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# Tata Kelola Perusahaan

## Good Corporate Governance


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# Tata Kelola Perusahaan

## Good Corporate Governance

**PermataBank mengimplementasikan seluruh prinsip *Good Corporate Governance* (GCG) dengan mengemban tanggung jawab serta menjunjung tinggi akuntabilitas di setiap aktivitas bisnis dan operasional Bank.**

PermataBank implemented all Good Corporate Governance (GCG) principles by taking responsibility and upholding accountability in every business activity and operation of the Bank.

Untuk mencapai pertumbuhan yang berkelanjutan, PermataBank secara konsisten menerapkan pelaksanaan Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* (GCG), dengan terus berupaya untuk senantiasa patuh pada ketentuan-ketentuan yang berlaku, serta mengacu pada *best practice* pelaksanaan Tata Kelola Perusahaan yang Baik.

To achieve sustainable growth, PermataBank has consistently implemented Good Corporate Governance (GCG) practices, by continually strives to always comply with the prevailing regulations, as well as best practice in Good Corporate Governance implementation.

Penerapan Tata Kelola Perusahaan yang Baik secara konsisten akan memperkuat posisi daya saing perusahaan, memaksimalkan nilai perusahaan, mengelola sumber daya dan risiko secara lebih efisien dan efektif, yang pada

Consistent implementation of Good Corporate Governance standards strengthens competitive advantage, optimizes shareholder value, drives efficient and effective management of risks and human capital, ultimately securing trust from

akhirnya akan memperkokoh kepercayaan pemegang saham dan *stakeholder* sehingga PermataBank dapat beroperasi dan tumbuh secara berkelanjutan dalam jangka panjang.

PermataBank mengimplementasikan seluruh prinsip GCG dengan mengemban tanggung jawab serta menjunjung tinggi akuntabilitas di setiap aktivitas bisnis dan operasional Bank. PermataBank meyakini bahwa penerapan prinsip GCG menjadi langkah tepat dalam rangka menjaga kepercayaan para pemangku kepentingan sebagai modal utama bagi PermataBank untuk tumbuh berkelanjutan.

shareholders and stakeholders in order to render for PermataBank sustainable operations and growth in the long-term.

PermataBank implemented all GCG principles by taking responsibility and upholding accountability in every business activity and operation of the Bank. PermataBank believes that the implementation of GCG principles is the right step to take in order to maintain stakeholders' trust that is vital to PermataBank's sustainable growth.

# Tata Kelola Perusahaan
## Good Corporate Governance

Dewan Komisaris, Direksi dan seluruh karyawan berkomitmen untuk mengimplementasikan sebuah organisasi yang transparan, akuntabel, bertanggung jawab, independen dan kewajaran, demi mewujudkan pertumbuhan PermataBank yang berkelanjutan.

The Board of Commissioners and the Board of Directors, along with all employees, are committed to performing a transparent, accountable, responsible, independent and fairness organization to ensure PermataBank's sustainable growth.

## Prinsip-Prinsip Pelaksanaan Tata Kelola Perusahaan

PermataBank menerapkan GCG dengan berpedoman pada lima prinsip sebagai berikut: transparansi (*transparency*), akuntabilitas (*accountability*), pertanggungjawaban (*responsibility*), independensi (*independence*), dan kewajaran (*fairness*).

Selaras dengan hal tersebut, PermataBank juga berkomitmen untuk senantiasa menjaga pengelolaan Bank yang sehat sesuai dengan Peraturan Otoritas Jasa Keuangan (OJK) No. 55/POJK.03/2016 tentang penerapan Tata Kelola Bagi Bank Umum, Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, serta peraturan-peraturan yang berlaku lainnya termasuk juga pada *best practice* di bidang GCG.

## Principles of Good Corporate Governance Implementation

GCG implementation at PermataBank refers to the five principles of GCG, namely transparency, accountability, responsibility, independence and fairness.

In keeping with these principles, PermataBank is also committed to carry out sound management of the Bank according to the Financial Services Authority (OJK) Regulation No. 55/POJK.03/2016 on the Implementation of Governance in Commercial Banks, OJK Circular No. 13/SEOJK.03/2017 on the Implementation of Governance in Commercial Banks, other prevailing regulations, and best practices in GCG.

## Tujuan Penerapan Tata Kelola Perusahaan

Implementasi GCG di lingkungan Bank mempunyai tujuan untuk memaksimalkan nilai-nilai PermataBank. Di samping itu, tujuan PermataBank atas penerapan GCG diantaranya, sebagai berikut:

1. Mewujudkan pengelolaan PermataBank yang profesional dan independen.
2. Menciptakan proses pengambilan keputusan yang berlandaskan pada nilai moral yang tinggi dan sesuai dengan peraturan perundang-undangan yang berlaku di semua elemen perusahaan.
3. Melaksanakan tanggung jawab sosial perusahaan terhadap pemangku kepentingan terkait.
4. Berkontribusi dalam meningkatkan iklim investasi yang kondusif di Indonesia khususnya di sektor keuangan dan perbankan.

## Purpose of Implementation of Good Corporate Governance

The implementation of GCG at the Bank is aimed at maximizing PermataBank's values. In addition, GCG implementation at PermataBank has the following objectives:

1. Realizing the professional and independent management of PermataBank.
2. Creating a decision-making process that is based on high moral values and in accordance with the laws and regulations that apply to all elements of the company.
3. Carry out corporate social responsibility for relevant stakeholders.
4. Contributing to improving the conducive investment climate in Indonesia, especially in the financial and banking sectors.

## Peningkatan Penerapan Tata Kelola Perusahaan

PermataBank memandang bahwa peningkatan penerapan tata kelola perusahaan yang baik adalah penting demi mempertahankan bisnis yang dapat dipercaya, etis dan berkelanjutan, yang selanjutnya akan meningkatkan daya saing PermataBank di industri perbankan yang terus tumbuh.

Selama tahun 2021, PermataBank telah melakukan penerapan tata kelola perusahaan yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola yang mengacu pada peraturan yang berlaku dan *best practices*. PermataBank juga selalu melakukan evaluasi dan upaya-upaya yang diperlukan untuk meningkatkan kualitas penerapan GCG, di antaranya melalui:

1. PermataBank berupaya meningkatkan kualitas keterbukaan informasinya, dengan mengacu pada *best practices*, seperti ASEAN CG Scorecard.
2. Perubahan susunan Direksi PermataBank.
3. Fokus pada penerapan budaya risiko, serta penerapan fungsi kontrol internal di seluruh level: *first*, *second* maupun *third line of defense*.
4. PermataBank secara kontinu menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) dengan pemilihan prioritas pengembangan produk dan/atau jasa keuangan berkelanjutan.

## Improving the Implementation of Good Corporate Governance

PermataBank considers that improving the implementation of GCG is instrumental to building a credible, ethical, and sustainable business, which will increase PermataBank's competitiveness in an ever-evolving industry.

During 2021, PermataBank has implemented GCG principle, which in general considered as good. This is reflected in adequate fulfillment of GCG principles that refer to prevailing regulations and best practices. In addition, PermataBank always carries out evaluation and refinements needed to improve the quality of implementing GCG, including:

1. PermataBank improved its quality disclosure of information, which refers to best practices, such as the ASEAN CG Scorecard.
2. Changes in the composition of the Board of Directors of PermataBank.
3. Continue to focus on implementing a risk culture, as well as implementing internal control functions at all levels: first, second and third line of defense.
4. PermataBank has continuously compiled a Sustainable Finance Action Plan (SFAP) by choosing to prioritize the development of sustainable financial products and/or services.

## Keterkaitan Penerapan GCG dengan Kinerja PermataBank

Pada tahun 2021, komitmen PermataBank dalam penerapan GCG memberikan hasil dengan diperolehnya penghargaan terkait GCG dari pihak eksternal, di antaranya adalah PermataBank meraih *Best Disclosure and Transparency* dalam ajang The 12th IICD Corporate Governance Award 2021. Pencapaian ini menjadi tekad PermataBank untuk senantiasa meningkatkan dan memperkuat pelaksanaan GCG sebagai landasan utama dalam setiap aktivitas bisnis dan operasional PermataBank.

## The Relationship of GCG Implementation with PermataBank Performance

In 2021, PermataBank's commitment to implement GCG has resulted in receiving award related to GCG from external party, including the Best Disclosure and Transparency in the 12th IICD Corporate Governance Award 2021. This achievement showed PermataBank's determination to continuously improve and strengthen the implementation of GCG, as the foundation in every business activity and operation of PermataBank.

# Tata Kelola Perusahaan
## Good Corporate Governance

Dari sisi keuangan, konsistensi PermataBank dalam penerapan GCG mampu membuahkan hasil yang baik di mana PermataBank membukukan peningkatan laba bersih pada tahun 2021.

From the financial performance, PermataBank's consistency in GCG implementation was able to contribute in good results with increased net profit in 2021.

## Struktur dan Hubungan Tata Kelola Perusahaan

Secara umum, struktur pelaksanaan GCG PermataBank terdiri atas komponen-komponen sebagai berikut:

- Rapat Umum Pemegang Saham (RUPS)
- Dewan Komisaris
- Direksi
- Komite Audit
- Komite Pemantau Risiko
- Komite Remunerasi dan Nominasi
- Komite Tata Kelola Terintegrasi
- Satuan Kerja Audit Intern (SKAI)
- Komite-komite yang berada di bawah fungsi Direksi
- Sekretaris Perusahaan
- Unit kerja terkait lainnya

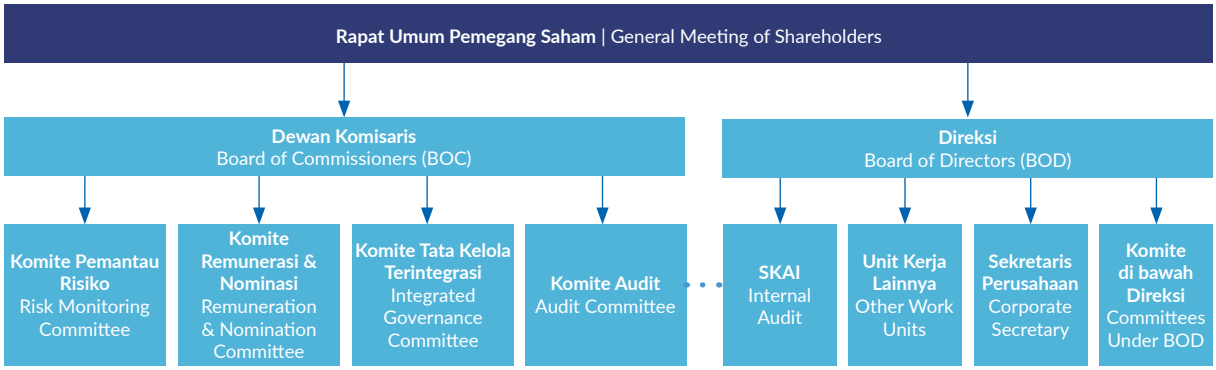
Struktur dan hubungan skema GCG PermataBank digambarkan dalam diagram di bawah ini:

## Structure and Relationship of Good Corporate Governance

In general, PermataBank's GCG structure consists of the following components:

- General Meeting of Shareholders (GMS)
- Board of Commissioners
- Board of Directors
- Audit Committee
- Risk Monitoring Committee
- Remuneration and Nomination Committee
- Integrated Governance Committee
- Internal Audit Work Unit
- Committees under the functions of the Board of Directors
- Corporate Secretary
- Other related working units

The structure and relationship of the GCG scheme of PermataBank are illustrated in the diagram below:



## Penilaian GCG oleh Pihak Eksternal

Pada bulan Mei 2021, PermataBank memperoleh pengakuan dari pihak eksternal, di mana PermataBank meraih *Best Disclosure and Transparency* dalam ajang The 12th IICD Corporate Governance Award 2021.

Pencapaian tersebut merupakan bukti komitmen PermataBank untuk terus meningkatkan praktik tata kelola yang baik, terutama terkait dengan prinsip transparansi dan akuntabilitas bagi seluruh pemangku kepentingan PermataBank.

## Evaluation of GCG by External Party

In May 2021, PermataBank received acknowledgement from external party, where PermataBank received the award as the Best Disclosure and Transparency in the 12th IICD Corporate Governance Award 2021.

This achievement showed PermataBank's commitment to continue to improve GCG practices, particularly related to the principles of transparency and accountability for all PermataBank stakeholders.

# Tata Kelola Perusahaan
## Good Corporate Governance

## Penilaian Penerapan *Good Corporate Governance*

## Assessment of the Implementation of Good Corporate Governance

### Laporan Penilaian Sendiri (*Self Assessment*) Pelaksanaan Tata Kelola (GCG)

### Self Assessment Report Implementation of Good Corporate Governance

Nama Bank : PT Bank Permata Tbk (Konsolidasi)
Posisi : 31 Desember 2021

Bank's Name : PT Bank Permata Tbk (Consolidation)
Period (as of) : 31 December 2021

| Hasil Penilaian Sendiri *(Self Assessment)* Pelaksanaan Tata Kelola<br>Self Assessment Result GCG Implementation | | |
|---|---|---|
| | **Peringkat**<br>Rating | **Definisi Peringkat**<br>Definition |
| **Individual**<br>Individual | 2* | Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.<br><br>Showing that the Bank's Management has conducted the implementation of good corporate governance which generally **good**. This is reflected in adequate fulfillment of the principles of good corporate governance. If there any weakness in the principles of good corporate governance, the weakness is less significant and can be solved through normal action by the Bank's Management. |
| | *) Mengacu kepada Analisis Laporan Penilaian Sendiri Pelaksanaan Tata Kelola Bank Permata<br>Refers to the Analysis of Self Assessment Result GCG Implementation Bank Permata | |
| **Konsolidasi**<br>Consolidated | 2 | Mencerminkan manajemen Bank (dan anak perusahaan) telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank (dan anak perusahaan).<br><br>Showing that the Bank's (including its subsidiary) Management has conducted the implementation of good corporate governance which generally **good**. This is reflected in adequate fulfillment of the principles of good corporate governance. If there any weakness in the principles of good corporate governance, the weakness is less significant and can be solved through normal action by the Bank's (including its subsidiary) Management. |
| **Analisis** \| Analysis | | |

**Peringkat untuk masing-masing faktor** | Rating for each factor:

| No. | Faktor<br>Factor | Peringkat<br>Rating |
|---|---|---|
| 1 | Pelaksanaan Tugas dan Tanggung Jawab Direksi<br>Performance of Duties and Responsibilities by the Board of Directors | 1 |
| 2 | Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris<br>Performance of Duties and Responsibilities by the Board of Commissioners | 1 |
| 3 | Kelengkapan dan Pelaksanaan Tugas Komite<br>Adequacy and Performance of Duties by the Committees | 1 |
| 4 | Penanganan Benturan Kepentingan<br>Management of Transactions with Conflict of Interest | 1 |
| 5 | Penerapan Fungsi Kepatuhan Bank<br>Implementation of Bank's Compliance Function | 2 |

| No. | Faktor<br>Factor | Peringkat<br>Rating |
|---|---|---|
| 6 | Penerapan Fungsi Audit Intern<br>Implementation of Internal Audit Function | 2 |
| 7 | Penerapan Fungsi Audit Ekstern<br>Implementation of External Audit Function | 1 |
| 8 | Penerapan Fungsi Manajemen Risiko Termasuk Sistem Pengendalian Intern<br>Implementation of Risk Management and Internal Control Functions | 2 |
| 9 | Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposures*)<br>Provision of Funds to Related Party and Large Exposures | 2 |
| 10 | Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan pelaksanaan Tata Kelola dan pelaporan Internal<br>Transparency of Financial and Non-financial Condition of the Bank, Implementation of GCG Report and Internal Report | 2 |
| 11 | Rencana Strategis Bank<br>Bank's Strategic Plan | 2 |

**Kekuatan pelaksanaan Tata Kelola:**

I. *Governance Structure*:

1. Pelaksanaan Tugas dan Tanggung Jawab Direksi:
   a) Persyaratan-persyaratan dari regulator (OJK) berkaitan dengan keanggotaan Direksi telah dipenuhi oleh anggota Direksi PermataBank.
   b) Seluruh anggota Direksi PermataBank memiliki integritas dan kompetensi di bidang masing-masing.
   c) Pada PT Sahabat Finansial Keluarga (SFK), pemenuhan sejumlah persyaratan anggota Direksi (antara lain: domisili, pengalaman, tidak memiliki jabatan rangkap yang dilarang peraturan, dll).
2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris:
   a) Persyaratan-persyaratan dari regulator (OJK) berkaitan dengan keanggotaan Dewan Komisaris telah dipenuhi oleh anggota Dewan Komisaris PermataBank. Per 31 Desember 2021, seluruh anggota Dewan Komisaris PermataBank telah efektif.
   b) Jumlah, komposisi, integritas dan kompetensi anggota Dewan Komisaris PermataBank telah memenuhi ketentuan yang berlaku.
   c) Pelaksanaan tugas dan tanggung jawab Dewan Komisaris PermataBank telah memenuhi prinsip-prinsip GCG, termasuk dalam setiap pengambilan keputusan, seluruh anggota Dewan Komisaris mampu bertindak secara independen.
3. Kelengkapan dan Pelaksanaan Tugas Komite:
   a) Komposisi dan kompetensi anggota Komite-komite sudah sesuai dibandingkan dengan ukuran dan kompleksitas usaha PermataBank, serta telah sesuai dengan peraturan dari Regulator (OJK).
   b) SFK telah memiliki kelengkapan Komite sesuai yang dipersyaratkan antara lain – Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi.

GCG implementation strength:

I. Governance Structure:

1. Performance of Duties and Responsibilities by the Board of Directors:
   a) The requirements imposed by the regulators (OJK) related to the membership of the Board of Directors have been fulfilled by all members of the Board of Directors of PermataBank.
   b) All members of the Board of Directors of PermataBank have integrity and competency in their respective field.
   c) In PT Sahabat Finansial Keluarga (SFK), fulfillment of requirements (Domicile, Experience, not having a Dual position which is prohibited by regulations, not a shareholder of the Company).
2. Performance of Duties and Responsibilities by the Board of Commissioners:
   a) The requirements imposed by the regulators (OJK) related to the membership of the Board of Commissioners have been fulfilled by members of the Board of Commissioners of PermataBank. Per 31 December 2021, all members of the Board of Commissioners have effective.
   b) Number, composition, integrity and competency of members of the Board of Commissioners of PermataBank have complied with the prevailing regulations.
   c) Performance of duties and responsibilities by the Board of Commissioners of PermataBank has complied with the GCG principles, including in every decision making, all members of the Board of Commissioners are capable of acting independently.
3. Adequacy and Performance of Duties by the Committees:
   a) The composition and competency of members of the Committees are proper in comparison to the size and complexity of business of PermataBank and SFK, and in compliance with the regulations of the Regulator (OJK).
   b) SFK has established committees as required, including – Audit Committee, Risk Monitoring Committee, and Remuneration Committee.

# Tata Kelola Perusahaan
## Good Corporate Governance

4. Penanganan Benturan Kepentingan:
   a) PermataBank memiliki kebijakan, sistem dan prosedur penyelesaian benturan kepentingan yang lengkap, sebagaimana tercantum untuk anggota Dewan Komisaris dan Direksi diatur di dalam Kode Etik Untuk Dewan Komisaris, Direksi dan Pendukung Organ serta untuk karyawan diatur dalam kode etik (*code of conduct*) dan Kebijakan Benturan Kepentingan.
   b) SFK memiliki kebijakan dan prosedur penyelesaian mengenai benturan kepentingan.
5. Penerapan Fungsi Kepatuhan Bank:
   a) Satuan Kerja Kepatuhan PermataBank telah independen terhadap satuan kerja operasional.
   b) Pengangkatan, pemberhentian dan/atau pengunduran diri Direktur Kepatuhan PermataBank telah sesuai dengan ketentuan BI/OJK.
   c) PermataBank telah menyediakan sumber daya manusia yang berkualitas dan memadai pada Satuan Kerja Kepatuhan untuk menyelesaikan tugas secara efektif.
   d) Pada SFK, struktur organisasi Satuan Kerja Kepatuhan terpisah dari kegiatan operasional perusahaan dan telah sesuai dengan ketentuan yang berlaku saat ini (POJK No.30/POJK.05/2014 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Pembiayaan, berikut perubahannya, POJK No. 29/POJK.05/2020).
6. Penerapan Fungsi Audit Intern:
   a) Struktur organisasi SKAI telah sesuai dengan ketentuan yang berlaku dan independen terhadap satuan kerja operasional.
   b) SKAI telah selaras dengan POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan standar profesional.
   c) SKAI telah didukung oleh sumber daya berkualitas.
   d) Pada SFK, struktur organisasi SKAI terpisah dari kegiatan operasional SFK dan telah sesuai dengan ketentuan yang berlaku dan berfungsi sesuai Standar Pelaksanaan Fungsi Audit Internal Perusahaan (SPFAIB).
7. Penerapan Fungsi Audit Ekstern:
   Seluruh aspek-aspek yang dipersyaratkan dalam rangka penugasan audit kepada Akuntan Publik dan KAP telah dipenuhi oleh PermataBank dan SFK.
8. Penerapan Fungsi Manajemen Risiko dan Pengendalian Intern:
   a) PermataBank memiliki struktur organisasi dan infrastruktur tata kelola risiko yang memadai untuk mendukung pelaksanaan *Good Corporate Governance* sesuai dengan harapan *stakeholder*.
   b) Bank telah memiliki kebijakan dan manajemen risiko serta penetapan limit yang memadai, dan selalu dikinikan secara berkala.
   c) SFK telah memiliki struktur organisasi yang mencakup Manajemen Risiko dan telah mendefinisikan setiap jenis risiko berdasarkan Kerangka Kerja Manajemen Risiko (ERMF) dan prinsip-prinsip utama dalam implementasi Manajemen Risiko.

4. Management of Transactions with Conflict of Interest:
   a) PermataBank has policy, system and procedure for solving the conflict of interest, for the Board of Commissioners and the Board of Directors are provided in the Code of Ethic for the Board of Commissioners, the Board of Directors and Supporting Organ and for the employees in the Code of Conduct for Employees and Conflict of Interest Policy.
   b) SFK has policy and procedure for solving the conflict of interest.
5. Implementation of Bank's Compliance Function:
   a) The Compliance working unit of PermataBank has been independent from the operational working unit.
   b) The appointment, dismissal and/or resignation of Director in charge in the Compliance Function of PermataBank are in compliance with the regulations of BI/OJK.
   c) PermataBank has provided qualified and adequate human resources in the Compliance working unit to complete its tasks effectively.
   d) for SFK, organization structure of Compliance is separated from operation of the company and in accordance with the prevailing regulation (POJK No. 30/POJK.05/2014 concerning Good Corporate Governance for Financing Companies, including its amendment, POJK No. 29/POJK.05/2020).
6. Implementation of Internal Audit Function:
   a) The organizational structure of SKAI is in accordance with regulation and independent from operational working unit.
   b) SKAI has aligned with POJK No. 1/POJK.03/2019 concerning to Application of Internal Audit Function at Commercial Banks and professional standard.
   c) SKAI has been supported by qualified resources.
   d) Organization structure of SKAI in SFK is separated from its operation activities and already in accordance with the prevailing regulations and its functions based on SPFAIB.
7. Implementation of External Audit Function:
   All aspects required for the audit assignment to the Public Accountant and KAP have been fulfilled by PermataBank and SFK.
8. Implementation of Risk Management and Internal Control Functions:
   a) PermataBank has an adequate risk management organizational structure and infrastructure to support the implementation of Good Corporate Governance in accordance with stakeholder expectations.
   b) The Bank has policies and risk management as well as adequate limit setting, and it is updated regularly.
   c) SFK has an organizational structure that includes Risk Management and has defined each type of risk under the Risk Management Framework (ERMF) and key principles in the implementation of Risk Management.

9. Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposures*):
   Kebijakan, sistem dan prosedur tertulis untuk penyediaan dana kepada pihak terkait *(related party)* dan penyediaan dana besar *(large exposures)* telah memadai.
10. Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan pelaksanaan GCG dan laporan Internal:
    a) Teknologi Informasi (TI) di PermataBank dikembangkan secara terus menerus, termasuk sistem informasi manajemen sehingga mampu menyediakan data dan informasi dengan tepat waktu, akurat, lengkap dan handal serta efektif untuk pengambilan keputusan manajemen.
    b) Laporan tata kelola SFK disusun untuk disampaikan kepada Otoritas Jasa Keuangan dan PermataBank sebagai Pemegang Saham Perusahaan.
11. Rencana Strategis Bank:
    a) Rencana strategis baik berupa Rencana Korporasi maupun Rencana Bisnis Bank (RBB) selaras dengan visi dan misi PermataBank.
    b) Rencana strategis Bank didukung oleh permodalan yang memadai dan didukung penuh oleh pemegang saham pengendali Bank.
    c) Rencana strategis SFK didukung sepenuhnya oleh PermataBank.

II. *Governance Process*:
1. Pelaksanaan Tugas dan Tanggung Jawab Direksi:

   Pelaksanaan tugas dan tanggung jawab Direksi PermataBank dan SFK telah memenuhi prinsip-prinsip GCG, dan telah berjalan efektif, serta seluruh Direksi mampu bertindak dan mengambil keputusan secara independen.

2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris:

   a) Dewan Komisaris PermataBank dan SFK telah melaksanakan tugas dan tanggung jawabnya secara independen yang senantiasa berpedoman pada prinsip-prinsip GCG. Tugas pengawasan dan pemberian nasihat dilakukan oleh Dewan Komisaris semata-mata untuk kepentingan PermataBank.
   b) Rapat Dewan Komisaris PermataBank dan SFK juga telah diselenggarakan dengan efektif dan efisien secara reguler serta memenuhi ketentuan yang berlaku.
3. Kelengkapan dan Pelaksanaan Tugas Komite:
   a) Pelaksanaan rapat Komite-komite telah sesuai dengan pedoman internal PermataBank dan telah terlaksana secara efektif dan efisien.
   b) Komite-komite telah berjalan efektif untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi.

9. Provision of Funds to Related Party and Large Exposures:
   Policies, system and procedure for provision of funds to related parties and large exposures has been sufficient to comply with the prevailing regulation.

10. Transparency of Financial and Non-financial Condition of the Bank, Implementation of GCG Report and Internal Report:
    a) The Information Technology (IT) in PermataBank has been constantly developed, including the management information system, so that it can provide punctual, accurate, complete and reliable data and information effectively for decision making by the management.
    b) GCG report from SFK has been prepared to be delivered to Otoritas Jasa Keuangan and PermataBank as Shareholder.
11. Bank's Strategic Plan:
    a) Corporate Plans and Business Plans are in line with the vision and mission of PermataBank.

    b) The Bank's strategic plan is supported by adequate capital and fully supported by the Bank's controlling shareholders.
    c) The strategic plan of SFK is fully supported by PermataBank.

II. Governance Process:
1. Performance of Duties and Responsibilities by the Board of Directors:
   Performance of duties and responsibilities of the Board of Directors of PermataBank and SFK have complied with the GCG principles, and has been done effectively, and all members of the Board of Directors are capable of acting and making decision independently.
2. Performance of Duties and Responsibilities by the Board of Commissioners:
   a) The Board of Commissioners has performed its duties and responsibilities independently, which always refers to the GCG principles. Supervisory function and advice given by the Board of Commissioners are solely for the interest of PermataBank.

   b) Meetings of the Board of Commissioners have been held effectively and efficiently on a regular basis and complied with the prevailing regulations.
3. Adequacy and Performance of Duties by the Committees:
   a) Meetings of the Committees are in compliance with the internal guidelines of PermataBank and were held effectively and efficiently.
   b) The Committees of PermataBank and SFK have been done effectively to support the performance of duties and responsibilities of the Board of Commissioners and the Board of Directors.

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c) Peningkatan proses yang signifikan dari Kredit Komite PermataBank, di mana Dewan Komisaris memberikan konsultasi terkait dengan proposal kredit (untuk jumlah tertentu).
d) Komite-komite yang dimiliki oleh SFK (Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi) telah melaksanakan tugasnya.

4. Penanganan Benturan Kepentingan:
   a) Tidak ada transaksi yang mengandung benturan kepentingan yang dapat merugikan atau mengurangi keuntungan PermataBank.
   b) Pada SFK, tidak terdapat benturan kepentingan antara Perusahaan dengan Pengurus maupun Karyawan yang dapat atau berpotensi merugikan perusahaan.
5. Penerapan Fungsi Kepatuhan Bank:
   a) Direktur Kepatuhan PermataBank telah menjalankan tugas dan tanggung jawabnya dengan baik, sesuai dengan ketentuan BI/OJK yang berlaku.
   b) Direksi PermataBank telah menjalankan tanggung jawabnya dalam menciptakan dan membangun budaya kepatuhan di PermataBank.
   c) Satuan kerja Kepatuhan PermataBank telah menjalankan tugas dan tanggung jawabnya dengan baik sesuai dengan ketentuan BI/OJK yang berlaku.
   d) Efektivitas proses pelaksanaan prinsip GCG untuk kondisi SFK saat ini secara umum sudah cukup baik.
6. Penerapan Fungsi Audit Intern:
   a) Direksi telah memastikan terciptanya struktur pengendalian intern dan fungsi audit intern yang efektif dalam setiap tingkatan manajemen.
   b) Direksi telah memastikan pemantauan tindak lanjut temuan SKAI telah dilaksanakan sesuai kebijakan Bank.
   c) Bank telah memastikan kaji ulang atas efektivitas SKAI serta kepatuhan terhadap regulasi dan Standard Profesional dilaksanakan oleh pihak eksternal yang independen setiap tiga tahun.
   d) SKAI telah secara berkala melakukan kaji ulang realisasi rencana pemeriksaan dan kecukupan ruang lingkup pemeriksaan.
   e) SKAI telah melaporkan seluruh temuan hasil pemeriksaan secara berkala kepada Direktur Utama, Komite Audit dan Dewan Komisaris dengan tembusan kepada Direktur Kepatuhan, termasuk kepada Dewan Pengawas Syariah untuk hasil pemeriksaan Syariah.
   f) SKAI melakukan pengkinian Kebijakan dan Prosedur Internal Audit secara berkala.
   g) Pada SFK, fungsi Audit internal sudah berjalan secara efektif pada seluruh aspek dan unsur kegiatan perusahaan yang secara langsung diperkirakan dapat mempengaruhi kepentingan perusahaan dan masyarakat.

c) Significant improvement process on the Credit Committee, whereas the Board of Commissioners provide consultancy on the credit proposal (in certain amount).
d) The Committees of SFK (Audit Committee, Risk Monitoring Committee, and Remuneration Committee) have done its duties.

4. Management of Transactions with Conflict of Interest:
   a) There is no transaction containing conflict of interest that is detrimental to the Bank or reduces the Bank's profits.
   b) For SFK, there is no conflict of interest between the Company and the management nor the employees, which may incur losses to the company.
5. Implementation of Bank's Compliance Function:
   a) The Compliance Director of PermataBank has properly performed her duties and responsibilities, in accordance with prevailing BI/OJK regulations.
   b) The Board of Directors of PermataBank has performed its responsibilities in creating and developing the compliance culture in PermataBank.
   c) The Compliance working unit of PermataBank has properly performed its duties and responsibilities, in accordance with prevailing BI/OJK regulations.
   d) The effectiveness of implementation of GCG principle of SFK in general is good.
6. Implementation of Internal Audit Function:
   a) Board of Directors has ensured internal control structure and effective internal audit function is developed in all level of management.
   b) Board of Directors has ensured follow-up monitoring SKAI's findings have been implemented in accordance with the Bank's policy.
   c) Bank has ensured the effectiveness of Internal Audit and its compliance with regulation and Professional Standard is reviewed by independent external party every three years.
   d) SKAI has regularly reviewed audit plan realization and adequacy of audit scope.
   e) SKAI has reported all audit findings to President Director, Audit Committee and Board of Commissioner with a copy sent to the Compliance Director, including to Sharia Supervisory Board for Sharia findings.
   f) SKAI has updated Internal Audit Policy and Procedures regularly.
   g) In SFK, the Internal Audit function has been running effectively in all aspects and elements company activities that are directly estimated may affect the interests of the company and Public.

7. Penerapan Fungsi Audit Ekstern:
   a) Pelaksanaan audit atas laporan keuangan PermataBank dan SFK dilakukan oleh Akuntan Publik dan KAP yang terdaftar di Otoritas Jasa Keuangan.
   b) Dengan memperhatikan ketentuan yang berlaku, PermataBank telah melakukan penunjukkan KAP Tanudiredja, Wibisana, Rintis & Rekan guna melakukan audit terhadap laporan keuangan untuk tahun buku yang berakhir pada 31 Desember 2021.
   c) Penunjukkan KAP telah memperoleh persetujuan RUPS berdasarkan rekomendasi dari Komite Audit dan Dewan Komisaris dan senantiasa memperhatikan peraturan perundang-undangan yang berlaku.
   d) Akuntan Publik dan KAP yang ditunjuk mampu bekerja secara independen dan memenuhi standar profesional akuntan publik serta menyampaikan laporan-laporan kepada Otoritas Jasa Keuangan dengan tepat waktu.
   e) Akuntan Publik secara rutin melakukan komunikasi dengan Otoritas Jasa Keuangan mengenai kondisi PermataBank dalam rangka persiapan dan pelaksanaan audit.
8. Penerapan Fungsi Manajemen Risiko dan Pengendalian Intern:
   a) Direksi dan Dewan Komisaris PermataBank telah memiliki tugas dan tanggung jawab yang jelas yang tertuang dalam ERMF, dan berhasil melaksanakan fungsinya dengan baik melalui Komite Risiko di bawah Direksi dan Dewan Komisaris. Bank telah memiliki tata kelola organisasi yang memadai untuk pengendalian internal dengan mengadopsi pendekatan Tiga Lini Pertahanan.
   b) Pada SFK, peran dan tanggung jawab mengenai pelaksanaan Manajemen Risiko sudah ditetapkan.
9. Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposures*):
   Kaji ulang atas kebijakan, sistem dan prosedur, dan pengawasan eksposur penyediaan dana telah dijalankan secara memadai agar sesuai dengan ketentuan peraturan perundang-undangan. Proses pemilihan dan pengkajian debitur telah ditingkatkan dengan pembaharuan kriteria *underwriting* dan penetapan panduan nilai fasilitas berdasarkan *Credit Grading* mencegah pemberian dana besar terhadap debitur berkualitas rendah. Pengambilan keputusan kredit telah dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lain. Selanjutnya, saat ini sudah ada mekanisme untuk proses pelaporan penyediaan dana pihak terkait dan/atau penyediaan dana besar yang terotomasi melalui sistem BMPK.
10. Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan pelaksanaan GCG dan laporan Internal:
   a) Laporan pelaksanaan GCG PermataBank telah disampaikan secara lengkap, akurat, kini dan utuh.

7. Implementation of External Audit Function:
   a) The audit of PermataBank and SFK's financial report is conducted by the Public Accountant and KAP registered in Otoritas Jasa Keuangan.
   b) In accordance with the prevailing regulations, PermataBank has appointed KAP Tanudiredja, Wibisana, Rintis & Rekan to audit the financial statements for fiscal year ending 31 December 2021.
   c) The appointment of KAP has obtained the approval of AGMS based on the recommendation from the Audit Committee and the Board of Commissioners and in accordance with the prevailing laws and regulations.
   d) The appointed Public Accountant and KAP are capable to work independently and fulfill the professional standards for the Public Accountant and submit the reports to Otoritas Jasa Keuangan on a timely manner.
   e) The Public Accountant has routine communications with Otoritas Jasa Keuangan on the condition of PermataBank in the preparation and execution of audit.
8. Implementation of Risk Management and Internal Control Functions:
   a) The BOD and the BOC of PermataBank have clear roles and responsibilities as stated in the ERMF, and have successfully performed their functions through the Risk Committee under the Board of Directors and Board of Commissioners. The Bank has adequate organizational governance for internal control by adopting the Three Lines of Defense approach.
   b) for SFK, function and responsibilities on the implementation of risk management has been stipulated.
9. Provision of Funds to Related Party and Large Exposures:
   Periodic review of policies, system and procedure is in place, and monitoring of provision of fund is adequate and aligned with external regulation. Selective review process of the debtor is continually improved through the update of underwriting criteria and credit policy, and credit grade tiering prevents large exposures to poor quality debtors. Furthermore, credit decision is done independently without the intervention or influence from related parties and/or other parties. Furthermore, currently reporting for provision of funds to related parties and/or large exposures has been automated through BMPK system.
10. Transparency of Financial and Non-financial Condition of the Bank, Implementation of GCG Report and Internal Report:
   a) The implementation of GCG report of PermataBank has been submitted in a complete, accurate, updated and comprehensive manner.

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b) PermataBank telah mentransparansikan kondisi keuangan dan non-keuangan, tata cara pengaduan nasabah dan penyelesaian sengketa, informasi produk, serta informasi lain sesuai dengan ketentuan yang berlaku.
c) SFK telah melaksanakan transparansi kondisi keuangan dan non keuangan sesuai dengan ketentuan yang berlaku.

11. Rencana Strategis Bank:
a) Penyusunan, pelaksanaan dan pemantauan atas rencana strategis PermataBank telah disusun oleh Direksi dan dilaksanakan sesuai dengan prinsip kehati-hatian perbankan dan mempertimbangkan secara penuh segala risiko yang mungkin timbul dari faktor internal dan eksternal.
b) Rencana Korporasi dan Rencana Bisnis beserta realisasinya telah dikomunikasikan oleh Direksi kepada Pemegang Saham Pengendali (melalui perwakilannya di Dewan Komisaris) dan seluruh pejabat senior, serta menyampaikan informasi penting terkait dengan rencana strategis Bank kepada semua karyawan melalui forum diskusi *online* maupun *e-mail*.
c) Pemegang saham pengendali (Bangkok Bank Public Company Limited) menunjukkan komitmennya untuk memperkuat permodalan Bank dan memperkuat manajemen di Dewan Komisaris dan Direksi untuk mendukung pertumbuhan jangka panjang.
d) Seluruh rencana bisnis SFK disusun dengan memperhatikan prinsip kehati-hatian dan perubahan yang terjadi baik eksternal maupun internal.

III. *Governance Outcome*:
1. Pelaksanaan Tugas dan Tanggung Jawab Direksi:
a) Rapat Direksi telah terselenggara secara efektif dan efisien, dan hasil rapat Direksi telah didokumentasikan dengan baik. Untuk SFK, setiap rapat Direksi telah dituangkan dan didokumentasikan dalam Notulen Rapat Direksi.
b) Aspek transparansi seluruh anggota Direksi PermataBank dan SFK dilaksanakan dengan baik sesuai dengan ketentuan yang berlaku.
2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris:
a) Hasil kinerja Dewan Komisaris PermataBank dan SFK, berupa hasil rapat Dewan Komisaris telah didokumentasikan dengan baik dan merupakan rekomendasi dan arahan yang dapat diimplementasikan oleh RUPS dan Direksi.
b) Aspek transparansi seluruh anggota Dewan Komisaris PermataBank dan SFK telah dilaksanakan dengan baik sesuai dengan ketentuan yang berlaku.

b) PermataBank has provided transparent information on the financial and non-financial condition, the procedure for complaints and the dispute resolution, product information, and other information pursuant to the prevailing regulation.
c) SFK has provided transparent information on the financial and non-financial condition in accordance with the prevailing regulation.

11. Bank's Strategic Plan:
a) The preparation, implementation and monitoring of the strategic plan of PermataBank has been done by the Board of Directors and carried out in accordance with the prudential banking principle and fully considers all risks that may arise from internal and external factors.
b) The Corporate Plan and Business Plan and their realization have been communicated by the Board of Directors to the Controlling Shareholders (through the Board of Commissioners) and all senior officials, as well as conveying important information related to the Bank's strategic plan to all employees via on line discussion forums as well as e-mails;
c) Bangkok Bank Public Company Limited as the controlling shareholder demonstrated its commitment to strengthening the Bank's capital and strengthening the management of the Board of Commissioners and Board of Directors to support long-term growth.
d) All business plan of SFK has been prepared with prudential principle and considering the change of external and internal condition.

III. Governance Outcome:
1. Performance of Duties and Responsibilities by the Board of Directors:
a) Meetings of the Board of Directors has been held effectively and efficiently, and the result of meeting of the Board of Directors has been properly documented. for SFK, all the Board of Directors meetings has been documented in the minutes of meeting.
b) Transparency aspect of all members of the Board of Directors of PermataBank and SFK have been properly conducted pursuant to the prevailing regulations.
2. Performance of Duties and Responsibilities by the Board of Commissioners:
a) The outcome of the Board of Commissioners' of PermataBank and SFK performance, namely the result of meeting of the Board of Commissioners has been properly documented and constitutes recommendations and directions that can be implemented by the GMS and the Board of Directors.
b) Transparency aspect of all members of the Board of Commissioners of PermataBank and SFK have been properly conducted pursuant to the prevailing regulations.

3. Kelengkapan dan Pelaksanaan Tugas Komite:
   Masing-masing Komite PermataBank dan SFK telah melaksanakan fungsinya sesuai ketentuan yang berlaku dan hasil Rapat Komite telah dituangkan dalam risalah rapat dan didokumentasikan dengan baik oleh masing-masing Komite.

4. Penanganan Benturan Kepentingan:
   a) Tidak ada transaksi yang mengandung benturan kepentingan yang dapat merugikan atau mengurangi keuntungan PermataBank.
   b) Pada SFK, tidak terdapat benturan kepentingan antara Perusahaan dengan Pengurus maupun Karyawan yang dapat atau berpotensi merugikan perusahaan.
5. Penerapan Fungsi Kepatuhan Bank:
   a) PermataBank selalu menyampaikan Laporan Kepatuhan kepada BI/OJK dan pihak terkait tepat waktu, dan telah sesuai dengan ketentuan BI/OJK yang berlaku.
   b) PermataBank terus menerus melakukan sosialisasi peraturan-peraturan baik yang baru maupun yang signifikan bagi Bank dan menyempurnakan sistem aplikasi terkait implementasi peraturan tersebut sehingga menurunkan tingkat pelanggaran terhadap ketentuan yang berlaku.
   c) PermataBank telah berhasil membangun dan memiliki kesadaran atas Budaya Kepatuhan dalam pengambilan keputusan dan dalam kegiatan operasional.
   d) Pada SFK, tingkat pelanggaran yang rendah sebagai hasil dari penerapan fungsi pengawasan Kepatuhan Perseroan secara umum.
6. Penerapan Fungsi Audit Intern:
   a) Direksi telah memastikan pelaksanaan fungsi audit intern Bank disampaikan kepada RUPS.
   b) Temuan pemeriksaan SKAI telah ditindaklanjuti dan tidak ada temuan signifikan yang berulang.
   c) SKAI bertindak independen dan obyektif pada saat pelaksanaan pemeriksaan sesuai Piagam Internal Audit dan Kode Etik.
   d) Fungsi Audit internal SFK telah dilaksanakan secara memadai dimana program kerja dan pelaksanaannya telah mencakup seluruh unit kerja, mempertimbangkan tingkat risiko pada masing-masing unit kerja, berpedoman pada prinsip-prinsip SPFAIB.
7. Penerapan Fungsi Audit Ekstern:
   Dalam melakukan audit, auditor PermataBank dan SFK telah bertindak obyektif dan hasil audit telah sesuai dengan ruang lingkup audit, serta menggambarkan kondisi PermataBank dan hasil tersebut telah disampaikan kepada Otoritas Jasa Keuangan secara tepat waktu.
8. Penerapan Fungsi Manajemen Risiko dan Pengendalian Intern:
   a) Secara umum, Kerangka Manajemen Risiko dan proses manajemen risiko telah dilaksanakan sesuai dengan tujuan bisnis, kebijakan, ukuran, kompleksitas bisnis dan kemampuan PermataBank.

3. Adequacy and Performance of Duties by the Committees:
   Each Committee of PermataBank and SFK performed its function pursuant to the prevailing regulations and the result of meeting of the Committee has been incorporated into the minutes of meeting and properly documented by each Committee.
4. Management of Transactions with Conflict of Interest:
   a) There is no transaction containing conflict of interest that is detrimental to the Bank or reduces the Bank's profits.
   b) for SFK, there is no conflict of interest between the Company and the management nor the employees, which may incur losses to the company.
5. Implementation of Bank's Compliance Function:
   a) PermataBank always submits the Compliance Report to OJK and the related party in a timely manner, and is in compliance with the prevailing regulations of BI/OJK.
   b) PermataBank conducted socialization of new regulations or significant to Bank continuously and perfected application system related to the implementation of such regulations therefore decrease the violation level to the prevailing regulations.
   c) PermataBank has developed and have awareness of the Compliance Culture in decision making and operational activities.
   d) for SFK, low number of violation as a result of the Company's Compliance general monitoring.
6. Implementation of Internal Audit Function:
   a) Board of Directors has ensured that SKAI activities are reported to GMS.
   b) The SKAI findings have been followed up and there is no repeated issue for significant finding.
   c) SKAI acts independently and objectively during engagement, inline with Internal Audit Charter and Code of Ethics.
   d) The function of SKAI in SFK has been conducted properly whereas the working program and its implementation has covered all working units, considering the risk level on each working unit, as well as taking into account SPFAIB.
7. Implementation of External Audit Function:
   In conducting the audit, the auditor of PermataBank and SFK have performed objectively and the audit result is consistent with the scope of audit and describes the condition of PermataBank and SFK and such result has been submitted to Otoritas Jasa Keuangan on a timely manner.
8. Implementation of Risk Management and Internal Control Functions:
   a) In general, the Risk Management Framework and risk management processes have been implemented in accordance with PermataBank's business objectives, policies, size, complexity and business capabilities.

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b) Komite Tata Kelola Risiko yang berada pada tingkat Dewan Komisaris dan Direksi telah melakukan pengawasan secara aktif terhadap pelaksanaan manajemen risiko di PermataBank.
c) Berdasarkan laporan penilaian peringkat risiko Bank Kuartal 3/2021, peringkat risiko Bank sama dengan periode sebelumnya, yakni tetap pada peringkat 2 (*Low to Moderate*). Risiko inheren Bank secara total tidak mengalami perubahan, yaitu *Low to Moderate* berdasarkan penilaian secara keseluruhan jenis risiko. Kualitas penerapan manajemen risiko secara keseluruhan berada pada tingkat Satisfactory, sama dengan periode sebelumnya. Bank telah mengambil langkah mitigasi risiko yang memadai untuk menjaga level risiko dari dampak COVID-19 tetap sesuai dengan *risk tolerance* dan *risk appetite* Bank.
d) PermataBank hanya mengambil posisi yang sesuai kemampuan PermataBank.
e) Dewan Komisaris dari SFK berperan aktif dengan memantau perkembangan Manajemen Risiko secara keseluruhan pada pertemuan bulanan Komite Pemantau Manajemen Risiko yang diselenggarakan sebagai bagian dari rapat Dewan Komisaris dan Direksi.

9. Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposures*):
PermataBank telah melakukan monitoring terhadap penyediaan dana kepada pihak terkait dan tidak terdapat pelampauan maupun pelanggaran BMPK untuk periode Januari – Desember 2021. Laporan telah diberikan kepada regulator secara berkala dan tepat waktu.
10. Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan Pelaksanaan GCG dan Laporan Internal:
a) Laporan Tahunan, Laporan Keuangan, publikasi, prospektus, laporan tahunan termasuk laporan pelaksanaan GCG serta Laporan *Corporate Action* telah disampaikan secara tepat waktu kepada *stakeholders*, termasuk kepada Otoritas Jasa Keuangan (atau regulator terkait) sesuai ketentuan yang berlaku.
b) PermataBank secara transparan menyampaikan informasi produk dan jasa, menerapkan pengelolaan pengaduan nasabah dengan efektif serta memelihara data dan informasi pribadi nasabah sesuai dengan ketentuan yang berlaku.
c) Laporan Tahunan SFK telah dibuat setiap tahunnya dan telah disampaikan kepada Pemegang Saham, OJK dan Perusahaan telah menjawab serta melakukan *monitoring* atas pengaduan nasabah sesuai ketentuan yang berlaku.
11. Rencana Strategis Bank:
a) Rencana Korporasi dan Rencana Bisnis PermataBank telah disusun oleh Direksi dan telah dikomunikasikan serta disetujui oleh Dewan Komisaris, khususnya dalam menghadapi situasi pandemi COVID-19 yang masih berlanjut di tahun-tahun mendatang.

b) The Risk Governance Committee at the Board of Commissioners and Board of Directors level has actively supervises the implementation of risk management at PermataBank.
c) Based on the Bank's risk rating report for Quarter 3/2021, the Bank's risk rating is the same as the previous period, which is at 2 (Low to Moderate). The Bank's inherent risk remains the same Low to Moderate based on the overall risk type assessment. The overall quality of risk management implementation is at the Satisfactory level, the same as the previous period. The Bank has taken adequate risk mitigation measures to maintain the level of risk from the impact of COVID-19 in accordance with the Bank's risk tolerance and risk appetite.
d) PermataBank only takes business position that is in line with the Bank's capability.
e) The Board of Commissioners of SFK has active role in monitoring the progress of the overall Risk Management at monthly meeting of the Risk Management Oversight Committee, as part of the Board of Commissioners and Board of Directors' meeting.

