

Bank Jatim telah membentuk komite-komite di bawah Direksi sebagai berikut:

1. KOMITE ALCO (*ASSET LIABILITY COMMITTEE*)
2. KOMITE MANAJEMEN RISIKO
3. KOMITE KEPEGAWAIAN
4. KOMITE *IT STEERING*
5. KOMITE KREDIT
  - KOMITE KREDIT KONVENSIONAL
  - KOMITE PEMBIAYAAN
6. KOMITE KEBIJAKAN PERKREDITAN
7. KOMITE PRODUK, JARINGAN DAN PROSEDUR
  - KOMITE PJP BIDANG PRODUK
  - KOMITE PJP BIDANG JARINGAN
  - KOMITE PJP BIDANG PROSEDUR
  - KOMITE PJP BIDANG CSR
8. KOMITE MANAJEMEN RISIKO TERINTEGRASI

Bank Jatim has established the following committees under the Board of Directors:

1. ALCO Committee (*Asset and Liability Committee*)
2. Risk Management Committee
3. Employment Committee
4. IT Steering Committee
5. Credit Committee
  - Conventional Credit Committee
  - Financing Committee
6. Credit Policy Committee
7. Product Network and Procedure Committee
  - PJP Committee for Product
  - PJP Committee for Network
  - PJP Committee for Procedure
  - PJP Committee for CSR
8. Integrated Risk Management Committee

## KOMITE ALCO

Direksi membentuk *Asset Liability Committee* (ALCO) dalam rangka menyatukan pengambilan keputusan *asset* dan *liabilities* demi tujuan yang telah digariskan. Untuk mengurangi dan mengeliminir risiko yang terjadi pada perbankan terutama Risiko Likuiditas, Suku Bunga dan Nilai Tukar, diperlukan kerjasama dan partisipasi aktif dari berbagai pengambil keputusan baik sisi *asset* maupun *liabilities*. Kerjasama akan berhasil apabila masing-masing pengambil keputusan mengetahui peranannya dan dampak keputusannya pada keuntungan usaha secara keseluruhan.

## ALCO COMMITTEE

The Board of Directors has established the *Asset Liability Committee* (ALCO) to unite the decision making of *assets* and *liabilities* for the purposes stated. To minimize and eliminate the risks that occur in banks, especially *Liquidity Risk*, *Interest Rates* and *Exchange Rates*, cooperation and active participation from the decision makers is necessary, both in terms of *assets* and *liabilities*. The cooperation will succeed if each decision maker understands the role and its impact on overall business profits.

### STRUKTUR DAN KEANGGOTAAN

|                 |   |
|-----------------|---|
| Ketua           | Direktur Utama  |
| Ketua Pengganti | Direktur Keuangan   |
| Sekretaris      | Pemimpin Divisi Tresuri   |
| Anggota Tetap   | Direktur Menengah Korporasi<br>Direktur Ritel Konsumer & Usaha Syariah<br>Direktur Operasional<br>Direktur Kepatuhan dan Human Capital<br>Direktur Manajemen Risiko<br>Seluruh Pemimpin Divisi dan setara Pemimpin Divisi selain Undangan |

### STRUCTURE AND MEMBERSHIP

|                                  |  |
|----------------------------------|--|
| <i>Head of Committee</i>         | <i>President Director</i>  |
| <i>Interim Head of Committee</i> | <i>Finance Director</i>  |
| <i>Secretary</i>                 | <i>Head of Treasury Division</i>   |
| <i>Permanent Members</i>         | <i>Corporate Medium Director</i><br><i>Retail Consumer and Sharia Business Director</i><br><i>Operations Director</i><br><i>Compliance and Human Capital Director</i><br><i>Risk Management Director</i><br><i>All Division Heads and those of the level of Division Heads other than invitees</i> |

### TUGAS, WEWENANG DAN TANGGUNG JAWAB

1. Menetapkan tujuan global, menyusun strategi dan kebijakan, memberikan petunjuk pengelolaan dan pengendalian kekayaan keuangan serta kewajiban Bank berbasis pengendalian Risiko Likuiditas, Risiko Suku Bunga, Risiko Nilai Tukar dan Risiko Portofolio;
2. Meninjau dan mengecek ulang pedoman kebijakan Bank yang telah disusun secara berkesinambungan dalam lingkup ALMA sesuai tujuan Bank dan perkembangan PerBankan;

### DUTIES, AUTHORITY, AND RESPONSIBILITIES

1. Determine global goals, formulating strategies and policies, providing guidance on managing and controlling financial assets and obligations of the Bank based on controlling *Liquidity Risk*, *Interest Rate Risk*, *Exchange Rate Risk* and *Portfolio Risk*;
2. Review and reviewing Bank policy guidelines that have been prepared on an ongoing basis within the scope of the ALMA in accordance with the Bank's objectives and banking developments;

3. Meninjau dan mengkaji ulang struktur neraca, risiko serta *exposure asset liability management*;
  4. Mengamati perkiraan dan proyeksi keadaan ekonomi, suku bunga, nilai tukar dan valuta asing untuk menetapkan kebijakan;
  5. Melakukan kaji ulang pricing aktiva dan pasiva untuk mengoptimalkan hasil penanaman dana, meminimumkan biaya dana, dan memelihara struktur neraca sesuai dengan strategi ALMA perusahaan;
  6. Mengevaluasi, mengembangkan dan menetapkan posisi *Asset & Liabilities Management* guna memastikan bahwa hasil *risk taking position* telah konsisten dengan tujuan pengelolaan:
    - Risiko Likuiditas (*Liquidity Risk*)
    - Risiko Suku Bunga (*Interest Risk*)
    - Risiko Nilai Tukar (*Foreign Exchange Risk*)
    - Risiko Portofolio (*Earning and Investment Risk*);
  7. Mengamati dan menetapkan suku bunga pinjaman dan bunga dana;
  8. Meninjau dan menetapkan strategi posisi:
    - *Primary, Secondary dan Tertiary Reserve* beserta instrumennya
    - *Gap* beserta instrumennya
    - Devisa serta mata uang;
  9. Menetapkan harga *transfer* dana internal (*internal funds transfer rate*) atau harga rekening antar kantor dalam memacu efisiensi pengelolaan cabang;
  10. Meninjau kembali kinerja dan posisi kekayaan dalam *asset liability management* terhadap tujuan Bank, kepatuhan internal Bank maupun pada kepatuhan regulasi;
  11. Mengadakan penyesuaian strategi, batasan dan petunjuk pelaksanaan serta kebijakan dalam mencapai tujuan *asset liability management* dan tujuan Bank.
3. Review and reviewing the balance sheet structure, risk and asset liability management exposure;
  4. Observing estimates and projections of economic conditions, interest rates, exchange rates and foreign exchange to establish policies;
  5. Conduct asset and liability pricing reviews to optimize the results of investment funds, minimize the cost of funds, and maintain a balance sheet structure in accordance with the company's ALMA strategy;
  6. Evaluate, develop and determine the Asset & Liabilities Management position to ensure that the results of the risk taking position are consistent with management objectives:
    - Liquidity Risk (Liquidity Risk)
    - Interest Risk
    - Foreign Exchange Risk
    - Portfolio Risk (Earning and Investment Risk);
  7. Observe and setting loan interest rates and fund interest;
  8. Review and set position strategies:
    - Primary, Secondary and Tertiary Reserve and their instruments
    - Gap and its instruments
    - Foreign exchange and currencies;
  9. Determine the price of internal funds transfer (internal funds transfer rate) or the price of inter-office accounts in promoting the efficiency of branch management;
  10. Review the performance and wealth position in asset liability management with regard to the Bank's objectives, internal compliance with the Bank and on regulatory compliance;
  11. Adjust strategies, limits and implementation guidelines and policies in achieving the objectives of asset liability management and the objectives of the Bank.

#### FREKUENSI RAPAT KOMITE ALCO

| NAMA                                    | JABATAN | JUMLAH RAPAT | KEHADIRAN | %  |
|---|---------|--------------|-----------|----|
| Direkur Utama                           | Ketua   | 17           | 6         | 35 |
| Direktur Keuangan                       | Anggota | 17           | 11        | 64 |
| Direktur Menengah Korporasi             | Anggota | 17           | 2         | 11 |
| Direktur Ritel Konsumer & Usaha Syariah | Anggota | 17           | 4         | 23 |
| Direktur Operasional                    | Anggota | 17           | 10        | 58 |
| Direktur Manajemen Risiko               | Anggota | 17           | 6         | 35 |

#### ALCO COMMITTEE MEETING FREQUENCY

| Name   | Position            | Total Meetings | Attendance | %  |
|--|---------------------|----------------|------------|----|
| President Director                           | Head of Committee   | 17             | 6          | 35 |
| Finance Director                             | Member of Committee | 17             | 11         | 64 |
| Corporate Medium Director                    | Member of Committee | 17             | 2          | 11 |
| Retail Consumer and Sharia Business Director | Member of Committee | 17             | 4          | 23 |
| Operations Director                          | Member of Committee | 17             | 10         | 58 |
| Risk Management Director                     | Member of Committee | 17             | 6          | 35 |

## AGENDA RAPAT KOMITE ALCO

| Tanggal                     | Divisi                              | Agenda  | Kinerja Komite  | Peserta Rapat   |
|-----------------------------|-------------------------------------|---|---|---|
| 17 Januari 2019 00.00       | Kredit Konsumer                     | Perubahan Suku Bunga & Biaya KPR SSB dan KPR BP2BT  | Ketentuan ALCO No. 058/014/KEP/DIR/TRE/ALCO yg berlaku mulai tanggal 24 Januari 2019  | R. Soeroso (Direktur Utama), Ferdian Timur S (Direktur Keuangan), SU'UDI (Direktur Menengah Korporasi), Rudie Hardiono (Direktur Operasional), Hadi Santoso (Direktur Kepatuhan & Human Capital) , Risyana Mirda (Direktur Manajemen Risiko)          |
|                             | Pengembangan Produk                 | Suku Bunga dan <i>List of Term &amp; Condition</i> Tabungan Siklus Pensiun                    |   |   |
| 11 Februari 2019 00.00      | Internasional <i>Banking</i>        | Usulan <i>Transit Time Interest</i> (SKBDN)   | Ketentuan ALCO No. 058/030/KEP/DIR/TRE/ALCO yg berlaku mulai tanggal 18 Februari 2019 | R. Soeroso (Direktur Utama), Ferdian Timur S (Direktur Keuangan), SU'UDI (Direktur Menengah Korporasi), Rudie Hardiono (Direktur Operasional), Tony Sudjiaryanto (Direktur Ritel Konsumer & Usaha Syariah), Risyana Mirda (Direktur Manajemen Risiko) |
|                             |                                     | Usulan Biaya L/C Ekspor   |   |   |
|                             |                                     | Usulan Biaya L/C Impor  |   |   |
|                             | Kredit Konsumer                     | Usulan <i>Special Rate</i> Kredit Multi Guna  |   |   |
|                             | Kredit Dana Jasa & <i>e-Banking</i> | Usulan terkait Perubahan Bunga Rekening Antar Kantor (RAK) Untuk Cabang di Wilayah Jawa Timur |   |   |
|                             | <i>Treasury</i>                     | Usulan bobot OHC - SBDK   |   |   |
| Kredit Menengah & Korporasi | Usulan bobot OHC - SBDK             |   |   |   |
| 18 Februari 2019 00.00      | Kredit Konsumer                     | Usulan penurunan KMG  | Ketentuan ALCO No. 058/031/KEP/DIR/TRE/ALCO yg berlaku mulai tanggal 18 Februari 2019 | Ferdian Timur S (Direktur Keuangan), Rudie Hardiono (Direktur Operasional), Tony Sudjiaryanto (Direktur Ritel Konsumer & Usaha Syariah), Risyana Mirda (Direktur Manajemen Risiko), Hadi Santoso (Direktur Kepatuhan & <i>Human Capital</i> )         |
| 4 Maret 2019 00.00          | Pengembangan Produk & Kebijakan     | Usulan <i>Bulk Transfer</i> SKNBI   | Ketentuan ALCO No. 058/054/KEP/DIR/TRE/ALCO yg berlaku mulai tanggal 14 Maret 2019    | Ferdian Timur S (Direktur Keuangan), Rudie Hardiono (Direktur Operasional), SU'UDI (Direktur Menengah Korporasi), Risyana Mirda (Direktur Manajemen Risiko), Hadi Santoso (Direktur Kepatuhan & <i>Human Capital</i> )                                |
|                             |                                     | Usulan Suku bunga dan <i>List Term &amp; Condition</i> Rekening Giro Escrow                   |   |   |
|                             |                                     | Usulan Limit Transaksi <i>Mobile Banking dan SMS Banking</i>                                  |   |   |

## ALCO COMMITTEE MEETING AGENDA

| Date                        | Division                     | Agenda  | Committee Performance   | Meeting Participant   |
|-----------------------------|------------------------------|---|---|---|
| January 17, 2019 00.00      | Consumer Credit              | Changes in Interest Rates & Fees for KPR SSB and KPR BP2BT  | ALCO Provision No. 058/014/KEP/DIR/TRE/ALCO effective since January 24, 2019  | R. Soeroso (President Director), Ferdian Timur S (Finance Director), Su'udi (Medium Corporate Director), Rudie Hardiono (Operations Director), Hadi Santoso (Compliance & Human Capital Director), Risyana Mirda (Risk Management Director)                 |
|                             | Product Development          | Interest Rate and Pension Cycle List of Term & Condition Savings  |   |   |
| February 11, 2019 00.00     | International Banking        | Proposed Transit Time Interest (SKBDN)  | ALCO Provision No. 058/030/KEP/DIR/TRE/ALCO effective since February 18, 2019 | R. Soeroso (President Director), Ferdian Timur S (Finance Director), Su'udi (Medium Corporate Director), Rudie Hardiono (Operations Director), Tony Sudjiaryanto (Retail, Consumer, and Sharia Business Director), Risyana Mirda (Risk Management Director) |
|                             |                              | Proposed Export L/C Costs   |   |   |
|                             |                              | Proposed Import L/C Costs   |   |   |
|                             | Consumer Credit              | Proposed Multi-Use Loans Special Rate   |   |   |
|                             | Kredit Dana Jasa & e-Banking | Proposal related to Changes in Inter-Office Account Interest (RBD) for Branches in the East Java Region |   |   |
|                             | Treasury                     | Proposed OHC-SBDK weights   |   |   |
| Medium & Corporation Credit | Proposed OHC-SBDK weights    |   |   |   |
| February 18, 2019 00.00     | Consumer Credit              | Proposal for KMG Reduction  | ALCO Provision No. 058/031/KEP/DIR/TRE/ALCO effective since February 18, 2019 | Ferdian Timur S (Finance Director), Rudie Hardiono (Operations Director), Tony Sudjiaryanto (Retail, Consumer & Sharia Business Director), Risyana Mirda (Risk Management Director), Hadi Santoso (Compliance & Human Capital Director)                     |
| March 4, 2019 00.00         | Product Development & Policy | SKNBI Bulk Transfer Proposal  | ALCO Provision No. 058/054/KEP/DIR/TRE/ALCO effective since March 14, 2019    | Ferdian Timur S (Finance Director), Rudie Hardiono (Operations Director), Su'udi (Medium Corporation Director), Risyana Mirda (Risk Management Director), Hadi Santoso (Compliance & Human Capital Director)  |
|                             |                              | Proposed interest rates and Escrow Giro Account Term & Condition List                                   |   |   |
|                             |                              | Proposed Limit on Mobile Banking and SMS Banking Transactions   |   |   |

