function periodically to learn about the effectiveness of duties implementation in the fiscal year. This assessment is conducted using Corporate Governance (GCG) self-assessment method while the Bank's assessment criteria is referring to the Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Corporate Governance for Commercial Banks. The assessment results are reported to the Compliance & Risk Director and reported to the Financial Services Authority in line with the stipulated time requirements.

In 2023, the Good Corporate Governance (GCG) self-assessment results of the Implementation of Internal Audit Function received a composite score of **1** or **"Very Good"**. The assessment result is disclosed in the discussion of Good Corporate Governance (GCG) Self-Assessment Results in this Annual Report.

## Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Kepatuhan

Proses pengangkatan dan pemberhentian Kepala Satuan Kerja Kepatuhan menjadi wewenang dari Direktur Kepatuhan & Manajemen Risiko dan disetujui oleh Direktur Utama Bank. Pengangkatan dan pemberhentian Satuan Kerja Kepatuhan harus segera disampaikan kepada Otoritas Jasa Keuangan.

## Program Anti Pencucian Uang dan Pencegahan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU PPT & PPPSPM)

Unit kerja khusus APU-PPT & PPPSPM berada di bawah Satuan Kerja Kepatuhan Bank, yang bertindak sebagai penanggung jawab penerapan Program APU-PPT & PPPSPM, sesuai dengan ketentuan terkini, yakni Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tentang Penerapan Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan yang diinternalisasikan pada Kebijakan Khusus APU-PPT & PPPSPM No. BSS/KK/PMN-SDR/04.

Bank telah menerapkan program APU PPT & PPPSPM berdasarkan 5 pilar penerapan, yaitu:

- 1. Pengawasan Aktif Direksi dan Komisaris**  
Direksi dan Dewan Komisaris melaksanakan kewajiban pengawasan sesuai Peraturan Otoritas Jasa Keuangan yang berlaku.
- 2. Kebijakan dan Prosedur**  
Bank memiliki kebijakan dan prosedur yang merujuk pada peraturan-peraturan lembaga pengawasan dan pengatur terkini, serta sesuai dengan perkembangan bisnis Bank.
- 3. Pengendalian Internal**  
Pada Bank terdapat SKAI dan Unit Kerja Khusus APU-PPT & PPPSPM yang melaksanakan pengawasan internal penerapan Program APU-PPT & PPPSPM, serta memastikan kepatuhan pelaporan dan kualitas pelaporan kepada PPATK dan Otoritas Jasa Keuangan.
- 4. Sistem Informasi dan Teknologi**  
Bank memiliki core banking system yang memenuhi Peraturan Otoritas Jasa Keuangan yang berlaku, serta menggunakan alat bantu pelaporan kepada PPATK, yang terus-menerus disempurnakan sejalan dengan peraturan terkini dan perkembangan bisnis Bank.
- 5. Sumber Daya Manusia dan Pelatihan**  
Bank memiliki program penyaringan dan pemantauan karyawan (*know your employee*) dan menyediakan berbagai program pelatihan terkait APU-PPT & PPPSPM kepada seluruh karyawan, baik secara mandiri maupun bekerja sama dengan Otoritas Jasa Keuangan dan PPATK, serta lembaga lainnya.

## Mechanism of Appointment and Dismissal of Compliance Division Head

The appointment and dismissal process of Compliance Division Head is the authority of Compliance & Risk Director and approved by the Bank's President Director. Any appointment and dismissal on the Compliance Division must immediately be reported to the Financial Services Authority.

## Anti-Money Laundering - Counter Terrorism Financing & Prevention of Funding for the Proliferation of Weapons of Mass Destruction Program (AML-CTF & PFPWMD)

The AML-CTF & PFPWMD Special Task Force is under the Bank's Compliance Division, and is responsible for the implementation of AML-CTF & PFPWMD program, following the latest provision, from Financial Services Authority Regulation No. 8 of 2023 on the implementation of AML-CTF and PFPWMD Program in Financial Services Sector, which is internalized in the AML-CTF & PFPWMD Special Policy No. BSS/KK/PMN/SDR04.

The Bank has implemented the AML-CTF & PFPWMD program based on 5 implementation pillars, as follows:

- 1. Active Supervision of the Board of Directors and Board of Commissioners**  
The Board of Directors and Board of Commissioners perform supervision in line with the applicable Financial Services Authority Regulations.
- 2. Policies and Procedures**  
The Bank has policies and procedures, referring to the latest regulations of supervisory and regulatory institutions, and in line with the Bank's business developments.
- 3. Internal Control**  
The Bank has SKAI and AML-CTF & PFPWMD Special Task Force to implement internal supervision of AML-CTF & PFPWMD Program implementation and ensure reporting compliance and reporting quality to PPATK and the Financial Services Authority.
- 4. Information and Technology System**  
The Bank has a core banking system in compliance with the applicable Financial Services Authority Regulations, and uses reporting tools to PPATK, which are continuously refined in line with the latest regulations and Bank business developments.
- 5. Human Resources and Trainings**  
The Bank has employee screening and monitoring program (*know your employee*) and provide various AML-CTF & PFPWMD training programs for all employees, organized both independently and in collaboration with the Financial Services Authority and PPATK, as well as other institutions.



# Kode Etik

## Code of Conduct

Kode Etik merupakan pedoman bagi organ Bank untuk bertindak dan berperilaku. Bank Sahabat Sampoerna mempunyai Kode Etik (Code of Conduct) yang telah disahkan pada 4 Mei 2015.

Code of Conduct is guidelines for Bank's organs to action and to behave. Bank Sahabat Sampoerna has a Code of Conduct, validates on 4 May 2015.

### 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.



**SITUS WEB INTERNAL**  
Internal Website

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

## Pokok Kode Etik Principles of Code of Conduct



Wajib dipatuhi seluruh insan Bank di seluruh level organisasi, termasuk Dewan Komisaris dan Direksi.

Must be adhered to by all Bank personnel at all organizational levels, including the Board of Commissioners and Board of Directors.



Wajib membuat pernyataan kepatuhan terhadap Kode Etik atau menandatangani Pakta Integritas.

Must make a statement of compliance with the Code of Conduct or sign the Integrity Pact.



Penerapan sanksi bagi setiap pihak yang terbukti melanggar Kode Etik.

Imposing sanctions for any party proven to have violated the Code of Conduct.

## Sanksi Pelanggaran Kode Etik Sanctions for Violating Code of Conduct



**Pembinaan Periodik**  
Periodical Development



**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 Pemindahan 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



**Nihil**  
None

## Laporan Pelanggaran 2023 Violation Reports In 2023



## Pengendalian Gratifikasi

### Gratification Control

Pengendalian gratifikasi merupakan serangkaian kegiatan yang bertujuan untuk mengendalikan penerimaan gratifikasi dengan meningkatkan pemahaman dan kesadaran pelaporan gratifikasi secara transparan dan akuntabel berpedoman pada peraturan dan perundangan-undangan yang berlaku. Bank Sahabat Sampoerna berkomitmen untuk menerapkan pengendalian gratifikasi secara konsisten dan menyeluruh dengan berpedoman pada memo yang ditetapkan Direksi No. 09/006/MI/Sisdur/II/2015 tanggal 27 Februari 2015 tentang Ketentuan Penerimaan Hadiah dari Pihak Ketiga. Di sisi lain, Bank membentuk pengecualian, jika dalam 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.

Gratification control is a set of activities intended to control the receipt of gratification by increasing understanding and awareness of reporting any gratification in a transparent and accountable manner by referring to the applicable laws and regulations. Bank Sahabat Sampoerna is committed to implement a consistent and comprehensive gratification control by referring to the memo established by the Board of Directors No. 09/006/MI/Sisdur/II/2015 dated 27 February 2015 on Provisions to Accept Gifts from Third Parties. However, there is still an exception made by the Bank, if under certain condition a rejection would be deemed as an insult, then the concerned party may accept the gift/reward from the 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

Bank telah mencatat informasi terkait penerimaan hadiah dari pihak ketiga selama tahun 2023 yang dipaparkan sebagai berikut.

### Gift Acceptance Report from Third Parties

The Bank has recorded information on receipt of gifts from third parties in 2023, as disclosed below.

Divisi/Unit Kerja/Jabatan Division/Unit/ Position	Tanggal Menerima Hadiah Date Receiving Gift	Dalam Rangka In What Occasion	Jenis Hadiah Gift Type	Tanggal Pelaporan Satuan Kerja Kepatuhan Compliance Division's Reporting Date	Peruntukan Designation
GA & Procurement	20 January 2023	Hari Raya Imlek Chinese New Year	Buah Jeruk Orange fruits	20 January 2023	Dibagikan kepada tim Distributed to the team
SQ & CC	17 April 2023	Bingkisan Hari Raya Idul Fitri Eid-Al Fitr Gift	Kue Kering Cookies	17 April 2023	Dibagikan kepada tim Distributed to the team
SC COS	21 December 2023	Hari Raya Tahun Baru New Year	Cake	21 December 2023	Dibagikan kepada tim Distributed to the team

# Perkara Penting dan Sanksi Administratif

## Significant Cases and Administrative Sanctions

### Perkara Hukum

Bank Sahabat Sampoerna menghadapi perkara hukum selama tahun 2023, yang diuraikan pada tabel berikut.

### Lawsuit

In 2023, Bank Sahabat Sampoerna faced the following lawsuit as described in the below table.

Permasalahan Hukum	Total Kasus Total Cases		Legal Cases
	Perdata Civil	Pidana Criminal	
Telah mendapat putusan yang mempunyai kekuatan hukum tetap	5	2	Has obtain a decision that has permanent legal force
Dalam proses penyelesaian	12	11	In settlement process
<b>Total</b>	<b>17</b>	<b>13</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 debitur Anggoro Subakti. Lawsuit from debtor Anggoro Subakti.	Perkara telah dicabut oleh penggugat/debitur. Case has been dropped by plaintiff/debtor.	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan dari debitur PT Naradeang Jaya Abadi. Lawsuit from debtor PT Naradeang Jaya Abadi.	Perkara telah diputus dengan amarnya menolak gugatan seluruhnya. Case has been decided with a verdict to deny the claim entirely.	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan dari debitur CV Forcon. Lawsuit from debtor CV Forcon.	Perkara dalam tahap Pengadilan Negeri dan banding telah diputus, dengan amar menolak gugatan seluruhnya (sedang dalam jangka waktu pengajuan upaya kasasi). Case at District Court and an appeal has been decided, with a verdict to deny the claim entirely (now awaiting cassation).	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan dari debitur Budi Santoso Muslim. Lawsuit from debtor Budi Santoso Muslim.	Perkara telah dicabut dikarenakan telah tercapai perdamaian di antara para pihak. Case has been dropped as both parties have reached settlement.	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan perlawanan dari debitur Budi Santoso Muslim. Lawsuit appeal from debtor Budi Santoso Muslim.				
Gugatan dari debitur Rangga Satria. Lawsuit from debtor Rangga Satria.	Perkara telah diputus dengan amarnya menolak gugatan seluruhnya. Case has been decided with a verdict to deny the claim entirely.	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None