9. Provision of Funds to Related Party and Large Exposures:
PermataBank has been monitoring the provision of fund to related parties and large exposures closely and has neither exceed nor breached the legal lending limit stipulated by the regulator for the period of January – December 2021. Timely reports are also given to the regulator periodically.
10. Transparency of Financial and Non-financial Condition of the Bank, Implementation of GCG Report and Internal Report:
a) The Annual Report, Financial Report, publication, prospectus, annual report, including the implementation of GCG report and the Corporate Action Report have been submitted in a timely manner to the stakeholders, including to the Regulator pursuant to the prevailing regulations.
b) PermataBank has provided transparent information on products and services, implemented the management of complaints by the customers effectively and preserved the personal data and information of the customers pursuant to the prevailing regulations.
c) Annual Report of SFK have been prepared every year and submitted to Shareholder, OJK and the Company has respond and monitor on the customers' complaint in accordance with prevailing regulation.
11. Bank's Strategic Plan:
a) The Bank's Corporate Plan and Business Plan have been prepared by the Board of Directors and have been communicated and approved by the Board of Commissioners, especially in the face of the COVID-19 pandemic situation which will continue in the years to come.

b) Rencana Korporasi dan Rencana Bisnis beserta realisasinya telah dikomunikasikan oleh Direksi kepada Pemegang Saham Pengendali dan seluruh jajaran manajemen dalam organisasi PermataBank termasuk penjelasan singkat kepada seluruh karyawan melalui surat elektronik *(e-mail)* atau melalui forum diskusi *online* termasuk penjelasan mengenai arahan strategi bisnis dan pencapaian kinerja Bank secara berkala.
c) Bank menyadari bahwa pertumbuhan bisnis yang berkelanjutan harus didukung oleh perkembangan faktor pendukung (SDM, TI, manajemen risiko, cabang, proses, dll). Untuk itu, Bank secara konsisten mengkaji dan berinvestasi dalam mengembangkan dan terus meningkatkan faktor-faktor pendukung tersebut termasuk penyediaan infrastruktur yang memadai untuk mendukung operasional Bank dalam menghadapi kondisi saat ini, termasuk juga untuk menghadapi pandemi COVID-19.
d) Setelah penyelesaian integrasi dengan Bangkok Bank Indonesia di bulan Desember 2020, rasio permodalan Bank pada Kuartal III/2021 tercatat kuat dan berada jauh di atas ketentuan OJK tentang Kecukupan Penyediaan Modal Minimum (KPMM). Bank juga telah menyelesaikan *Rights Issue* melalui penawaran Hak Memesan Efek Terlebih Dahulu (HMETD) sejumlah Rp11,9 triliun pada bulan Juli 2021, untuk mengkonversi Dana Setoran Modal sebesar Rp11,8 triliun untuk porsi kepemilikan Bangkok Bank PCL atas PermataBank dan tambahan setoran modal sebesar Rp0,1 triliun dari pemegang saham minoritas.
e) Untuk SFK, komunikasi dilakukan secara rutin oleh Direksi kepada Pemegang Saham dan seluruh jenjang organisasi yang ada di SFK.

**Kelemahan pelaksanaan Tata Kelola dan penyebabnya:**
Terdapat kelemahan dalam pelaksanaan Tata Kelola, namun secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh pihak manajemen PermataBank (dan SFK).

**Keterangan**:
Per 31 Desember 2021 tidak terdapat informasi di luar 11 faktor tersebut di atas yang mungkin berdampak mengganggu operasional dan/atau kelangsungan usaha PermataBank (dan SFK).

b) The Corporate Plan and Business Plan and their realization have been communicated by the Board of Directors on regular basis to the Controlling Shareholders and also to all levels within the Bank's organization including brief explanation to all employees via electronic mail (e-mail) or on line group discussion forums including explanation of business strategy direction and Bank's performance achievements.
c) The Bank realizes that sustainable business growth must be supported by the development of supporting factors (HR, IT, risk management, branches, processes, etc.). To that end, the Bank consistently reviews and invests in developing and continuously improving these supporting factors including the provision of adequate infrastructure to support the Bank's operations in the face of the current COVID-19 pandemic.
d) After the completion of integration with Bangkok Bank Indonesia in December 2020, the Bank's capital ratio in Quarter III/2021 was recorded to be strong and well above the OJK regulations regarding CAR. The Bank has also completed the Rights Issue through the offer of Pre-emptive Rights (HMETD) in the amount of Rp11.9 trillion on July 2021, to convert the Advance Capital of Rp11.8 trillion for Bangkok Bank PCL's ownership portion in PermataBank and an additional capital of Rp0.1 trillion from minority shareholders.
e) For SFK, the communication has been conducted regularly by the Board of Directors to the Shareholders and all level of the organization in SFK.

**GCG weakness and its factors:**
There are weaknesses in the implementation of good corporate governance, but in general these weaknesses is less significant and can be solved through normal action by PermataBank's management (and SFK).

**Notes:**
As per 31 December 2021, there is no other information other than 11 factors above mentioned that may impact the operational and business of PermataBank (and SFK).

# Tata Kelola Perusahaan
## Good Corporate Governance

## Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) merupakan forum pengambil keputusan bagi pemegang saham, yang dalam struktur GCG mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan dan Anggaran Dasar PermataBank.

### Kebijakan

RUPS merupakan organ yang memiliki kewenangan tertinggi dalam pengambilan keputusan, terdiri atas RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan wajib diselenggarakan setiap tahun, dalam jangka waktu enam bulan setelah tahun buku PermataBank ditutup atau dalam jangka waktu yang ditetapkan oleh Otoritas Jasa Keuangan (OJK). Sedangkan RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu sesuai dengan kebutuhan berdasarkan peraturan yang berlaku serta Anggaran Dasar PermataBank.

Penyelenggaraan RUPS Tahunan dan RUPS Luar Biasa dapat diselenggarakan atas permintaan tertulis dari Dewan Komisaris atau satu orang atau lebih pemegang saham yang mewakili minimal 1/10 bagian dari jumlah semua saham dengan hak suara yang sah yang telah dikeluarkan oleh PermataBank serta memenuhi ketentuan sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

Berdasarkan Anggaran Dasar PermataBank, hal-hal yang diputuskan dalam RUPS Tahunan, diantaranya adalah:

1. Pengesahan Laporan Keuangan untuk tahun buku yang berakhir 31 Desember.
2. Persetujuan Laporan Tahunan PermataBank, laporan pelaksanaan tanggung jawab sosial dan lingkungan, rincian masalah yang timbul selama tahun buku yang mempengaruhi kegiatan usaha PermataBank, laporan mengenai tugas pengawasan yang telah dilaksanakan oleh Dewan Komisaris selama tahun buku yang lampau, serta remunerasi bagi Direksi dan Dewan Komisaris PermataBank.

## General Meeting of Shareholders

The General Meeting of Shareholders (GMS) is the decision-making forum for shareholders where in the Good Corporate Governance (GCG) structure has an exclusive authority that cannot be transferable to the Board of Directors or the Board of Commissioners in accordance with the laws and PermataBank's Articles of Association.

### Policy

GMS is the highest body that has authority in decision making, comprised of Annual GMS and Extraordinary GMS. Annual GMS takes place annually, within at least six months after the conclusion of PermataBank's financial year or in a period as determined by the Financial Services Authority (OJK). Extraordinary GMS can be convened at any time as required and refers to the prevailing regulations and PermataBank's Articles of Association.

Extraordinary GMS and Annual GMS can be held according to a written request by the Board of Commissioners or one or more shareholders represent at least 1/10 of total shares with legitimate voting rights issued by PermataBank and must follow the requirements as stipulated in the Articles of Association and prevailing laws.

According to the PermataBank's Articles of Associations, Annual GMS shall resolve the following:

1. Ratification of Financial Statements for the financial year ended 31 December.
2. Approval of Annual Report of PermataBank, environmental and social responsibilities report, details of matters arising during the financial year that affect PermataBank's business activities, the Board of Commissioners' supervisory duties report during the past financial year, as well as the remuneration of the Board of Directors and the Board of Commissioners.

3. Keputusan penggunaan laba bersih PermataBank (jika ada).
4. Penunjukan Akuntan Publik yang akan mengaudit Laporan Keuangan PermataBank.
5. Pengangkatan anggota Direksi dan anggota Dewan Komisaris (jika diperlukan).
6. Hal-hal lainnya yang diajukan dalam RUPS Tahunan sesuai dengan ketentuan Anggaran Dasar PermataBank.

## Hak dan Wewenang Pemegang Saham

Hak dan wewenang pemegang saham berdasarkan Anggaran Dasar PermataBank dan peraturan perundang-undangan yang berlaku di antaranya adalah:

1. Pemegang saham dengan hak suara yang sah atau melalui kuasanya yang sah berhak menghadiri RUPS.
2. Pemegang saham berhak untuk memperoleh materi serta informasi yang terkait dengan RUPS, termasuk salinan laporan tahunan dan salinan laporan keuangan.
3. Pemegang saham berhak untuk mengajukan pertanyaan dan memberikan pandangan dalam RUPS.
4. Pemegang saham berhak untuk mengeluarkan satu suara untuk tiap saham yang dimilikinya (*one share one vote*).
5. Pemegang saham berhak menerima dividen dalam hal PermataBank memperoleh laba yang positif dan telah diputuskan dalam RUPS serta dibayarkan tepat waktu.
6. Mengangkat dan memberhentikan Direksi dan Dewan Komisaris.
7. Pemegang saham dapat mengajukan usul secara tertulis mengenai mata acara Rapat yang akan dimasukkan dalam RUPS dengan memperhatikan ketentuan Anggaran Dasar PermataBank dan peraturan yang berlaku.
8. Memperoleh informasi mengenai rencana pelaksanaan, mata acara, serta hasil RUPS secara jelas dan tepat waktu.
9. Pemegang saham dapat mengajukan permintaan tertulis untuk menyelenggarakan RUPS dengan memperhatikan ketentuan Anggaran Dasar PermataBank dan peraturan perundang-undangan yang berlaku.

3. Decision of the utilization of PermataBank's net profit (if any).
4. Appointment of the Public Accountant who will audit PermataBank's Financial Statements.
5. Appointment of members of the Board of Directors and members of the Board of Commissioners (if necessary).
6. Other matters proposed at the Annual GMS in compliance with PermataBank's Articles of Associations.

## Shareholders' Rights and Authorities

According to PermataBank's Articles of Association as well as prevailing laws and regulations, the rights and authorities of shareholders are:

1. Shareholders with legitimate voting rights or by virtue of legal proxy have the right to attend GMS.
2. Shareholders have the right to obtain data and information related to GMS, including a copy of the annual report and financial statements.
3. Shareholders have the right to ask questions and convey opinions during GMS.
4. Shareholders may exercise one share-one voting right.
5. Shareholders have the right to receive dividends promptly when PermataBank generates positive net income and must be approved by the GMS.
6. Appoint and discharge the Board of Directors and the Board of Commissioners.
7. Shareholders may submit written proposals on the Meeting agenda which will be included in the GMS, in accordance with PermataBank's Articles of Association and prevailing laws.
8. Receive information on the GMS schedule, agenda, and resolutions clearly and on time.
9. Shareholders may submit a written request to hold a GMS, in accordance with PermataBank's Articles of Association and prevailing regulations.

# Tata Kelola Perusahaan
## Good Corporate Governance

10. Pemegang saham berhak untuk memperoleh informasi korporasi yang bersifat material secara tepat waktu.

## Pelaksanaan RUPS

### Pelaksanaan RUPS Selama Tahun 2021

Selama tahun 2021, PermataBank mengadakan dua kali RUPS yaitu RUPS Tahunan dan RUPS Luar Biasa. Pelaksanaan RUPS selama tahun 2021 telah disesuaikan dengan kondisi pandemi COVID-19 dan sesuai dengan ketentuan peraturan perundang-undangan serta Peraturan OJK nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan Peraturan OJK nomor 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik, yaitu dengan:

1. RUPS diselenggarakan dengan protokol kesehatan yang ketat, di mana pemegang saham yang memilih hadir secara fisik wajib lolos pemeriksaan, menandatangani pernyataan kesehatan, serta pembatasan jumlah kehadiran secara fisik dalam ruangan rapat.
2. RUPS diselenggarakan dengan mekanisme pemberian kuasa secara elektronik menggunakan sistem e-RUPS yang disediakan oleh PT Kustodian Sentral Efek Indonesia (KSEI) yaitu eASY.KSEI. Selain itu, PermataBank juga menghimbau kepada para pemegang saham untuk memberikan kuasa kepada Biro Administrasi Efek (BAE) sebagai penerima kuasa independen yang ditunjuk oleh PermataBank.
3. RUPS diselenggarakan dengan menggunakan konferensi video di mana pemegang saham tetap dapat mengikuti jalannya RUPS.
4. RUPS diselenggarakan seefisien mungkin namun tidak mengurangi keabsahan pelaksanaan RUPS.

## RUPS Tahunan dan RUPS Luar Biasa

RUPS Tahunan dan RUPS Luar Biasa diadakan pada hari Selasa, 27 April 2021 di WTC II, Lantai 30 dan Mezzanine, Jl. Jenderal Sudirman Kav. 29-31, Jakarta.

10. Shareholders have the right to obtain material corporate information promptly.

## Implementation of GMS

### Implementation of GMS in 2021

In 2021, PermataBank held two GMS which were Annual GMS and Extraordinary GMS. The GMS implementation in 2021 was adapted with the COVID-19 pandemic condition and in accordance with laws and OJK Regulation number 15/POJK.04/2020 on Planning and Holding of General Meeting of Shareholders of Public Company and OJK Regulation number 16/POJK.04/2020 on Holding of Electronic General Meeting of Shareholders of Public Company, as follows:

1. The GMS was convened with strict health protocol, wherein the shareholders who chose to attend the meeting in physical must passed screening, signed health declaration form, and also limited physical attendances in the meeting room.
2. The GMS was convened with an electronic proxy mechanism using the e-GMS system provided by PT Kustodian Sentral Efek Indonesia (KSEI), namely eASY.KSEI. In addition, PermataBank also encouraged all shareholders to give proxy to the Securities Administration Bureau (SAB) acting as an independent power of attorney appointed by PermataBank.
3. The GMS convened with a conference video where shareholders can still follow the GMS.
4. The GMS convened effectively as possible but did not minimize the validity of the GMS.

## Annual GMS and Extraordinary GMS

Annual GMS and Extraordinary GMS held on Tuesday, 27 April 2021 at WTC II, 30th Floor, and Mezzanine, Jl. Jend. Sudirman Kav. 29-31, Jakarta.

1. **Pemberitahuan Pelaksanaan RUPS**

   Pemberitahuan RUPS Tahunan dan RUPS Luar Biasa diumumkan di harian Bisnis Indonesia, situs *web* Bursa Efek Indonesia, situs web eASY.KSEI, dan situs *web* Perseroan pada tanggal 10 Maret 2021. Pemanggilan RUPS Tahunan dan RUPS Luar Biasa diumumkan di media yang sama pada tanggal 29 Maret 2021. Hasil RUPS Tahunan dan RUPS Luar Biasa juga diumumkan di media yang sama pada tanggal 28 April 2021.

2. **Peserta RUPS**

   RUPS Tahunan dihadiri atau diwakili oleh pemegang 27.962.121.223 saham atau merupakan 99,713% dari jumlah seluruh saham yang mempunyai hak suara yang sah yang telah dikeluarkan PermataBank sampai dengan hari diadakannya RUPS Tahunan, yaitu sejumlah 28.042.739.205 saham.

   Sedangkan RUPS Luar Biasa dihadiri atau diwakili oleh pemegang 27.962.121.323 saham atau merupakan 99,713% dari jumlah seluruh saham yang mempunyai hak suara yang sah yang telah dikeluarkan PermataBank sampai dengan hari diadakannya RUPS Luar Biasa, yaitu sejumlah 28.042.739.205 saham.

   RUPS Tahunan dan RUPS Luar Biasa dihadiri secara fisik oleh anggota Dewan Komisaris dan Direksi Perseroan sebagai berikut:

   **Dewan Komisaris:**
   - Komisaris: Chalit Tayjasanant
   - Komisaris Independen: Haryanto Sahari

   **Direksi:**
   - Direktur Utama: Ridha D.M. Wirakusumah
   - Direktur: Abdy Dharma Salimin
   - Direktur: Lea Setianti Kusumawijaya
   - Direktur Kepatuhan: Dhien Tjahajani

1. **Notification of GMS**

   Notification of Annual GMS and Extraordinary GMS were announced in the Bisnis Indonesia newspaper, Indonesia Stock Exchange website, eASY.KSEI website, and the Company's website on 10 March 2021. Invitations to the Annual GMS and Extraordinary GMS were published in the same media on 29 March 2021. Resolutions of Annual GMS and Extraordinary GMS were also announced in the same media on 28 April 2021.

2. **GMS Attendees**

   Annual GMS was attended or represented by holders of 27,962,121,223 shares or 99.713% of the total share with legal voting rights issued by PermataBank as of the Annual GMS, which were 28,042,739,205 shares.

   Meanwhile, Extraordinary GMS was attended to or represented by holders of 27,962,121,323 shares or 99.713% of the total shares with legal voting rights issued by PermataBank as of the Extraordinary GMS, which were 28,042,739,205 shares.

   Annual GMS and Extraordinary GMS were physically attended by members of the Board of Commissioners and members of the Board of Directors of the Company as follows:

   **Board of Commissioners:**
   - Commissioner: Chalit Tayjasanant
   - Independent Commissioner: Haryanto Sahari

   **Board of Directors:**
   - President Director: Ridha D.M. Wirakusumah
   - Director: Abdy Dharma Salimin
   - Director: Lea Setianti Kusumawijaya
   - Compliance Director: Dhien Tjahajani

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Anggota Dewan Komisaris dan Direksi lainnya mengikuti jalannya RUPS Tahunan dan RUPS Luar Biasa melalui media konferensi video.

3. **Pimpinan Rapat**
   RUPS Tahunan dan RUPS Luar Biasa dipimpin oleh Bapak Haryanto Sahari selaku Komisaris Independen Perseroan, berdasarkan Keputusan Rapat Dewan Komisaris tanggal 24 Februari 2021.

4. **Pengajuan Pertanyaan dan Penyampaian Pendapat**
   Dalam setiap pembahasan mata acara RUPS Tahunan dan RUPS Luar Biasa, semua pemegang saham telah diberi kesempatan untuk mengajukan pertanyaan dan/atau pendapat terkait dengan mata acara.

5. **Pihak Independen Penghitung Suara**
   PermataBank telah menunjuk pihak independen yaitu Notaris Aulia Taufani, S.H. dan dibantu oleh PT Raya Saham Registra sebagai Biro Administrasi Efek Perseroan dalam melakukan perhitungan dan validasi suara.

6. **Pengambilan Keputusan**
   Keputusan atas keseluruhan mata acara RUPS Tahunan dan RUPS Luar Biasa diambil berdasarkan musyawarah untuk mufakat. Namun jika musyawarah untuk mufakat tidak tercapai, maka untuk keseluruhan mata acara RUPS Tahunan serta mata acara ketiga dan keempat RUPS Luar Biasa, pengambilan keputusan dilakukan dengan pemungutan suara berdasarkan suara setuju lebih dari 1/2 bagian dari jumlah seluruh suara yang telah dikeluarkan secara sah dalam Rapat.

   Sedangkan untuk mata acara pertama dan kedua RUPS Luar Biasa, pengambilan keputusan dilakukan dengan pemungutan suara berdasarkan suara setuju lebih dari 2/3 bagian dari jumlah seluruh suara yang telah dikeluarkan secara sah dalam Rapat.

Other members of the Board of Commissioners and the Board of Directors followed the Annual GMS and Extraordinary GMS using video conferences.

3. **Meeting Chairman**
   Annual GMS and Extraordinary GMS were chaired by Mr. Haryanto Sahari as Independent Commissioner of the Company, based on the decision of the Board of Commissioners Meeting dated 24 February 2021.

4. **Inquiries and Opinion Submission**
   For each item on the Annual GMS and Extraordinary GMS agenda, all shareholders are allowed to convey their questions and/or opinions related to the agendas.

5. **Independent Party to Validate the Vote**
   PermataBank has appointed an independent party, namely Notary Aulia Taufani, S.H., and assisted by PT Raya Saham Registra as Securities Administration Bureau of the Company to count the vote and validate the vote.

6. **Decision Making**
   Resolutions on the agenda of Annual GMS and Extraordinary GMS were adopted by deliberation to reach a consensus. If there was no consensus, then all Annual GMS agendas and third and fourth Extraordinary GMS agendas were adopted by voting with affirmative votes of more than 1/2 portion of the total number of votes legally cast in the Meeting.

   Meanwhile, the first and second Extraordinary GMS agendas were adopted by voting with affirmative votes of more than 2/3 portion of the total number of votes legally cast in the Meeting.

## Keputusan dan Realisasi RUPS Tahunan

Resolutions and Realization of Annual GMS

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 1. | Persetujuan atas Laporan Tahunan 2020 dan pengesahan atas Laporan Keuangan Konsolidasian untuk tahun buku yang berakhir pada tanggal 31 Desember 2020. | 27.962.121.223 saham atau 100%. | - | 100 saham atau 0,00000036%. | 1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020, termasuk mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan;<br>2. Mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan dengan opini "wajar, dalam semua hal yang material" sebagaimana dinyatakan dalam laporannya tanggal 8 Maret 2021; dan<br>3. Dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Tugas Pengawasan Dewan Komisaris Perseroan dan Laporan Keuangan Konsolidasian Perseroan, diberikan pelunasan dan pembebasan tanggung jawab sepenuhnya *(volledig acquit et de charge)* kepada segenap anggota Direksi dan anggota Dewan Komisaris Perseroan yang menjabat di tahun buku 2020 atas tindakan kepengurusan dan pengawasan yang telah mereka jalankan selama tahun buku 2020, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan tahun buku 2020, kecuali untuk perbuatan penggelapan, penipuan dan tindak pidana lainnya. | Laporan Tahunan Perseroan sudah disetujui serta Laporan Keuangan Konsolidasian sudah disahkan dalam RUPS Tahunan. |
| | To approve the 2020 Annual Report and to ratify the Consolidated Financial Statements year ended 31 December 2020. | 27,962,121,223 shares or 100%. | - | 100 shares or 0.00000036%. | 1. Approved the Annual Report of the Company for the financial year as of 31 December 2020, including ratified the Board of Commissioners' Supervisory Report;<br>2. Ratified the Financial Report of the Company for the financial year as of 31 December 2020 which has been audited by Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan with the opinion "fairly, in all material respects", as stated in its report dated 8 March 2021; and<br>3. With the approval of the Annual Report and ratification of the Board of Commissioners Supervisory Report and Consolidated Financial Statement of the Company, granted the full acquittal and discharge (volledig acquite et de charge) to all members of the Board of Directors and the Board of Commissioners of the Company who served in financial year of 2020 for their management and supervisory duties exercised during the financial year of 2020, provided that such duties are reflected in the Annual Report and Financial Statements of the Company for financial year 2020, except for the fraud, embezzlement and other criminal acts. | Annual Report of the Company has been approved and Consolidated Financial Statements has been ratified in Annual GMS. |

# Tata Kelola Perusahaan
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| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 2. | Penetapan penggunaan keuntungan bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020. | 27.962.121.123 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 100 saham atau 0,00000036%. | Menyetujui penggunaan keuntungan bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 sebesar Rp721.586.603.195 (tujuh ratus dua puluh satu miliar lima ratus delapan puluh enam juta enam ratus tiga ribu seratus sembilan puluh lima Rupiah) sebagai berikut:<br>1. Menyetujui tambahan dana cadangan wajib sebesar Rp150.000.000.000 (seratus lima puluh miliar Rupiah) dalam rangka pemenuhan ketentuan Pasal 70 Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas.<br>2. Menyetujui penggunaan sisa laba bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020, setelah dikurangi dengan cadangan wajib sebagaimana disebutkan sebelumnya atau sebesar Rp571.586.603.195 (lima ratus tujuh puluh satu miliar lima ratus delapan puluh enam juta enam ratus tiga ribu seratus sembilan puluh lima Rupiah) dibukukan sebagai laba ditahan Perseroan, untuk memperkuat struktur permodalan Perseroan. | Keputusan RUPS ini telah direalisasikan. |
| | To determine the allocation of the Company's net profit for the financial year ended 31 December 2020. | 27,962,121,123 shares or 99.99999964%. | 100 shares or 0.00000036%. | 100 shares or 0.00000036%. | Approved the use of Net Profit of the Company as of 31 December 2020 amounting Rp721,586,603,195 (seven hundred twenty one billion five hundred eighty six million six hundred and three thousand one hundred and ninety five Rupiah) as follows:<br>1. Approved the additional mandatory reserve funds amounting Rp150,000,000,000 (one hundred and fifty billion Rupiah) in order to implement Article 70 Law of Republic of Indonesia Number 40 year 2007 regarding Limited Liability Company.<br>2. Approved the remaining of the Company's net profit as of 31 December 2020 after being deducted with mandatory reserved fund as mentioned before or amounting Rp571,586,603,195 (five hundred seventy one billion five hundred eighty six million six hundred and three thousand one hundred and ninety five Rupiah) will be recorded as the Company's retained earnings, to strengthen the Company's capital structure. | This GMS decision has been realized. |
| 3. | Penunjukan Kantor Akuntan Publik yang akan mengaudit buku-buku Perseroan untuk tahun buku 2021 dan penetapan honorarium bagi Kantor Akuntan Publik tersebut serta persyaratan lain untuk penunjukannya. | 27.962.121.223 saham atau 100%. | - | 200 saham atau 0,00000072%. | 1. Menunjuk kembali Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan, anggota jaringan firma PricewaterhouseCoopers yang merupakan Kantor Akuntan Publik yang terdaftar di OJK untuk melakukan audit atas Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021.<br>2. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya honorarium profesional yang wajar sehubungan dengan penunjukan Kantor Akuntan Publik tersebut.<br>3. Memberikan kuasa kepada Dewan Komisaris atas dasar rekomendasi dari Komite Audit untuk menunjuk Kantor Akuntan Publik lain yang terdaftar di OJK dan memiliki pengalaman dalam audit perbankan dan berafiliasi dengan Kantor Akuntan Publik Internasional yang diakui, dalam hal Kantor Akuntan Publik tersebut di atas karena alasan apapun tidak dapat melaksanakan tugasnya. | Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan telah melakukan audit atas Laporan Keuangan PermataBank untuk tahun buku 2021. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To appoint Public Accounting Firm which will audit the Company's books for the financial year of 2021 and to determine the honorarium of the said Public Accounting Firm as well as other requirements regarding its appointment. | 27,962,121,223 shares or 100%. | - | 200 shares or 0.00000072%. | 1. Reappointed the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan, member of PricewaterhouseCoopers and registered in the OJK to audit the Company's Financial Statement for financial year as of 31 December 2021.<br>2. Granted authority to the Board of Commissioners of the Company to determine reasonable professional honorarium in connection with the appointment of the Public Accounting Firm.<br>3. Granted authority to the Board of Commissioners based on the recommendation from the Audit Committee to appoint the other Public Accounting Firm which registered in the OJK and has experiences in banking audit as well as affiliated with the International Public Accounting Firm, if the appointed Public Accounting Firm for whatever reason, cannot fulfill its duties. | Public Accountant office Tanudiredja, Wibisana, Rintis & Rekan has audited the Financial Statements of PermataBank for financial year of 2021. |
| 4. | Penetapan besar dan jenis remunerasi serta fasilitas lain yang diberikan Perseroan kepada anggota Dewan Komisaris, anggota Direksi, dan Dewan Pengawas Syariah. | 27.962.120.723 saham atau 99,99999821%. | 500 saham atau 0,00000179%. | 112 saham atau 0,0000004%. | 1. Dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan, menetapkan besarnya remunerasi serta fasilitas lain bagi seluruh anggota Dewan Komisaris Perseroan untuk tahun buku 2021 sebesar-besarnya Rp30.100.000.000 (tiga puluh miliar seratus juta Rupiah) per tahun. Besarnya remunerasi serta fasilitas lain tersebut wajib dicantumkan dalam Laporan Tahunan Perseroan tahun 2021.<br>2. Memberikan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan rincian pembagian jumlah remunerasi serta fasilitas lain yang akan diberikan diantara masing-masing anggota Dewan Komisaris Perseroan yang bersangkutan dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan.<br>3. Memberikan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan besarnya remunerasi serta fasilitas lain bagi setiap anggota Direksi Perseroan dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan dan besarnya remunerasi serta fasilitas lain tersebut wajib dicantumkan dalam Laporan Tahunan Perseroan tahun 2021.<br>4. Dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan, menetapkan besarnya honorarium dan/atau tunjangan bagi seluruh anggota Dewan Pengawas Syariah Perseroan untuk tahun buku 2021 sebesar Rp1.013.829.565 (satu miliar tiga belas juta delapan ratus dua puluh sembilan ribu lima ratus enam puluh lima Rupiah) per tahun. Besarnya honorarium dan/atau tunjangan tersebut wajib dicantumkan dalam Laporan Tahunan Perseroan tahun 2021.<br>5. Memberikan kuasa kepada Dewan Pengawas Syariah Perseroan untuk menetapkan pembagian jumlah honorarium dan/atau tunjangan yang akan diberikan diantara masing-masing anggota Dewan Pengawas Syariah Perseroan yang bersangkutan dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan. | Informasi mengenai remunerasi kepada Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah PermataBank dapat dilihat dalam Laporan Tahunan ini pada halaman 684-695. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To determine the amount and type of remuneration and other facilities granted by the Company to the members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board. | 27,962,120,723 shares or 99.99999821%. | 500 shares or 0.00000179%. | 112 shares or 0.0000004%. | 1. By taking into consideration of the proposal/opinion from the Remuneration and Nomination Committee of the Company determined the amount of remuneration and other facilities for the members of the Board of Commissioners of the Company for financial year of 2021 shall be Rp30,100,000,000 (thirty billion and one hundred million Rupiah) per year. The said amount of remuneration and other facilities must be stated in the Annual Report of the Company for the year of 2021.<br>2. Authorized the Board of Commissioners of the Company to determine details of the distribution of the amount of remuneration and other facilities which will be granted for each member of the Board of Commissioners of the Company, by taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company.<br>3. Authorized the Board of Commissioners of the Company to determine the distribution of the amount of remuneration and other facilities which will be granted for each member of the Board of Directors, by taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company and the said amount of remuneration and other facilities must be stated in the Annual Report of the Company for the year of 2021.<br>4. By taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company, determined the amount of honorarium and/or facilities to all members of the Sharia Supervisory Board of the Company for the financial year 2021 shall be Rp1,013,829,565 (one billion thirteen million eight hundred twenty nine thousand five hundred and sixty five Rupiah) per year. The said amount of honorarium and/or facilities must be stated in the Annual Report of the Company for the year of 2021.<br>5. Authorized the Sharia Supervisory Board of the Company to determine the distribution of the amount of honorarium and/or facilities which will be granted for each member of the Sharia Supervisory Board of the Company, by taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company. | The information regarding remuneration to the Board of Commissioners, Board of Directors, and Sharia Supervisory Board of PermataBank is reported in this Annual Report on page 684-695. |

## Keputusan dan Realisasi RUPS Luar Biasa

Resolutions and Realization of Extraordinary GMS

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 1. | Persetujuan atas peningkatan modal ditempatkan dan disetor Perseroan melalui Penawaran Umum Terbatas dengan penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD). | 27.961.959.123 saham atau 99,99941993%. | 162.200 saham atau 0,00058007%. | 112 saham atau 0,0000004%. | 1. Menyetujui penambahan modal ditempatkan dan disetor Perseroan melalui Penawaran Umum Terbatas dengan penerbitan Hak Memesan Efek Terlebih Dahulu dalam jumlah sebanyak-banyaknya 88.000.000.000 (delapan puluh delapan miliar) saham kelas B dengan nilai nominal saham kelas B sebesar Rp125 (seratus dua puluh lima Rupiah) per saham.<br>2. Memberi wewenang dan kuasa kepada Direksi Perseroan dengan persetujuan Dewan Komisaris Perseroan untuk melakukan segala tindakan yang diperlukan dalam rangka pelaksanaan penambahan modal ditempatkan dan disetor Perseroan melalui Penawaran Umum Terbatas dengan penerbitan Hak Memesan Efek Terlebih Dahulu tersebut, sesuai dengan ketentuan yang berlaku.<br>3. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi untuk menyatakan dalam akta notaris tersendiri mengenai perubahan Pasal 4 ayat (2) Anggaran Dasar Perseroan tentang peningkatan modal ditempatkan dan disetor sebagai hasil dari pelaksanaan penambahan modal ditempatkan dan disetor Perseroan melalui Penawaran Umum Terbatas dengan penerbitan Hak Memesan Efek Terlebih Dahulu yang akan dilakukan tersebut termasuk untuk mengurus pemberitahuan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan melakukan segala tindakan yang diperlukan sesuai dengan peraturan perundangan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the increase of issued and paid up capital of the Company through Limited Public offering with issuance of Pre-Emptive Rights. | 27,961,959,123 shares or 99.99941993%. | 162,200 shares or 0.00058007%. | 112 shares or 0.0000004%. | 1. Approved the additional issued and paid-up capital of the Company through Limited Public offering with issuance of Pre-emptive Rights for amount at the maximum of 88,000,000,000 (eighty eight billion) of Class B shares with a nominal price of Class B Shares is Rp125 (one hundred and twenty five Rupiah) per share.<br>2. Granted power and authority to the Board of Directors of the Company with approval from the Board of Commissioners of the Company to conduct all necessary actions for the implementation of issued and paid up capital of the Company through Limited Public offering with Pre-emptive Rights, in accordance with prevailing regulations.<br>3. Granted power to the Board of Directors with substitution rights to declare in Notarial Deed regarding the amendment of Article 4 (2) Articles of Association of the Company regarding the increase of issued and paid up capital as a result from the implementation of additional issued and paid up capital of the Company through Limited Public offering with Pre-emptive Rights which will be conducted including submitting notice to the Minister of Law and Human Rights of Republic of Indonesia and to conduct any necessary actions in accordance with prevailing regulations. | This GMS decision has been realized. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 2. | Persetujuan atas perubahan Anggaran Dasar Perseroan. | 27.962.121.323 saham atau 100%. | - | 112 saham atau 0,0000004%. | 1. Menyetujui perubahan pasal-pasal Anggaran Dasar Perseroan sebagaimana termuat dalam Usulan Perubahan Anggaran Dasar yang telah disediakan bagi para pemegang saham atau kuasanya sebagai materi Rapat serta menyatakan kembali seluruh Anggaran Dasar Perseroan.<br>2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk menyusun kembali seluruh Anggaran Dasar Perseroan dan melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan perubahan Anggaran Dasar ini dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku, termasuk untuk membuat atau meminta dibuatkan segala akta-akta, surat-surat maupun dokumen yang diperlukan, hadir di hadapan pihak/pejabat yang berwenang, memperoleh persetujuan dan/atau tanda terima pemberitahuan atas perubahan Anggaran Dasar termasuk dari Menteri Hukum dan HAM (Menkumham), dan mendaftarkannya dalam Daftar Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dan untuk membuat pengubahan dan/atau tambahan dalam bentuk yang diperlukan untuk memperoleh persetujuan atau diterimanya pemberitahuan tersebut, dan untuk melaksanakan tindakan lainnya yang mungkin diperlukan tanpa ada yang dikecualikan. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the amendment of the Company's Articles of Association. | 27,962,121,323 shares or 100%. | - | 112 shares or 0.0000004%. | 1. Approved the amendment of articles of the Articles of Association of the Company as described in the Proposed Amendment of Articles of Association of the Company which has been made available to shareholders as Meeting material and restated all Articles of Association of the Company.<br>2. Approved the granting of power and authority to the Company's Board of Directors with the right of substitution, to restate the whole Articles of Association of the Company and to undertake any and all actions in relation to matters pertaining to the amendment of the Articles of Association with due observance of the Company's Articles of Association and prevailing laws and regulations, including to prepare or cause to be prepared all necessary deeds, letters, or documents, to appear before authorized parties/officials, to obtain the approval of and/or notification receipt for the amendment of the Articles of Association from the Ministry of Law and Human Rights (MOLHR), and to register it in the Company Register in accordance with the provisions of prevailing laws and regulations, and to make amendments and/or additions in forms that are required to obtain such approval or notification receipt, and to undertake other actions that may be necessary without any exception. | This GMS decision has been realized. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 3. | Persetujuan atas pengkinian Rencana Aksi *(Recovery Plan)* Perseroan, guna memenuhi ketentuan Pasal 31 Peraturan OJK Nomor 14/ POJK.03/2017. | 27.962.121.223 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 100 saham atau 0,00000036%. | Menyetujui pengkinian Rencana Aksi *(Recovery Plan)* Perseroan serta memberikan kuasa dan wewenang kepada Direksi Perseroan untuk melaksanakan Rencana Aksi Perseroan sesuai dengan ketentuan Peraturan OJK Nomor 14/ POJK.03/2017 tentang Rencana Aksi *(Recovery Plan)* Bagi Bank Sistemik serta ketentuan hukum dan peraturan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the update of the Company's Recovery Plan, in order to comply with Article 31 OJK Regulation number 14/ POJK.03/2017. | 27,962,121,223 shares or 99.99999964%. | 100 shares or 0.00000036%. | 100 shares or 0.00000036%. | Approved the update of Recovery Plan of the Company and grant power and authority to the Board of Directors of the Company to implement Recovery Plan of the Company in accordance with OJK Regulation Number 14/ POJK.03/2017 regarding Recovery Plan for Systemic Bank and prevailing regulations. | This GMS decision has been realized. |
| 4. | Perubahan susunan Pengurus Perseroan. | 27.962.121.311 saham atau 99,99999996%. | 12 saham atau 0,00000004%. | 100 saham atau 0,00000036%. | 1. Menyetujui dan menerima dengan baik pengunduran diri Bapak Ridha D.M. Wirakusumah dari jabatannya sebagai Direktur Utama Perseroan yang berlaku efektif setelah ditutupnya Rapat, dengan catatan bahwa pelunasan dan pembebasan tanggung jawab sepenuhnya atas pelaksanan tugasnya dari 1 Januari 2021 sampai dengan tanggal efektif pengunduran dirinya akan dibahas dalam Rapat Umum Pemegang Saham Tahunan Perseroan yang akan dilaksanakan dalam tahun 2022.<br>2. Menyetujui pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan yang baru untuk masa jabatan efektif secepat-cepatnya setelah seluruh persyaratan pengangkatannya terpenuhi termasuk diperolehnya persetujuan kemampuan dan kepatutan dari Regulator terkait, sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan Perseroan yang akan dilaksanakan dalam tahun 2023 atau sewaktu-waktu dalam Rapat Umum Pemegang Saham sesuai dengan ketentuan Anggaran Dasar Perseroan. Adapun jabatan Bapak Chalit Tayjasanant sebagai Komisaris Perseroan akan berakhir bersamaan dengan efektifnya jabatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan. Apabila pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan tersebut karena satu dan lain hal tidak menjadi efektif, maka Bapak Chalit Tayjasanant tetap menjabat sebagai Komisaris Perseroan.<br>3. Menunjuk Bapak Abdy Dharma Salimin yang saat ini menjabat sebagai Direktur Perseroan, untuk sementara menjalankan fungsi sebagai Direktur Utama dengan sebutan Pelaksana Tugas Direktur Utama Perseroan, sejak penutupan Rapat ini sampai dengan pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan yang baru menjadi efektif. | Keputusan RUPS ini telah direalisasikan. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | Berdasarkan hal-hal tersebut di atas, maka susunan Dewan Komisaris dan Direksi menjadi sebagai berikut:<br><br>Dewan Komisaris<br>- Komisaris Utama: Chartsiri Sophonpanich<br>- Komisaris: Chong Toh<br>- Komisaris: Chalit Tayjasanant*<br>- Komisaris: Niramarn Laisathit<br>- Komisaris Independen: Haryanto Sahari<br>- Komisaris Independen: Rahmat Waluyanto<br>- Komisaris Independen: Goei Siauw Hong<br>- Komisaris Independen: Yap Tjay Soen<br><br>Direksi<br>- Direktur Utama: Chalit Tayjasanant**<br>- Direktur: Abdy Dharma Salimin***<br>- Direktur: Lea Setianti Kusumawijaya<br>- Direktur: Darwin Wibowo<br>- Direktur Kepatuhan: Dhien Tjahajani<br>- Direktur Unit Usaha Syariah: Herwin Bustaman<br>- Direktur: Djumariah Tenteram<br>- Direktur: Dayan Sadikin<br>- Direktur: Suwatchai Songwanich****<br><br>Dengan penjelasan sebagai berikut:<br>* Jabatan Bapak Chalit Tayjasanant sebagai Komisaris Perseroan akan berakhir bersamaan dengan efektifnya jabatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan. Apabila pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan tersebut karena satu dan lain hal tidak menjadi efektif, maka Bapak Chalit Tayjasanant tetap menjabat sebagai Komisaris Perseroan.<br>** Pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan berlaku efektif secepat-cepatnya setelah seluruh persyaratan pengangkatannya terpenuhi termasuk diperolehnya persetujuan kemampuan dan kepatutan dari Regulator terkait.<br>*** Bapak Abdy Dharma Salimin akan merangkap sebagai Pelaksana Tugas Direktur Utama Perseroan sampai dengan pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama Perseroan yang baru berlaku efektif.<br>**** Pengangkatan Bapak Suwatchai Songwanich sebagai Direktur Perseroan efektif setelah seluruh persyaratan pengangkatannya terpenuhi.<br><br>4. Memberikan kuasa kepada Direksi Perseroan dengan hak subtitusi, untuk menyatakan kembali keputusan Rapat berkenaan dengan pengangkatan Dewan Komisaris dan Direksi Perseroan dalam akta notaris dan selanjutnya menyampaikan pemberitahuan susunan Dewan Komisaris dan Direksi Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan mendaftarkannya pada Daftar Perseroan serta melakukan segala tindakan yang diperlukan sesuai dengan peraturan-perundangan yang berlaku. | |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To approve the changes of the Management of the Company. | 27,962,121,311 shares or 99.99999996%. | 12 shares or 0.00000004%. | 100 shares or 0.00000036%. | 1. Approved and well accepted the resignation of Mr. Ridha D.M. Wirakusumah as President Director of the Company which shall be effective as of the closing of this Meeting, with note that release and discharge on his duties and responsibilities during his tenure from 1 January 2021 until his resignation taking effect will be discussed in the Annual General Meeting of Shareholders of the Company in 2022.<br>2. Approved the appointment of Mr. Chalit Tayjasanant as the new President Director of the Company for terms of office effective immediately after all his requirements of appointment has been fulfilled and receive fit and proper test approval from related Regulator, until the closing of Annual General Meeting of Shareholders of the Company which will be held in 2023 or at any time in the General Meeting of Shareholders with due observance with the Articles of Association of the Company. The position of Mr. Chalit Tayjasanant as Commissioner of the Company will end at the same time with his effectiveness as President Director of the Company. In the event the appointment of Mr. Chalit Tayjasanant as President Director of the Company for one reason or another not being effective, then Mr. Chalit Tayjasanant remains as Commissioner of the Company.<br>3. Appointed Mr. Abdy Dharma Salimin which at the moment serves as Director of the Company, for temporary concurring as President Director with the title of Interim officer In-Charge of President Director of the Company, since the closing of this Meeting until the appointment of Mr. Chalit Tayjasanant as the new President Director of the Company becomes effective.<br><br>Referring to the above explanation, the composition of the Board of Commissioners and the Board of Directors of the Company as follows:<br><br>Board of Commissioners:<br>- President Commissioner: Chartsiri Sophonpanich<br>- Commissioner: Chong Toh<br>- Commissioner: Chalit Tayjasanant*<br>- Commissioner: Niramarn Laisathit<br>- Independent Commissioner: Haryanto Sahari<br>- Independent Commissioner: Rahmat Waluyanto<br>- Independent Commissioner: Goei Siauw Hong<br>- Independent Commissioner: Yap Tjay Soen<br><br>Board of Directors:<br>- President Director: Chalit Tayjasanant**<br>- Director: Abdy Dharma Salimin***<br>- Director: Lea Setianti Kusumawijaya<br>- Director: Darwin Wibowo<br>- Compliance Director: Dhien Tjahajani<br>- Sharia Business Unit Director: Herwin Bustaman<br>- Director: Djumariah Tenteram<br>- Director: Dayan Sadikin<br>- Director: Suwatchai Songwanich**** | This GMS decision has been realized. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | With explanation as follows:<br>* The position of Mr. Chalit Tayjasanant as Commissioner of the Company will be ended at the same time when the position of Mr. Chalit Tayjasanant as President Director of the Company becomes effective. If the appointment of Mr. Chalit Tayjasanant as President Director of the Company for one reason or another does not become effective, then Mr. Chalit Tayjasanant shall remain as Commissioner of the Company.<br>** The appointment of Mr. Chalit Tayjasanant as President Director of the Company will be effective as soon as all the requirements for his appointment are fulfilled, including obtaining a fit and proper test from the relevant Regulator.<br>*** Mr. Abdy Dharma Salimin will concurrently be the Interim officer In-Charge of President Director of the Company until the appointment of Mr. Chalit Tayjasanant as the new President Director of the Company becomes effective.<br>**** The appointment of Mr. Suwatchai Songwanich as the Director of the Company shall be effective after all requirements for his appointment are fulfilled.<br><br>4. Granted power to the Board of Directors of the Company with substitutions rights, to restate the Meeting resolutions related with the appointment of Board of Commissioners and the Board of Directors of the Company in Notarial Deed and furthermore to submit notification regarding the composition of the Board of Commissioners and the Board of Directors of the Company to the Minister of Law and Human Rights of the Republic of Indonesia, and register it in the Company's Company Register and also to conduct any necessary actions in accordance with the prevailing laws. | |

