

## KEBIJAKAN REMUNERASI

Bank Jatim telah memiliki dan menerapkan kebijakan remunerasi yang telah disetujui dalam Rapat Umum Pemegang Saham (RUPS) dan dituangkan ke dalam Surat Keputusan Dewan Komisaris Nomor: 058/007/DK/KEP tanggal 02 Oktober 2019. Kebijakan remunerasi telah disesuaikan dengan Peraturan Otoritas Jasa Keuangan Nomor: 45/POJK.03/2015 tanggal 23 Desember 2015 dan Surat Edaran Otoritas Jasa Keuangan Nomor: 40/SEOJK.03/2016 tanggal 26 September 2016 serta Peraturan Otoritas Jasa Keuangan Nomor: 59/POJK.03/2017 tanggal 18 Desember 2017 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bank Umum maupun unit usaha syariah, dimana kebijakannya mengatur:

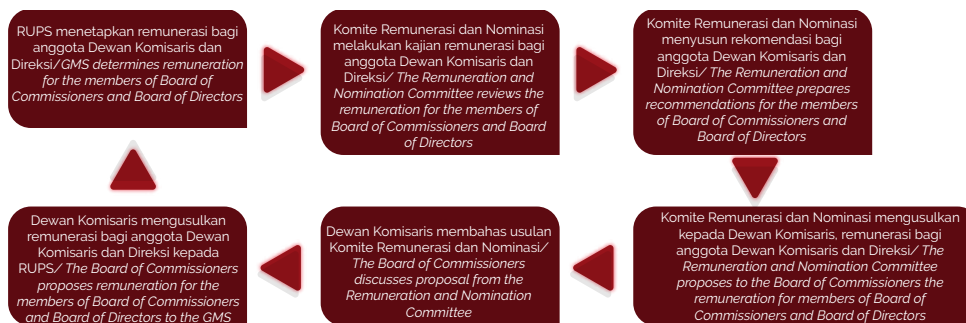
- Prinsip kehati-hatian dalam pemberian remunerasi berbasis risiko
- Pemberlakuan remunerasi yang bersifat variabel sesuai dengan ketentuan regulator terkait penerapan remunerasi bagi Bank Umum maupun Unit Usaha Syariah.

## PENETAPAN REMUNERASI

Bank menetapkan remunerasi menjadi 2 (dua) yaitu Remunerasi yang bersifat tetap dan remunerasi yang bersifat variabel. Bank juga menentukan pihak yang menjadi *Material Risk Takers* (MRT) yaitu Direktur Utama dan Direktur Bidang dibawah Direktur Utama. Dalam rangka pemenuhan Peraturan Otoritas Jasa Keuangan Nomor: 45/POJK.03/2015 tanggal 23 Desember 2019 bahwa remunerasi yang digunakan sebagai dasar perhitungan adalah remunerasi yang bersifat variabel. Remunerasi yang bersifat variabel bagi *Material Risk Takers* diberikan dalam bentuk saham atau instrumen yang berbasis saham sebesar persentase tertentu.

## PROSEDUR PENGUSULAN SAMPAI DENGAN PENETAPAN REMUNERASI

Prosedur pengusulan sampai dengan penetapan remunerasi Dewan Komisaris dan Direksi sebagai berikut:



Bank menetapkan remunerasi menjadi 2 (dua) yaitu Remunerasi yang bersifat tetap dan remunerasi yang bersifat variabel. Bank juga menentukan pihak yang menjadi *Material Risk Takers* (MRT) yaitu Direktur Utama dan Direktur Bidang dibawah Direktur Utama. Dalam rangka pemenuhan Peraturan Otoritas Jasa Keuangan Nomor: 45/POJK.03/2015 tanggal 23 Desember 2019 bahwa remunerasi yang digunakan sebagai dasar perhitungan adalah remunerasi yang bersifat variabel. Remunerasi yang bersifat variabel bagi *Material Risk Takers* diberikan dalam bentuk saham atau instrumen yang berbasis saham sebesar persentase tertentu.

## REMUNERATION POLICY

Bank Jatim has owned and implemented a remuneration policy that was approved in the General Meeting of Shareholders (GMS) and was stated in the Decree of the Board of Commissioners No. 058/007/DK/KEP dated October 2, 2019. The remuneration policy has been adjusted with the Financial Services Authority Regulation No. 45/POJK.03/2015 dated December 23, 2015 and the Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 dated September 26, 2016 and the Financial Services Authority Regulation No. 59/POJK.03/2017 dated December 18, 2017 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks and Sharia Business Units, where the policy regulates:

- Prudent principle in the provision of risk-based remuneration
- The implementation of variable remuneration in accordance with regulatory provisions related to the implementation of remuneration for Commercial Banks and Sharia Business Units.