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
Gugatan dari debitur Nurmeyati Dameria. Lawsuit from debtor Nurmeyati Dameria.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan dari debitur Ahmad Kurniawan. Lawsuit from debtor Ahmad Kurniawan.	Perkara telah diputus dengan amarnya menyatakan gugatan tidak dapat diterima (NO). Case has been decided with a verdict that the claim cannot be accepted.	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan terkait debitur Achmad Binadja. Lawsuit from debtor Achmad Binadja.	Perkara telah diputus dengan amarnya menolak gugatan seluruhnya (sedang dalam jangka waktu pengajuan upaya banding). Case has been decided with a verdict to deny the claim entirely (now awaiting cassation).	Nihil / None	Adanya tuntutan dari debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan terkait nasabah Isidorus Iswardjo. Lawsuit from debtor Isidorus Iswardjo.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari pihak ketiga. There is a lawsuit from third party.	Nihil / None
Permohonan PKPU/ Kepailitan terkait Debitur Bustami Karim PKPU/ bankruptcy petition against debtor Bustami Karim	Sedang dalam proses pailit di Pengadilan Niaga. Currently in bankruptcy process at Commercial Court.	Nihil / None	Adanya permohonan PKPU/ pailit terhadap debitur. There is PKPU/ bankruptcy petition against debtor.	Nihil / None
Gugatan dari debitur Anggoro Subakti. Lawsuit from debtor	Perkara telah dicabut oleh penggugat/ debitur. Case has been dropped by plaintiff/debtor.	Nihil / None	Adanya tuntutan dari pihak debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan terkait nasabah Isidorus Iswardjo. Lawsuit from debtor Anggoro Subakti.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari pihak debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan dari debitur Nurhasnawati. Lawsuit from debtor Nurhasnawati.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari pihak debitur. There is a lawsuit from debtor.	Nihil / None
Gugatan terkait debitur Kartika Widyawati. Lawsuit from debtor Kartika Widyawati.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari penjamin. There is a lawsuit from guarantor.	Nihil / None
Gugatan terkait debitur Joanes Barlian. Lawsuit from debtor Joanes Barlian.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari pihak ketiga. There is a lawsuit from debtor.	Nihil / None
Gugatan terkait debitur Teuku Munir. Lawsuit from debtor Teuku Munir.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari ahli waris/ pasangan debitur. There is a lawsuit from debtor's heir/ spouse.	Nihil / None
Gugatan terkait debitur Abdul Azis. Lawsuit from debtor Abdul Azis.	Masih dalam proses persidangan di Pengadilan Negeri. Still in trial process at the District Court.	Nihil / None	Adanya tuntutan dari pihak ketiga. There is a lawsuit from third party.	Nihil / None

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 PIDANA</b> <i>Criminal Cases</i>				
Panggilan saksi dari Polda Sumatera Utara yang berkaitan dengan nasabah Gloria Beatrice Nathania. <i>Witness summons from North Sumatra Regional Police related to customer Gloria Beatrice Nathania.</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
Panggilan Saksi dari Polda Metro Jaya yang berkaitan dengan nasabah Anissa. <i>Witness summons from Metro Jaya Regional Police related to customer Anissa.</i>	Perkara telah dicabut. <i>Case has been dropped.</i>	Nihil / None	Adanya panggilan dari kepolisian terhadap karyawan Bank. <i>There are police summon to the Bank's employees.</i>	Nihil / None
Panggilan Saksi dari Polres Tangerang Selatan yang berkaitan dengan nasabah CV Pelangi Jireh. <i>Witness summons from South Tangerang Resort Police related to customer CV Pelangi Jireh.</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
Panggilan Saksi dari Polresta Bandara Soekarno-Hatta yang berkaitan dengan nasabah PT Sinar Digital Terdepan. <i>Witness summons from Soekarno-Hatta Airport Resort Police related to customer PT Sinar Digital Terdepan.</i>	Perkara telah dinyatakan selesai. <i>The case has been declared closed.</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 Tjhin Pit Tsu. <i>Criminal report to Metro Jaya Regional Police related to customer Tjhin Pit Tsu.</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
Panggilan Saksi dari Polresta Bekasi Kota yang berkaitan dengan debitur Rudy. <i>Witness summons from Bekasi City Resort Police related to debtor Rudy.</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



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
Panggilan Saksi dari Polda Metro Jaya yang berkaitan dengan debitur PT Ori Technology Indonesia. <i>Witness summons from Metro Jaya Regional Police related to debtor PT Ori Technology Indonesia.</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
Panggilan Saksi dari Polres Tangerang Selatan yang berkaitan dengan nasabah CV Pelangi Jireh. <i>Witness summons from South Tangerang Resort Police related to customer CV Pelangi Jireh.</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
Panggilan Saksi dari Polres Jakarta Selatan yang berkaitan dengan nasabah Wilson. <i>Witness summons from South Jakarta Resort Police related to customer Wilson.</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
Panggilan Saksi dari Polda Sumatera Selatan yang berkaitan dengan debitur Freddy Didi. <i>Witness summons from South Sumatra Regional Police related to debtor Freddy Didi.</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
Panggilan Saksi dari Polda Jawa Barat yang berkaitan dengan nasabah PT Emka Beschlagteile Pacific. <i>Witness summons from West Java Regional Police related to customer PT Emka Beschlagteile Pacific.</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
Panggilan Saksi dari Polda Metro Jaya yang berkaitan dengan nasabah Juniwati dan Gunadi. <i>Witness summons from Metro Jaya Regional Police related to customers Juniwati and Gunadi.</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

## Sanksi Administratif

Pada tahun 2023, Bank tidak menerima sanksi administratif dari regulator.

## Administrative Sanctions

In 2023, the Bank received no administrative sanctions from the regulators.

# Sistem Pelaporan Pelanggaran

## Whistleblowing System

Sistem pelaporan pelanggaran (*whistleblowing system/WBS*) merupakan sebuah mekanisme atau prosedur yang disediakan oleh Bank untuk melaporkan tindakan pelanggaran, baik perbuatan hukum, perbuatan tidak etis/tidak bermoral, atau perbuatan lainnya yang dapat mencemarkan dan merugikan organisasi ataupun pemangku kepentingan. Bank Sahabat Sampoerna menerapkan WBS secara masif terutama untuk menindaklanjuti pelanggaran terkait penerapan GCG dan Code of Conduct. Tujuan dari pembentuk sistem tersebut, yaitu:

1. Mencegah terjadinya penyimpangan;
2. Mengoptimalkan peran serta seluruh karyawan dan mitra usaha dalam mengungkapkan pelanggaran yang terjadi di lingkungan Bank;
3. Menciptakan lingkungan kerja yang kondusif; dan
4. Menjaga reputasi Bank Sahabat Sampoerna.

### Prinsip Dasar Pelaporan Pelanggaran

Bank Sahabat Sampoerna menyediakan sistem pelaporan pelanggaran bagi seluruh pemangku kepentingan Bank. Pihak yang ingin menyampaikan pelanggaran harus dapat memberikan informasi dengan jelas mengenai jenis laporan, pihak yang terlibat, lokasi dan waktu pelanggaran, serta bukti pelanggaran yang terjadi. Selain itu, guna memudahkan proses identifikasi dan tindak lanjut, Bank meminta kepada pelapor untuk mengungkapkan data diri dan penyampaian laporan disertai dengan bukti nyata, tanpa adanya kepentingan pribadi.

### Cara Penyampaian Laporan Pelanggaran

Laporan pelanggaran dapat disampaikan kepada Pengelola WBS melalui e-mail ([ombudsman@banksampoerna.com](mailto:ombudsman@banksampoerna.com)) atau SMS ke nomor telepon seluler masing-masing anggota Komite Ombudsman.

### Mekanisme Penyampaian Laporan Pelanggaran

Bank telah menyusun mekanisme penyampaian laporan pelanggaran yang diuraikan sebagai berikut.

The Whistleblowing System (WBS) is a mechanism or procedure provided by the Bank to report any violations, whether legal actions, unethical/immoral actions, or other actions that may taint and harm the organization or stakeholders. Bank Sahabat Sampoerna is implementing WBS massively, in particular to follow up on violations related to the implementation of GCG and the Code of Conduct. The objectives of establishing the system are as follows:

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

Bank Sahabat Sampoerna provides a whistleblowing system to report any form of violations for all Bank stakeholders. Any party wishes to report a violation must be able to provide clear information regarding the type of report, parties involved, location and time of the violation, as well as evidence of the violation occurred. Also, to facilitate the identification and follow-up process, the Bank asks the whistleblower to disclose personal data and submit the report with concrete evidence, without any personal interests.

### How to Submit Whistleblowing Report

The whistleblowing report can be submitted to the WBS Manager via e-mail ([ombudsman@banksampoerna.com](mailto:ombudsman@banksampoerna.com)) or SMS to the cell phone number of each member of Ombudsman Committee.

### Mechanism of Whistleblowing Submission

The Bank has prepared the mechanism of whistleblowing submission as described below.



**1**

**Pelapor**  
**Whistleblower**

Pelapor menyampaikan laporannya beserta bukti kepada Komite Ombudsman.  
*The whistleblower submits the report along with evidence to the Ombudsman Committee.*

**2**

**Komite Ombudsman**  
**Ombudsman Committee**

Komite Ombudsman menyerahkan laporan beserta bukti kepada Satuan Kerja Audit Internal untuk dilakukan pemeriksaan.  
*The Ombudsman Committee submits the report along with evidence to the Internal Audit Division for inspection.*

**3**

**Satuan Kerja Audit Internal**  
**Internal Audit Division**

Satuan Kerja Audit Internal kemudian menyampaikan hasil pemeriksaan kepada Komite Ombudsman.  
*The Internal Audit Division then submits the audit results to the Ombudsman Committee.*

**4**

**Komite Ombudsman**  
**Ombudsman Committee**

Komite Ombudsman memberikan rekomendasi kepada Pengurus Unit Kerja sesuai dengan hasil pemeriksaan Komite Ombudsman.  
*The Ombudsman Committee provides recommendations to the Management of the Reported Division in accordance with the Ombudsman Committee results.*

**5**

**Pengurus Unit Kerja Terlapor**  
**Management of the Reported Division**

## Perlindungan bagi Pelapor

Perlindungan bagi pelapor wajib diberikan oleh Bank agar pihak yang memberikan laporan merasa aman dan nyaman, serta terhindar dari tindakan diskriminasi pihak yang terlapor. Perlindungan tersebut diberikan dalam bentuk menjamin kerahasiaan identitas pelapor dan laporannya, serta pelapor berhak menerima perkembangan laporan beserta tindak lanjutnya. Selain itu, Bank senantiasa memastikan seluruh anggota Komite Ombudsman menjaga kerahasiaan laporan pelanggaran yang ditindaklanjuti dan tidak menyebarkan informasi terkait laporan tersebut, kecuali kepada pelapor atau pihak yang terkait dengan aduan.