|                     |                                       |   |   |   |
|---------------------|---------------------------------------|---|---|---|
| 8 Maret 2019 00.00  | Kredit Konsumer                       | Usulan <i>Special Rate</i> KMG  | Ketentuan ALCO No. 058/054/KEP/DIR/TRE/ALCO yg berlaku mulai tanggal 14 Maret 2019  | Ferdian Timur S (Direktur Keuangan) , Tony Sudjiaryanto (Direktur Ritel Konsumer & Usaha Syariah), Risyana Mirda (Direktur Manajemen Risiko), Hadi Santoso (Direktur Kepatuhan & Human Capital)   |
| 15 April 2019 00.00 | Kredit Menengah Korporasi & Sindikasi | Usulan terkait Perubahan Biaya Provisi Kredit Pembiayaan Piutang (khusus untuk Talangan BPJS) | ketentuan ALCO No. 058/095/KEP/DIR/TRE/ALCO yg berlaku mulai tanggal 29 April 2019  |   |
| 9 Mei 2019 00.00    | Unit Usaha Syariah                    | Usulan terkait Ujroh Pembiayaan Umroh iB Maqbula Program APKASI                               | Ketentuan ALCO No. 058/138KEP/DIR/TRE/ALCO yg berlaku mulai tanggal 22 Mei 2019     | Ferdian Timur S (PGS. Direktur Utama, Direktur Keuangan, PGS Direktur Operasional) , Risyana Mirda (Direktur Manajemen Risiko, PGS. Direktur Ritel Konsumer & Usaha Syariah, PGS. Direktur Menengan Korporasi) Hadi Santoso ( Direktur Kepatuhan & Human Capital) |
|                     |                                       | Usulan <i>Fee Marketing</i> Produk Pembiayaan Multiguna Pensiun                               |   |   |
|                     | Kredit Konsumer                       | Usulan terkait Pembebasan Biaya Provisi dan Administrasi Kredit Multiguna Cabang Pacitan      |   |   |
|                     | Kredit Menengah Korporasi & Sindikasi | Usulan terkait <i>Commitment Fee</i> atas sisa Fastar Kredit Modal Kerja rekening Koran       |   |   |
|                     | Penyelamatan & Penyelesaian Kredit    | Usulan Biaya Restrukturisasi  |   |   |
| 13 Mei 2019 00.00   | Kredit Konsumer                       | Usulan Biaya Pinalti Pelunasan Sebelum Jatuh Tempo Kredit Multiguna                           |   | Ferdian Timur S (PGS. Direktur Utama, Direktur Keuangan, PGS Direktur Operasional) Hadi Santoso ( Direktur Kepatuhan & Human Capital)   |
| 22 Juni 2019 00.00  | Kredit Mikro Ritel dan Program        | Usulan Ketentuan Suku Bunga Kredit Mikro Program <i>Green Banking</i>                         | Keputusan ALCO No. 058/169/KEP/DIR/TRE/ALCO yang berlaku mulai tanggal 28 Juni 2019 | Ferdian Timur S (PGS. Direktur Utama, Direktur Keuangan, PGS Direktur Operasional) Hadi Santoso ( Direktur Kepatuhan & Human Capital)   |
|                     | Kredit Konsumer                       | Usulan terkait Suku Bunga Promo KMG HUT Bank Jatim  |   |   |
| 15 Juli 2019 00.00  | Kredit Konsumer                       | Usulan Pelunasan Jatuh Tempo Tanpa Kompensasi Kredit Multiguna                                | Keputusan ALCO No. 058/186KEP/DIR/TRE/ALCO yang berlaku mulai tanggal 24 Juli 2019  |   |
|                     |                                       | Usulan Biaya Pemotongan Angsuran Kredit Multiguna   |   |   |
|                     |                                       | Usulan Suku Bunga Promo HUT Bank Jatim - Promo Suku Bunga Kredit Properti                     |   |   |
|                     |                                       | Usulan Penghapusan Biaya Pinalti Pelunasan Sebagian   |   |   |
|                     | Kredit Mikro Ritel dan Program        | Usulan terkait Suku Bunga Pundi Kencana   |   |   |

|                      |                                       |   |  |   |
|----------------------|---------------------------------------|---|--|---|
| March 8, 2019 00.00  | Consumer Credit                       | Proposal for KMG Special Rate   | ALCO Provision No. 058/054/KEP/DIR/TRE/ALCO effective since March 14, 2019 | Ferdian Timur S (Finance Director), Tony Sudjiaryanto (Retail, Consumer & Sharia Business Director), Risyana Mirda (Risk Management Directors), Hadi Santoso (Compliance & Human Capital Director)  |
| April 15, 2019 00.00 | Medium Corporate Credit & Syndication | Proposal related to Changes in the Cost of Crediting Credit Provision Fees (specifically for BPJS Bailouts) | ALCO Provision No. 058/095/KEP/DIR/TRE/ALCO effective since April 29, 2019 |   |
| May 9, 2019 00.00    | Sharia Business Unit                  | Proposal related to the iB Maqbulah Umrah Funding Pilgrimage APKASI Program                                 | ALCO Provision No. 058/138KEP/DIR/TRE/ALCO effective since May 22, 2019    | Ferdian Timur S (Act. President Director, Finance Director, Act. Operations Director), Risyana Mirda (Risk Management Director, Act. Retail, Consumer & Sharia Business Director, Act. Medium Corporate Director), Hadi Santoso (Compliance & Human Capital Director) |
|                      |                                       | Proposed Marketing Fee for Multipurpose Pension Financing Products  |  |   |
|                      | Consumer Credit                       | Proposal related to Exemption from Provision and Administration of Pacitan Branch Multipurpose Credit Costs |  |   |
|                      | Medium Corporate Credit & Syndication | Proposal related to the Commitment Fee for the remaining Working Capital Credit Fastar Newspaper            |  |   |
|                      | Credit Restructuring & Settlement     | Proposed Restructuring Costs  |  |   |
| May 13, 2019 00.00   | Consumer Credit                       | Proposed Penalty Fee for Repayment Before Maturity of Multi Purpose Loans                                   |  | Ferdian Timur S (Act. President Director, Finance Director, Act. Operations Director), Hadi Santoso (Compliance & Human Capital Director)   |
| June 22, 2019 00.00  | Micro, Retail & Program Credit        | Proposed Provisions for Micro Credit Interest Rates in the Green Banking Program                            | ALCO Decision No. 058/169/KEP/DIR/TRE/ALCO effective since June 28, 2019   | Ferdian Timur S (Act. President Director, Finance Director, Act. Operations Director), Hadi Santoso (Compliance & Human Capital Director)   |
|                      | Consumer Credit                       | Proposal related to Bank Jatim KMG Anniversary Promo Interest Rates   |  |   |
| July 15, 2019 00.00  | Consumer Credit                       | Proposal for Repaying Maturity Without Multipurpose Credit Compensation                                     | ALCO Decision No. 058/186KEP/DIR/TRE/ALCO effective since July 24, 2019    |   |
|                      |                                       | Proposed Reduction of Multipurpose Loan Installment Costs   |  |   |
|                      |                                       | Proposed Interest Rate for Bank Jatim Anniversary Promo - Property Credit Interest Promo                    |  |   |
|                      |                                       | Proposed Write-Off Penalty Fee Partial Repayment  |  |   |
|                      | Micro, Retail & Program Credit        | Proposal related to Pundi Kencana Interest Rate   |  |   |

|                         |                       |  |   |   |
|-------------------------|-----------------------|--|---|---|
| 23 Juli 2019 00.00      | Kredit Konsumer       | Usulan Bunga kredit Promo Multiguna dalam rangka HUT Bank Jatim ke 58                        | Keputusan ALCO No. 058/197KEP/DIR/TRE/ALCO yang berlaku mulai tanggal 01 Agustus 2019                             |   |
|                         |                       | Usulan Bunga <i>Personal Loan Car Allowance</i> Program                                      |   |   |
| 19 Agustus 2019 00.00   | Bisnis Syariah        | Usulan Ketentuan <i>List of Term &amp; Condition</i> Tabungan Simpel iB                      | Keputusan ALCO No. 058/229KEP/DIR/TRE/ALCO yang berlaku mulai tanggal 23 Agustus 2019                             | Ferdian Timur S. (PGS.Dirut, Direktur Keuangan, PGS. Direktur Operasional), Risyana Mirda (Direktur Risiko Bisnis, PGS. Direktur Konsumer, Ritel & Usaha Syariah, PGS. Direktur Komersial & Korporasi), |
|                         |                       | Usulan Simpanan Pokok, Dana Mismatch dan Dana Bergulir APEX Bank Jatim                       |   |   |
|                         |                       | Usulan Spesial Margin Pembiayaan Linkage BPRS untuk PT BPRS Bhakti Sumekar Sumenep           | Risalah Komite Asset & Liability #12 Agustus 2019 No. 058/028/KAL/RR  |   |
|                         |                       | Usulan <i>Margin</i> Pembiayaan Multiguna untuk Universitas Islam Negeri Sunan Ampel (UINSA) |   |   |
|                         |                       | Usulan Biaya dan Limit <i>Transfer SKNBI</i>   | Keputusan ALCO No. 058/229KEP/DIR/TRE/ALCO yang berlaku mulai tanggal 23 Agustus 2019                             |   |
|                         | Pengembangan Produk   | Usulan Biaya dan Limit <i>Transfer SKNBI</i>   | Keputusan ALCO No. 058/229KEP/DIR/TRE/ALCO yang berlaku mulai tanggal 23 Agustus 2019                             |   |
|                         |                       | Usulan Biaya Admin Pembayaran <i>Multipayment Paytren</i>                                    |   |   |
|                         | Dana Jasa & e-Banking | Usulan Suku Bunga APEX BPR Bank Jatim  |   |   |
| 23 September 2019 00.00 | Kredit Konsumer       | Usulan Ketentuan <i>List of Term &amp; Condition</i> Kredit KPRS SSB                         | Keputusan ALCO No. 058/275KEP/DIR/TRE/ALCO tanggal 26 September 2019 yang berlaku mulai tanggal 30 September 2019 | Ferdian Timur S. PGS. Direktur Utama, Direktur Keuangan, PGS. Direktur Operasional)   |
|                         | Dana Jasa & e-Banking | Usulan Perubahan Kewenangan Negosiasi Rate Deposito  |   |   |
|                         | Manajemen Risiko      | Usulan <i>review</i> . Kajian dan Asumsi Perhitungan IRRBB                                   |   |   |

|                          |                          |  |  |   |
|--------------------------|--------------------------|--|--|---|
| July 23, 2019 00.00      | Consumer Credit          | Proposed Multipurpose Promo credit interest for the 58th anniversary of Bank Jatim       | ALCO Decision No. 058/197KEP/DIR/TRE/ALCO effective since August 1 2019                                    |   |
|                          |                          | Proposed Personal Loan Car Allowance Program Interest                                    |  |   |
| August 19, 2019 00.00    | Sharia Business          | Proposed Provisions on the List of Term & Condition Simple Savings iB                    | ALCO Decision No. 058/229KEP/DIR/TRE/ALCO effective since August 23, 2019                                  | Ferdian Timur S (Act. President Director, Finance Director, Act. Operations Director), Risyana Mirda (Business Risk Director, Act. Consumer, Retail & Sharia Business Director, Act. Commerce & Corporation Director) |
|                          |                          | Proposed Principal Deposits, Mismatch Funds and APEX Bank Jatim Revolving Funds          |  |   |
|                          |                          | BPRS Linkage Financing Margin Special Proposal for PT BPRS Bhakti Sumekar Sumenep        | Minutes of Asset & Liability Committee #August 12, 2019 No. 058/028/KAL/RR                                 |   |
|                          |                          | Proposed Multi Purpose Financing Margin for Sunan Ampel State Islamic University (UINSA) |  |   |
|                          |                          | Proposed SKNBI Fee and Limit Transfers   | ALCO Decision No. 058/229KEP/DIR/TRE/ALCO effective since August 23, 2019                                  |   |
|                          | Product Development      | Proposed SKNBI Fee and Limit Transfers   | ALCO Decision No. 058/229KEP/DIR/TRE/ALCO effective since August 23, 2019                                  |   |
|                          |                          | Proposed Admin Fee for Multipayment Paytren Payments                                     |  |   |
|                          | Service Fund & e-Banking | Proposed BPR APEX BPR Bank Jatim Interest Rate   |  |   |
| September 23, 2019 00.00 | Consumer Credit          | Proposed Provisions on the List of Term & Condition of KPRS SSB Credit                   | ALCO Decision No. 058/275KEP/DIR/TRE/ALCO dated September 26, 2019, and effective since September 30, 2019 | Ferdian Timur S (Act. President Director, Finance Director, Act. Operations Director)   |
|                          | Service Fund & e-Banking | Proposed Changes to the Authority for Negotiating the Rate of Deposit                    |  |   |
|                          | Risk Management          | Proposed review, IRRBB Calculation and Assumptions Calculation                           |  |   |



|                        |   |  |   |   |
|------------------------|---|--|---|---|
| 4 Oktober 2019 00.00   | Dana Jasa & e-Banking                             | Usulan Perubahan Pemberian <i>Special Rate</i> Khusus Pemerintah Kab. Bojonegoro di Cabang Bojonegoro Ketentuan Kewenangan Negosiasi Rate Deposito | Risalah Rapat ALCO #14 Oktober 2019 No. 058/032/KAL/RR tgl 04 Oktober 2019              | Ferdian Timur S. (PGS,Dirut, Direktur Keuangan, PGS Direktur Operasional). Risyana Mirda (Direktur Risiko Bisnis, PGS. Direktur Konsumer, Ritel & Usaha Syariah, PGS. Direktur Komersial & Korporasi)   |
| 8 Oktober 2019 00.00   | Divisi Kredit Konsumer                            | Usulan Perpanjangan Suku Bunga Promo Kredit Properti   | Ketentuan ALCO 058/283/KEP/DIR/TRE?ALCO tgl 14 Oktober 2019 berlaku tgl 15 Oktober 2015 | Ferdian Timur S (PGS, Direktur Utama, Direktur Keuangan, PGS Direktur Operasional) , Risyana Mirda (Direktur Manajemen Risiko, PGS. Direktur Ritel Konsumer & Usaha Syariah, PGS. Direktur Menengan Korporasi) Hadi Santoso ( Direktur Kepatuhan & Human Capital) |
|                        | Kredit Mikro Ritel & program                      | Usulan Suku Bunga Pundi Kencana Sumber Dana LPDB   |   |   |
|                        |   | Usulan Suku Bunga Jatim Mikro Sumber Dana LPDB   |   |   |
|                        |   | Usulan Suku Bunga Promo Jatim Mikro Debitur Baru   |   |   |
|                        |   | Usulan Suku Bunga Skim Kredit <i>Green Banking</i>   |   |   |
|                        | Divisi Tresuri, PKU, DJE dan Hubungan Kelembagaan | Usulan Strategi Peningkatan Aset   | Risalah Komite ALCO #15 Oktober II - 2019 No. 058/034/KAL/RR tanggal 08 Oktober 2019    |   |
|                        | Divisi Tresuri                                    | Kajian <i>Stress Test</i> Likuiditas Sept 2019   |   |   |
| 4 November 2019 00.00  | Dana Jasa & E-Banking                             | Usulan <i>Special Rate</i> Deposito Akhir Tahun  | Risalah Rapat ALCO #16 November 2019 No. 058/037/KAL/RR tgl 04 November 2019            | Ferdian Timur S. (Plt.Dirut, Direktur Keuangan). Risyana Mirda (Direktur Risiko Bisnis, Plt. Direktur Konsumer, Ritel & Usaha Syariah), Busrul Iman (Direktur Komersial & Korporasi), Erdianto Sigit (Direktur Kepatuhan & Manajemen Risiko)                      |
|                        | Hubungan kelembagaan                              | Usulan Program Siklus Prioritas Hadiah Suka-Suka   |   |   |
| 13 Desember 2019 00.00 | Dana Bisnis Syariah                               | Usulan Nisbah Bagi Hasil Pembiayaan PKPA a.n Koperasi Pegawai PELINDO III  | Risalah Rapat ALCO #17 Desember 2019 No. 058/041/KAL/RR tgl 13 Desember 2020            | Ferdian Timur S. (Plt.Dirut, Direktur Keuangan). Risyana Mirda (Direktur Risiko Bisnis, Plt. Direktur Konsumer, Ritel & Usaha Syariah), Tony Prasetyo (Direktur TI & Operasional)   |

|                         |   |  |  |   |
|-------------------------|---|--|--|---|
| October 4, 2019 00.00   | Service Fund & e-Banking                                | Proposed Amendment to the Granting of Special Government Special Rate Kab. Bojonegoro in Bojonegoro Branch Regulations on the Rate Negotiation Authority | Minutes of ALCO Meeting #October 14, 2019 No. 058/032/KAL/RR dated October 4, 2019                   | Ferdian Timur S (Act. President Director, Finance Director, Act. Operations Director), Risyana Mirda (Business Risk Director, Act. Consumer, Retail & Sharia Business Director, Act. Commerce & Corporation Director)   |
| Oktober 8, 2019 00.00   | Consumer Credit Division                                | Proposed Extension of Property Credit Promotion Interest Rates   | ALCO Provision 058/283/KEP/DIR/TRE/ALCO dated October 14, 2019, and effective since October 15, 2015 | Ferdian Timur S (Act. President Director, Finance Director, Act. Operations Director), Risyana Mirda (Business Risk Director, Act. Consumer, Retail & Sharia Business Director, Act. Commerce & Corporation Director), Hadi Santoso (Compliance & Human Capital Director) |
|                         | Micro, Retail & Program Credit                          | Proposed Pundi Kencana Interest Rate for LPDB Fund Resources   |  |   |
|                         |   | Proposed Micro East Java Interest Rate as a Source of LPDB Funds   |  |   |
|                         |   | Proposal of Micro Debtor Promo for New Micro Debtors   |  |   |
|                         |   | Proposed Green Banking Credit Skim Interest Rates  |  |   |
|                         | Treasury, PKU, DJE and Institutional Relations Division | Proposed Asset Improvement Strategies  | Minutes of ALCO Meeting #October 15, II - 2019 No. 058/034/KAL/RR dated October 8, 2019              |   |
|                         | Treasury Division                                       | Liquidity Stress Test Study Sept 2019  |  |   |
| November 4, 2019 00.00  | Service Fund & E-Banking                                | Proposed End of Year Special Rate Deposit  | Minutes of ALCO Meeting #November 16, 2019 No. 058/037/KAL/RR dated November 4, 2019                 | Ferdian Timur S. (Act. President Director, Finance Director), Risyana Mirda (Business Risk Director, Act. Consumer, Retail & Sharia Business Director), Busrul Iman (Commerce & Corporation Director), Erdianto Sigit (Compliance & Risk Management Director)             |
|                         | Institutional Relations                                 | The Proposed Cycle of Priority Prize-Like Gifts Program  |  |   |
| December 13, 2019 00.00 | Sharia Business Fund                                    | Proposed Sharing Ratio for PKPA Financing a.n Employee Cooperative of PELINDO III  | Minutes of ALCO Meeting #December 17, 2019 No. 058/041/KAL/RR dated December 13, 2019                | Ferdian Timur S. (Act. President Director, Finance Director), Risyana Mirda (Business Risk Director, Act. Consumer, Retail & Sharia Business Director), Tony Prasetyo (IT & Operations Director)  |

## KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko (Komenko) dibentuk dalam rangka mempertahankan eksposur risiko pada batas atau limit yang dapat diterima dan menguntungkan, sehingga kegiatan usaha Bank dapat tetap terkendali (*manageable*) dan menjalankan kegiatan usaha Bank berdasarkan prinsip kehati-hatian.