## DETERMINATION OF REMUNERATION

The Bank classifies the remuneration into 2 (two) types, namely permanent and variable. The Bank also determines the parties who become *Material Risk Takers* (MRT), namely the President Director and Division Directors under the President Director. In the framework of fulfilling the Regulation of the Financial Services Authority No. 45/POJK.03/2015 dated December 23, 2019, the remuneration used as the basis for calculation is variable remuneration. Variable remuneration for *Material Risk Takers* is given in the form of shares or share-based instruments at a certain percentage.

## REMUNERATION PROPOSAL AND DETERMINATION PROCEDURES

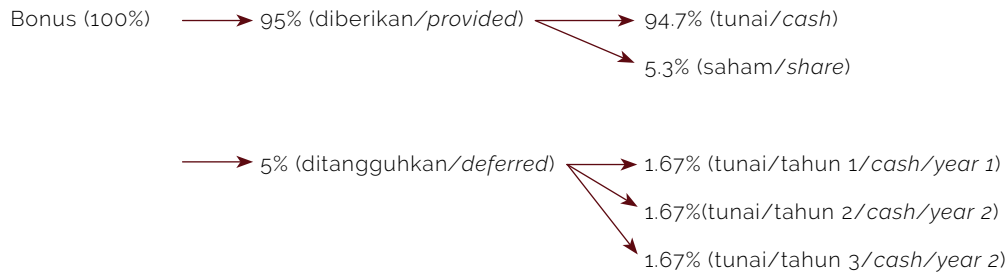
The procedures for proposing and determining the remuneration of the Board of Commissioners and Board of Directors is as follows:

The Bank classifies the remuneration into 2 (two) types, namely permanent and variable. The Bank also determines the parties who become *Material Risk Takers* (MRT), namely the President Director and Division Directors under the President Director. In the framework of fulfilling the Regulation of the Financial Services Authority No. 45/POJK.03/2015 dated December 23, 2019, the remuneration used as the basis for calculation is variable remuneration. Variable remuneration for *Material Risk Takers* is given in the form of shares or share-based instruments at a certain percentage.

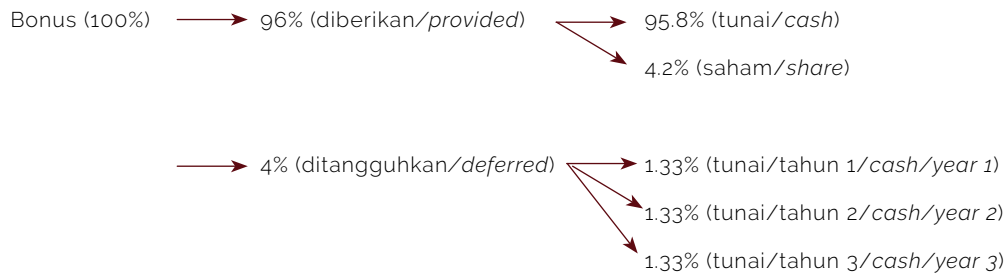
## STRUKTUR REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Struktur Pemberian Remunerasi bagi *Material Risk Takers* (MRT) Bank Jatim dibagi menjadi dua sebagai berikut:

- Direktur Utama / *President Director*



- Direktur/*director*



## REMUNERATION STRUCTURE OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The structure of Remuneration for the *Material Risk Takers* (MRT) of the Bank is divided into two as follows:

## PENGUNGKAPAN INDIKATOR UNTUK PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Berdasarkan Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas Pasal 96 ayat (1), ketentuan tentang besarnya gaji dan tunjangan anggota Direksi ditentukan berdasarkan ketentuan RUPS dan Pasal 113 yang berbunyi ketentuan tentang besarnya gaji dan tunjangan anggota Komisaris ditentukan berdasarkan ketentuan RUPS. Sehingga dalam hal ini prosedur untuk melaksanakan remunerasi telah disesuaikan dengan peraturan perundang-undangan. Selanjutnya, secara substansial indikator kinerja Direksi diukur berdasarkan pencapaian target sesuai rencana bisnis yang telah disusun oleh Direksi dan disetujui oleh Dewan Komisaris antara lain aspek keuangan dan pemasaran, operasional dan SDM serta kepatuhan terhadap perundang-undangan yang telah ditetapkan. Remunerasi juga ditetapkan dengan mempertimbangkan kondisi perekonomian nasional.

## DISCLOSURE OF INDICATORS FOR DETERMINING REMUNERATION OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Based on Law No. 40 of 2007 concerning Limited Liability Companies Article 96 paragraph (1), the provisions on the amount of salary and benefits of members of the Board of Directors are determined based on the provisions of the GMS and Article 113 which reads the provisions on the amount of salary and benefits of Commissioners' members determined based on the provisions of the GMS. So that in this case the procedure for implementing the remuneration has been adjusted to the laws and regulations. Furthermore, substantially the performance indicators of the Board of Directors are measured based on the achievement of targets in accordance with the business plans that have been prepared by the Board of Directors and approved by the Board of Commissioners including financial and marketing, operational and HR aspects as well as compliance with established legislation. Remuneration is also determined by considering the condition of the national economy.