## Penanganan Pengaduan

Penanganan pengaduan pelanggaran dilakukan dengan objektif dan transparan oleh Komite Ombudsman. Adapun proses kerja dari penanganan laporan pelanggaran tersebut, yaitu Komite Ombudsman menerima laporan dan memeriksa kebenarannya. Hasil dari pemeriksaan Komite Ombudsman tersebut diserahkan 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. Namun, apabila pengaduan yang disampaikan bersifat hubungan kerja, maka ditindaklanjuti oleh Direktorat Sumber Daya Manusia.

Komite Ombudsman memberikan rekomendasi dalam format standar berupa:

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

## Protection for Whistleblower

The Bank must provide protection for whistleblower so that the party submitting the report feels safe and comfortable, and is free from any discriminatory actions from the reported party. This protection is provided in the form of ensuring the confidentiality of the identity of the whistleblower and the report, and the whistleblower entitled to receive progress on the report and its follow-up actions. Also, the Bank constantly ensures that all members of the Ombudsman Committee maintain the confidentiality of whistleblowing report being follow-up and do not disseminate information related to such report, except to the whistleblower or parties related to the complaint.

## Complaint Handling

The complaint handling is conducted by the Ombudsman Committee objectively and transparently. The work process of the complaint handling is the Ombudsman Committee receives the report and examined its veracity. The examination results of the Ombudsman Committee then submitted to the Internal Audit Division and Human Resources Directorate in the form of recommendations. If the result of the violation is fraudulent, it will be followed up by the Internal Audit Division. However, if the complaint submitted is related to work relationship, it will be followed up by the Human Resources Directorate.

The Ombudsman Committee provided recommendation in a standard format in the form of:

1. Contact acceptance reports in accordance with the scope of the complaint/disclosure category; and
2. Disclosure report.

## Laporan Pengaduan

Sepanjang tahun 2023, Bank telah menerima laporan pengaduan yang diungkapkan pada tabel berikut.

## Complaint Report

In 2023, the Bank received the following complaint reports as disclosed in the below table.

Jumlah Pengaduan Total Complaints	Tindak Lanjut Follow-Up		
	Belum Diproses Not Yet Processed	Dalam Proses In Settlement Process	Selesai Settled
5	-	-	5

## Tindak Lanjut Atas Pelanggaran

Setiap laporan pengaduan yang diterima akan ditindaklanjuti oleh Satuan Kerja Audit Internal dengan transparan dan objektif. Selama tahun 2023, terdapat 5 karyawan yang dilaporkan melakukan pelanggaran dan terbukti sehingga dikenakan sanksi, yang dijelaskan pada tabel berikut.

## Follow-up on Violations

Every complaint report received will be transparently and objectively followed up by the Internal Audit Division. In 2023, there were 5 employees reported for committed violations and proven, subjected to sanctions, as explained in the following table.

Tahun Year	Surat Teguran Reprimand Letter	Surat Peringatan Warning Letter (SP) 1	SP 2	SP 3	PHK Terminated	Total
2023	3	2	-	-	-	5
2022	-	2	-	4	6	12

## Internal Fraud

Pada tahun 2023, internal fraud yang terjadi di Bank diungkapkan sebagai berikut.

## Internal Fraud

In 2023, the internal fraud that occurred at the Bank is disclosed as follows.

Uraian	Jumlah Kasus yang Dilakukan oleh Number of Cases Conducted by						Description
	Anggota Dewan Komisaris dan Direksi Members of Board of Commissioners and Board of Directors		Pegawai Tetap Permanent Employees		Pegawai Tidak Tetap Non-Permanent Employees		
	2023	2022	2023	2022	2023	2022	
Total Fraud	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Total Fraud
Telah Diselesaikan	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Settled
Dalam Proses Penyelesaian Internal Bank	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Under the Bank's Internal Settlement Process
Belum Diupayakan Penyelesaian	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Settlement has not been Sought
Telah Ditindaklanjuti melalui Proses Hukum	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Nihil None	Has been Followed-Up through Legal Process



## Penyediaan Dana kepada Pihak Terkait dan Dana Besar *Provision of Fund to Related Party and Large Exposure*

Bank Sahabat Sampoerna memiliki mekanisme dan kebijakan mengenai penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar. Terkait hal tersebut, Bank mengedepankan prinsip kehati-hatian dengan melakukan peninjauan secara seksama dengan berpedoman pada kebijakan internal dan ketentuan Bank Indonesia aspek Batas Maksimum Pemberian Kredit (BMPK). Selain itu, penyediaan dana harus melalui persetujuan Komisaris Independen. Pada tahun 2023, persentase penyediaan dana terbesar berada pada sektor rumah tangga, yang dilakukan sesuai dengan peraturan perundang-undangan yang berlaku, serta tidak terdapat pelampauan dan/atau pelanggaran.

Informasi terkait penyediaan dana kepada pihak terkait dan besar di Bank selama tahun 2023 diuraikan sebagai berikut.

Bank Sahabat Sampoerna have the mechanisms and policies on provision of funds to related party and to debtors in large exposure. In relation to this, the Bank prioritizes the principle of prudence by carrying out a thorough review according to internal policies and Bank Indonesia regulations on Legal Lending Limit (BMPK) aspect. Also, the provision of funds must be approved by the Independent Commissioner. In 2023, the largest percentage of the provision of fund was in the household sector, which was carried out in accordance with applicable laws and regulations, and there was no excess and/or violation.

Information on the provision of funds to related and large parties in the Bank during 2023 is described as follows.

Penyediaan Dana	Total		Provision of Fund
	Debitur Debtor	Nominal (dalam jutaan Rupiah) Amount (in million Rupiah)	
Kepada Pihak Terkait	5	154,106	To Related Parties
Kepada Debitur Inti			To Core Debtors
Individu	3	1,203,762	Individual
Grup	4	1,687,746	Group

## Kredit yang Direstrukturisasi *Restructured Loans*

Kredit yang direstrukturisasi merupakan upaya perbaikan dari Bank untuk melakukan kegiatan perkreditan terhadap debitur yang mengalami kesulitan untuk membayar kreditnya. Selama tahun 2023, Bank telah melakukan restrukturisasi kredit melalui perpanjangan dan penurunan suku bunga sebesar Rp2,8 triliun. Penerapan kebijakan kredit yang direstrukturisasi ini berpedoman pada 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.

Restructured loans is an improvement effort from the Bank to carry out loans activities for debtors who are struggling to pay their loans. In 2023, the Bank has conducted loans restructuring by extending and reducing the interest rates by Rp2.8 trillion. The implementation of this restructured loans policy is referring to the Financial Services Authority Regulation No. 17/POJK.03/2021 as the Second Amendment to the 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 menjaga sikap independen dan berupaya berlaku objektif dengan tidak terlibat pada kegiatan politik. Oleh karenanya, Bank tidak pernah menyalurkan dana untuk kepentingan politik selama aktivitas bisnis dijalankan. Adapun dalam kegiatan sosial, Bank menyalurkan dana yang berfokus pada lingkungan dan masyarakat, yang dilakukan melalui program tanggung jawab sosial. Uraian terkait pelaksanaan program tersebut dijelaskan pada Laporan Keberlanjutan.

Bank Sahabat Sampoerna is maintaining an independent stance and is striving to act objectively with no involvement in political activities. Therefore, the Bank never make any provision of funds for political purpose while conducting its business activities. As for social activities, the Bank is disbursing funds that focus on the environment and society, which is implemented through the social responsibility programs. Descriptions on the program implementation is available 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.

Bank Sahabat Sampoerna does not yet have a written policy to prohibit insider trading due to Bank's position as a private business. However, the Bank always ensures that all Bank employees and officers do not provide confidential information to employees or other parties without legitimate business need.

## Transaksi yang Mengandung Benturan Kepentingan

### *Transaction Containing Conflict of Interest*

Bank Sahabat Sampoerna senantiasa mengupayakan tidak terjadinya transaksi yang mengandung benturan kepentingan untuk menghindari kerugian dan menjaga kredibilitas bisnis. Terkait hal ini, Bank menerapkan kebijakan terkait pengelolaan pemberian kredit kepada pihak terkait dan nasabah besar. Selama 3 tahun terakhir, tidak terdapat transaksi yang mengandung benturan kepentingan, sebagaimana diungkapkan pada tabel berikut.

Bank Sahabat Sampoerna constantly strives to avoid transaction containing conflict of interest to avoid any losses and maintaining it business credibility. In relation to this, the Bank is implementing policies on managing lending to related parties and large customers. In the last 3 years, there was no transaction containing conflict of interest, as 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>
2023	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None
2022	Nihil / None	Nihil / None	Nihil / None	Nihil / None	Nihil / None
2021	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

Akses informasi diberikan kepada seluruh pemangku kepentingan Bank melalui:

Access to information is provided for all of the Bank's stakeholders, through:

<p><b>Divisi Komunikasi Korporasi dan Hubungan Investor</b> <i>Corporate Communications and Investor Relations Division</i></p> <p><b>Sampoerna Strategic Square</b> North Tower, Mezzanine Jl. Jenderal Sudirman Kav. 45-46 Jakarta 12930, Indonesia</p>	<ul style="list-style-type: none"> <li> <b>Telepon / Telephone</b> : (021) 5795 1234, 5795 1515</li> <li> <b>Call Center</b> : 15000 35</li> <li> <b>Website</b> : <a href="http://www.banksampoerna.com">www.banksampoerna.com</a></li> <li> <b>E-mail</b> : <a href="mailto:info@banksampoerna.com">info@banksampoerna.com</a></li> <li> <b>Faksimili / Facsimile</b> : (021) 5795 0626</li> <li> <b>Twitter</b> : @BankSampoerna</li> <li> <b>Instagram</b> : @Banksampoerna</li> <li> <b>Facebook</b> : Bank Sahabat Sampoerna</li> <li> <b>Youtube</b> : Bank Sahabat Sampoerna</li> </ul>
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Selain itu, Bank menyediakan keterbukaan informasi kepada pemangku kepentingan, sebagai berikut.

In addition, the Bank provides information disclosure to stakeholders, as follows.

Bentuk Keterbukaan Informasi	2023	2022	2021	Form of Information Disclosure
Iklan Publikasi Pengumuman	-	1	1	Announcement Publication Ad
Iklan Publikasi Laporan Keuangan Kuartal	-	-	1	Quarterly Financial Statements Publication Ad
Laporan Tahunan	1	1	1	Annual Report
Siaran Pers	12	10	11	Press Conference
Media Visit Virtual	2	2	2	Media Visit Virtual
Media Gathering Virtual	9	8	7	Media Gathering Virtual

### Hubungan Investor

Sepanjang tahun 2023, Bank melaksanakan hubungan investor dengan melakukan kunjungan ke berbagai media dan beberapa instansi antara lain ke Kompas, Tribun News, dan Kampus Indonesia Banking School (IBS). Selain itu, komunikasi dilakukan dalam bentuk publikasi Laporan Keuangan secara berkala dan penyampaian respon atas pertanyaan yang diajukan oleh investor.