### STRUKTUR DAN KEANGGOTAAN

|                     |   |
|---------------------|---|
| Ketua               | Direktur Utama                              |
| Ketua Pengganti     | Direktur Manajemen Risiko                   |
| Sekretaris          | Pemimpin Divisi Manajemen Risiko Perusahaan |
| Anggota Tetap       | Seluruh Direksi                             |
| Anggota Tidak Tetap | Pemimpin Divisi Terkait                     |

### TUGAS DAN TANGGUNG JAWAB

- Dalam penyusunan kebijakan, strategi dan pedoman penerapan Manajemen Risiko, yaitu:
  - Menetapkan kebijakan, strategi dan pedoman penerapan Manajemen Risiko beserta perubahannya, termasuk *contingency plan* apabila terjadi kondisi eksternal tidak normal;
  - Menetapkan prosedur dan penetapan limit Risiko (*risk limit*), toleransi Risiko (*risk tolerance*) dan tingkat Risiko yang akan diambil (*risk appetite*) baik secara keseluruhan (*composite*), per jenis Risiko maupun per aktivitas fungsional;
  - Menetapkan prosedur dan penetapan limit Bisnis maupun limit operasional lainnya, berdasarkan permintaan/usulan dari Unit terkait;
  - Menetapkan metodologi penilaian/pengukuran peringkat Risiko sebagai dasar untuk mengkategorikan peringkat Risiko Bank (*Low, Low to Moderate, Moderate, Moderate to High, High*);
  - Menetapkan rencana darurat (*contingency plan*) dalam kondisi terburuk (*worst case scenario*) terkait permodalan, likuiditas dan operasional Bank.
- Dalam perbaikan dan penyempurnaan pelaksanaan Manajemen Risiko, yaitu :
  - Meninjau kebijakan, strategi dan prosedur Manajemen Risiko terkait perubahan kondisi internal dan eksternal Bank yang mempengaruhi kecukupan permodalan, profil Risiko Bank dan tidak efektifnya penerapan Manajemen Risiko;
  - Melakukan kaji ulang pada penetapan limit Risiko yang berdasarkan pada akuntabilitas dan jenjang delegasi wewenang yang memadai;
  - Mengevaluasi metodologi penilaian/ukuran peringkat risiko yang telah ditetapkan, dan disesuaikan dengan perkembangan aktivitas fungsional Bank.
- Untuk menetapkan keputusan bisnis yang menyimpang dari prosedur perlunya dilakukan penetapan hal sebagai pembenaran dalam pelampauan ekspansi usaha yang signifikan dibandingkan rencana bisnis Bank serta pengambilan posisi. Eksposur Risiko yang menyimpang dari limit yang ditetapkan.

## RISK MANAGEMENT COMMITTEE

The Risk Management Committee (Komenko) is established to maintain risk exposures at tolerable or profitable limits, so the Bank can conduct its business activities and remain under control (*manageable*) based on the principle of prudence.

### STRUCTURE AND MEMBERSHIP

|                       |  |
|-----------------------|--|
| Head of Committee     | President Director                         |
| Interim Head          | Risk Management Director                   |
| Secretary             | Head of Corporate Risk Management Division |
| Permanent Members     | All Members of Board of Directors          |
| Non-Permanent Members | Related Division Heads                     |

### DUTIES AND RESPONSIBILITIES

- To arrange policies and strategies and guidelines of the implementation of Risk Management, namely:
  - Stipulate policies, strategies, and guidelines of the implementation of risk management and its changes including contingency plan if the external conditions are abnormal;
  - Stipulate procedures and determination of risk limits, risk tolerance and the undertaken level of risk in risk appetite both overall (*composite*), per type of risk and functional activity;
  - Stipulate procedures and determination of business limits and other operational limits, based on requests/proposals from related Units;
  - Establish a Risk rating/rating measurement methodology as a basis in categorizing Bank Risk ratings (*Low, Low to Moderate, Moderate, Moderate to High, High*);
  - Establish a contingency plan in the worst case scenario in terms of Bank capital, liquidity, and operations.
- To develop and improve the implementation of Risk Management, namely:
  - Review policies, strategies and procedures of Risk Management related to changes in the Bank's internal and external conditions that affect capital adequacy, the Bank's risk profile and the ineffectiveness of the application of Risk Management;
  - Review the determination of Risk limits based on accountability and adequate levels of delegation of authority;
  - Evaluate the methodology for rating/measurement of risk ratings that have been determined, and adjusted to the development of the Bank's functional activities.
- To determine business decisions that deviate from the procedure, it is necessary to determine things as justification for exceeding significant business expansion compared to the Bank's business plan and position taking. Risk Exposures that deviate from the specified limit.

**FREKUENSI RAPAT KOMITE MANEJEMEN RISIKO**

| NO | JABATAN   | Jumlah Rapat | Kehadiran | Persentase |
|----|---|--------------|-----------|------------|
| 1  | Direktur Utama  | 5            | 3         | 60%        |
| 2  | Direktur Kepatuhan & Manajemen Risiko                     | 5            | 5         | 100%       |
| 3  | Direktur Komersial dan Korporasi                          | 5            | 4         | 80%        |
| 4  | Direktur Konsumer, Ritel & Usaha Syariah                  | 5            | 3         | 60%        |
| 5  | Direktur TI & Operasi                                     | 5            | 3         | 60%        |
| 6  | Direktur Risiko Bisnis                                    | 5            | 4         | 80%        |
| 7  | Direktur Keuangan   | 5            | 3         | 60%        |
| 8  | Pemimpin Divisi Manajemen Risiko Perusahaan               | 5            | 4         | 80%        |
| 9  | Corporate Secretary                                       | 5            | 3         | 60%        |
| 10 | Pemimpin Divisi Teknologi Informasi                       | 5            | 4         | 80%        |
| 11 | Pemimpin Divisi Pengendalian Keuangan                     | 5            | 5         | 100%       |
| 12 | Pemimpin Divisi Kepatuhan & Tata Kelola                   | 5            | 4         | 80%        |
| 13 | Pemimpin Divisi Perencanaan Strategis & Manajemen Kinerja | 5            | 2         | 40%        |
| 14 | Pemimpin Divisi Human Capital                             | 5            | 4         | 80%        |
| 15 | Pemimpin Divisi Umum                                      | 5            | 2         | 40%        |
| 16 | Pemimpin Divisi Kredit Menengah, Korporasi & Sindikasi    | 5            | 5         | 100%       |
| 17 | Pemimpin Divisi Kredit Mikro, Ritel & Program             | 5            | 4         | 80%        |
| 18 | Pemimpin Divisi Dana, Jasa & E-Banking                    | 5            | 5         | 100%       |
| 19 | Pemimpin Divisi Tresuri                                   | 5            | 5         | 100%       |
| 20 | Pemimpin Divisi Service Quality Assurance                 | 5            | 5         | 100%       |
| 21 | Pemimpin Divisi Audit Intern                              | 5            | 4         | 80%        |
| 22 | Pemimpin Divisi Risiko Kredit                             | 5            | 5         | 100%       |

**RISK MANAGEMENT COMMITTEE MEETING FREQUENCY**

| No. | Name                                       | Total Meetings | Attendance | Percentage |
|-----|--|----------------|------------|------------|
| 1   | President Director                         | 5              | 3          | 60%        |
| 2   | Compliance Director                        | 5              | 5          | 100%       |
| 3   | Medium & Corporate Business Director       | 5              | 4          | 80%        |
| 4   | Agribusiness & Sharia Business Director    | 5              | 3          | 60%        |
| 5   | Operations Director                        | 5              | 3          | 60%        |
| 6   | Risk Management Division Head              | 5              | 4          | 80%        |
| 7   | Corporate Secretary                        | 5              | 3          | 60%        |
| 8   | Information Technology Division Head       | 5              | 4          | 80%        |
| 9   | Accounting Division Head                   | 5              | 3          | 60%        |
| 10  | Compliance Division Head                   | 5              | 4          | 80%        |
| 11  | Strategic Planning Division Head           | 5              | 5          | 100%       |
| 12  | Human Capital Division Head                | 5              | 4          | 80%        |
| 13  | General Affairs Division Head              | 5              | 2          | 40%        |
| 14  | Medium Credit & Corporation Division Head  | 5              | 4          | 80%        |
| 15  | Agribusiness & Retail Credit Division Head | 5              | 2          | 40%        |
| 16  | Service & Foreign Fund Division Head       | 5              | 5          | 100%       |
| 17  | Treasury Division Head                     | 5              | 4          | 80%        |
| 18  | Branch Development Division Head           | 5              | 5          | 100%       |
| 19  | Internal Audit Division Head               | 5              | 5          | 100%       |
| 20  | Credit Risk Division Head                  | 5              | 5          | 100%       |
| 21  | Sharia Business Division Head              | 5              | 4          | 80%        |
| 22  | Sharia Supporting Business Division Head   | 5              | 5          | 100%       |

|    |  |   |   |      |    |  |   |   |      |
|----|--|---|---|------|----|--|---|---|------|
| 23 | Pemimpin Divisi Bisnis Syariah                         | 5 | 3 | 60%  | 23 | Sharia Operational Network & Service Division Head | 5 | 3 | 60%  |
| 24 | Pemimpin Divisi Pendukung Bisnis Syariah               | 5 | 2 | 40%  | 24 | Sharia Business Support Division Head              | 5 | 2 | 40%  |
| 25 | Pemimpin Divisi Operasional Jaringan & Layanan Syariah | 5 | 2 | 40%  | 25 | Operational Network & Sharia Service Division      | 5 | 2 | 40%  |
| 26 | Pemimpin Divisi Hukum                                  | 5 | 4 | 80%  | 26 | Legal Division Head                                | 5 | 4 | 80%  |
| 27 | Pemimpin Divisi Hubungan Kelembagaan & Bisnis          | 5 | 3 | 60%  | 27 | Institutional & Business Relations Division Head   | 5 | 3 | 60%  |
| 28 | Pemimpin Divisi International Banking                  | 5 | 4 | 80%  | 28 | International Banking Division Head                | 5 | 4 | 80%  |
| 29 | Pemimpin Divisi Kredit Konsumer                        | 5 | 5 | 100% | 29 | Consumer Credit Division Head                      | 5 | 5 | 100% |
| 30 | Pemimpin Divisi Penyelamatan & Penyelesaian Kredit     | 5 | 5 | 100% | 30 | Credit Restructuring & Settlement Division Head    | 5 | 5 | 100% |
| 31 | Pemimpin Divisi Pengembangan Produk & Kebijakan        | 5 | 5 | 100% | 31 | Product & Policy Development Division Head         | 5 | 5 | 100% |
| 32 | Tim Spin Off   | 5 | 1 | 20%  | 32 | Spin Off Team                                      | 5 | 1 | 20%  |
| 33 | Tim Spin Off   | 5 | 1 | 20%  | 33 | Spin Off Team                                      | 5 | 1 | 20%  |

## AGENDA RAPAT KOMENKO

| AGENDA KOMENKO TAHUN 2019     |    |   |  |               |                               |
|-------------------------------|----|---|--|---------------|-------------------------------|
| KOMENKO                       | NO | AGENDA  | DIVISI INISIATOR PEMILIK MATERI              | JUMLAH AGENDA | HASIL KOMENKO                 |
| Komenko #01 19 Maret 2019     | 1. | Limit Komite Implementasi Kredit  | Divisi Risiko Kredit                         | 1             | Disetujui dalam Rapat Komenko |
|                               | 2. | Limit Komite Penyelamatan dan Penyelesaian Kredit   | Divisi Penyelamatan & Penyelesaian Kredit    |               | Disetujui dalam Rapat Komenko |
| Komenko #02 26 Juni 2019      | 1. | Perubahan BPP Kebijakan Manajemen Risiko (Kebijakan IRRBB)  | Divisi Manajemen Risiko Perusahaan           | 2             | Disetujui dalam Rapat Komenko |
|                               | 2. | BPP Manajemen Risiko Pasar  |  |               | Disetujui dalam Rapat Komenko |
|                               | 3. | BPP Implementasi <i>Interest Risk In The Banking Book</i> (IRRBB)   |  | 1             | Disetujui dalam Rapat Komenko |
| Komenko #03 02 Juli 2019      | 1. | Perubahan Kewenangan Memutus Permohonan Kredit  | Divisi Kredit Menengah Korporasi & Sindikasi | 4             | Disetujui dalam Rapat Komenko |
| Komenko #04 02 September 2019 | 1. | Pedoman Pelaksanaan Budaya Risiko   | Divisi Manajemen Risiko Perusahaan           |               | Disetujui dalam Rapat Komenko |
| Komenko #05 07 Oktober 2019   | 1. | Limit Pelaksanaan On The Spot (OTS)   | Divisi Pengembangan Produk & Kebijakan       | 1             | Disetujui dalam Rapat Komenko |
|                               | 2. | Perubahan Ketentuan Limit Kewenangan Persetujuan Kredit/ Pembiayaan Tunai dan Kredit/ Pembiayaan Non Tunai                                |  | 1             | Disetujui dalam Rapat Komenko |
|                               | 3. | Perubahan Ketentuan Limit Kewenangan Persetujuan Kredit/ Pembiayaan Tunai dan Kredit/ Pembiayaan Non Tunai dengan Komite dan Tanpa Komite |  |               | Disetujui dalam Rapat Komenko |
|                               | 4. | Perubahan Limit Permohonan Kredit untuk Perorangan dan Badan Usaha  |  |               | Disetujui dalam Rapat Komenko |



## RISK MANAGEMENT COMMITTEE MEETING AGENDA

| <i>Risk Management Committee Meeting Agenda in 2019</i> |    |   |  |               |  |  |
|---|----|---|--|---------------|--|--|
| KOMENKO   | NO | AGENDA  | DIVISI INISIATOR PEMILIK MATERI                          | JUMLAH AGENDA | HASIL KOMENKO  |  |
| <i>Komenko #01 March 19, 2019</i>                       | 1. | <i>Limit of Credit Implementation Committee</i>   | <i>Credit Risk Division</i>                              | 1             | <i>Approved in the Risk Management Committee Meeting</i> |  |
|   | 2. | <i>Limit of Credit Restructuring and Settlement Committee</i>   | <i>Credit Restructuring and Settlement Division</i>      |               | <i>Approved in the Risk Management Committee Meeting</i> |  |
| <i>Komenko #02 June 26, 2019</i>                        | 1. | <i>BPP Change in Risk Management Policy (IRRBB Policy)</i>  | <i>Corporate Risk Management Division</i>                | 2             | <i>Approved in the Risk Management Committee Meeting</i> |  |
|   | 2. | <i>BPP of Market Risk Management</i>  |  |               | <i>Approved in the Risk Management Committee Meeting</i> |  |
|   | 3. | <i>BPP of Implementation of Interest Risk in the Banking Book (IRRBB)</i>   |  | 1             | <i>Approved in the Risk Management Committee Meeting</i> |  |
| <i>Komenko #03 July 02, 2019</i>                        | 1. | <i>Change in the Authority to Determine Credit Proposal</i>   | <i>Medium, Corporation, and Syndicated Loan Division</i> | 4             | <i>Approved in the Risk Management Committee Meeting</i> |  |
| <i>Komenko #04 September 02, 2019</i>                   | 1. | <i>Risk Culture Implementation Guideline</i>  | <i>Corporate Risk Management Division</i>                |               | <i>Approved in the Risk Management Committee Meeting</i> |  |
| <i>Komenko #05 October 07, 2019</i>                     | 1. | <i>Limit of the Implementation of On The Spot (OTS)</i>   | <i>Product &amp; Policy Development Division</i>         | 1             | <i>Approved in the Risk Management Committee Meeting</i> |  |
|   | 2. | <i>Change in the Provisions for Limit of Authority to Approve Cash Credit/ Financing and Non-Cash Credit/ Financing</i>                           |  | 1             | <i>Approved in the Risk Management Committee Meeting</i> |  |
|   | 3. | <i>Change in the Provisions for Limit of Authority to Approve Cash Credit/ Financing and Non-Cash Credit/ Financing with or without Committee</i> |  |               | <i>Approved in the Risk Management Committee Meeting</i> |  |
|   | 4. | <i>Change in Limit of Credit Proposal for Individual and Corporate Customers</i>  |  |               | <i>Approved in the Risk Management Committee Meeting</i> |  |

## KOMITE MANAJEMEN KEPEGAWAIAN

Komite Manajemen Kepegawaian dibentuk dalam rangka untuk mendapatkan hasil yang optimal dalam memutuskan hal-hal yang bersifat kritical di bidang Human Capital baik secara strategi, kebijakan, dan sistem pengelolaan Human Capital yang searah dengan Rencana Bisnis Bank.