# Keputusan RUPS Pada Tahun Buku 2020

# Implementation of GMS in Financial Year of 2020

## Keputusan dan Realisasi RUPS Tahunan 14 April 2020

Resolutions and Realization of Annual GMS 14 April 2020

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 1. | Persetujuan atas Laporan Tahunan 2019 dan pengesahan atas Laporan Keuangan Konsolidasian untuk tahun buku yang berakhir pada tanggal 31 Desember 2019. | 26.104.649.990 saham atau 100%. | - | 2.575.009 saham atau 0,01%. | 1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2019, termasuk mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan;<br>2. Mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2019 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan dengan opini "wajar, dalam semua hal yang material" sebagaimana dinyatakan dalam laporannya tanggal 18 Februari 2020; dan<br>3. Dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Tugas Pengawasan Dewan Komisaris Perseroan dan Laporan Keuangan Konsolidasian Perseroan, diberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada segenap anggota Direksi dan anggota Dewan Komisaris Perseroan yang menjabat di tahun buku 2019 atas tindakan kepengurusan dan pengawasan yang telah mereka jalankan selama tahun buku 2019, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan tahun buku 2019, kecuali untuk perbuatan penggelapan, penipuan dan tindak pidana lainnya. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the 2019 Annual Report and to ratify the Consolidated Financial Statements of the Company for the financial year ended 31 December 2019. | 26,104,649,990 shares or 100%. | - | 2,575,009 shares or 0.01%. | 1. Approved the Annual Report of the Company for the financial year as of 31 December 2019, including ratify the Board of Commissioners' Supervisory Report;<br>2. Ratified the Financial Report of the Company for the financial year as of 31 December 2019 which has been audited by Public Accounting office Tanudiredja, Wibisana, Rintis & Rekan with the opinion "fairly, in all material respects", as stated in its report dated 18 February 2020; and<br>3. By approving the Annual Report and ratifying the Board of Commissioners Supervisory Report and Consolidated Financial Statement of the Company, granted the full acquittal and discharge (volledig acquite et de charge) to all members of the Board of Directors and the Board of Commissioners of the Company who served in financial year of 2019 for their management and supervisory duties exercised during the financial year of 2019, provided that such duties are reflected in the Annual Report and Financial Statements of the Company for financial year 2019, except for the fraud, embezzlement and other criminal acts. | This GMS decision has been realized. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 2. | Penetapan penggunaan keuntungan bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2019. | 26.102.049.990 saham atau 99,99%. | 2.600.000 saham atau 0,01%. | - | 1. Setelah memperhitungkan akumulasi kerugian tahun buku sebelumnya dan laba bersih Perseroan untuk tahun buku yang berakhir pada 31 Desember 2019 serta juga memperhitungkan dampak dari implementasi standar akuntansi baru (PSAK 71 dan 73) yang berlaku efektif pada 1 Januari 2020, disisihkan sebagai dana cadangan wajib sebesar Rp10.956.239.632 (sepuluh miliar sembilan ratus lima puluh enam juta dua ratus tiga puluh sembilan ribu enam ratus tiga puluh dua Rupiah).<br>2. Sisa laba bersih Perseroan untuk tahun buku yang berakhir pada 31 Desember 2019 setelah dikurangi penyisihan untuk cadangan wajib sebagaimana disebutkan sebelumnya atau sebesar Rp1.489.463.760.368 (satu triliun empat ratus delapan puluh sembilan miliar empat ratus enam puluh tiga juta tujuh ratus enam puluh ribu tiga ratus enam puluh delapan Rupiah) dibukukan sebagai laba ditahan Perseroan, untuk memperkuat struktur permodalan Perseroan. | Keputusan RUPS ini telah direalisasikan. |
| | To determine the use of the Company's net profit for financial year ended 31 December 2019. | 26,102,049,990 shares or 99.99%. | 2,600,000 shares or 0.01%. | | 1. After calculating last year loss and the Company's net profit as of 31 December 2019 and also after calculating the impact from the new accounting standard implementation (PSAK 71 and 73) effective on 1 January 2020, approved the additional of mandatory reserve funds is Rp10.956.239.632 (ten billion nine hundred fifty six million two hundred thirty nine thousand six hundred and thirty two Rupiah) in order to implement Article 70 Law of Republic of Indonesia Number 40 year 2007 regarding Limited Liability Company.<br>2. The remaining of the Company's net profit as of 31 December 2019 after being deducted with mandatory reserved fund as mentioned before or amounting Rp1.489.463.760.368 (one trillion four hundred eighty nine billion four hundred sixty three million seven hundred sixty thousand three hundred and sixty eight Rupiah) will be recorded as the Company's retained earnings, to strengthen the Company's capital structure. | This GMS decision has been realized. |
| 3. | Penunjukan Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan, anggota jaringan firma PricewaterhouseCoopers yang merupakan kantor akuntan publik yang terdaftar di OJK untuk melakukan audit atas Laporan Keuangan Perseroan untuk tahun buku sepanjang 2020. | 26.104.649.990 saham atau 100%. | - | - | 1. Menunjuk kembali Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan, anggota jaringan firma PricewaterhouseCoopers yang merupakan kantor akuntan publik yang terdaftar di OJK untuk melakukan audit atas Laporan Keuangan Perseroan untuk tahun buku sepanjang 2020.<br>2. Memberi wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya honorarium profesional yang wajar sehubungan dengan penunjukan Kantor Akuntan Publik tersebut.<br>3. Memberi kuasa kepada Dewan Komisaris atas dasar rekomendasi dari Komite Audit untuk menunjuk Kantor Akuntan Publik lain yang terdaftar di OJK dan memiliki pengalaman dalam audit perbankan dan berafiliasi dengan Kantor Akuntan Publik Internasional yang diakui, dalam hal Kantor Akuntan Publik tersebut di atas karena alasan apapun tidak dapat melaksanakan tugasnya. | Keputusan RUPS ini telah direalisasikan. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To appoint Public Accountant office who will audit the Company's Financial Statement for the financial year of 2020 and to decide fees for the Public Accountant office and its terms of appointment. | 26,104,649,990 shares or 100%. | - | | 1. Reappointed the Public Accounting office Tanudiredja, Wibisana, Rintis & Rekan, member of PricewaterhouseCoopers which registered in the OJK to audit the Company's Financial Statement of 2020 financial year.<br>2. Granted authority to the Board of Commissioners of the Company to determine reasonable professional honorarium in connection with the appointment of the Public Accounting office.<br>3. Granted authority to the Board of Commissioners based on the recommendation from the Audit Committee to appoint the other Public Accounting office which registered in the OJK and has experiences in banking audit as well as affiliated with the International Public Accounting office, if the appointed Public Accounting office for whatever reason, cannot fulfill its duties. | This GMS decision has been realized. |
| 4. | Perubahan susunan pengurus Perseroan. | 26.104.649.990 saham atau 100%. | - | 3.800.000 saham atau 0,015%. | 1. Menyetujui pengunduran diri Bapak Zulkifli Zaini dari jabatannya sebagai Komisaris Independen Perseroan yang berlaku efektif setelah ditutupnya Rapat, dengan catatan bahwa pelunasan dan pembebasan tanggung jawab sepenuhnya atas pelaksanan tugasnya dari 1 Januari 2020 sampai dengan tanggal efektif pengunduran dirinya akan dibahas dalam Rapat Umum Pemegang Saham Tahunan Perseroan yang akan dilaksanakan dalam tahun 2021.<br>2. Dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi Perseroan, menyetujui susunan Dewan Komisaris dan Direksi Perseroan sejak ditutupnya Rapat ini menjadi sebagai berikut.<br><br>Dewan Komisaris:<br>- Komisaris Utama: Sebastian Ramon Arcuri<br>- Wakil Komisaris Utama: Suparno Djasmin<br>- Komisaris Independen: Haryanto Sahari<br>- Komisaris Independen: Rahmat Waluyanto<br>- Komisaris Independen: Goei Siauw Hong<br>- Komisaris Independen: Yap Tjay Soen<br>- Komisaris: Mark Spencer Greenberg<br>- Komisaris: Ian Charles Anderson<br><br>Direksi:<br>- Direktur Utama: Ridha D.M. Wirakusumah<br>- Direktur: Abdy Dharma Salimin<br>- Direktur: Lea Setianti Kusumawijaya<br>- Direktur: Darwin Wibowo<br>- Direktur Kepatuhan: Dhien Tjahajani<br>- Direktur Unit Usaha Syariah: Herwin Bustaman<br>- Direktur: Djumariah Tenteram<br>- Direktur: Dayan Sadikin | |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | Dengan penjelasan sebagai berikut:<br>- Berdasarkan Anggaran Dasar Perseroan, masa jabatan seluruh anggota Dewan Komisaris dan Direksi adalah sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan Perseroan yang akan dilaksanakan dalam tahun 2023 atau sewaktu-waktu sebagaimana diputuskan dalam Rapat Umum Pemegang Saham sesuai dengan Anggaran Dasar Perseroan.<br>- Pengangkatan Bapak Goei Siauw Hong dan Bapak Yap Tjay Soen masing-masing sebagai Komisaris Independen akan berlaku efektif secepat-cepatnya sejak diperolehnya persetujuan dari Regulator terkait.<br><br>3. Menyetujui susunan Dewan Pengawas Syariah Perseroan dengan masa jabatan sejak tanggal ditutupnya Rapat ini sampai dengan tanggal penutupan Rapat Umum Pemegang Saham Tahunan Perseroan yang akan dilaksanakan dalam tahun 2022 atau sewaktu-waktu sebagaimana diputuskan dalam Rapat Umum Pemegang Saham sesuai dengan Anggaran Dasar Perseroan, yaitu sebagai berikut:<br><br>Dewan Pengawas Syariah:<br>- Ketua: H. Muhamad Faiz, MA.<br>- Anggota: Prof. Dr. H. Jaih, SE., MH., M.Ag<br><br>4. Memberikan kuasa kepada Direksi Perseroan dengan hak subtitusi, untuk menyatakan kembali keputusan Rapat berkenaan dengan perubahan susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan dalam akta notaris dan selanjutnya menyampaikan pemberitahuan susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan mendaftarkannya pada Daftar Perseroan serta melakukan segala tindakan yang diperlukan sesuai dengan peraturan-perundangan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | Changes in the management of the Company. | 26,104,649,990 shares or 100%. | - | 3,800,000 share or 0,015%. | 1. Approved the resignation of Mr. Zulkifli Zaini as Independent Commissioner of the Company. The resignation of Mr. Zulkifli Zaini shall be effective as of the closing of this Meeting, with note that release and discharge on his duties and responsibilities during his tenure from 1 January 2020 until his resignation taking effect, will be discussed in the Annual General Meeting of Shareholders of the Company in 2021.<br>2. By taking into consideration the recommendation from Remuneration and Nomination Committee, approved the composition of the Board of Commissioners and the Board of Directors since the closing of the Meeting as follows:<br><br>Board of Commissioners:<br>- President Commissioner: Sebastian Ramon Arcuri Vice<br>- President Commissioner: Suparno Djasmin<br>- Independent Commissioner: Haryanto Sahari<br>- Independent Commissioner: Rahmat Waluyanto<br>- Independent Commissioner: Goei Siauw Hong<br>- Independent Commissioner: Yap Tjay Soen<br>- Commissioner: Mark Spencer Greenberg<br>- Commissioner: Ian Charles Anderson<br><br>Board of Directors:<br>- President Director: Ridha D.M. Wirakusumah<br>- Director: Abdy Dharma Salimin<br>- Director: Lea Setianti Kusumawijaya<br>- Director: Darwin Wibowo Compliance<br>- Director: Dhien Tjahajani<br>- Sharia Business Unit<br>- Director: Herwin Bustaman<br>- Director: Djumariah Tenteram<br>- Director: Dayan Sadikin | This GMS decision has been realized. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | With explanation as follows:<br>- In accordance with the Company's Articles of Association, terms of office of all members of the Board of Commissioners and the Board of Directors shall be until the date of the closing of Annual General Meeting of the Company which will be held in 2023 or at any time in the General Meeting of Shareholders in accordance with the Company's Articles of Association.<br>- The appointment of Mr. Goei Siauw Hong and Mr. Yap Tjay Soen as Independent Commissioners will be effective as soon as the approval from the relevant Regulator is received.<br><br>3. Approved the composition of the Shariah Supervisory Board of the Company with terms of office starting from the date of this Meeting is closed until the date of the closing of Annual General Meeting of the Company which will be held in 2022 or at any time in the General Meeting of Shareholders in accordance with the Company's Articles of Association, to be as follows:<br><br>Shariah Supervisory Board:<br>- Chairman: H. Muhamad Faiz, MA<br>- Member: Prof. Dr. H. Jaih, SE., MH., M.Ag<br><br>4. Authorized the Board of Directors of the Company with substitution right, to restate the resolution of the Meeting regarding the changes of the Board of Commissioners, Board of Directors, and Shariah Supervisory Board of the Company in notarial deed as well as to notify composition of the Board of Commissioners, Board of Directors, and Shariah Supervisory Board of the Company to the Minister of Law and Human Rights of the Republic of Indonesia, and register it with the Company Register, and to do all required actions in compliance with the prevailing regulations. | |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 5. | Penetapan besar dan jenis remunerasi serta fasilitas lain yang diberikan Perseroan kepada anggota Dewan Komisaris, anggota Direksi, dan Dewan Pengawas Syariah. | 26.098.249.990 saham atau 99,975%. | 2.600.000 saham atau 0,01%. | 3.800.000 saham atau 0,015%.<br>3,800,000 shares or 0.015%. | 1. Dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan, menetapkan besarnya remunerasi serta fasilitas lain bagi seluruh anggota Dewan Komisaris Perseroan untuk tahun buku 2020 sebesar-besarnya Rp17.800.000.000 (tujuh belas miliar delapan ratus juta Rupiah) per tahun. Besarnya remunerasi serta fasilitas lain tersebut wajib dicantumkan dalam Laporan Tahunan Perseroan tahun 2020.<br>2. Memberikan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan rincian pembagian jumlah remunerasi serta fasilitas lain yang akan diberikan diantara masing-masing anggota Dewan Komisaris Perseroan yang bersangkutan dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan.<br>3. Memberikan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan besarnya remunerasi serta fasilitas lain bagi setiap anggota Direksi Perseroan dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan dan besarnya remunerasi serta fasilitas lain tersebut wajib dicantumkan dalam Laporan Tahunan Perseroan tahun 2020.<br>4. Dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan, menetapkan besarnya honorarium dan/atau tunjangan bagi seluruh anggota Dewan Pengawas Syariah Perseroan untuk tahun buku 2020 sebesar Rp943.097.270 (sembilan ratus empat puluh tiga juta sembilan puluh tujuh ribu dua ratus tujuh puluh Rupiah) per tahun. Besarnya honorarium dan/atau tunjangan tersebut wajib dicantumkan dalam Laporan Tahunan Perseroan tahun 2020.<br>5. Memberikan kuasa kepada Dewan Pengawas Syariah Perseroan untuk menetapkan pembagian jumlah honorarium dan/atau tunjangan yang akan diberikan diantara masing-masing anggota Dewan Pengawas Syariah Perseroan yang bersangkutan dengan memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi Perseroan. | Keputusan RUPS ini telah direalisasikan. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To decide the amount and type of remuneration and other facilities granted to the Board of Commissioners, the Board of Directors and Sharia Supervisory Board. | 26,098,249,990 shares or 99.975%. | 2,600,000 shares or 0,01%. | | 1. By taking into consideration of the proposal/opinion from the Remuneration and Nomination Committee of the Company determined the amount of remuneration and other facilities for the members of the Board of Commissioners of the Company for financial year of 2020 Rp17.800.000.000 (seventeen billion eight hundred million Rupiah) per year. The said amount of remuneration and other facilities must be stated in the Annual Report of the Company for the year of 2020.<br>2. Authorized the Board of Commissioners of the Company to determine details of the distribution of the amount of remuneration and other facilities which will be granted for each member of the Board of Commissioners of the Company, by taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company.<br>3. Authorized the Board of Commissioners of the Company to determine the distribution of the amount of remuneration and other facilities which will be granted for each member of the Board of Directors, by taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company and the said amount of remuneration and other facilities must be stated in the Annual Report of the Company for the year of 2020.<br>4. By taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company, determined the amount of honorarium and/or facilities to all members of the Sharia Supervisory Board of the Company for the financial year 2020 shall be Rp943.097.270 (nine hundred forty three million ninety seven thousand two hundred and seventy Rupiah) per year. The said amount of honorarium and/or facilities must be stated in the Annual Report of the Company for the year of 2020.<br>5. Authorized the Sharia Supervisory Board of the Company to determine the distribution of the amount of honorarium and/or facilities which will be granted for each member of the Sharia Supervisory Board of the Company, by taking into consideration proposal/opinion from the Remuneration and Nomination Committee of the Company. | This GMS decision has been realized. |

## Keputusan dan Realisasi RUPS Luar Biasa 23 April 2020

Resolutions and Realization of Extraordinary GMS 23 April 2020

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 1. | Persetujuan atas rencana pengambilalihan oleh Bangkok Bank Public Company Limited ("Bangkok Bank") atas 24.991.429.332 saham (atau sekitar 89,12%) dari jumlah saham yang ditempatkan dan disetor dalam Perseroan ("Pengambilalihan"). | 26.070.184.140 saham atau 100%. | 6.300.083 saham atau 0,024%. | - | 1. Menyetujui rencana Pengambilalihan Perseroan oleh Bangkok Bank melalui pembelian (i) 12.495.714.666 Saham Seri B (atau sekitar 44,56% dari jumlah saham yang ditempatkan dan disetor dalam Perseroan) dari Astra dan (ii) 12.495.714.666 Saham Seri B (atau sekitar 44,56% dari jumlah saham yang ditempatkan dan disetor dalam Perseroan) dari SCB.<br>2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan Pengambilalihan Perseroan dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.<br>3. Meratifikasi dan menyetujui segala dan setiap tindakan yang telah dan akan dilakukan oleh Direksi dan/atau Dewan Komisaris Perseroan tanpa ada yang dikecualikan sehubungan dengan hal-hal yang berkaitan dengan Pengambilalihan Perseroan dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the planning of acquisition by Bangkok Bank Public Company Limited ("Bangkok Bank") on 24,991,429,332 shares (or around 89.12%) from the Company's subscribed and paid up capital ("Acquisition"). | 26,070,184,140 shares or 100%. | 6,300,083 shares or 0.024%. | - | 1. Approve the proposed Company Acquisition by Bangkok Bank through the purchase of (i) 12,495,714,666 Series B Shares (or approximately 44.56% of total issued and paid-up shares in the Company) from Astra and (ii) 12,495,714,666 Series B Shares (or approximately 44.56% of total issued and paid-up shares in the Company) from SCB.<br>2. Approve the granting of power and authority to the Company's Board of Directors with the right of substitution, to undertake any and all actions in relation to matters pertaining to the Company Acquisition with due observance of the Company's Articles of Association and prevailing laws and regulations.<br>3. Ratify and approve any and all actions that have been and will be performed by the Board of Directors and/or Board of Commissioners of the Company without any exception in relation to matters pertaining to the Company Acquisition with due observance of the Company's Articles of Association and prevailing laws and regulations. | This GMS decision has been realized. |
| 2. | Persetujuan atas rancangan Pengambilalihan Perseroan yang telah disusun bersama oleh Direksi Perseroan dan Bangkok Bank. | 26.070.184.140 saham atau 99,976%. | 6.300.083 saham atau 0,024%. | - | 1. Menyetujui rancangan Pengambilalihan Perseroan yang telah disusun oleh Direksi Perseroan dan Bangkok Bank.<br>2. Meratifikasi dan menyetujui segala dan setiap tindakan yang telah dan akan dilakukan oleh Direksi dan/atau Dewan Komisaris Perseroan tanpa ada yang dikecualikan sehubungan dengan hal-hal yang berkaitan dengan rancangan Pengambilalihan Perseroan dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To approve Acquisition plan which has been prepared by the Board of Directors of the Company and Bangkok Bank. | 26,070,184,140 saham atau 99,976%. | 6,300,083 shares or 0.024%. | - | 1. Approve the Company Acquisition plan prepared by the Company's Board of Directors and Bangkok Bank.<br>2. Ratify and approve any and all actions that have been and will be performed by the Board of Directors and/or Board of Commissioners of the Company without any exception in relation to matters pertaining to the Company Acquisition plan with due observance of the Company's Articles of Association and prevailing laws and regulations. | This GMS decision has been realized. |
| 3. | Persetujuan konsep akta Pengambilalihan Perseroan. | 26.070.184.140 saham atau 99,976%. | 6.300.083 saham atau 0,024%. | - | 1. Menyetujui konsep akta Pengambilalihan Perseroan.<br>2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan konsep akta Pengambilalihan Perseroan dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku, termasuk untuk membuat atau meminta dibuatkan segala akta-akta, surat-surat maupun dokumen yang diperlukan, hadir dihadapan pihak/pejabat yang berwenang, mengajukan permohonan persetujuan dan/atau melakukan pemberitahuan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan dari Otoritas Jasa Keuangan, memperoleh persetujuan dan/atau diterimanya pemberitahuan, termasuk dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan mendaftarkannya dalam Daftar Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dan untuk membuat pengubahan dan/atau tambahan dalam bentuk yang diperlukan untuk memperoleh persetujuan atau diterimanya pemberitahuan tersebut, dan untuk melaksanakan tindakan lainnya yang mungkin diperlukan tanpa ada yang dikecualikan. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the concept of Acquisition deed. | 26,070,184,140 saham atau 99,976%. | 6,300,083 shares or 0.024%. | | 1. Approve the draft Company Acquisition deed.<br>2. Approve the granting of power and authority to the Company's Board of Directors with the right of substitution, to undertake any and all actions in relation to matters pertaining to the draft Company Acquisition deed with due observance of the Company's Articles of Association and prevailing laws and regulations, including to prepare or cause to be prepared all necessary deeds, letters, or documents, to appear before authorized parties/officials, to apply for the approval of and/or to notify the authorized parties/officials to obtain the approval of OJK, to obtain the approval of and/or notification receipt, including from the Minister of Law and Human Rights of the Republic of Indonesia, and to register it in the Company Register in accordance with the provisions of prevailing laws and regulations, and to make amendments and/or additions in forms that are required to obtain such approval or notification receipt, and to undertake other actions that may be necessary without any exception. | This GMS decision has been realized. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 4. | Perubahan susunan pengurus Perseroan. | 26.067.378.040 saham atau 99,965%. | 9.106.183 saham atau 0,035%. | 3.800.000 saham atau 0,015%. | 1. Menyetujui usulan untuk mengangkat beberapa anggota Dewan Komisaris baru yang dinominasikan oleh Bangkok Bank yaitu (i) Chartsiri Sophonpanich sebagai Komisaris Utama Perseroan, (ii) Chong Toh sebagai Komisaris Perseroan, (iii) Chalit Tayjasanant sebagai Komisaris Perseroan dan (iv) Niramarn Laisathit sebagai Komisaris Perseroan, dengan syarat pengangkatan tersebut baru akan berlaku efektif untuk masing-masing calon jika (i) rencana Pengambilalihan Perseroan telah berhasil dan selesai dilakukan, untuk menghindari keraguan-raguan, yaitu pada tanggal yang sama dengan tanggal penandatanganan akta Pengambilalihan Perseroan dan (ii) efektifnya kelulusan atas uji kepatutan dan kelayakan oleh Otoritas Jasa Keuangan dari masing-masing individu yang relevan dari anggota Dewan Komisaris yang baru tersebut, dimana pengangkatan masing-masing calon tersebut efektif pada tanggal terakhir dimana kedua persyaratan tersebut terpenuhi untuk masing-masing calon yang relevan. Dengan tunduk pada syarat pengangkatan tersebut, anggota Dewan Komisaris yang baru akan diangkat dengan masa jabatan untuk jangka waktu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan yang akan diselenggarakan pada tahun 2023 dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan Anggaran Dasar Perseroan. Jika seluruh syarat pengangkatan terkait yang berlaku terhadap masing-masing individu tersebut tidak terpenuhi, maka keputusan pengangkatan atas individu yang tidak memenuhi syarat tersebut menjadi batal dan tidak berlaku tanpa perlu diadakannya Rapat Umum Pemegang Saham Perseroan kembali.<br>2. Menyetujui usulan untuk menerima pengunduran diri dari (i) Sebastian Ramon Arcuri sebagai Komisaris Utama Perseroan, (ii) Suparno Djasmin sebagai Wakil Komisaris Utama Perseroan, (iii) Mark Spencer Greenberg sebagai Komisaris Perseroan, dan (iv) Ian Charles Anderson sebagai Komisaris Perseroan dan memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya *(volledig acquit et decharge)* kepada masing-masing individu tersebut selama masa pelaksanaan tugas dan tanggung jawab terkaitnya, sejauh pelaksanaan tugas dan tanggung jawab tersebut tertuang dalam Laporan Tahunan 2020 dan Laporan Keuangan Konsolidasian untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 serta sepanjang Laporan Tahunan 2020 dan Laporan Keuangan Konsolidasian untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 tersebut disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan pada tahun 2021. | Keputusan RUPS ini telah direalisasikan. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | Syarat penerimaan pengunduran diri untuk masing-masing anggota Dewan Komisaris tersebut adalah akan efektif pada tanggal penandatanganan akta Pengambilalihan Perseroan, kecuali untuk Sebastian Ramon Arcuri akan tetap menjabat sebagai Komisaris Utama Perseroan sampai dengan tanggal mana yang terakhir dipenuhi: (i) tanggal penandatanganan akta Pengambilalihan Perseroan dan (ii) tanggal efektifnya kelulusan atas uji kepatutan dan kelayakan oleh Otoritas Jasa Keuangan dari Chartsiri Sophonpanich sebagai calon Komisaris Utama Perseroan.<br><br>Syarat pemberian pembebasan dan pelunasan tanggung jawab sepenuhnya *(volledig acquit et decharge)* tersebut baru akan berlaku efektif setelah Laporan Tahunan 2020 dan Laporan Keuangan Konsolidasian untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 tersebut telah disetujui dan disahkan oleh Rapat Umum Pemegang Saham Tahunan pada tahun 2021. Jika syarat tersebut tidak terpenuhi, maka keputusan terkait pemberian pembebasan dan pelunasan tanggung jawab sepenuhnya *(volledig acquit et decharge)* ini menjadi batal dan tidak berlaku tanpa perlu diadakannya Rapat Umum Pemegang Saham Perseroan kembali.<br><br>3. Jika masing-masing syarat yang relevan atas pengangkatan dan/atau pengunduran diri, maka susunan Direksi dan Dewan Komisaris Perseroan adalah sebagai berikut:<br><br>Dewan Komisaris:<br>- Komisaris Utama: Chartsiri Sophonpanich *)<br>- Komisaris: Chong Toh *)<br>- Komisaris: Chalit Tayjasanant *)<br>- Komisaris: Niramarn Laisathit *)<br>- Komisaris Independen: Haryanto Sahari<br>- Komisaris Independen: Rahmat Waluyanto<br>- Komisaris Independen: Goei Siauw Hong *)<br>- Komisaris Independen: Yap Tjay Soen *)<br><br>Direksi:<br>- Direktur Utama: Ridha D.M. Wirakusumah<br>- Direktur: Abdy Dharma Salimin<br>- Direktur: Lea Setianti Kusumawijaya<br>- Direktur: Darwin Wibowo<br>- Direktur Kepatuhan: Dhien Tjahajani<br>- Direktur Unit Usaha Syariah: Herwin Bustaman<br>- Direktur: Djumariah Tenteram<br>- Direktur: Dayan Sadikin<br><br>Catatan: *) Pengangkatan Chartsiri Sophonpanich, Chong Toh, Chalit Tayjasanant, Niramarn Laisathit, Goei Siauw Hong dan Yap Tjay Soen akan tunduk pada hasil uji kepatutan dan kelayakan oleh Otoritas Jasa Keuangan. | |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | 4. Memberikan wewenang dan kuasa penuh dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk melakukan segala dan setiap tindakan yang diperlukan berkaitan dengan keputusan pada Mata Acara Keempat ini, termasuk namun tidak terbatas pada untuk menyatakan perubahan susunan anggota Direksi dan Dewan Komisaris Perseroan dan/atau penegasan susunan anggota Direksi dan Dewan Komisaris Perseroan dalam suatu akta notaris dan/atau menyatakan kembali perubahan susunan anggota Direksi dan Dewan Komisaris Perseroan dan/atau penegasan susunan anggota Direksi dan Dewan Komisaris Perseroan dalam suatu akta notaris, membuat atau meminta dibuatkan segala akta-akta, surat-surat maupun dokumen yang diperlukan, hadir di hadapan pihak/pejabat yang berwenang, mengajukan permohonan persetujuan dan/atau melakukan pemberitahuan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan dan/atau diterimanya pemberitahuan, termasuk dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan mendaftarkan susunan anggota Direksi dan Dewan Komisaris tersebut dalam Daftar Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dan untuk membuat pengubahan dan/atau tambahan dalam bentuk yang diperlukan untuk memperoleh persetujuan atau diterimanya pemberitahuan tersebut, dan untuk melaksanakan tindakan yang mungkin diperlukan tanpa ada yang dikecualikan. | |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | Changes of the Management of the Company. | 26,067,378,040 saham atau 99.965%. | 9,106,183 saham atau 0.035%. | 3,800,000 saham atau 0.015%. | 1. Approve the proposal to appoint several new members of the Board of Commissioners nominated by Bangkok Bank, namely (i) Mr. Chartsiri Sophonpanich as the Company's President Commissioner, (ii) Mr. Chong Toh as the Company's Commissioner, (iii) Mr. Chalit Tayjasanant as the Company's Commissioner and (iv) Ms. Niramarn Laisathit, provided that such appointment such appointment will only be effective for each candidate if (i) the proposed Company Acquisition is successful and consummated, for the avoidance of doubt, on the same date as the signing date of the Company Acquisition deed and (ii) such candidate of the Board of Commissioners has effectively passed the fit and proper test conducted by OJK. The appointment of each of the candidates will be effective when both requirements are met for each such candidate. Subject to the appointment requirements, the new members of the Board of Commissioners are to be appointed for a term of office up to the closing of the Company's Annual General Meeting of Shareholders to be held in 2023 without prejudice to the right of the Company's General Meeting of Shareholders to dismiss them at any time in accordance with the provisions of the Company's Articles of Association. If all requirements for the relevant appointment that apply to each of the individuals are not met, the resolution to appoint the individuals that do not meet such requirements is null and void without any requirement to hold another General Meeting of Shareholders of the Company.<br>2. Approve the proposal to accept the resignation of (i) Sebastian Ramon Arcuri as the Company's President Commissioner, (ii) Suparno Djasmin as the Company's Vice President Commissioner, (iii) Mark Spencer Greenberg as the Company's Commissioner, and (iv) Ian Charles Anderson as the Company's Commissioner and to grant full release and discharge (volledig acquit et decharge) to each of the aforementioned individuals for the performance of their relevant duties and responsibilities, insofar as such performance of duties and responsibilities are set out in the 2020 Annual Report and Consolidated Financial Statements for the financial year ended on 31 December 2020 and insofar as the 2020 Annual Report and the Consolidated Financial Statements for the financial year ended on 31 December 2020 are approved and ratified in the 2021 Annual General Meeting of Shareholders. | This GMS decision has been realized. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | The requirements for the acceptance of resignation of each of the members of the Board of Commissioners will become effective on the signing date of Company Acquisition deed, except for Sebastian Ramon Arcuri that will continue to serve as the Company's President Commissioner until the following date, whichever is later: (a) the signing date of the Company Acquisition deed, and (b) the date on which Chartsiri Sophonpanich effectively passes the fit and proper test conducted by OJK as the candidate for the Company's President Commissioner.<br><br>The granting of full release and discharge (volledig acquit et decharge) will only be effective after the 2020 Annual Report and the Consolidated Financial Statements for the financial year ended on 31 December 2020 are approved and ratified in the 2021 Annual General Meeting of Shareholders. If such requirements are not met, the resolution pertaining to the granting of full release and discharge (volledig acquit et decharge) is null and void without any requirement to hold another General Meeting of Shareholders of the Company.<br><br>3. If each relevant requirement for the appointment is met, the composition of the Board of Directors and Board of Commissioners of the Company will be as follows:<br><br>Board of Commissioners:<br>- President Commissioner: Chartsiri Sophonpanich *)<br>- Commissioner: Chong Toh *)<br>- Commissioner: Chalit Tayjasanant *)<br>- Commissioner: Niramarn Laisathit *)<br>- Independent Commissioner: Haryanto Sahari<br>- Independent Commissioner: Rahmat Waluyanto<br>- Independent Commissioner: Goei Siauw Hong *)<br>- Independent Commissioner: Yap Tjay Soen *)<br><br>Board of Directors:<br>- President Director: Ridha D.M. Wirakusumah<br>- Director: Abdy Dharma Salimin<br>- Director: Lea Setianti Kusumawijaya<br>- Director: Darwin Wibowo<br>- Director of Compliance: Dhien Tjahajani<br>- Director of Sharia Business Unit: Herwin Bustaman<br>- Director: Djumariah Tenteram<br>- Director: Dayan Sadikin<br><br>Note: *) appointment of Chartsiri Sophonpanich, Chong Toh, Chalit Tayjasanant, Niramarn Laisathit, Goei Siauw Hong and Yap Tjay Soen is subject to the result of the fit and proper test conducted by Otoritas Jasa Keuangan. | |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | 4. Grant full power and authority with the right of substitution to the Company's Board of Directors both jointly and severally to undertake any and all necessary actions in relation to the resolutions in this fourth agenda, including but not limited to state the changes in the composition of the members of the Board of Directors and Board of Commissioners of the Company and/or the confirmation of the composition of the members of the Board of Directors and Board of Commissioners of the Company in a notarial deed and/or to restate the changes in the composition of the members of the Board of Directors and Board of Commissioners of the Company and/or the confirmation of the composition of the members of the Board of Directors and Board of Commissioners of the Company in a notarial deed, to prepare or cause to be prepared all necessary deeds, letters, and documents, to appear before authorized parties/officials, to apply for the approval of and/or to notify the authorized parties/officials to obtain the approval and/or receipt of notification, including from the Minister of Law and Human Rights of the Republic of Indonesia, and to register the composition of the members of the Board of Directors and the Board of Commissioners in the Company Register in accordance with the provisions of applicable laws and regulations, and to make amendments and/or additions in the form necessary to obtain the approval or receipt of such notification, and to carry out any action that may be required without exception. | |

## Keputusan dan Realisasi RUPS Luar Biasa 1 Desember 2020

Resolutions and Realization of Extraordinary GMS 1 December 2020

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 1. | Persetujuan atas pelaksanaan integrasi antara Perseroan dan Bangkok Bank Public Company Limited, Cabang Jakarta, Cabang Pembantu Medan dan Cabang Pembantu Surabaya ("BBI") melalui pengalihan aset yang berkualitas baik dan kewajiban tertentu dari BBI yang merupakan obyek integrasi ke Perseroan sebagai bank yang menerima integrasi ("Integrasi") sesuai dengan Peraturan Otoritas Jasa Keuangan No. 41/POJK.03/2019 tentang Penggabungan, Peleburan, Pengambilalihan, Integrasi, dan Konversi Bank Umum ("POJK 41/2019") dan peraturan perundang-undangan yang berlaku. | 27.962.263.464 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 12.923 saham atau 0,00004622%. | 1. Menyetujui pelaksanaan Integrasi dan setiap hal-hal atau tindakan lain yang mungkin diperlukan untuk melaksanakan Integrasi tersebut, dimana Perseroan akan menjadi bank yang menerima Integrasi.<br>2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan Integrasi dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.<br>3. Meratifikasi dan menyetujui segala dan setiap tindakan yang telah dan akan dilakukan oleh Direksi dan/atau Dewan Komisaris Perseroan tanpa ada yang dikecualikan sehubungan dengan hal-hal yang berkaitan dengan Integrasi dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the integration between PT Bank Permata Tbk (the "Company") and Bangkok Bank Public Company Limited, Jakarta Branch, Surabaya Sub-Branch and Medan Sub-Branch ("BBI") by way of transfer of good quality assets and certain liabilities of BBI that constitute the objects of the integration to the Company as the receiving bank in the integration ("Integration") subject to Financial Services Authority Regulation No. 41/POJK.03/2019 on Merger, Consolidation, Acquisition, Integration, and Conversion of Commercial Banks ("POJK 41/2019") and the prevailing laws and regulations. | 27.962.263.464 shares or 99,99999964%. | 100 shares or 0.00000036%. | 12,923 shares or 0.00004622%. | 1. Approve the implementation of the Integration and any other matters or actions that may be required to conduct the Integration where the Company will become a receiving bank in the Integration.<br>2. Approve the granting of power and authority to the Company's Board of Directors with the right of substitution, to undertake any and all actions in relation to matters pertaining to the Integration with due observance of the Company's Articles of Association and prevailing laws and regulations.<br>3. Ratify and approve any and all actions that have been and will be performed by the Board of Directors and/or Board of Commissioners of the Company without any exception in relation to matters pertaining to the Integration with due observance of the Company's Articles of Association and prevailing laws and regulation. | This GMS decision has been realized. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 2. | Persetujuan atas rancangan Integrasi yang telah disusun oleh Direksi Perseroan dan Pimpinan BBI dan telah disetujui oleh Dewan Komisaris dari Perseroan dan Direksi dari Bangkok Bank Public Company Limited. | 27.962.263.464 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 12.923 saham atau 0,00004622%. | 1. Menyetujui Rancangan Integrasi yang telah disusun oleh Direksi Perseroan dan Pimpinan BBI dan disetujui oleh Dewan Komisaris dari Perseroan dan Direksi dari Bangkok Bank Public Company Limited.<br>2. Meratifikasi dan menyetujui segala dan setiap tindakan yang telah dan akan dilakukan oleh Direksi dan/atau Dewan Komisaris Perseroan tanpa ada yang dikecualikan sehubungan dengan hal-hal yang berkaitan dengan rancangan Integrasi dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the Integration plan which has been prepared by the Board of Directors of the Company and the Management of BBI and approved by the Board of Commissioners of the Company and the Board of Directors of Bangkok Bank Public Company Limited. | 27.962.263.464 shares or 99,99999964%. | 100 shares or 0.00000036%. | 12,923 shares or 0.00004622%. | 1. Approve the Integration plan which has been prepared by the Board of Directors of the Company and the Management of BBI and approved by the Board of Commissioners of the Company and the Board of Directors of Bangkok Bank Public Company Limited.<br>2. Ratify and approve any and all actions that have been and will be performed by the Board of Directors and/or Board of Commissioners of the Company without any exception in relation to matters pertaining to the Integration plan with due observance of the Company's Articles of Association and prevailing laws and regulations. | This GMS decision has been realized. |
| 3. | Persetujuan atas konsep akta Integrasi. | 27.962.263.464 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 12.923 saham atau 0,00004622%. | 1. Menyetujui konsep Akta Integrasi Perseroan.<br>2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan konsep Akta Integrasi dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku, termasuk untuk membuat atau meminta dibuatkan segala akta-akta, surat-surat maupun dokumen yang diperlukan, hadir di hadapan pihak/pejabat yang berwenang, mengajukan permohonan persetujuan dan/atau melakukan pemberitahuan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan dari OJK, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dan untuk membuat pengubahan dan/atau tambahan dalam bentuk yang diperlukan untuk memperoleh persetujuan atau diterimanya pemberitahuan tersebut, dan untuk melaksanakan tindakan lainnya yang mungkin diperlukan tanpa ada yang dikecualikan. | Keputusan RUPS ini telah direalisasikan. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To approve the draft of Deed of Integration. | 27.962.263.464 shares or 99,99999964%. | 100 shares or 0.00000036%. | 12,923 shares or 0.00004622%. | 1. Approve the draft Integration deed.<br>2. Approve the granting of power and authority to the Company's Board of Directors with the right of substitution, to undertake any and all actions in relation to matters pertaining to the draft Integration deed with due observance of the Company's Articles of Association and prevailing laws and regulations, including to prepare or cause to be prepared all necessary deeds, letters, or documents, to appear before authorized parties/officials, to apply for the approval of and/or to notify the authorized parties/officials to obtain the approval of OJK based on the prevailing regulations and to make amendments and/or additions in forms that are required to obtain such approval or notification receipt, and to undertake other actions that may be necessary without any exception. | This GMS decision has been realized. |
| 4. | Persetujuan atas usulan peningkatan modal dasar Perseroan dan perubahan ketentuan Pasal 4 ayat (1) Anggaran Dasar Perseroan. | 27.962.263.464 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 12.923 saham atau 0,00004622%.<br><br>12,923 shares or 0.00004622%. | 1. Menyetujui usulan perubahan ketentuan Pasal 4 ayat (1) Anggaran Dasar Perseroan, dimana modal dasar Perseroan akan ditingkatkan dari Rp12.500.000.000.000,00 seluruhnya menjadi Rp15.000.000.000.000,00 seluruhnya.<br><br>Ketentuan Pasal 4 ayat (1) Anggaran Dasar Perseroan yang saat ini berlaku akan diubah dengan usulan ketentuan yang baru, yaitu sebagai berikut:<br><br>Pasal 4<br>1. Modal dasar Perseroan berjumlah Rp15.000.000.000.000,00 (lima belas triliun Rupiah), terbagi atas:<br>a. 26.880.234 (dua puluh enam juta delapan ratus delapan puluh ribu dua ratus tiga puluh empat) saham Kelas A, yang masing-masing bernilai nominal Rp12.500,00 (dua belas ribu lima ratus Rupiah) atau seluruhnya dengan jumlah nilai nominal sebesar Rp336.002.925.000,00 (tiga ratus tiga puluh enam miliar dua juta sembilan ratus dua puluh lima ribu Rupiah);<br>b. 117.311.976.600 (seratus tujuh belas miliar tiga ratus sebelas juta sembilan ratus tujuh puluh enam ribu enam ratus) saham Kelas B, yang masing-masing bernilai nominal Rp125,00 (seratus dua puluh lima Rupiah) atau seluruhnya dengan jumlah nilai nominal sebesar Rp14.663.997.075.000,00 (empat belas triliun enam ratus enam puluh tiga miliar sembilan ratus sembilan puluh tujuh juta tujuh puluh lima ribu Rupiah). | Keputusan RUPS ini telah direalisasikan. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | 2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan perubahan Anggaran Dasar ini dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku, termasuk untuk membuat atau meminta dibuatkan segala akta-akta, surat-surat maupun dokumen yang diperlukan, hadir di hadapan pihak/pejabat yang berwenang, mengajukan permohonan persetujuan dan/atau melakukan pemberitahuan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan dari OJK, memperoleh persetujuan dan/atau tanda terima pemberitahuan atas perubahan Anggaran Dasar yang diajukan secara bersama-sama dengan pengajuan akta Integrasi, termasuk dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham"), dan mendaftarkannya dalam Daftar Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dan untuk membuat pengubahan dan/atau tambahan dalam bentuk yang diperlukan untuk memperoleh persetujuan atau diterimanya pemberitahuan tersebut, dan untuk melaksanakan tindakan lainnya yang mungkin diperlukan tanpa ada yang dikecualikan. | |
| | To approve the proposed increase of the authorized capital of the Company and amendment to Article 4 (1) of the Articles of Association of the Company. | 27.962.263.464 shares or 99,99999964%. | 100 shares or 0.00000036%. | | 1. Approve the proposed amendment to Article 4 (1) of the Company's Articles of Association, in that the authorized capital of the Company will be increased from a total of Rp12,500,000,000,000 to a total of Rp15,000,000,000,000.<br><br>The existing provision under Article 4 (1) of the Company's Articles of Association will be replaced with the proposed amendment as follows:<br><br>Article 4<br>1. The authorized capital of the Company shall be Rp15,000,000,000,000 (fifteen trillion Rupiah) divided into:<br>a. 26,880,234 (twenty six million eight hundred eighty thousand two hundred and thirty four) Class A shares, each share worth Rp12,500 (twelve thousand and five hundred Rupiah) in nominal value or in the aggregate nominal value of Rp336,002,925,000 (three hundred thirty six billion two million nine hundred and twenty five thousand Rupiah);<br>b. 117,311,976,600 (one hundred seventeen billion three hundred eleven million nine hundred seventy six thousand and six hundred) Class B shares, each share worth Rp125 (one hundred and twenty five Rupiah) in nominal value or in the aggregate nominal value of Rp14,663,997,075,000 (fourteen trillion six hundred sixty three billion nine hundred ninety seven million and seventy five thousand Rupiah). | This GMS decision has been realized. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | 2. Approve the granting of power and authority to the Company's Board of Directors with the right of substitution, to undertake any and all actions in relation to matters pertaining to the amendment of the Articles of Association with due observance of the Company's Articles of Association and prevailing laws and regulations, including to prepare or cause to be prepared all necessary deeds, letters, or documents, to appear before authorized parties/officials, to apply for the approval of and/or to notify the authorized parties/officials to obtain the approval of OJK, to obtain the approval of and/or notification receipt for the amendment of the Articles of Association that will be applied for together with the submission of the Integration Deed, including from the Ministry of Law and Human Rights ("MOLHR"), and to register it in the Company Register in accordance with the provisions of prevailing laws and regulations, and to make amendments and/or additions in forms that are required to obtain such approval or notification receipt, and to undertake other actions that may be necessary without any exception. | |
| 5. | Persetujuan atas keberlanjutan pengangkatan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dari Perseroan sebagai bank hasil Integrasi. | 27.962.263.464 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 12.923 saham atau 0,00004622%. | 1. Menyetujui keberlanjutan pengangkatan anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan sebagai bank hasil integrasi, yaitu sebagai berikut:<br><br>Dewan Komisaris:<br>- Komisaris Utama: Chartsiri Sophonpanich<br>- Komisaris: Chong Toh<br>- Komisaris: Chalit Tayjasanant<br>- Komisaris: Niramarn Laisathit<br>- Komisaris Independen: Haryanto Sahari<br>- Komisaris Independen: Rahmat Waluyanto<br>- Komisaris Independen: Goei Siauw Hong<br>- Komisaris Independen: Yap Tjay Soen<br><br>Direksi:<br>- Direktur Utama: Ridha D.M. Wirakusumah<br>- Direktur: Abdy Dharma Salimin<br>- Direktur: Lea Setianti Kusumawijaya<br>- Direktur: Darwin Wibowo<br>- Direktur Kepatuhan: Dhien Tjahajani<br>- Direktur Unit Usaha Syariah: Herwin Bustaman<br>- Direktur: Djumariah Tenteram<br>- Direktur: Dayan Sadikin<br><br>Dewan Pengawas Syariah:<br>- Ketua: H. Muhamad Faiz<br>- Anggota: H. Jaih Mubarok | Keputusan RUPS ini telah direalisasikan. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | dengan syarat keberlanjutan pengangkatan masing-masing anggota akan berlaku efektif jika (i) izin Integrasi yang diterbitkan oleh OJK berlaku efektif dan (ii) anggota masing-masing Dewan Komisaris, Direksi dan Dewan Pengawas Syariah secara efektif telah lulus uji kepatutan dan kelayakan oleh OJK.<br><br>Dengan tunduk pada syarat keberlanjutan pengangkatan tersebut, anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah akan melanjutkan masa jabatannya dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikan sewaktu-waktu sesuai dengan ketentuan Anggaran Dasar Perseroan.<br><br>Persetujuan atas keberlanjutan pengangkatan anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan sebagai bank hasil Integrasi hanya akan relevan apabila Integrasi disetujui oleh OJK. Apabila Integrasi tidak disetujui oleh OJK, anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan akan tetap menjabat sebagai anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan seperti semula.<br><br>Dengan syarat Integrasi disetujui oleh OJK, namun kelulusan uji kepatutan dan kelayakan tidak terpenuhi, maka keputusan keberlanjutan pengangkatan atas individu yang tidak memenuhi syarat tersebut dalam jabatannya sebagai Komisaris, Direksi atau anggota Dewan Pengawas Syariah Perseroan setelah Integrasi menjadi efektif menjadi batal dan tidak berlaku tanpa perlu diadakannya Rapat Umum Pemegang Saham Perseroan kembali.<br><br>2. Jika masing-masing syarat yang relevan atas keberlanjutan pengangkatan sebagaimana telah dijelaskan sebelumnya terpenuhi, maka susunan Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan setelah Integrasi menjadi efektif adalah sebagai berikut:<br><br>Dewan Komisaris:<br>- Komisaris Utama: Chartsiri Sophonpanich<br>- Komisaris: Chong Toh<br>- Komisaris: Chalit Tayjasanant<br>- Komisaris: Niramarn Laisathit<br>- Komisaris Independen: Haryanto Sahari<br>- Komisaris Independen: Rahmat Waluyanto<br>- Komisaris Independen: Goei Siauw Hong<br>- Komisaris Independen: Yap Tjay Soen<br><br>Direksi:<br>- Direktur Utama: Ridha D.M. Wirakusumah<br>- Direktur: Abdy Dharma Salimin<br>- Direktur: Lea Setianti Kusumawijaya<br>- Direktur: Darwin Wibowo<br>- Direktur Kepatuhan: Dhien Tjahajani<br>- Direktur Unit Usaha Syariah: Herwin Bustaman<br>- Direktur: Djumariah Tenteram<br>- Direktur: Dayan Sadikin<br><br>Dewan Pengawas Syariah:<br>- Ketua: H. Muhamad Faiz<br>- Anggota: H. Jaih Mubarok | |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | 3. Memberikan wewenang dan kuasa penuh dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk melakukan segala dan setiap tindakan yang diperlukan berkaitan dengan keputusan pada mata acara kelima ini, termasuk namun tidak terbatas pada untuk menyatakan perubahan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan dan/atau penegasan susunan anggota Direksi, Dewan Komisaris Perseroan dan Dewan Pengawas Syariah dalam suatu akta notaris dan/atau menyatakan kembali perubahan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan dan/atau penegasan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan dalam suatu akta notaris, membuat atau meminta dibuatkan segala akta-akta, surat-surat maupun dokumen yang diperlukan, hadir dihadapan pihak/pejabat yang berwenang, mengajukan permohonan persetujuan dan/atau melakukan pemberitahuan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan dan/atau diterimanya pemberitahuan, termasuk dari Menkumham, dan mendaftarkan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan tersebut dalam Daftar Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dan untuk membuat pengubahan dan/atau tambahan dalam bentuk yang diperlukan untuk memperoleh persetujuan atau diterimanya pemberitahuan tersebut, dan untuk melaksanakan tindakan yang mungkin diperlukan tanpa ada yang dikecualikan. | |
| | To approve the continuation of the appointment of the current members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company as the Integrated bank. | 27,962,263,464 shares or 99.99999964%. | 100 shares or 0.00000036%. | 12,923 shares or 0.00004622%. | 1. Approve the continuation of the appointment of each of the current members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company as the integrated bank as follows:<br><br>Board of Commissioners:<br>- President Commissioner: Chartsiri Sophonpanich<br>- Commissioner: Chong Toh<br>- Commissioner: Chalit Tayjasanant<br>- Commissioner: Niramarn Laisathit<br>- Independent Commissioner: Haryanto Sahari<br>- Independent Commissioner: Rahmat Waluyanto<br>- Independent Commissioner: Goei Siauw Hong<br>- Independent Commissioner: Yap Tjay Soen<br><br>Board of Directors:<br>- President Director: Ridha D.M. Wirakusumah<br>- Director: Abdy Dharma Salimin<br>- Director: Lea Setianti Kusumawijaya<br>- Director: Darwin Wibowo<br>- Compliance Director: Dhien Tjahajani<br>- Sharia Business Unit Director: Herwin Bustaman<br>- Director: Djumariah Tenteram<br>- Director: Dayan Sadikin<br><br>Sharia Supervisory Board:<br>- Chairman: H. Muhamad Faiz<br>- Member: H. Jaih Mubarok | This GMS decision has been realized. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | provided that the continuation of appointment of each commissioner, director and member of the Sharia Supervisory Board is effective when (i) the Integration Approval issued by OJK becomes effective and (ii) the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board have effectively passed the fit and proper test conducted by OJK.<br><br>Subject to the fulfillment of the abovementioned requirements for continuation of appointment, the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board will continue their current term of office without prejudice to the right of the Company's General Meeting of Shareholders to dismiss them at any time in accordance with the provisions of the Company's Articles of Association.<br><br>The approval for the continuation of the appointment of each of the current members of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board of the Company as the integrated bank is relevant only if the Integration is approved by OJK. If the Integration is not approved by OJK, the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company will still serve as the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company.<br><br>If the Integration is approved by OJK but the fit and proper test is not passed, the approval for the continuation of appointment of the individual who does not pass the fit and proper test in his position as the commissioner, director and member of the Sharia Supervisory Board after the Integration is effective will become null and void without the need of convening the General Meeting of Shareholders. | |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | 2. If each relevant requirement for the continuation of appointment as described above is met, the composition of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company after the Integration is effective will be as follows:<br><br>Board of Commissioners:<br>- President Commissioner: Chartsiri Sophonpanich<br>- Commissioner: Chong Toh<br>- Commissioner: Chalit Tayjasanant<br>- Commissioner: Niramarn Laisathit<br>- Independent Commissioner: Haryanto Sahari<br>- Independent Commissioner: Rahmat Waluyanto<br>- Independent Commissioner: Goei Siauw Hong<br>- Independent Commissioner: Yap Tjay Soen<br><br>Board of Directors:<br>- President Director: Ridha D.M. Wirakusumah<br>- Director: Abdy Dharma Salimin<br>- Director: Lea Setianti Kusumawijaya<br>- Director: Darwin Wibowo<br>- Compliance Director: Dhien Tjahajani<br>- Sharia Business Unit Director: Herwin Bustaman<br>- Director: Djumariah Tenteram<br>- Director: Dayan Sadikin<br><br>Sharia Supervisory Board:<br>- Chairman: H. Muhamad Faiz<br>- Member: H. Jaih Mubarok<br><br>3. Grant full power and authority with the right of substitution to the Company's Board of Directors both jointly and severally to undertake any and all necessary actions in relation to the resolutions in this fifth item of the agenda, including but not limited to state the changes in the composition of the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company and/or the confirmation of the composition of the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company in a notarial deed and/or to restate the changes in the composition of the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company and/or the confirmation of the composition of the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company in a notarial deed, to prepare or cause to be prepared all necessary deeds, letters, and documents, to appear before authorized parties/officials, to apply for the approval of and/or to notify the authorized parties/officials to obtain the approval of and/or notification receipt, including from the MOLHR, and to register it in the Company Register in accordance with the provisions of prevailing laws and regulations, and to make amendments and/or additions in forms that are required to obtain such approval or notification receipt, and to undertake other actions that may be necessary without any exception. | |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| 6. | Persetujuan atas pembelian saham dari para pemegang saham Perseroan yang bermaksud menjual sahamnya kepada Perseroan sesuai dengan ketentuan Pasal 52 POJK 41/2019. | 27.962.263.464 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 112.923 saham atau 0,00004622%. | 1. Menyetujui pembelian saham dari para pemegang saham yang bermaksud menjual sahamnya kepada Perseroan sesuai dengan ketentuan Pasal 52 POJK 41/2019.<br>2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan pembelian saham dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.<br>3. Meratifikasi dan menyetujui segala dan setiap tindakan yang telah dan akan dilakukan oleh Direksi dan/atau Dewan Komisaris Perseroan tanpa ada yang dikecualikan sehubungan dengan hal-hal yang berkaitan dengan pembelian saham dengan memperhatikan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku. | Keputusan RUPS ini telah direalisasikan. |
| | To approve the shares purchase from the Company's shareholders intending to sell their shares to the Company in line with Article 52 of POJK 41/2019. | 27.962.263.464 shares or 99,99999964%. | 100 shares or 0.00000036%. | 112,923 shares or 0,00040384%. | 1. Approve the shares purchase from the shareholders intending to sell their shares to the Company in line with Article 52 of POJK 41/2019.<br>2. Approve the granting of power and authority to the Company's Board of Directors with the right of substitution, to undertake any and all actions in relation to matters pertaining to the shares purchase with due observance of the Company's Articles of Association and prevailing laws and regulations.<br>3. Ratify and approve any and all actions that have been and will be performed by the Board of Directors and/or Board of Commissioners of the Company without any exception in relation to matters pertaining to the shares purchase with due observance of the Company's Articles of Association and prevailing laws and regulations. | This GMS decision has been realized. |
| 7. | Persetujuan atas rencana pengangkatan Direktur Perseroan. | 27.962.263.464 saham atau 99,99999964%. | 100 saham atau 0,00000036%. | 12.923 saham atau 0,00004622%. | 1. Di luar Integrasi, menyetujui penunjukkan Bapak Suwatchai Songwanich sebagai Direktur Perseroan yang mana penunjukannya akan efektif secepat-cepatnya setelah didapatkannya persetujuan Rapat untuk penunjukannya dan persetujuan atas uji penilaian kemampuan dan kepatutan oleh OJK.<br>2. Jika persyaratan pengangkatan sebagaimana telah dijelaskan sebelumnya terpenuhi, maka susunan Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan setelah pengangkatan yang dimaksud menjadi efektif adalah sebagai berikut: | Keputusan RUPS ini telah direalisasikan. |