### Investor Relations

In 2023, the Bank carried out investor relations by visiting various media and several institutions, including Kompas, Tribun News, and the Indonesia Banking School (IBS) campus. Communication is also conducted in the form of periodic publication of the Financial Statements and submission of responses to questions asked by the investors.

Materi Pengumuman	Tanggal Date	Media Media	Announcement Material
Iklan Layanan Operasional	12 July 2022	Neraca	Operational Service Advertisement

## Aktivitas Media Relations

### Siaran Pers dan Liputan Pemberitaan

Pada tahun 2023, Bank telah mempublikasikan 12 siaran pers dalam bentuk transparansi informasi kepada masyarakat dan 178 liputan pemberitaan mengenai Bank Sahabat Sampoerna yang dipublikasikan di beberapa media sebagai berikut.

#### 1. Siaran Pers / Press Release

Judul Title	No. Siaran Pers Press Release No.
Melalui Kolaborasi dan Pemanfaatan Teknologi, Bank Sampoerna Terus Dukung UMKM With Collaboration and Utilization of Technology, Bank Sampoerna Keeps on Supporting MSMEs	No.045/SP/CCIR/BSS/III/2023
Konsisten Dukung UMKM, Bank Sampoerna Bukukan Kinerja Solid Consistently Supporting MSMEs, Bank Sampoerna Records Solid Performance	No. 053/SP/CCIR/BSS/V/2023
Raih Kesempatan Menjadi 'Sultan Dadakan' dengan Bank Sampoerna Lewat Program "Grand Prize Sampoerna Mobile Saving" di Bandung, Jawa Barat Grab the Opportunity to Become the 'Sultan Dadakan' (suddenly very rich) with Bank Sampoerna with the "Grand Prize Sampoerna Mobile Saving" Program in Bandung, West Java	No. 056/SP/CCIR/BSS/V/2023
Kolaborasi Esta Dana Ventura & Bank Sampoerna: Menumbuhkan Lebih Banyak Jiwa Wirausaha Esta Dana Ventura & Bank Sampoerna Collaboration: Cultivating More Entrepreneurial Spirits	No. 061/SP/CCIR/BSS/V/2023
Tingkatkan Literasi Keuangan, Bank Sampoerna Gandeng Mahasiswa Menuju Era Digital 5 Improving Financial Literacy, Bank Sampoerna Collaborates with Students Entering the Digital Era 5	No. 073/SP/CCIR/BSS/VI/2023
Bank Sampoerna Ajak Nasabah Banten Jadi 'Sultan Dadakan' Melalui Program "Grand Prize Sampoerna Mobile Saving" Inviting Banten Customers to Become 'Sultan Dadakan' with the "Grand Prize Sampoerna Mobile Saving" Program	No. 84/SP/CCIR/BSS/VII/2023
Catatkan Pertumbuhan Positif, Bank Sampoerna Tumbuh Bersama UMKM Recorded Positive Growth, Bank Sampoerna Grows Together with MSMEs	No. 86/SP/CCIR/BSS/VII/2023
Kunjungi Nasabah di Kawasan Industri Jababeka, Bank Sampoerna Komitmen Mendukung UMKM di Indonesia Visiting Customers in Jababeka Industrial Area, Bank Sampoerna Committed to Support MSMEs in Indonesia	No. 102/SP/CCIR/BSS/IX/2023
U.S. DFC Gandeng Bank Sampoerna Majukan UMKM di Indonesia U.S. DFC Collaborates with Bank Sampoerna to Develop MSMEs in Indonesia	No. 106/SP/CCIR/BSS/IX/2023
Sokong Penuh UMKM Berkembang, Bank Sampoerna Bukukan Kinerja Solid Fully Supporting the Growth of MSMEs, Bank Sampoerna Booked Solid Performance	No. 121/SP/CCIR/BSS/XI/2023
Exploring Payments in Indonesia: An Industry Outlook	No. 32/SP/CCIR/BSS/XI/2023
Bank Sampoerna Luncurkan Program Khusus Untuk Wanita Bank Sampoerna Launches Special Program for Women	No. 141/SP/CCIR/BSS/XI/2023

#### 2. Liputan Pemberitaan/ News Coverage

Judul Title	Tanggal Date	Media Media
Siapkan Hadiah Ratusan Juta (Apresiasi untuk Nasabah Pengguna Sampoerna Mobile Saving) Hundreds of Millions in Prizes (Appreciation for Sampoerna Mobile Saving User Customers)	4 February 2023	Tribun Cetak
Sampoerna Mobile Banking Jaring 10 ribu Nasabah Sampoerna Mobile Banking Attracts 10 thousand Customers	4 February 2023	Riau Pos
Pro UMKM, Bank Sampoerna Lakukan Transformasi Digital Pro MSMEs, Bank Sampoerna Rolls Out Digital Transformation	4 February 2023	Riau.antaranews.com
Bank Sahabat Sampoerna Hadirkan Inovasi Digital Dukung Pemberdayaan UMKM Bank Sahabat Sampoerna Presents Digital Innovation to Support MSME Empowerment	4 February 2023	Iniriau.com



Judul Title	Tanggal Date	Media Media
Jadi 'Sultan Dadakan Riau' Bersama Bank Sampoerna di Pekanbaru <i>Become the 'Sultan Dadakan Riau' with Bank Sampoerna in Pekanbaru</i>	4 February 2023	Riauinfo.com
Bank Sampoerna Gelar Program Sultan Dadakan Bersama "Grand Prize Sampoerna Mobile Saving" di Pekanbaru <i>Bank Sampoerna Holds the Sultan Dadakan Program with "Grand Prize Sampoerna Mobile Saving" in Pekanbaru</i>	4 February 2023	Riauterkini.com
Bank Sampoerna Gelar Grand Prize Sampoerna Mobile Saving Cari Sultan Dadakan Riau <i>Bank Sampoerna Holds Grand Prize Sampoerna Mobile Saving in Searching for Sultan Dadakan Riau</i>	4 February 2023	Riauaktual.com
Jadi Sultan Dadakan Bersama Bank Sampoerna Adakan Grand Prize Sampoerna Mobile Saving di Pekanbaru <i>Become Sultan Dadakan with Bank Sampoerna to Hold the Sampoerna Mobile Saving Grand Prize in Pekanbaru</i>	4 February 2023	Riauhits.com
Undian Grand Prize Bank Sampoerna Mobile Saving, Bikin Nasabah di Pekanbaru Jadi Sultan Dadakan <i>Bank Sampoerna Mobile Saving Grand Prize Draw, Turned Customer in Pekanbaru into Sultan Dadakan</i>	4 February 2023	Halloriau.com
Apresiasi Nasabah di Pekanbaru, Bank Sampoerna Gelar Undian Grand Prize Bank Sampoerna Mobile Saving <i>Appreciating Customers in Pekanbaru, Bank Sampoerna Holds Bank Sampoerna Mobile Saving Grand Prize Draw</i>	4 February 2023	Hariantimes.com
Melalui Sampoerna Mobile Banking, Warga Riau Berkesempatan Jadi Sultan Dadakan <i>Through Sampoerna Mobile Banking, Riau Residents Have the Opportunity to Become Sultan Dadakan</i>	4 February 2023	Cakaplah.com
Undian Grand Prize Bank Sampoerna Mobile Saving, Bikin Nasabah di Pekanbaru Jadi Sultan Dadakan <i>Bank Sampoerna Mobile Saving Grand Prize Draw, Turned Customer in Pekanbaru into Sultan Dadakan</i>	4 February 2023	Sawitplus.co
Sampoerna Mobile Banking Jaring 10 ribu Nasabah <i>Sampoerna Mobile Banking Attracts 10 thousand Customers</i>	6 February 2023	Metro Riau
Laba Bank Sahabat Sampoerna Turun jadi Rp26,8 Miliar <i>Bank Sahabat Sampoerna Profits Dropped to Rp26.8 Billion</i>	30 March 2023	Bisnis.com
Bank Sahabat Sampoerna Bukukan Laba Bersih Rp26,8 Miliar pada 2022 <i>Bank Sahabat Sampoerna Booked Net Profit of Rp26.8 Billion in 2022</i>	30 March 2023	Kontan.co.id
Melalui Kolaborasi Multipihak dan Pemanfaatan Teknologi, Bank Sampoerna Terus Dukung UMKM <i>With Multiparty Collaboration and Utilization of Technology, Bank Sampoerna Keeps on Supporting MSMEs</i>	30 March 2023	Sindonews.com
Bank Sahabat Sampoerna Terus Dukung UMKM <i>Bank Sampoerna Keeps on Supporting MSMEs</i>	30 March 2023	Idxchannel.com
Tumbuh 18,5% Bank Sampoerna Salurkan Kredit Rp10,1 Triliun <i>Grows by 18.5% Bank Sampoerna Disbursed Rp10.1 Trillion Loans</i>	30 March 2023	Infobanknew
Melalui Kolaborasi dan Pemanfaatan Teknologi, Bank Sampoerna Salurkan 40% Kredit untuk UMKM <i>With Collaboration and Utilization of Technology, Bank Sampoerna Channeled 40% Loans for MSMEs</i>	31 March 2023	theconomics.com
Bank Sampoerna Cetak Laba Bersih Rp 26,8 Miliar <i>Bank Sampoerna Secured Net Profit of Rp26.8 Billion</i>	31 March 2023	Investor.id
Bank Sampoerna Layani 77 Ribu UMKM Sepanjang 2022 <i>Bank Sampoerna Serves 77 Thousand MSMEs Throughout 2022</i>	31 March 2023	Jawapos.com
Bank Sampoerna Cetak Laba Bersih Rp 26,8 Miliar pada 2022 <i>Bank Sampoerna Secured Net Profit of Rp26.8 Billion in 2022</i>	31 March 2023	Wartaekonomi.co.id
Bank Sampoerna Cetak Laba Bersih Rp 26,8 Miliar sepanjang 2022 <i>Bank Sampoerna Secured Net Profit of Rp26.8 Billion in 2022</i>	31 March 2023	Liputan6.com

