

TATA KELOLA TERINTEGRASI

Dalam rangka penerapan tata kelola terintegrasi yang baik, Konglomerasi Keuangan perlu memiliki Pedoman Tata Kelola Terintegrasi dengan mengacu pada peraturan yang konservatif guna menjadi panduan bagi LJK dalam Konglomerasi Keuangan untuk menerapkan tata kelola, sehingga dapat mendorong peningkatan kualitas penerapan tata kelola terintegrasi. Dengan penerapan tata kelola terintegrasi, akan mendorong Konglomerasi Keuangan memiliki tata kelola yang lebih sesuai dengan prinsip Transparansi, Akuntabilitas, Pertanggungjawaban, Independensi, dan Kewajaran. Dalam penerapannya, tata kelola terintegrasi selalu mengacu pada:

- SEOJK Nomor 15/SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan
- POJK Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan
- Surat Gubernur Jawa Timur Nomor: 570/4308/021/2015 tanggal 05 Pebruari 2015 perihal Penunjukan Entitas Utama
- Pedoman Tata kelola terintegrasi nomor 053/305/KEP/DIR/KPTH tanggal 31 Desember 2015 Pedoman pelaksanaan Tata Kelola Terintegrasi

Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan diharapkan dapat mendorong stabilitas sistem keuangan yang tumbuh secara berkelanjutan, sehingga mampu meningkatkan daya saing nasional.

INTEGRATED GOVERNANCE

In the framework of implementing good integrated governance, the Financial Conglomerate needs to have Integrated Governance Guidelines by referring to conservative regulations to be a guide for LJK in the Financial Conglomerate to implement governance, so as to encourage improved quality in the application of integrated governance. By implementing integrated governance, it will encourage the Financial Conglomerate to have governance that is more in line with the principles of Transparency, Accountability, Responsibility, Independence, and Fairness. In its application, integrated governance always refers to:

- SEOJK No. 15/SEOJK.03/2015 concerning the Implementation of Integrated Governance for Financial Conglomerates
- POJK No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates
- Governor of East Java Letter No. 570/4308/021/2015 dated February 5, 2015 concerning Appointment of Main Entity
- Integrated Governance Guidelines No. 053/305/KEP/DIR/PTH dated December 31th, 2015 Guidelines for implementing Integrated Governance

The implementation of Integrated Governance for the Financial Conglomerate is expected to encourage financial system stability that grows in a sustainable manner, so as to increase national competitiveness.

