

KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memiliki tugas membantu Dewan Komisaris melaksanakan fungsi dan tugas Dewan Komisaris dalam penerapan prinsip-prinsip *Good Corporate Governance* khususnya yang berkaitan dengan bidang manajemen risiko.

PEDOMAN KERJA KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memiliki suatu Pedoman Kerja berupa Buku Pedoman Pelaksanaan (BPP) Komite Pemantau Risiko yang mengatur mengenai :

1. Peran & Fungsi;
2. Tugas, Tanggung Jawab serta Wewenang;
3. Struktur Keanggotaan
4. Interaksi Hubungan Kerja
5. Masa Tugas
6. Tata Cara dan Prosedur Kerja
7. Rapat
8. Pelaporan

Buku Pedoman Pelaksanaan Kerja Komite Pemantau Risiko dikaji dan dikinikan secara berkala agar sesuai dengan ketentuan yang berlaku dan kebutuhan Bank. Pengkinian Buku Pedoman Pelaksanaan Kerja Komite Pemantau Risiko dilakukan pada tanggal 23 April 2019.

STRUKTUR DAN KEANGGOTAAN KOMITE PEMANTAU RISIKO

Anggota Komite Pemantau Risiko diangkat oleh Direksi berdasarkan keputusan rapat Dewan Komisaris. Kriteria umum untuk diangkat menjadi Komite Pemantau Risiko adalah memiliki integritas, akhlak dan moral yang baik. Tidak ada anggota Direksi bank maupun Direksi bank lain yang menjadi anggota Komite Pemantau Risiko.

Struktur dan keanggotaan Komite Pemantau Risiko periode 2019 – 2022 sesuai SK Nomor 058/339/DIR/HCP/KEP tanggal 29 November 2019 adalah sebagai berikut :

No	Nama	Jabatan di Bank	Posisi di Komite	Periode Jabatan
1	Muhammad Mas'ud	Komisaris Independen	Ketua	2019 – ditutupnya RUPS Tahun Buku 2022
2	Rudi Purwono	Komisaris Independen	Anggota	2019 – ditutupnya RUPS Tahun Buku 2022
3	Candra Fajri Ananda	Komisaris Independen	Anggota	2019 – ditutupnya RUPS Tahun Buku 2022
4	Syafrudin	Pihak Independen	Anggota	2019 – ditutupnya RUPS Tahun Buku 2022

RISK MONITORING COMMITTEE

The Risk Monitoring Committee is responsible for assisting the Board of Commissioners in conducting out the functions and duties of the Board of Commissioners in the implementation of the principles of Good Corporate Governance, especially those related to the field of risk management.

WORK GUIDELINES OF RISK MONITORING COMMITTEE

The Risk Monitoring Committee has established a Work Guideline in the form of Risk Monitoring Committee Manual Book (BPP) which determines the following issues:

1. Roles and Functions;
2. Duties, Responsibilities, and Authority;
3. Membership Structure;
4. Work Relationship and Interaction;
5. Term of Office;
6. Work Guidelines and Procedures;
7. Meetings;
8. Reporting.

The Risk Monitoring Committee Manual Book is reviewed and updated regularly to adjust to the applicable provisions and the Bank's needs. The last update on Risk Monitoring Committee Manual Book was conducted on April 23, 2019.

STRUCTURE AND MEMBERSHIP OF RISK MONITORING COMMITTEE

The members of Risk Monitoring Committee are appointed by the Board of Directors based on the decision from the Board of Commissioners' meeting. The general criteria one must fulfill to be appointed as the Risk Monitoring Committee are to have good integrity, character, and morals. There are no members of Bank Jatim's Board of Directors nor any other banks' Board of Directors who are members of the Risk Monitoring Committee.

The structure and membership of the Risk Monitoring Committee for the period of 2019-2022 according to the Decree No. 058/339/DIR/HCP/KEP dated November 29, 2019 are as follows:

No.	Name	Position	Position in the Committee	Term of Office
1	Muhammad Mas'ud	Independent Commissioner	Head of Committee	2019 until the closing of GMS of 2022 Fiscal Year
2	Rudi Purwono	Independent Commissioner	Member of Committee	2019 until the closing of GMS of 2022 Fiscal Year
3	Candra Fajri Ananda	Independent Commissioner	Member of Committee	2019 until the closing of GMS of 2022 Fiscal Year
4	Syafrudin	Independent Party	Member of Committee	2019 until the closing of GMS of 2022 Fiscal Year