Judul Title	Tanggal Date	Media Media
Berbagi Paket Buka Puasa di UPST Bantargebang <i>Provides Iftar Packages at UPST Bantargebang</i>	4 April 2023	Idxchannel.com
Bank Sampoerna Cetak Laba Bersih Rp 26,8 Miliar sepanjang 2022 <i>Bank Sampoerna Secured Net Profit of Rp26.8 Billion in 2022</i>	5 April 2023	Jawapos.com
Bank Sampoerna Salurkan Pinjaman Rp10,1 Triliun pada 2022 <i>Bank Sampoerna Disbursed Rp10.1 Trillion Loans in 2022</i>	5 April 2023	antaranews.com
Berbagi Paket Buka Puasa <i>Provides Iftar Packages</i>	5 April 2023	Bisnis Indonesia
Berbagi Paket Buka Puasa di UPST Bantargebang <i>Provides Iftar Packages at UPST Bantargebang</i>	5 April 2023	Idxchannel.com
Bank Sampoerna Bagikan Paket Buka Puasa kepada Pekerja Lapangan di UPST Bantargebang <i>Bank Sampoerna Provides Iftar Packages to Field Workers at UPST Bantargebang</i>	5 April 2023	Bisnis.com
Bank Sampoerna Bagikan Paket Buka Puasa kepada Pekerja Lapangan di UPST Bantargebang <i>Bank Sampoerna Provides Iftar Packages to Field Workers at UPST Bantargebang</i>	5 April 2023	Bisnis.com
Bank Sampoerna Gandeng 40 Fintech hingga Koperasi untuk Dukung UMKM <i>Bank Sampoerna Collaborates with 40 Fintechs and Cooperatives to Support MSMEs</i>	6 April 2023	kompas.com
Bank Sampoerna Optimis Krisis Perbankan Global Tak Pengaruhi RI <i>Bank Sampoerna is Optimistic the Global Banking Crisis Will Not Affect Indonesia</i>	6 April 2023	Infobanknews.com
Sepanjang 2022, Bank Sampoerna Telah Salurkan Pinjaman untuk 77.000 UMKM <i>In 2022, Bank Sampoerna distributed loans to 77,000 MSMEs</i>	10 April 2023	Wartaekonomi.co.id
Pacu Pengembangan UMKM, Bank Sampoerna Libatkan 40 Fintech <i>Spurring MSME Development, Bank Sampoerna Involves 40 Fintechs</i>	10 April 2023	Suarainvestor.com
Bank Sampoerna Berbagi Ratusan Kursi Bagi UMKM Pekanbaru <i>Bank Sampoerna Bank Shares Hundreds of Seats for Pekanbaru MSMEs</i>	10 April 2023	Riau.antaranews.com
Bank Sahabat Sampoerna Konsisten Dukung UMKM di Pekanbaru <i>Bank Sahabat Sampoerna Consistently Supports MSMEs in Pekanbaru</i>	10 April 2023	Pekanbaru.tribunnews.com
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Dukung UMKM di Pekanbaru <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Support MSMEs in Pekanbaru</i>	10 April 2023	Halloriau.com
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Dukung UMKM di Pekanbaru <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Support MSMEs in Pekanbaru</i>	10 April 2023	Riauterkini.com
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Dukung UMKM di Pekanbaru <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Support MSMEs in Pekanbaru</i>	10 April 2023	Metroriau.co
Bank Sahabat Sampoerna dan KSP Sahabat Mitra Sejati Dukung UMKM di Pekanbaru <i>Bank Sahabat Sampoerna and KSP Sahabat Mitra Sejati Support MSMEs in Pekanbaru</i>	10 April 2023	Riauterkini.com
Bank Sampoerna dan KSP Sahabat Mitra Sejati Dukung Pelaku UMKM di Pekanbaru <i>Bank Sampoerna and KSP Sahabat Mitra Sejati Support MSMEs in Pekanbaru</i>	10 April 2023	Pekanbarupos.co
Total Kredit UMKM Bank Sampoerna Capai 10,1 Triliun <i>Bank Sampoerna's Total MSME Credit Reached 10.1 Trillion</i>	11 April 2023	Riau Pos
Perbankan Sebut Penyaluran Kredit UMKM Tumbuh pada Awal Tahun 2023 <i>Banks say MSME credit disbursement will grow in early 2023</i>	12 April 2023	Kontan.co.id
Bank Sampoerna Telah Salurkan Kredit 2,9 Triliun <i>Bank Sampoerna Has Disbursed 2.9 Trillion in Loans</i>	4 May 2023	Neraca
Bank Sampoerna Salurkan Pinjaman Rp 2,9 Triliun pada Kuartal I-2023 <i>Bank Sampoerna Has Disbursed Rp2.9 Trillion in Loans in Q1-2023</i>	4 May 2023	Republika.co.id
Bank Sampoerna Salurkan Pinjaman Rp2,9 Triliun, Paling Banyak ke UMKM <i>Bank Sampoerna Has Disbursed Rp2.9 Trillion in Loans, Mostly to MSMEs</i>	4 May 2023	Idxchannel.com
Bank Sampoerna Salurkan Pinjaman Rp2,9 Triliun <i>Bank Sampoerna Has Disbursed Rp2.9 Trillion in Loans</i>	4 May 2023	Internationalmedia.co.id
Bank Sampoerna Salurkan Pinjaman Rp2,9 Triliun pada Kuartal I-2023 <i>Bank Sampoerna Has Disbursed Rp2.9 Trillion in Loans in Q1-2023</i>	4 May 2023	Harianaceh.co.id



Judul Title	Tanggal Date	Media Media
Bank Sampoerna Salurkan Kredit Rp 2,9 Triliun di Kuartal I-2023 <i>Bank Sampoerna Has Disbursed Rp2.9 Trillion in Loans in Q1-2023</i>	5 May 2023	Kontan.co.id
Bank Sampoerna Cetak Laba Bersih Rp 18,4 Miliar pada Kuartal I-2023 <i>Bank Sampoerna Secured Net Profit of Rp18.4 Billion in Q1-2023</i>	5 May 2023	Kompas.com
Bank Sampoerna Raup Laba Bersih Rp 18,4 Miliar pada Kuartal I 2023 <i>Bank Sampoerna Raked in Net Profit of Rp18.4 Billion in Q1-2023</i>	5 May 2023	Wartaekonomi.co.id
Dana Nasabah Bank Sampoerna Meningkatkan 23,1% <i>Bank Sampoerna Customer Funds Increase 23.1%</i>	5 May 2023	Wartaekonomi.co.id
Hadirkan Layanan Terintegrasi, Transaksi Sampoerna Mobile Banking Melonjak 60% <i>With Integrated Services, Sampoerna Mobile Banking Transactions Jump 60%</i>	5 May 2023	Wartaekonomi.co.id
Bank Sampoerna Raih Laba Bersih Rp18,4 Miliar di Kuartal I-2023 <i>Bank Sampoerna Raked in Net Profit of Rp18.4 Billion in Q1-2023</i>	5 May 2023	Infobanknews.com
Bikin UMKM Maju! Bank Sampoerna Sudah Kucuri Rp1,4 Triliun di Kuartal I <i>Make MSMEs Grow! Bank Sampoerna Disbursed Rp1.4 Trillion in Q1</i>	5 May 2023	Medcom.id
Bank Sampoerna Salurkan Pinjaman Rp1,4 Triliun ke UMKM <i>Bank Sampoerna Distributes Rp1.4 Trillion Loans to MSMEs</i>	5 May 2023	Theiconomics.com
Konsisten Dukung UMKM, Bank Sampoerna Bukukan Kinerja Solid <i>Consistently Supporting MSMEs, Bank Sampoerna Posts Solid Performance</i>	6 May 2023	Mediaindonesia.com
Bank Sampoerna Bukukan Laba Bersih Rp18,4 Miliar di Kuartal I 2023 <i>Bank Sampoerna Records Net Profit of Rp18.4 Billion in the Q1- 2023</i>	7 May 2023	Liputan6.com
Tak Cuma Bisa Kelola Keuangan Lebih Mudah dan Efisien, Ini Kelebihan Mobile Banking Bank Sampoerna <i>Not just managing your finances more easily and efficiently, these are the advantages of Bank Sampoerna Mobile Banking</i>	20 May 2023	Tribunnews.com
Apresiasi Nasabah, Bank Sampoerna Gelar Grand Prize Sampoerna Mobile Saving di Bandung <i>Appreciating its Customer, Bank Sampoerna Holds Sampoerna Mobile Saving Grand Prize in Bandung</i>	20 May 2023	Inews.id
Tidak Perlu Khawatir, Ini Inovasi Digital yang Ditawarkan Sampoerna Mobile Banking, Akses Cepat Aman dan Praktis <i>No worries, this is the digital innovation from Sampoerna Mobile Banking, fast access, safe and practical</i>	20 May 2023	Pikiran-rakyat.com
Raih Kesempatan Menjadi 'Sultan Dadakan' dengan Bank Sampoerna <i>Grab the Opportunity to Become 'Sultan Dadakan' with Bank Sampoerna</i>	20 May 2023	Radarbandung.id
Bank Sampoerna Catat Nilai Transaksi Mobile Banking Meningkatkan 153 Persen <i>Bank Sampoerna Records Mobile Banking Transaction Value Jumps 153 Percent</i>	20 May 2023	Halojabar.com
Bank Sampoerna Gelar Event 'Sultan Dadakan' Berhadiah Total Rp400 Juta <i>Bank Sampoerna Holds 'Sultan Dadakan' Event with Total Prizes of Rp400 Million</i>	20 May 2023	Pojokbandung.com
Lewat Program 'Grand Prize Sampoerna Mobile Saving', Bank Sampoerna Apresiasi Nasabah Jadi 'Sultan Dadakan' <i>Through the 'Grand Prize Sampoerna Mobile Saving' Program, Bank Sampoerna Appreciates Customers to Become 'Sultan Dadakan'</i>	20 May 2023	Bandungnewsphoto.com
Manjakan Nasabah, Ini Beragam Keunggulan Sampoerna Mobile Banking <i>Pampering Customers, Here are the Various Advantages of Sampoerna Mobile Banking</i>	20 May 2023	Rmoljabar.id
Siap-siap Jadi 'Sultan Dadakan' dengan Bank Sampoerna Lewat Grand Prize Sampoerna Mobile Saving di Bandung <i>Get Ready to Become an 'Sultan Dadakan' with Bank Sampoerna Through the Sampoerna Mobile Saving Grand Prize in Bandung</i>	20 May 2023	Ayobandung.com
Berikan Layanan Terbaik untuk Nasabahnya, Bank Sampoerna Hadirkan Sampoerna Mobile Banking <i>Providing the Best Service for Its Customers, Bank Sampoerna Presents Sampoerna Mobile Banking</i>	21 May 2023	Pikiran-rakyat.com
Tingkatkan Layanan Nasabah, Bank Sampoerna Hadirkan SMB <i>Improving Customer Service, Bank Sampoerna Presents SMB</i>	21 May 2023	Tugubandung.id