PENERAPAN TATA KELOLA BANK JATIMBERDASARKAN SEOJK 32/SEOJK.04/2015

Aspek	Prinsip	Rekomendasi	Penerapan
Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham	Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS)	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.	<p>Terpenuhi (<i>Comply</i>)</p> <p>Pengambilan Keputusan</p> <p>Setiap pemegang saham dapat diberikan hak mengeluarkan 1 (satu) suara, apabila seorang pemegang saham mempunyai suara lebih dari satu saham, maka ia diminta untuk memberikan suaranya satu kali saja dan suaranya itu mewakili seluruh jumlah saham yang dimilikinya.</p>
		Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan	<p>Terpenuhi (<i>Comply</i>)</p> <p>Seluruh anggota Direksi dan Komisaris hadir dalam RUPS Tahunan sesuai Akta tanggal 26 April 2019 Nomor 99 perihal Salinan berita acara RUPS Tahunan Tahun Buku 2018 PT BPD Jatim Tbk.</p>
		Ringkasan risalah RUPS tersedia dalam situs web Bank terbuka paling sedikit selama 1 (satu) tahun	<p>Terpenuhi (<i>Comply</i>)</p> <p>Ringkasan risalah RUPS Tahunan Tahun Buku 2018 tersedia dan dapat diakses melalui : https://www.Bankjatim.co.id/id/informasi/pengumuman/ringkasan-risalah-rupst-tahun-buku-2018</p> <p>Ringkasan RUPS dan RUPSLB tahun 2014 s/d 2019 telah diunggah di <i>website</i> Bank Jatim dan dapat diakses dengan mudah oleh <i>Stakeholder</i>.</p>
Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.	Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.	<p>Terpenuhi (<i>Comply</i>)</p> <p>Kebijakan komunikasi dengan investor diatur dalam BPP Investor Relation nomor 056/033/DIR/CSE/KEP tanggal 04 Oktober 2017</p>
		Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan Pemegang saham atau investor dalam Situs Web	<p>Terpenuhi (<i>Comply</i>)</p> <p>Pengungkapan kebijakan komunikasi dengan investor dapat diakses melalui link https://www.Bankjatim.co.id/id/hubungan-investor/profil/hubungan-investor</p>
Fungsi dan Peran Dewan Komisaris	Memperkuat Keanggotaan dan Komposisi Dewan Komisaris	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka	<p>Terpenuhi (<i>Comply</i>)</p> <p>Sesuai keterangan dalam Akta Nomor 22 tanggal 20 Februari 2018 tentang Berita acara Rapat Pemegang Saham (RUPS) Tahunan Tahun Buku 2017, Bankjatim telah mengambil langkah strategis yang diselaraskan dengan kondisi makro ekonomi dan dinamika lingkungan bisnis. Strategi konsolidasi intern dilaksanakan dengan melakukan pengembangan struktur organisasi pengurus dari 4 direktorat menjadi 6 direktorat (7 Direksi termasuk direktur utama). Sehingga, jumlah anggota Dewan Komisaris dipertimbangkan menjadi 6 mengikuti jumlah Direksi.</p>
		Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan	<p>Terpenuhi (<i>Comply</i>)</p> <p>Mengacu pada BPP Kerja Dewan Komisaris Nomor 056//DK/KEP tanggal 27 Desember 2017, Setiap anggota Dewan Komisaris Bank Jatim harus dapat memenuhi 3 (tiga) persyaratan antara lain persyaratan umum, khusus, lainnya. Bagi anggota Dewan Komisaris yang akan diangkat harus memenuhi. Persyaratan Khusus yang rinci dari persyaratan khusus tersebut akan dituangkan dalam keputusan RUPS.</p> <p>Mengacu pada Akta Nomor 22 tanggal 20 Februari 2018 tentang Berita acara Rapat Pemegang Saham (RUPS) Tahunan Tahun Buku 2017, 'Komite Remunerasi dan Nominasi telah melakukan penjurangan calon internal Bank Jatim, serta dari pihak eksternal dengan menggunakan penilaian kriteria sebagai berikut : Integritas, Kompetensi, Pemahaman perbankan dan ekonomi makro, Pemahaman tentang Ekonomi Jawa Timur, Ketentuan internal dan eksternal perbankan.</p>
		Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris	<p>Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris</p> <p>Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka</p> <p>Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan</p>