KUALIFIKASI & PROFIL ANGGOTA KOMITE PEMANTAU RISIKO

Nama, Jabatan, dan Riwayat hidup singkat anggota komite Pemantau Risiko				
Nama	Jabatan	Periode Jabatan	Keahlian	Kualifikasi/Riwayat
Muhammad Mas'ud	Ketua/Komisaris Independen	Mulai Tahun 2019 s.d penutupan RUPS Tahunan Tahun Buku 2022	Ekonomi & Politik	Fakultas Ilmu Administrasi Jurusan Administrasi Negara Universitas Brawijaya lulus tahun 1989 Jurusan Magister Manajemen Universitas Muhammadiyah Malang lulus tahun 1997 School of Political and International Studies Flinders University- Adelaide- Australia lulus tahun 2005
<p>Pengalaman Kerja :</p> <p>Asisten Staf Khusus Presiden Bidang Pembangunan Daerah dan Otonomi Daerah (Tahun 2011 - 2014), Ketua Dewan Riset Daerah Kota Malang (Tahun 2013 - 2016), Anggota Tim Pengendalian dan Percepatan Pembangunan Kabupaten Kediri (Tahun 2013 - sekarang), Staf Khusus Menteri Sosial Bidang Pengembangan SDM dan Program Kementerian (Tahun 2015 - 2018), Anggota Tim Ahli Walikota Batu (Tahun 2015 - 2016), Ketua Dewan Riset Daerah Kab. Bojonegoro (Tahun 2019 - sekarang), Direktur Pascasarjana Unisma Malang (Tahun 2019 - sekarang)</p>				
Candra Fajri Ananda	Komisaris Independen	Mulai Tahun 2019 s.d penutupan RUPS Tahunan Tahun Buku 2022	Ekonomi	Bachelor in Economics (S1) from Department of Economics and Development Study Faculty of Economics, Brawijaya University, 1988, Master Degree (MSc.) from Institute of Rural Development, University of Göttingen, Germany, 1994, Doctor Degree (DR) from Institute of Rural Development University of Göttingen, Germany, June 1998.
<p>Pengalaman Kerja :</p> <p>Member of BSBI (<i>Supervisory board of Indonesia Central Bank</i>), 2017-2020, TADF – MoF member, 2009-2014 and Ekonom Kementrian Keuangan (2015 and 2016), Dean of Faculty of Economics and <i>Business</i>, University of Brawijaya (June 2013 – May 2017), FGD member drafting on central bank Law (RUU BI), 2015 dan 2016, National Committee Board (Dewan Pengurus Nasional) AFEBI (<i>Indonesian Faculty of Economics and Business Association</i>), 2015-2017, Vice President of Abest21 (accreditation institution) in Tokyo (2015-2017), Head of Dean Forum UB, 2013-2017, Member of Focus Group Discussion on Regional Development of Indonesian Economist Association (ISEI Pusat), 2015- 2018, Head of Indonesian Economist Association – ISEI Malang (2015-2018), Short-term consultant GIZ (2015) for payment system in Indonesia and user charges basic principle (2014), Short Term Consultant AIPD as Senior Policy Advisor in East Java Province, August - December 2012), Head of Doctoral Program at Post Graduate Program, University Brawijaya (2007- 2013), International Cooperation, European