## JUMLAH NOMINAL REMUNERASI PER KOMPONEN UNTUK DEWAN KOMISARIS DAN DIREKSI

### PAKET REMUNERASI YANG DITERIMA DEWAN KOMISARIS

Pada tahun 2018 Dewan Komisaris Bank Jatim memiliki komposisi sebagai berikut:

- 4 orang menjabat sampai dengan Bulan Februari 2018.
- Seorang menjabat mulai dari Bulan Januari 2018.
- 2 orang menjabat mulai Bulan Agustus 2018

## TOTAL REMUNERATION PER COMPONENT FOR BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

### REMUNERATION PACKAGE RECEIVED BY THE BOARD OF COMMISSIONERS

In 2018, the Board of Commissioners of Bank Jatim has the following composition:

- 4 people served until February 2018.
- 1 person started serving from January 2018.
- 2 people started serving from August 2018.

Pada 2019 Dewan Komisaris Bank Jatim memiliki komposisi sebagai berikut:

- 4 orang menjabat mulai Januari 2019.
- 2 orang menjabat mulai bulan Oktober 2019.

| Jenis Remunerasi Dan Fasilitas Lainnya   | Jumlah Diterima dalam 1 (satu) tahun oleh Dewan Komisaris |               |          |              |
|--|---|---------------|----------|--------------|
|  | 2018  |               | 2019     |              |
|  | Orang   | Rp(juta)      | Orang    | Rp(juta)     |
| Remunerasi (gaji, tunjangan, tantiem dan fasilitas lainnya dalam bentuk non natura)                  | 7   | 10.365        | 6        | 9.485        |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan lain-lain) yang: |   |               |          |              |
| Dapat dimiliki   | -   | -             | -        | -            |
| Tidak dapat dimiliki   | -   | -             | -        | -            |
| <b>TOTAL</b>   | <b>4</b>  | <b>10.365</b> | <b>6</b> | <b>9.485</b> |

#### PAKET REMUNERASI YANG DITERIMA DIREKSI

Pada tahun 2018 Direksi Bank Jatim memiliki komposisi sebagai berikut:

- 7 orang menjabat mulai Januari 2018.

Pada 2019 Direksi Bank Jatim memiliki komposisi sebagai berikut:

- 3 orang menjabat mulai Januari 2019.
- 4 orang menjabat sampai dengan April 2019.
- 3 orang menjabat mulai bulan Oktober 2019.

| Jenis Remunerasi Dan Fasilitas Lainnya   | Jumlah Diterima dalam 1 (satu) tahun oleh Direksi |               |           |               |
|--|---|---------------|-----------|---------------|
|  | 2018  |               | 2019      |               |
|  | Orang   | Rp(juta)      | Orang     | Rp(juta)      |
| Remunerasi (gaji, tunjangan, tantiem dan fasilitas lainnya dalam bentuk non natura)                  | 7   | 36.974        | 10        | 42.397        |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan lain-lain) yang: |   |               |           |               |
| Dapat dimiliki   | -   | -             | -         | -             |
| Tidak dapat dimiliki   | -   | -             | -         | -             |
| <b>TOTAL</b>   | <b>7</b>  | <b>36.974</b> | <b>10</b> | <b>42.397</b> |

| Remunerasi Per Orang              | Jumlah Dewan Komisaris |      |
|-----------------------------------|------------------------|------|
|                                   | 2018                   | 2019 |
| Di atas Rp5 milyar                | -                      | -    |
| Di atas Rp2 milyar s/d Rp5 milyar | 1                      | 2    |

In 2019, the Board of Commissioners of Bank Jatim has the following composition:

- 4 people started serving from January 2019.
- 2 people started serving from October 2019.

| Type of Remuneration and Other Facilities  | Amount Received in 1 (one) year by the Board of Commissioners |               |           |               |
|--|---|---------------|-----------|---------------|
|  | 2018  |               | 2019      |               |
|  | People  | Rp (million)  | People    | Rp (million)  |
| Remuneration (salary, allowance, tantiem and other facilities in non-natura form)              | 7   | 36.974        | 10        | 42.397        |
| Other facilities in natura form (housing, transportation, health insurance, and so on), which: |   |               |           |               |
| Can be owned   | -   | -             | -         | -             |
| Cannot be owned  | -   | -             | -         | -             |
| <b>TOTAL</b>   | <b>7</b>  | <b>36.974</b> | <b>10</b> | <b>42.397</b> |

#### REMUNERATION PACKAGE RECEIVED BY THE BOARD OF DIRECTORS

In 2018, the Board of Directors of Bank Jatim has the following composition:

- 7 people started serving from January 2018.