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | | | | | Dewan Komisaris:<br>- Komisaris Utama: Chartsiri Sophonpanich<br>- Komisaris: Chong Toh<br>- Komisaris: Chalit Tayjasanant<br>- Komisaris: Niramarn Laisathit<br>- Komisaris Independen: Haryanto Sahari<br>- Komisaris Independen: Rahmat Waluyanto<br>- Komisaris Independen: Goei Siauw Hong<br>- Komisaris Independen: Yap Tjay Soen<br><br>Direksi:<br>- Direktur Utama: Ridha D.M. Wirakusumah<br>- Direktur: Abdy Dharma Salimin<br>- Direktur: Lea Setianti Kusumawijaya<br>- Direktur: Darwin Wibowo<br>- Direktur Kepatuhan: Dhien Tjahajani<br>- Direktur Unit Usaha Syariah: Herwin Bustaman<br>- Direktur: Djumariah Tenteram<br>- Direktur: Dayan Sadikin<br>- Direktur: Suwatchai Songwanich<br><br>Dewan Pengawas Syariah:<br>- Ketua: H. Muhamad Faiz<br>- Anggota: H. Jaih Mubarok<br><br>3. Memberikan wewenang dan kuasa penuh dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk melakukan segala dan setiap tindakan yang diperlukan berkaitan dengan keputusan pada mata acara ketujuh ini, termasuk namun tidak terbatas pada untuk menyatakan perubahan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan dan/atau penegasan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan dalam suatu akta notaris dan/atau menyatakan kembali perubahan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan dan/atau penegasan susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan dalam suatu akta notaris, membuat atau meminta dibuatkan segala akta-akta, surat-surat maupun dokumen yang diperlukan, hadir dihadapan pihak/pejabat yang berwenang, mengajukan permohonan persetujuan dan/atau melakukan pemberitahuan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan dan/atau diterimanya pemberitahuan, termasuk dari Menkumham, dan mendaftarkan susunan anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah tersebut dalam Daftar Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, dan untuk membuat pengubahan dan/atau tambahan dalam bentuk yang diperlukan untuk memperoleh persetujuan atau diterimanya pemberitahuan tersebut, dan untuk melaksanakan tindakan yang mungkin diperlukan tanpa ada yang dikecualikan. | |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Mata Acara<br>Agenda | Jumlah Suara<br>Total Voting | | | Keputusan<br>Resolutions | Realisasi<br>Realization |
|---|---|---|---|---|---|---|
| | | Setuju<br>Agree | Tidak Setuju<br>Against | Abstain | | |
| | To approve the proposed appointment of a Director of the Company. | 27.962.263.464 shares or 99,99999964%. | 100 shares or 0.00000036%. | 12,923 shares or 0.00004622%. | 1. Apart from the Integration, approve the appointment of Mr Suwatchai Songwanich as a Director of the Company with the effectiveness of appointment will be at the soonest upon the obtainment of the Meeting approval and the fit and proper test approval from OJK.<br>2. If the requirements for the said appointment are met, the composition of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company after the appointment becomes effective will be as follows:<br><br>Board of Commissioners:<br>- President Commissioner: Chartsiri Sophonpanich<br>- Commissioner: Chong Toh<br>- Commissioner: Chalit Tayjasanant<br>- Commissioner: Niramarn Laisathit<br>- Independent Commissioner: Haryanto Sahari<br>- Independent Commissioner: Rahmat Waluyanto<br>- Independent Commissioner: Goei Siauw Hong<br>- Independent Commissioner: Yap Tjay Soen<br><br>Board of Directors:<br>- President Director: Ridha D.M. Wirakusumah<br>- Director: Abdy Dharma Salimin<br>- Director: Lea Setianti Kusumawijaya<br>- Director: Darwin Wibowo<br>- Compliance Director: Dhien Tjahajani<br>- Sharia Business Unit Director: Herwin Bustaman<br>- Director: Djumariah Tenteram<br>- Director: Dayan Sadikin<br>- Director: Suwatchai Songwanich<br><br>Sharia Supervisory Board:<br>- Chairman: H. Muhamad Faiz<br>- Member: H. Jaih Mubarok<br><br>3. Grant full power and authority with the right of substitution to the Company's Board of Directors both jointly and severally to undertake any and all necessary actions in relation to the resolutions in this seventh item of the agenda, including but not limited to state the changes in the composition of the members of the Board of Directors, Board of Commissioners, and the Sharia Supervisory Board of the Company and/or the confirmation of the composition of the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company in a notarial deed and/or to restate the changes in the composition of the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company and/or the confirmation of the composition of the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company in a notarial deed, to prepare or cause to be prepared all necessary deeds, letters, and documents, to appear before authorized parties/officials, to apply for the approval of and/or to notify the authorized parties/officials to obtain the approval of and/or notification receipt, including from the MOLHR, and to register it in the Company Register in accordance with the provisions of prevailing laws and regulations, and to make amendments and/or additions in forms that are required to obtain such approval or notification receipt, and to undertake other actions that may be necessary without any exception. | This GMS decision has been realized. |

# Data Pemegang Saham Utama dan Pengendali, Langsung maupun Tidak Langsung hingga Pemilik Individu

Struktur kepemilikan 10 (sepuluh) pemegang saham terbesar Bangkok Bank Public Company Limited per tanggal 9 September 2021 adalah sebagai berikut:

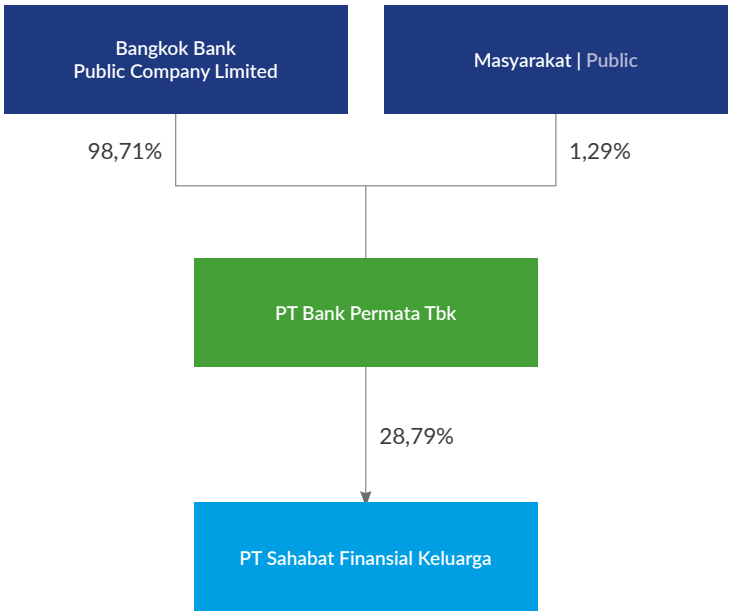
# Main and Controlling Shareholders, Direct and Indirect to Individual Owners

The ownership structure of the 10 (ten) largest shareholders of Bangkok Bank Public Company Limited as of 9 September 2021 is as follows:

| No. | Pemegang Saham<br>Shareholders | Total (saham)<br>Amount (shares) | Persentase (%)<br>Proportion (%) |
|---|---|---|---|
| 1. | Thai NVDR Company Limited | 456.380.968 | 23,91 |
| 2. | Social Security Office | 99.567.700 | 5,22 |
| 3. | UOB Kay Hian (Hong Kong) Limited - Client Account | 43.688.300 | 2,29 |
| 4. | Bangkok Insurance Public Company Limited | 34.287.030 | 1,80 |
| 5. | The Bank of New York Mellon | 33.471.198 | 1,75 |
| 6. | HSBC Bank Plc-Prudential Assurance Company Limited | 31.566.300 | 1,65 |
| 7. | South East Asia UK (Type C) Nominees Limited | 31.071.562 | 1,63 |
| 8. | Morgan Stanley & Co. International Plc | 25.779.533 | 1,35 |
| 9. | State Street Bank and Trust Company | 25.690.400 | 1,35 |
| 10. | State Street Europe Limited | 24.082.577 | 1,26 |
| | Pemegang Saham Lainnya \| Other Shareholders | 1.103.257.326 | 57,79 |
| | **Total Modal Disetor \| Total Paid-Up Capital** | **1.908.842.894** | **100,00** |

Struktur sampai dengan posisi 31 Desember 2021 yang juga meliputi PT Sahabat Finansial Keluarga sebagai entitas asosiasi Perseroan:

Structure as of 31 December 2021 which includes PT Sahabat Finansial Keluarga as the Company's associate:



# Tata Kelola Perusahaan
## Good Corporate Governance

## Dewan Komisaris

Dewan Komisaris PermataBank merupakan salah satu organ perusahaan dengan tugas utama yaitu mengawasi jalannya pengelolaan PermataBank serta memberikan nasihat kepada Direksi dalam menjalankan perusahaan untuk memastikan arah pengelolaan PermataBank telah sesuai dengan tujuan yang ditetapkan. Dalam pelaksanaan tugasnya, Dewan Komisaris juga dibantu oleh komite-komite.

### Dasar Hukum

Anggota Dewan Komisaris diangkat atau diberhentikan oleh RUPS dengan memperhatikan ketentuan Undang-Undang Nomor 40 tahun 2007 (UUPT), Peraturan OJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik (POJK No. 33/2014), dan Anggaran Dasar PermataBank.

Dalam hal anggota Dewan Komisaris mengundurkan diri maka pengunduran diri tersebut wajib diputuskan oleh RUPS dengan memperhatikan ketentuan UUPT, POJK No. 33/2014, dan Anggaran Dasar.

### Prosedur Pengangkatan Anggota Dewan Komisaris

PermataBank memiliki Komite Remunerasi dan Nominasi yang dibentuk dengan tujuan membantu Dewan Komisaris dalam pelaksanaan tugasnya melalui nominasi dan merekomendasikan remunerasi untuk Dewan Komisaris.

Prosedur pengangkatan anggota Dewan Komisaris sebagai berikut:

1. Komite Remunerasi dan Nominasi memberikan rekomendasi kandidat calon anggota Dewan Komisaris.

## Board of Commissioners

PermataBank's Board of Commissioners is one of the company's organ collectively tasked with the supervision functions of the management of PermataBank and has the authority to provide advice to the Board of Directors, ensuring that the direction of PermataBank's management is in line with the established goals. In its implementation, the Board of Commissioners is assisted by the committees.

### Legal Basis

Members of the Board of Commissioners are appointed or dismissed by the GMS by observing provisions of Law Number 40 year 2007 (Company Law), OJK Regulation Number 33/POJK.04/2014 regarding Board of Directors and Board of Commissioners of Issuers or Public Company (POJK No. 33/2014), and Articles of Association of PermataBank.

In the event a member of the Board of Commissioners is resigned then the resignation must be resolved by the GMS by observing provisions of Company Law, POJK No. 33/2014, and Articles of Association.

### The Procedures of Appointment of Member of the Board of Commissioners

PermataBank has Remuneration and Nomination Committee which was established to assist the Board of Commissioners in performing their duties through nomination and to recommend remuneration for the Board of Commissioners.

The appointment procedures of members of the Board of Commissioners as follows:

1. Remuneration and Nomination Committee provided recommendation of candidate member of the Board of Commissioners.

2. Komite Remunerasi dan Nominasi selanjutnya menominasikan calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS untuk selanjutnya diangkat sebagai anggota Dewan Komisaris.
3. Sebelum efektif menjadi anggota Dewan Komisaris dan dapat menjalankan tugasnya, calon anggota Dewan Komisaris tersebut wajib melalui proses uji penilaian kemampuan dan kepatutan (*fit and proper test*) oleh OJK.

## Penunjukan, Kriteria, dan Komposisi Kriteria Dewan Komisaris

Anggota Dewan Komisaris PermataBank wajib memenuhi ketentuan-ketentuan sebagaimana yang diatur dalam peraturan perundang-undangan yang berlaku, di antaranya:

1. Pemenuhan persyaratan integritas bagi calon anggota Dewan Komisaris.
2. Pemenuhan persyaratan reputasi keuangan bagi calon anggota Dewan Komisaris.
3. Pemenuhan persyaratan kompetensi bagi calon anggota Dewan Komisaris.

Selain memenuhi persyaratan integritas, reputasi keuangan, dan kompetensi tersebut di atas, calon anggota Dewan Komisaris juga harus memenuhi persyaratan kepengurusan/pengelolaan bank dan ketentuan terkait pasar modal sebagaimana diatur dalam ketentuan peraturan perundang-undangan yang berlaku, di antaranya:

1. Tidak pernah menjadi anggota Direksi atau Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit dalam waktu 5 (lima) tahun sebelum pengangkatannya.
2. Tidak pernah dihukum karena melakukan tindak pidana di bidang keuangan yang merugikan keuangan negara dalam waktu 5 (lima) tahun sebelum pengangkatannya.
3. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:

2. Furthermore, Remuneration and Nomination Committee provided the candidate member of the Board of Commissioners to be appointed by the GMS.
3. Before effective as member of the Board of Commissioners and performs his/her duties, the candidate member of the Board of Commissioners must follow fit and proper test by OJK.

## Appointment, Criteria, and Composition of the Board of Commissioners

Members of PermataBank's Board of Commissioners shall meet the following criteria as stipulated in prevailing laws and regulations:

1. Fulfillment of integrity requirements to be a member of the Board of Commissioners.
2. Financial reputation of the candidate member of the Board of Commissioners.
3. Competency requirements of the candidate member of the Board of Commissioners.

In addition to fulfill the requirements of integrity, financial reputation, and competencies as mentioned above, the candidate member of the Board of Commissioners must also fulfill the requirements related to management of bank and provisions related to capital market as regulated in the prevailing regulations, including:

1. Never been a member of the Board of Directors or the Board of Commissioners who is responsible for the bankruptcy in other company within 5 (five) years prior to their nomination.
2. Never been convicted of a criminal action in the finance area or causing a loss to the state within 5 (five) years prior to their nomination.
3. Never been a member of the Board of Directors and/or member of the Board of Commissioners who during his/her tenure:

# Tata Kelola Perusahaan
## Good Corporate Governance

i. Pernah tidak menyelenggarakan RUPS tahunan.
ii. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS.
iii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada OJK.

4. Dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
5. Memperoleh persetujuan Otoritas Jasa Keuangan (lulus *fit and proper test*). Anggota Dewan Komisaris yang belum memperoleh persetujuan dari OJK tidak dapat membuat keputusan yang secara hukum mengikat dan mempengaruhi kondisi keuangan PermataBank.
6. Diangkat oleh RUPS dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.
7. Mantan anggota Direksi atau Pejabat Eksekutif PermataBank atau pihak-pihak yang mempunyai hubungan dengan PermataBank, yang dapat mempengaruhi kemampuannya untuk bertindak independen tidak dapat menjadi Komisaris Independen di PermataBank yang bersangkutan, sebelum menjalani masa tunggu (*cooling off*) selama 1 (satu) tahun.
8. Ketentuan sebagaimana dimaksud pada angka 7 tidak berlaku bagi mantan anggota Direksi atau Pejabat Eksekutif yang melakukan fungsi pengawasan.

### Komposisi Dewan Komisaris

Sampai dengan 31 Desember 2021 komposisi Dewan Komisaris PermataBank berjumlah tujuh anggota, di mana empat anggota Dewan Komisaris merupakan Komisaris Independen. Komposisi ini telah sesuai dengan peraturan yang berlaku yaitu tidak melampaui jumlah anggota Direksi

i. Failed to conduct an annual GMS.
ii. His/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners was rejected by the GMS or failed to provide his/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the GMS.
iii. Has caused a company which obtained a license, approval, or registration from OJK not fulfilling its obligations to submit an annual report and/or financial statement to OJK.

4. Prohibited from having family relationship up to the second level with other members of the Board of Commissioners and/or the Board of Directors.
5. Obtain Otoritas Jasa Keuangan's approval (passed the fit and proper test). The member of the Board of Commissioners who has not obtained approval from OJK cannot make any legal binding decision and impact the PermataBank's financial condition.
6. Appointed by GMS by taking into consideration the recommendation from the Remuneration and Nomination Committee.
7. Former member of the Board of Directors or Executive officer or parties related to PermataBank, which may impact his/her ability to act independently can only be Independent Commissioner of PermataBank after completing a cooling off period of 1 (one) year.
8. The provision as referred to point 7 is not valid to former member of the Board of Directors or Executive officer performing supervisory function.

### The Board of Commissioners Composition

As of 31 December 2021, PermataBank's Board of Commissioners comprised seven members, of which four were Independent Commissioners. This composition was in line with the prevailing regulations, where the total members of the Board of Commissioners does not

serta telah memenuhi ketentuan minimal 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris merupakan Komisaris Independen.

exceed total members of the Board of Directors. It also met the requirement that at least 50% (fifty percent) of members of the Board of Commissioners are Independent Commissioners.

Selama tahun 2021, terdapat perubahan komposisi anggota Dewan Komisaris yang terjadi sehubungan dengan pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama.

In 2021, there was a change in composition of the Board of Commissioners which occurred due to the appointment of Mr. Chalit Tayjasanant as President Director.

Adapun komposisi Dewan Komisaris per 31 Desember 2021, adalah sebagai berikut:

The following is composition of the Board of Commissioners as of 31 December 2021:

| Jabatan | Nama \| Name | Title |
|---|---|---|
| Komisaris Utama | Chartsiri Sophonpanich | President Commissioner |
| Komisaris | Chong Toh | Commissioner |
| Komisaris | Niramarn Laisathit | Commissioner |
| Komisaris Independen | Haryanto Sahari | Independent Commissioner |
| Komisaris Independen | Rahmat Waluyanto | Independent Commissioner |
| Komisaris Independen | Goei Siauw Hong | Independent Commissioner |
| Komisaris Independen | Yap Tjay Soen | Independent Commissioner |

## Tugas dan Tanggung Jawab

Dewan Komisaris wajib melaksanakan tugas dan tanggung jawabnya secara independen, di antaranya, sebagai berikut:

1. Melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi dan pengawasan atas kebijakan pengurusan dan jalannya pengurusan Perseroan serta memberikan nasihat kepada Direksi.
2. Melaksanakan pengawasan atas risiko usaha PermataBank dan melakukan pengendalian internal.
3. Memberikan tanggapan dan rekomendasi atas usulan dan rencana pengembangan strategis PermataBank yang diajukan Direksi.
4. Memastikan bahwa Direksi telah memperhatikan kepentingan semua pemegang saham.
5. Dalam melakukan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis PermataBank.

## Duties and Responsibilities

The Board of Commissioners shall implement the duties and responsibilities independently, including:

1. To supervise the Board of Directors' performance of duties and responsibilities; provide the management and policy supervisory and advice to the Board of Directors.
2. To monitor and conduct internal control over PermataBank's business risks.
3. To provide opinions and recommendations on strategic business plans proposed by the Board of Directors.
4. To ensure that the Board of Directors has addressed the interests of all shareholders.
5. As part of its supervisory duty, the Board of Commissioners is mandated to direct, oversee, and evaluate the implementation of PermataBank's strategic policies.

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6. Dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional PermataBank, kecuali dalam hal penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit Bank Umum dan hal-hal lain yang ditetapkan dalam Anggaran Dasar PermataBank atau peraturan yang berlaku.
7. Memastikan terselenggaranya pelaksanaan GCG dalam setiap kegiatan usaha pada seluruh tingkatan atau jenjang organisasi.
8. Membuat dan menyampaikan laporan pertanggungjawaban pengawasan atas pengelolaan PermataBank oleh Direksi kepada RUPS untuk memperoleh persetujuan.
9. Dalam kondisi tertentu, Dewan Komisaris wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam peraturan yang berlaku dan Anggaran Dasar PermataBank.
10. Melakukan evaluasi terhadap kinerja komite yang dibentuk oleh Dewan Komisaris.

### Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Tahun 2021

Dewan Komisaris telah secara aktif mengawasi pengelolaan dan operasional PermataBank serta memberikan nasihat kepada Direksi.

Pengawasan dilakukan secara langsung melalui pemantauan terhadap tindak lanjut atas rekomendasi Dewan Komisaris kepada Direksi, maupun melalui komite-komite yang dibentuk. Sepanjang tahun 2021, Dewan Komisaris telah melakukan pengawasan, memberikan rekomendasi dan persetujuan, di antaranya:

a. Mengawasi tugas dan tanggung jawab dari masing-masing Direksi.
b. Mengawasi kinerja keuangan PermataBank.
c. Menyetujui kerangka kerja manajemen risiko dan tinjauan portofolio.

6. The Board of Commissioners may not be involved in decision-making process pertaining to PermataBank's operations with the exception of provision of funds to related parties as stipulated in the Bank Indonesia regulation concerning Legal Lending Limit for Commercial Banks as well as other provisions in PermataBank's Articles of Association or prevailing regulations.
7. To ensure the implementation of GCG in all aspects of business activities at all levels of the organization.
8. To compose and submit supervisory report on PermataBank's management by the Board of Directors to the GMS for approval.
9. In certain circumstances, the Board of Commissioners shall hold the AGMS and other GMS according to its authority as stipulated in prevailing regulations and PermataBank's Articles of Association.
10. To evaluate the performance of committees established by the Board of Commissioners.

### Implementation of Duties and Responsibilities of the Board of Commissioners in 2021

The Board of Commissioners actively supervises the management and operations of PermataBank and provides advice to the Board of Directors.

Direct supervision was performed by monitoring follow up actions of the recommendations from the Board of Commissioners to the Board of Directors as well as through committees. In 2021, the Board of Commissioners conducted supervision, provided recommendations and approval of the following:

a. Supervision on duties and responsibilities of each member of the Board of Directors.
b. Supervision on PermataBank's financial performance.
c. Approved the risk management framework and portfolio review.

d. Mengkaji Laporan Kepatuhan dan Laporan Bisnis.
e. Menyetujui kredit kepada Pihak Terkait.
f. Mengkaji dan menyetujui Rencana Bisnis dan Anggaran Tahunan.
g. Mengkaji kecukupan sistem pengendalian internal.
h. Mengawasi perkembangan tindak lanjut atas temuan audit internal dan eksternal.
i. Menelaah Laporan Komite Audit, Laporan Komite Pemantau Risiko, Laporan Komite Remunerasi dan Nominasi, serta Laporan Komite Tata Kelola Terintegrasi.
j. Memberikan usulan atas penunjukan Kantor Akuntan Publik dan/atau Akuntan Publik yang akan bertugas mengaudit Laporan Keuangan PermataBank untuk tahun buku 2021.
k. Menyetujui RAKB PermataBank untuk periode tahun 2022.

d. Reviewed the Compliance and Business Reports.
e. Approved the provision of funds to Related Parties.
f. Reviewed and approved Business Plan and Annual Budget.
g. Reviewed the adequacy of internal control system.
h. Supervised the follow-up actions of internal and external audit findings.
i. Reviewed the reports from Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, as well as Integrated Governance Committee.
j. Proposed the candidate of Public Accountant office and/or Public Accountant which will audit the PermataBank's Financial Statements for 2021 financial year.
k. Approved SFAP of PermataBank for the period of 2022.

## Tugas dan Tanggung Jawab Komisaris Utama

Komisaris Utama memiliki tugas dan tanggung jawab, di antaranya:

a. Melakukan koordinasi pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
b. Melakukan panggilan rapat Dewan Komisaris.
c. Memimpin rapat Dewan Komisaris.
d. Dapat memberikan usulan untuk mengadakan Rapat Dewan Komisaris termasuk agenda Rapat.

## Duties and Responsibilities of the President Commissioner

The duties and responsibilities of President Commissioner, including:

a. Coordinating the implementation of the Board of Commissioners duties and responsibilities.
b. To invite the Board of Commissioners' meetings.
c. To chair the Board of Commissioners' meetings.
d. He/she may propose to hold a Board of Commissioners' meetings, including the Meetings' agenda.

## Pedoman Dewan Komisaris dan Direksi (*Board Manual*)

PermataBank telah memiliki Pedoman Dewan Komisaris dan Direksi (*Board Manual*) yang berisikan kompilasi dari prinsip-prinsip hukum korporasi, peraturan perundang-undangan yang berlaku, dan ketentuan Anggaran Dasar yang mengatur tata kerja Dewan Komisaris dan Direksi.

## Board Manual – Board of Commissioners and Board of Directors

PermataBank has in place the Board Manual for the Board of Commissioners and the Board of Directors. The Manual consists of a compilation of corporate law principles, prevailing regulations, and the Articles of Association to regulate working rules for the Board of Commissioners and the Board of Directors.

# Tata Kelola Perusahaan
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Tujuan *Board Manual* adalah untuk mempermudah Dewan Komisaris dan Direksi dalam memahami peraturan-peraturan yang terkait dengan tata kerja Dewan Komisaris dan Direksi. Isi *Board Manual* terkait dengan Dewan Komisaris mengatur mengenai:

### Dewan Komisaris

1. Tugas, pelaporan, dan pertanggungjawaban Dewan Komisaris.
2. Kewajiban Dewan Komisaris.
3. Pengangkatan anggota Dewan Komisaris.
4. Komposisi Dewan Komisaris.
5. Masa jabatan anggota Dewan Komisaris.
6. Hak dan wewenang Dewan Komisaris.
7. Penilaian kinerja Dewan Komisaris.
8. Remunerasi anggota Dewan Komisaris.
9. Rapat Dewan Komisaris.
10. Waktu kerja anggota Dewan Komisaris.
11. Nilai- nilai.
12. Etika kerja.

### Komisaris Independen

1. Kriteria Komisaris Independen.
2. Keanggotaan Komisaris Independen.
3. Wewenang Komisaris Independen.
4. Proses nominasi (pencalonan) Komisaris Independen.

Selama tahun 2021, *Board Manual* mengalami perubahan sehubungan dengan peraturan baru yang dikeluarkan oleh Regulator.

### Rangkap Jabatan Dewan Komisaris

Rangkap jabatan anggota Dewan Komisaris dapat dilihat di bagian profil Dewan Komisaris pada halaman 94-106.

The objective of Board Manual is to assist the Board of Commissioners and the Board of Directors comprehend related regulations of the working rules of the Board of Commissioners and the Board of Directors. The Board Manual related to the Board of Commissioners regulates the following:

### Board of Commissioners

1. Duties, reporting, and responsibility of the Board of Commissioners.
2. Obligations of the Board of Commissioners.
3. Appointment of member of the Board of Commissioners.
4. Composition of the Board of Commissioners.
5. Terms of office of the member of the Board of Commissioners.
6. Rights and authorities of the Board of Commissioners.
7. Performance assessment of the Board of Commissioners.
8. Remuneration of the Board of Commissioners.
9. The Board of Commissioners' Meetings.
10. Working time of member of the Board of Commissioners.
11. Values.
12. Work ethics.

### Independent Commissioners

1. Independent Commissioners criteria.
2. Membership of Independent Commissioners.
3. Authorities of Independent Commissioners.
4. Nomination process of Independent Commissioners.

In 2021, there were some changes in the Board Manual in accordance with new regulations issued by the Regulator.

### The Board of Commissioners Concurrent Position

The Board of Commissioners concurrent position can be viewed under the Board of Commissioners profile section on page 94-106.

## Masa Jabatan

Masa jabatan Dewan Komisaris berdasarkan Anggaran Dasar PermataBank adalah terhitung sejak tanggal yang ditentukan pada RUPS yang mengangkatnya sampai penutupan RUPS Tahunan yang ketiga setelah efektif pengangkatannya. Anggota Dewan Komisaris yang bersangkutan dapat diangkat kembali dengan catatan telah memenuhi persyaratan berdasarkan Anggaran Dasar PermataBank dan peraturan yang berlaku.

Masa jabatan anggota Dewan Komisaris dengan sendirinya berakhir apabila yang bersangkutan:

a. mengundurkan diri;
b. meninggal dunia;
c. masa jabatannya telah berakhir dan tidak diangkat kembali;
d. diberhentikan berdasarkan keputusan RUPS; atau
e. tidak lagi memenuhi persyaratan perundang-undangan yang berlaku termasuk karena dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan putusan Pengadilan.

## Terms of office

Members of the Board of Commissioners' terms is stipulated by PermataBank's Articles of Association effective as of the date as determined by GMS in which the member is appointed until the conclusion of the third Annual GMS from the appointment. The same member of the Board of Commissioners may be reappointed as long as all requirements according to PermataBank's Articles of Association and applicable regulations are satisfied.

Members of the Board of Commissioners' terms ends automatically should any of the following events take place:

a. tendering a resignation;
b. passed away;
c. end of tenure without reappointment;
d. dismissed based on GMS' resolution; or
e. requirements of existing regulations are no longer met, including bankruptcy or being placed under custodianship pursuant to a Court's order.

## Pengungkapan Kepemilikan Saham Dewan Komisaris

Sesuai Pasal 39 Peraturan OJK No. 55/POJK.03/2016 mengatur bahwa anggota Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima perseratus) atau lebih pada PermataBank maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.

PermataBank juga memiliki Kebijakan Perdagangan Saham oleh anggota Dewan Komisaris dan Direksi.

## Disclosure of the Board of Commissioners Shares Ownership

In accordance with Article 39 of OJK Regulation No. 55/POJK.03/2016, the members of the Board of Commissioners must disclose ownership of 5% (five percent) of shares or more either in PermataBank or in other bank and companies domiciled both within the country and abroad.

PermataBank also has a Shares Trading Policy by members of the Board of Commissioners and the Board of Directors.

# Tata Kelola Perusahaan
## Good Corporate Governance

Per 31 Desember 2021, anggota Dewan Komisaris PermataBank yang mempunyai kepemilikan saham mencapai 5% di perusahaan lain sebagai berikut:

As of 31 December 2021, members of the Board of Commissioners who hold shares ownership reach 5% in other companies is as follows:

| No | Nama<br>Name | Nama Perusahaan<br>Company Name | Jumlah Kepemilikan Saham<br>Number of Share Ownership | Presentase Kepemilikan Saham<br>Percentage of Share Ownership |
|---|---|---|---|---|
| 1 | Chartsiri Sophonpanich<br>(Komisaris Utama I President Commissioner) | Jatubhut Holding Co., Ltd. | 6.514.000 | 8,69% |
| | | Chatrian Holding Co., Ltd. | 1.800.000 | 15% |
| | | Thai Winner Industry Co., Ltd. | 45.000 | 9% |
| | | Boonthavorn Ceremic Co., Ltd. | 135.592 | 5,22% |
| | | Chartrium Villa (Mai Kao) Co., Ltd. | 3.375.000 | 12,5% |
| | | Shrewsburry International School Bangkok Co., Ltd. | 2.000.000 | 10% |
| | | Erawana Co., Ltd. | 1.300.000 | 14,86% |
| | | Chartrium Villa (Phuket) Co., Ltd. | 960.000 | 12,31% |
| | | Benjachart Co., Ltd. | 25.000 | 25% |
| | | Fourcha Co., Ltd. | 250.000 | 25% |
| | | Onnooch Real Estate Co., Ltd. | 5.000 | 5% |
| | | CCS Partnership | 100.000 | 50% |
| | | Siam Yamaha Motor Robotics Co., Ltd. | 3.000 | 8,57% |
| | | Chatrium Samui Co., Ltd. | 700.000 | 10% |
| 2 | Niramarn Laisathit<br>(Komisaris I Commissioner) | Gateaux House Co., Ltd. | 8.835 | 22,08% |
| | | GAG International Co., Ltd. | 6.300 | 5,25% |
| | | Petchkasem Garden Co., Ltd. | 7.000 | 14% |
| | | Husan Industrial Co., Ltd. | 3.600 | 6% |
| | | Yamabishi Co., Ltd. | 5.400 | 6% |
| | | Siam Garden Sport Co., Ltd. | 2.000 | 10% |
| 3 | Haryanto Sahari<br>(Komisaris Independen I Independent Commissioner) | PT Kikim Resources | 100 | 25% |
| | | PT Ballangu Energy | 3.500 | 35% |
| | | HSH Resources | 50.000 | 100% |
| 4 | Goei Siauw Hong<br>(Komisaris Independen I Independent Commissioner) | PT Gagas Prima Solusi | 999 | 99% |

## Pelatihan Peningkatan Kompetensi Dewan Komisaris serta Program Orientasi bagi Komisaris Baru

Data pelatihan peningkatan kompetensi Dewan Komisaris dapat dilihat di bagian profil Dewan Komisaris pada halaman 94-106.

Selain itu, bagi anggota Dewan Komisaris yang baru diangkat juga diberikan program orientasi di antaranya berupa penjelasan rencana bisnis, tata kelola Perusahaan, tata cara rapat, serta penjelasan atas *Board Manual*.

## Penilaian Kinerja Dewan Komisaris

Informasi mengenai Penilaian Kinerja Dewan Komisaris terdapat dalam bagian Tata Kelola Remunerasi, halaman 692-693.

Sesuai Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, PermataBank telah melaksanakan penilaian sendiri (*self assessment*) Tata Kelola periode 31 Desember 2021, di mana peringkat untuk faktor Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris adalah 1 (sangat baik).

## Penilaian Kinerja Komite-Komite di bawah Dewan Komisaris

Dewan Komisaris menilai bahwa selama tahun 2021, komite-komite yang berada di bawah Dewan Komisaris telah menjalankan tugasnya sesuai dengan pedoman (*charter*) masing-masing komite serta membantu Dewan Komisaris dalam melakukan pengawasan.

Pembahasan mengenai kinerja komite Dewan Komisaris telah dilaksanakan pada rapat Dewan Komisaris.

## Competency Enhancement Trainings for the Board of Commissioners and Orientation Program for New Commissioner

Information on competency enhancement trainings taken by the Board of Commissioners can be viewed under the Board of Commissioners profile section on page 94-106.

In addition, newly appointed members of the Board of Commissioners have been given an orientation program including business plans, corporate governance, meeting procedure, and explanation on Board Manual.

## Performance Assessment of the Board of Commissioners

Information related to Performance Assessment of Board of Commissioners is available in the Remuneration Governance chapter, page 692-693.

In accordance with OJK Circular No. 13/SEOJK.03/2017 on the Implementation of Good Corporate Governance for Commercial Banks, PermataBank has conducted self assessment for GCG implementation as of 31 December 2021, whereas the rating for the factor of Performance of Duties and Responsibilities by the Board of Commissioners is 1 (very good).

## Performance Assessment of the Board of Commissioners' Committees

In 2021, committees under the Board of Commissioners have performed their duties in accordance with the charter from each committee and have assisted the Board of Commissioners in conducting supervision.

The discussion of the Board of Commissioners' committees has been conducted in the Board of Commissioners' meeting.

# Tata Kelola Perusahaan
## Good Corporate Governance

Sesuai Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, PermataBank telah melaksanakan penilaian sendiri (*self assessment*) Tata Kelola periode 31 Desember 2021, di mana peringkat untuk faktor Kelengkapan dan Pelaksanaan Tugas Komite adalah 1 (sangat baik).

### Kriteria yang Digunakan untuk Penilaian Komite-Komite di bawah Dewan Komisaris

Kriteria penilaian komite-komite di bawah Dewan Komisaris adalah berdasarkan:

- *Governance Structure.*
- *Governance Process.*
- *Governance Outcome.*

Uraian penjelasan penilaian atas kinerja komite di bawah Dewan Komisaris terdapat pada Laporan Dewan Komisaris pada halaman 31-32.

In accordance with OJK Circular No. 13/SEOJK.03/2017 on the Implementation of Good Corporate Governance for Commercial Banks, PermataBank has conducted self assessment for GCG implementation as of 31 December 2021, whereas the rating for the factor of Adequacy and Performance of Duties by the Committees is 1 (very good).

### Criteria on the Assessment of Board of Commissioners' Committees

Criteria on the assessment of Board of Commissioners' Committees is based on:

- Governance Structure.
- Governance Process.
- Governance Outcome.

Description on the Board of Commissioners' committees assessment can be seen on the Board of Commissioners Report section, on page 31-32.

# Komisaris Independen

## Persyaratan dan Kriteria Komisaris Independen

Independensi Dewan Komisaris PermataBank juga didukung melalui ditunjuknya empat anggota Komisaris Independen, yang menunjukkan dipenuhinya peraturan mengenai jumlah Komisaris Independen dari jumlah seluruh anggota Dewan Komisaris.

Komisaris Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, dengan anggota Direksi, dan/atau pemegang saham pengendali atau hubungan dengan PermataBank, yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Seluruh kriteria Komisaris Independen yang dipersyaratkan oleh peraturan telah dipenuhi oleh seluruh Komisaris Independen PermataBank, termasuk persyaratan tambahan untuk Komisaris Independen sebagai berikut:

1. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan PermataBank dalam waktu enam bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen PermataBank;
2. Tidak mempunyai saham baik langsung maupun tidak langsung pada PermataBank;
3. Tidak mempunyai hubungan afiliasi dengan PermataBank, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama PermataBank;
4. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha PermataBank;

# Independent Commissioners

## Independent Commissioners Requirements and Criteria

The independence of PermataBank's Board of Commissioners is supported by the appointment of four Independent Commissioners, which demonstrates regulatory compliance concerning the numbers of Independent Commissioners from the total members of the Board of Commissioners.

An Independent Commissioner has no financial, management, shareholding, and/or familial relations with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders or relationship with PermataBank that may disrupt his/her independencies.

PermataBank's Independent Commissioners have met all criteria required by regulations as well as the following additional criteria specifically set out for the Independent Commissioners:

1. Has not worked at or had the authority or responsibility for the planning, leadership, control, or supervision of PermataBank activities in the last six months, with the exception of re-appointment as PermataBank's Independent Commissioner;
2. Do not have shares in PermataBank directly or indirectly;
3. Do not have affiliations with PermataBank, members of the Board of Commissioners, the Board of Directors or main shareholders of PermataBank;
4. Do not have business relations, direct or indirect, related to PermataBank's business activities;

# Tata Kelola Perusahaan
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5. Telah melewati masa tunggu (*cooling off*) selama satu tahun bagi calon anggota Komisaris Independen yang merupakan mantan anggota Direksi atau Pejabat Eksekutif serta pihak-pihak lain yang mempunyai hubungan dengan PermataBank. Pengecualian ketentuan ini adalah bagi mantan Direksi atau Pejabat Eksekutif yang tugasnya hanya melakukan fungsi pengawasan paling kurang satu tahun; dan

6. Komisaris Independen yang telah menjabat selama dua periode masa jabatan dapat diangkat kembali pada periode selanjutnya sepanjang Komisaris Independen tersebut menyatakan dirinya tetap independen kepada RUPS.

5. Has passed a one-year cooling off period for candidate member of Independent Commissioner that formerly serves as member of the Board of Directors and Executive officer of PermataBank as well as any other parties that have prior relationship with PermataBank. The exception to this requirement is for the former member of the Board of Directors or Executive officer whose prior duties are limited to at least one year of supervisory function; and
6. Independent Commissioner who have served two terms of office may be reappointed in the subsequent period to the extent that the Independent Commissioner state his/her independency to the GMS.

### Pernyataan Independensi Komisaris Independen

Selama menjabat, semua Komisaris Independen telah memenuhi kriteria independen sebagaimana diatur dalam peraturan yang berlaku serta telah dimuat dalam surat pernyataan yang ditandatangani oleh masing-masing Komisaris Independen.

Saat ini PermataBank memiliki empat orang Komisaris Independen sebagai berikut:

### Independent Statement of Independent Commissioner

During their tenure, all Independent Commissioners have fulfilled the independency criteria as stipulated in the prevailing regulations and have been covered in the statement letter signed by each Independent Commissioner.

Currently, PermataBank has four Independent Commissioners, as follows:

| Jabatan | Nama \| Name | Title |
|---|---|---|
| Komisaris Independen | Haryanto Sahari | Independent Commissioner |
| Komisaris Independen | Rahmat Waluyanto | Independent Commissioner |
| Komisaris Independen | Goei Siauw Hong | Independent Commissioner |
| Komisaris Independen | Yap Tjay Soen | Independent Commissioner |

Sejak berlakunya Peraturan OJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, tidak terdapat Komisaris Independen yang telah menjabat lebih dari 2 (dua) periode masa jabatan berturut-turut.

Since the issuance of OJK Regulation No. 55/POJK.03/2016 regarding the Implementation of Corporate Governance for Commercial Banks, there is no Independent Commissioner who serves for more than 2 (two) consecutive term periods.

# Direksi

Direksi merupakan organ PermataBank yang bertanggung jawab penuh atas pengurusan PermataBank untuk kepentingan dan tujuan PermataBank serta mewakili PermataBank. Direksi juga mewakili PermataBank baik di dalam maupun di luar Pengadilan, sesuai dengan ketentuan Anggaran Dasar PermataBank dan peraturan yang berlaku.

## Dasar Hukum

Anggota Direksi diangkat atau diberhentikan oleh RUPS dengan memperhatikan ketentuan UUPT, POJK No. 33/2014, dan Anggaran Dasar PermataBank.

Dalam hal anggota Direksi mengundurkan diri maka pengunduran diri tersebut wajib diputuskan oleh RUPS dengan memperhatikan ketentuan UUPT, POJK No. 33/2014, dan Anggaran Dasar.

## Prosedur Pengangkatan Anggota Direksi

Prosedur pengangkatan anggota Direksi sebagai berikut:

1. Komite Remunerasi dan Nominasi memberikan rekomendasi kandidat calon anggota Direksi.
2. Komite Remunerasi dan Nominasi selanjutnya menominasikan calon anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS untuk diangkat sebagai anggota Direksi.
3. Sebelum efektif menjadi anggota Direksi dan dapat menjalankan tugasnya, calon anggota Direksi tersebut wajib melalui proses uji penilaian kemampuan dan kepatutan (*fit and proper test*) oleh OJK.

# Board of Directors

The Board of Directors is PermataBank's organ that holds full responsibility to manage PermataBank in accordance with the objectives, and in prioritizing the interests of PermataBank. The Board of Directors also represents PermataBank both in legal or non-legal conditions with due observance of PermataBank's Articles of Association and prevailing regulations.

## Legal Basis

Member of the Board of Directors is appointed or dismissed by GMS by observing the provisions of Company Law, POJK No. 33/2014, and Articles of Association of PermataBank.

In the event member of the Board of Directors is resigned then the resignation must be decided by GMS by observing the provisions of Company Law, POJK No. 33/2014, and Articles of Association.

## The Procedures of Appointment of member of the Board of Directors

The procedures of appointment of member of the Board of Directors as follows:

1. Remuneration and Nomination Committee provided the recommendation of candidate of member of the Board of Directors.
2. Furthermore, Remuneration and Nomination Committee provided the candidate member of the Board of Directors to be appointed by the GMS.
3. Before effective as member of the Board of Directors and performs his/her duties, the candidate member of the Board of Directors must follow fit and proper test by OJK.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Penunjukan, Kriteria, dan Komposisi Kriteria Direksi

Anggota Direksi PermataBank wajib memenuhi ketentuan-ketentuan sebagaimana yang diatur dalam peraturan perundang-undangan yang berlaku, di antaranya:

1. Pemenuhan persyaratan integritas bagi calon anggota Direksi.
2. Pemenuhan persyaratan reputasi keuangan bagi calon anggota Direksi.
3. Pemenuhan persyaratan kompetensi bagi calon anggota Direksi.