Section of Brawijaya University (2008- 2012), Short Term Consultant of AUSAID as Senior Economic Advisor (November 2011 – May 2012),</p> <p>Short Term Consultant of DSF - ADB in Supporting Fiscal Decentralization Policy (Januari 2010 – Desember 2010), Member of <i>Expert Board</i> in Economic and Finance Section of East Java province (2007-September 2009), External <i>reviewer</i> for World Development Report 2009, World Bank, East Java Province regional Planning Board supervisor from (2003-now), Provincial Government Consultant as team leader on "Strategic Infrastructure of Development Reform Program" in the Province of East Java (August 2002 -2004), World Bank consultant in Private Sector Development in Post Conflict Area (2003-March 2004) .</p>				
Rudi Purwono	Anggota/ Komisaris Independen	Mulai Tahun 2019 s.d penutupan RUPS Tahunan Tahun Buku 2022	Ekonomi	Sarjana Ekonomi (SE) Jurusan Ilmu Ekonomi dan Studi Pembangunan Fakultas Ekonomi Universitas Airlangga pada tahun 1994, Program Pascasarjana Ilmu Ekonomi Fakultas Ekonomi Universitas Indonesia dengan Kekhususan Ekonomi Moneter, pada tahun 2004, dan meraih gelar Doktor (Dr.) pada Program Pascasarjana Ilmu Ekonomi Fakultas Ekonomi Universitas Indonesia dengan Kekhususan Ekonomi Moneter, pada tahun 2009.
<p>Pengalaman Kerja :</p> <p>Wakil Dekan I (Bidang Akademik dan Kemahasiswaan) Fakultas Ekonomi dan Bisnis Universitas Airlangga 2010 - sekarang, Economist pada Kementerian Keuangan Republik Indonesia periode Tahun 2012 sampai Sekarang, Wakil Ketua II Dewan Pengupahan Provinsi Jawa Timur 2008-2011 dan 2012-2016, Anggota Dewan Riset Daerah (DRD) Provinsi Jawa Timur 2014-2016, dan Peneliti pada Laboratorium Pengkajian Ekonomi Pembangunan (LPEP) Fakultas Ekonomi dan Bisnis Universitas Airlangga, Regional Chief Economist PT Bank BNI Persero Tbk Tahun 2011-2015</p>				
Syafrudin	Anggota/Pihak Independen	Mulai Tahun 2019 s.d penutupan RUPS Tahunan Tahun Buku 2022	Ekonomi	S-1 Jurusan Ekonomi Akuntansi Universitas Dr Soetomo Surabaya Tahun 1991 S2 Jurusan Ekonomi Manajemen, Universitas Artha Bodhi Iswara Surabaya 2003
<p>Pengalaman Kerja:</p> <p>Pembukaan Bagian Operasional Tahun 1983, Staf Akuntansi Cabang Utama Tahun 1988, Karyawan Pemasaran Tahun 1991, Kontrol Internal tahun 1998, Wakil Pemimpin Cabang Tahun 2001, Pimding Operasi Cabang Situbondo Tahun 2001, Pimcapem Besuki Cabang Situbondo Tahun 2001, Senior Auditor Divisi Audit Intern Tahun 2004, Senior Auditor Operasional Audit Divisi Audit Tahun 2009, Pemimpin Sub Divisi operasional Audit Tahun 2009, Pemimpin Sub Divisi Kepatuhan Tahun 2011, Pemimpin Sub Divisi Divisi Audit Tahun 2014, Pemimpin Divisi Akuntansi tahun 2015</p>				