### STRUKTUR DAN KEANGGOTAAN

|                     |   |
|---------------------|---|
| Ketua               | Direktur Utama  |
| Sekretaris          | Pemimpin Divisi Human Capital                         |
| Anggota Tetap       | Direktur Kepatuhan & Manajemen Risiko                 |
| Anggota Tidak Tetap | Direktur Bidang yang terkait dengan materi pembahasan |

### TUGAS DAN TANGGUNG JAWAB

#### TUGAS

- Memberikan arahan strategis dalam pengelolaan Human Capital;
- Meninjau kebijakan Human Capital konsisten, selaras dengan perencanaan strategis perusahaan;
- Memutuskan persetujuan atas usulan pelaksanaan program mutasi/promosi pejabat setingkat Pemimpin Divisi, Pemimpin Sub Divisi dan Pemimpin Cabang;
- Mengevaluasi kinerja pejabat setingkat Pemimpin Divisi, Pemimpin Sub Divisi dan Pemimpin Cabang;
- Memutuskan persetujuan atas usulan pemberian sanksi administratif;
- Menetapkan dan menyetujui pendelegasian kewenangan pengelolaan Human Capital.

#### TANGGUNG JAWAB, WEWENANG

- Menetapkan pengelolaan kebijakan Human Capital selaras dengan perencanaan strategis terkait pada rekrutmen, pengembangan & penilaian kinerja pegawai, manajemen karir, remunerasi, hubungan industrial, budaya kerja serta sanksi administratif;
- Meninjau ketersediaan tenaga kerja yang berkualitas dan ditempatkan pada posisi yang tepat;
- Memutuskan persetujuan atas usulan pelaksanaan program mutasi/promosi pejabat setingkat Pemimpin Divisi, Pemimpin Sub Divisi dan Pemimpin Cabang;
- Melakukan evaluasi kinerja pejabat setingkat Pemimpin Divisi, Pemimpin Sub Divisi dan Pemimpin Cabang.

## EMPLOYMENT COMMITTEE

The Employment Committee is established to obtain optimal results in determining critical matters in Human Capital field both in the strategy, policy, and management system of Human Capital aligned with the Bank's Business Plan.

### STRUCTURE AND MEMBERSHIP

|                              |  |
|------------------------------|--|
| <i>Head of Committee</i>     | <i>President Director</i>                        |
| <i>Secretary</i>             | <i>Head of Human Capital Division</i>            |
| <i>Permanent Members</i>     | <i>Risk Management &amp; Compliance Director</i> |
| <i>Non-Permanent Members</i> | <i>Directors of the related fields</i>           |

### DUTIES AND RESPONSIBILITIES

#### DUTIES

- Provide strategic direction regarding the management of Human Capital.
- Ensure that Human Capital policies consistently aligned with the company's strategic planning.
- Stipulate on the approval of the proposed implementation of the mutation/promotion program at the level of the Division Leader, Sub Division Leader, and Branch Leader.
- Evaluate the performance of officials at the level of Division Leaders, Sub Division Leaders and Branch Leaders.
- Stipulate on approval of proposals for administrative sanctions.
- Establish and approve the authority delegation to manage Human Capital.

#### RESPONSIBILITIES AND AUTHORITY

- Establish Human Capital policy management in line with strategic planning related to the recruitment, development & assessment of employee performance, career management, remuneration, industrial relations, work culture and administrative sanctions;
- Review the availability of qualified workforce and placed in the right position;
- Determine and provide approval of the proposed implementation of the mutation/promotion program of officials at the level of Division Leader, Sub-Division Leader and Branch Leader;
- Evaluate the performance of officials at the level of Division Leader, Subdivision Leader and Branch Leader.

## FREKUENSI RAPAT KOMITE MANAJEMEN KEPEGAWAIAN

| NAMA                                  | JABATAN | JUMLAH RAPAT | KEHADIRAN | %   |
|---------------------------------------|---------|--------------|-----------|-----|
| Direktur Utama                        | Ketua   | 14           | 14        | 100 |
| Direktur Kepatuhan & Manajemen Risiko | Anggota | 14           | 10        | 71  |

## AGENDA RAPAT KOMITE MANAJEMEN KEPEGAWAIAN

| Tanggal         | Agenda  | Kehadiran Direksi  |
|-----------------|---|--|
| 29 Januari 2019 | <p>Rotasi Pejabat Pemimpin Cabang Setingkat Guna Sebagai Penyegaran Serta Memberikan Pengalaman Baru Sehingga Memperkaya Kemampuan Para Pejabat Dalam Mengemban Tugas Sebagai Bankir</p> <p>Pengisian Pejabat Khususnya Kekosongan Pejabat Serta Pengisian Pejabat Di Kantor Pusat</p>  | Direktur Utama, Direktur Retail Konsumer & Usaha Syariah, Direktur Operasional, Direktur Menengah Korporasi, Direktur Keuangan, Direktur Manajemen Risiko, Direktur Kepatuhan & Hc |
| 25 Maret 2019   | <p>Pengecekan Slik Pada Saat Pelaksanaan Rekrutmen Pegawai Baru, Pengangkatan Pegawai Tetap Dan Alih Jalur Pegawai</p> <p>Menambah Tata Cara Persetujuan Untuk Suami/Istri Pegawai Yang Mendampingi Saat Perjalanan Dinas.</p> <p>Penyampaian Koreksi Nilai Mdp Pada Notulen Rapat Komite Manajemen Kepegawaian Sebelumnya</p>  | Direktur Utama, Direktur Operasional, Direktur Keuangan, Direktur Manajemen Risiko, Direktur Kepatuhan & Hc  |
| 16 Mei 2019     | <p>Formulasi Perhitungan Jasa Produksi Dan Bonus/Reward Berbasis Kinerja Untuk Penyempurnaan Bpp Reward &amp; Punishment System</p>   | Direktur Keuangan, Direktur Manajemen Risiko, Direktur Kepatuhan & Hc  |
| 14 Juni 2019    | <p>Perubahan Ketentuan Bpp Reward &amp; Punishment</p> <p>Perubahan Pedoman Pelaksanaan Rekrutment &amp; Seleksi Pegawai</p> <p>Golden Shake Hand</p> <p>Pelaksanaan Car Ownership Program (Cop)</p> <p>Penyempurnaan Sk Direksi Tentang Pedoman Kerja Lembur Dan Pemberian Uang Lembur Pegawai</p> <p>Pelaksanaan Car Ownership Program (Cop)</p> <p>Kajian Asuransi Penghargaan Purna Tugas Dan Dwiguna Hari Tua Pengurus Dan Pegawai</p> <p>Asuransi Director And Officer Liability</p> <p>Peningkatan Pelayanan Kesehatan Rawat Jalan Oleh Yayasan Pegawai Bank Jatim</p> | Pgs Direktur Utama, Direktur Manajemen Risiko, Direktur Kepatuhan & Hc   |

## EMPLOYMENT COMMITTEE MEETING FREQUENCY

| Name                                  | Position            | Total Meetings | Attendance | %   |
|---------------------------------------|---------------------|----------------|------------|-----|
| President Director                    | Head of Committee   | 14             | 14         | 100 |
| Compliance & Risk Management Director | Member of Committee | 14             | 10         | 71  |

## EMPLOYMENT COMMITTEE MEETING AGENDA

| Tanggal         | Agenda  | Kehadiran Direksi   |
|-----------------|---|---|
| 29 Januari 2019 | <p>Rotation of branch leaders at the level of use as a refresher and provide new experience so that it enriches the ability of officials to carry out their duties as bankers</p> <p>Fulfillment of official positions especially the vacancy of officials and filling officials at the head office</p>   | President Director, Retail, Consumer & Sharia Business Director, Operations Director, Medium Corporation Director, Finance Director, Risk Management Director, Compliance & HC Director |
| 25 Maret 2019   | <p>Slik Checking During New Employee Recruitment, Appointment of Permanent Employees And Employee Transfer</p> <p>Adding Approval Procedures For spouse of Employees Accompanying While on a Business Trip.</p> <p>Submission of Mdp Correction in the Minutes of the Personnel Management Committee Meeting</p>  | President Director, Operations Director, Finance Director, Risk Management Director, Compliance & HC Director   |
| 16 Mei 2019     | <p>Formulation of calculation of production services and performance-based bonus / reward for improving the BPP reward &amp; punishment system</p>  | Finance Director, Risk Management Director, Compliance & HC Director  |
| 14 Juni 2019    | <p>Changes to BPP reward &amp; punishment provisions</p> <p>Changes to the guidelines for employee recruitment &amp; selection</p> <p>Golden shake hand</p> <p>Implementation of Car Ownership Program (COP)</p> <p>Completion of the Directors' Decree on overtime work guidelines and employee overtime payments</p> <p>Implementation of Car Ownership Program (COP)</p> <p>Full-service and post-retirement insurance review of management and employees</p> <p>Insurance director and officer liability</p> <p>Improvement of outpatient health services by employees of Bank Jatim Foundation</p> | Act. President Director, Risk Management Director, Compliance & HC Director   |



| Tanggal           | Agenda  | Kehadiran Direksi  |
|-------------------|---|--|
| 10 Juli 2019      | Rotasi Pejabat Pemimpin Cabang Setingkat Guna Sebagai Penyebaran Serta Memberikan Pengalaman Baru Sehingga Memperkaya Kemampuan Para Pejabat Dalam Mengemban Tugas Sebagai Bankir<br><br>Dalam Rangka Pengisian Pejabat Khusus Kekosongan Pejabat Serta Pengisian Pejabat Di Kantor Pusat Dan Kantor Cabang | Pgs Direktur Utama, Direktur Risiko Bisnis , Pgs Direktur Kepatuhan & Manajemen Risiko   |
| 7 Agustus 2019    | Rotasi Pejabat Pemimpin Cabang Setingkat Guna Sebagai Penyebaran Serta Memberikan Pengalaman Baru Sehingga Memperkaya Kemampuan Para Pejabat Dalam Mengemban Tugas Sebagai Bankir<br><br>Dalam Rangka Pengisian Pejabat Khusus Kekosongan Pejabat Serta Pengisian Pejabat Di Kantor Pusat Dan Kantor Cabang | Pgs Direktur Utama, Direktur Risiko Bisnis , Pgs Direktur Kepatuhan & Manajemen Risiko   |
| 16 Agustus 2019   | Rotasi Pejabat Pemimpin Cabang Setingkat Guna Sebagai Penyebaran Serta Memberikan Pengalaman Baru Sehingga Memperkaya Kemampuan Para Pejabat Dalam Mengemban Tugas Sebagai Bankir<br><br>Dalam Rangka Pengisian Pejabat Khusus Kekosongan Pejabat Serta Pengisian Pejabat Di Kantor Pusat Dan Kantor Cabang | Pgs Direktur Utama, Direktur Risiko Bisnis , Pgs Direktur Kepatuhan & Manajemen Risiko   |
| 22 Agustus 2019   | Penyempurnaan Bpp <i>Reward &amp; Punishment System</i> Terkait Bantuan Pengobatan Rawat Jalan<br><br>Penyempurnaan Ketentuan Perjalanan Dinas Pegawai  | Pgs Direktur Utama, Direktur Risiko Bisnis , Direktur Kepatuhan & Manajemen Risiko   |
| 12 September 2019 | Rotasi Pejabat Pemimpin Cabang Setingkat Guna Sebagai Penyebaran Serta Memberikan Pengalaman Baru Sehingga Memperkaya Kemampuan Para Pejabat Dalam Mengemban Tugas Sebagai Bankir   | Pgs Direktur Utama, Direktur Risiko Bisnis , Pgs Direktur Kepatuhan & Manajemen Risiko   |
| 23 Oktober 2019   | Rotasi Pejabat Pemimpin Cabang Setingkat Guna Sebagai Penyebaran Serta Memberikan Pengalaman Baru Sehingga Memperkaya Kemampuan Para Pejabat Dalam Mengemban Tugas Sebagai Bankir   | Pgs Direktur Utama, Direktur Risiko Bisnis   |
| 11 November 2019  | Rotasi Pejabat Pemimpin Cabang Setingkat Guna Sebagai Penyebaran Serta Memberikan Pengalaman Baru Sehingga Memperkaya Kemampuan Para Pejabat Dalam Mengemban Tugas Sebagai Bankir<br><br>Dalam Rangka Pengisian Pejabat Khusus Kekosongan Pejabat Serta Pengisian Pejabat Di Kantor Pusat Dan Kantor Cabang | Pgs Direktur Utama, Direktur Risiko Bisnis , Direktur Teknologi Informasi & Operasi, Direktur Kepatuhan & Manajemen Risiko, Direktur Komersial & Korporasi |
| 20 december 2019  | Dalam Rangka Pengisian Pejabat Khusus Kekosongan Pejabat Setingkat Pemimpin Cabang Yaitu Cabang Jakarta Dan Cabang Jember   | Pgs Direktur Utama, Direktur Risiko Bisnis , Direktur Teknologi Informasi & Operasi, Direktur Kepatuhan & Manajemen Risiko, Direktur Komersial & Korporasi |

| Tanggal           | Agenda  | Kehadiran Direksi   |
|-------------------|---|---|
| 10 Juli 2019      | <i>Rotation of branch leaders at the level of use as a refresher and provide new experience so that it enriches the ability of officials to carry out their duties as bankers</i><br><br><i>Fulfillment of official positions especially the vacancy of officials and filling officials at the head office</i>            | Act. President Director, Business Risk Director, Act. Compliance & Risk Management Director   |
| 7 Agustus 2019    | <i>Rotation of branch leaders at the level of use as a refresher and provide new experience so that it enriches the ability of officials to carry out their duties as bankers</i><br><br><i>Fulfillment of official positions especially the vacancy of officials and filling officials at the head office</i>            | Act. President Director, Business Risk Director, Act. Compliance & Risk Management Director   |
| 16 Agustus 2019   | <i>Rotation of branch leaders at the level of use as a refresher and provide new experience so that it enriches the ability of officials to carry out their duties as bankers</i><br><br><i>Fulfillment of official positions especially the vacancy of officials and filling officials at the head office</i>            | Act. President Director, Business Risk Director, Act. Compliance & Risk Management Director   |
| 22 Agustus 2019   | <i>Improvement of BPP reward &amp; punishment system related to outpatient treatment assistance</i><br><br><i>Completion of employee official travel provisions</i>   | Act. President Director, Business Risk Director, Act. Compliance & Risk Management Director   |
| 12 September 2019 | <i>Rotation of branch leaders at the level of use as a refresher and provide new experience so that it enriches the ability of officials to carry out their duties as bankers</i>   | Act. President Director, Business Risk Director, Act. Compliance & Risk Management Director   |
| 23 Oktober 2019   | <i>Rotation of branch leaders at the level of use as a refresher and provide new experience so that it enriches the ability of officials to carry out their duties as bankers</i>   | Act. President Director, Business Risk Director   |
| 11 November 2019  | <i>Rotation of branch leaders at the level of use as a refresher and provide new experience so that it enriches the ability of officials to carry out their duties as bankers</i><br><br><i>In the context of fulfilling officials special vacancies officials and filling officers in head office and branch offices</i> | Act. President Director, Business Risk Director, Information Technology & Operations Director, Compliance & Risk Management Director, Commerce & Corporation Director |
| 20 december 2019  | <i>In the context of filling officials special vacancies at the level of branch leader namely Jakarta Branch and Jember Branch</i>  | Act. President Director, Business Risk Director, Information Technology & Operations Director, Compliance & Risk Management Director, Commerce & Corporation Director |

| Tanggal          | Agenda  | Kehadiran Direksi   |
|------------------|---|---|
| 26 Desember 2019 | Pemberian Sanksi Bagi Pegawai Yang Bermasalah | Pgs Direktur Utama, Direktur Teknologi Informasi & Operasi, Direktur Kepatuhan & Manajemen Risiko,                                |
| 27 Desember 2019 | Pemberian Sanksi Bagi Pegawai Yang Bermasalah | Pgs Direktur Utama, Direktur Teknologi Informasi & Operasi, Direktur Kepatuhan & Manajemen Risiko, Direktur Komersial & Korporasi |

| Tanggal          | Agenda                                   | Kehadiran Direksi   |
|------------------|--|---|
| 26 Desember 2019 | Imposing sanctions for problem employees | Act. President Director, Business Risk Director, Information Technology & Operations Director, Compliance & Risk Management Director                                  |
| 27 Desember 2019 | Imposing sanctions for problem employees | Act. President Director, Business Risk Director, Information Technology & Operations Director, Compliance & Risk Management Director, Commerce & Corporation Director |

## KOMITE IT STEERING

Information Technology Steering Committee adalah bagian dari tata kelola TI dalam rangka meminimalisasi terjadinya risiko yang terkait dengan penggunaan TI dan untuk melindungi kepentingan Bank dan nasabah.

Komite *IT Steering* dibentuk sebagai perwujudan dari komitmen Direksi dan manajemen Bank Jatim dalam bentuk pengawasan aktif terhadap manajemen TI. Sebagaimana telah diatur dalam POJK MRTI, ITSC berperan dalam membantu pelaksanaan tugas Direksi dalam menetapkan Rencana Strategis Teknologi Informasi dan kebijakan Bank terkait penggunaan Teknologi Informasi.

## IT STEERING COMMITTEE

The Information Technology (IT) Steering Committee (ITSC) is part of IT governance functions to minimize the occurrence of risks associated with IT utilization and to protect the interests of the Bank and customers.

The IT Steering Committee is established as an embodiment of the commitment of the Board of Directors and Bank Jatim management in the form of active supervision of Information Technology management as stipulated in the POJK MRTI, ITSC holds a role in assisting the duties implementation of the Directors in stipulate Information Technology Strategic Plans and Bank policies related to the IT utilization.