Selain memenuhi persyaratan integritas, reputasi keuangan, dan kompetensi tersebut di atas, calon anggota Direksi juga harus memenuhi persyaratan kepengurusan/pengelolaan bank dan ketentuan terkait pasar modal sebagaimana diatur dalam ketentuan peraturan perundang-undangan yang berlaku, di antaranya:

1. Tidak pernah menjadi anggota Direksi atau Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit dalam waktu 5 (lima) tahun sebelum pengangkatannya.
2. Tidak pernah dihukum karena melakukan tindak pidana di bidang keuangan atau yang merugikan keuangan negara dalam waktu 5 (lima) tahun sebelum pengangkatannya.
3. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
   i. Pernah tidak menyelenggarakan RUPS tahunan.
   ii. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS.
   iii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada OJK.

### Appointment, Criteria, and Composition Board of Directors

Criteria members of PermataBank's Board of Directors shall meet the following criteria as stipulated in prevailing laws and regulations, including:

1. Fulfillment of integrity requirements of member of the Board of Directors.
2. Financial reputation of the candidate member of the Board of Directors.
3. Competency requirements of the candidate member of the Board of Directors.

In addition to fulfill the requirements of integrity, financial reputation, and competencies as mentioned above, the candidate member of the Board of Directors must also fulfill the requirements of the management of bank and provision related to the capital markets as regulated in the prevailing regulations, including:

1. Never been a member of Board of Directors or Board of Commissioners who is responsible for the bankruptcy of other company within 5 (five) years prior to their nomination.
2. Never been convicted due to criminal action in finance or causing a loss to the states within 5 (five) years prior to their nomination.
3. Never been a member of the Board of Directors and/or member of the Board of Commissioners who during his/her tenure:
   i. Failed to conduct an annual GMS.
   ii. His/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners was rejected by the GMS or failed to provide his/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the GMS.
   iii. Has caused a company which obtained a license, approval, or registration from OJK not fulfilling its obligations to submit an annual report and/or financial statement to OJK.

4. Setiap usulan penggantian dan/atau pengangkatan anggota Direksi oleh Dewan Komisaris kepada RUPS, harus memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.

5. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai Pejabat Eksekutif bank.
6. Memperoleh persetujuan OJK (lulus *fit and proper test*). Anggota Direksi yang belum memperoleh persetujuan dari Otoritas Jasa Keuangan tidak dapat membuat keputusan yang secara hukum mengikat dan mempengaruhi kondisi keuangan PermataBank.
7. Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain.
8. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada angka 7 apabila Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan pada anak perusahaan PermataBank, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada anak perusahaan bukan bank yang dikendalikan oleh PermataBank, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi PermataBank.

9. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham lebih dari 25% (dua puluh lima persen) dari modal disetor pada perusahaan lain.
10. Mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.

11. Setiap anggota Direksi memiliki sikap kerja profesional dan beretika untuk meningkatkan nilai PermataBank terhadap pemegang saham dan pemangku kepentingan.

4. Each recommendation to replace and/or appoint members of the Board of Directors by the Board of Commissioners to the GMS must consider the Remuneration and Nomination Committee's recommendation.
5. The majority of the Board of Directors' members shall have at least 5 (five) years of experience in operation as an Executive officer in a bank.
6. Obtain OJK's approval (pass the fit and proper). The member of the Board of Directors who has not obtained approval from Otoritas Jasa Keuangan cannot make any decision which is legally binding and affects PermataBank's financial condition.
7. Members of the Board of Directors are prohibited to hold concurrent positions as a member of the Board of Commissioners, the Board of Directors or an Executive officer at other bank, other company and/or institution.
8. The concurrent position as referred in point 7 does not apply when the Board of Directors who are responsible for the supervision of capital participation in a PermataBank's subsidiary, undertake the functional duty as a member of the Board of Commissioners in a subsidiary that engages in non-banking activities under PermataBank's control, providing the said concurrent position does not render the concerned person to abandon the implementation of his/her duties and responsibilities as a member of PermataBank's Board of Directors.
9. Each member of the Board of Directors both individually or jointly is prohibited from owning shares of more than 25% (twenty-five percent) from the paid-up capital in another company.
10. The majority of the Board of Directors members are prohibited from having family relationship up to the second level with other members of the Board of Directors and/or members of the Board of Commissioners.
11. Each member of Board of Directors must display professional behavior and ethics to increase PermataBank's value to the shareholders and stakeholders.

# Tata Kelola Perusahaan
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12. Memiliki motivasi yang tinggi dalam bekerja sebagai tim untuk menghasilkan kinerja yang luar biasa (*strive for excellence*).
13. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
14. Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

### Komposisi Direksi

Sampai dengan 31 Desember 2021, komposisi Direksi PermataBank berjumlah sembilan anggota.

Perubahan susunan Direksi PermataBank di tahun 2021 adalah pengangkatan Bapak Chalit Tayjasanant sebagai Direktur Utama PermataBank sesuai dengan persetujuan RUPS Luar Biasa pada tanggal 27 April 2021 dan efektif pada tanggal 9 Juni 2021. Bapak Chalit Tayjasanant menggantikan Bapak Ridha D.M. Wirakusumah yang diangkat sebagai CEO Lembaga Pengelola Investasi.

Selain itu, Bapak Suwatchai Songwanich yang telah diangkat sebagai Direktur Risiko PermataBank sesuai dengan persetujuan RUPS Luar Biasa pada tanggal 1 Desember 2020, pengangkatannya berlaku efektif pada tanggal 5 Mei 2021.

Adapun komposisi Direksi per 31 Desember 2021, sebagai berikut:

12. Have high motivation in working as a group to bring the remarkable performance (strive for excellence).
13. Members of the Board of Directors are prohibited from providing a general power of attorney to other parties which will result in transfer of the tasks and functions of the Board of Directors.
14. Decision of the Board of Directors which taken in accordance with the board manual are binding and shall be the responsibility of all members of the Board of Directors.

### The Board of Directors' Composition

As of 31 December 2021, PermataBank's Board of Directors consisted of nine members.

The change of membership of the Board of Directors of PermataBank in 2021 is the appointment of Mr. Chalit Tayjasanant as a President Director of PermataBank, following the results from Extraordinary GMS on 27 April 2021 and effective on 9 June 2021. Mr. Chalit Tayjasanant succeeded Mr. Ridha D.M. Wirakusumah, who was appointed as CEO of the Indonesia Investment Authority.

In addition, Mr. Suwatchai Songwanich who has been appointed as Risk Director of PermataBank based on the approval from the Extraordinary GMS on 1 December 2020, his appointment is effective on 5 May 2021.

The following is composition of the Board of Directors as of 31 December 2021:

| Jabatan | Nama \| Name | Title |
|---|---|---|
| Direktur Utama | Chalit Tayjasanant | President Director |
| Direktur Teknologi dan Operasi | Abdy Salimin | Technology and Operation Director |
| Direktur Keuangan | Lea Setianti Kusumawijaya | Finance Director |
| Direktur Wholesale Banking | Darwin Wibowo | Wholesale Banking Director |
| Direktur Hukum dan Kepatuhan | Dhien Tjahajani | Legal and Compliance Director |
| Direktur Unit Usaha Syariah | Herwin Bustaman | Sharia Business Unit Director |
| Direktur Retail Banking | Djumariah Tenteram | Retail Banking Director |
| Direktur Sumber Daya Manusia | Dayan Sadikin | Human Resources Director |
| Direktur Risiko | Suwatchai Songwanich | Risk Director |

Untuk mendampingi jajaran Manajemen dalam mempercepat transformasi PermataBank menjadi bank pilihan di Indonesia serta mengisi kembali posisi Wakil Direktur Utama, Ibu Meliza Musa Rusli telah diangkat sebagai Wakil Direktur Utama PermataBank pada RUPS Luar Biasa tanggal 25 Januari 2022 dan efektif di tanggal yang sama.

In order to assist the Management to accelerate the transformation of PermataBank to become Indonesia's bank of choice as well as to fill the position of Vice President Director, Mrs. Meliza Musa Rusli has been appointed as the Vice President Director of PermataBank by the Extraordinary GMS on 25 January 2022 and effective on the same date.

## Tugas dan Tanggung Jawab Masing-masing Direksi

Tugas dan tanggung jawab masing-masing anggota Direksi adalah sebagai berikut:

## The Board of Directors Duties and Responsibilities

Duties and responsibilities of each member of the Board of Directors are as follows:

| Jabatan<br>Position | Ruang Lingkup Tugas<br>Scopes of Duties |
|---|---|
| Direktur Utama | • Mengarahkan operasional PermataBank untuk memastikan kelancaran dan efektivitas pelaksanaannya.<br>• Mengkoordinasikan pengembangan dan pelaksanaan strategi PermataBank.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi).<br>• Meningkatkan citra PermataBank baik di tingkat nasional maupun internasional dan turut membina hubungan baik dengan pihak-pihak terkait. |
| President Director | • To direct PermataBank operations, to ensure smooth and effective operational implementation.<br>• To coordinate development and implementation of PermataBank strategy.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure).<br>• To promote PermataBank's image, both nationally and internationally, and to nurture good relationships with related parties. |
| Wakil Direktur Utama | • Membantu Direktur Utama dalam memimpin dan mengarahkan kebijakan dan strategi seluruh bidang yang dikoordinasi.<br>• Membantu Direktur Utama dalam mengkoordinasikan pengembangan dan pelaksanaan strategi PermataBank.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi).<br>• Membantu Direktur Utama dalam meningkatkan citra PermataBank baik di tingkat nasional maupun internasional dan turut membina hubungan baik dengan pihak-pihak terkait. |
| Vice President Director | • To assist the President Director in leading and directing all areas of policy and strategy under his coordination.<br>• To assist the President Director in coordinating the formulation and implementation of PermataBank strategy.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To oversee and be in charge of a number of groups (in accordance with the organization structure).<br>• To assist the President Director in promoting PermataBank's image, both nationally and internationally, and to nurture good relationships with related parties. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| Jabatan<br>Position | Ruang Lingkup Tugas<br>Scopes of Duties |
|---|---|
| Direktur Hukum dan Kepatuhan | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi, serta penyampaiannya di Direktorat Hukum dan Kepatuhan.<br>• Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan di PermataBank.<br>• Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.<br>• Menetakan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal PermataBank.<br>• Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan PermataBank telah sesuai dengan ketentuan OJK dan peraturan perundang-undangan yang berlaku, termasuk prinsip syariah bagi Unit Usaha Syariah.<br>• Meminimalkan Risiko Kepatuhan PermataBank.<br>• Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi PermataBank tidak menyimpang dari ketentuan OJK dan peraturan perundang-undangan yang berlaku.<br>• Melakukan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Membantu Direktur Utama dalam meningkatkan citra PermataBank baik di tingkat nasional maupun internasional dan turut membina hubungan baik dengan pihak-pihak terkait.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Legal and Compliance Director | • To lead and direct the preparation, formulation, and delivery of policies and strategies at the Legal and Compliance Directorate.<br>• To formulate strategies to promote Compliance Culture in PermataBank.<br>• To propose compliance policy or compliance principles to be established by the Board of Directors.<br>• To establish compliance systems and procedures applicable to PermataBank's internal rules and guidelines.<br>• To ensure that all policies, rules, systems, and procedures, as well as business activities conducted by PermataBank are in compliance with OJK and other prevailing regulations, including Sharia principles for the Sharia Business Unit.<br>• To minimize PermataBank's Compliance Risk.<br>• To take precautionary measures so that policies and decisions of the Board of Directors do not deviate from Otoritas Jasa Keuangan regulations and other prevailing regulations.<br>• To perform other duties related to the Compliance function.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To assist the President Director in promoting PermataBank's image, both nationally and internationally, and to nurture good relationships with related parties.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |
| Direktur Keuangan | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi di Direktorat Finance.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Memimpin dan mengarahkan strategi, tujuan dan target finansial jangka pendek, jangka menengah dan jangka panjang dari PermataBank secara komprehensif.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Finance Director | • To lead and direct the preparation and formulation of policies and strategy at the Finance Directorate.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To lead and direct PermataBank's short, medium, and long-term financial strategies, objectives, and targets in a comprehensive manner.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |

| **Jabatan**<br>Position | **Ruang Lingkup Tugas**<br>Scopes of Duties |
|---|---|
| Direktur Sumber Daya Manusia | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi Sumber Daya Manusia (SDM) serta pelaksanaannya.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Memastikan ketersediaan SDM dalam jumlah dan kualitas yang memadai untuk mendukung operasional PermataBank.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Human Resources Director | • To lead and direct the preparation and formulation of Human Resource (HR) policies and strategies, and its implementation.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To ensure the adequate availability of HR in quality and quantity to support PermataBank business operations.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |
| Direktur Retail Banking | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi, serta penyampaiannya di Direktorat Retail Banking.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Memimpin dan mengkoordinasikan penyusunan *business plan* dan *action plan* untuk jangka pendek, jangka menengah dan jangka panjang dari Direktorat Retail Banking.<br>• Memimpin dan mengarahkan serta mengkoordinasikan pengembangan serta penawaran produk-produk Retail Banking yang terbaik dan memastikan kualitas daya saing produk tersebut dibandingkan kompetitor.<br>• Mengkoordinasikan secara efektif promosi dari produk-produk Retail Banking sesuai dengan kebutuhan pasar dan segmentasi nasabah.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Retail Banking Director | • To lead and direct the preparation, formulation and delivery of policies and strategies at the Retail Banking Directorate.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To lead and coordinate the formulation of short, medium, and long term business and action plans of Retail Banking Directorate.<br>• To lead, direct, and coordinate the development and distribution of the best Retail Banking products, and to ensure the competitiveness of products over competitors.<br>• To coordinate effective promotion of Retail Banking product in accordance with market needs and customer segmentation.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |
| Direktur Wholesale Banking | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi, serta penyampaiannya di Direktorat Wholesale Banking.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Memimpin dan mengkoordinasikan penyusunan *business plan* dan *action plan* untuk jangka pendek, jangka menengah dan jangka panjang dari Direktorat Wholesale Banking.<br>• Memimpin dan mengarahkan serta mengkoordinasikan pengembangan serta penawaran produk-produk Wholesale Banking yang terbaik dan memastikan kualitas daya saing produk tersebut dibandingkan kompetitor.<br>• Mengkoordinasikan secara efektif promosi dari produk-produk Wholesale Banking sesuai dengan kebutuhan pasar dan segmentasi nasabah.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Wholesale Banking Director | • To lead and direct the preparation, formulation, and delivery of policies and strategies at the Wholesale Banking Directorate.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To lead and coordinate the formulation of short, medium, and long-term business and action plans of Wholesale Banking Directorate.<br>• To lead, direct, and coordinate the development and distribution of the best Wholesale Banking products, and to ensure the competitiveness of products over competitors.<br>• To coordinate effective promotion of Wholesale Banking product in accordance with market needs and customer segmentation.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |

# Tata Kelola Perusahaan
## Good Corporate Governance

| Jabatan<br>Position | Ruang Lingkup Tugas<br>Scopes of Duties |
|---|---|
| Direktur Teknologi dan Operasi | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi serta penyampaiannya di Direktorat Teknologi dan Operasi.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Memastikan kelancaran dan efektivitas operasional PermataBank.<br>• Meningkatkan produktivitas unit kerja, melalui penerapan sistem Teknologi Informasi yang memadai.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Technology and Operation Director | • To lead and direct the preparation, formulation, and delivery of policies and strategies at the Technology and Operations Directorate.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To ensure the continuity and effectiveness of PermataBank's operational activities.<br>• To improve the productivity of work units through the implementation of adequate Information Technology systems.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |
| Direktur Risiko | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi serta penyampaiannya di Direktorat Risiko.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Menyusun kebijakan manajemen risiko serta bertanggung jawab atas pelaksanaan kebijakan manajemen risiko PermataBank.<br>• Melaksanakan kaji ulang secara berkala untuk memastikan ketepatan metodologi penilaian risiko dan ketepatan kebijakan.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Risk Director | • To lead and direct the preparation, formulation, and delivery of policies and strategies at the Risk Directorate.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To formulate PermataBank risk management policies and responsible for their implementation.<br>• To conduct periodic reviews in order to ascertain the suitability of a risk assessment methodology and risk management policies.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |
| Direktur Unit Usaha Syariah | • Memimpin dan mengarahkan penyusunan serta perumusan kebijakan dan strategi serta penyampaiannya di Direktorat Unit Usaha Syariah.<br>• Mengelola PermataBank sesuai dengan kewenangan dan tanggung jawab sesuai Anggaran Dasar, peraturan perundang-undangan yang berlaku, dan prinsip-prinsip GCG.<br>• Memimpin dan mengkoordinasikan penyusunan *business plan* dan *action plan* untuk jangka pendek, jangka menengah dan jangka panjang dari Direktorat Unit Usaha Syariah.<br>• Memimpin dan mengarahkan serta mengkoordinasikan pengembangan serta penawaran produk-produk Unit Usaha Syariah yang terbaik dan memastikan kualitas daya saing produk tersebut dibandingkan kompetitor.<br>• Mengkoordinasikan secara efektif promosi dari produk-produk Unit Usaha Syariah sesuai dengan kebutuhan pasar dan segmentasi nasabah.<br>• Membawahi dan bertanggung jawab atas sejumlah Divisi (sesuai struktur organisasi). |
| Sharia Business Unit Director | • To lead and direct the preparation, formulation, and delivery of policies and strategies at the Sharia Business Unit Directorate.<br>• To manage PermataBank in accordance with the assigned authorities and responsibilities, and in compliance with the Articles of Association, prevailing regulations, and GCG principles.<br>• To lead and coordinate the formulation of short, medium, and long-term business and action plans of Sharia Business Unit Directorate.<br>• To lead, direct, and coordinate the development and distribution of the best Sharia Business Unit products, and to ensure the competitiveness of products over competitors.<br>• To coordinate effective promotion of Sharia Business Unit products in accordance with market needs and customer segmentation.<br>• To oversee and be in charge of a number of Divisions (in accordance with the organization structure). |

## Pedoman Dewan Komisaris dan Direksi (*Board Manual*)

PermataBank telah memiliki Pedoman Dewan Komisaris dan Direksi (*Board Manual*) yang berisikan kompilasi dari prinsip-prinsip hukum korporasi, peraturan perundang-undangan yang berlaku, dan ketentuan Anggaran Dasar yang mengatur tata kerja Dewan Komisaris dan Direksi.

Tujuan *Board Manual* adalah untuk mempermudah Dewan Komisaris dan Direksi dalam memahami peraturan-peraturan yang terkait dengan tata kerja Dewan Komisaris dan Direksi. Isi *Board Manual* yang terkait dengan Direksi mengatur mengenai:

### Direksi

1. Tugas, pelaporan dan tanggung jawab Direksi.
2. Kewajiban anggota Direksi.
3. Pengangkatan anggota Direksi.
4. Komposisi Direksi.
5. Masa jabatan anggota Direksi.
6. Hak dan wewenang Direksi.
7. Penilaian kinerja anggota Direksi.
8. Remunerasi anggota Direksi.
9. Rapat Direksi.
10. Waktu kerja anggota Direksi.
11. Pelaporan pelanggaran.
12. Nilai-nilai.
13. Etika kerja.

### Direktur Kepatuhan

1. Tugas dan tanggung jawab Direktur Kepatuhan.
2. Persyaratan untuk menjadi Direktur Kepatuhan.

## Board Manual – Board of Commissioners and Board of Directors

PermataBank has in place the Board Manual for the Board of Commissioners and the Board of Directors. The Manual consists of a compilation of corporate law principles, prevailing regulations, and the Articles of Associations to regulate working rules for the Board of Commissioners and the Board of Directors.

The objective of Board Manual is to assist the Board of Commissioners and the Board of Directors in comprehending related regulations with respect to the working rules of the Board of Commissioners and the Board of Directors. The Board Manual related to the Board of Directors regulates the following:

### The Board of Directors

1. Duties, reporting, and responsibilities of the Board of Directors.
2. Obligation of member of the Board of Directors.
3. Appointment of member of the Board of Directors.
4. Composition of the Board of Directors.
5. Terms of office of member of the Board of Directors.
6. Rights and authorities of the Board of Directors.
7. Performance assessment member of the Board of Directors.
8. Remuneration of member of the Board of Directors.
9. Board of Directors meetings.
10. Working time of member of the Board of Directors.
11. Violations report.
12. Values.
13. Work ethic.

### Compliance Director

1. Duties and responsibilities of Compliance Director.
2. Requirements for Compliance Director.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Independensi Direksi

Untuk menjaga independensi, anggota Direksi PermataBank telah memenuhi ketentuan-ketentuan sebagaimana yang diatur dalam peraturan perundang-undangan yang berlaku.

### Rangkap Jabatan Direksi

Direksi PermataBank berkomitmen taat dan patuh pada ketentuan yang berlaku mengenai rangkap jabatan Direksi. Selama tahun 2021, seluruh anggota Direksi PermataBank, tidak memiliki rangkap jabatan di perusahaan-perusahaan lain.

### Masa Jabatan

Masa jabatan Direksi berdasarkan Anggaran Dasar PermataBank adalah terhitung sejak tanggal yang ditentukan pada RUPS yang mengangkatnya sampai dengan penutupan RUPS Tahunan yang ketiga setelah tanggal efektif pengangkatannya. Anggota Direksi yang bersangkutan dapat diangkat kembali dengan catatan telah memenuhi persyaratan berdasarkan Anggaran Dasar PermataBank dan peraturan yang berlaku serta memperhatikan rekomendasi Komite Remunerasi dan Nominasi PermataBank.

Masa jabatan anggota Direksi dengan sendirinya berakhir apabila yang bersangkutan:

a. mengundurkan diri;
b. meninggal dunia;
c. masa jabatannya telah berakhir dan tidak diangkat kembali;
d. diberhentikan berdasarkan keputusan RUPS; atau
e. tidak lagi memenuhi persyaratan perundang-undangan yang berlaku termasuk karena dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan putusan Pengadilan.

### The Board of Directors Independence

In order to maintain his/her independence, members of the Board of Directors of PermataBank have complied with the prevailing rules and regulations.

### The Board of Directors Concurent Position

The Board of Directors of PermataBank are committed to complying with prevailing regulations concerning concurrent position. During 2021, all members of the Board of Directors of PermataBank did not hold any concurrent position in other companies.

### Terms of office

Members of the Board of Directors' terms is stipulated in PermataBank's Articles of Association effective as of the date as determined by the GMS in which the member is appointed until the conclusion of the third Annual GMS since the appointment. The same member of the Board of Directors may be reappointed as far as all requirements according to PermataBank's Articles of Association and applicable regulations are satisfied and takes into account the recommendations of PermataBanks's Remuneration and Nomination Committee.

Members of the Board of Directors' terms ends automatically should any of the following events take place:

a. tendering a resignation;
b. passed away;
c. end of tenure without reappointment;
d. dismissed based on GMS' resolution; or
e. requirements of existing regulations are no longer met, including bankruptcy or being placed under custodianship pursuant to a Court's order.

## Pengungkapan Kepemilikan Saham Direksi

Sesuai dengan ketentuan Pasal 21 Peraturan OJK No. 55/POJK.03/2016 disebutkan bahwa anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% atau lebih, baik pada PermataBank maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.

PermataBank juga memiliki Kebijakan Perdagangan Saham PermataBank oleh anggota Dewan Komisaris dan Direksi.

Selama tahun 2021, seluruh anggota Direksi PermataBank tidak memiliki saham di PermataBank maupun saham di bank lain yang mencapai 5%.

Per 31 Desember 2021, anggota Direksi PermataBank yang mempunyai kepemilikan saham mencapai 5% di perusahaan lain sebagai berikut:

## Disclosure of the Board of Directors

In accordance with Article 21 of OJK Regulation No. 55/POJK.03/2016, members of the Board of Directors must disclose ownership of 5% of shares or more either in PermataBank or in other bank and companies domiciled both within the country and abroad.

PermataBank also has a Shares Trading Policy by members of the Board of Commissioners and the Board of Directors.

During 2021, no members of PermataBank's Board of Directors held any shares ownership in PermataBank, or ownership of 5% of shares or more in other bank.

As of 31 December 2021, member of the Board of Directors who hold shares ownership reach 5% in other companies is as follows:

| No. | Nama<br>Name | Nama Perusahaan<br>Company Name | Jumlah Kepemilikan Saham<br>Number of Share Ownership | Presentase Kepemilikan Saham<br>Percentage of Share Ownership |
|---|---|---|---|---|
| 1 | Abdy Dharma Salimin<br>(Direktur Teknologi dan Operasi \| Technology and Operation Director) | PT Adda Rami Jaya | 110.000 | 20% |

## Pelatihan Peningkatan Kompetensi Direksi serta Program Orientasi bagi Direktur Baru

Data pelatihan peningkatan kompetensi Direksi dapat dilihat di bagian profil Direksi pada halaman 108-118.

Selain itu, bagi anggota Direksi yang baru diangkat juga diberikan program orientasi di antaranya berupa penjelasan rencana bisnis, tata kelola perusahaan, tata cara rapat, serta penjelasan atas *Board Manual*.

## Competency Enhancement Trainings for the Board of Directors and Orientation Program for New Director

Information on competency enhancement trainings taken by the Board of Directors can be viewed under the Board of Directors profile section on page 108-118.

In addition, newly appointed member of Board of Directors has been given orientation program among others business plan, corporate governance, meeting procedure, and explanation on Board Manual.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Penilaian Kinerja Direksi

Informasi mengenai Penilaian Kinerja Direksi terdapat dalam bagian Tata Kelola Remunerasi, pada halaman 693-695.

Sesuai Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, PermataBank telah melaksanakan penilaian sendiri (*self assessment*) Tata Kelola periode 31 Desember 2021, di mana peringkat untuk faktor Pelaksanaan Tugas dan Tanggung Jawab Direksi adalah 1 (sangat baik).

### The Board of Directors Assessment

Information related to Performance Assessment of the Board of Directors is available in the Remuneration Governance, on page 693-695.

In accordance with OJK Circular No. 13/SEOJK.03/2017 on the Implementation of Good Corporate Governance for Commercial Banks, PermataBank has conducted self assessment for GCG implementation as of 31 December 2021, whereas the rating for the factor of Performance of Duties and Responsibilities by the Board of Directors is 1 (very good).

### Penilaian Kinerja Komite di bawah Direksi

Direksi menilai bahwa selama tahun 2021, komite-komite yang berada di bawah Direksi telah menjalankan tugasnya sesuai dengan pedoman kerja masing-masing komite serta membantu Direksi.

Pembahasan mengenai kinerja komite Direksi telah dilaksanakan pada rapat Direksi.

Sesuai Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, PermataBank telah melaksanakan penilaian sendiri (*self assessment*) Tata Kelola periode 31 Desember 2021, di mana peringkat untuk faktor Kelengkapan dan Pelaksanaan Tugas Komite adalah 1 (sangat baik).

### Performance Assessment of the Board of Directors' Committees

In 2021, committees under the Board of Directors have performed their duties in accordance with the TOR from each committee and have assisted the Board of Directors.

The discussion of the Board of Directors' committees has been conducted in the Board of Directors' meeting.

In accordance with OJK Circular No. 13/SEOJK.03/2017 on the Implementation of Good Corporate Governance for Commercial Banks, PermataBank has conducted self assessment for GCG implementation as of 31 December 2021, whereas the rating for the factor of Adequacy and Performance of Duties by the Committees is 1 (very good).

### Kriteria yang Digunakan untuk Penilaian Komite-Komite di bawah Direksi

Kriteria penilaian komite-komite Direksi adalah berdasarkan:

- *Governance Structure.*
- *Governance Process.*
- *Governance Outcome.*

### Criteria on the Assessment of Board of Directors' Committees

Criteria on the assessment of Board of Directors' Committees is based on:

- Governance Structure.
- Governance Process.
- Governance Outcome.

# Keberagaman Komposisi Dewan Komisaris dan Direksi

## Keberagaman Komposisi Dewan Komisaris

Dewan Komisaris memiliki *Board Manual* yang memuat ketentuan bahwa penentuan komposisi anggota Dewan Komisaris PermataBank memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman kerja yang dibutuhkan.

Keberagaman Dewan Komisaris PermataBank berdasarkan komposisi yang terdiri dari para ahli dengan latar belakang pendidikan tinggi dan pengalaman kerja selama bertahun-tahun di bidang keuangan dan industri perbankan serta di bidang manajemen risiko. Selain itu dalam komposisi Dewan Komisaris PermataBank terdapat satu orang anggota yang merupakan wanita.

Keberagaman Dewan Komisaris PermataBank dapat dilihat di bagian profil Dewan Komisaris pada halaman 94-106, yang memuat latar belakang pendidikan tinggi dan pengalaman kerja para anggota Dewan Komisaris.

Keberagaman Dewan Komisaris PermataBank yang tepat dan sesuai dengan kebutuhan PermataBank akan mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

# Diversity in the Composition of the Board of Commissioners and the Board of Directors

## The Board of Commissioners' Diversity

The Board of Commissioners has Board Manual which stipulates that the determination of composition of Board of Commissioners' members considers the variety, knowledge, and professional experiences required.

The diversity of PermataBank's Board of Commissioners is based on the composition of expertise with university background and intensive years of professional experiences in the finance and banking industry also in risk management. Other than that, in the composition of the Board of Commissioners of PermataBank there is one female member.

The diversity of PermataBank's Board of Commissioners can be viewed under the Board of Commissioners' profile section on page 94-106, which described the expertise with university background and professional experiences of the Board of Commissioners.

The diversity of PermataBank's Board of Commissioners that is appropriate and in accordance with PermataBank's needs will support the effectiveness on implementation of the duties and responsibilities of the Board of Commissioners.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Keberagaman Komposisi Direksi

Direksi memiliki *Board Manual* yang memuat ketentuan bahwa penentuan komposisi anggota Direksi memperhatikan keberagaman, keahlian, pengetahuan, dan pengalaman kerja yang dibutuhkan.

Keberagaman Direksi PermataBank berdasarkan komposisi yang terdiri dari para ahli dengan latar belakang pendidikan tinggi dan pengalaman kerja selama bertahun-tahun di bidang keuangan dan industri perbankan. Selain itu dalam komposisi Direksi PermataBank per 31 Desember 2021 terdapat tiga anggota Direksi yang merupakan wanita.

Keberagaman Direksi PermataBank dapat dilihat di bagian profil Direksi pada halaman 108-118, yang memuat latar belakang pendidikan tinggi, pengalaman kerja para anggota Direksi.

Keberagaman Direksi PermataBank yang tepat dan sesuai dengan kebutuhan PermataBank akan mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi serta menunjang pencapaian visi dan misi PermataBank.

### Diversity of the Board of Directors' Composition

The Board of Directors has Board Manual which stipulates that the determination of composition of Board of Directors' members considers the variety, knowledge, and professional experiences required.

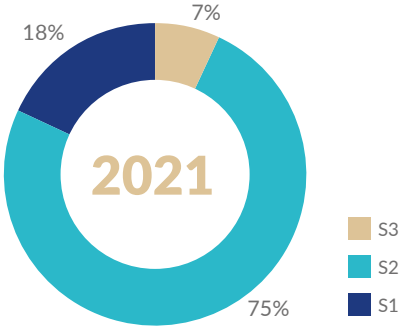
The diversity of PermataBank's Board of Directors is based on the composition of expertise with university background and intensive years of professional experiences in finance and banking industry. Other than that, in the composition of the Board of Directors of PermataBank as of 31 December 2021 there are three female members.

The diversity of PermataBank's Board of Directors can be viewed under the Board of Directors' profile section on page 108-118, which describes the expertise with university background and professional experiences of the Board of Directors.

The diversity of PermataBank's Board of Directors that is appropriate and in accordance with PermataBank's needs will support the effectiveness on implementation of the duties and responsibilities of the Board of Directors.

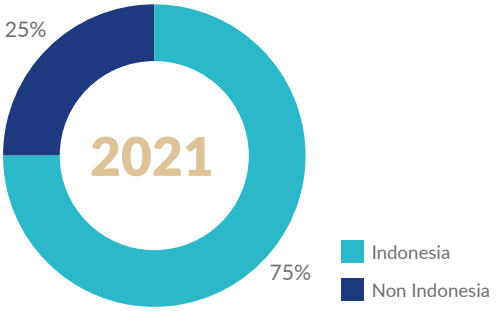
## Latar Belakang Pendidikan Dewan Komisaris dan Direksi

Background Education of the Board of Commissioners and Board of Directors



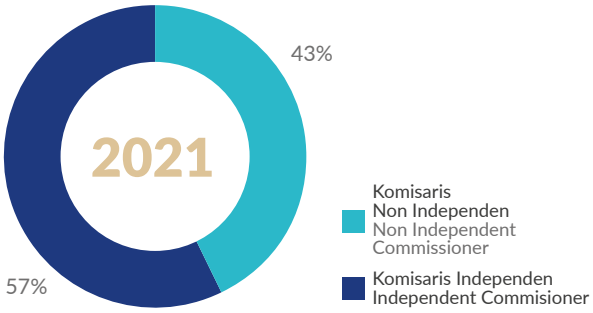

## Kewarganegaraan Dewan Komisaris dan Direksi

Nationality of the Board of Commissioners and Board of Directors



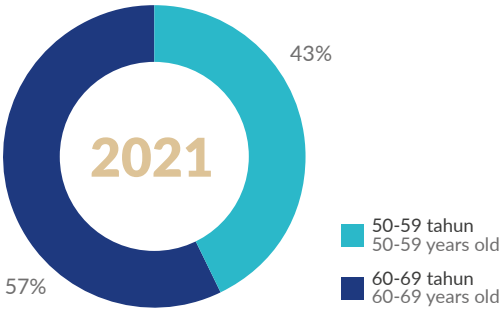

## Komposisi Dewan Komisaris

Composition of the Board of Commissioners



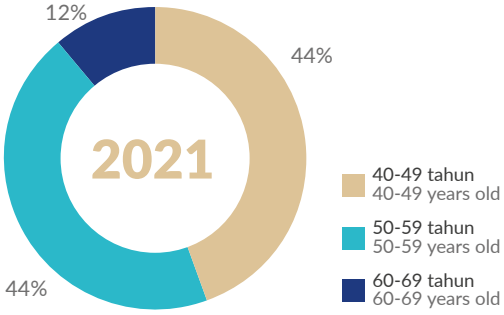

## Usia Dewan Komisaris

Age of the Board of Commissioners



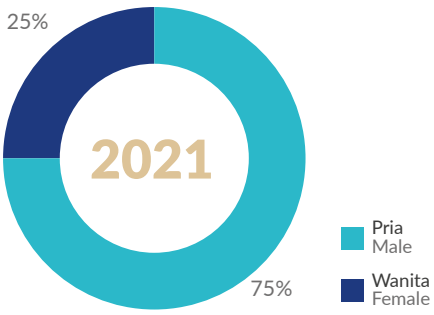

## Usia Direksi

Age of the Board of Directors




## Jenis Kelamin Dewan Komisaris dan Direksi

Sex of the Board of Commissioners and Board of Directors



# Tata Kelola Perusahaan
## Good Corporate Governance

## Pelaksanaan Rapat Dewan Komisaris dan Direksi

### Rapat Dewan Komisaris

Kebijakan dan Frekuensi Rapat Dewan Komisaris, Rapat Bersama Direksi dan Tingkat Kehadiran Anggota Dewan Komisaris.

#### Kebijakan

Sebagaimana diatur dalam Anggaran Dasar PermataBank, Rapat Dewan Komisaris wajib untuk dijadwalkan terlebih dahulu untuk tahun berikutnya sebelum berakhirnya tahun buku.

Rapat Dewan Komisaris wajib diselenggarakan secara berkala setidaknya satu kali dalam dua bulan. Rapat dapat juga dilaksanakan setiap waktu bilamana dianggap perlu oleh 2 (dua) orang anggota Dewan Komisaris atau atas permintaan tertulis dari Direksi atau seorang pemegang saham atau lebih yang bersama-sama mewakili sedikitnya 1/10 (satu per sepuluh) bagian dari seluruh jumlah saham dengan hak suara dan dengan memperhatikan ketentuan peraturan perundang-undangan. Selain itu, Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Sepanjang tahun 2021, Dewan Komisaris telah melaksanakan 7 (tujuh) kali rapat internal serta 14 (empat belas) kali rapat bersama Direksi.

## The Board of Commissioners and the Board of Directors' Meeting Implementation

### The Board of Commissioners' Meeting

The Board of Commissioners' Meetings Policy and Frequency, Joint Meetings with the Board of Directors and Attendance.

#### Policy

As stipulated in PermataBank's Articles of Association, the Board of Commissioners' Meetings must be scheduled in advance for the following year before the end of the year book.

The Meetings of Board of Commissioners must be convened at least once every two months. The meetings can be convened at any time whenever deemed necessary by 2 (two) members of the Board of Commissioners or upon written request from the Board of Directors or one or more shareholders jointly representing at least 1/10 (one tenth) of the total shares with lawful voting rights with due observance of the laws. In addition, the Board of Commissioners must convene joint meetings with the Board of Directors periodically at least 1 (one) time in 4 (four) months.

In 2021, the Board of Commissioners had convened 7 (seven) internal meetings and 14 (fourteen) joint meetings with the Board of Directors.

## Agenda Rapat Dewan Komisaris

Berikut rincian pembahasan agenda di tahun 2021 dalam Rapat Dewan Komisaris:

## The Board of Commissioners' Meeting Agenda

Agenda items discussed in 2021 in the Board of Commissioners' Meeting were:

| No | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris yang hadir*<br>Members of the Board of Commissioners attended the meeting* | Agenda | |
|---|---|---|---|---|
| 1 | 27 Januari 2021<br>27 January 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen | 1. Rapat Internal BOC - *Matters Arising*<br>2. Persetujuan atas Risalah Rapat Internal BOC tanggal 23 Oktober 2020 dan persetujuan atas Risalah Rapat Adhoc Internal BOC tanggal 5 November 2020<br>3. Rencana Kerja Komite Pemantau Risiko (RMOC) 2021<br>4. Piagam RMOC 2021<br>5. Risalah Rapat RMOC<br>6. Laporan Internal Audit (IA) ke BOC Q4-2020<br>7. Laporan Komite Audit (AC) Q4-2020<br>8. Rencana Kerja Komite Audit 2021<br>9. *Refresh* Rencana Audit 2H 2020<br>10. *Self-Assessment* untuk Komite di bawah BOC PT Bank Permata Tbk<br>11. Laporan Komite Renumerasi & Nominasi (REMCO) | 1. Internal BOC Meeting Matters Arising<br>2. Approval on the Minutes of Internal BOC Meeting dated 23 October 2020 and Approval on the Minutes of Adhoc Internal BOC Meeting dated 5 November 2020<br>3. Risk Monitoring Committee (RMOC) Work Plan 2021<br>4. RMOC Charter 2021<br>5. RMOC Minutes of Meeting<br>6. Internal Audit (IA) to BOC Q4-2020<br>7. Audit Committee (AC) report Q4-2020<br>8. Audit Committee Work Plan 2021<br>9. Refresh Audit Plan 2H 2020<br>10. Self-Assessment for the BOC Committee of PT Bank Permata Tbk<br>11. Remuneration & Nomination Committee (REMCO) Report |
| 2 | 24 Februari 2021<br>24 February 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen | 1. Persetujuan Risalah Rapat Internal BOC tanggal 27 Januari 2021<br>2. Rapat Internal BOC - *Matters Arising*<br>3. Laporan Pengawasan BOC (H2-20) – Implementasi RBB (Termasuk Syariah)<br>4. Remunerasi Internal Audit 2020 | 1. Approval of Minutes of Meeting of Internal BOC Meeting dated 27 January 2021<br>2. Internal BOC Meeting Matters Arising<br>3. BOC Supervisory Report (H2-20) – RBB Implementation (Incl Sharia)<br>4. Internal Audit Remuneration 2020 |
| 3 | 28 April 2021<br>28 April 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen | 1. Persetujuan Risalah Rapat Internal BOC tanggal 24 Februari 2021<br>2. Rapat Internal BOC - *Matters Arising*<br>3. Risalah Rapat RMOC<br>4. Laporan Komite Audit ke BOC<br>5. *Update* Q1 2021 dari Internal Audit<br>6. Laporan Komite Tata Kelola Terintegrasi<br>7. *Update* terhadap Kerangka Acuan Komite Tata Kelola Terintegrasi | 1. Approval of Minutes of Meeting of Internal BOC Meeting dated 24 February 2021<br>2. Internal BOC Meeting Matters Arising<br>3. RMOC Minutes of Meeting<br>4. Audit Committee Report to BOC<br>5. Q1 2021 Internal Audit Update<br>6. Integrated Governance Committee Report<br>7. Update on the Terms of Reference of the Integrated Governance Committee |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris yang hadir*<br>Members of the Board of Commissioners attended the meeting* | Agenda | |
|---|---|---|---|---|
| 4 | 27 Juli 2021<br>27 July 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen | 1. Persetujuan Risalah Rapat Internal BOC tanggal 28 April 2021<br>2. Rapat Internal BOC - *Matter Arising*<br>3. Risalah Rapat RMOC<br>4. Laporan Q2 2021 Komite Audit ke BOC<br>5. Laporan Internal Audit ke BOC Q2 2021<br>6. Laporan Komite Tata Kelola Terintegrasi<br>7. Pembahasan Lainnya | 1. Approval Minutes of Meeting Internal BOC Meeting 28 April 2021<br>2. Internal BOC Meeting Matter Arising<br>3. RMOC Minutes of Meeting<br>4. AC Report to BOC Q2 2021<br>5. IA Report to BOC Q2 2021<br>6. Integrated Governance Committee Report<br>7. Any Other Business |
| 5 | 13 Agustus 2021<br>13 August 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen | 1. Bangkok Bank *Reporting Package* (Diaudit) per 30 Juni 2021 | 1. Bangkok Bank Reporting Package (Audited) 30 June 2021 |
| 6 | 31 Agustus 2021<br>31 August 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen | 1. Persetujuan Risalah Rapat Internal BOC tanggal 27 Juli 2021 dan Rapat Adhoc Internal BOC tanggal 13 Agustus 2021<br>2. *Matters Arising*<br>3. Laporan Pengawasan BOC atas Pelaksanaan Rencana Bisnis (RBB) (termasuk Bisnis Syariah)<br>4. *Update* terhadap Piagam Komite Tata Kelola Terintegrasi<br>5. *Update* terhadap Risiko Strategis Q2 2021 | 1. Approval of Internal BOC Minutes of Meeting dated 27 July 2021 and Adhoc Internal BOC Meeting dated 13 August 2021<br>2. Matters Arising<br>3. BOC Supervisory Report on Business Plan (RBB) Implementation (incl. Sharia Business)<br>4. Update on the Integrated Governance Charter<br>5. Strategic Risk Q2 2021 Update |
| 7 | 27 Oktober 2021<br>27 October 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen | 1. Persetujuan atas Risalah Rapat Internal BOC tanggal 31 Agustus 2021<br>2. *Matters Arising*<br>3. Laporan Komite Tata Kelola Terintegrasi<br>4. Risalah Rapat RMOC<br>5. Laporan Komite Audit Q3 2021<br>6. Laporan Internal Audit Q3 2021<br>7. Pembahasan Lainnya | 1. Approval of Internal BOC Minutes of Meeting dated 31 August 2021<br>2. Matters Arising<br>3. The Integrated Governance Committee Report<br>4. RMOC Minutes of Meeting<br>5. Audit Committee Report Q3 2021<br>6. IA Report to BOC Q3 2021<br>7. Any Other Business |

Catatan | Note:
*) Kehadiran anggota Dewan Komisaris memperhitungkan mekanisme Surat Kuasa
The attendance of Board of Commissioners was taking into account the Power of Attorney mechanism

Mengingat kondisi pandemi COVID-19 sejak awal tahun 2020, maka sebagian besar rapat Dewan Komisaris PermataBank selama tahun 2021 dilaksanakan melalui *video conference* yang menyebabkan sampai dengan 31 Desember 2021 tidak terdapat Rapat Dewan Komisaris yang dihadiri secara fisik oleh seluruh anggota Dewan Komisaris.

Given the conditions of COVID-19 pandemic since early 2020, most of PermataBank Board of Commissioners' meetings during 2021 were held via video conference resulting up to 31 December 2021, there was no Board of Commissioners' Meeting that physically attended by all members of the Board of Commissioners.

Pelaksanaan rapat melalui *video conference* tersebut dilaksanakan dalam rangka mendukung penerapan Kebijakan Pemerintah terkait Pembatasan Sosial Berskala Besar (PSBB) dalam menghadapi pandemi COVID-19 dan Kebijakan *social distancing* serta demi menjaga kesehatan dan mengurangi risiko terpapar COVID-19 bagi para Komisaris (dan Direktur).

PermataBank convened the meeting through video conference in order to support the implementation of Government Policy related to Large-Scale Social Restrictions (PSBB) in the face of the COVID-19 pandemic and social distancing Policy as well as to maintain health and reduce the risk of exposure to COVID-19 the Commissioners (and Directors).

## Frekuensi dan Kehadiran Rapat Dewan Komisaris

Tingkat kehadiran anggota Dewan Komisaris adalah sebagai berikut:

## Frequency and Attendance of the Board of Commissioners' Meetings

The attendance rate of the Board of Commissioners' members was as follows:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Jumlah Kehadiran*<br>Total Attendance | Jumlah Ketidakhadiran*<br>Total Absence | % Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Chartsiri Sophonpanich | 7 | 7 | - | 100% |
| Chalit Tayjasanant [1)] | 3 | 3 | - | 100% |
| Chong Toh | 7 | 7 | - | 100% |
| Niramarn Laisathit | 7 | 7 | - | 100% |
| Goei Siauw Hong | 7 | 7 | - | 100% |
| Haryanto Sahari | 7 | 7 | - | 100% |
| Rahmat Waluyanto | 7 | 7 | - | 100% |
| Yap Tjay Soen | 7 | 7 | - | 100% |

Catatan | Note:
*) Kehadiran anggota Dewan Komisaris memperhitungkan mekanisme Surat Kuasa
The attendance of Board of Commissioners was taking into account the Power of Attorney mechanism
1) Masa jabatan berakhir pada tanggal 8 Juni 2021 | The term of office ended on 8 June 2021

# Tata Kelola Perusahaan
## Good Corporate Governance

## Rapat Direksi

Kebijakan dan Frekuensi Rapat Direksi, Rapat Bersama Dewan Komisaris, dan Tingkat Kehadiran Anggota Direksi.

### Kebijakan

Sebagaimana diatur dalam Anggaran Dasar PermataBank, Rapat Direksi wajib untuk dijadwalkan terlebih dahulu untuk tahun berikutnya sebelum berakhirnya tahun buku.

Rapat Direksi PermataBank diselenggarakan setidaknya satu kali dalam dua minggu. Rapat dapat juga dilaksanakan setiap waktu bilamana dianggap perlu oleh dua orang anggota Direksi atau atas permintaan tertulis dari Dewan Komisaris atau seorang pemegang saham atau lebih yang bersama-sama mewakili sedikitnya 1/10 (satu per sepuluh) bagian dari seluruh jumlah saham dengan hak suara dan dengan memperhatikan ketentuan peraturan perundang-undangan.

### Frekuensi dan Kehadiran Rapat Direksi selama tahun 2021

Rapat Direksi telah diselenggarakan sebanyak 42 kali selama tahun 2021 dengan tingkat kehadiran masing-masing Direktur sebagai berikut:

## The Board of Directors' Meetings

The Board of Directors' Meetings Policy and Frequency, Joint Meetings with the Board of Commissioners and the attendance rate of Board of Directors' members.

### Policy

As stipulated in PermataBank's Articles of Association, the Board of Directors' Meetings must be scheduled in advance for the following year prior to the end of the book year.

PermataBank Board of Directors' Meetings were convened at least once in two weeks. The meetings could also be convened at any time whenever deemed necessary by two members of the Board of Directors or upon written request from the Board of Commissioners or one or more shareholders who jointly represented at least 1/10 (one tenth) part of the total shares with lawful voting rights and taking into account the provisions of the legislation.