In 2019, the Board of Directors of Bank Jatim has the following composition:

- 3 people started serving from January 2019.
- 4 people served until April 2019.
- 3 people started serving October 2019.

| Type of Remuneration and Other Facilities  | Amount Received in 1 (one) year by the Board of Directors |               |           |               |
|--|---|---------------|-----------|---------------|
|  | 2018  |               | 2019      |               |
|  | People  | Rp (million)  | People    | Rp (million)  |
| Remuneration (salary, allowance, tantiem and other facilities in non-natura form)              | 7   | 36.974        | 10        | 42.397        |
| Other facilities in natura form (housing, transportation, health insurance, and so on), which: |   |               |           |               |
| Can be owned   | -   | -             | -         | -             |
| Cannot be owned  | -   | -             | -         | -             |
| <b>TOTAL</b>   | <b>7</b>  | <b>36.974</b> | <b>10</b> | <b>42.397</b> |

| Remuneration per Person             | Total Members of Board of Commissioners |      |
|-------------------------------------|---|------|
|                                     | 2018                                    | 2019 |
| Above Rp5 billion                   | -                                       | -    |
| Above Rp2 billion up to Rp5 billion | 1                                       | 2    |

|                                   |   |   |
|-----------------------------------|---|---|
| Di atas Rp1 milyar s/d Rp2 milyar | 4 | 2 |
| Di atas Rp500 juta s/d Rp1 milyar | - | - |
| Rp500 juta ke bawah               | 2 | 2 |

|  |
|--|
| <i>Above Rp1 billion up to Rp2 billion</i>   |
| <i>Above Rp500 million up to Rp1 billion</i> |
| <i>Below Rp500 million</i>                   |

| Remunerasi Per Orang              | Jumlah Direksi |      |
|-----------------------------------|----------------|------|
|                                   | 2018           | 2019 |
| Di atas Rp5 milyar                | 4              | 7    |
| Di atas Rp2 milyar s/d Rp5 milyar | 3              | -    |
| Di atas Rp1 milyar s/d Rp2 milyar | -              | -    |
| Di atas Rp500 juta s/d Rp1 milyar | -              | 3    |
| Rp500 juta ke bawah               | -              | -    |

| Remuneration per Person                      | Total Members of Board of Directors |      |
|--|-------------------------------------|------|
|  | 2018                                | 2019 |
| <i>Above Rp5 billion</i>                     |                                     |      |
| <i>Above Rp2 billion up to Rp5 billion</i>   |                                     |      |
| <i>Above Rp1 billion up to Rp2 billion</i>   |                                     |      |
| <i>Above Rp500 million up to Rp1 billion</i> |                                     |      |
| <i>Below Rp500 million</i>                   |                                     |      |

#### REMUNERASI YANG BERSIFAT VARIABEL BAGI DIREKSI

| Remunerasi Bersifat Variabel | Jumlah Diterima Direksi Dalam 1 Tahun |          |       |          |
|------------------------------|---------------------------------------|----------|-------|----------|
|                              | 2017                                  |          | 2018  |          |
|                              | Orang                                 | Rp(juta) | Orang | Rp(juta) |
| TOTAL                        | 7                                     | 22.248   | 7     | 28.513   |

#### VARIABLE REMUNERATION FOR BOARD OF DIRECTORS

| Variable Remuneration | Amount Received in 1 (one) year by the Board of Directors |              |        |              |
|-----------------------|---|--------------|--------|--------------|
|                       | 2017  |              | 2018   |              |
|                       | People  | Rp (million) | People | Rp (million) |
| TOTAL                 |   |              |        |              |

#### REMUNERASI YANG BERSIFAT VARIABLE OPSI SAHAM BAGI DIREKSI

| Remunerasi Bersifat Variabel Opsi Saham | Ops Saham Direksi Dalam 1 Tahun |          |       |          |
|---|---------------------------------|----------|-------|----------|
|   | 2017                            |          | 2018  |          |
|   | Orang                           | Rp(juta) | Orang | Rp(juta) |
| TOTAL                                   | 7                               | 946      | 7     | 1194     |

#### VARIABLE REMUNERATION OF STOCK OPTION FOR BOARD OF DIRECTORS

| Variable Remuneration of Stock Option | Stock Option in 1 (one) year for the Board of Directors |              |        |              |
|---------------------------------------|---|--------------|--------|--------------|
|                                       | 2017  |              | 2018   |              |
|                                       | People  | Rp (million) | People | Rp (million) |
| TOTAL                                 | 7   | 946          | 7      | 1194         |