Judul Title	Tanggal Date	Media Media
Sampoerna Mobile Banking Tawarkan Solusi Gaya Hidup Dinamis dan Adaptatif dengan Perubahan Digital <i>Sampoerna Mobile Banking Offers Dynamic and Adaptive Lifestyle Solutions to Digital Change</i>	21 May 2023	Inilahkoran.id
Raih Kesempatan Menjadi 'Sultan Dadakan' dengan Bank Sampoerna Lewat Program "Grand Prize Sampoerna Mobile Saving" <i>Grab the Opportunity to Become the 'Sultan Dadakan' with Bank Sampoerna with the "Grand Prize Sampoerna Mobile Saving" Program</i>	21 May 2023	Jabarekspres.com
Sampoerna Mobile Banking Bidik Nasabah Bandung <i>Sampoerna Mobile Banking Targets Bandung Customers</i>	21 May 2023	Wartaekonomi.co.id
Jadi 'Sultan Dadakan' dengan Bank Sampoerna Lewat Program 'Grand Prize Sampoerna Mobile Saving' <i>Become an 'Sultan Dadakan' with Bank Sampoerna through the 'Grand Prize Sampoerna Mobile Saving' Program</i>	23 May 2023	Pikiran-rakyat.com
Edukasi Literasi Keuangan <i>Financial Literacy Education</i>	9 June 2023	infobanknews.com
Bank Sampoerna Kunjungi Kampus IBS Tekankan Pentingnya Edukasi Literasi serta Kolaborasi Bank dengan Fintech <i>Bank Sampoerna Visits IBS Campus to Emphasize the Importance of Literacy Education and Bank Collaboration with Fintech</i>	11 June 2023	industry.co.id
Edukasi Literasi Keuangan <i>Financial Literacy Education</i>	12 June 2023	bisnisindonesia.id
Bank Sampoerna Bakal Berubah Status jadi Bank Devisa <i>Bank Sampoerna Will Changed its Status into Foreign Exchange Bank</i>	21 June 2023	finansial.bisnis.com
Bank Sampoerna Bakal Berubah Status jadi Bank Devisa <i>Bank Sampoerna Will Changed its Status into Foreign Exchange Bank</i>	21 June 2023	finroll.com
Tunggu Restu OJK, Bank Sampoerna Siap Berevolusi jadi Bank Devisa <i>Awaiting OJK approval, Bank Sampoerna Ready to Evolve into a Foreign Exchange Bank</i>	22 June 2023	apahabar.com
Bank Sampoerna Berikan Edukasi ke Pelaku UMKM Pelosok <i>Bank Sampoerna Provides Education to Remote MSME Players</i>	22 June 2023	umkm.kompas.com
Bank Sampoerna Ungkap UMKM Pelosok Masih Terkendala Akses Digital <i>Bank Sampoerna Says Remote MSMEs Still Have Problems with Digital Access</i>	22 June 2023	umkm.kompas.com
Segera Jadi Bank Devisa, Bank Sampoerna Terus Tingkatkan Digitalisasi <i>Soon to Become a Foreign Exchange Bank, Bank Sampoerna Continues to Increase Digitalization</i>	23 June 2023	keuangan.kontan.co.id
Proyeksi Kenaikan Kredit Bank Sampoerna Tetap Dua Digit, Tapi di Bawah Target <i>Bank Sampoerna's Projected Credit Increase Remains Double Digits, but Below Target</i>	23 June 2023	keuangan.kontan.co.id
Bank Sampoerna Dampingi Pengusaha Tahu Beromzet Rp600 Juta Sebulan <i>Bank Sampoerna Assisted Tofu Entrepreneurs with a Rp600 Million a Month Turnover</i>	26 June 2023	akurat.co
Bank Sampoerna Sahabat UMKM: Mantan Sopir Angkot Sukses Jadi Pengusaha Tahu <i>Bank Sampoerna Friends of MSMEs: Former Public Transport Driver Successfully Becomes Tofu Entrepreneur</i>	26 June 2023	wartatangerang.com
Komitmen Bank Sampoerna Mendukung Kemajuan Pelaku UMKM di Indonesia <i>Bank Sampoerna's Commitment to Supporting the Growth of MSME Players in Indonesia</i>	26 June 2023	lensabanten.com
Kunjungi Pabrik Tahu Rumahan, Bank Sampoerna Jadi Sahabat UMKM <i>Visit Home Tofu Factory, Bank Sampoerna Becomes Friend of MSMEs</i>	26 June 2023	besttangsels.com
Kunjungi Pabrik Tahu Rumahan, Bank Sampoerna Jadi Sahabat UMKM Sejak Merintis <i>Visit the Home Tofu Factory, Bank Sampoerna Becomes a Friend of MSMEs Since Starting</i>	26 June 2023	banten.antaranews.com
Bank Sampoerna Sebut Salurkan Pinjaman Bukti Dukong Pelaku UMKM <i>Bank Sampoerna Says Distributes Loans as Proof of Support for MSMEs</i>	26 June 2023	theiconomics.com
Kunjungi Pabrik Tahu Rumahan, Bank Sampoerna Jadi Sahabat UMKM Sejak Merintis Usaha <i>Visit the Home Tofu Factory, Bank Sampoerna Becomes a Friend of MSMEs Since Starting the Business</i>	26 June 2023	mediakawasan.co.id



Judul Title	Tanggal Date	Media Media
Bank Sampoerna Kunjungi Pabrik Tahu Rumahan, Komitmen Jadi Sahabat UMKM Sejak Merintis Usaha <i>Visit the Home Tofu Factory, Bank Sampoerna Becomes a Friend of MSMEs Since Starting the Business</i>	27 June 2023	possore.id
Catatkan Pertumbuhan Positif, Bank Sampoerna Tumbuh Bersama UMKM <i>Recording Positive Growth, Bank Sampoerna Grows Together with MSMEs</i>	3 Augusts 2023	wartaekonomi.co.id
Catatkan Pertumbuhan Positif, Bank Sampoerna Tumbuh Bersama UMKM <i>Recording Positive Growth, Bank Sampoerna Grows Together with MSMEs</i>	4 Augusts 2023	industry.co.id
Salurkan Kredit Rp10,9 T Sektor UMKM Masih jadi Fokus Bank Sampoerna, Segini Porsinya <i>Disbursed Rp10.9 T of Credit MSME Sector is Still the Focus of Bank Sampoerna, This Is the Portion</i>	4 Augusts 2023	infobanknews.com
Naik 25%, Kucuran Kredit Bank Sampoerna Capai Rp10,9 Triliun di Semester I 2023 <i>Up 25%, Bank Sampoerna Credit Disbursement Reaches Rp10.9 Trillion in Semester I 2023</i>	4 Augusts 2023	kontan.co.id
Transaksi Mobile Banking dan Internet Banking Bank Sampoerna Rp22 Triliun <i>Bank Sampoerna Mobile Banking and Internet Banking Transactions Rp22 Trillion</i>	4 Augusts 2023	kontan.co.id
Semester I-2023 Bank Sampoerna Salurkan Kredit ke 230 Pelaku UMKM <i>Semester I-2023 Bank Sampoerna Distributes Credit to 230 MSME Players</i>	4 Augusts 2023	theiconomics.com
Bank Milik Konglomerat Sampoerna Raih Laba Bersih Rp27,11 Miliar <i>Bank Owned by Conglomerate Sampoerna Booked Net Profit of Rp27.11 Billion</i>	4 Augusts 2023	finansial.bisnis.com
Bank Sampoerna Catatkan Penyaluran Kredit Capai Rp10,9 Triliun <i>Bank Sampoerna Records Credit Disbursement Reaching Rp10.9 Trillion</i>	4 Augusts 2023	SWA.co.id
Permudah Pelayanan Nasabah, Bank Sampoerna Hadirkan SMB <i>Making Customer Service Easier, Bank Sampoerna Presents SMB</i>	5 Augusts 2023	titikkata.id
Bank Sampoerna Salurkan Pembiayaan Rp10,9 Triliun <i>Bank Sampoerna Distributes Rp10.9 Trillion in Financing</i>	5 Augusts 2023	mediaindonesia.com
Penyaluran Kredit Bank Sampoerna Naik 25% di Semester I-2023 <i>Bank Sampoerna Credit Distribution Increases 25% in Semester I-2023</i>	5 Augusts 2023	insight.kontan.co.id
Bank Sampoerna Catatkan Penyaluran Kredit Capai Rp10,9 Triliun <i>Bank Sampoerna Recorded Disbursed Loans of Rp10.9 Trillion</i>	6 Augusts 2023	ekbis.sindonews.com
Kolaborasi dengan Perbankan, Koperasi Tetap Sentral Dalam Pembiayaan UMKM <i>Collaborating with Banking, Cooperatives Remain Central in MSME Financing</i>	15 Augusts 2023	mediaindonesia.com
Bank Sampoerna Kunjungi Nasabah di Bekasi Dukung Pemberdayaan UMKM <i>Bank Sampoerna Visits Customers in Bekasi to Support MSME Empowerment</i>	6 September 2023	antaranews.com
Kunjungi Nasabah di Cikarang, Bank Sampoerna Komitmen Dukung UMKM Indonesia <i>Visiting Customers in Cikarang, Bank Sampoerna Commits to Supporting Indonesian MSMEs</i>	6 September 2023	beritacikarang.com
Bank Sampoerna Kunjungi Nasabah di Bekasi Dukung Pemberdayaan UMKM <i>Bank Sampoerna Visits Customers in Bekasi to Support MSME Empowerment</i>	6 September 2023	infobandung.biz.id
Kisah Inspiratif: Pandemi Tak Hentikan Bisnis Ibad Ali Takrim, Sukses di Usaha Catering <i>Inspirational Story: Pandemic Doesn't Stop Ibad Ali Takrim's Business, Success in Catering Business</i>	6 September 2023	Radarbekasi.id
Bank Sampoerna Kunjungi Nasabah di Bekasi Dukung Pemberdayaan UMKM <i>Bank Sampoerna Visits Customers in Bekasi to Support MSME Empowerment</i>	7 September 2023	beritaja.com
Bank Sampoerna Kunjungi Nasabah di Bekasi, Komitmen Dukung UMKM <i>Bank Sampoerna Visits Customers in Bekasi Committed to Support MSME Empowerment</i>	7 September 2023	bekasi.pojoksatu.id
Bank Sampoerna Mempermudah Keperluan Modal Usaha dengan Kunjungi Dapur Gehain Catering <i>Bank Sampoerna Simplifies Business Capital Needs by Visiting Gehain Catering Kitchen</i>	7 September 2023	infobekasi.co.id
Bank Sampoerna Kunjungi Nasabah yang Bangkit Saat Pandemi dan Jadi Pengusaha Catering Sukses <i>Bank Sampoerna Visits Customers Who Rise Up During the Pandemic and Become Successful Catering Entrepreneurs</i>	7 September 2023	Onlinebekasi.com
Usaha Bangkrut Saat Pandemi, Ibad Bangkit Jadi Pengusaha Katering di Bekasi Raih Omzet Ratusan Juta <i>Business Bankrupt During the Pandemic, Ibad Rises to Become a Catering Entrepreneur in Bekasi and With Turnover of Hundreds of Millions</i>	7 September 2023	Bekasi.tribunnews.com