### Frequency and Attendance of Board of Directors' Meetings in 2021

The Board of Directors' Meetings had convened 42 times in 2021, with the attendance rate of each Board of Directors' members was as follows:

**Daftar Kehadiran Rapat Direksi**
The Attendance List of Board of Directors' Meetings

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Jumlah Kehadiran<br>Total Attendance | Jumlah Ketidakhadiran<br>Total Absence | % Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Ridha D.M. Wirakusumah [1] | 11 | 9 | 2 | 82% |
| Chalit Tayjasanant [2] | 24 | 22 | 2 | 92% |
| Abdy Dharma Salimin | 42 | 38 | 4 | 90% |
| Lea Kusumawijaya | 42 | 34 | 8 | 81% |
| Darwin Wibowo | 42 | 38 | 4 | 90% |
| Dhien Tjahajani | 42 | 39 | 3 | 93% |
| Herwin Bustaman | 42 | 39 | 3 | 93% |
| Djumariah Tenteram | 42 | 41 | 1 | 98% |
| Dayan Sadikin | 42 | 40 | 2 | 95% |
| Suwatchai Songwanich [3] | 26 | 25 | 1 | 96% |

Catatan | Note:
[1] Masa jabatan berakhir pada tanggal 27 April 2021 | The term of office ended on 27 April 2021
[2] Masa jabatan efektif pada tanggal 9 Juni 2021 | The term of office effective on 9 June 2021
[3] Masa jabatan efektif pada tanggal 5 Mei 2021 | The term of office effective on 5 May 2021

## Agenda Rapat Direksi

Berikut rincian pembahasan agenda Rapat Direksi di tahun 2021:

## The Board of Directors' Meeting Agenda

The followings are the detail discussion on the Board of Directors' Meeting Agendas in 2021:

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 1 | 11 Januari 2021<br>11 January 2021 | 1. Ridha D.M. Wirakusumah<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Revisi RBB 2021-2023 untuk Penyajian ke OJK<br>3. Risalah Rapat ALCO<br>4. *Self Assessment* Implementasi GCG per 31 Desember 2020 (Unit Bisnis Syariah)<br>5. Penilaian Kebijakan Manajemen Risiko terkait Prinsip Syariah Januari – Desember 2020<br>6. Penyelarasan KPI 2021 – Bank dan per Direktorat<br>7. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. 2021-2023 RBB Revision for Presentation to OJK<br>3. Minutes of ALCO Meeting<br>4. The Self Assessment for the Implementation of Good Corporate Governance (GCG) as of 31 December 2020 (Sharia Business Unit)<br>5. Evaluation of Risk Management Policy related to Sharia Principles January – December 2020<br>6. 2021 KPI Alignment – Bankwide and Directorate<br>7. Any Others Business |
| 2 | 18 Januari 2021<br>18 January 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Konsultan untuk *Digital Banking Model Branch* 2021 Batch 2<br>3. Persetujuan atas Biaya Tambahan untuk Integrasi PT Bank Permata Tbk dan Bangkok Bank Public Company Limited Cabang Indonesia<br>4. Hasil Survei *Change for Better* 2020<br>5. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Consultant for Digital Banking Model Branch 2021 Batch 2<br>3. Approval on the Additional Cost for the Integration between PT Bank Permata Tbk and Bangkok Bank Public Company Limited Indonesia Branch<br>4. Change for Better Survey 2020 Result<br>5. Any Others Business |
| 3 | 20 Januari 2021<br>20 January 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin | 1. *Self Assessment* atas implementasi tata kelola perusahaan yang baik (GCG) per 31 Desember 2020 (Bank saja dan Konsolidasi)<br>2. Peringkat Profil Risiko per Q4/2020<br>3. Rasio kecukupan modal minimum (CAR) Minimum berdasarkan Profil Risiko per H2/2020<br>4. Peringkat *Self Assessment Bank Soundness* pada 2H-2020 | 1. The Self Assessment for the implementation of Good Corporate Governance (GCG) as of 31 December 2020 (Individual and Consolidation)<br>2. Risk Profile Rating as of Q4/2020<br>3. Minimum Capital Adequacy Ratio (CAR) based on Risk Profile as of H2/2020<br>4. Bank Soundness Self Assessment Rating for 2H-2020 |
| 4 | 25 Januari 2021<br>25 January 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin | 1. Proposal Rencana Permodalan – Pendanaan melalui *Rights Issue*<br>2. Rekomendasi Rencana Pelatihan & Anggaran 2021<br>3. *Rebranding* PermataBank<br>4. *Update* atas Audit PWC dan BBL *Reporting Package* per 31 Desember 2020 | 1. Capital Plan Proposal – Capital Raising through Rights Issue<br>2. 2021 Training Plan & Budget Recommendation<br>3. PermataBank Rebranding<br>4. PWC Audit Update and BBL Reporting Package as of 31 December 2020 |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 5 | 1 Februari 2021<br>1 February 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Draft* Agenda Rapat BOC dan *Matters Arising*<br>3. *Self Assessment* implementasi tata kelola perusahaan yang baik (GCG) Terintegrasi pada Konglomerasi Keuangan BBL Group per 31 Desember 2020<br>4. Profil Risiko Terintegrasi Konglomerasi Keuangan BBL<br>5. Permodalan Minimum Terintegrasi untuk Konglomerasi Keuangan<br>6. Tinjauan Tahunan Pendelegasian Wewenang (DOA) Special Asset Management (SAM)<br>7. Tinjauan Tahunan TOR CC<br>8. Persetujuan Update Piagam Korporasi untuk Konglomerasi Keuangan BBL Group<br>9. Proposal Remunerasi Tahunan 2021<br>10. Penilaian Kinerja Akhir Tahun 2020<br>11. Survei *Net Promoter Score* (NPS) 2020<br>12. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Draft Agenda of BOC Meeting and Matters Arising<br>3. The Self Assessment for the Implementation of Integrated Good Corporate Governance (GCG) of Financial Conglomeration of BBL Group as of 31 December 2020<br>4. Integrated Risk Profile of BBL Financial Conglomeration<br>5. Integrated Minimum Capital for Financial Conglomerate<br>6. Special Asset Management (SAM) Delegation of Authority (DOA) Annual Review<br>7. TOR CC Annual Review<br>8. Approval on the update of Corporate Charter of Financial Conglomeration of BBL Group<br>9. 2021 Annual Remuneration Proposal<br>10. 2020 Year End Performance Appraisal<br>11. Survey Net Promoter Score (NPS) 2020<br>12. Any Others Business |
| 6 | 15 Februari 2021<br>15 February 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin | 1. *Update* atas PWC Audit dan Laporan Keuangan Auditan Tahun Buku 2020<br>2. Tinjauan *Action Points* Rapat BOD sebelumnya<br>3. Risalah Rapat ALCO<br>4. Penggunaan Laba Bersih Setelah Pajak FY2020<br>5. Kebijakan Khusus terkait Stimulus Ekonomi Nasional untuk Debtor yang Terdampak COVID-19<br>6. Tinjauan TOR Komite Manajemen Risiko Terintegrasi (IRMC)<br>7. Laporan Implementasi Manajemen Risiko Terintegrasi (IRM) Konglomerasi Keuangan BBL Group - H2 2020<br>8. KPI Bank FY 2021 (Revisi RBB)<br>9. Proposal Promosi<br>10. RUPS Tahunan 2021 dan RUPS Luar Biasa PT Bank Permata Tbk ("Bank")<br>11. Laporan Pengawasan DPS<br>12. Peringkat Kinerja Akhir Tahun 2020<br>13. Rencana Pembelian Properti untuk Cabang di Solo, Medan dan Pontianak<br>14. *Roadmap* Modernisasi Jaringan Kantor Cabang<br>15. Pembahasan Lainnya | 1. PWC Audit Update and FY 2020 Audited Financial Statements<br>2. Review of the previous BOD Meeting Action Points<br>3. Minutes of ALCO Meeting<br>4. Use of FY2020 Net Profit After Tax<br>5. Specific Policy regarding National Economic Stimulus for Debtor impacted by the Spread of Coronavirus Disease (COVID 19)<br>6. Review TOR Integrated Risk Management Committee (IRMC)<br>7. BBL Group Financial Conglomerate Integrated Risk Management (IRM) Implementation Report - H2 2020<br>8. FY 2021 Bankwide KPI (Revised RBB)<br>9. Promotion Proposal<br>10. The Annual General Meeting of Shareholders 2021 and the Extraordinary General Meeting of Shareholders of PT Bank Permata Tbk (The "Company")<br>11. DPS Supervisory Report<br>12. 2020 Year End Performance Ratings<br>13. Network plan to buy property in Solo, Medan and Pontianak<br>14. Network Modernization Roadmap<br>15. Any Others Business |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 7 | 22 Februari 2021<br>22 February 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Dayan Sadikin | 1. Proposal Promosi | 1. The Proposal of the Promotions |
| 8 | 1 Maret 2021<br>1 March 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Draft* Agenda Rapat BOC dan *Matters Arising*<br>3. TOR Komite Manajemen Risiko (RMC)<br>4. Penyelarasan CRG *Scorecard* dan pengembangan SME-BB *Scorecard*<br>5. Revisi Kebijakan *Speak-Up*<br>6. *Update* atas *Speak-Up*<br>7. Perubahan Anggaran Dasar PT Bank Permata Tbk<br>8. *Agile Premises* WTC 2<br>9. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Draft Agenda of BOC Meeting and Matters Arising<br>3. Term of Reference (TOR) Risk Management Committee (RMC)<br>4. CRG Scorecard Refinement and SME-BB Scorecard Development<br>5. Revision of Speak-Up Policy<br>6. Speak-Up Update<br>7. Amendment of Articles of Association of PT Bank Permata Tbk<br>8. Agile Premises WTC 2<br>9. Any Others Business |
| 9 | 3 Maret 2021<br>3 March 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin | 1. Laporan atas Pembayaran Aktual & Hasil Kenaikan Gaji<br>2. Proposal untuk Promosi | 1. Report on Actual Payout & Salary Increase Result<br>2. Promotion Proposal |
| 10 | 15 Maret 2021<br>15 March 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Dhien Tjahajani<br>4. Herwin Bustaman<br>5. Djumariah Tenteram<br>6. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Tinjauan Strategi Unit Usaha Syariah (UUS) 2021 penggunaan laba bersih setelah pajak FY 2020<br>3. Kerangka Kerja FRM<br>4. Ringkasan Risalah Rapat Komite-Komite Direksi<br>5. Kebijakan Sanksi (Matriks Disiplin)<br>6. Proposal Remunerasi Tahunan 2021<br>7. KPI *Bankwide* FY 2021 (Revisi RBB)<br>8. *Update* atas Kinerja SFK<br>9. Perbankan untuk Milenial<br>10. PermataBank - PermataHati Proyek Kaki Palsu<br>11. *Next Generation* Permata eBusiness<br>12. Rencana *Network* untuk memiliki tambahan 10 *Model Branch* di *Batch* 1, dan rencana pembelian properti di Bangkong Plaza – Semarang untuk memperluas Cabang yang ada<br>13. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Sharia Business Unit (UUS) Strategy Review 2021 Use of FY2020 Net Profit After Tax<br>3. FRM Framework<br>4. Summary of Minutes of BOD Committees Meeting<br>5. Sanction Policy (Disciplinary Matrix)<br>6. 2021 Annual Remuneration Proposal<br>7. FY 2021 Bankwide KPI (Revised RBB)<br>8. Update on SFK Performance<br>9. Banking for Millenials<br>10. PermataBank – PermataHati Prosthetic Limbs Project<br>11. Next Generation Permata eBusiness<br>12. Network plan to have Additional 10 Model Branch in Batch 1, and plan to buy property at Bangkong Plaza - Semarang to enlarge the existing Branch<br>13. Any Other Business |
| 11 | 15 Maret 2021<br>15 March 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Dhien Tjahajani<br>4. Herwin Bustaman<br>5. Djumariah Tenteram<br>6. Dayan Sadikin | 1. Rencana Terkait Unit Usaha Syariah | 1. Sharia Business Unit Plan |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 12 | 22 Maret 2021<br>22 March 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Dhien Tjahajani<br>4. Darwin Wibowo<br>5. Herwin Bustaman<br>6. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Tinjauan Tahunan atas Kebijakan Rencana Pemulihan<br>3. Risalah Rapat ALCO<br>4. API untuk BPR & BPRS<br>5. Laporan Direktur Keuangan Kinerja Bisnis Februari 2021<br>6. *Talent Management*<br>7. Komite Pengarah Proyek Sapphire II – Pembaruan atas *Rights Issue*<br>8. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Annual Review of Recovery Plan Policy<br>3. Minutes of ALCO Meeting<br>4. API for BPR & BPRS<br>5. Finance Director Report Business Performance February 2021<br>6. Talent Management<br>7. Project Steering Committee Sapphire II – Rights Issue Updates<br>8. Any Other Business |
| 13 | 5 April 2021<br>5 April 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Draft* Agenda Rapat BOC dan *Matters Arising*<br>3. Laporan HRD 2020<br>4. Perpanjangan Batas Usia Pensiun<br>5. Ringkasan Kehadiran Direksi dalam Komite-Komite Direksi<br>6. Kerangka Kerja FRM<br>7. Kantin "Aseng" Bintaro<br>8. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Draft Agenda of BOC Meeting and Matters Arising<br>3. 2020 HR Report<br>4. Extension of Retirement Age Limit<br>5. Summary of BOD's Attendance in All BOD Committees<br>6. FRM Framework<br>7. "Aseng" Canteen Bintaro<br>8. Any Others Business |
| 14 | 19 April 2021<br>19 April 2021 | 1. Abdy Dharma Salimin<br>2. Darwin Wibowo<br>3. Herwin Bustaman<br>4. Djumariah Tenteram<br>5. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Update* atas Industri Perbankan<br>3. Laporan Direktur Keuangan<br>4. Risalah Rapat ALCO<br>5. Profil Risiko Bank Permata & Syariah Q1 - 2021<br>6. Dispensasi Toleransi Risiko 2021-2022<br>7. Tinjauan Tahunan ERMF dan RTF 2021<br>8. Penilaian atas Penyelidik Eksternal Independen untuk *Speak-Up*<br>9. Revisi Kebijakan *Speak-Up*<br>10. *Political Exposed Person*<br>11. Proposal pembaharuan cakupan Asuransi Group *Term Life (GTL) & Group Personal Accident* (GPA) untuk BOD dan Karyawan<br>12. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Banking Landscape Update<br>3. Finance Director Report<br>4. Minutes of ALCO Meeting<br>5. Bank Permata & Sharia Risk Profile Q1 - 2021<br>6. Dispensation of Risk Tolerance 2021-2022<br>7. Annual Review ERMF and RTF 2021<br>8. Assessment of Independent External Investigators for Speak-Up<br>9. Revision of Speak-Up Policy<br>10. Political Exposed Person<br>11. Proposal of Group Term Life (GTL) & Group Personal Accident (GPA) Insurance Coverage Renewal for BOD and Employee<br>12. Any Others Business |
| 15 | 3 Mei 2021<br>3 May 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Matters Arising* pada Rapat BOC tanggal 28 April 2021<br>3. Hasil ICAAP 2021 – 2023<br>4. Peningkatan Sistem PSAK 71<br>5. Diskusi pendahuluan revisi RBB<br>6. Perundingan PKB<br>7. Senior Eksekutif Forum (SEF) PermataBank<br>8. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Matters Arising of BOC Meeting, 28 April 2021<br>3. 2021 – 2023 ICAAP Result<br>4. Enhancement PSAK71 System<br>5. Revision RBB Preliminary Discussion<br>6. CLA Negotiation<br>7. PermataBank's Senior Executive Forum (SEF)<br>8. Any Others Business |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 16 | 11 Mei 2021<br>11 May 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Herwin Bustaman<br>5. Djumariah Tenteram<br>6. Dayan Sadikin<br>7. Suwatchai Songwanich | 1. Diskusi Revisi RBB<br>2. Persetujuan Anggaran untuk Pembaruan *Directors and Officers Liability Insurance* | 1. Discussion on RBB Revision<br>2. Budget Approval for Renewal Directors and Officers Liability Insurance |
| 17 | 24 Mei 2021<br>24 May 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Political Exposed Person Clearance*<br>3. Laporan Kinerja Direktur keuangan April 2021<br>4. Revisi RBB<br>5. Risalah Rapat ALCO<br>6. Sapphire II – Harga *Rights Issue*<br>7. Kemitraan Honest – SFK<br>8. Penyelarasan & Internalisasi Budaya<br>9. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Political Exposed Person Clearance<br>3. Finance Director Report Business Performance April 2021<br>4. RBB Revision<br>5. Minutes of ALCO Meeting<br>6. Sapphire II - Rights Issue Pricing<br>7. Honest – SFK Partnership<br>8. Culture Alignment & Internalization<br>9. Any Others Business |
| 18 | 7 Juni 2021<br>7 June 2021 | 1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Draft* Agenda rapat gabungan BOC-BOD tanggal 29 Juni 2021<br>3. Kebijakan Penghapusbukuan dan Restrukturisasi<br>4. Persetujuan atas Keputusan RUPS Tahunan 2021 PT Sahabat Finansial Keluarga<br>5. Penilaian Kinerja Tengah Tahun 2021<br>6. Acara *Permata Learning Week* (PLW)<br>7. *Building Resiliency for Integration Service Layer*<br>8. Peningkatan Kapasitas API<br>9. Pembahasan Lainnya<br>- Status Kontrak Sewa WTC<br>- Proposal Agenda dari BOD untuk Rapat BOD BOM tanggal 14 Juni | 1. Review of the previous BOD Meeting Action Points<br>2. Draft Agenda Joint BOC-BOD Meeting, 29 June 2021<br>3. Write off and Restructuring Policy<br>4. Approval for the Resolutions in Annual General Meeting of Shareholders Year 2021 of PT Sahabat Finansial Keluarga<br>5. 2021 Mid-Year Performance Appraisal<br>6. Permata Learning Week (PLW) Event<br>7. Building Resiliency for Integration Service Layer<br>8. API Capacity Enhancement<br>9. Any Others Business<br>- WTC Lease Contract Status<br>- The proposed agenda from BOD for BOD BOM Meeting 14 June |
| 19 | 14 Juni 2021<br>14 June 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Perubahan Komite UPZ Baznas PT Bank Permata Tbk untuk Periode 2021 – 2025<br>2. Persetujuan atas permintaan untuk pengumuman dividen dari PT Sahabat Finansial Keluarga | 1. The Changes of UPZ Baznas PT Bank Permata Tbk Committee for Period of 2021 – 2025<br>2. Approval on the Request for Dividend Declaration from PT Sahabat Finansial Keluarga |
| 20 | 14 Juni 2021<br>14 June 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Diskusi Rasio NPL<br>3. *Update* Jaringan Kantor Cabang<br>4. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. NPL Ratio Discussion<br>3. Branch Network Update<br>4. Any Others Business |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 21 | 21 Juni 2021<br>21 June 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Risalah Rapat ALCO<br>3. *Update* atas Kinerja SFK<br>4. Laporan Direktur Keuangan Kinerja Bisnis Mei 2021<br>5. Laporan Perubahan Rencana Pengembangan IT 2021<br>6. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Minutes of ALCO Meeting<br>3. Update on SFK Performance<br>4. Finance Director Report Business Performance May 2021<br>5. The Report of Changes on Information Technology Development Plan 2021<br>6. Any Others Business |
| 22 | 26 Juni 2021<br>26 June 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Pengajuan Penawaran Tidak-Mengikat untuk Potensi Akuisisi | 1. Non-Binding offer Submission for a Potential Acquisition |
| 23 | 5 Juli 2021<br>5 July 2021 | 1. Chalit Tayjasanant<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Herwin Bustaman<br>5. Djumariah Tenteram<br>6. Dayan Sadikin<br>7. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Any Others Business |
| 24 | 12 Juli 2021<br>12 July 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Penyelarasan & Internalisasi Budaya<br>2. Tinjauan *Action Points* Rapat BOD sebelumnya<br>3. Rencana Pemasaran PermataMobile X<br>4. *Update* atas Kemitraan Digital<br>5. Pembahasan Lainnya | 1. Culture Alignment & Internalization<br>2. Review of the previous BOD Meeting Action Points<br>3. Permata Mobile X Marketing Plan<br>4. Digital Partnership Update<br>5. Any Others Business |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 25 | 19 Juli 2021<br>19 July 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Laporan Direktur Keuangan Kinerja Bisnis Juni 2021<br>3. Ringkasan *Self-Assessment* Bank *Soundness* untuk laporan Bank *Soundness* per 30 Juni 2021 (individual PermataBank dan konsolidasi)<br>4. CAR Minimum Berdasarkan Profil Risiko 1H - 2021<br>5. Laporan Profil Risiko (Hanya Bank, Konsolidasi, dan UUS) Q2/2021<br>6. *Self Assessment* Implementasi GCG per 30 Juni 2021 (Individu dan Konsolidasi)<br>7. Ringkasan Laporan Rapat Komite-Komite Direksi dan kehadiran Direksi di rapat Komite Direksi<br>8. *Self Assessment* GCG Terintegrasi pada Konglomerasi Keuangan BBL Group per 30 Juni 2021<br>9. Persetujuan atas Adendum Kebijakan AML untuk Retail Banking dan Wholesale Banking<br>10. *Wealth Wisdom*<br>11. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Finance Director Report Business Performance June 2021<br>3. Bank Soundness Self-Assessment Summary for Soundness Report as of 30 June 2021 (Individual and Consolidation)<br>4. Minimum Capital Adequacy Ratio based on Risk Profile as of 1H - 2021<br>5. Risk Profile Report (Bank Only, Consolidated, and UUS) Q2/2021<br>6. The Self Assessment for the implementation of Good Corporate Governance (GCG) as of 30 June 2021 (Individual and Consolidation)<br>7. Summary of Report of BOD Committees Meeting and BOD's attendance in all BOD Committees<br>8. The Self Assessment for Integrated GCG of Financial Conglomeration of BBL Group as of 30 June 2021<br>9. Approval for Addendum of AML Policy Pack for Retail Banking and Wholesale Banking<br>10. Wealth Wisdom<br>11. Any Others Business |
| 26 | 9 Agustus 2021<br>9 August 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Herwin Bustaman<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Bangkok Bank *Reporting Package* (Diaudit) 30 Juni 2021<br>2. Tinjauan *Action Points* Rapat BOD sebelumnya<br>3. *Draft* Agenda Rapat BOC dan *Matters Arising*<br>4. Profil Risiko Terintegrasi untuk Konglomerasi Keuangan BBL Group H1/2021<br>5. Modal Minimum Terintegrasi untuk Konglomerasi Keuangan BBL Group H1/2021<br>6. Kebijakan Manajamen Risiko untuk Transaksi Intra-Group bagi Konglomerasi Keuangan<br>7. Risalah Rapat ALCO<br>8. Kajian Interim - *Cap Industry Limit*<br>9. Transisi IBOR - Wholesale Banking<br>10. *Update* atas *Speak-Up*<br>11. Pembahasan Lainnya | 1. Bangkok Bank Reporting Package (Audited) 30 June 2021<br>2. Review of the previous BOD Meeting Action Points<br>3. Draft Agenda of BOC Meeting and Matters Arising<br>4. Integrated Risk Profile for Financial Conglomerate BBL Group H1/2021<br>5. Integrated Minimum Capital for Financial Conglomerate BBL Group H1/2021<br>6. Intra-Group Transaction Risk Management Policy for Financial Conglomerate<br>7. Minutes of ALCO Meeting<br>8. Cap Industry Limit – Interim Review<br>9. IBOR Transition - Wholesale Banking<br>10. Speak-Up Update<br>11. Any Others Business |
| 27 | 16 Agustus 2021<br>16 August 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Herwin Bustaman<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *BI Fast*<br>3. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. BI Fast<br>3. Any Others Business |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 28 | 23 Agustus 2021<br>23 August 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Laporan Pengawasan DPS Semester I - 2021<br>3. *Political Exposed Person (PEP) Clearance*<br>4. Persetujuan Anggaran Tambahan Limit untuk Asuransi Kerugian Direksi dan Pejabat Bank<br>5. Laporan Direktur Keuangan<br>6. Tinjauan Tahunan Kebijakan Manajemen Risiko Terintegrasi (IRM) Konglomerasi Keuangan BBL Group 2021<br>7. Laporan Implementasi Manajemen Risiko Terintegrasi (IRM) dan Laporan *Stress Testing* Konglomerasi Keuangan BBL Group H1/2021<br>8. Komposisi Manajemen dan Pembaruan Rencana Akuisisi PT Sahabat Finansial Keluarga<br>9. *Update* atas PermataATM<br>10. Portofolio Investasi Dana Pensiun dan pembaruan kinerja H1 2021<br>11. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. DPS Supervisory Report 1st Semester 2021<br>3. Political Exposed Person (PEP) Clearance<br>4. Budget Approval for Additional Limit for Directors and officers Liability Insurance<br>5. Finance Director Report<br>6. Annual Review Integrated Risk Management (IRM) Policy BBL Group FC 2021<br>7. Integrated Risk Management (IRM) Implementation Report and Stress Testing Report BBL Group FC H1/2021<br>8. Management Composition and Update on Acquisition Plan of PT Sahabat Finansial Keluarga<br>9. PermataATM Update<br>10. Pension Funds Investment Portfolio and Performance Update H1 2021<br>11. Any Others Business |
| 29 | 6 September 2021<br>6 September 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Draft* Agenda Rapat BOC dan *Matters Arising*<br>3. Risalah Rapat ALCO<br>4. Persetujuan atas Keputusan RUPS Luar Biasa PT Sahabat Finansial Keluarga<br>5. Laporan Penilaian Kinerja Pertengahan Tahun 2021<br>6. *Agile Way of Working* di WTC<br>7. Implementasi Microsoft 365 (Cloud)<br>8. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Draft Agenda of BOC Meeting and Matters Arising<br>3. Minutes of ALCO Meeting<br>4. Approval for the Resolutions in Extraordinary General Meeting of Shareholders of PT Sahabat Finansial Keluarga<br>5. Mid Year Performance Appraisal 2021 Report<br>6. Agile Way of Working at WTC<br>7. Microsoft 365 (Cloud) Implementation<br>8. Any Others Business |
| 30 | 13 September 2021<br>13 September 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Perubahan Perjanjian Astralife | 1. Astralife Agreement Amendment |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 31 | 13 September 2021<br>13 September 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Usulan Perpanjangan Pertanggungan Asuransi Kesehatan Periode 1 Des'21 – 30 Nov'22<br>3. *Update* atas *Target Operating Model*<br>4. Pembaruan Rencana dan Kemajuan Bisnis Thailand dan Sinergi dengan PermataBank<br>5. Rencana likuidasi BBI dan Dampaknya pada PermataBank<br>6. *Update* atas Program Pemberdayaan PermataBrave *People with Disabilities* (PWD)<br>7. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Proposal for Medical Benefit Insurance Coverage Renewal Period 1 Dec'21 – 30 Nov'22<br>3. Target Operating Model Update<br>4. Thailand Business and Synergy with PermataBank Plan and Progress Update<br>5. BBI Liquidation Plan and Impact to PermataBank<br>6. Update PermataBrave People with Disabilities (PWD) Empowerment Program<br>7. Any Others Business |
| 32 | 20 September 2021<br>20 September 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Laporan Direktur Keuangan (termasuk update Industri Perbankan)<br>3. *Update Technology & Operations*<br>4. *Update* atas Kinerja SFK<br>5. *Update* atas Kode Etik BOC, BOD dan Organ Pendukung<br>6. *Update* atas Kebijakan Perdagangan Saham PT Bank Permata Tbk oleh Anggota Dewan Komisaris dan Direksi<br>7. *Update* atas *Board Manual*<br>8. Protokol berbagi data antara PT Bank Permata Tbk dan Bangkok Bank Public Company Limited<br>9. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Finance Director Report (including Banking Landscape Update)<br>3. Technology & Operations Update<br>4. Update on SFK Performance<br>5. Update on the Code of Ethics for the BOC-BOD and Organ Supporting<br>6. Update on the Policy on Trading of Shares of PT Bank Permata Tbk by Members of the Board of Commissioners and the Board of Directors<br>7. Update on the Board Manual<br>8. Data Sharing Protocol between PT Bank Permata Tbk and Bangkok Bank Public Company Limited<br>9. Any Other Business |
| 33 | 4 Oktober 2021<br>4 October 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Draft* Agenda Rapat BOC dan *Matters Arising*<br>3. Daftar Pihak Terkait<br>4. Penilaian Portofolio Wholesale Banking<br>5. Batas Maksimum Pemberian Kredit (BMPK) Daftar Pihak Terkait<br>6. *Update* atas Kebijakan *Power of Attorney*<br>7. Ringkasan Risalah Rapat Komite Direksi and Kehadiran Direksi pada Rapat Komite Direksi<br>8. Tinjauan Tahunan Mitra Asuransi 2021 & Amandemen Kebijakan *Bancassurance*<br>9. Laporan HRD H1 2021<br>10. PermataMobile X generasi selanjutnya Tahap ke-1<br>11. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Draft Agenda of BOC Meeting and Matters Arising<br>3. List of Related Parties<br>4. WB Portfolio Assessment<br>5. Legal Lending Limit (LLL) List of Related Parties<br>6. Update on the Policy of Power of Attorney<br>7. Summary of Minutes of BOD Committee Meeting and Attendance<br>8. Annual Review of Insurance Partner 2021 & Bancassurance Policy Amendment<br>9. H1 2021 HR Report<br>10. PermataMobile X Next Gen Phase 1<br>11. Any Other Business |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 34 | 11 Oktober 2021<br>11 October 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Fokus Audit untuk 2022 dan Dukungan Internal Audit bagi Pencapaian Prioritas Strategis Bank<br>3. Bisnis Thailand dan nasabah Ex-BBI<br>4. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Audit Focus for 2022 and How Internal Audit Will Help The Bank in Achieving The Strategic Priorities<br>3. Thai Business and Ex BBI Clients<br>4. Any Others Business |
| 35 | 11 Oktober 2021<br>11 October 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Suwatchai Songwanich | 1. Proposal Promosi | 1. Promotion Proposal |
| 36 | 18 Oktober 2021<br>18 October 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Laporan Kinerja Bisnis<br>3. Rencana Aksi Keuangan Berkelanjutan (RAKB) 2022 PT Bank Permata Tbk<br>4. Profil Risiko (hanya Bank, Konsolidasi, UUS) per Q3 2021<br>5. Rencana Penambahan memiliki tambahan 10 *Model Branch* di Batch 2<br>6. Pembahasan Lainnya<br>• Sesi *Demo Enterprise Intelligence* | 1. Review of the previous BOD Meeting Action Points<br>2. Business Performance Report<br>3. Sustainable Finance Action Plan Year 2022 of PT Bank Permata Tbk<br>4. Risk Profile (Bank only, Consolidated, UUS) as of Q3 2021<br>5. Network plan to have Additional 10 Model Branches in Batch 2<br>6. Any Other Business<br>• Enterprise Intelligence Demo Session |
| 37 | 2 November 2021<br>2 November 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Bangkok Bank *Reporting Package* (Diaudit) 30 September 2021 | 1. Bangkok Bank Reporting Package (Audited) 30 September 2021 |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 38 | 8 November 2021<br>8 November 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Draft* Agenda Rapat BOC dan *Matters Arising*<br>3. Investasi Strategis *Technology & Operations* di 2021<br>4. Rencana Pemulihan 2021<br>5. Pembaharuan Kebijakan & Prosedur permodalan 2021<br>6. Tinjauan Tahunan atas *Risk Appetite Statement* (RAS) dan Toleransi Risiko<br>7. Relokasi Kantor Unit *Collection & Recovery* di Gedung BRI 2<br>8. Penilaian Kinerja Akhir Tahun 2021<br>9. *Political Exposed Person (PEP) Clearance*<br>10. Laporan Tahunan dan Laporan Keberlanjutan PermataBank Tahun 2021<br>11. Persetujuan Keputusan RUPS Luar Biasa PT Sahabat Finansial Keluarga ("SFK")<br>12. Pembahasan Lainnya<br>• Sesi *Demo Enterprise Intelligence* | 1. Review of the previous BOD Meeting Action Points<br>2. Draft Agenda of BOC Meeting and Matters Arising<br>3. Technology & Operations Strategic Investments 2021<br>4. 2021 Recovery Plan<br>5. 2021 Renewal Capital Policy & Procedure<br>6. Annual Review Risk Appetite Statement (RAS) and Risk Tolerance<br>7. Workplace Relocation for Collection & Recovery Units in Gd BRI 2<br>8. Year End Performance Appraisal (YEPA) 2021<br>9. Political Exposed Person (PEP) Clearance<br>10. The Annual Report and Sustainability Report of PermataBank for the Year of 2021<br>11. Approval for the Resolutions in Extraordinary General Meeting of Shareholders ("EGMS") of PT Sahabat Finansial Keluarga ("SFK")<br>12. Any Other Business<br>• Enterprise Intelligence Demo Session |
| 39 | 15 November 2021<br>15 November 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Rencana Bisnis Bank (RBB) 2022-2024 dan Rencana Korporasi 2022 – 2026 untuk diajukan ke Otoritas Jasa Keuangan (OJK)<br>3. Pembaruan rencana dan kemajuan Bisnis Thailand dan Sinergi dengan PermataBank<br>4. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. 2022-2024 Business Plan (RBB) and 2022 – 2026 Corporate Plan for submission to Otoritas Jasa Keuangan (OJK)<br>3. Thailand Business and Synergy with PermataBank Plan and Progress Update<br>4. Any Others Business |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi Yang Hadir*<br>Members of the Board of Directors Attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 40 | 22 November 2021<br>22 November 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Djumariah Tenteram<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Laporan Direktur Keuangan<br>3. *Update* Sinergi KPI Bankwide, Prospek dan Inisiatif Strategis<br>4. Persiapan KPI dan Inisiatif Strategis<br>5. *Update* atas Program Pemberdayaan PermataBrave *People with Disabilities* (PWD)<br>6. Tema dan *Cover* untuk Laporan Tahunan dan Laporan Keberlanjutan PermataBank tahun 2021<br>7. *Political Exposed Person Clearance*<br>8. Eligibilitas Lulusan *Trainee* untuk penilaian Kinerja<br>9. Rekomendasi Rencana & Anggaran Pelatihan 2022<br>10. Proposal untuk Bonus Kinerja 2021 & Rencana Kenaikan Gaji 2022<br>11. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Financial Director Report<br>3. Bankwide KPI Achievements, Outlook & Strategic Initiatives Update<br>4. KPI and Strategic Initiatives set up<br>5. Update PermataBrave People with Disabilities (PWDs) Empowerment Program<br>6. The Themes and Cover for the Annual Report and Sustainability Report of PermataBank for the Year of 2021<br>7. Political Exposed Person Clearance<br>8. Trainee Graduate Eligibility for Performance Appraisal<br>9. 2022 Training Plan & Budget Recommendation<br>10. Proposal of 2021 Performance Bonus Pool & 2022 Salary Increase Plan<br>11. Any Other Business |
| 41 | 6 Desember 2021<br>6 December 2021 | 1. Darwin Wibowo<br>2. Dhien Tjahajani<br>3. Herwin Bustaman<br>4. Djumariah Tenteram<br>5. Dayan Sadikin<br>6. Suwatchai Songwanich | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. *Political Exposed Person Clearance* - WB<br>3. *Political Exposed Person Clearance* - RB<br>4. Survei *Change 4 Better*<br>5. *Culture Symbolic Act for Leaders*<br>6. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Political Exposed Person (PEP) Clearance - WB<br>3. Political Exposed Person (PEP) Clearance - RB<br>4. Change 4 Better Survey<br>5. Culture Symbolic Act for Leaders<br>6. Any Others Business |
| 42 | 13 Desember 2021<br>13 December 2021 | 1. Abdy Dharma Salimin<br>2. Darwin Wibowo<br>3. Dhien Tjahajani<br>4. Djumariah Tenteram<br>5. Dayan Sadikin | 1. Tinjauan *Action Points* Rapat BOD sebelumnya<br>2. Proyek Penilaian Kerja<br>3. *Update* atas Strategy office<br>4. *Update* Rencana dan Kemajuan Bisnis Thailand dan Sinergi dengan PermataBank<br>5. *Update* atas Kredit dan SAM<br>6. *Refresh* Teknologi *Cyber Risk Monitoring Tools* (SIEM)<br>7. *Refresh* Teknologi *Endpoint Security* (Antivirus)<br>8. Pembahasan Lainnya | 1. Review of the previous BOD Meeting Action Points<br>2. Job Evaluation Project<br>3. Strategy office Update<br>4. Thailand Business and Synergy with PermataBank Plan and Progress Update<br>5. Credit and SAM Update<br>6. Cyber Risk Monitoring Tools (SIEM) Technology Refresh<br>7. Endpoint Security (Antivirus) Tech Refresh<br>8. Any Others Business |

## Rapat Gabungan Dewan Komisaris dan Direksi

Sebagaimana diatur dalam Anggaran Dasar PermataBank, Dewan Komisaris juga wajib mengadakan Rapat Dewan Komisaris bersama Direksi secara berkala setidaknya satu kali dalam empat bulan.

Selama tahun 2021, frekuensi Rapat Gabungan Dewan Komisaris dan Direksi diselenggarakan sebanyak dua belas kali. Tingkat kehadiran masing-masing Komisaris dan Direktur dalam rapat gabungan tersebut sebagai berikut:

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

As stipulated in PermataBank's Articles of Association, the Board of Commissioners are required to convene joint meetings with the Board of Directors on regular basis at least once every four months.

In 2021, the Joint Board of Commissioners and Board of Directors Meetings had been convened twelve times. The attendance rate of each Commissioner and Director in the joint meetings as follows:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Jumlah Kehadiran*<br>Total Attendance | Jumlah Ketidakhadiran*<br>Total Absence | % Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Chartsiri Sophonpanich | 14 | 14 | 0 | 100% |
| Chalit Tayjasanant [1)] | 5 | 5 | 0 | 100% |
| Chong Toh | 14 | 14 | 0 | 100% |
| Niramarn Laisathit | 14 | 14 | 0 | 100% |
| Goei Siauw Hong | 14 | 14 | 0 | 100% |
| Haryanto Sahari | 14 | 14 | 0 | 100% |
| Rahmat Waluyanto | 14 | 14 | 0 | 100% |
| Yap Tjay Soen | 14 | 14 | 0 | 100% |

Catatan | Note:
[*)] Kehadiran anggota Dewan Komisaris memperhitungkan mekanisme Surat Kuasa
The attendance of the Board of Commissioners was taking into account the Power of Attorney mechanism
[1)] Masa jabatan berakhir pada tanggal 8 Juni 2021 | The term of office ended on 8 June 2021

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Jumlah Kehadiran<br>Total Attendance | Jumlah Ketidakhadiran<br>Total Absence | % Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Ridha D.M. Wirakusumah [1)] | 2 | 2 | 0 | 100% |
| Chalit Tayjasanant [2)] | 9 | 9 | 0 | 100% |
| Abdy Dharma Salimin | 14 | 12 | 2 | 86% |
| Lea Kusumawijaya | 14 | 14 | 0 | 100% |
| Darwin Wibowo | 14 | 14 | 0 | 100% |
| Dhien Tjahajani | 14 | 14 | 0 | 100% |
| Herwin Bustaman | 14 | 14 | 0 | 100% |
| Djumariah Tenteram | 14 | 13 | 0 | 93% |
| Dayan Sadikin | 14 | 14 | 0 | 100% |
| Suwatchai Songwanich [3)] | 9 | 9 | 0 | 100% |

Catatan I Note:
[1)] Masa jabatan berakhir pada tanggal 27 April 2021 | The term of office ended on 27 April 2021
[2)] Masa jabatan efektif pada tanggal 9 Juni 2021 | The term of office effective on 9 June 2021
[3)] Masa jabatan efektif pada tanggal 5 Mei 2021 | The term of office effective on 5 May 2021

# Tata Kelola Perusahaan
## Good Corporate Governance

### Agenda Rapat Gabungan Dewan Komisaris dan Direksi

Berikut rincian pembahasan agenda di tahun 2021 dalam Rapat Gabungan Dewan Komisaris dan Direksi:

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

The following are details discussion of the agendas in 2021 in the Joint Board of Commissioners and Board of Directors Meetings:

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 1 | 27 Januari 2021<br>27 January 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen<br><br>1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin | 1. *Update* dari PWC atas Audit BBL *Reporting Package* per 31 December 2020<br>2. Persetujuan atas Risalah Rapat Gabungan BOC-BOD Adhoc tanggal 20 November 2020 dan Risalah Rapat Gabungan BOC-BOD tanggal 27 November 2020<br>3. *Matters Arising*<br>4. Laporan Direktur Utama<br>5. Laporan Direktur Keuangan<br>6. Laporan Direktur Risiko<br>7. *Update* Bisnis Wholesale Banking<br>8. *Update* Bisnis Retail Banking<br>9. *Update* Bisnis Syariah<br>10. Laporan Direktur Kepatuhan<br>11. *Self Assessment* implementasi Tata Kelola Perusahaan yang Baik (GCG) per 31 Desember 2020 (Unit Usaha Syariah)<br>12. Laporan Penilaian Kebijakan Manajemen Risiko terkait Prinsip Syariah<br>13. CAR Minimum berdasarkan Profil Risiko 2H-2020<br>14. Proposal Rencana Modal – Peningkatan Modal melalui *Rights Issue*<br>15. Rencana & Anggaran Pelatihan 2021<br>16. Pembahasan Lainnya | 1. PWC Update on Audit Progress BBL Reporting Package as of 31 December 2020<br>2. Approval on the Minutes of Adhoc Joint BOC-BOD Meeting dated 20 November 2020 and Approval on the Minutes of Joint BOC-BOD Meeting dated 27 November 2020<br>3. Matters Arising<br>4. President Director's Report<br>5. Financial Director's Report<br>6. Risk Director's Report<br>7. Wholesale Banking Business Update<br>8. Retail Banking Business Update<br>9. Sharia Business Update<br>10. Compliance Director's Report<br>11. The Self Assessment for the Implementation of Good Corporate Governance (GCG) as of 31 December 2020 (Sharia Business Unit)<br>12. Evaluation Report of Risk Management Policy related to Sharia Principles<br>13. Minimum CAR Based on Risk Profile 2H-2020<br>14. Capital Plan Proposal – Capital Raising through Rights Issue<br>15. 2021 Training Plan & Budget<br>16. Any Other Business |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 2 | 24 Februari 2021<br>24 February 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen<br><br>1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin | 1. Persetujuan Risalah Rapat Gabungan BOC & BOD tanggal 27 Januari 2021<br>2. *Matters Arising*<br>3. Laporan Direktur Utama<br>4. Laporan Direktur Keuangan<br>5. Laporan Direktur Risiko<br>6. *Update* Bisnis Wholesale Banking<br>7. *Update* Bisnis Retail Banking<br>8. Update Kinerja Unit Usaha Syariah (UUS)<br>9. Laporan Direktur Kepatuhan<br>10. RUPS Tahunan 2021 dan RUPS Luar Biasa PT Bank Permata Tbk<br>11. Laporan Pengawasan DPS<br>12. Kebijakan Khusus terkait Stimulus Ekonomi Nasional bagi Debitur yang Terdampak COVID- 19<br>13. Tinjauan Tahunan SAM DOA<br>14. Penggunaan Laba Bersih Setelah Pajak FY 2020<br>15. Laporan Implementasi Manajemen Risiko Terintegrasi (IRM) H2 2020 Konglomerasi Keuangan BBL Group<br>16. Proposal Remunerasi Tahunan 2021<br>17. Laporan Internal Audit Terintegrasi 2H 2020<br>18. KPI *Bankwide* FY 2021 (Revisi RBB)<br>19. Pembahasan Lainnya | 1. Approval of Minutes of Meeting of the Joint BOC & BOD dated 27 January 2021<br>2. Matters Arising<br>3. President Director's Report<br>4. Finance Director's Report<br>5. Risk Director's Report<br>6. Wholesale Banking Business Update<br>7. Retail Banking Business Update<br>8. Sharia Business Unit (UUS) Performance Updates<br>9. Compliance Director's Report<br>10. The Annual General Meeting of Shareholders 2021 and the Extraordinary General Meeting of Shareholders of PT Bank Permata Tbk<br>11. DPS Supervisory Report<br>12. Specific Policy regarding National Economic Stimulus for Debtor Impacted by the Spread of Coronavirus Disease (COVID 19)<br>13. SAM DOA Annual Review<br>14. Usage of FY 2020 Net Profit After Tax<br>15. BBL Group Financial Conglomerate Integrated Risk Management (IRM) Implementation Report - H2 2020<br>16. 2021 Annual Remuneration Proposal<br>17. 2H 2020 Integrated Internal Audit Report<br>18. FY 2021 Bankwide KPI (Revised RBB)<br>19. Any Other Business |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 3 | 31 Maret 2021<br>31 March 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen<br><br>1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Djumariah Tenteram<br>6. Herwin Bustaman<br>7. Dayan Sadikin | 1. Persetujuan Risalah Rapat Gabungan BOC-BOD tanggal 24 Februari 2021 & Persetujuan Risalah Rapat Gabungan BOD-BOC tanggal 24 Februari 2021<br>2. *Matters Arising*<br>3. Laporan Direktur Utama<br>4. Laporan Direktur Keuangan<br>5. Laporan Direktur Risiko<br>6. *Update* Bisnis Wholesale Banking<br>7. *Update* Bisnis Retail Banking<br>8. *Update* Bisnis Shariah Banking<br>9. Laporan Direktur Kepatuhan<br>10. Rencana Terkait Unit Usaha Syariah<br>11. Tinjauan Tahunan *Recovery Plan Policy*<br>12. Komite Pengarah Proyek Sapphire II – *Update* tentang Rights Issue<br>13. Kebijakan Sanksi (*Disciplinary Matrix*)<br>14. Kebijakan *Outsourcing*<br>15. Pembahasan Lainnya | 1. Approval on Minutes of Meeting of the Joint BOC-BOD Meeting dated 24 February 2021 & Approval on Minutes of Meeting of the Joint BOD-BOC Meeting dated 24 February 2021<br>2. Matters Arising<br>3. President Director's Report<br>4. Financial Director's Report<br>5. Risk Director's Report<br>6. Wholesale Banking Business Update<br>7. Retail Banking Business Update<br>8. Shariah Banking Business Update<br>9. Compliance Director's Report<br>10. Shariah Plan<br>11. Annual Review of Recovery Plan Policy<br>12. Project Steering Committee Sapphire II – Rights Issue Updates<br>13. Sanction Policy (Disciplinary Matrix)<br>14. Outsourcing Policy<br>15. Any Other Business |
| 4 | 28 April 2021<br>28 April 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen<br><br>1. Abdy Dharma Salimin<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Djumariah Tenteram<br>6. Herwin Bustaman<br>7. Dayan Sadikin | 1. Bangkok *Bank Reporting Package* (Tinjauan Terbatas) 31 Maret 2021<br>2. Persetujuan Risalah Rapat Gabungan BOC & BOD tanggal 31 Maret 2021<br>3. *Matters Arising*<br>4. Laporan Direktur Utama<br>5. Laporan Direktur Keuangan dan Update Industri Perbankan Q4 2020<br>6. Laporan Direktur Risiko<br>7. *Update* Bisnis Wholesale Banking<br>8. *Update* Bisnis Retail Banking<br>9. Laporan Direktur Kepatuhan<br>10. Pembaruan Bisnis Shariah Banking<br>11. Laporan Tahunan implementasi Tata Kelola Perusahaan yang Baik (GCG) Terintegrasi Konglomerasi Keuangan BBL Group untuk periode 31 Desember 2020<br>12. Tinjauan Tahunan Kerangka Kerja Manajemen Risiko Perusahaan (ERM) 2021<br>13. Dispensasi Toleransi Risiko 2021-2022<br>14. *Update* atas HRD<br>15. *Update Technology & Operations*<br>16. Pembahasan Lainnya | 1. Bangkok Bank Reporting Package (Limited Review) 31 Maret 2021<br>2. Approval of Minutes of Meeting of the Joint BOC & BOD dated 31 March 2021<br>3. Matters Arising<br>4. President Director's Report<br>5. Financial Director's Report and Banking Landscape Q4 2020 Update<br>6. Risk Director's Report<br>7. Wholesale Banking Business Update<br>8. Retail Banking Business Update<br>9. Compliance Director's Report<br>10. Sharia Banking Business Update<br>11. Annual Report on the Implementation of the Integrated GCG for Financial Conglomeration of BBL for the Period of 31 December 2020<br>12. Annual Review Enterprise Risk Management (ERM) Framework 2021<br>13. Dispensation of Risk Tolerance 2021-2022<br>14. HR Update<br>15. Technology & Operations Update<br>16. Any Other Business |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 5 | 28 Mei 2021<br>28 May 2021 | 1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen<br><br>1. Lea Kusumawijaya<br>2. Darwin Wibowo<br>3. Dhien Tjahajani<br>4. Djumariah Tenteram<br>5. Herwin Bustaman<br>6. Dayan Sadikin<br>7. Suwatchai Songwanich | 1. Revisi Rencana Bisnis (RBB) 2021-2023 untuk diajukan ke Otoritas Jasa Keuangan (OJK) | 1. Revised 2021-2023 Business Plan (RBB) for Submission to Otoritas Jasa Keuangan (OJK) |
| 6 | 29 Juni 2021<br>29 June 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Lea Kusumawijaya<br>3. Abdy Dharma Salimin<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. *Matters Arising*<br>2. Persetujuan Risalah Rapat Gabungan BOC-BOD tanggal 28 April 2021 & Rapat Gabungan BOC-BOD Adhoc tanggal 28 Mei 2021<br>3. Laporan Direktur Utama<br>4. *Update* Perkembangan Pasar Indonesia<br>5. Laporan Direktur Keuangan<br>6. Laporan Direktur Risiko<br>7. *Update* Bisnis Wholesale Banking<br>8. *Update* Bisnis Retail Banking<br>9. *Update* Bisnis Sharia Banking<br>10. Laporan Direktur Kepatuhan<br>11. Kebijakan Penghapusbukuan dan Restrukturisasi<br>12. Laporan Perubahan Rencana Pengembangan Teknologi Informasi Tahun 2021<br>13. Pembahasan Lainnya | 1. Matters Arising<br>2. Approval of MOM Joint BOC BOD Meeting dated 28 April 2021 & Approval of MOM Ad HOC Joint BOC BOD dated 28 May 2021<br>3. President Director's Report<br>4. Indonesia Market Update<br>5. Finance Director's Report<br>6. Risk Director's Report<br>7. Wholesale Banking Business Update<br>8. Retail Banking Business Update<br>9. Sharia Banking Business Update<br>10. Compliance Director's Report<br>11. Write off and Restructuring Policy<br>12. The Report of Changes on Information Technology Development Plan 2021<br>13. Any Other Business |
| 7 | 27 Juli 2021<br>27 July 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Djumariah Tenteram<br>6. Herwin Bustaman<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. *Matters Arising*<br>2. Persetujuan Risalah Rapat Gabungan BOC-BOD tanggal 29 Juni 2021<br>3. Laporan Direktur Utama<br>4. *Update* Ekonomi dan Pasar<br>5. Laporan Direktur Keuangan<br>6. Laporan Direktur Risiko<br>7. *Update* Bisnis Wholesale Banking<br>8. *Update* Bisnis Retail Banking<br>9. *Update* Bisnis Sharia Banking<br>10. Laporan Direktur Kepatuhan<br>11. CAR minimum berdasarkan Profil Risiko<br>12. Persetujuan atas Adendum Kebijakan AML untuk Retail Banking dan Wholesale Banking<br>13. Sapphire II – *Update* atas *Rights Issue*<br>14. Pembahasan Lainnya | 1. Matters Arising<br>2. Approval of Minutes of Meeting of the Joint BOC & BOD dated 29 June 2021<br>3. President Director's Report<br>4. Economic and Market Updates<br>5. Financial Director's Report<br>6. Risk Director's Report<br>7. Wholesale Banking Business Update<br>8. Retail Banking Business Update<br>9. Sharia Banking Business Update<br>10. Compliance Director's Report<br>11. Minimum CAR based on Risk Profile<br>12. Approval for Addendum of AML Policy Pack for Retail Banking and Wholesale Banking<br>13. Sapphire II – Rights Issue Updates<br>14. Any Other Business |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 8 | 31 Agustus 2021<br>31 August 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Persetujuan Risalah Rapat Gabungan BOD-BOC tanggal 27 Juli 2021 dan Rapat Gabungan BOC-BOD tanggal 27 Juli 2021<br>2. *Matters Arising*<br>3. Laporan Direktur Utama<br>4. *Update* Pasar Indonesia<br>5. Laporan Direktur Keuangan<br>6. *Update* Bisnis Wholesale Banking<br>7. *Update* Bisnis Retail Banking<br>8. *Update* Bisnis Sharia Banking<br>9. Laporan Direktur Kepatuhan<br>10. Laporan Direktur Risiko<br>11. Laporan Pengawasan DPS<br>12. Laporan Internal Audit Terintegrasi Semester I 2021<br>13. Program Pensiun dan tinjauan Portofolio Investasi dan kinerja Dana Pensiun<br>14. Tinjauan tahunan Kebijakan Manajemen Risiko Terintegrasi (IRM) Konglomerasi Keuangan BBL Group<br>15. Laporan implementasi Manajemen Risiko Terintegrasi (IRM) H1 2021 dan Laporan *Stress Testing* Konglomerasi Keuangan BBL Group 2021<br>16. Laporan Akuntansi Penghapusbukuan Portofolio<br>17. *Cap Industry Limit* – Tinjauan Interim<br>18. Pembahasan Lainnya | 1. Approval of Joint BOD-BOC Minutes of Meeting dated 27 July 2021 and Joint BOC-BOD Minutes of Meeting dated 27 July 2021<br>2. Matters Arising<br>3. President Director's Report<br>4. Indonesian Market Update<br>5. Financial Director's Report<br>6. Wholesale Banking Business Update<br>7. Retail Banking Business Update<br>8. Sharia Banking Business Update<br>9. Compliance Director's Report<br>10. Risk Director's Report<br>11. DPS Supervisory Report<br>12. 1st Half of 2021 Integrated Internal Audit Report<br>13. Pension Plans and Review of Pension Funds Investment Portfolio and Performance<br>14. Annual Review Integrated Risk Management (IRM) Policy BBL Group Financial Conglomerate<br>15. Integrated Risk Management (IRM) Implementation Report H1 2021 and Stress Testing Report BBL Group FC 2021<br>16. Portfolio Write Off Accounting Report<br>17. Cap Industry Limit – Interim Review<br>18. Any Other Business |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 9 | 28 September 2021<br>28 September 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Persetujuan Risalah Rapat Gabungan BOC - BOD tanggal 31 Agustus 2021<br>2. *Matters Arising*<br>3. Laporan Direktur Utama<br>4. *Update* Pasar Indonesia<br>5. Diskusi Strategi Korporat 2022-2026 untuk diajukan ke Otoritas Jasa Keuangan (OJK)<br>6. Laporan Direktur Keuangan Kinerja Bisnis Agustus 2021 dan *Update* Industri Perbankan<br>7. *Update* Bisnis Wholesale Banking<br>8. *Update* Bisnis Retail Banking<br>9. *Update* Bisnis Sharia Banking<br>10. Laporan Direktur Kepatuhan<br>11. Laporan Direktur Risiko<br>12. *Update* Technology & Operations<br>13. *Update* atas Kode Etik bagi Dewan Komisaris, Direksi dan Organ Pendukung<br>14. *Update* atas Kebijakan Perdagangan Saham PT Bank Permata Tbk oleh anggota Dewan Komisaris dan Direksi<br>15. *Update* Board Manual<br>16. *Update* Jaringan Kantor Cabang<br>17. Pembahasan Lainnya | 1. Approval of Joint BOC - BOD Minutes of Meeting dated 31 August 2021<br>2. Matters Arising<br>3. President Director's Report<br>4. Indonesia Market Update<br>5. Discussion on Corporate Strategy 2022-2026 for submission to Otoritas Jasa Keuangan (OJK)<br>6. Finance Director Report Business Performance August 2021 and Banking Landscape Update<br>7. Wholesale Banking Business Update<br>8. Retail Banking Business Update<br>9. Sharia Banking Business Update<br>10. Compliance Director's Report<br>11. Risk Director's Report<br>12. Technology & Operations Update<br>13. Update on the Code of Ethics for the BOC, the BOD and Organ Supporting<br>14. Update on the Policy on Trading of Shares of PT Bank Permata Tbk by Members of the Board of Commissioners and the Board of Directors<br>15. Update on the Board Manual<br>16. Branch Network Update<br>17. Any Other Business |
| 10 | 18 Oktober 2021<br>18 October 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Diskusi Strategi Korporat 2022-2026 dan Rencana Bisnis Bank (RBB) untuk diajukan ke OJK | 1. Discussion on 2022-2026 Corporate Strategy and Business Plan (RBB) for submission to Otoritas Jasa Keuangan (OJK) |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 11 | 22 Oktober 2021<br>22 October 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Herwin Bustaman<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich | 1. Pembaruan *Network* Kantor Cabang | 1. Branch Network Update |
| 12 | 27 Oktober 2021<br>27 October 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Persetujuan Risalah Rapat Gabungan BOC – BOD tanggal 28 September 2021<br>2. *Matters Arising*<br>3. Laporan Direktur Utama<br>4. *Update* Ekonomi & Pasar<br>5. Laporan Direktur Keuangan<br>6. Diskusi Strategi Korporat 2022-2026 dan Rencana Bisnis (RBB) untuk diajukan ke Otoritas Jasa Keuangan (OJK)<br>7. *Update* Bisnis Wholesale Banking<br>8. *Update* Bisnis Retail Banking<br>9. *Update* Bisnis Sharia Banking<br>10. Laporan Direktur Kepatuhan<br>11. Laporan Direktur Risiko<br>12. Update SDM<br>13. Batas Maksimum Pemberian Kredit (BMPK) Daftar Pihak Terkait<br>14. Daftar Pihak Terkait<br>15. Rencana Aksi Keuangan Berkelanjutan 2022 PT Bank Permata Tbk<br>16. Laporan Rencana Pengembangan Teknologi Informasi Tahun 2022<br>17. Pembahasan Lainnya | 1. Approval of Minutes of Meeting Joint BOC – BOD Meeting dated 28 September 2021<br>2. Matters Arising<br>3. President Director's Report<br>4. Economic & Market Updates<br>5. Financial Director's Report<br>6. Discussion on 2022-2026 Corporate Strategy and Business Plan (RBB) for submission to Otoritas Jasa Keuangan (OJK)<br>7. Wholesale Banking Business Update<br>8. Retail Banking Business Update<br>9. Sharia Banking Business Update<br>10. Compliance Director's Report<br>11. Risk Director's Report<br>12. HR Update<br>13. Legal Lending Limit (LLL) List of Related Parties<br>14. List of Related Parties<br>15. Sustainable Finance Action Plan Year 2022 of PT Bank Permata Tbk<br>16. The Report on Information Technology Development Plan 2022 (Laporan Rencana Pengembangan Teknologi Informasi Tahun 2022)<br>17. Any Other Business |