GOVERNANCE IMPLEMENTATION AT BANK JATIM BASED ON SEOJK 32/SEOJK.04

Aspect	Principle	Recommendation	Implementation
Relationship of Public Company with Shareholders in Ensuring the Rights of Shareholders	Improvement of Value of General Meeting of Shareholders (GMS) Convention	Public Company has a method or procedure of technical voting, both openly and in a closed voting, that prioritizes independence, and the interests of shareholders.	Comply Decision Making Each shareholder can be given the right to issue 1 (one) vote, if a shareholder has more than one vote, then he is asked to vote once and that vote represents the entire number of shares he owns.
		All members of the Board of Directors and members of the Board of Commissioners of the Public Company are present at the Annual GMS	Comply All members of the Board of Directors and Board of Commissioners present at the Annual General Meeting of Shareholders in accordance with the Deed No. 99 of April 26, 2019 concerning a copy of the minutes of the Annual General Meeting of 2018 Fiscal Year of PT BPD Jatim Tbk.
		A summary of the GMS minutes is available on the Bank's open website for at least 1 (one) year	Comply A summary of the minutes of the Annual General Meeting of the 2018 Fiscal Year is available and can be accessed through: https://www.Bankjatim.co.id/id/informasi/pengumuman/ringkasan-risalah-rupst-tahun-buku-2018 The summary of GMS and EGMS from 2014 to 2019 has been uploaded on the website of Bank Jatim and can be accessed easily by Stakeholders.
Improvement of Communication Quality of the Public Company with Shareholders or Investors	Public Company has a communication policy with shareholders or investors.		Comply The communication policy with investors is regulated in BPP Investor Relations No. 056/033/DIR/CSE/KEP dated October 4, 2017
		The Public Company discloses the communication policy of the Public Company with Shareholders or investors on the Website	Comply Disclosure of communication policies with investors can be accessed through https://www.Bankjatim.co.id/id/hubungan-investor/profil/hubungan-investor
Functions and Roles of Board of Commissioners	Strengthening the Membership and Composition of Board of Commissioners	Determination of the number of members of the Board of Commissioners considers the condition of the Public Company	Comply In accordance with the statement in Deed No. 22 dated February 20, 2018 concerning Minutes of Annual Shareholders' Meeting (GMS) for Fiscal Year 2017, Bankjatim has taken strategic steps which are aligned with macroeconomic conditions and the dynamics of the business environment. The internal consolidation strategy was implemented by developing the organizational structure of the management from 4 directorates to 6 directorates (7 Directors including the president director). Thus, the number of members of the Board of Commissioners is considered to be 6 following the number of Directors.
		The determination of the composition of the members of the Board of Commissioners takes into account the diversity of expertise, knowledge and experience required	Comply Referring to the Board of Commissioners Work BPP Number 056 / /DK/KEP dated December 27, 2017, each member of the Board of Commissioners of Bank Jatim must be able to fulfill 3 (three) requirements, including general, special, and other requirements. For members of the Board of Commissioners who will be appointed must fulfill Special Requirements of which the details will be stated in the resolution of the GMS. Referring to Deed No. 22 dated February 20, 2018 regarding Minutes of Annual Meeting of Shareholders (GMS) for the Fiscal Year 2017, "the Remuneration and Nomination Committee has selected the internal candidates of Bank Jatim, as well as from external parties by using the following evaluation criteria: Integrity, Competence, Understanding of banking and macroeconomics, Understanding of the Economy of East Java, Internal and external provisions of banking.
Improving the Quality of Implementation of Board of Commissioners' Duties and Responsibilities	The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners		Explain The Board of Commissioners' performance self-assessment policy is still in the completion stage. Therefore, the Board of Commissioners' self-assessment of performance is still referring to the governance self-assessment working paper set out in SEOJK 13/SEOJK.03/2017
		The self-assessment policy to evaluate the performance of the Board of Commissioners is disclosed through the Annual Report of the Public Company	Explain The Board of Commissioners' performance self-assessment policy is still in the completion stage. Therefore, the Board of Commissioners' self-assessment of performance is still referring to the governance self-assessment working paper set out in SEOJK 13/SEOJK.03/2017
		The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners when involved in financial crimes	Explain Resignation policy for the Board of Commissioners only if he is a state official who is a member of the Board of Commissioners; then, he is required to resign from his position in the government.