## STRUKTUR DAN KEANGGOTAAN

|                     |  |
|---------------------|--|
| Ketua               | Direktur Utama   |
| Ketua Pengganti     | Direktur Operasional   |
| Sekretaris          | Pemimpin Divisi Teknologi Informasi  |
| Anggota Tetap       | Direktur Keuangan<br>Direktur Kepatuhan & Human Capital<br>Direktur Manajemen Risiko<br>Direktur Ritel Konsumer & Usaha Syariah<br>Direktur Menengah Korporasi<br>Pemimpin <i>Corporate Secretary</i><br>Seluruh Pemimpin Divisi selain pemimpin anggota tidak tetap |
| Anggota Tidak Tetap | Pemimpin Divisi Manajemen Risiko Perusahaan<br>Pemimpin Divisi Kepatuhan dan Tata Kelola<br>Pemimpin Divisi Hukum<br>Pemimpin Divisi Audit Intern  |

## STRUCTURE AND MEMBERSHIP

|                                  |   |
|----------------------------------|---|
| <i>Head of Committee</i>         | <i>President Director</i>   |
| <i>Interim Head of Committee</i> | <i>Operations Director</i>  |
| <i>Secretary</i>                 | <i>Head of Information Technology Division</i>  |
| <i>Permanent Members</i>         | <i>Finance Director</i><br><i>Compliance &amp; Human Capital Director</i><br><i>Risk Management Director</i><br><i>Retail Consumer &amp; Sharia Business Director</i><br><i>Medium Corporate Director</i><br><i>Corporate Secretary Head</i><br><i>All Division Heads other than heads of non-permanent members</i> |
| <i>Non-Permanent Members</i>     | <i>Head of Corporate Risk Management Division</i><br><i>Head of Compliance and Governance Division</i><br><i>Head of Legal Division</i><br><i>Head of Internal Audit division</i>   |

## TUGAS, WEWENANG DAN TANGGUNG JAWAB

Tugas, wewenang dan tanggung jawab ITSC adalah memberikan rekomendasi kepada Direksi terkait dengan:

1. Rencana Strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank;

## DUTIES, AUTHORITY, AND RESPONSIBILITIES

The duties, authority, and responsibilities of ITSC are to provide recommendations to the Board of Directors on the following matters:

1. Information Technology Strategic Plan that is in line with the strategic plan of the Bank's business activities;

2. Perumusan kebijakan, standar dan prosedur Teknologi Informasi dalam kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Bank;
3. Menyesuaikan pelaksanaan proyek Teknologi Informasi dengan kebutuhan sistem Informasi pada Rencana Strategis Teknologi Informasi sesuai kebutuhan kegiatan usaha Bank;
4. Meminimalisasi risiko pada investasi Bank dengan memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;
5. Pemantauan kinerja seperti pendeteksian keusangan infrastruktur, pengukuran efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi;
6. Upaya menyelesaikan masalah Teknologi Informasi secara efektif, efisien dan tepat waktu;
7. Kecukupan dan alokasi sumber daya yang dimiliki Bank.

2. Formulation of Information Technology policies, standards and procedures in Information Technology security policies and risk management related to the use of Information Technology at the Bank;
3. Align the implementation of the Information Technology project with the information system requirements in the Information Technology Strategic Plan according to the needs of the Bank's business activities;
4. Minimize risks to the Bank's investment by contributing to the achievement of the Bank's business objectives;
5. Performance monitoring such as detecting obsolescence of infrastructure, measuring the effectiveness and efficiency of implementing Information Technology security policies;
6. Efforts to solve information technology problems effectively, efficiently and on time;
7. Adequacy and allocation of resources owned by the Bank.

#### FREKUENSI RAPAT KOMITE *IT STEERING*

##### JUMLAH RAPAT 2 KALI DALAM PERIODE 2019

| Jabatan                                 | Status          | Jumlah Rapat | Kehadiran | %    |
|---|-----------------|--------------|-----------|------|
| Direktur Utama                          | Ketua           | 2            | 1         | 50%  |
| Direktur Teknologi Informasi & Operasi  | Ketua Pengganti | 2            | 2         | 100% |
| Direktur Konsumer Ritel & Usaha Syariah | Anggota Tetap   | 2            | 1         | 50%  |
| Direktur Keuangan                       | Anggota Tetap   | 2            | 1         | 50%  |
| Direktur Risiko Bisnis                  | Anggota Tetap   | 2            | 1         | 50%  |
| Direktur Kepatuhan & Manajemen Risiko   | Anggota Tetap   | 2            | -         | -    |
| Direktur Komersial & Korporasi          | Anggota Tetap   | 2            | -         | -    |

##### AGENDA RAPAT KOMITE *IT STEERING*

| Tanggal          | Agenda                               |
|------------------|--------------------------------------|
| 19 Februari 2019 | <i>IT Steering Committee #1 2019</i> |
| 13 Desember 2019 | <i>IT Steering Committee #2 2019</i> |

#### IT STEERING COMMITTEE MEETING FREQUENCY

##### THE COMMITTEE HELD 2 MEETINGS IN 2019

| Position  | Status                               | Total Meetings | Attendance | %    |
|---|--------------------------------------|----------------|------------|------|
| <i>President Director</i>                             | <i>Head of Committee</i>             | 2              | 1          | 50%  |
| <i>Information Technology and Operations Director</i> | <i>Interim Head of Committee</i>     | 2              | 2          | 100% |
| <i>Retail Consumer and Sharia Business Director</i>   | <i>Permanent Member of Committee</i> | 2              | 1          | 50%  |
| <i>Finance Director</i>                               | <i>Permanent Member of Committee</i> | 2              | 1          | 50%  |
| <i>Business Risk Director</i>                         | <i>Permanent Member of Committee</i> | 2              | 1          | 50%  |
| <i>Compliance and Risk Management Director</i>        | <i>Permanent Member of Committee</i> | 2              | -          | -    |
| <i>Commerce and Corporation Director</i>              | <i>Permanent Member of Committee</i> | 2              | -          | -    |

##### IT STEERING COMMITTEE MEETING AGENDA

| Date                     | Agenda                               |
|--------------------------|--------------------------------------|
| <i>Februari 19, 2019</i> | <i>IT Steering Committee #1 2019</i> |
| <i>Desember 13, 2019</i> | <i>IT Steering Committee #2 2019</i> |

## KOMITE KREDIT

Komite Kredit adalah Komite operasional yang dibentuk Direksi untuk mengevaluasi dan/atau memberikan keputusan kredit untuk jumlah dan jenis kredit yang ditetapkan oleh Direksi dengan memperhatikan pengembangan bisnis tanpa meninggalkan prinsip kehati-hatian termasuk restrukturisasi dan penyelesaian kredit.

### STRUKTUR DAN KEANGGOTAAN

| JABATAN                                    | STATUS  |
|--|---------|
| Direktur Utama                             | Ketua   |
| Direktur Keuangan                          | Anggota |
| Direktur Komersial dan Korporasi           | Anggota |
| Direktur Konsumer, Ritel dan Usaha Syariah | Anggota |
| Direktur Risiko Bisnis                     | Anggota |
| Direktur TI dan Operasi                    | Anggota |
| Direktur Kepatuhan dan Manajemen Risiko    | Anggota |

### TUGAS, WEWENANG DAN TANGGUNG JAWAB

#### KOMITE KREDIT KONVENSIONAL

Tujuan dibentuknya Komite Kredit adalah untuk meminimalisasi munculnya risiko kredit bermasalah pada Bank, mengoptimalkan pendapatan Bank dari kredit yang disalurkan, serta mengendalikan risiko penempatan dana dalam aktiva produktif.

#### FREKUENSI RAPAT KOMITE KREDIT

| JABATAN                                    | STATUS  | JUMLAH RAPAT | JUMLAH KEHADIRAN |
|--|---------|--------------|------------------|
| Direktur Utama                             | Ketua   | 41           | 13               |
| Direktur Keuangan                          | Anggota | 41           | -                |
| Direktur Komersial dan Korporasi           | Anggota | 41           | 39               |
| Direktur Konsumer, Ritel dan Usaha Syariah | Anggota | 41           | 8                |
| Direktur Risiko Bisnis                     | Anggota | 41           | 18               |
| Direktur TI dan Operasi                    | Anggota | 41           | -                |
| Direktur Kepatuhan dan Manajemen Risiko    | Anggota | 41           | -                |

## CREDIT COMMITTEE

The Credit Committee is an operational committee established by the Board of Directors to evaluate and/or give credit decisions for the amount and type of credit stipulated by the Board of Directors take into account to business development without disregard the precautionary principle including restructuring and settlement of credit.

### STRUCTURE AND MEMBERSHIP

| POSITION                                       | STATUS              |
|--|---------------------|
| President Director                             | Head of Committee   |
| Finance Director                               | Member of Committee |
| Commerce and Corporation Director              | Member of Committee |
| Consumer, Retail, and Sharia Business Director | Member of Committee |
| Business Risk Director                         | Member of Committee |
| IT and Operations Director                     | Member of Committee |
| Compliance & Risk Management Director          | Member of Committee |

### DUTIES, AUTHORITY, AND RESPONSIBILITIES

#### CONVENTIONAL CREDIT COMMITTEE

The purpose of the establishment of the Credit Committee is to minimize the emergence of non-performing credit risk at the Bank, optimize the Bank's revenue from loans extended, and control the risk of placement of funds in earning assets.

#### CREDIT COMMITTEE MEETING FREQUENCY

| POSITION                                       | STATUS              | TOTAL MEETINGS | TOTAL ATTENDANCE |
|--|---------------------|----------------|------------------|
| President Director                             | Head of Committee   | 41             | 13               |
| Finance Director                               | Member of Committee | 41             | -                |
| Commerce and Corporation Director              | Member of Committee | 41             | 39               |
| Consumer, Retail, and Sharia Business Director | Member of Committee | 41             | 8                |
| Business Risk Director                         | Member of Committee | 41             | 18               |
| IT and Operations Director                     | Member of Committee | 41             | -                |
| Compliance and Risk Management Director        | Member of Committee | 41             | -                |

## RAPAT KOMITE KREDIT

| TANGGAL           | AGENDA   |
|-------------------|--|
| 10 Januari 2019   | Komite Direksi Perpanjangan KMK <i>Standby Loan</i>  |
| 14 Januari 2019   | Komite Direksi KMK <i>Standby Loan</i>   |
| 15 Januari 2019   | Komite Kredit Presentasi Permohonan Kredit BLUD  |
| 26 Februari 2019  | Komite Kredit Pemaparan <i>Business Plan</i>   |
| 18 Maret 2109     | Komite Direksi Penawaran Partisipasi Kredit Sindikasi  |
| 11 Maret 2019     | Komite Direksi Kredit Investasi  |
| 18 Maret 2019     | Komite Direksi Pembiayaan Fasilitas Kredit Sindikasi   |
| 27 Maret 2019     | Komite Direksi Perpanjangan Kredit Modal Kerja Rekening Koran  |
| 4 April 2019      | Komite Direksi Perpanjangan Jangka Waktu & Penambahan Plafond Kredit <i>Standby Loan</i>                 |
| 5 April 2019      | Komite Direksi Perpanjangan Jangka Waktu & Penambahan Plafond Kredit <i>Standby Loan</i>                 |
| 18 April 2019     | Komite Direksi Pembiayaan Fasilitas KMK <i>Standby Loan</i>  |
| 23 April 2019     | Komite Direksi Presentasi KI   |
| 25 April 2019     | Komite Direksi Permohonan Fasilitas Kredit <i>Standby Loan</i>   |
| 16 Mei 2019       | Komite Direksi Pengajuan Kredit  |
| 24 Mei 2019       | Komite Direksi Presentasi Perubahan Surat Persetujuan Kredit Investasi                                   |
| 17 Juni 2019      | Komite Direksi Permohonan KMK <i>Standby Loan</i>  |
| 03 Juli 2019      | Komite Direksi Permohonan KMK Pola Keppres   |
| 03 Juli 2019      | Komite Direksi Permohonan Penambahan Plafond dan Agunan Fasilitas Kredit Modal Kerja <i>Standby Loan</i> |
| 08 Juli 2019      | Komite Direksi Perpanjangan Jangka Waktu KMK   |
| 16 Juli 2019      | Komite Direksi Permohonan Kredit   |
| 30 Juli 2019      | Komite Direksi Perpanjangan Jangka Waktu KMK   |
| 01 Agustus 2019   | Komite Direksi Pembahasan Permohonan Kredit  |
| 06 Agustus 2019   | Komite Direksi Permohonan Balik Nama Sertifikat SHM No. 1093 sebagai Agunan Kredit                       |
| 05 Agustus 2019   | Komite Direksi Permohonan Kredit   |
| 05 Agustus 2019   | Komite Direksi Permohonan KMK Pola Keppres   |
| 09 Agustus 2019   | Komite Direksi Penawaran Partisipasi Kredit Sindikasi  |
| 16 Agustus 2019   | Komite Direksi Permohonan KMK Keppres  |
| 21 Agustus 2019   | Komite Direksi Permohonan KMK Keppres  |
| 21 Agustus 2019   | Komite Direksi Permohonan Kredit Modal Kerja Pola <i>Standby Loan</i> & <i>Standby Bank</i> Garansi      |
| 21 Agustus 2019   | Komite Direksi Permohonan Kredit Modal Kerja Pola Keppres  |
| 27 Agustus 2019   | Komite Direksi Permohonan Penambahan Plafond dan Agunan Tambahan Fasilitas KMK Rekening Koran            |
| 13 September 2019 | Komite Direksi Permohonan Fasilitas KMK <i>Standby Loan</i>  |
| 20 September 2019 | Komite Direksi Permohonan KMK Pola Keppres   |
| 22 Agustus 2019   | Komite Direksi Penawaran <i>Secondary Sell Down</i> Debitur Sindikasi                                    |
| 25 Oktober 2019   | Komite Direksi Penawaran Perpanjangan KMK Rekening Koran   |
| 27 November 2019  | Komite Direksi Permohonan Persetujuan Kredit Sindikasi   |
| 18 Desember 2019  | Komite Direksi Kredit Modal Kerja Rekening Koran   |
| 26 Desember 2019  | Komite Direksi Permohonan Perpanjangan Jangka Waktu KMK Rekening Koran                                   |
| 26 Desember 2019  | Komite Direksi Penambahan Plafond Kredit Modal Kerja <i>Standby Loan</i>                                 |
| 26 Desember 2019  | Komite Direksi Kredit Sindikasi PT Kresna Kusuma Dyandra Marga untuk Pembangunan Jalan Tol BECAKAYU      |

CREDIT COMMITTEE MEETING

| DATE               | AGENDA  |
|--------------------|---|
| January 10, 2019   | Board of Directors Committee Extension of KMK Standby Loan  |
| January 14, 2019   | Board of Directors Committee KMK Standby Loan   |
| January 15, 2019   | Credit Committee Presentation for BLUD Credit Proposal  |
| February 26, 2019  | Credit Committee Presentation of Business Plan  |
| March 18, 2019     | Board of Directors Committee Offering of Syndication Credit Participation   |
| March 11, 2019     | Board of Directors Committee Investment Credit  |
| March 18, 2019     | Board of Directors Committee Payment of Syndication Credit Facility   |
| April 4, 2019      | Board of Directors Committee Extension of Credit Period & Addition of Standby Loan Credit Limit                                 |
| April 5, 2019      | Board of Directors Committee Extension of Credit Period & Addition of Standby Loan Credit Limit                                 |
| April 18, 2019     | Board of Directors Committee Payment of KMK Standby Loan  |
| April 23, 2019     | Board of Directors Committee Presentation KI  |
| April 25, 2019     | Board of Directors Committee Proposal for Standby Loan Credit Facility  |
| May 16, 2019       | Board of Directors Committee Credit Proposal  |
| May 24, 2019       | Board of Directors Committee Presentation of Changes in Proposal for Investment Credit Approval                                 |
| June 17, 2019      | Board of Directors Committee Proposal for KMK Standby Loan  |
| July 3, 2019       | Board of Directors Committee Proposal for KMK Pola Keppres  |
| July 3, 2019       | Board of Directors Committee Proposal for Credit Limit Addition and Collateral for Standby Loan Working Capital Credit Facility |
| July 8, 2019       | Board of Directors Committee Extension for KMK Period   |
| July 16, 2019      | Board of Directors Committee Credit Proposal  |
| July 30, 2019      | Board of Directors Committee Extension for KMK Period   |
| August 1, 2019     | Board of Directors Committee Discussion on Credit Proposal  |
| August 6, 2019     | Board of Directors Committee Request for Name Change on SHM Certificate No. 1093 as Credit Collateral                           |
| August 5, 2019     | Board of Directors Committee Credit Proposal  |
| August 5, 2019     | Board of Directors Committee Proposal for KMK Pola Keppres  |
| August 9, 2019     | Board of Directors Committee Offering of Syndication Credit Participation   |
| August 16, 2019    | Board of Directors Committee Proposal for KMK Keppres   |
| August 21, 2019    | Board of Directors Committee Proposal for KMK Keppres   |
| August 21, 2019    | Board of Directors Committee Proposal for Standby Loan & Standby Bank Guarantee Working Capital Credit                          |
| August 21, 2019    | Board of Directors Committee Proposal for Pola Keppres Working Capital Credit   |
| August 27, 2019    | Board of Directors Committee Proposal for Credit Limit Addition and Collateral Addition for Current Account KMK Facility        |
| September 13, 2019 | Board of Directors Committee Proposal for KMK Standby Loan Facility   |
| September 20, 2019 | Board of Directors Committee Proposal for KMK Pola Keppres  |
| August 22, 2019    | Board of Directors Committee Offering of Secondary Sell Down for Syndication Debtors  |
| October 25, 2019   | Board of Directors Committee Offering for Extension of KMK Current Account  |
| November 27, 2019  | Board of Directors Committee Proposal for Syndication Credit Approval   |
| December 18, 2019  | Board of Directors Committee Current Account Working Capital Credit   |
| December 26, 2019  | Board of Directors Committee Proposal for Extension of Period of KMK Current Account  |
| 26 Desember 2019   | Komite Direksi Permohonan Perpanjangan Jangka Waktu KMK Rekening Koran  |
| 26 Desember 2019   | Komite Direksi Penambahan Plafond Kredit Modal Kerja Standby Loan   |
| 26 Desember 2019   | Komite Direksi Kredit Sindikasi PT Kresna Kusuma Dyandra Marga untuk Pembangunan Jalan Tol BECAKAYU                             |

## KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan yang selanjutnya disingkat KKP adalah komite yang dibentuk oleh Direksi dalam rangka pengelolaan kebijakan perkreditan yang bertujuan untuk mendukung pemberian kredit yang sehat dan mengandung unsur pengendalian internal mulai tahap awal proses kegiatan perkreditan sampai dengan tahap pemantauan perkreditan dengan memperhatikan prinsip kehati-hatian.