| No. | Tanggal Rapat<br>Meeting Date | Anggota Dewan Komisaris dan Direksi yang hadir*<br>Members of the Board of Commissioners and the Board of Directors attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 13 | 23 November 2021<br>23 November 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Investasi Strategis Direktorat Technology & Operations 2022-2026<br>2. Rencana Bisnis Bank (RBB) 2022-2024 dan Rencana Korporat 2022-2026 untuk diajukan ke OJK | 1. Technology & Operations Strategic Investments 2022 – 2026<br>2. 2022-2024 Business Plan (RBB) and 2022 – 2026 Corporate Plan for submission to Otoritas Jasa Keuangan (OJK) |
| 14 | 29 November 2021<br>29 November 2021 | 1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen<br><br>1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich | 1. Persetujuan atas:<br>a) Risalah Rapat Gabungan BOC-BOD *Adhoc* tanggal 18 Oktober 2021<br>b) Risalah Rapat Gabungan BOC-BOD *Adhoc* tanggal 22 Oktober 2021<br>c) Risalah Rapat Gabungan BOC-BOD tanggal 27 Oktober 2021<br>2. *Matters Arising*<br>3. Laporan Direktur Utama<br>4. *Update* Ekonomi & Pasar<br>5. Laporan Direktur Keuangan<br>6. *Update* Bisnis Wholesale Banking<br>7. *Update* Bisnis Retail Banking<br>8. *Update* Bisnis Sharia Banking<br>9. Laporan Direktur Kepatuhan<br>10. Laporan Direktur Risiko<br>11. Tinjauan Tahunan atas *Risk Appetite Statement* (RAS) dan Risk Tolerance<br>12. 2021 *Recovery Plan*<br>13. Perpanjangan Kebijakan & Prosedur Permodalan 2021<br>14. Jadwal Rapat BOC 2022 dan Agenda Berlanjut<br>15. Pembahasan Lainnya | 1. Approval of<br>a) MOM Joint BOC-BOD Adhoc Meeting 18 October 2021<br>b) MOM Joint BOC-BOD Adhoc Meeting 22 October 2021<br>c) MOM Joint BOC-BOD Meeting 27 October 2021<br>2. Matters Arising<br>3. President Director's Report<br>4. Economic & Market Updates<br>5. Financial Director's Report<br>6. Wholesale Banking Business Update<br>7. Retail Banking Business Update<br>8. Sharia Banking Business Update<br>9. Compliance Director's Report<br>10. Risk Director's Report<br>11. Annual Review Risk Appetite Statement (RAS) and Risk Tolerance<br>12. 2021 Recovery Plan<br>13. 2021 Renewal Capital Policy & Procedure<br>14. 2022 BOC Meeting Schedules and Rolling Agendas<br>15. Any Other Business |

Catatan | Note:
*) Kehadiran anggota Dewan Komisaris memperhitungkan mekanisme Surat Kuasa
The attendance of Board of Commissioners was taking into account the Power of Attorney mechanism

# Tata Kelola Perusahaan
## Good Corporate Governance

### Rapat Gabungan Direksi dan Dewan Komisaris

Sebagaimana diatur dalam Anggaran Dasar PermataBank, Direksi juga wajib mengadakan Rapat Direksi bersama Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Frekuensi rapat gabungan Direksi dan Dewan Komisaris diselenggarakan sebanyak 3 (tiga) kali di tahun 2021. Tingkat kehadiran masing-masing Direktur dan Komisaris dalam rapat gabungan tersebut sebagai berikut:

### The Joint Board of Directors and Board of Commissioners' Meetings

As stipulated in PermataBank's Articles of Association, the Board of Directors are required to convene joint meetings with the Board of Commissioners periodically at least 1 (one) time in 4 (four) months.

The frequency of joint meetings of the Board of Directors and the Board of Commissioners was convened 3 (three) times in 2021. The attendance rate of each Director and Commissioner in the joint meetings as follows:

#### Direksi
Board of Directors

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Jumlah Kehadiran<br>Total Attendance | Jumlah Ketidakhadiran<br>Total Absence | % Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Ridha D.M. Wirakusumah [1)] | 1 | 1 | 0 | 100% |
| Chalit Tayjasanant [2)] | 2 | 2 | 0 | 100% |
| Abdy Dharma Salimin | 3 | 2 | 1 | 67% |
| Lea Kusumawijaya | 3 | 3 | 0 | 100% |
| Darwin Wibowo | 3 | 3 | 0 | 100% |
| Dhien Tjahajani | 3 | 3 | 0 | 100% |
| Herwin Bustaman | 3 | 3 | 0 | 100% |
| Djumariah Tenteram | 3 | 3 | 0 | 100% |
| Dayan Sadikin | 3 | 3 | 0 | 100% |
| Suwatchai Songwanich [3)] | 2 | 2 | 0 | 100% |

Catatan I Note:
[1)] Masa jabatan berakhir pada tanggal 17 Maret 2021 | The term of office ended on 17 March 2021
[2)] Masa jabatan efektif pada tanggal 9 Juni 2021 | The term of office effective on 9 June 2021
[3)] Masa jabatan efektif pada tanggal 5 Mei 2021 | The term of office effective on 5 May 2021

#### Dewan Komisaris
Board of Commissioners

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Jumlah Kehadiran<br>Total Attendance | Jumlah Ketidakhadiran<br>Total Absence | % Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Chartsiri Sophonpanich | 3 | 3 | 0 | 100% |
| Chalit Tayjasanant [1)] | 1 | 1 | 0 | 100% |
| Chong Toh | 3 | 3 | 0 | 100% |
| Niramarn Laisathit | 3 | 3 | 0 | 100% |
| Goei Siauw Hong | 3 | 3 | 0 | 100% |
| Haryanto Sahari | 3 | 3 | 0 | 100% |
| Rahmat Waluyanto | 3 | 3 | 0 | 100% |
| Yap Tjay Soen | 3 | 3 | 0 | 100% |

Catatan | Note:
[*)] Kehadiran anggota Dewan Komisaris memperhitungkan mekanisme Surat Kuasa
The attendance of Board of Commissioners was taking into account the Power of Attorney mechanism
[1)] Masa jabatan berakhir pada tanggal 8 Juni 2021 | The term of office ended on 8 June 2021

## Agenda Rapat Gabungan Direksi dan Dewan Komisaris

Berikut rincian pembahasan agenda di tahun 2021 dalam Rapat Gabungan Direksi dan Dewan Komisaris:

## The Joint Board of Directors and Board of Commissioners' Meeting Agenda

The following are the details discussion of the agendas in 2021 in the joint meetings of the Board of Directors and Board of Commissioners:

| No. | Tanggal Rapat<br>Meeting Date | Anggota Direksi dan Dewan Komisaris yang hadir*<br>Members of the Board of Directors and the Board of Commissioners attended the Meeting* | Agenda | |
|---|---|---|---|---|
| 1 | 24 Februari 2021<br>24 February 2021 | 1. Ridha D.M. Wirakusumah<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br><br>1. Chartsiri Sophonpanich<br>2. Chalit Tayjasanant (POA to Chartsiri S)<br>3. Chong Toh<br>4. Niramarn Laisathit<br>5. Goei Siauw Hong<br>6. Haryanto Sahari<br>7. Rahmat Waluyanto<br>8. Yap Tjay Soen | 1. Persetujuan Risalah Rapat gabungan BOD-BOC tanggal 27 November 2020<br>2. Diskusi Internal | 1. Approval on the Minutes of Meeting Joint BOD-BOC Meeting dated 27 November 2020<br>2. Internal Discussion |
| 2 | 27 Juli 2021<br>27 July 2021 | 1. Chalit Tayjasanant<br>2. Lea Kusumawijaya<br>3. Darwin Wibowo<br>4. Dhien Tjahajani<br>5. Djumariah Tenteram<br>6. Herwin Bustaman<br>7. Dayan Sadikin<br>8. Suwatchai Songwanich<br><br>1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen | 1. *Update* atas Inisiatif Strategis | 1. Strategic Initiatives Update |
| 3 | 29 November 2021<br>29 November 2021 | 1. Chalit Tayjasanant<br>2. Abdy Dharma Salimin<br>3. Lea Kusumawijaya<br>4. Darwin Wibowo<br>5. Dhien Tjahajani<br>6. Djumariah Tenteram<br>7. Herwin Bustaman<br>8. Dayan Sadikin<br>9. Suwatchai Songwanich<br><br>1. Chartsiri Sophonpanich<br>2. Chong Toh<br>3. Niramarn Laisathit<br>4. Goei Siauw Hong<br>5. Haryanto Sahari<br>6. Rahmat Waluyanto<br>7. Yap Tjay Soen | 1. Diskusi | 1. Discussion |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Tata Kelola Remunerasi

### Komite Remunerasi dan Nominasi

#### Nama Anggota dan Komposisi

Nama anggota dan komposisi Komite Remunerasi dan Nominasi dapat dilihat pada halaman 718.

#### Jumlah Rapat yang Dilakukan

Jumlah rapat yang dilakukan selama 2021 adalah sebanyak 5 kali rapat.

#### Remunerasi yang Telah Dibayarkan kepada Anggota Komite Remunerasi dan Nominasi selama 1 (Satu) Tahun

Tidak ada remunerasi yang dibayarkan kepada anggota Komite Remunerasi dan Nominasi selain yang dibayarkan setiap bulan sebagai Komisaris Independen atau Pejabat Eksekutif.

#### Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi dapat dilihat pada halaman 722-724.

#### Proses Penyusunan Kebijakan Remunerasi

Pengelolaan Remunerasi merupakan hal mendasar dan sekaligus strategis dalam pengelolaan perusahaan. Pengelolaan Remunerasi harus sejalan dengan peraturan perundang-undangan yang berlaku, falsafah dan tata nilai Perusahaan, prinsip kehati-hatian serta mendukung pelaksanaan strategi bisnis dan pencapaian sasaran jangka pendek dan jangka panjang Perusahaan.

Kebijakan Remunerasi PermataBank disusun dalam rangka menjaga dan meningkatkan motivasi karyawan serta menciptakan iklim kerja yang kondusif, dengan tujuan mencapai kondisi remunerasi yang bersaing sehat di industri perbankan dalam rangka mempertahankan karyawan serta menjaga kemampuan Bank untuk menarik talenta terbaik perbankan.

## Remuneration Governance

### Remuneration and Nomination Committee

#### Member Name and Composition

Member name and composition of the Remuneration and Nomination Committee can be viewed on page 718.

#### Number of Meetings Conducted

There were 5 meetings conducted during 2021.

#### Remuneration Paid to Remuneration and Nomination Committee Members for 1 (One) Year

No remuneration is paid to members of the Remuneration and Nomination Committee other than monthly payment as Independent Commissioner or Executive officer.

#### Duties and Responsibilities of the Remuneration and Nomination Committee

Duties and responsibilities of the Remuneration and Nomination Committee can be viewed on page 722-724.

#### Remuneration Policy Preparation Process

Remuneration management is fundamental and strategic in the scope of corporate management. Remuneration management is aligned with prevailing laws and regulations, the Company's philosophy and values, prudential principles and supportive implementation and achievement of business strategy in short-term and long-term objectives.

PermataBank Remuneration Policy is prepared to maintain and improve employees' motivation and create a favorable working environment, with the objective of achieving sound competitive remuneration conditions in the banking industry in order to retain employees and maintain the Bank's capabilities to attract the best talents in banking.

PermataBank menerapkan kebijakan pengelolaan remunerasi sejalan dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 45/POJK.03/2015 (POJK Remunerasi) dan Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, dan salinan POJK No. 59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Syariah dan Unit Usaha Syariah.

PermataBank implements the remuneration management policy based on Financial Services Authority Regulation (POJK) No. 45/POJK.03/2015 (POJK Remuneration) and OJK Circular Letter No. 40/SEOJK.03/2016 regarding the Governance Practice in Providing Remuneration for Commercial Banks, and POJK No. 59/POJK.03/2017 on the Governance Practice in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units.

Dalam pengelolaan remunerasi, PermataBank melakukan kaji ulang secara rutin setiap tahun dan melakukan pengkinian atas kebijakan remunerasi yang dilakukan berdasarkan pada perubahan peraturan pemerintah, pengkinian strategi bisnis dan perkembangan industri sesuai kemampuan perusahaan. Hal ini dilakukan agar sistem remunerasi PermataBank secara kontinyu tetap berada dalam tingkat kompetitif yang sehat dibandingkan dengan peer dalam industri dan menjaga kepatuhan terhadap peraturan pemerintah. Dengan demikian, diharapkan Bank dapat menjaga keseimbangan internal dan menjawab tantangan eksternal.

In managing remuneration, PermataBank conducts routine annual reviews and makes updates on remuneration policies based on changes in government regulations, business strategy and industry development updates according to Company capability. The objective is to ensure that PermataBank's remuneration system continues to be soundly competitive compared to industry peers and compliant with government regulations. Thus, it is expected that the Bank can both maintain an internal balance and respond to external challenges.

Kebijakan Remunerasi saat ini tidak membedakan antara unit kontrol dengan unit kerja yang diawasi. Mekanisme yang diterapkan untuk memastikan independensi antara unit kontrol dan unit kerja yang diawasinya adalah melalui indikator kinerja yang berbeda dan pengambilan keputusan atas remunerasi bagi karyawan di unit kontrol yang tidak melibatkan unit kerja yang diawasinya.

The current Remuneration Policy does not differentiate between the control unit and the supervised work unit. The mechanism applied to ensure independence between a control unit and work units it oversees is through different performance indicators, while decision-making on remuneration for employees in the control unit does not involve the work units it supervises.

## Cakupan Kebijakan Remunerasi dan Implementasinya

Sistem Remunerasi PermataBank mencakup seluruh karyawan baik yang berada di kantor pusat dan kantor cabang. PermataBank memastikan bahwa kebijakan diterapkan dengan merata, adil dan seimbang agar setiap karyawan mendapatkan imbal jasa yang sesuai dan sepantasnya.

## Scope of Remuneration Policy and its Implementation

PermataBank Remuneration System covers all employees, located at the head office and branch offices. PermataBank ensures that policies are applied equitably, fairly and balanced to ensure that each employee receives suitable rewards.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Remunerasi Dikaitkan dengan Risiko

PermataBank senantiasa menjalankan bisnis dengan asas *prudent* di mana analisa risiko menjadi suatu parameter yang mempengaruhi semua kebijakan yang dibuat.

Dalam Kebijakan Remunerasi PermataBank, profil risiko ditentukan berdasarkan cakupan tugas dan tanggung jawab pejabat bank yang berdampak signifikan terhadap profil risiko Bank. Semakin senior suatu posisi, semakin besar porsi remunerasi variabel yang pembayarannya dikaitkan dengan kinerja dan risiko.

Berkenaan dengan kebijakan remunerasi yang memperhitungkan kinerja perusahaan melebihi kinerja keuangan jangka pendek seperti yang telah diatur di POJK No. 45/POJK.03/2015, PermataBank memiliki kebijakan Remunerasi, yang mengatur bonus yang ditangguhkan. Peraturan yang berlaku mengharuskan Bank untuk menentukan posisi *Material Risk Taker* (MRT) terkait dengan penerapan remunerasi berbasis risiko. Bank telah menetapkan kategori MRT dengan metode kualitatif, di mana kategori tersebut ditentukan berdasarkan cakupan tugas dan tanggung jawab pejabat bank yang berdampak signifikan terhadap profil risiko Bank.

Bonus kinerja untuk MRT tunduk pada ketentuan berikut:
1. Penangguhan sebagian.
2. Sebagian dibayarkan dalam bentuk instrumen berbasis saham.

Selain itu, Bank memberlakukan sistem *claw back* dalam pemberian *Sign-on Bonus (SOB)* bagi karyawan yang baru bergabung dengan Bank, sebagai kompensasi atas manfaat finansial yang tidak bisa diterima karyawan dari perusahaan sebelumnya, sehubungan dengan bergabungnya karyawan dengan Bank. Penerima SOB diharuskan untuk mengembalikan SOB secara penuh (net) apabila berhenti bekerja dari Bank sebelum berakhirnya masa *claw back*.

Jenis risiko utama yang digunakan dalam menerapkan remunerasi adalah Risiko Kredit dan Risiko Operasional.

### Remuneration Related to Risk

PermataBank continually performs its businesses with prudent principles where risk analysis is considered as a parameter that influences all policies.

In the PermataBank Remuneration Policy, a risk profile is determined based on the scope of duties and responsibilities of the executives who have a significant impact on the Bank's risk profile. The more senior a position, the greater the portion of the variable remuneration where the amount of remuneration is linked to performance and risk.

With regard to remuneration policy that accounts for a company's performance beyond short-term financial measurement, as regulated in POJK No. 45/POJK.03/2015, PermataBank has established a Remuneration policy that regulates deferred bonuses. Prevailing regulations require the Bank to determine the position of Material Risk Taker (MRT) related to the implementation of risk-based remuneration. The Bank has also established the category of MRT with a qualitative method, where the category is determined based on the scope of duties and responsibilities of the executives that have a significant impact on the Bank's risk profile.

Performance bonus for MRT is subject to the following:
1. Partially deferred.
2. Partial bonus paid in a shares-based instrument.

In addition, the Bank regulates bonuses with a claw back system in the form of a Sign-on Bonus (SOB) for employees who have just joined the Bank, as compensation for financial benefits they cannot receive from their previous company, due to joining the Bank. SOB recipients must return the SOB fully (net) should he/she leaves the Bank within the claw back period.

The main types of risk used in implementing remuneration are Credit Risk and Operational Risk. There has been no

Belum ada perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu.

## Pengukuran Kinerja Dikaitkan dengan Remunerasi

Penilaian kinerja dibuat berdasarkan pencapaian hasil kerja dibandingkan dengan target yang sudah disepakati di awal tahun. Dalam penerapan remunerasi yang ideal, karyawan akan menerima jumlah remunerasi yang sesuai dengan hasil penilaian kinerjanya. Penyesuaian remunerasi atas hasil kinerja disampaikan oleh manajer lini kepada karyawan di unit masing-masing.

Setiap anggota Direksi dan karyawan memiliki target sebagai dasar untuk menilai kinerja. Target Direktorat secara berjenjang diturunkan menjadi target unit kerja terkecil dan target individu karyawan pada lapisan paling bawah. Besarnya penyesuaian remunerasi berdasarkan penilaian kinerja individu.

## Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Kebijakan pembayaran remunerasi variabel yang ditangguhkan diaplikasikan pada karyawan dengan kategori MRT, dimana pembayaran bonus kinerja kepada pemegang posisi MRT tunduk pada ketentuan sesuai Pasal 23 POJK Remunerasi.

Besarnya persentase ditetapkan oleh Direksi dari tahun ke tahun dengan mempertimbangkan antara lain proyeksi kinerja finansial Bank dan pandangan Komite Remunerasi dan Nominasi.

## Konsultan Ekstern

Dalam upaya memberikan remunerasi yang optimal kepada karyawan, Bank perlu melihat berbagai aspek, salah satunya adalah posisi PermataBank di dalam industri dan di antara para bank pesaing. Untuk itu, Bank menjalin kerja sama dengan konsultan Willis Towers Watson dalam rangka mendapatkan informasi mengenai data-data remunerasi terkini.

change in the determination of the main types of risk compared to the previous year.

## Performance Measurement Related to Remuneration

Performance assessment is made based on achievement compared to the agreed targets at the beginning of the year. In the application of ideal remuneration, employees will receive the amount of remuneration in line with the results of their performance. Remuneration adjustments for performance results are delivered by line managers to employees in their respective units.

Each member of the Board of Directors and each employee have individual targets as a basis for individual performance assessment. The target of Directorates is cascaded down to the smallest unit targets, with individual targets at the final layer. The amount of remuneration adjustment is based on individual performance assessment.

## Remuneration Adjustments Related to Performance and Risk

The policy of deferred variable remuneration payment is applied to employees in the MRT category, for which the performance bonus payout to the incumbent MRT position is subject to Article 23 of the POJK Remuneration guideline.

The percentage is determined annually by the Board of Directors with consideration to the Bank's financial performance outlook and the perspectives of the Remuneration and Nomination Committee.

## External Consultants

In an effort to provide optimal remuneration to employees, the Bank needs to observe various aspects, one of which is the position of PermataBank within the industry and among competitors. To that end, the Bank collaborates with consultant Willis Towers Watson to obtain information on the latest remuneration data.

# Tata Kelola Perusahaan
## Good Corporate Governance

Selain itu, Bank juga menggunakan jasa konsultan eksternal Egon Zehnder dalam rangka mencari kandidat eksternal untuk anggota Dewan Komisaris dan talenta yang dibutuhkan Bank.

In addition, the Bank uses the service of external consultant Egon Zehnder, to search for external candidates for members of the Board of Commissioners and talents required by the Bank.

### Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Mencakup Struktur Remunerasi dan Rincian Jumlah Nominal

Remuneration Package and Facilities Received by the Board of Directors, Board of Commissioners and Sharia Supervisory Board Including Remuneration Structure and the Amount

| Jenis Remunerasi dan Fasilitas<br>Type of Remuneration and Facilities | Jumlah Diterima dalam 1 (Satu) Tahun<br>Total Received in 1 (One) Year | | | | | |
|---|---|---|---|---|---|---|
| | *Direksi<br>*Board of Directors | | *Dewan Komisaris<br>Board of Commissioners | | *Dewan Syariah<br>* Sharia Board | |
| | Jumlah Orang<br>Total Person | Juta (Rp)<br>Million (Rp) | Jumlah Orang<br>Total Person | Juta (Rp)<br>Million (Rp) | Jumlah Orang<br>Total Person | Juta (Rp)<br>Million (Rp) |
| Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura<br>Salary, bonus, regular allowance, tantiem, and other non-natura facilities | 10 | 81.674,5 | 7 | 25.426,4 | 2 | 998,7 |
| Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang:<br>Other natura facilities (housing, health insurance, and others), which: | | | | | | |
| a. dapat dimiliki;<br>can be owned; | | 1.309,6 | | 364,1 | | |
| b. tidak dapat dimiliki;<br>cannot be owned; | | 390,4 | | 124,8 | | |
| **Total** | **10** | **83.374,5** | **7** | **25.915,4** | **2** | **998,7** |

Catatan | Note:
Terjadi perubahan susunan Direksi di tahun 2021. Data termasuk Direksi yang Berakhir Masa Kerja pada Tahun 2021
There were changes to the composition of the Board of Directors in 2021. Data including Directors with End of Tenure in 2021

### Paket Remunerasi yang Dikelompokkan dalam Tingkat Penghasilan yang Diterima oleh Direksi, Anggota Dewan Komisaris, dan Dewan Pengawas Syariah dalam 1 (Satu) Tahun

Remuneration Package Grouped in the Level of Income Received by the Board of Directors, Board of Commissioners and Sharia Supervisory Board in 1 (One) Year

| Jumlah Remunerasi per Orang dalam 1 (Satu) Tahun<br>Total Remuneration per Person in 1 (One) Year | Jumlah Direksi<br>Number of Board of Directors | Jumlah Komisaris<br>Nimber of Board of Commissioners | Jumlah Dewan Pengawas Syariah<br>Number of Sharia Supervisory Board |
|---|---|---|---|
| Di atas Rp2 miliar<br>Above Rp2 billion | 10 | 7 | |
| Di atas Rp1 miliar s.d. Rp2 miliar<br>Above Rp1 billion to Rp2 billion | | | |
| Di atas Rp500 juta s.d. Rp1 miliar<br>Above Rp500 million to Rp1 billion | | | 1 |
| Rp500 juta ke bawah<br>Rp500 million to below | | | 1 |

Catatan | Note:
Terjadi perubahan susunan Direksi di tahun 2021. Data termasuk Direksi yang Berakhir Masa Kerja pada Tahun 2021.
There were changes to the composition of the Board of Directors in 2021. Data including Directors with End of Tenure in 2021.

## Remunerasi yang Bersifat Variabel

Pemberian remunerasi dalam bentuk variabel dikaitkan dengan pencapaian target tertentu serta dengan mempertimbangkan risiko yang bisa terjadi di hari kemudian; terdiri dari insentif untuk kelompok pekerjaan berbasis insentif dan bonus kinerja untuk kelompok pekerjaan lainnya.

Keputusan terkait pemberian remunerasi yang bersifat variable merupakan hak penuh institusi yang diambil dengan mempertimbangkan kinerja Bank secara keseluruhan, kinerja unit kerja terkait, kinerja individu dan potensi risiko yang bisa terjadi pada waktu yang akan datang.

## Variable Remuneration

The payment of variable remuneration is based on the achievement of specific targets by considering the risks that may occur in the future; consisting of incentives for incentive-based employee groups and performance bonuses for other work groups.

Decisions of the variable remuneration provision are the full right of the Company with consideration on the Bank's comprehensive performance, unit performance, individual performance, and risk that may eventuate in the future.

### Jumlah Direksi, Dewan Komisaris, Dewan Pengawas Syariah dan Pegawai yang Menerima Remunerasi yang Bersifat Variabel Selama 1 (Satu) Tahun

Number of the Board of Directors, Board of Commissioners, Sharia Supervisory Board and Employees who Received Variable Remunerations in 1 (One) Year

| Remunerasi yang Bersifat Variabel<br>Variable Remuneration | Jumlah Diterima dalam 1 (Satu) Tahun<br>Total Received in 1 (One) Year | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Direksi<br>Board of Directors | | Dewan Komisaris<br>Board of Commissioners | | Dewan Pengawas Syariah<br>Sharia Supervisory Board | | Pegawai<br>Employees | |
| | Orang<br>Person | Juta (Rp)<br>Million (Rp) | Orang<br>Person | Juta (Rp)<br>Million (Rp) | Orang<br>Person | Juta (Rp)<br>Million (Rp) | Orang<br>Person | Juta (Rp)<br>Million (Rp) |
| Total | 10 | 32.051 | 7 | 2.870 | Nihil \| None | Nihil \| None | 9.270 | 273.403 |

## Jabatan yang Menjadi *Material Risk Taker*

Bank memberi kategori MRT untuk seluruh pejabat Direksi dan Pejabat Eksekutif yang membawahi bidang terkait dengan Kredit Korporasi, sebagai berikut:

- Direksi (termasuk Direktur Utama)
- *Board of Management*
- Wholesale Banking Business Head
- Head Wholesale Banking Credit Risk (Senior Credit officer)

## Positions of Material Risk Taker

The Bank set the MRT category to all members of the Board of Directors and Executive officers who are in charge in the areas related to Corporate Credit, as follows:

- Board of Directors (including President Director)
- Board of Management
- Wholesale Banking Business Head
- Head Wholesale Banking Credit Risk (Senior Credit officer)

## *Shares Option* yang Dimiliki Direksi, Dewan Komisaris, Dewan Pengawas Syariah dan Pejabat Eksekutif

Pada tahun 2021, Bank belum menerapkan kebijakan pemberian remunerasi dalam bentuk *shares option*.

## Share Options of the Board of Directors, Board of Commissioners, Sharia Supervisory Board and Executive officers

In 2021, the Bank did not implement a remuneration policy for share options.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat akan Diberikan oleh Bank

Bank tidak memberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja sebagaimana dimaksud dalam Pasal 21 POJK Remunerasi.

### Number of Recipients and Total Amount of Variable Remuneration Guaranteed Unconditionally to be Provided by the Bank

The Bank does not provide any variable Remuneration that is guaranteed without conditions to be provided by the Bank for candidates of the Board of Directors, Board of Commissioners, and/or employees for the first 1 (one) working year as referred to in Article 21 of POJK Remuneration guideline.

### Rasio Gaji Tertinggi dan Terendah
Highest and Lowest Salary Ratio

| Uraian<br>Description | Rasio<br>Ratio |
|---|---|
| Gaji pegawai yang tertinggi dan terendah<br>Highest and lowest salary of employee | 1:103,8 |
| Gaji Direksi yang tertinggi dan terendah<br>Highest and lowest salary of the Board of Directors | 1:2,60 |
| Gaji Dewan Komisaris yang tertinggi dan terendah<br>Highest and lowest salary of the Board of Commissioners | 1:1 |
| Gaji Dewan Pengawas Syariah yang tertingi dan terendah<br>Highest and lowest salary of the Sharia Supervisory Board | 1:0,92 |
| Gaji Direksi tertinggi dan pegawai tertinggi<br>Highest salary of the Board of Directors and highest salary of employees | 1:1,48 |

### Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja Dan Total Nominal Pesangon yang Dibayarkan

Tidak terdapat pegawai yang terkena pemutusan hubungan kerja sesuai dengan kriteria yang tercantum di dalam Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum.

### Number of Terminated Employees and Total Nominal of Severance Paid

No employee was subject to termination of employment in accordance with the criteria set forth in the Financial Services Authority Regulation No. 45/POJK.03/2015 on Implementation of Governance in Providing Remuneration for Commercial Banks.

### Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan
Total Amount of Deferred Variable Remuneration

| | 2021* | 2020** |
|---|---|---|
| Remunerasi Variabel yang ditangguhkan (Rp Juta)<br>Deferred Variable Remuneration (Rp Million) | 12.271 | 10.438 |

* Remunerasi Variabel diperjanjikan pada 2021 yang dibayarkan setelah 2021 | Variable Remuneration agreed in 2021 paid after 2021
** Remunerasi Variabel diperjanjikan pada 2020 yang dibayarkan setelah 2020 | Variable Remuneration agreed in 2020 paid after 2020

### Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan yang Dibayarkan selama 1 (Satu) Tahun
Total Amount of Deferred Variable Remuneration Paid in 1 (One) Year

| | 2021 | 2020 |
|---|---|---|
| Remunerasi Variabel yang ditangguhkan yang dibayarkan (Rp Juta)<br>Paid Deferred Variable Remuneration (Rp Million) | 11.022,9 | 7.938,9 |

## Rincian Remunerasi yang Diberikan dalam 1 (Satu) Tahun untuk MRT

Total Remuneration Provided in 1 (One) Year for MRT

| | | |
|---|---|---|
| **A. Remunerasi yang bersifat Tetap**<br>Fixed Remuneration | | |
| 1. Tunai \| Cash | 91.872,02 | |
| 2. Saham atau instrumen yang berbasis saham yang diterbitkan Bank<br>Shares or share-based instruments issued by the Bank | Nihil \| None | |
| **B. Remunerasi yang bersifat Variabel**<br>Variable Remuneration | | |
| | Tidak Ditangguhkan<br>Non-Deferred | Ditangguhkan<br>Deferred |
| 1. Tunai \| Cash | 39.418,73 | 3.303 |
| 2. Saham atau instrumen yang berbasis saham yang diterbitkan Bank<br>Shares or share-based instruments issued by the Bank | - | 3.303 |

## Informasi Kuantitatif Mengenai Remunerasi Variabel untuk MRT

Quantitative Information about Variable Remuneration for MRT

| **Jenis Remunerasi yang bersifat Variabel**<br>Types of Variable Remuneration | **Sisa Yang Masih Ditangguhkan**<br>Balance Deferred | **Total Pengurangan Selama Periode Laporan**<br>Total Reduction During Reporting Period | | |
|---|---|---|---|---|
| | | **Disebabkan Penyesuaian Eksplisit (A)**<br>Due to Explicit Adjustment (A) | **Disebabkan Penyesuaian Implisit (B)**<br>Due to Implicit Adjustment (B) | **Total (A+B)**<br>Total (A+B) |
| 1. Tunai (dalam Jutaan Rupiah)<br>Cash (in Million Rupiah) | 6.135,4 | Nihil \| None | Nihil \| None | Nihil \| None |
| 2. Saham atau instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nomina jutaan rupiah yang merupakan konversi dari lembar saham tersebut)<br>Shares or share-based instruments issued by the Bank (in shares and million Rupiah nominal as the conversion of shares) | 6.135,4 | Nihil \| None | (6.256,1) | (6.256,1) |
| **Total (dalam jutaan rupiah)**<br>**Total (in million rupiah)** | **12.270,9** | Nihil \| None | **(6.256,1)** | **(6.256,1)** |

## Paket Remunerasi dan Fasilitas yang Diterima oleh Komite Mencakup Struktur Remunerasi dan Rincian Jumlah Nominal

Remuneration Packages and Facilities Received by Committees Including Remuneration Structure and Details of Nominal Amount

| **Jenis Remunerasi dan Fasilitas**<br>Type of Remuneration and Facilities | **Jumlah Diterima dalam 1 (Satu) Tahun**<br>Total Received in 1 (One) Year | | | | | |
|---|---|---|---|---|---|---|
| | **Komite Audit**<br>Audit Commmittee | | **Komite Remunerasi dan Nominasi**<br>Remuneration and Nomination Committee | | **Komite Pemantau Risiko**<br>Risk Monitoring Committee | |
| | **Jumlah Orang**<br>Number of People | **Juta (Rp)**<br>Million (Rp) | **Jumlah Orang**<br>Number of People | **Juta (Rp)**<br>Million (Rp) | **Jumlah Orang**<br>Number of People | **Juta (Rp)**<br>Million (Rp) |
| Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura<br>Salary, bonus, regular allowance, tantiem, and other non-natura facilities | 2 | 1.042,9 | Nihil \| None | Nihil \| None | 2 | 1.074,6 |
| Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang:<br>Other natura facilities (housing, health insurance, and others) which: | | | | | | |
| a. dapat dimiliki; \| can be owned; | | Nihil \| None | | Nihil \| None | | Nihil \| None |
| b. tidak dapat dimiliki; cannot be owned; | | Nihil \| None | | Nihil \| None | | Nihil \| None |
| Total | 2 | 1.042,9 | Nihil \| None | Nihil \| None | 2 | 1.074,6 |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Penilaian Dewan Komisaris dan Kebijakan Remunerasi serta Nominasi Dewan Komisaris

### Kriteria dan Penilaian Dewan Komisaris

Penilaian terhadap kinerja anggota Dewan Komisaris Perseroan pada dasarnya dilakukan oleh Pemegang Saham melalui mekanisme penilaian kinerja individu dan selanjutnya dilakukan penilaian oleh wakil pemegang saham utama (Komisaris Utama dan Wakil Komisaris Utama).

Dalam pelaksanaannya, PermataBank melalui Komite Remunerasi dan Nominasi melakukan penilaian tahunan bagi kinerja Dewan Komisaris dan pengungkapan kriteria dan proses dilakukan pada setiap penilaian tahunan, sebagaimana ditetapkan dalam piagam Komite Remunerasi dan Nominasi.

Kriteria penilaian dilakukan berdasarkan capaian kinerja, kehadiran dalam rapat serta penyelesaian tindaklanjut yang disepakati dalam risalah rapat.

### Prosedur Penetapan Remunerasi Dewan Komisaris

Pengertian remunerasi untuk Dewan Komisaris bagi PermataBank adalah kompensasi yang diberikan oleh Bank berdasarkan kontribusi anggota Dewan Komisaris selama periode tertentu. Penentuan nilai remunerasi dan fasilitas yang didapat oleh Dewan Komisaris ditentukan oleh RUPS Tahunan. PermataBank menganut prinsip-prinsip di bawah ini untuk menentukan nilai remunerasi Dewan Komisaris:

a. Remunerasi ditentukan sesuai dengan peraturan perundang-undangan yang berlaku.
b. Remunerasi ditentukan berdasarkan asas keterbukaan, keseimbangan internal serta bersaing dengan tingkat remunerasi di industri perbankan.
c. Remunerasi ditentukan selaras dengan independensi Dewan Komisaris sesuai dengan perannya dalam mengawasi jalannya pengelolaan PermataBank.
d. Remunerasi ditentukan sesuai dengan kontribusi individu.

## Board of Commissioners Assessment as well as Remuneration and Nomination Policy of the Board of Commissioners

### Board of Commissioners Assessment

The performance assessment of members of the Company's Board of Commissioners is carried out by the shareholders through an individual performance assessment mechanism and subsequently assessed by representatives of the main shareholder (President Commissioner and Vice President Commissioner).

In its implementation, PermataBank through the Remuneration and Nomination Committee conducts an annual assessment on the performance of the Board of Commissioners and the disclosure of criteria and processes is conducted at each annual assessment, as stipulated in the Remuneration and Nomination Charter.

The assessment criteria is based on performance achievement, attendance at meetings, as well as completion of follow-ups as agreed in the minutes of meetings

### Board of Commissioners Remuneration Procedure

Remuneration for the Board of Commissioners is compensation provided by the Bank for the contribution of members of the Board of Commissioners during a certain period. The remuneration value and facilities entitled by the Board of Commissioners are determined by the Annual GMS. The remuneration for the Board of Commissioners of PermataBank is determined by the following principles:

a. Remuneration is determined in compliance with prevailing laws and regulations.
b. Remuneration is determined based on the principle of transparency, internal balance, and competitiveness with remuneration in the banking industry.
c. Remuneration is determined in line with the independency of the Board of Commissioners with regard to their roles in supervising the management of PermataBank.
d. Remuneration is determined by individual contributions.

### Prosedur Nominasi Dewan Komisaris

Dalam proses nominasi anggota Dewan Komisaris, komite Nominasi dan Remunerasi akan memberikan rekomendasi mengenai kandidat untuk posisi Komisaris dengan mekanisme sebagai berikut;

(1) Komite akan menerima surat dari Pemegang Saham mengenai pergantian/pengangkatan anggota Komisaris.
(2) Setelah mengevaluasi pengalaman dan rekam jejak kandidat, komite selanjutnya akan memberikan rekomendasi kepada Dewan Komisaris untuk disampaikan dalam Rapat Umum Pemegang Saham, serta mendapatkan persetujuan dari regulator.

## Penilaian Direksi dan Kebijakan Remunerasi serta Nominasi Direksi

### Kriteria dan Penilaian Direksi

Penilaian terhadap kinerja Direksi, baik Dewan Direksi maupun masing-masing anggota Direksi PermataBank pada dasarnya mencakup:

- *Performance Planning*
  *Performance planning* digunakan setiap awal tahun. *Performance planning* Direksi merupakan pelaksanaan dari Visi dan Misi PermataBank serta rencana strategis tahunan PermataBank.

- *Performance Feedback* dan *Coaching*
  *Performance Feedback* dan *Coaching* merupakan suatu proses interaktif melalui rapat antara Direksi dan Dewan Komisaris untuk mendapatkan masukan sehubungan dengan penilaian kinerja Direksi dalam kurun waktu tertentu.

- Penilaian Tengah Tahun dan Akhir tahun
  Umumnya, penilaian atas kinerja Direksi dilakukan dua kali dalam setahun.

### Nomination Procedures of Commissioners

In the nomination process of Commissioners, the Nomination and Remuneration Committee will provide recommendations for a Commissioner position with the following mechanisms:

(1) The Committee will receive a letter from shareholders regarding the replacement/appointment of members of the Board of Commissioners.
(2) After evaluating the experience and track records of the candidate, the Committee will then provide recommendations to the Board of Commissioners to be submitted at the General Meeting of Shareholders, as well as obtaining approval from the regulators.

## Board of Directors Assessment as well as Remuneration and Nomination Policy of the Board of Directors

### Board of Directors Assessment

The Board of Directors performance assessment, both the Board of Directors collectively as well as each Director individually includes:

- Performance Planning
  Performance planning is implemented at the beginning of each year. The Board of Directors performance planning is the implementation of PermataBank's Vision and Mission as well as PermataBank's annual strategic plan.

- Performance Feedback and Coaching
  Performance Feedback and Coaching are an interactive process that takes place through meetings between the Board of Directors and the Board of Commissioners to obtain feedback on the Board of Directors performance assessment in a certain period.

- Mid-Year and End-Year Assessments
  Generally, assessments of Board of Directors' performance are conducted twice a year.

# Tata Kelola Perusahaan
## Good Corporate Governance

Dalam pelaksanaannya, PermataBank melalui Komite Remunerasi dan Nominasi melakukan penilaian tahunan bagi kinerja Direksi dan pengungkapan kriteria dan proses dilakukan pada setiap penilaian tahunan.