Aspek	Prinsip	Rekomendasi	Penerapan
		Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi	<p>Terpenuhi (Comply)</p> <p>kebijakan suksesi dalam proses Nominasi anggota Direksi diatur dalam Pedoman Pelaksanaan Komite Dewan Komisaris nomor 058/002/DK/KEP tanggal 23 April 2019</p>
Fungsi dan Peran Direksi	Memperkuat Keanggotaan dan Komposisi Direksi	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan	<p>Terpenuhi (Comply)</p> <p>Sesuai keterangan dalam Akta Nomor 22 tanggal 20 Februari 2018 tentang Berita acara Rapat Pemegang Saham (RUPS) Tahunan Tahun Buku 2017, Bankjatim telah mengambil langkah strategis yang diselaraskan dengan kondisi makro ekonomi dan dinamika lingkungan bisnis. Strategi konsolidasi intern dilaksanakan dengan melakukan pengembangan struktur organisasi pengurus dari 4 direktorat menjadi 6 direktorat.</p>
		Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan	<p>Terpenuhi (Comply)</p> <p>Sesuai keterangan dalam Akta Nomor 22 tanggal 20 Februari 2018 tentang Berita acara Rapat Pemegang Saham (RUPS) Tahunan Tahun Buku 2017, Komite remunerasi dan nominasi telah menjalankan penjurangan calon dari internal Bank jatim, serta dari pihak eksternal dengan menggunakan penilaian kriteria sebagai berikut : Integritas, kompetensi, pemahaman perbankan & ekonomi makro, pemahaman tentang ekonomi jawa timur, serta ketentuan internal dan eksternal perbankan.</p>
		Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi	<p>Terpenuhi (Comply)</p> <p>Bapak Ferdian Timur Satyagraha sebagai Direktur Keuangan Bank Jatim memiliki background pendidikan serta keahlian di bidang bisnis dan keuangan.</p> <p>Profil Direktur Keuangan dapat dilihat melalui link berikut: https://www.Bankjatim.co.id/id/tentang-Bankjatim/manajemen/Direksi#</p>
Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.		Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi	<p>Belum Terpenuhi (Explain)</p> <p>Kebijakan <i>self assessment</i> kinerja Direksi masih dalam tahap penyelesaian. Sehingga, <i>self assessment</i> kinerja Direksi saat ini masih mengacu pada kertas kerja <i>self assessment</i> tata kelola yang diatur dalam SEOJK 13/SEOJK.03/2017.</p>
		Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka	<p>Belum Terpenuhi (Explain)</p> <p>Kebijakan <i>self assessment</i> kinerja Direksi masih dalam tahap penyelesaian. Sehingga, <i>self assessment</i> kinerja Direksi saat ini masih mengacu pada kertas kerja <i>self assessment</i> tata kelola yang diatur dalam SEOJK 13/SEOJK.03/2017.</p>
		Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan	<p>Belum Terpenuhi (Explain)</p> <p>Kebijakan pengunduran diri bagi Direksi hanya jika ybs adalah seorang pejabat negara yang menjadi anggota Direksi, maka Ybs diwajibkan mengundurkan diri dari jabatannya di pemerintahan.</p>
Partisipasi Pemangku Kepentingan	Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading	<p>Terpenuhi (Comply)</p> <p>Sebagaimana diatur dalam buku pedoman nomor 057/008/DIR/KEP/TRE tanggal 11 Januari 2018 tentang kode etik pasar atas aktivitas tresuri. Insider Dealing adalah adanya informasi orang-dalam non-publik yang material dan informasi tersebut digunakan untuk keuntungan pribadi (atau pihak-pihak terkait) dengan melakukan transaksi instrumen keuangan yang terkait dengan informasi tersebut. Para pegawai Bank khusus-nya yang berada di lingkungan Tresuri dilarang terlibat maupun melakukan insider dealing.</p> <p>Para Dealer Tresuri dilarang secara sengaja atau tidak sengaja, mendapat keuntungan atau mencari keuntungan dari informasi rahasia, atau membantu orang lain dengan informasi tersebut untuk mendapatkan keuntungan bagi Bank atau Nasabah mereka. Oleh karena itu, para Dealer Tresuri Bank memiliki kewajiban untuk memahami persyaratan dari peraturan perundang-undangan terkait yang mengatur mengenai insider dealing dan penyalahgunaan pasar sendiri dan pasar-pasar lainnya.</p>
		Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti fraud	<p>Terpenuhi (Comply)</p> <p>Penerapan Strategi <i>Anti Fraud</i> diatur dalam BPP nomor 050/119/KEP/DIR/AI tanggal 29 Juni 2012 tentang Buku Pedoman Penerapan Strategi Anti Fraud PT Bank Pembangunan Daerah Jawa Timur Tbk.</p> <p>Kebijakan anti korupsi diatur dalam pedoman pelaksanaan LHKPN nomor 057/401/DIR/KPT/KEP tanggal 31 Desember 2018.</p>
		Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor	<p>Terpenuhi (Comply)</p> <p>Kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor diatur dalam BPP nomor 058/099/DIR/UMM/KEP tanggal 25 April 2019 tentang Pedoman Pelaksanaan Pengadaan Barang/Jasa.</p>