Komite ini dibentuk bertujuan mendukung pemberian kredit yang sehat dan memantau dari proses awal pengajuan hingga pelaksanaan dengan menggunakan prinsip kehati-hatian. Dalam Kebijakan Perkreditan dibedakan menjadi 2 yakni:

- Komite Kebijakan Perkreditan
- Komite Kebijakan Pembiayaan

### KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan (KKP) memiliki fungsi dalam kegiatannya sebagai berikut:

- Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan;
- Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsisten serta merumuskan pemecahan apabila terdapat hambatan atau kendala dalam penerapan KPB;
- Melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi apabila diperlukan perubahan atau perbaikan KPB;
- Memantau dan mengevaluasi perkembangan dan kualitas portofolio perkreditan secara keseluruhan;
- Memantau dan mengevaluasi kebenaran pelaksanaan kewenangan memutuskan kredit;
- Memantau dan mengevaluasi kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;
- Memastikan arah kebijakan perkreditan sejalan *Corporate Plan* dan Rencana Bisnis Bank (RBB);
- Memberikan rekomendasi atas penawaran kerja sama penyaluran Kredit Program;
- Melakukan evaluasi dan memastikan bahwa kredit yang diberikan sesuai dengan Batas Maksimum Pemberian Kredit (BMPK);
- Melakukan evaluasi penerapan tata kelola perusahaan untuk mewujudkan asas perkreditan yang sehat;
- Memastikan pelaksanaan pemberian persetujuan kredit telah sesuai dengan limit kewenangannya.

## CREDIT POLICY COMMITTEE

Credit Policy Committee, hereinafter abbreviated as KKP, is a committee formed by the Board of Directors in the framework of credit policy management that aims to support the provision of sound credit and contains elements of internal control from the initial stage of the credit activity process to the credit monitoring stage by observing the principle of prudence.

This committee was formed with the aim of supporting sound lending and monitoring from the initial submission process to implementation using the precautionary principle. In the Credit Policy can be divided into 2 namely:

- Credit Policy Committee
- Financing Policy Committee

### CREDIT POLICY COMMITTEE

The Credit Policy Committee (KKP) has the following functions in its activities:

- Provide input to the Directors in the preparation of the Bank Credit Policy (KPB), especially those relating to the formulation of the principle of prudence in credit;
- Oversee that CDE can be applied and implemented consistently and formulate solutions if there are obstacles or obstacles in the application of CDE;
- Conduct periodic reviews of CDE and provide advice to the Directors if necessary changes or improvements to CDE;
- Monitor and evaluate the development and quality of the overall credit portfolio;
- Monitor and evaluate the correctness of the implementation of the authority to decide on credit;
- Monitor and evaluate the correctness of the process of granting, developing and quality of credit granted to parties related to certain Banks and large debtors;
- Ensure the direction of credit policy in line with the Corporate Plan and Bank Business Plan (RBB);
- Provide recommendations on cooperation offers for Program Credit distribution;
- Evaluate and ensure that loans are given in accordance with the Legal Lending Limit (LLL);
- Evaluate the application of corporate governance to achieve sound credit principles;
- Ensure that the implementation of credit approval is in accordance with the authority limits.

## KOMITE KEBIJAKAN PEMBIAYAAN

Komite Kebijakan Pembiayaan (KKB) memiliki fungsi dalam kegiatannya sebagai berikut:

- Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Pembiayaan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam pembiayaan;
- Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsisten serta merumuskan pemecahan apabila terdapat hambatan atau kendala dalam penerapan KPB;
- Melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi apabila diperlukan perubahan atau perbaikan KPB;
- Memantau dan mengevaluasi perkembangan dan kualitas portofolio pembiayaan secara keseluruhan;
- Memantau dan mengevaluasi kebenaran pelaksanaan kewenangan memutus pembiayaan;
- Memantau dan mengevaluasi kebenaran proses pemberian, perkembangan dan kualitas pembiayaan yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;
- Memastikan arah kebijakan pembiayaan sejalan *Corporate Plan* dan Rencana Bisnis Bank (RBB);
- Memberikan rekomendasi atas penawaran kerjasama penyaluran Pembiayaan Program;
- Melakukan evaluasi dan memastikan bahwa pembiayaan yang diberikan sesuai dengan Batas Maksimum Pemberian Pembiayaan (BMPK);
- Melakukan evaluasi penerapan tata kelola perusahaan untuk mewujudkan asas pembiayaan yang sehat;
- Memastikan pelaksanaan pemberian persetujuan pembiayaan telah sesuai dengan limit kewenangannya.

## FINANCING POLICY COMMITTEE

The Financing Policy Committee (KKB) has the following functions in its activities:

- Provide input to the Board of Directors in the preparation of the Bank Financing Policy (KPB), especially those relating to the formulation of the principle of caution in financing;
- Oversee that CDE can be applied and implemented consistently and formulate solutions if there are obstacles or obstacles in the application of CDE;
- Conduct periodic reviews of CDE and provide advice to the Directors if necessary changes or improvements to CDE;
- Monitor and evaluate the development and quality of the overall financing portfolio;
- Monitor and evaluate the correctness of the implementation of the authority to decide on financing;
- Monitor and evaluate the correctness of the granting process, developments and quality of financing provided to parties related to the Bank and certain large debtors;
- Ensure the direction of financing policies in line with the Corporate Plan and Bank Business Plan (RBB);
- Provide recommendations on offers for cooperation in channeling Program Financing;
- Evaluate and ensure that the financing provided is in accordance with the Legal Lending Limit (LLL);
- Evaluate the implementation of corporate governance to create a sound financing principle;
- Ensure the implementation of the provision of financing approvals in accordance with the limits of authority.



## STRUKTUR DAN KEANGGOTAAN

|                     |   |
|---------------------|---|
| Ketua               | Direktur Utama  |
| Ketua Pengganti     | Direktur Manajemen Risiko   |
| Sekretaris          | Pemimpin Divisi Pengembangan Produk & Kebijakan   |
| Anggota Tetap       | <p>Direksi:</p> <p>Direktur Menengah Korporasi;</p> <p>Direktur Ritel Konsumer &amp; Usaha Syariah;</p> <p>Direktur Operasional;</p> <p>Direktur Keuangan.</p> <p>Divisi:</p> <p>Pemimpin Divisi Risiko Kredit;</p> <p>Pemimpin Divisi Kredit Konsumer;</p> <p>Pemimpin Divisi Kredit Mikro, Ritel, &amp; Program;</p> <p>Pemimpin Divisi Kredit Menengah, Korporasi, &amp; Sindikasi;</p> <p>Pemimpin Divisi <i>Tresuri</i>;</p> <p>Pemimpin Divisi <i>Service Quality Assurance</i>;</p> <p>Pemimpin Divisi Perencanaan Strategis &amp; Manajemen Kinerja;</p> <p>Pemimpin Divisi Penyelamatan &amp; Penyelesaian Kredit;</p> <p>Pemimpin Divisi <i>International Banking</i>;</p> <p>Pemimpin Divisi Hubungan Kelembagaan &amp; Bisnis;</p> <p>Pemimpin Divisi Bisnis Syariah.</p> |
| Anggota Tidak Tetap | <p>Direktur Kepatuhan &amp; Human Capital;</p> <p>Pemimpin Divisi Kepatuhan &amp; Tata Kelola;</p> <p>Pemimpin Divisi Audit Intern;</p> <p>Pemimpin Divisi Hukum;</p> <p>Pemimpin Divisi <i>Human Capital</i>;</p> <p>Pemimpin Divisi Manajemen Risiko Perusahaan;</p> <p>Pemimpin Divisi Pendukung Bisnis Syariah.</p>   |

## STRUCTURE AND MEMBERSHIP

|                                  |  |
|----------------------------------|--|
| <i>Head of Committee</i>         | <i>President Director</i>  |
| <i>Interim Head of Committee</i> | <i>Risk Management Director</i>  |
| <i>Secretary</i>                 | <i>Head of Product Development &amp; Policy Division</i>   |
| <i>Permanent Members</i>         | <p><i>Board of Directors:</i></p> <p><i>Medium Corporate Director</i></p> <p><i>Retail Consumer &amp; Sharia Business Director</i></p> <p><i>Operations Director</i></p> <p><i>Finance Director</i></p> <p><i>Divisions:</i></p> <p><i>Head of Credit Risk Division</i></p> <p><i>Head of Consumer Credit Division</i></p> <p><i>Head of Micro, Retail, &amp; Program Division</i></p> <p><i>Head of Medium, Corporate, &amp; Syndication Credit Division</i></p> <p><i>Head of Treasury Division</i></p> <p><i>Head of Service Quality Assurance Division</i></p> <p><i>Head of Strategic Planning &amp; Performance Management Division</i></p> <p><i>Head of Credit Restructuring &amp; Settlement Division</i></p> <p><i>Head of International Banking Division</i></p> <p><i>Head of Institutional Relations &amp; Business Division</i></p> <p><i>Head of Sharia Business Division</i></p> |
| <i>Non-Permanent Members</i>     | <p><i>Head of Compliance &amp; Human Capital Division</i></p> <p><i>Head of Compliance &amp; Governance Division</i></p> <p><i>Head of Internal Audit Division</i></p> <p><i>Head of Legal Division</i></p> <p><i>Head of Human Capital Division</i></p> <p><i>Head of Corporate Risk Management Division</i></p> <p><i>Head of Sharia Supporting Business Division</i></p>  |

## TUGAS, WEWENANG DAN TANGGUNG JAWAB

- Memastikan Kebijakan Perkreditan Bank selaras dengan *Corporate Plan* dan Rencana Bisnis Bank;
- Mengajukan rumusan Kebijakan Perkreditan Bank kepada Direksi untuk selanjutnya dimintakan persetujuan kepada Dewan Komisaris;
- Memantau, evaluasi dan melakukan kajian implementasi kebijakan perkreditan secara berkala serta merekomendasikan adjustment, pemecahan masalah dan solusi kendala serta mengajukan perubahan apabila diperlukan;
- Memantau dan evaluasi pada kredit yang diberikan sesuai dengan Batas Maksimum Pemberian Kredit (BMPK), penerapan Tata Kelola Perusahaan untuk mewujudkan azas kredit sehat, serta pelaksanaan kredit sesuai dengan limit kewenangannya.

## DUTIES, AUTHORITY, AND RESPONSIBILITIES

- Ensuring that the Bank's Credit Policy is in line with the Bank's Corporate Plan and Business Plan;
- Submitting the formulation of the Bank Credit Policy to the Directors for further approval to the Board of Commissioners;
- Monitoring, evaluating, and reviewing the implementation of credit policies periodically and recommend adjustments, problem solving and constraint solutions and propose changes if necessary;
- Monitoring and evaluating credit provided in accordance with the Legal Lending Limit (BMPK), the implementation of Corporate Governance to realize the principle of sound credit, and credit implementation in accordance with its authority limits.

## FREKUENSI RAPAT KOMITE KEBIJAKAN PERKREDITAN

| JABATAN                                    | STATUS          | Jumlah Rapat | Jumlah Kehadiran |
|--|-----------------|--------------|------------------|
| Direktur Utama                             | Ketua           | 1            | 1                |
| Direktur Keuangan                          | Anggota         | 1            | 1                |
| Direktur Komersial dan Korporasi           | Anggota         | 1            | 1                |
| Direktur Konsumer, Ritel dan Usaha Syariah | Anggota         | 1            | 1                |
| Direktur Risiko Bisnis                     | Anggota         | 1            | 1                |
| Direktur TI dan Operasi                    | Anggota         | 1            | 1                |
| Direktur Kepatuhan dan Manajemen Risiko    | Ketua Pengganti | 1            | 1                |

### REKAPITULASI RAPAT KOMITE KEBIJAKAN PERKREDITAN

| TANGGAL        | AGENDA   |
|----------------|--|
| 7 Januari 2019 | Komite Kebijakan Perkreditan #01 Kredit Usaha Rakyat (KUR) |

## KOMITE PRODUK, JARINGAN DAN PROSEDUR

Komite Produk, Jaringan dan Prosedur (PJP) dibedakan menjadi 4 (empat) bidang, antara lain:

- Komite PJP Bidang Produk
- Komite PJP Bidang Jaringan
- Komite PJP Bidang Prosedur
- Komite PJP Bidang *Corporate Social Responsibility* (CSR)

### KOMITE PJP BIDANG PRODUK

Komite yang dibentuk oleh Direksi untuk melakukan langkah-langkah pengembangan produk/aktivitas baik segmen ritel maupun korporasi dengan tujuan melakukan pengelolaan kebijakan, pemantauan produk untuk memastikan keberhasilan dalam mengembangkan dan mengevaluasi produk secara tepat sasaran sesuai dengan rencana bisnis Bank.

## CREDIT POLICY MEETING FREQUENCY

| POSITION  | STATUS                           | TOTAL MEETINGS | TOTAL ATTENDANCE |
|---|----------------------------------|----------------|------------------|
| <i>President Director</i>                             | <i>Head of Committee</i>         |                |                  |
| <i>Finance Director</i>                               | <i>Member of Committee</i>       |                |                  |
| <i>Commerce and Corporation Director</i>              | <i>Member of Committee</i>       |                |                  |
| <i>Consumer, Retail, and Sharia Business Director</i> | <i>Member of Committee</i>       |                |                  |
| <i>Business Risk Director</i>                         | <i>Member of Committee</i>       |                |                  |
| <i>IT and Operations Director</i>                     | <i>Member of Committee</i>       |                |                  |
| <i>Compliance and Risk Management Director</i>        | <i>Interim Head of Committee</i> |                |                  |

### RECAPITULATION OF CREDIT POLICY COMMITTEE MEETINGS

| TANGGAL                | AGENDA  |
|------------------------|---|
| <i>Januari 7, 2019</i> | <i>Credit Policy Committee #1 Kredit Usaha Rakyat (KUR)</i> |

## PRODUCT, NETWORK, AND PROCEDURE COMMITTEE

The Product, Network, and Procedure (PJP) Committee is divided into 4 (four) fields, namely:

- PJP Committee for Products
- PJP Committee for Network
- PJP Committee for Procedure
- PJP Committee for *Corporate Social Responsibility* (CSR)

### PJP COMMITTEE FOR PRODUCTS

This committee is established by the Board of Directors to develop products/activities in both the retail and corporate segments with the aim of managing policies, monitoring products to ensure success in developing and evaluating products on target according to the Bank's business plan.

## STRUKTUR DAN KEANGGOTAAN

|            |  |
|------------|--|
| Ketua      | Direktur Manajemen Risiko  |
| Sekretaris | Pemimpin Divisi Pengembangan Produk & Kebijakan  |
| Anggota    | Direktur Menengah Korporasi<br>Direktur Ritel Konsumer & Usaha Syariah<br>Direktur Keuangan<br>Direktur Operasional<br>Pemimpin Divisi Manajemen Risiko Perusahaan<br>Pemimpin Divisi Kepatuhan & Tata Kelola<br>Pemimpin Divisi Teknologi Informasi |
| Undangan   | Pemimpin Divisi kelompok bisnis terkait materi pembahasan<br>Pemimpin Divisi kelompok pendukung bisnis terkait materi pembahasan<br>Pemimpin Cabang dan pihak eksternal, jika diperlukan   |

## STRUCTURE AND MEMBERSHIP

|                          |  |
|--------------------------|--|
| <i>Head of Committee</i> | <i>Risk Management Director</i>  |
| <i>Secretary</i>         | <i>Head of Product Development &amp; Policy Division</i>   |
| <i>Members</i>           | <i>Medium Corporate Director</i><br><i>Retail Consumer &amp; Sharia Business Director</i><br><i>Finance Director</i><br><i>Operations Director</i><br><i>Head of Corporate Risk Management Division</i><br><i>Head of Compliance &amp; Governance Division</i><br><i>Head of Information Technology Division</i> |
| <i>Invitees</i>          | <i>Division Heads of the related business groups</i><br><i>Division Heads of the related supporting business group</i><br><i>Branch Managers and external parties, if required</i>   |

## TUGAS, WEWENANG DAN TANGGUNG JAWAB

- Membahas dan menetapkan serta mengevaluasi strategi bisnis melalui produk/aktivitas baik segmen ritel maupun korporasi;
- Membahas dan menetapkan pengembangan bisnis secara terintegrasi termasuk pengembangan produk, proses bisnis, tarif, infrastruktur sarana dan prasarana serta teknologi pendukung bisnis melalui pengujian komprehensif;
- Melakukan monitoring hasil kinerja strategi bisnis dan membuat keputusan atas keberlangsungan produk/aktivitas atas rekomendasi Inisiator/Pemilik produk;
- Membahas dan menyelesaikan permasalahan bisnis yang bersifat strategis;
- Melaksanakan tugas terutama dalam kaitannya dengan pengembangan produk/aktivitas secara profesional, optimal, akurat, aman dan berdaya saing;
- Memastikan bahwa pengembangan produk/aktivitas beserta kebijakannya telah sesuai dengan strategi bisnis yang ditetapkan.