QUALIFICATION AND PROFILE OF RISK
MONITORING COMMITTEE MEMBERS

<i>Name, Position, and Brief Résumé of Risk Monitoring Committee Members</i>				
<i>Name</i>	<i>Position</i>	<i>Term of Office</i>	<i>Expertise</i>	<i>Qualification/Résumé</i>
Muhammad Mas'ud	Head of Committee/ Independent Commissioner	From 2019 until the closing of the Annual GMS of 2022 Fiscal Year	Economy and Politics	State Administration major from the Faculty of Administration Science of Brawijaya University (1989) Master's degree in Management from Universitas Muhammadiyah Malang (1997) School of Political and International Studies of Flinders University, Adelaide, Australia (2005)
<i>Career History:</i>				
Assistant to the Special Staff for President in Regional Development and Autonomy (2011-2014), Head of Regional Research Board of Malang (2013-2016), member of Development Control and Acceleration Team of Kediri Regency (2013 up to present), Special Staff to the Minister of Social Affairs in HR Development and Ministerial Programs (2015-2018), Member of Expert Staff for the Mayor of Batu (2015-2016), Chairman of Regional Research Board of Bojonegoro Regency (2019 up to present), and Director of Postgraduate Program of Unisma Malang (2019 up to present).				
Candra Fajri Ananda	Member of Committee/ Independent Commissioner	From 2019 until the closing of the Annual GMS of 2022 Fiscal Year	Economy	Bachelor in Economics (S1) from Department of Economics and Development Study Faculty of Economics, Brawijaya University, 1988, Master Degree (MSc.) from Institute of Rural Development, University of Göttingen, Germany, 1994, Doctor Degree (DR) from Institute of Rural Development University of Göttingen, Germany, June 1998
<i>Career History:</i>				
Member of BSBI (Supervisory board of Indonesia Central Bank), 2017-2020, TADF – MoF member, 2009-2014 and Ekonom Kementerian Keuangan (2015 and 2016), Dean of Faculty of Economics and Business, University of Brawijaya (June 2013 – May 2017), FGD member drafting on central bank Law (RUU BI), 2015 dan 2016, National Committee Board (Dewan Pengurus Nasional) AFEBI (Indonesian Faculty of Economics and Business Association), 2015-2017, Vice President of Abest21 (accreditation institution) in Tokyo (2015-2017), Head of Dean Forum UB, 2013-2017, Member of Focus Group Discussion on Regional Development of Indonesian Economist Association (ISEI Pusat), 2015- 2018, Head of Indonesian Economist Association – ISEI Malang (2015-2018), Short-term consultant GIZ (2015) for payment system in Indonesia and user charges basic principle (2014), Short Term Consultant AIPD as Senior Policy Advisor in East Java Province, August - December 2012), Head of Doctoral Program at Post Graduate Program, University Brawijaya (2007- 2013), International Cooperation, European Section of Brawijaya University (2008- 2012), Short Term Consultant of AUSAID as Senior Economic Advisor (November 2011 – May 2012), Short Term Consultant of DSF - ADB in Supporting Fiscal Decentralization Policy (Januari 2010 – Desember 2010), Member of Expert Board in Economic and Finance Section of East Java province (2007-September 2009), External reviewer for World Development Report 2009, World Bank, East Java Province regional Planning Board supervisor from (2003-now), Provincial Government Consultant as team leader on "Strategic Infrastructure of Development Reform Program" in the Province of East Java (August 2002 -2004), World Bank consultant in Private Sector Development in Post Conflict Area (2003-March 2004)				
Rudi Purwono	Member of Committee/ Independent Commissioner	From 2019 until the closing of the Annual GMS of 2022 Fiscal Year	Economy	Bachelor of Economics majoring in Economic Science and Development Study from the Faculty of Economics of Universitas Airlangga (1994), Postgraduate Program of Economic Science majoring in Monetary Economics from the Faculty of Economics of the University of Indonesia (2004), and Doctorate degree from the Postgraduate Program of Economic Science majoring in Monetary Economics of the Faculty of Economics of the University of Indonesia (2009)
<i>Career History:</i>				
Vice Dean I of Academic and Student Affairs of the Faculty of Economics and Business of Universitas Airlangga (2010 up to present), Economist at the Ministry of Finance of the Republic of Indonesia (2012 up to present), Deputy Chairman II of Remuneration Board of East Java Province (2008-2011 & 2012-March), Member of Regional Research Board of East Java Province (2014-2016), and Researcher at Laboratorium Pengkajian Ekonomi Pembangunan (LPEP) of the Faculty of Economics and Business of Airlangga University, Regional Chief Economist at PT Bank BNI (Persero) Tbk (2011-2015)				
Syafrudin	Member of Committee/ Independent Party	From 2019 until the closing of the Annual GMS of 2022 Fiscal Year	Economy	Bachelor's degree in Economics majoring in Accounting from Universitas Dr. Soetomo, Surabaya (1991) Master's degree in Economic Management from Universitas Artha Bodhi Iswara, Surabaya (2003)
<i>Career History:</i>				
Staff of Bookkeeping Operational Section (1983), Accounting Staff at Main Branch (1988), Marketing Employee (1991), Internal Control Staff (1998), Deputy Branch Manager (2001), Pim dang Operations of Situbondo Branch (2001), Sub-Branch Manager of Besuki Situbondo Branch (2001), Senior Auditor of Internal Audit Division (2004), Senior Audit for Operational Audit of Audit Division (2009), Head of Operational Audit Sub-Division (2009), Head of Compliance Sub-Division (2011), Sub-Division Head at Audit Division (2014), Head of Accounting Division (2015)				

MASA JABATAN KOMITE PEMANTAU RISIKO

Masa tugas anggota Komite Pemantau Risiko tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

Apabila anggota Komisaris yang menjadi Ketua Pemantau Risiko berhenti sebelum masa tugasnya sebagai Komisaris Perseroan, maka Ketua Komite Pemantau Risiko digantikan oleh Komisaris Independen lainnya

INDEPENDENSI KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Bank dan tidak dapat dipengaruhi oleh pihak manapun. Hal ini dapat dilihat dari keanggotaan yang terdiri dari 1 (satu) orang Ketua yang merupakan Komisaris Independen, 2 (dua) orang anggota yang merupakan Komisaris Independen dan 1 (satu) orang anggota non Komisaris dari Pihak Independen.