Aspect	Principle	Recommendation	Implementation
		The Board of Commissioners or Committees that carry out the Nomination and Remuneration functions formulate a succession policy in the Nomination process for members of the Board of Directors	Comply The succession policy in the process of nominating a member of the Board of Directors is set in the Implementation Guidelines of Board of Commissioners' Committee No. 058/002/DK/KEP dated April 23, 2019
Functions and Roles of Board of Directors	Strengthening the Membership and Composition of Board of Directors	Determination of the number of members of the Board of Directors considers the condition of the Public Company and its effectiveness in decision making	Comply In accordance with the statement in Deed No. 22 dated February 20, 2018 concerning Minutes of Annual Meeting of Shareholders (GMS) for Fiscal Year 2017, Bank Jatim has taken strategic steps which are aligned with macroeconomic conditions and the dynamics of the business environment. The internal consolidation strategy was implemented by developing the organizational structure of the management from 4 directorates to 6 directorates.
		Determination of the composition of members of the Board of Directors pays attention to the diversity of expertise, knowledge and experience required	Comply In accordance with the statement in Deed No. 22 dated February 20, 2018 concerning Minutes of Annual Meeting of Shareholders (GMS) for the Fiscal Year 2017, the Remuneration and Nomination Committee has conducted a selection of candidates from Bank Jatim, as well as from external parties using the following evaluation criteria: Integrity, competence, understanding of banking & macroeconomics, understanding of the economy of East Java, as well as internal and external banking regulations.
		Members of the Board of Directors who are in charge of accounting or finance have expertise and/or knowledge in accounting	Comply Mr. Ferdian Timur Satyagraha as Finance Director of Bank Jatim has an educational background and expertise in business and finance. The profile of the Director of Finance can be seen through the following link: https://www.Bankjatim.co.id/id/tentang-Bankjatim/manajemen/Direksi#
	Improvement of Communication Quality of the Public Company with Shareholders or Investors	The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors	Comply Explain The Board of Directors' self-assessment policy is still in the completion stage. Therefore, the Board of Directors' self-assessment of performance is still referring to the governance self-assessment working paper set out in SEOJK 13/SEOJK.03/2017.
		The self-assessment policy to assess the performance of the Directors is disclosed through the annual report of the Public Company	Explain The Board of Directors' self-assessment policy is still in the completion stage. Therefore, the Board of Directors' self-assessment of performance is still referring to the governance self-assessment working paper set out in SEOJK 13/SEOJK.03/2017.
		The Board of Directors has a policy related to the resignation of members of the Board of Directors when involved in financial crimes	Explain Resignation policy for the Board of Directors only if he is a state official who is a member of the Board of Directors, then, he is required to resign from his position in the government.
Stakeholders' Participation	Strengthening Corporate Governance Aspects through Stakeholders' Participation	Public Company has a policy to prevent insider trading	Comply As stipulated in guidebook No. 057/008/DIR/KEP/TRE dated January 11, 2018 concerning market code of ethics for treasury activities, Insider Dealing is the existence of non-public insider information that is material and the information is used for personal gain (or parties related parties) by conducting financial instrument transactions related to the information. Bank employees specifically within the Treasury are prohibited from engaging or doing insider dealing. Treasury Dealers are prohibited intentionally or unintentionally, making profit or seeking profit from confidential information, or helping others with that information to benefit their Bank or Customer. Therefore, Treasury Dealers have an obligation to understand the requirements of the relevant laws and regulations governing insider dealing and misuse of their own markets and other markets.
		Public Company has anti-corruption and anti-fraud policies	Comply The implementation of Anti-Fraud Strategy is regulated in BPP No. 050/119/KEP/DIR/AI dated June 29, 2012 concerning the Guidelines for Implementing Anti-Fraud Strategy of PT Bank Pembangunan Daerah Jawa Timur Tbk. The anti-corruption policy is regulated in the LHKPN implementation guidelines No. 057/401/DIR/KPT/KEP dated December 31, 2018.
		Public Company has a policy regarding the selection and improvement of the ability of suppliers or vendors	Comply The policy on selection and improvement of supplier or vendor capabilities is regulated in BPP No. 058/099/DIR/UMM/KEP dated April 25, 2019 concerning Guidelines for Implementing Goods/Services.