Judul Title	Tanggal Date	Media Media
Bank Sampoerna Berhasil Menyalurkan Pinjaman ke Sektor UMKM Sebesar Rp6.9 Triliun <i>Bank Sampoerna Successfully Distributed Loans to the MSME Sector of Rp6.9 Trillion</i>	15 September 2023	foto.bisnis.com
U.S. DFC Gandeng Bank Sampoerna Majukan UMKM di Indonesia <i>U.S. DFC Collaborates with Bank Sampoerna to Develop MSMEs in Indonesia</i>	27 September 2023	wartaekonomi.co.id
Bidik UMKM, Bank Sampoerna Gaet Bank Pembangunan AS <i>Targeting MSMEs, Bank Sampoerna Acquires US Development Bank</i>	27 September 2023	Finansial.bisnis.com
Kolaborasi Majukan UMKM dan Berdayakan Kaum Perempuan di Indonesia <i>Collaboration to Develop MSMEs and Empower Women in Indonesia</i>	27 September 2023	Ekbis.sindonews.com
Bank Sampoerna Digandeng DFC Lakukan Penjaminan Kredit USD100 Juta Lebih Ke UMKM <i>Bank Sampoerna Collaborates with DFC to Provide Credit Guarantee of More than USD100 Million to MSMEs</i>	27 September 2023	akurat.co
U.S. DFC Gandeng Bank Sampoerna Majukan UMKM di Indonesia <i>U.S. DFC Collaborates with Bank Sampoerna to Develop MSMEs in Indonesia</i>	27 September 2023	Theeconomics.com
U.S. DFC Gandeng Bank Sampoerna Majukan UMKM di Indonesia <i>U.S. DFC Collaborates with Bank Sampoerna to Develop MSMEs in Indonesia</i>	27 September 2023	Indoposnews.id
DFC Gandeng Bank Sampoerna Majukan UMKM di Indonesia <i>DFC Collaborates with Bank Sampoerna to Develop MSMEs in Indonesia</i>	27 September 2023	voi.id
Bank Sampoerna Gaet US DFC Biayai Sektor Mikro dan Usaha Wanita <i>Bank Sampoerna Collaborates with US DFC to Finance the Micro Sector and Women's Enterprises</i>	27 September 2023	investortrust.id
U.S. DFC Gandeng Bank Sampoerna Majukan UMKM di Indonesia <i>U.S. DFC Collaborates with Bank Sampoerna In Growing MSMEs in Indonesia</i>	27 September 2023	marketplus.id
U.S. DFC Collaborates with Bank Sampoerna to Develop MSMEs in Indonesia	28 September 2023	Thejakartapostimages.com
Biayai Sektor Mikro dan Usaha Wanita <i>Finance the Micro Sector and Women's Enterprises</i>	28 September 2023	Jawapos.com
U.S. DFC Gandeng Bank Sampoerna Majukan UMKM di Indonesia <i>U.S. DFC Collaborates with Bank Sampoerna to Develop MSMEs in Indonesia</i>	29 September 2023	Industry.co.id
三宝麟银行与美国开发银行瞄准 中小微企业	29 September 2023	guojiribao.com
Gelar 'Sultan Dadakan BALI', Bank Sampoerna Ajak Kaum Milenial Capai Kesejahteraan Keuangan <i>Held 'Sultan Dadakan BALI', Bank Sampoerna Invites Millennials to Achieve Financial Prosperity</i>	28 October 2023	Baliportalnews.com
Bank Sampoerna Ajak Kaum Milenial Kelola Keuangan Lewat 'Sultan Dadakan Bali' <i>Bank Sampoerna Invites Millennials to Manage Finances Through 'Sultan Dadakan Bali'</i>	28 October 2023	updatebali.com
Bank Sampoerna Dorong Milenial Capai Kesejahteraan Keuangan, Gelar Talkshow Sultan Dadakan Bali <i>Bank Sampoerna Encourages Millennials to Achieve Financial Prosperity, Holds an Sultan Dadakan Bali Talkshow</i>	28 October 2023	Baliprawara.com
Selenggarakan Sultan Dadakan Bali, Bank Sampoerna Dorong Milenial Capai Kesejahteraan Keuangan <i>Held 'Sultan Dadakan Bali', Bank Sampoerna Invites Millennials to Achieve Financial Prosperity</i>	28 October 2023	Wartadewata.com
Bank Sampoerna Ajak Generasi Muda Bali Manfaatkan Layanan SMB untuk Kelola Keuangan <i>Bank Sampoerna Invites Bali's Young Generation to Take Advantage of SMB Services to Manage Finances</i>	28 October 2023	balitribune.co.id
Milenial dan Gen Z Penting Pelajari Financial Well Being, Begini Caranya <i>It's Important for Millennials and Gen Z to Learn Financial Well Being, Here's How</i>	28 October 2023	indobalnews.pikiran-rakyat.com
Adakan "Sultan Dadakan Bali", Bank Sampoerna Ajak Milenial Capai Kesejahteraan Keuangan <i>Held 'Sultan Dadakan Bali', Bank Sampoerna Invites Millennials to Achieve Financial Prosperity</i>	28 October 2023	denpost.id
Bank Sahabat Sampoerna Gelar "Sultan Dadakan Bali", Dorong Milenial Capai Kesejahteraan Keuangan <i>Bank Sahabat Sampoerna Held 'Sultan Dadakan Bali', Invites Millennials to Achieve Financial Prosperity</i>	28 October 2023	fajarbali.com



Judul Title	Tanggal Date	Media Media
Bank Sampoerna Edukasi Generasi Muda Bali Raih Kesejahteraan <i>Bank Sampoerna Educates Bali's Young Generation to Achieve Prosperity</i>	28 October 2023	bali.antaranews.com
Dear Gen Z, Yuk Wujudkan Financial Well-Being <i>Dear Gen Z, Let's Make Financial Well-Being a Reality</i>	28 October 2023	Nusabali.com
Bank Sampoerna Dorong Milenial Capai Kesejahteraan Keuangan, Gelar Talkshow Sultan Dadakan Bali <i>Bank Sampoerna Encourages Millennials to Achieve Financial Prosperity, Holds an Sultan Dadakan Bali Talkshow</i>	28 October 2023	sightseeingbali.id
Alasan Milenial Antusias Menabung di Bank Digital <i>Why Millennials are Enthusiastic about Saving at Digital Banks</i>	28 October 2023	beritabali.com
Bank Sampoerna Dorong Milenial Capai Kesejahteraan Keuangan, Gelar Talkshow Sultan Dadakan Bali <i>Bank Sampoerna Encourages Millennials to Achieve Financial Prosperity, Holds an Sultan Dadakan Bali Talkshow</i>	28 October 2023	baliexpress.jawapos.com
Miliki Gaya Hidup FOMO dan YOLO, Gen Z Perlu Diedukasi Soal Keuangan <i>Having a FOMO and YOLO lifestyle, Gen Z needs to be educated about finances</i>	28 October 2023	balipost.com
Sultan Dadakan, Bank Sampoerna Edukasi Milenial Capai Kesejahteraan Keuangan <i>Sultan Dadakan, Bank Sampoerna Educates Millennials to Achieve Financial Prosperity</i>	28 October 2023	balipuspanews.com
Bank Sampoerna Edukasi Pengelolaan Keuangan Bagi Generasi Muda <i>Bank Sampoerna Educates Financial Management for the Young Generation</i>	31 October 2023	infobanknews.com
Literasi Keuangan Pada Generasi Muda <i>Financial Literacy in the Young Generation</i>	1 November 2023	Jawapos.com
Edukasi Literasi keuangan Mahasiswa Politeknik Negeri Jakarta <i>Financial Literacy Education for Students of Politeknik Negeri Jakarta</i>	2 November 2023	Koran-Jakarta.com
Fokus ke UMKM, Bank Sampoerna Salurkan Kredit Rp11,3 Triliun di Kuartal III-2023 <i>Focusing on MSMEs, Bank Sampoerna Distributes IDR 11.3 Trillion in Credit in Quarter III-2023</i>	8 November 2023	ekbis.sindonews.com
Sokong Penuh UMKM Berkembang, Bank Sampoerna Bukukan Kinerja Solid <i>Fully Supporting Developing MSMEs, Bank Sampoerna Posts Solid Performance</i>	8 November 2023	wartaekonomi.co.id
Fokus pada UMKM, Bank Sampoerna Bukukan Kinerja Solid <i>Focusing on MSMEs, Bank Sampoerna Posts Solid Performance</i>	8 November 2023	mediaindonesia.com
Bank Milik Konglomerat Sampoerna Bukukan Laba Bersih Rp37,3 Miliar Pada Kuartal III/2023 <i>Bank Owned by Conglomerate Sampoerna Booked Net Profit of Rp37.3 Billion in Q3/2023</i>	8 November 2023	finansial.bisnis.com
Bank Sampoerna Salurkan Kredit Rp 11,3 Triliun sampai Kuartal III-2023 <i>Bank Sampoerna Distributes Credit of Rp11.3 Trillion until QIII-2023</i>	8 November 2023	Money.kompas.com
Bank Sampoerna Telah Salurkan Kredit Rp11,3 Triliun Hingga September 2023 <i>Bank Sampoerna has distributed credit of Rp11.3 trillion until September 2023</i>	8 November 2023	Keuangan.kontan.co.id
Bank Sampoerna Cetak Laba Rp 37,3 Miliar di Kuartal III 2023 <i>Bank Sampoerna Prints Profit of Rp37.3 Billion in Q3 2023</i>	8 November 2023	liputan6.com
Sokong Penuh UMKM Berkembang, Bank Sampoerna Bukukan Kinerja Solid <i>Fully Supporting MSMEs to Grow, Bank Sampoerna Posts Solid Performance</i>	8 November 2023	industry.co.id
Bank Sampoerna Bukukan Laba Rp 37,3 Miliar, Ini Penopangnya <i>Bank Sampoerna Records Profit of Rp37.3 Billion, This is the Support</i>	8 November 2023	fortuneidn.com
Sokong Penuh UMKM Berkembang, Bank Sampoerna Bukukan Kinerja Solid <i>Fully Supporting MSMEs to Grow, Bank Sampoerna Posts Solid Performance</i>	8 November 2023	indoposnews.id
Laba Bank Sampoerna Naik 32 Persen di Kuartal III-2023 Jadi Segini <i>Bank Sampoerna's Profit Increases 32 Percent in the Q3-2023 to This Level</i>	8 November 2023	infobanknews.com
Bank Sampoerna Salurkan Kredit Rp 11,3 Triliun Per Kuartal III 2023 <i>Bank Sampoerna Distributes Credit of IDR 11.3 Trillion Per Quarter III 2023</i>	9 November 2023	Tribunnews.com
Gandeng BSS KSP Sahabat Mitra Sejati Beri Literasi Keuangan ke Pedagang Pasar Inpres Pamanukan <i>Collaborating with BSS KSP Sahabat Mitra Sejati to Provide Financial Literacy to the Inpres Pamanukan Market Traders</i>	14 November 2023	rmljabar.id