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko bertugas membantu pelaksanaan fungsi pengawasan dan pembinaan oleh Dewan Komisaris terhadap eksekutif (Direksi beserta jajarannya) dalam area penerapan manajemen risiko agar dapat terlaksana secara efektif, baik mengenai isu-isu manajemen risiko dan sistem pengawasan internal serta langkah-langkah antisipatif yang diambil Direksi dalam pengelolaan risiko.

Dalam menjalankan fungsinya, Komite Pemantau Risiko memiliki tugas dan tanggung jawab meliputi:

1. Senantiasa meningkatkan kualitas pelaksanaan tata kelola yang baik (*Good Corporate Governance*) dengan menerapkan prinsip-prinsip keterbukaan (*Transparency*), Akuntabilitas (*Accountability*), Pertanggungjawaban (*Responsibility*), Independensi (*Independency*) dan Kewajaran (*Fairness*), untuk memperkuat kondisi internal perbankan nasional.
2. Melakukan evaluasi dan memberikan masukan kepada Dewan Komisaris tentang kecukupan, kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank;
3. Melakukan pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko, guna memberikan rekomendasi kepada Dewan Komisaris serta melakukan koordinasi dengan unit kerja terkait dalam pembuatan laporan yang menjadi wewenang dan tanggung jawab Dewan Komisaris;
4. Mengidentifikasi, mengukur, memantau dan mengendalikan risiko dari setiap aspek kegiatan usaha bank guna mencegah potensi terjadinya suatu peristiwa (*events*) yang dapat menimbulkan kerugian/risiko.
5. Menilai efektivitas dan kecukupan penerapan manajemen risiko sesuai dengan tujuan, ukuran dan kompleksitas usaha Bank serta risiko yang dihadapinya.

TERM OF OFFICE OF RISK MONITORING COMMITTEE

The term of office of members of the Risk Monitoring Committee may not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and can be re-elected only for 1 (one) subsequent period.

If a member of the Board of Commissioners who becomes the Head of Risk Monitoring quits before his term of office as a Commissioner of the Company, then the Head of Risk Monitoring Committee is replaced by another Independent Commissioner

INDEPENDENCE OF RISK MONITORING COMMITTEE

The Risk Monitoring Committee has fulfilled all independence criteria and is able to carry out its duties independently, uphold the interests of the Bank and cannot be influenced by any party. This can be seen from the membership consisting of 1 (one) Head of Committee who is an Independent Commissioner, 2 (two) members who are Independent Commissioners and 1 (one) non-Commissioner member from an Independent Party.

DUTIES AND RESPONSIBILITIES OF RISK MONITORING COMMITTEE

Implementation of the supervisory and guidance functions by the Board of Commissioners towards the executive (the Board of Directors and staff) in the area of risk management implementation. By doing so, the task could be carried out effectively, both regarding to the issue of risk management and internal supervision systems as well as anticipatory steps taken by the Board of Directors in risk management.

In carrying out their functions, the Risk Monitoring Committee has the following duties and responsibilities:

1. Always improve the quality of the implementation of good governance (*Good Corporate Governance*) by applying the principles of Transparency, Accountability, Responsibility, Independency, and Fairness, to strengthen the internal condition of the national banking.
2. Evaluate and provide input to the Board of Commissioners regarding the adequacy, suitability of risk management policies and the implementation of Bank policies;
3. Monitor and evaluate the implementation of the duties of the risk management committee and the risk management work unit, in order to provide recommendations to the Board of Commissioners and coordinate with related work units in making reports that are the authority and responsibility of the Board of Commissioners;
4. Identifying, measuring, monitoring and controlling risks from every aspect of bank business activities in order to prevent the potential occurrence of events that can cause losses/risks.
5. Assess the effectiveness and adequacy of risk management implementation in accordance with the objectives, size and complexity of the Bank's business and the risks it faces.