Aspek	Prinsip	Rekomendasi	Penerapan
		Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur	<p>Terpenuhi (<i>Comply</i>)</p> <p>Pemenuhan hak hak kreditur Perseroan segera menyelesaikan penyusunan kebijakan tentang pemenuhan hak-hak kreditur yang saat ini dalam tahap penyempurnaan. Perseroan selalu berupaya untuk melakukan pemenuhan hak hak kreditur yang tercantum dalam Perjanjian Kredit. Hak-hak kreditur tersebut diantaranya adalah :</p> <ol style="list-style-type: none"> 1. Bank memastikan pihak kreditur menerima pokok dan bunga pinjaman sesuai jadwal yang disepakati; 2. Bank memastikan pihak kreditur menerima laporan penggunaan pinjaman; 3. Bank memastikan pihak kreditur menerima denda atas pembayaran yang melebihi jadwal yang disepakati 4. Bank memastikan pembayaran pokok dan bunga pinjaman tidak dikenakan denda bila jadwal pembayaran jatuh pada hari libur dan dibayarkan pada tanggal hari kerja berikutnya;
		Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i>	<p>Terpenuhi (<i>Comply</i>)</p> <p>kebijakan sistem <i>whistleblowing</i> diatur dalam 050/119/KEP/DIR/AI tentang Buku Pedoman Penerapan Strategi Anti Fraud PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 29 Juni 2012</p> <p>Perihal Bab III Deteksi mengenai Kebijakan Whistleblowing.</p>
		Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan	<p>Terpenuhi (<i>Comply</i>)</p> <p>Perusahaan Terbuka telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan pejabat eksekutif diatur dalam BPP Investor Relation nomor 056/033/DIR/CSE/KEP tanggal 04 Oktober 2017</p>
Keterbukaan Informasi	Meningkatkan Pelaksanaan Keterbukaan Informasi	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi	<p>Terpenuhi (<i>Comply</i>)</p> <p>Media keterbukaan informasi yang dimanfaatkan Bank jatim selain Situs web adalah Instagram @Bank Jatim; Youtube @Bank Jatim; Facebook @Bank Jatim; Twitter @Bank Jatim dan Youtube @Bank Jatim</p>
		Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali	<p>Terpenuhi (<i>Comply</i>)</p> <p>Bank jatim tidak memiliki pemegang saham dengan kepemilikan saham paling sedikit 5% selain dari Pemegang Saham Pengendali (Pemprov Jatim) sebagaimana diungkapkan pada bagian Informasi Saham dan Efek Lainnya dalam Laporan Tahunan ini.</p>

Aspect	Principle	Recommendation	Implementation
		The Public Company has a policy regarding the fulfillment of creditor rights	Comply Fulfillment of creditor rights is conducted by immediately completing the formulation of policies regarding the fulfillment of creditor rights which are currently in the stage of refinement. The Bank always strives to fulfill the creditors' rights stated in the Credit Agreement. The creditor's rights include: 1. The Bank ensures that the creditor receives the loan principal and interest according to the agreed schedule; 2. The Bank ensures that the creditor receives a report on the use of the loan; 3. The Bank ensures that creditors receive fines for payments that exceed the agreed schedule 4. The Bank ensures that the payment of principal and interest of the loan will not be fined if the payment schedule falls on a holiday and is paid on the date of the next working day;
		Public Company has a whistleblowing system policy	Comply The whistleblowing system policy is regulated through letter No. 050/119/KEP/DIR/AI concerning Guidelines for Implementing Anti-Fraud Strategies of PT Bank Pembangunan Jawa Timur Tbk dated June 29, 2012 Regarding Chapter III Detection of Whistleblowing Policy.
		Public Company has a policy of providing long-term incentives to Directors and employees	Comply The Public Company has a policy of providing long-term incentives to Directors and executive officers regulated in BPP Investor Relations No. 056/033/DIR/CSE/KEP on October 4, 2017
Information Disclosure	Improving the Implementation of Information Disclosure	Public Company utilizes the use of information technology more broadly than the Website as a medium of information disclosure	Comply Information disclosure media that are used by Bank Jatim in addition to the Website are Instagram @Bank East Java; Youtube @Bank Jatim; Facebook @Bank Jatim; and Twitter @Bank Jatim
		The Open Company Annual Report discloses the final beneficial owner in the ownership of a Public Company share of at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the ownership of the public company through the major and controlling shareholders.	Comply Bank Jatim does not have a shareholder with at least 5% share ownership other than the Controlling Shareholder (East Java Provincial Government) as disclosed in the Share and Other Securities Information section of this Annual Report.