## DUTIES, AUTHORITY, AND RESPONSIBILITIES

- Discuss, establish and evaluate business strategies through products/activities both retail and corporate segments;
- Discuss and stipulate integrated business development including product development, business processes, tariffs, infrastructure, facilities and infrastructure as well as business supporting technology through comprehensive testing;
- Monitor the results of business strategy performance and make decisions on the sustainability of the product/activity on the recommendation of the product owner/initiator;
- Discuss and resolve strategic business problems;
- Carry out tasks, especially in relation to the development of products/activities in a professional, optimal, accurate, safe and competitive manner;
- Ensure that product/activity development and policies are in accordance with established business strategies.

## FREKUENSI RAPAT KOMITE PJP BIDANG PRODUK

| JABATAN                                    | STATUS  | Jumlah Rapat | JUMLAH KEHADIRAN |
|--|---------|--------------|------------------|
| Direktur Keuangan                          | Anggota | 3            | 2                |
| Direktur Komersial dan Korporasi           | Anggota | 3            | -                |
| Direktur Konsumer, Ritel dan Usaha Syariah | -       | 3            | 1                |
| Direktur Risiko Bisnis                     | Ketua   | 3            | 3                |
| Direktur TI dan Operasi                    | Anggota | 3            | 3                |
| Direktur Kepatuhan dan Manajemen Risiko    | -       | 3            | 1                |

## PJP COMMITTEE FOR PRODUCT MEETING FREQUENCY

| POSITION  | STATUS                     | TOTAL MEETINGS | TOTAL ATTENDANCE |
|---|----------------------------|----------------|------------------|
| <i>Finance Director</i>                               | <i>Member of Committee</i> | 3              | 2                |
| <i>Commerce and Corporation Director</i>              | <i>Member of Committee</i> | 3              | -                |
| <i>Consumer, Retail, and Sharia Business Director</i> | -                          | 3              | 1                |
| <i>Business Risk Director</i>                         | <i>Head of Committee</i>   | 3              | 3                |
| <i>IT and Operations Director</i>                     | <i>Member of Committee</i> | 3              | 3                |
| <i>Compliance and Risk Management Director</i>        | -                          | 3              | 1                |

## AGENDA RAPAT KOMITE PJP BIDANG JARINGAN

| TANGGAL           | AGENDA   |
|-------------------|--|
| 3 Januari 2019    | Tabungan Siklus Pensiun  |
| 6 September 2019  | Tabungan Siklus Pensiun iB Barokah, Laku Pandai Syariah, dan Layanan e-CIF                 |
| 27 September 2019 | Jatim Pay, Wakaf Uang iB Barokah, Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Umrah |

## KOMITE PJP BIDANG JARINGAN

### STRUKTUR DAN KEANGGOTAAN

|                 |   |
|-----------------|---|
| Ketua           | Direktur Keuangan   |
| Ketua Pengganti | Direktur TI dan Operasi   |
| Anggota         | Direktur Kepatuhan & Manajemen Risiko<br>Direktur Komersial dan Korporasi<br>Direktur Konsumer, Ritel dan Usaha Syariah |

### TUGAS, WEWENANG DAN TANGGUNG JAWAB

1. Menyusun kebijakan strategi pengembangan jaringan yang disesuaikan kebutuhan Bank dan memberikan arahan untuk melakukan optimalisasi dan efektivitas kinerja jaringan;
2. Memberikan pendapat atau isu-isu terbaru tentang pengembangan jaringan;
3. Mengevaluasi dan mengkaji serta mengusulkan perubahan status dan/atau penutupan jaringan;
4. Mengevaluasi dan mengkaji perubahan kelas cabang dan cabang pembantu;
5. Menetapkan dan memutuskan kebijakan strategi pengembangan jaringan yang disesuaikan kebutuhan Bank;
6. Memutus jenis dan jumlah jaringan kantor yang masuk dalam Rencana Bisnis Bank;
7. Memberikan rekomendasi pengisian dan penempatan human capital pada rencana pengembangan jaringan kantor Bank;
8. Memberikan rekomendasi untuk penarikan/pemindahan human capital pada rencana penurunan status dan/atau penutupan jaringan kantor Bank;
9. Memutuskan perubahan status/penutupan jaringan kantor setelah dilakukan evaluasi oleh unit kerja;
10. Menetapkan jumlah investasi dan anggaran biaya pembukaan, perubahan status dan/atau penutupan jaringan;
11. Menentukan batas pembagian area dan struktur organisasi di jaringan;
12. Memutuskan kelas cabang dan cabang pembantu.

## PJP COMMITTEE FOR PRODUCT MEETING AGENDA

| DATE               | AGENDA   |
|--------------------|--|
| Januari 3, 2019    | Siklus Pensiun Savings   |
| September 6, 2019  | Siklus Pensiun iB Barokah Savings, Laku Pandai Sharia, and e-CIF Service                   |
| September 27, 2019 | Jatim Pay, Wakaf Uang iB Barokah, Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Umrah |

## PJP COMMITTEE FOR NETWORK

### STRUCTURE AND MEMBERSHIP

|                           |   |
|---------------------------|---|
| Head of Committee         | Finance Director  |
| Interim Head of Committee | IT and Operations Director  |
| Members                   | Compliance and Risk Management Director<br>Commerce and Corporation Director<br>Consumer, Retail and Sharia Business Director |

### DUTIES, AUTHORITY, AND RESPONSIBILITIES

1. Formulate network development strategy policies that are tailored to the needs of the Bank and provide direction for optimizing and effectiveness of network performance;
2. Provide opinions or the latest issues regarding network development;
3. Evaluate and reviewing and proposing changes to the status and/or closure of the network;
4. Evaluate and assess changes in branch classes and sub-branches;
5. Determine and decide on network development strategy policies that are tailored to the needs of the Bank;
6. Decide on the type and number of office networks included in the Bank's Business Plan;
7. Provide recommendations for filling and placing human capital in plans for developing Bank office networks;
8. Provide recommendations for withdrawal/transfer of human capital on the planned reduction in status and/or closure of the Bank office network;
9. Decide on changes in status/closure of office networks after evaluation by work units;
10. Determine the investment amount and budget for opening costs, changing status and/or closing the network;
11. Determine the boundaries of the area division and organizational structure in the network;
12. Decide branch classes and sub-branches.

**FREKUENSI RAPAT KOMITE PJP BIDANG JARINGAN**

| JABATAN                                    | STATUS          | Jumlah Rapat | JUMLAH KEHADIRAN |
|--|-----------------|--------------|------------------|
| Direktur Keuangan                          | Ketua           | 8            | 8                |
| Direktur Komersial dan Korporasi           | -               | 8            |                  |
| Direktur Konsumer, Ritel dan Usaha Syariah | -               | 8            |                  |
| Direktur TI dan Operasi                    | Ketua Pengganti | 8            | 6                |
| Direktur Kepatuhan dan Manajemen Risiko    | Anggota         | 8            | 8                |

**PJP COMMITTEE FOR NETWORK MEETING FREQUENCY**

| POSITION  | STATUS                           | TOTAL MEETINGS | TOTAL ATTENDANCE |
|---|----------------------------------|----------------|------------------|
| <i>Finance Director</i>                               | <i>Head of Committee</i>         | 8              | 8                |
| <i>Commerce and Corporation Director</i>              | -                                | 8              |                  |
| <i>Consumer, Retail, and Sharia Business Director</i> | -                                | 8              |                  |
| <i>IT and Operations Director</i>                     | <i>Interim Head of Committee</i> | 8              | 6                |
| <i>Compliance and Risk Management Director</i>        | <i>Member of Committee</i>       | 8              | 8                |

**KOMITE PJP BIDANG PROSEDUR****STRUKTUR DAN KEANGGOTAAN**

|         |  |
|---------|--|
| Ketua   | Direktur Kepatuhan dan Manajemen Risiko  |
| Anggota | Direktur Utama<br>Direktur Konsumer, Ritel dan Usaha Syariah<br>Direktur Komersial dan Korporasi<br>Direktur TI dan Operasi<br>Direktur Keuangan |

**PJP COMMITTEE FOR PROCEDURE****STRUCTURE AND MEMBERSHIP**

|                          |  |
|--------------------------|--|
| <i>Head of Committee</i> | <i>Compliance and Risk Management Director</i>   |
| <i>Members</i>           | <i>President Director</i><br><i>Consumer, Retail, and Sharia Business Director</i><br><i>Commerce and Corporation Director</i><br><i>IT and Operations Director</i><br><i>Finance Director</i> |

**TUGAS, WEWENANG DAN TANGGUNG JAWAB**

1. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seuruh kegiatan usaha Bank pada setiap jenjang organisasi;
2. Memiliki program kerja tertulis dan melakukan identifikasi, pengukuran, monitoring dan pengendalian terkait dengan manajemen risiko kepatuhan;
3. Melakukan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki Bank oleh Bank agar sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan;
4. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku;
5. Melakukan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.

**DUTIES, AUTHORITY, AND RESPONSIBILITIES**

1. Prepare strategies in order to support the creation of a culture of compliance in all business activities of the Bank at every level of the organization;
2. Establish a written work program and carry out identification, measurement, monitoring and control related to compliance risk management;
3. Review and/or recommend the updating and improvement of policies, regulations, systems and procedures owned by the Bank by the Bank to comply with Bank Indonesia regulations and laws and regulations;
4. Make efforts to ensure that the policies, regulations, systems and procedures as well as the Bank's business activities are in accordance with Bank Indonesia regulations and applicable laws and regulations;
5. Perform other tasks related to the compliance function.

**FREKUENSI RAPAT KOMITE PJP BIDANG PROSEDUR**

**PJP COMMITTEE FOR PROCEDURE MEETING FREQUENCY**

| JABATAN                                    | STATUS  | Jumlah Rapat | JUMLAH KEHADIRAN |
|--|---------|--------------|------------------|
| Direktur Utama                             | Anggota | 11           | 2                |
| Direktur Keuangan                          | Anggota | 11           | 1                |
| Direktur Komersial dan Korporasi           | Anggota | 11           | 2                |
| Direktur Konsumer, Ritel dan Usaha Syariah | Anggota | 11           | 3                |
| Direktur Risiko Bisnis                     | Anggota | 11           | 6                |
| Direktur TI dan Operasi                    | Anggota | 11           | 4                |
| Direktur Kepatuhan dan Manajemen Risiko    | Ketua   | 11           | 8                |

| POSITION  | STATUS                     | TOTAL MEETINGS | TOTAL ATTENDANCE |
|---|----------------------------|----------------|------------------|
| <i>President Director</i>                             | <i>Member of Committee</i> | 11             | 2                |
| <i>Finance Director</i>                               | <i>Member of Committee</i> | 11             | 1                |
| <i>Commerce and Corporation Director</i>              | <i>Member of Committee</i> | 11             | 2                |
| <i>Consumer, Retail, and Sharia Business Director</i> | <i>Member of Committee</i> | 11             | 3                |
| <i>Business Risk Director</i>                         | <i>Member of Committee</i> | 11             | 6                |
| <i>IT and Operations Director</i>                     | <i>Member of Committee</i> | 11             | 4                |
| <i>Compliance and Risk Management Director</i>        | <i>Head of Committee</i>   | 11             | 8                |

**AGENDA RAPAT KOMITE PJP BIDANG PROSEDUR**

| TANGGAL           | AGENDA   | KEHADIRAN   |
|-------------------|--|---|
| 28 Februari 2019  | Perubahan BPP Pemasaran Kredit, Perubahan BPP Kredit Multiguna, Penggunaan <i>Credit Application System (CAS)</i> Online, Perubahan BPP Kredit kepada Koperasi Bankit, Perubahan BPP Kredit SiUmi, Perubahan BPP Flazz, Perubahan BPP Giro, Perubahan BPP SIDHN, Perubahan BPP Koordinator Pertukaran Warkat Debit, Perubahan BPP ATM  | Hadi Santoso, Tony Sudjiaryanto, Rizyana Mirda                          |
| 18 Maret 2019     | Perubahan BPP Komite Dewan Komisaris, BPP Penyelamatan Penyelesaian Kredit, BPP Kredit Menengah & Korporasi Bab XVIII Kredit Pembiayaan Piutang, BPP Kredit Menengah & Korporasi Bab XVI Kredit Sindikasi, Kredit Menengah & Korporasi Bab II Analisa Kredit, BPP Prime Customer, BPP Kerjasama dengan Pihak Ketiga, BPP Divisi Pengembangan Produk & Kebijakan                  | Hadi Santoso, Su'udi, Rizyana Mirda                                     |
| 2 April 2019      | Perubahan BPP Kredit Multiguna   | Hadi Santoso, Rizyana Mirda, Tony Sudjiaryanto                          |
| 8 April 2019      | Prosedur Kerja SOP <i>Transfer</i> Valuta Asing, Perubahan SOP Transaksi <i>Trade Finance</i> , BPP Divisi Pengembangan Produk dan Kebijakan, Perubahan BPP Kredit Mikro dan Kecil Bab 2 Analisa dan Pengusulan Kredit, Perubahan BPP Kredit Produktif Mikro dan Kecil, Perubahan BPP Teknologi Informasi, Perubahan BPP Pengadaan Barang dan Jasa, BPP <i>Vendor Management</i> | Hadi Santoso, Tony Sudjiaryanto, Su'udi, Rudie Hardiono, Rizyana Mirda, |
| 30 Juli 2019      | BPP Kebijakan Treasuri, <i>Prosedur Kerja Financial Institution</i> , BPP Audit Intern, BPP <i>Prosedur Audit Intern</i> TI, Perubahan BPP (ATM, EDC, CMS (E-KD), Western Union), BPP Kartu Kredit Pemerintah, Perubahan BPP Kredit Produktif Mikro dan Kecil, BPP KPR Bersubsidi & BPP Properti, BPP KMG, BPP Manajemen Kinerja, BPP Jaringan Operasional.                      | Hadi Santoso  |
| 10 September 2019 | BPP Teknologi Informasi, Perubahan BPP APU PPT, BPP Rating Pemantauan Kredit, Perubahan BPP Menengah Korporasi (Pembiayaan Sindikasi), Perubahan BPP SMS <i>Banking</i> Syariah, BPP Kredit Properti, BPP KPR Bersubsidi, BPP Kredit Multiguna, BPP Surat Keterangan Dukungan Keuangan, BPP <i>Virtual Account</i> , BPP SKNBI   | Hadi Santoso, Rizyana Mirda   |
| 30 Oktober 2019   | BPP Penerapan Keuangan Berkelanjutan, BPP <i>Compliance Branch Officer</i> , BPP Litigasi & Non Litigasi, Perubahan BPP Mikro & Kecil (Kredit Pundi Kencana, Kredit Linkage Program BPR)   | Erdianto Sigit Cahyono, Rizyana Mirda                                   |
| 27 November 2019  | Perubahan BPP ATM, BPP Aplikasi Elektronik Kredit Multiguna (E-KMG), Perubahan BPP Laku Pandai   | Ferdian Timur Satyagraha, Erdianto Sigit Cahyono, Tonny Prasetyo        |
| 16 Desember 2019  | Perubahan BPP Kredit Sertifikasi Hak Atas Tanah, BPP <i>Mobile Banking</i>   | Ferdian Timur Satyagraha, Erdianto Sigit Cahyono, Tonny Prasetyo        |
| 18 Desember 2019  | Perubahan BPP (Kredit Properti, BPP KPR Bersubsidi, BPP KPR BP2BT, <i>Virtual Account</i> Unit Usaha Syariah), BPP Aplikasi Otonasi Data Nasabah Individu  | Erdianto Sigit Cahyono, Rizyana Mirda                                   |
| 30 Desember 2019  | Perubahan BPP Bank Garansi   | Erdianto Sigit Cahyono, Rizyana Mirda, Tonny Prasetyo                   |