Judul Title	Tanggal Date	Media Media
Tingkatkan Literasi Keuangan di Indonesia, KSP Sahabat Mitra Sejati dan BSS Gelar Aksi Grebek Pasar di Subang <i>Improving Financial Literacy in Indonesia, KSP Sahabat Mitra Sejati and BSS Hold Aksi Grebek Pasar in Subang</i>	14 November 2023	zonapriangan.pikiran-rakyat.com
Sambil Bersihkan Lingkungan Pasar, KSP Sahabat Mitra Sejati Ajak Pedagang Melek Literasi Keuangan <i>While Cleaning the Market Environment, KSP Sahabat Mitra Sejati Invites Traders to be Financial Literate</i>	14 November 2023	jabar.tribunnews.com
Aksi Grebek dan Literasi Keuangan untuk Hadirkan Lingkungan Pasar yang Sehat dan Nyaman <i>Aksi Grebek and Financial Literacy to Provide a Healthy and Comfortable Market Environment</i>	14 November 2023	ayobandung.com
KSP Sahabat Mitra Sejati dan Bank Sahabat Sampoerna Gelar Aksi Grebek Pasar dan Literasi Keuangan, Bentuk Kepedulian Kepada Para UMKM di Pasar Inpres Pamanukan <i>KSP Sahabat Mitra Sejati and Bank Sahabat Sampoerna Hold a Market Raid and Financial Literacy Action, a Form of Concern for MSMEs at the Pamukiman Inpres Market</i>	14 November 2023	jabarekspres.com
Cerita Bank Sampoerna Bantu Nasabah UMKM Naik Kelas <i>The Story of Bank Sampoerna Helping MSME Customers Move Up in Class</i>	28 November 2023	akurat.co
Bank Sampoerna Optimis Kredit Tetap Moncer Di Tahun Politik <i>Bank Sampoerna is Optimistic that Credit Will Remain Strong in the Political Year</i>	28 November 2023	akurat.co
Bank Sampoerna Manfaatkan Perkembangan Teknologi dalam Penyaluran Kredit <i>Bank Sampoerna Takes Advantage of Technological Developments in Credit Distribution</i>	28 November 2023	teknobuzz.id
Bank Sampoerna Optimis Hadapi Tahun Politik <i>Bank Sampoerna is Optimistic in Facing the Political Year</i>	28 November 2023	kabarkini.id
Hadapi Tahun Politik, Bank Sampoerna Pantang Olang <i>Facing the Political Year, Bank Sampoerna Never Shaken</i>	28 November 2023	gayatekno.id
Bank Sampoerna Ungkap Alasan UMKM Sulit Dapat Modal <i>Bank Sampoerna Reveals Reasons Why MSMEs Have Difficulty Getting Capital</i>	29 November 2023	validnews.id
Bank Sampoerna Pede Pertumbuhan Kredit Capai 10-15% di 2024 <i>Bank Sampoerna Confident Credit Growth Reaches 10-15% in 2024</i>	29 November 2023	validnews.id
Tingkatkan Kinerja, Bank Sampoerna Luncurkan Dua Produk Ini <i>Improving Performance, Bank Sampoerna Launches These Two Products</i>	22 December 2023	keuangan.kontan.co.id
Sambut Hari Ibu, Bank Sampoerna Luncurkan Program Khusus bagi Kaum Hawa <i>Welcoming Mother's Day, Bank Sampoerna Launches a Special Program for Women</i>	22 December 2023	Wartaekonomi.co.id
Bank Sampoerna Luncurkan Program Khusus Untuk Wanita <i>Bank Sampoerna Launches Special Program for Women</i>	22 December 2023	voi.id
Bank Sampoerna Rilis Program Khusus untuk Wanita, Kepoin Yuk <i>Bank Sampoerna Releases Special Program for Women, Let's Check It Out</i>	22 December 2023	hidupgaya.co
Sambut Hari Ibu, Bank Sampoerna Luncurkan Program Khusus untuk Wanita <i>Welcoming Mother's Day, Bank Sampoerna Launches a Special Program for Women</i>	23 December 2023	Mediaindonesia.com
Bank Sampoerna Kenalkan Program Khusus Untuk Wanita <i>Bank Sampoerna Introduces Special Program for Women</i>	23 December 2023	financialpost.id
All For #HER di Hari Ibu, Persembahkan untuk Perempuan Indonesia <i>All For #HER on Mother's Day, A Gift for Indonesian Women</i>	24 December 2023	metro.sindonews.com
Bank Sampoerna Pacu Simpanan dan Kredit lewat Program Khusus Wanita <i>Bank Sampoerna Stimulates Savings and Credit through a Special Program for Women</i>	24 December 2023	finansial.bisnis.com
All For #HER di Hari Ibu, Persembahkan untuk Perempuan Indonesia <i>All For #HER on Mother's Day, A Gift for Indonesian Women</i>	24 December 2023	rctiplus.com

### Media Gathering dan Media Visit

Bank melaksanakan kegiatan media gathering dan media visit kepada pihak media dengan tujuan mempererat hubungan antara Bank dengan insan media, serta mendukung keterbukaan informasi Bank kepada seluruh pemangku kepentingan. Informasi terkait media gathering dan media visit Bank selama tahun 2023 diungkapkan sebagai berikut.

### Media Gathering dan Media Visit

The Bank hosts the media gathering activities and media visits for media, aiming to strengthen the relationships between the Bank and media personnel, as well as supporting the disclosure of Bank information to all stakeholders. Information related to media gatherings and media visits to the Bank in 2023 is disclosed as follows.



## 1. Media Gathering

Kegiatan Title	Tanggal Date	Tempat Place
Lunch with Media	February & October 2023	HOME Resto, Sampoerna
Iftar with Media	April 2023	TPA Bantar Gebang
One on Three Interview	May & November 2023	HOME Resto, Sampoerna Strategic
Editor Roundtable Meeting	June 2023	HOME Resto, Sampoerna Strategic
Press Conference GP Sampoerna Mobile Saving	April, July & October 2023	Bandung, Banten, dan Denpasar

## 2. Media Visit

Kegiatan Title	Tanggal Date	Tempat Place
Kunjungan ke Redaksi Kompas Visit to Kompas Editor	17 May 2023	Kantor Redaksi Kompas Kompas Editor Office
Kunjungan ke Redaksi Tribun News Visit to Tribun News Editor	30 November 2023	Kantor Redaksi Tribun News Tribun News Editor Office

# 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 15,0%;
- Tingkat pertumbuhan dana pihak ketiga (DPK) sebesar 14,8%;
- 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%;
- Menerapkan strategi pengambilalihan agunan yang diambil alih (AYDA) sebagai salah satu cara untuk mengendalikan tingkat NPL; dan

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 15.0%;
- Growth rate of third-party funds (DPK) of 14.8%;
- 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%;
- Implementing strategy for repossession of foreclosed assets (AYDA) as a way to control NPL levels; and

- 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, baik dari Pemegang Saham saat ini maupun dari investor baru lainnya, jika ada. Pemegang Saham Pengendali senantiasa berkomitmen untuk pemenuhan terhadap ketentuan permodalan sesuai dengan kebijakan dari Otoritas Jasa Keuangan;
- 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 PPAK dan Lembaga Pengawas dan Pengatur (LPP), serta mendukung pencegahan dan penegakan Undang-Undang TPPU, TPPT dan PPPSPM yang dilaksanakan aparat penegak hukum;
- 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.

## 3. Rencana Strategis Jangka Panjang

- a. Berkomitmen untuk terus menjaga kelangsungan usaha Bank secara jangka panjang;
- b. Memberikan nilai kepada masyarakat sekitar, karena tujuan Bank bukan hanya semata-mata untuk memperoleh keuntungan;
- c. Terus-menerus membangun *brand awareness* dan memperluas jaringan kantor secara selektif sebagai investasi jangka panjang; dan
- d. Bank secara konsisten mengembangkan platform usaha yang lebih bervariasi.

- 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 both from current Shareholders or from other new investors, if any. The Controlling Shareholder is always committed to meet the capital requirements in line with the Financial Services Authority policies;c.
- 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 PPAK (Indonesian Financial Transaction Reports and Analysis Center) and Supervisory and Regulatory Agency (LPP), as well as supporting the prevention and enforcement TPPU, TPPT and PFPWMD conducted by law enforcement;
- 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. Long-Term Strategic Plan

- a. Committed to always maintaining the Bank's business continuity in the long-term;
- b. Providing value to the surrounding community because the Bank's goals extend beyond just making a profit;
- c. Continually building *brand awareness* and selectively expanding the office network as a long-term investment; and
- d. The Bank consistently develops more varied business platform.



## Pernyataan dan Praktik *Bad Corporate Governance* *Statement and Practices of Bad Corporate Governance*

Bank Sahabat Sampoerna berupaya untuk membangun aktivitas bisnis yang baik dan selaras dengan peraturan perundang-undangan dengan berupaya menghindari adanya praktik bad corporate governance, sebagai berikut.

Bank Sahabat Sampoerna strives to build good business activities and in line with the laws and regulations by avoiding bad corporate governance practices, as follows.

Uraian Description	Praktik Practice
Adanya laporan sebagai Bank yang mencemari lingkungan <i>There is a report that the Bank pollutes the environment</i>	Nihil None
Perkara penting yang sedang dihadapi oleh Bank, anggota Dewan Komisaris, dan/atau Direksi yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan <i>Significant cases currently faced by the Bank, members of Board of Commissioners, and/or members of Board of Directors are not disclosed in the Annual Report</i>	Nihil None
Ketidakpatuhan dalam pemenuhan kewajiban perpajakan <i>Non-compliance in fulfilling tax obligations</i>	Nihil None
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 None
Kasus terkait buruh dan karyawan <i>Cases related to workers and employees</i>	Nihil None
Terdapat ketidaksesuaian antara Laporan Tahunan hardcopy dengan Laporan Tahunan softcopy <i>There is a discrepancy between the hardcopy of Annual Report and the softcopy of Annual Report</i>	Nihil None

## 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*

Sepanjang tahun 2023, Bank telah menyampaikan transparansi terhadap Laporan Tahunan (keuangan dan non-keuangan) serta Laporan Keuangan Publikasi Triwulanan dan Laporan Keuangan Publikasi Bulanan dengan tepat waktu dan disampaikan di situs web Bank.

In 2023, the Bank has delivered transparency on the Annual Report (financial and non-financial) as well as Quarterly Published Financial Statements and Monthly Published Financial Statements in a timely manner and posted on the Bank's website.

## Informasi Lain terkait Tata Kelola Bank

### *Other Information related to the Bank's Governance*

Bank menjaga komitmen untuk melaksanakan aktivitas bisnis dengan baik tanpa adanya campur tangan dari pemilik ataupun pihak lainnya, serta menghindari adanya perselisihan internal ataupun permasalahan lainnya, terutama permasalahan yang timbul dari kesenjangan remunerasi. Pada tahun 2023, Bank telah melaksanakan aktivitas bisnis dengan baik dan bertanggung jawab merujuk pada prinsip-prinsip Tata Kelola Perusahaan (GCG), PUGKI, Kode Etik, Sampoerna Way, serta peraturan perundang-undangan yang berlaku.

The Bank maintains its commitment to carry out business activities well without any interference from the owner or any other parties, as well as avoiding internal disputes or other problems, particularly problems arising from remuneration gaps. In 2023, the Bank conducted its business activities well and responsibly by referring to the principles of Corporate Governance (GCG), PUGKI, Code of Conduct, Sampoerna Way, as well as applicable laws and regulations.