6. Memastikan bahwa Direksi (Manajemen) telah melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi manajemen risiko.
7. Melaksanakan kajian dan tindakan yang diperlukan dalam rangka manajemen risiko sesuai dengan prinsip kehati-hatian;
8. Melakukan *review* pelaksanaan manajemen risiko ;
9. Melakukan evaluasi kepatuhan Bank terhadap Anggaran Dasar, peraturan Otoritas Pengawas Bank dan Pasar Modal, serta peraturan perundangan lainnya yang terkait dengan manajemen risiko
10. Menyusun pedoman dan tata tertib kerja komite (charter) dan melakukan *review* sesuai kebutuhan paling kurang 2 (dua) tahun sekali.
11. Melaksanakan tugas dan tanggung jawab lain yang diberikan oleh Dewan Komisaris dari waktu ke waktu Membuat laporan berkala mengenai kegiatan komite pemantau risiko serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
12. Membuat *Self Assessment* mengenai efektivitas dari kegiatan komite pemantau risiko.

WEWENANG KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko diberi kewenangan oleh Dewan Komisaris untuk:

1. Melakukan akses secara penuh, bebas dan tidak terbatas terhadap catatan Bank yang berkaitan dengan pelaksanaan tugas-tugas Komite Pemantau Risiko;
2. Mendapatkan masukan atau saran dari para Profesional di luar Bank yang berkaitan dengan tugas-tugas Komite Pemantau Risiko;
3. Dalam melaksanakan tugasnya Komite Pemantau risiko dapat bekerjasama dengan Komite Manajemen Risiko, Grup Manajemen Risiko dan Kepatuhan serta Unit-unit Kerja yang ada relevansinya.

TINGKAT KEHADIRAN DAN FREKUENSI RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2019, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 kali yang semuanya telah didokumentasikan dengan baik dalam notulen rapat. Dalam melaksanakan tugas dan tanggung jawab sebagai Komite Pemantau Risiko, ketentuan yang mengatur telah tertuang dalam suatu aturan internal Komite Pemantau Risiko. Untuk menunjang kelancaran pelaksanaan tugas Komite Pemantau Risiko dalam membantu tugas Dewan Komisaris dalam melakukan pengawasan kepada Manajemen, Komite Pemantau Risiko meningkatkan kompetensinya melalui kegiatan seminar maupun *workshop* yang diadakan oleh pihak intern maupun pihak ekstern.

Berdasarkan tugas dan fokus kegiatan sebagaimana tersebut diatas, Komite Pemantau Risiko telah melakukan pembahasan dan menyampaikan saran/pendapat kepada Dewan Komisaris untuk dipergunakan sebagai masukan kepada Direksi.

6. Ensure that the Board of Directors (Management) has actively monitored the implementation of risk management policies and strategies.
7. Carry out the studies and actions needed in the framework of risk management in accordance with the precautionary principle;
8. Reviewing the implementation of risk management;
9. Evaluate the Bank's compliance with the Articles of Association, regulations of the Bank Supervisory Authority and Capital Market, as well as other regulations related to risk management
10. Prepare guidelines and work rules for the committee (charter) and conduct a review according to the needs of at least 2 (two) years.
11. Carry out other duties and responsibilities given by the Board of Commissioners from time to time Make periodic reports on the activities of the risk monitoring committee and the things that are felt necessary to be a concern of the Board of Commissioners.
12. Make a Self-Assessment regarding the effectiveness of the activities of the risk monitoring committee.

AUTHORITY OF RISK MONITORING COMMITTEE

The Risk Monitoring Committee is authorized by the Board of Commissioners to:

1. Conduct a full, free and unlimited access to Bank records related to the implementation of the duties of the Risk Monitoring Committee;
2. Obtain input or suggestions from external banking professionals related to the duties of the Risk Monitoring Committee;
3. In conducting its duties, the Risk Monitoring Committee can cooperate with the Risk Management Committee, the Risk Management, and Compliance Group and relevant Work Units

ATTENDANCE RATE AND FREQUENCY OF RISK MONITORING COMMITTEE MEETINGS

During 2019, the Risk Monitoring Committee has held 8 meetings, all of which were well documented in the minutes of the meeting. In carrying out its duties and responsibilities as a Risk Monitoring Committee, the governing provisions have been stated in an internal regulation of the Risk Monitoring Committee. To support the smooth implementation of the duties of the Risk Monitoring Committee in assisting the duties of the Board of Commissioners in supervising the Management, the Risk Monitoring Committee increases its competence through seminars and workshops held by internal and external parties.

Based on the tasks and focus of the activities mentioned above, the Risk Monitoring Committee has conducted discussions and submitted suggestions/opinions to the Board of Commissioners to be used as input to the Directors.