PJP COMMITTEE FOR NETWORK MEETING AGENDA

| DATE               | AGENDA   | ATTENDANCE  |
|--------------------|--|---|
| February 28, 2019  | Change in Credit Marketing BPP, Change in multipurpose Credit BPP, Use of Online Credit Application System (CAS), Change in Credit BPP to Bankit Cooperatives, Change in Credit SiPi, Change in BPP Flazz, Change in BPP Giro, Change in BPP SIDHN, Change in BPP Coordinator for Debit Exchange Coordinator, Change in BPP ATM  | Hadi Santoso, Tony Sudjiaryanto, Rizyana Mirda                          |
| March 18, 2019     | Changes to the Board of Commissioners' BPP, Credit Rescue Settlement BPP, Medium & Corporate Credit BPP Chapter XVIII Credit Financing, Medium and Corporate Credit BPP Chapter XVI Syndicated Loans, Intermediate & Corporate Loans Chapter II Credit Analysis, BPP Prime Customer, BPP Cooperation with Third Parties , BPP Product Development & Policy Division                      | Hadi Santoso, Su'udi, Rizyana Mirda                                     |
| April 2, 2019      | Change in Multipurpose Credit BPP  | Hadi Santoso, Rizyana Mirda, Tony Sudjiaryanto                          |
| April 8, 2019      | Working Procedures for Foreign Exchange Transfer SOP, Changes in Trade Finance Transactions SOP, BPP Product Development and Policy Division, Changes in BPP Micro and Small Credit Chapter 2 Credit Analysis and Proposal, Changes in BPP Micro and Small Earning Loans, Changes in BPP Information Technology, Changes in BPP Procurement of Goods and Services, BPP Vendor Management | Hadi Santoso, Tony Sudjiaryanto, Su'udi, Rudie Hardiono, Rizyana Mirda, |
| July 30, 2019      | Treasury Policy BPP, Financial Institution Work Procedures, BPP Internal Audit, BPP IT Internal Audit Procedure, Changes to BPP (ATM, EDC, CMS (E-KD), Western Union), Government Credit Card BPP, Changes to Micro and Small Earning Credit BPP, Subsidized Mortgages & Property BPP, BPG KMG, BPP Performance Management, BPP Operational Networks.                                    | Hadi Santoso  |
| September 10, 2019 | BPP Information Technology, Changes in BPP APU PPT, BPP Credit Monitoring Rating, Changes in BPP Intermediate Corporate (Syndicated Financing), Changes in BPP Sharia SMS Banking, BPP Property Credit, BPP Subsidized KPR, BPP Multipurpose Credit, BPP Certificate of Financial Support, BPP Virtual Account , BPP SKNBI   | Hadi Santoso, Rizyana Mirda   |
| October 30, 2019   | BPP Implementation of Sustainable Finance, BPP Compliance Branch Officer, BPP Litigation & Non Litigation, Change in Micro & Small BPP (Credit Pundi Kencana, Credit Linkage BPR Program)  | Erdianto Sigit Cahyono, Rizyana Mirda                                   |
| November 27, 2019  | Changes to BPP ATMs, BPP Multipurpose Credit Electronic Applications (E-KMG), Changes to BPP Clever Practice   | Ferdian Timur Satyagraha, Erdianto Sigit Cahyono, Tony Prasetyo         |
| December 16, 2019  | Changes to the BPP Credit Certification for Land Rights, BPP Mobile Banking  | Ferdian Timur Satyagraha, Erdianto Sigit Cahyono, Tony Prasetyo         |
| December 18, 2019  | Changes in BPP (Property Credit, Subsidized KPR BPP, BP2BT KPR BPP, Sharia Business Virtual Account Unit), BPP Individual Customer Data Autonomy Application   | Erdianto Sigit Cahyono, Rizyana Mirda                                   |
| December 30, 2019  | Change in BPP Bank Guarantee   | Erdianto Sigit Cahyono, Rizyana Mirda, Tony Prasetyo                    |



## KOMITE PJP BIDANG CSR

Komite PJP Bidang CSR adalah komite yang diselenggarakan berdasarkan kebutuhan Bank yang memiliki fungsi sebagai wadah untuk mengelola, memutuskan, dan memantau pemberian dana CSR Bank untuk memastikan keberhasilannya dalam menyalurkan dengan tepat sasaran, tepat guna dan tepat jumlah.

### STRUKTUR DAN KEANGGOTAAN

|                 |  |
|-----------------|--|
| Ketua           | Direktur Utama                                   |
| Ketua Pengganti | Direktur TI dan Operasi                          |
| Sekretaris      | Sekretaris Perusahaan                            |
| Anggota         | Pemimpin Divisi Umum                             |
|                 | Pemimpin Divisi Kepatuhan dan Tata Kelola        |
|                 | Pemimpin Divisi <i>Service Quality Assurance</i> |

### TUGAS, WEWENANG DAN TANGGUNG JAWAB

- Mengidentifikasi ketepatan program;
- Melakukan penilaian dan pembahasan permohonan program CSR diatas kewenangan limit Sekretaris Perusahaan;
- Menyetujui atau menolak pengajuan CSR dari kantor cabang, masyarakat umum dan kantor pusat;
- Menetapkan pemberian dana CSR dari pengajuan cabang, pengajuan masyarakat umum, maupun atas inisiatif kantor pusat;
- Mengintegrasikan penyediaan dana CSR meliputi penetapan, pembagian plafon, nilai urgensi, serta *outcome* pelaksanaan CSR;
- Memastikan pelaksanaan CSR berjalan sesuai system dan prosedur.

## PJP COMMITTEE FOR CSR

The PJP Committee for CSR is a committee that is organized based on the needs of the Bank which has a function as a forum to manage, decide, and monitor the Bank's CSR funding to ensure its success in disbursing to the right target, effectiveness, and in the appropriate amount.

### STRUCTURE AND MEMBERSHIP

|                                  |   |
|----------------------------------|---|
| <i>Head of Committee</i>         | <i>President Director</i>                         |
| <i>Interim Head of Committee</i> | <i>IT and Operations Director</i>                 |
| <i>Secretary</i>                 | <i>Corporate Secretary</i>                        |
| <i>Members</i>                   | <i>Head of General Affairs Division</i>           |
|                                  | <i>Head of Compliance and Governance Division</i> |
|                                  | <i>Head of Service Quality Assurance Division</i> |

### DUTIES, AUTHORITY, AND RESPONSIBILITIES

- Identify the accuracy of the program;
- Conduct an evaluation and discussion of requests for CSR programs above the limit of the Corporate Secretary's authority;
- Approve or reject the submission of CSR from branch offices, general public and head office;
- Determine the provision of CSR funds from the submission of the branch, the submission of the general public, or at the initiative of the head office;
- Integrate the provision of CSR funds including the determination, ceiling distribution, urgency value, and the outcome of CSR implementation;
- Ensure the implementation of CSR runs according to systems and procedures.



RAPAT KOMITE PJP BIDANG CSR

| TANGGAL PELAKSANAAN                             | PESERTA RAPAT   | AGENDA  |
|---|---|---|
| 058/053/CSE/KEX/RR<br>TANGGAL 8 MEI 2019        | <ol style="list-style-type: none"> <li>1. Ferdian Timur S. = Pgs. Direktur Utama,</li> <li>2. Rizyana Mirda = Direktur Risiko Bisnis,</li> <li>3. Hadi Santoso = Pgs Direktur Kepatuhan &amp; Human Capital,</li> <li>4. Glemboh Priambodo = Pimdiv <i>Corporate Secretary</i></li> </ol>   | Permohonan bantuan Bank Jatim Peduli berupa pembangunan elemen lorong bamboo di daerah RTH Taman Blambangan Banyuwangi                                      |
| 058/071/CSE/KEX/RR<br>TANGGAL 13 AGUSTUS 2019   | <ol style="list-style-type: none"> <li>1. Ferdian Timur S. = Pgs. Direktur Utama,</li> <li>2. Rizyana Mirda = Direktur Risiko Bisnis,</li> <li>3. Hadi Santoso = Pgs Direjtur Kepatuhan &amp; Manajemen Risiko,</li> <li>4. Tonny Prasetyo = Direktur TI dan Operasi,</li> <li>5. Elfaurid Aguswantoro = Direktur Konsumer, Ritel dan Usaha Syariah,</li> <li>6. Glemboh Priambodo = Pimdiv <i>Corporate Secretary</i></li> </ol> | Pemberian bantuan Bank Jatim Peduli berupa pembangunan elemen untuk Dinas Lingkungan Hidup Kota Mojokerto   |
| 058/072/CSE/KEX/RR<br>TANGGAL 13 AGUSTUS 2019   | <ol style="list-style-type: none"> <li>1. Ferdian Timur S. = Pgs. Direktur Utama,</li> <li>2. Rizyana Mirda = Direktur Risiko Bisnis,</li> <li>3. Hadi Santoso = Pgs Direktur Kepatuhan &amp; Manajemen Risiko,</li> <li>4. Tonny Prasetyo = Direktur TI dan Operasi,</li> <li>5. Elfaurid Aguswantoro = Direktur Konsumer, Ritel dan Usaha Syariah,</li> <li>6. Glemboh Priambodo = Pimdiv <i>Corporate Secretary</i></li> </ol> | Persetujuan pemberian bantuan Bank Jatim Peduli berupa 1 unit <i>truck</i> sampah dan 1 unit skywalker untuk pemerintah Kota Surabaya                       |
| 058/070/CSE/KEX/RR<br>TANGGAL 13 AGUSTUS 2019   | <ol style="list-style-type: none"> <li>1. Ferdian Timur S. = Pgs. Direktur Utama,</li> <li>2. Rizyana Mirda = Direktur Risiko Bisnis,</li> <li>3. Hadi Santoso = Pgs Direktur Kepatuhan &amp; Manajemen Risiko,</li> <li>4. Tonny Prasetyo = Direktur TI dan Operasi,</li> <li>5. Elfaurid Aguswantoro = Direktur Konsumer, Ritel dan Usaha Syariah,</li> <li>6. Glemboh Priambodo = Pimdiv <i>Corporate Secretary</i></li> </ol> | Permohonan bantuan Bank Jatim Peduli <i>Fisheries Café Park</i> , mobil pelayanan pajak dan kendaraan "GERTAK" kabupaten Trenggalek                         |
| 058/085/CSE/KEX/RR<br>TANGGAL 27 SEPTEMBER 2019 | <ol style="list-style-type: none"> <li>1. Ferdian Timur S. = Pgs. Direktur Utama,</li> <li>2. Rizyana Mirda = Direktur Risiko Bisnis,</li> <li>3. Hadi Santoso = Pgs Direktur Kepatuhan &amp; Human Capital,</li> <li>4. Glemboh Priambodo = Pimdiv <i>Corporate Secretary</i></li> </ol>   | Permohonan bantuan Bank Jatim Peduli berupa pembangunan monumen "Command Center Sistem Rujukan" (CCSR) RSUD Dr. Soetomo                                     |
| 058/091/CSE/KEX/RR<br>TANGGAL 22 OKTOBER 2019   | <ol style="list-style-type: none"> <li>1. Ferdian Timur S. = Pgs. Direktur Utama,</li> <li>2. Rizyana Mirda = Direktur Risiko Bisnis,</li> <li>3. Hadi Santoso = Pgs Direktur Kepatuhan &amp; Human Capital,</li> <li>4. Glemboh Priambodo = Pimpinan Divisi <i>Corporate Secretary</i></li> </ol>  | Permohonan bantuan Bank Jatim Peduli berupa pembangunan monumen selamat datang dan pengadaan bibit tanaman hias untuk RTH Tanggul Kali Bantaran Kota Madiun |

PJP COMMITTEE FOR CSR MEETING AGENDA

| DATE OF IMPLEMENTATION                   | MEETING PARTICIPANT  | AGENDA   |
|--|--|--|
| 058/053/CSE/KEX/RR on May 8, 2019        | <p>Ferdian Timur S. - Act. President Director,<br/>                     Rizyana Mirda - Business Risk Director,<br/>                     Hadi Santoso - Act. Compliance &amp; Human Capital Director,<br/>                     Glemboh Priambodo - Division Head of Corporate Secretary</p>  | <p>Proposal for Bank Jatim Peduli donation in the form of the construction of a bamboo hallway in the RTH area of Taman Blambangan Banyuwangi</p>  |
| 058/071/CSE/KEX/RR on August 13, 2019    | <p>Ferdian Timur S. - Act. President Director,<br/>                     Rizyana Mirda - Business Risk Director,<br/>                     Hadi Santoso - Act. Compliance &amp; Human Capital Director,<br/>                     Tonny Prasetyo - IT &amp; Operations Director,<br/>                     Elfaurid Aguswantoro - Consumer, Retail &amp; Sharia Business Director,<br/>                     Glemboh Priambodo - Division Head of Corporate Secretary</p> | <p>Donation of Bank Jatim Peduli for the provision of mobile toilet for the Mojokerto City Environmental Office</p>  |
| 058/072/CSE/KEX/RR on August 13, 2019    | <p>Ferdian Timur S. - Act. President Director,<br/>                     Rizyana Mirda - Business Risk Director,<br/>                     Hadi Santoso - Act. Compliance &amp; Human Capital Director,<br/>                     Tonny Prasetyo - IT &amp; Operations Director,<br/>                     Elfaurid Aguswantoro - Consumer, Retail &amp; Sharia Business Director,<br/>                     Glemboh Priambodo - Division Head of Corporate Secretary</p> | <p>Approval for Bank Jatim Peduli donation in the form of 1 unit of garbage trucks and 1 unit of skywalker for the Municipality Government of Surabaya</p>                               |
| 058/070/CSE/KEX/RR on August 13, 2019    | <p>Ferdian Timur S. - Act. President Director,<br/>                     Rizyana Mirda - Business Risk Director,<br/>                     Hadi Santoso - Act. Compliance &amp; Human Capital Director,<br/>                     Tonny Prasetyo - IT &amp; Operations Director,<br/>                     Elfaurid Aguswantoro - Consumer, Retail &amp; Sharia Business Director,<br/>                     Glemboh Priambodo - Division Head of Corporate Secretary</p> | <p>Proposal for Bank Jatim Peduli donation for Fisheries Café Park, mobile tax service unit, and "GERTAK" vehicle in Trenggalek Regency</p>  |
| 058/085/CSE/KEX/RR on September 27, 2019 | <p>Ferdian Timur S. - Act. President Director,<br/>                     Rizyana Mirda - Business Risk Director,<br/>                     Hadi Santoso - Act. Compliance &amp; Human Capital Director,<br/>                     Glemboh Priambodo - Division Head of Corporate Secretary</p>  | <p>Proposal for Bank Jatim Peduli donation in the form of building a "Command Center Referral System" (CCSR) Dr. Soetomo</p>   |
| 058/091/CSE/KEX/RR on October 22, 2019   | <p>Ferdian Timur S. - Act. President Director,<br/>                     Rizyana Mirda - Business Risk Director,<br/>                     Hadi Santoso - Act. Compliance &amp; Human Capital Director,<br/>                     Glemboh Priambodo - Division Head of Corporate Secretary</p>  | <p>Proposal Bank Jatim Peduli donation in the form of the construction of a welcoming monument and the supply of ornamental plant seeds for RTH Kali Bantaran, Bantaran City, Madiun</p> |

## KOMITE MANAJEMEN RISIKO TERINTEGRASI

Dalam rangka penerapan Manajemen Risiko Terintegrasi yang komprehensif dan efektif, Bank menetapkan keputusan tentang pembentukan Komite Manajemen Risiko Terintegrasi bagi konglomerasi Keuangan SK Direksi Nomor 053/306/KEP/DIR/MR tentang Pembentukan Komite Manajemen Risiko Terintegrasi (KMRT) tanggal 31 Desember 2015.

### STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO TERINTEGRASI

Ketua merangkap anggota:

- Direktur Kepatuhan Bank Jatim selaku entitas utama

Wakil Ketua merangkap anggota:

- Direktur Kepatuhan PT BPR Jatim (Bank UMKM Jawa Timur) selaku perusahaan terelasi/LJK anggota

Anggota:

- Pemimpin Divisi Manajemen Risiko Bank Jatim (merangkap sekretaris)
- Pemimpin Divisi Pengendalian Risiko, Kepatuhan dan APU PPT PT BPR Jatim (Bank UMKM Jawa Timur)

### TUGAS, WEWENANG DAN TANGGUUNG JAWAB

- Memberikan rekomendasi kepada Direksi Entitas Utama dalam penyusunan dan perbaikan kebijakan Manajemen Risiko Terintegrasi;
- Memberikan rekomendasi kepada Direksi Entitas Utama dalam penyempurnaan strategi dan kerangka risiko berdasarkan hasil evaluasi pelaksanaan;
- Melakukan penyempurnaan kebijakan Manajemen Risiko Terintegrasi secara berkala (setahun sekali) maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal yang mempengaruhi kecukupan permodalan, profil risiko serta tidak efektifnya penerapan Manajemen Risiko Terintegrasi berdasarkan hasil evaluasi.

## INTEGRATED RISK MANAGEMENT COMMITTEE

To implement a comprehensive and effective Integrated Risk Management, the Bank set a decision regarding the establishment of an Integrated Risk Management Committee for the Financial conglomerate Directors Decree Number 053/306/KEP/DIR/MR concerning Establishment of Integrated Risk Management Committee (KMRT) on December 31th, 2015.

### STRUCTURE AND MEMBERSHIP

Head and Member of Committee :

- Compliance Director of Bank Jatim as the Main Entity

Deputy Head and Member of Committee :

- Compliance Director of PT BPR Jatim (MSME Bank of East Java) as a related company/member of Financial Service Institution

Members of Committee :

- Head of Risk Management Division of Bank Jatim (concurrently serves as the Secretary of Committee)
- Head of Risk Control, Compliance, and APU PPT of PT BPR Jatim (MSME Bank of East Java)

### DUTIES, AUTHORITY, AND RESPONSIBILITIES

- Provide recommendations to the Directors of the Main Entity in the preparation and improvement of the Integrated Risk Management policy;
- Provide recommendations to the Directors of the Main Entity in refining the strategy and risk framework based on the results of the implementation evaluation;
- Improve the Integrated Risk Management policy on a regular basis (once a year) which is incidental as a result of changes in external and internal conditions that affect the adequacy of capital, risk profiles and ineffective implementation of Integrated Risk Management based on evaluation results.