NAMA	JABATAN	JUMLAH RAPAT	KEHADIRAN	%
Muhammad Mas'ud	Ketua	8	0	0
Candra Fajri	Anggota	8	8	100
Rudi Purwono	Anggota	8	7	87,5
Herry Hendarto	Anggota/ Pihak Independen	8	6	75
Budi Setiawan	Anggota	8	7	87,5
Syafrudin	Anggota/ Pihak Independen	8	2	25

efektif tanggal 14 Oktober 2019 setelah mendapat persetujuan oleh Otoritas Jasa Keuangan (OJK) atas Penilaian Uji Kemampuan dan Kepatutan (*Fit and Proper Test*)

AGENDA RAPAT KOMITE PEMANTAU RISIKO

Tanggal	Agenda	Peserta
08 Januari 2019	Pembahasan mengenai Buku Pedoman Komite Direksi Bab VII Komite Kebijakan Perkreditan (KKP)	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto
08 Februari 2019	Pembahasan mengenai hasil konsultasi Dewan Komisaris dengan OJK KR IV	1. Candra Fajri A 2. Herry Hendarto 3. Nurhadi 4. Nur Eko A (Pemimpin Divisi HC)
28 Februari 2019	Pembahasan Laporan Risiko Kredit Pembahasan mengenai Laporan Risiko Operasional	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto
22 Maret 2019	Pembahasan Mitigasi terhadap 50 Deposan terbesar/deposan inti Bank Jatim Periode Desember 2018 s/d Februari 2019	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto
04 April 2019	Pembahasan Mengenai Permohonan Persetujuan Dekom tentang BPP Pemasaran Bab IV ketentuan Alih Daya Kegiatan Pemasaran	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto 5. Nurhadi
08 April 2019	Pembahasan Laporan Persetujuan kredit <i>large exposure</i> atas nama PT. Jasamarga Solo- Ngawi (JSN)	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto 5. Nurhadi
17 Mei 2019	Pembahasan Evaluasi Perkembangan Kinerja s.d Cawu i Per 30 April 2019 dan progress terhadap RBB tahun 2019.	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Syafrudin
25 Juni 2019	Pembahasan mengenai Pemantauan perkembangan Profil Risiko kredit dan Risiko Operasional periode Maret 2019	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Syafruddin

Name	Position	Total Meetings	Attendance	%
Muhammad Mas'ud	Ketua	8	0	0
Candra Fajri	Anggota	8	8	100
Rudi Purwono	Anggota	8	7	87.5
Herry Hendarto	Anggota/ Pihak Independen	8	6	75
Budi Setiawan	Anggota	8	7	87.5
Syafrudin	Anggota/ Pihak Independen	8	2	25

efektif tanggal 14 Oktober 2019 setelah mendapat persetujuan oleh Otoritas Jasa Keuangan (OJK) atas Penilaian Uji Kemampuan dan Kepatutan (*Fit and Proper Test*)

AGENDA RAPAT KOMITE PEMANTAU RISIKO

Date	Agenda	Meeting Participants
January 8, 2019	Discussion on the Board of Directors' Handbook Chapter VII Credit Policy Committee (KKP)	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto
February 8, 2019	Discussion on the results of the Board of Commissioners' consultation with OJK KR IV	1. Candra Fajri A 2. Herry Hendarto 3. Nurhadi 4. Nur Eko A (Head of HC Division)
February 28, 2019	1. Discussion of the Credit Risk Report 2. Discussion on Operational Risk Reports	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto
March 22, 2019	Discussion on Mitigation of the 50 largest depositors/core depositors of Bank Jatim in December 2018 to February 2019	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto
April 4, 2019	Discussion Regarding Requests from the Board of Commissioners regarding BPP Marketing Chapter IV provisions on Outsourcing of Marketing Activities	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto 5. Nurhadi
April 8, 2019	Discussion on the large exposure credit approval report on behalf of PT. Jasamarga Solo- Ngawi (JSN)	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Herry Hendarto 5. Nurhadi
June 25, 2019	Discussion on Monitoring the development of credit risk profiles and operational risks for the period March 2019	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Syafruddin
25 Juni 2019	Pembahasan mengenai Pemantauan perkembangan Profil Risiko kredit dan Risiko Operasional periode Maret 2019	1. Candra Fajri A 2. Rudi Purwono 3. Budi Setiawan 4. Syafruddin