Kriteria penilaian dilakukan berdasarkan capaian kinerja dari sisi keuangan, kualitas tata kelola, efektifitas operasional serta pengembangan sumber daya manusia selama tahun buku.

Seperti halnya penilaian kinerja kepada Direksi, Komite Remunerasi dan Nominasi juga melakukan penilaian kinerja tahunan bagi Direktur Utama. Tinjauan kinerja Direktur Utama bersama dengan anggota Direksi lainnya dipresentasikan dan dibahas dalam Rapat Komite Remunerasi dan Nominasi.

### Prosedur Penetapan Remunerasi Direksi

PermataBank memberikan remunerasi untuk Direksi atas dasar kinerja Direksi baik individual maupun kolektif selama periode tertentu dengan mempertimbangkan perbandingan tingkat remunerasi Direksi industri perbankan. Seperti penentuan remunerasi Dewan Komisaris, remunerasi dan fasilitas yang didapat oleh Direksi juga ditetapkan oleh RUPS Tahunan. Kewenangan RUPS dapat dilakukan oleh Dewan Komisaris atas nama RUPS setelah mendapatkan pendelegasian kewenangan RUPS.

Remunerasi untuk Direksi dirumuskan dalam sistem kompensasi yang diusulkan oleh Komite Remunerasi dan Nominasi yang terdiri dari Komisaris Independen yang menjadi ketua, Komisaris Independen, dua Komisaris dan Pejabat Eksekutif yang mempunyai kapabilitas dalam pengelolaan sumber daya manusia. Hasil dari perumusan tersebut selanjutnya diusulkan dalam RUPS Tahunan untuk mendapatkan persetujuan.

In implementation, PermataBank through the Remuneration and Nomination Committee conducts an annual assessment of the performance of the Directors and the disclosure of criteria and processes is conducted at each annual assessment.

The assessment criteria are carried out based on performance achievements in terms of finance, quality of governance, operational effectiveness, as well as human resources development during the fiscal year.

Similar with the performance assessment of the Board of Directors, the Remuneration and Nomination Committee also conducts an annual performance assessment for the President Director. A review of the performance of the President Director and other members of the Board of Directors is presented and discussed at the Remuneration and Nomination Committee Meeting.

### Board of Directors Remuneration Procedure

PermataBank provides remuneration for the Board of Directors based on collective and individual performance during a certain period, which takes into account fair-value consideration with the Board of Directors in the banking industry. In line with the remuneration determination of the Board of Commissioners, the remuneration and other facilities entitled by the Board of Directors are deliberated by the Annual GMS. The GMS may delegate the authority to the Board of Commissioners, who will then exercise the authority on behalf of the GMS.

The Board of Directors' remuneration is formulated in the compensation system as proposed by the Remuneration and Nomination Committee consisting of an Independent Commissioner as Chairman, Independent Commissioner, two Commissioners and Executive officer with capabilities in human resource management. The proposal from the Remuneration and Nomination Committee is submitted to the Annual GMS for approval.

Remunerasi yang diterima oleh Direksi dapat berupa remunerasi tetap serta variabel yang dapat berupa bonus dan/atau Insentif jangka panjang.

## Indikator Penetapan Remunerasi Direksi

Penetapan remunerasi untuk Direksi terkait erat dengan kinerja PermataBank. Selain itu, remunerasi juga didasarkan pada perkembangan kondisi perekonomian dalam negeri. Penentuan remunerasi Direksi berdasarkan prinsip-prinsip berikut ini:

a. Nilai remunerasi Direksi bersaing dan senantiasa dibandingkan dengan kompensasi yang berlaku pada pasar industri perbankan secara berkala.
b. Nilai remunerasi bergantung pada komponen tetap dan variabel yang relatif terhadap kinerja perusahaan baik dalam jangka pendek dan panjang serta perekonomian dalam negeri.

## Prosedur Nominasi Direksi

Dalam proses nominasi Direksi, komite Nominasi dan Remunerasi akan memberikan rekomendasi mengenai kandidat untuk posisi Direksi dengan mekanisme sebagai berikut;

(1) Komite akan menerima surat dari Pemegang Saham mengenai pergantian/pengangkatan Direksi.
(2) Setelah mengevaluasi pengalaman, rekam jejak serta kesesuaian kandidat dengan visi misi Bank, komite selanjutnya akan memberikan rekomendasi kepada Dewan Komisaris untuk disampaikan dalam Rapat Umum Pemegang Saham, serta mendapatkan persetujuan dari regulator.

The remuneration received by the Board of Directors can be in the form of fixed and variable remuneration that can be in the form of bonuses and/or long-term Incentives.

## Board of Directors Remuneration Indicators

Determination of the Board of Directors' remuneration is closely related to the performance of PermataBank. Remuneration also takes into account the development of domestic economic conditions. Remuneration of the Board of Directors is determined based on the following principles:

a. Remuneration of the Board of Directors is competitive and periodically compared to remuneration in the banking industry.
b. Remuneration consists of fixed and variable components, which take into account the Bank's short and long-term performance, as well as domestic economic conditions.

## Nomination Procedure of the Board of Directors

In the nomination process of Directors, the Nomination and Remuneration Committee will provide recommendations for the Director position with the following mechanisms:

(1) The Committee will receive a letter from shareholders regarding the replacement/appointment of a Director.
(2) After evaluating the experience and track records of the candidate, as well as the candidates' conformity with the Bank's vision and mission, the Committee will then provide recommendations to the Board of Commissioners to be submitted at the General Meeting of Shareholders, as well as obtaining approval from the regulators.

# Tata Kelola Perusahaan
## Good Corporate Governance

## Hubungan Afiliasi

### Hubungan Afiliasi Dewan Komisaris

Anggota Dewan Komisaris tidak memiliki hubungan keuangan dan tidak memiliki hubungan keluarga sampai derajat kedua dengan anggota lain dari Dewan Komisaris dan Direksi.

Hubungan afiliasi anggota Dewan Komisaris dengan pemegang saham pengendali (pemegang saham utama) PermataBank juga dapat dilihat di bagian profil Dewan Komisaris pada halaman 94-106.

## Affiliated Relationship

### Affiliated Relationship of the Board of Commissioners

Members of the Board of Commissioners did not have financial and familial relations up to the second level with other members of the Board of Commissioners and the Board of Directors.

Affiliated relationship between members of the Board of Commissioners and PermataBank's controlling shareholders (main shareholders) can also be viewed under the Board of Commissioners profile section on page 94-106.

| Nama<br>Name | Hubungan Keluarga dengan<br>Family Relationship with | | | | | | Hubungan Keuangan dengan<br>Financial Relation with | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | | Pemegang Saham Pengendali<br>Controlling Shareholder | | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | | Pemegang Saham Pengendali<br>Controlling Shareholder | |
| | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No |
| **Dewan Komisaris** \| Board of Commissioners | | | | | | | | | | | | |
| Chartsiri Sophonpanich | - | √ | - | √ | - | √ | - | √ | - | √ | √ | - |
| Chong Toh | - | √ | - | √ | - | √ | - | √ | - | √ | √ | - |
| Niramarn Laisathit | - | √ | - | √ | - | √ | - | √ | - | √ | √ | - |
| Haryanto Sahari | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Rahmat Waluyanto | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Goei Siauw Hong | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Yap Tjay Soen | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |

## Hubungan Afiliasi Direksi

Anggota Direksi tidak memiliki hubungan keuangan dan tidak memiliki hubungan keluarga sampai derajat kedua dengan anggota lain dari Dewan Komisaris, Direksi dan/atau pemegang saham pengendali (pemegang saham utama) PermataBank.

## Affiliated Relationship of the Board of Directors

Members of the Board of Directors did not have financial and familial relations up to the second level with other members of the Board of Commissioners and the Board of Directors, and/or PermataBank's controlling shareholders (main shareholders).

| Nama<br>Name | Hubungan Keluarga dengan<br>Family Relationship with | | | | | | Hubungan Keuangan dengan<br>Financial Relation with | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | | Pemegang Saham Pengendali<br>Controlling Shareholder | | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | | Pemegang Saham Pengendali<br>Controlling Shareholder | |
| | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No |
| **Direksi** \| Board of Directors | | | | | | | | | | | | |
| Chalit Tayjasanant | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Abdy Dharma Salimin | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Lea Setianti Kusumawijaya | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Darwin Wibowo | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Dhien Tjahajani | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Herwin Bustaman | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Djumariah Tenteram | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Dayan Sadikin | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Suwatchai Songwanich | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Komite Audit

Komite Audit merupakan komite yang dibentuk untuk membantu Dewan Komisaris dalam melaksanakan fungsi, tugas dan tanggung jawab pengawasan secara efektif dan independen di bidang pelaksanaan dan pelaporan pencatatan keuangan, kecukupan pengelolaan risiko, pengendalian internal secara efektif dan independen, dan efektivitas pemeriksaan oleh auditor eksternal dan internal.

### Dasar Hukum

Pembentukan Komite Audit berdasarkan peraturan-peraturan sebagai berikut:

1. Undang-undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
2. POJK Nomor 17/POJK.04/2020 (d/h Peraturan Bapepam-LK No. IX.E.2) tanggal 21 April 2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha Utama.
3. POJK Nomor 33/POJK.04/2014 tanggal 08 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
4. POJK Nomor 55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
5. Anggaran Dasar PT Bank Permata Tbk mengenai Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris.
6. POJK No. 55/POJK.03/2016 tanggal 09 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
7. POJK No. 13/POJK.03/2017 tanggal 27 Maret 2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
8. SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
9. POJK No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum.

## Audit Committee

The Audit Committee is a committee formed to assist the Board of Commissioners in performing its supervision functions, duties and responsibilities effectively and independently, particularly for the implementation and reporting of financial records, the adequacy of risk management, the effectiveness and independence of internal controls, and effectiveness of audits conducted by external and internal auditors.

### Legal Basis

The Audit Committee was established based on the following regulations:

1. Law of the Republic of Indonesia No. 40 year 2007 concerning Limited Liability Company.
2. POJK Number 17/POJK.04/2020 (d/h Bapepam-LK Regulation No. IX.E.2) dated 21 April 2020 concerning Material Transactions and Changes in Main Business Activities.
3. POJK No. 33/POJK.04/2014 dated 08 December 2014 concerning Board of Directors and Board of Commissioners of Public Company.
4. POJK No. 55/POJK.04/2015 dated 29 December 2015 concerning Formation and Implementation Guidelines of Audit Committee.
5. Articles of Association of PT Bank Permata Tbk concerning the Roles, Responsibilities and Authorities of the Boards of Commissioner.
6. POJK No. 55/POJK.03/2016 dated 09 December 2016 concerning the Implementation of Good Corporate Governance by Commercial Banks.
7. POJK No. 13/POJK.03/2017 dated 27 March 2017 concerning The Use of Public Accountant and Auditing Firm in Financial Services Activities.
8. SEOJK No. 13/SEOJK.03/2017 dated 17 March 2017 concerning the Implementation of Good Corporate Governance for Commercial Banks.
9. POJK No.1/POJK.03/2019 dated 28 January 2019 concerning the Implementation of Internal Audit Function in Commercial Banks.

10. Peraturan Otoritas Jasa Keuangan (POJK) No. 42/POJK.04/2020 tanggal 01 Juli 2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

## Pedoman Kerja

Komite Audit dalam bekerja mengacu kepada Piagam Komite Audit tanggal 29 Januari 2020 yang ditandatangani oleh Presiden Komisaris dan Ketua Komite Audit. Piagam Komite Audit diperbaharui dengan mengacu pada referensi dari rekomendasi ASEAN CG Scorecard, dan Pedoman Pelaksanaan Kerja Komite Audit dan POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum.

Piagam Komite Audit mengatur mengenai:

1. Tujuan dan Dasar Hukum
2. Organisasi dan Keanggotaan
3. Wewenang dan Batasan Tugas
4. Tugas dan Tanggung Jawab
5. Tata Tertib Kerja
6. Penjaminan Mutu

## Struktur dan Keanggotaan

Keanggotaan dan komposisi serta independensi anggota Komite Audit telah memenuhi ketentuan dari Otoritas yang berwenang. Pada tahun 2021, Komite Audit terdiri dari 1 (satu) orang Ketua yang merupakan Komisaris Independen, 1 (satu) orang anggota yang merupakan Komisaris Independen dan 2 (dua) orang anggota dari Pihak Independen dengan kompetensi dan kualifikasi di bidang akuntansi dan keuangan perbankan.

Sesuai dengan ketentuan regulator, struktur dan keanggotaan Komite Audit telah ditetapkan dalam Surat Keputusan Direksi PermataBank No. 08/2020 tanggal 17 April 2020 perihal Susunan Anggota Komite Audit PT Bank Permata Tbk dengan periode jabatan anggota Komite Audit adalah tanggal 17 April 2020 sampai dengan penutupan RUPST 2023.

10. Financial Services Authority Regulation (POJK) No. 42/POJK.04/2020 dated 01 July 2020 concerning Affiliated Transaction and Conflict of Interest Transaction.

## Working Guideline

The Audit Committee refers to Audit Committee Charter dated 29 January 2020 signed by President Commissioner and Audit Committee Chairman. The Audit Committee Charter had been updated with reference from ASEAN CG Scorecard recommendation, and POJK No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Function in Commercial Banks.

The Audit Committee Charter regulates the following:

1. Objective and Legal Basis
2. Organization and Membership
3. Authority and Limitation of Duties
4. Roles and Responsibilities
5. Work Stipulation
6. Quality Assurance

## Structure and Membership

The membership and composition, as well as independency of the Audit Committee members meet the requirements of relevant authorities. In 2021, the Audit Committee consisted of 1 (one) Chairman as Independent Commissioner, 1 (one) member as Independent Commissioner and 2 (two) non-Commissioner members from Independent Parties with competencies and qualifications in accounting and banking finance.

In accordance with regulatory requirement, the Audit Committee's structure and membership have been stipulated on PermataBank Board of Directors Decree No. 08/2020 dated 17 April 2020 concerning the Composition of Audit Committee Members of PT Bank Permata Tbk with the term period from 17 April 2020 until the closing of AGMS 2023.

# Tata Kelola Perusahaan
## Good Corporate Governance

Susunan anggota Komite Audit per 31 Desember 2021 adalah sebagai berikut:

Audit Committee Membership Composition as of 31 December 2021 as follows:

| Jabatan<br>Position | Nama<br>Name | Kedudukan<br>Posiition | Periode*)<br>Term Period |
|---|---|---|---|
| Ketua<br>Chairman | Haryanto Sahari | Komisaris Independen<br>Independent Commissioner | 17 April 2020 - Penutupan RUPST 2023<br>17 April 2020 - Closing of AGMS 2023 |
| Anggota<br>Member | Rahmat Waluyanto | Komisaris Independen<br>Independent Commissioner | 17 April 2020 - Penutupan RUPST 2023<br>17 April 2020 - Closing of AGMS 2023 |
| | Handy Effendy Halim | Pihak Independen<br>Independent Party | 17 April 2020 - Penutupan RUPST 2023<br>17 April 2020 - Closing of AGMS 2023 |
| | Mieke S. Djalil | Pihak Independen<br>Independent Party | 17 April 2020 - Penutupan RUPST 2023<br>17 April 2020 - Closing of AGMS 2023 |

*) Catatan | Note: sesuai masa jabatan terakhir | in accordance with the latest term of office

## Masa Jabatan

Ketentuan yang berlaku menjelaskan bahwa masa jabatan Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sesuai dengan POJK No. 55/POJK.04/2015 dan Piagam Komite Audit, serta dapat dipilih kembali hanya untuk satu periode berikutnya. Masa tugas anggota Komite yang diangkat di antara masa jabatan Dewan Komisaris akan berakhir bersamaan dengan berakhirnya masa jabatan Dewan Komisaris tersebut.

## Term of office

The prevailing regulation stipulates that the Audit Committee's term of office shall be no longer than the term of office of the Board of Commissioners, in accordance with OJK Regulation No. 55/POJK.04/2015 and Audit Committee Charter, and it would only be re-elected for one subsequent period. The term of office for Committee members appointed during their term of office on the Board of Commissioners shall be ended at the same time as their term of office ends as a member of Board of Commissioners.

### Profil Komite Audit dan Informasi Pelatihan Selama tahun 2021
Profile of Audit Committee's Members and Information of Trainings in 2021

| Profil<br>Profile | Keterangan<br>Description |
|---|---|
| <br>**Haryanto Sahari** | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 100-101.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 100-101. |
| <br>**Rahmat Waluyanto** | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 102-103.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 102-103. |

| Profil<br>Profile | Keterangan<br>Description |
|---|---|
| <br>**Handy Effendy Halim** | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Anggota Komite pada halaman 124.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the profile of Committee member section on page 124. |
| <br>**Mieke S. Djalil** | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Anggota Komite pada halaman 123.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the profile of Committee member section on page 123. |

## Pelatihan Komite Audit selama tahun 2021

Training for Audit Committee in 2021

| Nama<br>Name | Training/Seminar/Workshop/Sharing Knowledge |
|---|---|
| **Haryanto Sahari** | Selama tahun 2021, beliau telah mengikuti beberapa pelatihan peningkatan kompetensi, sebagai berikut:<br>• Zoom Webinar "Pengendalian Gratifikasi dan Anti Suap Perbankan", diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (22 Februari 2021).<br>• Zoom Webinar "Efektifitas Pengawasan Dewan Komisaris Dalam Menjaga Kepatuhan Bank Menuju Era Pengaturan Principle Based", diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (25 Maret 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Training *Refreshment* "Manajemen Risiko Level 5", diselenggarakan oleh Ikatan Bankir Indonesia (IBI) (27 Mei 2021).<br>• Zoom Webinar PPL "Fraud Risk Management", diselenggarakan oleh Institut Akuntan Publik Indonesia (2 – 3 Juni 2021).<br>• Zoom Webinar PPL "Refreshment PSAK Overview PSAK Yang Berlaku Efektif Tahun 2021", diselenggarakan oleh Institut akuntan Publik Indonesia (16 – 18 Juni 2021).<br>• Zoom Webinar "PPL Wajib Akuntan Publik Tahun 2021", diselenggarakan oleh Institut Akuntan Publik Indonesia (6 – 7 Juli 2021).<br>• Zoom Webinar "Isu Penerapan SAK Entitas Privat Dalam Penyusunan Laporan Keuangan Perusahaan", diselenggarakan oleh Institut Akuntan Publik Indonesia (5 – 6 Oktober 2021).<br>• Zoom Webinar *Refreshment* "Manajemen Risiko, Kepatuhan dan General Banking", diselenggarakan oleh Maisa Edukasi (8 Desember 2021).<br><br>During 2021, he has participated in competence enhancement trainings, as follows:<br>• Zoom Webinar "Control of Gratification and Anti-Bribery Banking", held by the Communication Forum of Director Compliance Banking (FKDKP) (22 February 2021).<br>• Zoom Webinar "Monitoring Effectiveness Board of Commissioners in Maintaining Bank Compliance Towards the Principle Based Regulatory", held by the Communication Forum of Director Compliance Banking (FKDKP) (25 March 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Refreshment Training of "Risk Management Level 5", held by the Indonesian Bankers Association (27 May 2021).<br>• Zoom Webinar PPL "Fraud Risk Management", held by the Indonesian Institute of Public Accountants (2 – 3 June 2021).<br>• Zoom Webinar PPL "Refreshment PSAK, Overview of PSAK That Will Effect in Year 2021", held by the Indonesian Institute of Public Accountant (16 – 18 June 2021).<br>• Zoom Webinar "Mandatory PPL Training for Public Accountant Year 2021", held by the Indonesian Institute of Public Accountant (6 – 7 July 2021).<br>• Zoom Webinar "The Issue of SAK Implementation for Private Entity in The Preparation of Financial Report", held by the Indonesian Institute of Public Accountant (5 – 6 October 2021).<br>• Zoom Webinar Refreshment "Risk Management, Compliance and General Banking", held by Maisa Edukasi (8 December 2021). |

# Tata Kelola Perusahaan
## Good Corporate Governance

| Nama<br>Name | Training/Seminar/Workshop/Sharing Knowledge |
|---|---|
| **Rahmat Waluyanto** | Selama tahun 2021, beliau telah mengikuti beberapa pelatihan peningkatan kompetensi, sebagai berikut:<br>• Webinar Prospek Insurtech Dalam Meningkatkan Inklusi Keuangan Masyarakat Indonesia diselenggarakan oleh Indonesia Banking School (19 Februari 2021).<br>• Webinar Pengendalian Gratifikasi dan Anti Suap Perbankan diselenggarakan oleh FKDKP (22 Februari 2021).<br>• Webinar Efektivitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank dalam Menuju Era Pengaturan Principle Based diselenggarakan oleh FKDKP (25 Maret 2021).<br>• Webinar Kebijakan dan Regulasi Terhadap Lembaga Keuangan Non Bank Berbasis Teknologi Digital dalam rangka menjaga Stabilitas Sistem Keuangan yang Sustainable diselenggarakan oleh Indonesia Banking School (9 April 2021).<br>• Webinar Kebijakan dan Regulasi Pembayaran Digital dalam Ekosistem Sistem Pembayaran Nasional yang Berkelanjutan diselenggarakan oleh Indonesia Banking School (23 April 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Pelatihan Komisaris Profesional: Menjadi Komisaris yang Kompeten dan Bertanggung Jawab diselenggarakan oleh Intipesan (12-13 Agustus 2021).<br>• Webinar Rencana Pengaturan Perlindungan Data Pribadi sebagai Penyeimbang Pesatnya Perkembangan Teknologi Digital di Sektor Jasa Keuangan yang diselenggarakan oleh Indonesia Banking School (20 Agustus 2021).<br>• Webinar Tanggung Jawab Komite Audit saat Perseroan Tersangkut Masalah Hukum Terkait Laporan Keuangan yang diselenggarakan oleh Ikatan Komite Audit Indonesia (23 September 2021).<br><br>During 2021, he has participated in competence enhancement trainings, as follows:<br>• Webinar on Insurtech Prospects in Escalating Financial Inclusion in Indonesian Society Organized by Indonesia Banking School (19 February 2021).<br>• Webinar on Controlling of Banking Gratuities and anti-bribery organized by FKDP (22 February 2021).<br>• Webinar on the Effectiveness of the Board of Commissioners' Supervision in Maintaining Bank Compliance in toward the Era of Principle Based Regulations by FKDKP (25 March 2021).<br>• Webinar on Policy and Regulation for Non-Bank Financial Institution digital technology-based to Maintain a Sustainable Financial System Stability organized by Indonesia Banking School (9 April 2021).<br>• Webinar on digital payment policy and regulation in a sustainable ecosystem national payment system organized by Indonesia Banking School (23 April 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Training on Professional Commissioner: Becoming a Competent and Responsible Commissioner organized by Intipesan (12-13 August 2021).<br>• Webinar on The Arrangement Plan on Personal Data Protection for stabilizing the Rapid Development of Digital Technology in the Financial Services Sector organized by the Indonesian Banking School (20 August 2021).<br>• Webinar on Responsibilities of The Audit Committee when the Company is involved in Legal Issues Related to Financial Statements organized by the Indonesian Audit Committee Association (23 September 2021). |
| **Handy Effendy Halim** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Webminar PwC tentang Omnibus Law.<br>• Webminar IKAI (Ikatan Komite Audit Indonesia) tentang "Tanggung Jawab Komite Audit".<br><br>During 2021, he has participated in competence enhancement training, as follows:<br>• Webminar "Omnibus Law" by PwC.<br>• Webminar "The Responsibilities of Audit Committee" by IKAI (Association of Indonesian Audit Committee). |
| **Mieke S. Djalil** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• *Value of ESG (Environment, Social, and Good Governance): Mitigating Risks and Creating Opportunities.*<br><br>During 2021, she has participated in competence enhancement trainings, as follows:<br>• Value of ESG (Environment, Social, and Good Governance): Mitigating Risks and Creating Opportunities. |

## Independensi Komite Audit dan Persyaratan Keanggotaan

Seluruh anggota Komite Audit telah memenuhi seluruh kriteria independensi dan mampu 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, 1 (satu) orang anggota yang merupakan Komisaris Independen dan 2 (dua) orang anggota non Komisaris dari Pihak Independen.

Sesuai dengan ketentuan dalam POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Pasal 41 ayat 4 bahwa Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Audit paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Audit. Anggota Komite Audit seluruhnya merupakan Komisaris Independen dan Pihak Independen, sehingga jumlah tersebut telah memenuhi persyaratan independensi.

## Audit Committee Independency and Membership Requirements

All members of the Audit Committee have meet all independency criteria and are able to perform their duties independently, uphold the Bank's interests and are not influenced by any parties. This is evidenced by the membership composition that consists of 1 (one) Chairman as Independent Commissioner, 1 (one) member as Independent Commissioner and 2 (two) non-Commissioner members from Independent Parties.

In accordance with OJK Regulation No.55/POJK.03/2016 concerning the Implementation of Corporate Governance for Commercial Banks Article 41 paragraph 4, the Independent Commissioners and Independent Parties who are members of the Audit Committee account for at least 51% (fifty-one percent) of the total Audit Committee members. All Audit Committee members are Independent Commissioners and Independent Parties, thus the composition has met the independence requirements.

| Aspek Independensi<br>Independency Aspect | Haryanto Sahari | Rahmat Waluyanto | Handy Effendy Halim | Mieke S. Djalil |
|---|---|---|---|---|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br>Has no financial relationship with the Board of Commissioners and Board of Directors | √ | √ | √ | √ |
| Tidak memiliki hubungan kepengurusan pada Bank, anak perusahaan, maupun perusahaan afiliasi Bank<br>Has no management relationship at the Bank, subsidiary or affiliate companies of the Bank | √ | √ | √ | √ |
| Tidak memiliki hubungan kepemilikan saham pada Bank<br>Has no shareholding relationship at the Bank | √ | √ | √ | √ |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit<br>Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of Audit Committee | √ | √ | √ | √ |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah<br>Not serving as an administrator of political parties, officials or government | √ | √ | √ | √ |

# Tata Kelola Perusahaan
## Good Corporate Governance

Persyaratan keanggotaan Komite Audit sebagaimana tertuang dalam Piagam Komite Audit adalah sebagai berikut:

1. Komite Audit wajib mematuhi kode etik yang ditetapkan oleh PermataBank.
2. Anggota Komite Audit harus memiliki reputasi baik.
   - Tidak pernah dinyatakan bersalah yang menyebabkan perusahaan yang pernah atau sedang dipimpinnya dinyatakan pailit.
   - Tidak masuk dalam daftar orang tercela dibidang perbankan, antara lain tidak termasuk dalam Daftar Tidak Lulus Otoritas Jasa Keuangan (OJK) dan daftar kredit macet, yang didukung dengan surat pernyataan pribadi.
3. Anggota Komite Audit dari pihak eksternal yang independen:
   - Tidak boleh memiliki hubungan usaha maupun afiliasi baik langsung maupun tidak langsung dengan Bank, Direktur, Komisaris dan pemegang saham utama.
   - Tidak boleh bekerja rangkap sebagai Komisaris, Direktur atau Eksekutif pada perusahaan yang terafiliasi dengan Bank.
   - Tidak boleh memiliki hubungan keluarga sampai dengan derajat kedua termasuk hubungan suami/istri, menantu/mertua dan ipar dengan Dewan Komisaris, Direksi Bank atau pemegang saham utama.
   - Tidak menerima kompensasi apapun dari Bank maupun afiliasinya, kecuali imbalan sebagai anggota Komite Audit.
   - Membuat surat pernyataan independen di atas kertas bermaterai dan diperbaharui setiap tahun.
   - Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberikan jasa *assurance*, jasa *non assurance*, jasa penilai dan/atau jasa konsultasi pada Bank dalam waktu 6 (enam) bulan terakhir sebelum ditunjuk sebagai anggota Komite Audit.

Audit Committee membership requirements as stated in the Audit Committee Charter as follows:

1. The Audit Committee must comply with the code of ethics stipulated by PermataBank.
2. Audit Committee members must possess good reputation.
   - Has never been found guilty of causing the company he/she has managed to be declared bankrupt.
   - Has not been included in the negative list in the banking industry, such as not included in the List of Not Passing Otoritas Jasa Keuangan (OJK), and list of bad debts, as supported by his/her personal declaration.
3. Audit Committee member from independent external party:
   - The respective person does not have any business relationship or affiliation directly or indirectly with the Bank, BOD, BOC and majority shareholder.
   - The respective person does not have concurrent position as a Commissioner, Director or an Executive in the affiliated company of the Bank.
   - The respective person does not have any family relationship up to the second degree, including the relationship of husband/wife, son/daughter in-law/parents in-law, and brother/sister in-law with the BOC, BOD of the Bank, or the majority shareholders.
   - The respective person does not receive any compensation from the Bank and its affiliate, with the exception of remuneration as a member of the Audit Committee.
   - The respective person has to submit annual signed letter of independence with stamped duty.
   - The respective person is not a Public Accountant, Legal Consultant, Public Appraisal Services, or other third party providing assurance, non-assurance, appraisal, and/or consulting services to the Bank within the last 6 (six) months prior to the appointment as a member to the Audit Committee.

- Bukan merupakan orang yang bekerja atau memiliki wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen.
- Tidak boleh memiliki saham baik langsung maupun tidak langsung pada Bank. Dalam hal anggota Komite Audit memperoleh saham akibat suatu peristiwa hukum maka dalam jangka waktu paling lama 6 (enam) bulan setelah pengangkatannya wajib mengalihkan sahamnya kepada pihak lain.

4. Anggota Komite Audit memiliki dedikasi dan integritas.
5. Anggota Komite Audit secara kolektif harus memiliki kompetensi yang dibutuhkan dalam pelaksanaan seluruh tanggung jawabnya.
   - Pemahaman tentang usaha, produk dan jasa Bank.
   - Pengetahuan tentang proses audit, manajemen risiko dan sistem pengendalian internal Bank.
   - Pemahaman tentang peraturan perundang-undangan yang berlaku di bidang perbankan, pasar modal dan peraturan perundang-undangan terkait lainnya.
   - Kemampuan menganalisis laporan keuangan Bank.
   - Kemampuan memberikan masukan yang konstruktif mengenai permasalahan yang bersifat strategis.
   - Kemampuan berkomunikasi dan menciptakan hubungan kerja yang efektif dan konstruktif dengan sesama anggota Komite Audit maupun dengan pihak lain.
   - Sekurang-kurangnya 1 (satu) orang di antara anggota Komite Audit memiliki latar belakang keahlian di bidang keuangan/akuntansi dan 1 (satu) orang lainnya memiliki latar belakang keahlian hukum/perbankan.
6. Anggota Direksi Bank maupun bank lain tidak diperbolehkan menjabat sebagai anggota Komite Audit.

- The respective person is not a person who had the authority and responsibility to plan, direct, control, or supervise the Bank's activities within the last 6 (six) months except for Independent Commissioner.
- The respective person does not have any direct or indirect share ownership in the Bank. In case an Audit Committee member receive shares due to a legal event, he/she must transfer the shares to other party no later than 6 (six) months after his/her appointment.

4. Audit Committee members have dedication and integrity.
5. Audit Committee members collectively must have the required competence to perform their responsibilities.
   - Understanding the Bank's business, products, and service.
   - Knowledge of Bank's audit process, risk management, and internal control.
   - Understanding the prevailing laws and regulations in banking, capital market, and other related laws and regulations.
   - Ability to analyze Bank's financial statements.
   - Ability to provide constructive recommendation on strategic matters.
   - Ability to communicate and establish effective and constructive working relationship with other Audit Committee members as well as with other parties.
   - At least 1 (one) of the Audit Committee members has finance/accounting background, and the other 1 (one) has legal/banking background.
6. Director of the Bank or other bank is prohibited from being a member of the Audit Committee.

# Tata Kelola Perusahaan
## Good Corporate Governance

7. Ketua Komite Audit hanya dapat merangkap jabatan sebagai ketua komite lainnya paling banyak 1 (satu) komite lainnya.
8. Komite Audit bersedia meningkatkan kompetensinya melalui pendidikan dan pelatihan selaras dengan bertambahnya kompleksitas operasional perbankan, serta melaksanakan program orientasi bagi anggota Komite Audit yang baru bergabung.
9. Komite Audit wajib memastikan bahwa pengetahuan dan keahliannya tetap memadai dan dikinikan selaras dengan perkembangan usaha dan kondisi Bank.

## Tugas, Tanggung Jawab, dan Wewenang

### Tugas dan Tanggung Jawab

Mengacu kepada Piagam Komite Audit PermataBank, Komite Audit mengemban tugas dan tanggung jawab sebagai berikut:

1. Pengendalian Internal
   - Mengkaji kecukupan dan efektivitas pengendalian internal Bank.
   - Mengkaji kecukupan upaya Manajemen dalam menindaklanjuti rekomendasi dari Auditor Internal maupun Auditor Eksternal serta hasil pengawasan OJK atau regulator lainnya.
   - Mengevaluasi kecukupan upaya Manajemen dalam mengembangkan budaya kontrol.
   - Mengkaji dan melaporkan kepada Dewan Komisaris pengaduan penting yang berkaitan dengan kegiatan Bank (apabila relevan).
   - Komite Audit memberikan saran atas permintaan Dewan Komisaris yang meliputi ada atau tidaknya potensi benturan kepentingan terhadap pengajuan rencana transaksi afiliasi yang bernilai material yang disampaikan oleh Manajemen kepada Dewan Komisaris. Definisi transaksi afiliasi mengacu pada Peraturan OJK yang berlaku.

7. Chairman of the Audit Committee is allowed to be the chairman of other committee at a maximum of 1 (one) committee.
8. Audit Committee is willing to enhance their competence through the education and training commensurate with increasing complexity of banking operations, and organize orientation program for a newly appointed Audit Committee member.
9. Audit Committee must ensure that their knowledge and expertise remain appropriate and updated with current developments affecting the Bank.

## Roles, Responsibilities, and Authority

### Roles and Responsibilities

In accordance with the Audit Committee Charter of PermataBank, the Audit Committee carries out the duties and responsibilities as follows:

1. Internal Control
   - To review the adequacy and effectiveness of the Bank's internal control.
   - To review the adequacy of follow-up actions taken by the Management on recommendations from the Internal and External Auditors as well as from OJK or other regulators.
   - To evaluate the adequacy of Management's efforts in developing control culture.
   - To review and report to the BOC in regard to major complaints related to the Bank's activities (if relevant).
   - The Audit Committee provides recommendation at the request of BOC that includes whether there is potential conflict of interest in the submission of material affiliated transaction plan submitted by Management to BOC. The definition of affiliated transactions refers to prevailing OJK Regulations.

- Melakukan pemeriksaan terhadap dugaan adanya kesalahan dalam keputusan rapat Direksi atau penyimpangan dalam pelaksanaan hasil keputusan rapat Direksi. Pemeriksaan tersebut dapat dilakukan oleh Komite Audit atau pihak independen yang ditunjuk oleh Komite Audit atas biaya Bank.
- Menjaga kerahasiaan dokumen, data dan informasi Bank.

2. Laporan Keuangan
   - Mengkaji atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas, antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank.
   - Mengkaji laporan keuangan tahunan dan memastikan laporan tersebut telah lengkap dan konsisten dengan laporan keuangan sebelumnya.
   - Mengkaji hasil pemeriksaan laporan keuangan yang dibuat oleh Auditor Eksternal.
   - Mengkaji pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank. Tata cara penanganan pengaduan atau pelaporan sehubungan dugaan pelanggaran terkait laporan keuangan mengacu pada ketentuan Bank.
3. Satuan Kerja Audit Internal
   - Mengkaji kualitas pelaksanaan fungsi SKAI, yaitu dengan mengkaji perencanaan, pelaksanaan, hasil dan efektivitas tindak lanjut atas temuan audit.
   - Mengkaji laporan SKAI yang akan disampaikan kepada Dewan Komisaris.
   - Mengkaji laporan pelaksanaan dan pokok-pokok hasil SKAI sebelum disampaikan kepada OJK.
   - Menilai efektivitas SKAI.
   - Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, Dewan Pengawas Syariah, Auditor Ekstern, dan OJK.
   - Memastikan SKAI menjunjung tinggi independensi dan integritas dalam pelaksanaan tugas.

- To check on the indication of mistake in the decree of BOD or deviation on its implementation. Checking could be performed by the Audit Committee or any independent party appointed by the Audit Committee at the cost of the Bank.
- To keep Bank document, data, and information in confidential.

2. Financial Statements
   - To review the financial information to be issued by the Bank to the public and/or authority party including, financial statements, projection, and other reports related to Bank financial information.
   - To review the annual financial statements and ensure the reports are complete and consistent with the previous financial statements.
   - To review the audited financial statements performed by External Auditor.
   - To review the complaint related to the Bank's accounting and financial reporting processes. The handling procedures on complaints or reporting related to the suspicion on Bank's financial statements refer to the Bank's prevailing policy.
3. Internal Audit
   - To review the quality of the work of Internal Audit by way of evaluating the plan, the execution, the report of the Internal Audit as well as the effectiveness of the follow-up actions on the audit findings.
   - To review the Internal Audit reports to the BOC.
   - To review the report of Internal Audit implementation and key of audit results before submission to OJK.
   - To evaluate the effectiveness of the Internal Audit.
   - To ensure Internal Audit communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, External Auditors, and OJK.
   - To ensure Internal Audit upholds the independency and integrity in carrying out assignments.

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- Memberikan rekomendasi kepada Dewan Komisaris terkait pengangkatan dan pemberhentian Kepala SKAI, Piagam SKAI, Rencana Audit Tahunan, Ruang Lingkup dan anggaran SKAI termasuk pemberian remunerasi dan penghargaan kinerja.

- Memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian internal, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau temuan lain yang diidentifikasi dan dilaporkan oleh SKAI yang diperkirakan dapat membahayakan Bank.

4. Audit Eksternal
   - Mengkaji ruang lingkup dan pendekatan audit yang digunakan Auditor Eksternal, dan memastikan bahwa tidak terdapat pembatasan ruang lingkup yang dapat mengaburkan atau membiaskan hasil audit.
   - Mengkaji kecukupan hasil audit dan tindak lanjut yang dilakukan Manajemen atas hasil Auditor Eksternal.
   - Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara Manajemen dan Auditor Eksternal atas jasa yang diberikannya.
   - Menilai kualitas kinerja Auditor Eksternal dan memberikan rekomendasi kepada Dewan Komisaris berkaitan dengan penunjukkan dan pemberhentian Kantor Akuntan Publik (KAP) yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa.
5. Perundang-undangan dan Peraturan yang berlaku
   - Mengkaji ketaatan Bank terhadap peraturan perundang-undangan di bidang pasar modal, perbankan, dan peraturan perundang-undangan lainnya.
   - Mengkaji hasil audit atas kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku.

- To provide recommendations to the Board of Commissioners regarding the appointment and dismissal of the Head of Internal Audit, Internal Audit Charter, Annual Audit Plan, Audit Scope and budget as well as Internal Audit remuneration and performance awards.
- To ensure that the Board of Directors takes immediate corrective actions to overcome weaknesses in internal control, fraud, compliance issues toward the existing policies, laws and regulations, or other issues identified and reported by the Internal Audit that may jeopardize the Bank.

4. External Audit
   - To review the audit scope and approach used by the External Auditor, and ensure that there is no scope limitation that can obscure or bias the audit results.
   - To review the adequacy of the audit results and of the follow-up actions taken by the Management on the External Auditor result.
   - To provide independent opinion in the event of disagreement between the Management and External Auditor for services provided.
   - To assess the quality of the External Auditor's performance and provide recommendations to the BOC with respect to the appointment and dismissal of public accounting firm based on independency, scope and fee.
5. Prevailing Laws and Regulations
   - To review the Bank's compliance to the prevailing laws and regulations on capital market, banking, and other laws and regulations.

   - To monitor the results of compliance audit to the prevailing laws and regulations.

6. Kebijakan Bank
   - Mengkaji Rencana Strategis.
   - Mengkaji Rencana Bisnis.
   - Mengkaji Laporan Tahunan.
   - Mengkaji Laporan *Good Corporate Governance* yang disampaikan kepada OJK.

### Wewenang

Untuk menjalankan tugas dan tanggung jawabnya, Komite Audit harus diberi wewenang sebagai berikut.

- Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit.
- Meminta pelaksanaan pemeriksaan khusus, bilamana diperlukan.
- Menugaskan kepada Satuan Kerja Audit Intern (SKAI) dan/atau pihak ketiga (profesional) yang independen dan dianggap kompeten/ahli untuk melakukan pengujian dan memberikan pendapat atas suatu masalah yang terkait dengan Bank.
- Mengakses secara penuh, bebas dan tidak terbatas terhadap catatan, karyawan, dana, aset serta sumber daya Bank lainnya.
- Dalam melaksanakan tugasnya, Komite Audit tidak melakukan audit langsung terhadap kegiatan usaha Bank.
- Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

## Pelaporan Komite Audit

Komite Audit harus menyampaikan laporan berkala kepada Dewan Komisaris mengenai kegiatan Komite Audit, sekurang-kurangnya sekali dalam 3 (tiga) bulan. Komite Audit harus membuat laporan kepada Dewan Komisaris atas setiap penugasan yang diberikan dan/atau untuk setiap masalah-masalah yang diidentifikasi memerlukan perhatian Dewan Komisaris.

6. Bank's Policy
   - To review the Strategic Plan.
   - To review the Business Plan.
   - To review the Annual Report.
   - To review the Report of Good Corporate Governance submitted to OJK.

### Authority

To carry out his/her roles and responsibilities, the Audit Committee must be given the following authorities:

- To direct communication to the employee, including BOD and party who conduct function of audit intern, risk management, and External Auditor related to Audit Committee roles and responsibilities.
- To request for special audit, when necessary.
- To assign the SKAI and/or independent third party (professional) deemed to be competence to conduct an examination and give opinion over an issue related to the Bank.
- To have full, free and unlimited access to the records, employees, funds, assets and other Bank's resources.
- In performing its roles, the Audit Committee does not conduct direct auditing of the Bank's business activities.
- To perform other authorities granted by the BOC.

## Audit Committee Reporting

Audit Committee must submit periodic report to Board of Commissioners regarding the activities of Audit Committee, at least once in 3 (three) months. The Audit Committee must prepare report for Board of Commissioners on any given assignment and or for any issues identified that require Board of Commissioners attention.

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### Laporan Pelaksanaan Kegiatan Komite Audit Tahun 2021

Komite Audit telah melaksanakan beberapa kegiatan sesuai dengan fungsi, tugas dan tanggung jawab Komite antara lain yaitu:

- Komite Audit mengadakan pertemuan rutin dengan Kantor Akuntan Publik (KAP) termasuk jika diperlukan pendapat atau diskusi lebih lanjut dalam hal terdapat suatu isu yang perlu mendapat perhatian lebih. Komite Audit juga melakukan penelaahan kompetensi KAP dengan mengacu kepada keahlian, kinerja dan regulasi.
- Berdasarkan hasil telaah tersebut, Komite Audit memberikan rekomendasi penunjukan KAP dan menyampaikannya kepada Dewan Komisaris untuk disetujui oleh Rapat Umum Pemegang Saham Tahunan (RUPST).
- Komite Audit mengadakan pertemuan dengan KAP dan diskusi terkait rencana audit dan hasil audit (interim) untuk tahun 2021.
- Komite Audit telah melakukan pemantauan dan evaluasi terhadap perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit dan melakukan kajian atas laporan keuangan PermataBank. Komite Audit telah melakukan kajian terhadap hal-hal tersebut melalui mekanisme rapat dengan pihak-pihak terkait dan laporan-laporan yang disampaikan.
- Komite Audit telah melakukan *review* dan menyetujui pengajuan Rencana Kerja Audit, Perencanaan Sumber Daya Manusia dan Anggaran Audit tahun 2022.
- Komite Audit memperoleh *update* atas pelaksanaan fungsi SKAI Advisory.
- Komite Audit melakukan diskusi atas masukan, pertimbangan atau pertanyaan dari berbagai Direktorat di PermataBank mengenai pelaksanaan audit melalui pertemuan Komite Audit.

### Activities Report from the Audit Committee in 2021

Audit Committee have conducted activities in accordance with its functions, duties and responsibilities among others:

- The Audit Committee conducted regular meetings with Public Accounting Firm (Kantor Akuntan Publik/ KAP) including discussion on the particular issues that require more attention. The Audit Committee has reviewed the competence of KAP by referring to its skills, performance and regulations.
- Based on the review result, the Audit Committee provided recommendations and submitted to the Board of Commissioners to seek approval in the Annual General Shareholders Meeting (AGMS).
- The Audit Committee met KAP and discussed their audit plan and 2021 interim audit result.
- The Audit Committee monitored and evaluated the audit planning and execution as well as follow-up actions on the audit results and review on PermataBank financial statements. The Audit Committee reviewed the above issues by conducting meetings with the related parties and received reports.
- The Audit Committee reviewed and approved 2022 Audit Plan, Man Power Planning and Internal Audit Budget.
- The Audit Committee was updated on the Internal Audit Advisory function.
- The Audit Committee discussed on the concerns and feedbacks raised by Directorates in PermataBank related to audit assignments during the Audit Committee meeting.

## Rapat dan Tingkat Kehadiran Komite Audit

Piagam Komite Audit mengatur bahwa Komite Audit wajib menyelenggarakan rapat sekurang-kurangnya sekali dalam 3 (tiga) bulan dan dihadiri oleh sekurang-kurangnya 51% (lima puluh satu persen) dari anggota, termasuk Komisaris Independen dan pihak eksternal yang independen.

Sepanjang tahun 2021, Komite Audit telah mengadakan rapat sebanyak 12 (dua belas) kali yaitu 10 (sepuluh) kali rapat regular dan 2 (dua) kali rapat *ad-hoc*. Sehubungan dengan pandemi COVID-19, rapat Komite Audit dilaksanakan melalui daring sejak Januari hingga November 2021. Frekuensi dan tingkat kehadiran Komite Audit dalam Rapat Komite Audit adalah sebagai berikut:

## Audit Committee Meetings and Attendance

The Audit Committee Charter stipulates that the Audit Committee must hold meetings at least once every 3 (three) months and the meetings must be attended at least 51% (fifty-one percent) of the total members, including Independent Commissioners and independent external parties.

During 2021, the Audit Committee held 12 (twelve) meetings, i.e.: 10 (ten) regular meetings and 2 (two) ad-hoc meetings. Due to the COVID-19 pandemic, the Audit Committee conducted the meeting through online media from January up to November 2021. Frequency and attendance of Audit Committee meetings are as follows:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Jumlah Kehadiran<br>Total Attendance | Jumlah Ketidakhadiran<br>Total Absence | Tingkat Kehadiran<br>Attendance Level |
|---|---|---|---|---|
| Haryanto Sahari [1] | 12 | 12 | 0 | 100% |
| Rahmat Waluyanto [2] | 12 | 11 | 1 | 92% |
| Handy Effendy Halim | 12 | 12 | 0 | 100% |
| Mieke S. Djalil [2] | 12 | 12 | 0 | 100% |

Catatan I Note:
[1] Diangkat menjadi Ketua Komite Audit sejak 17 April 2020. | Appointed as Chairman of Audit Committee on 17 April 2020.
[2] Diangkat menjadi anggota Komite Audit sejak 17 April 2020. | Appointed as members of Audit Committee on 17 April 2020.

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## Agenda Rapat Komite Audit

Sepanjang tahun 2021 tanggal pelaksanaan, agenda rapat dan peserta rapat komite audit sebagai berikut:

## Agenda of Audit Committee Meeting

In 2021, the dates, agendas and participants of Audit Committee meetings are as follows:

| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Audit yang Hadir<br>Members of the Audit Committee Attended the Meeting |
|---|---|---|---|
| 1 | 21 Januari 2021 | 1. Diskusi Komite Audit dengan Head, Internal Audit.<br>2. Paparan dari Direktorat Finance mengenai Realisasi FY 2020 Finansial, Realisasi FY 2020 - Non Finansial, Financial Control Update, Tax Update dan Alco Regulatory Metrics.<br>3. Paparan dari Strategy office mengenai Strategi PermataBank tahun 2021.<br>4. Paparan dari Internal Audit mengenai Draft Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern Semester 2 2020 kepada OJK; Draft Laporan Komite Audit kepada BoC Q4 2020; dan update Internal Audit Q4 2020. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 21 January 2021 | 1. Discussion between The Audit Committee and Head, Internal Audit.<br>2. Presentation from Finance Directorate on FY 2020 Realization – Financial, FY 2020 Realization - Non Financial, Financial Control Update, Tax Update and Alco Regulatory Metrics.<br>3. Update from Strategy office on PermataBank Strategy 2021.<br>4. Update from Internal Audit on the Draft Report of Internal Audit Implementation and Key of Audit Results Second-Half of 2020 to OJK; Draft of the Audit Committee Report to BoC Q4 2020; and Internal Audit Update Q4 2020. | |
| 2 | 16 Februari 2021 | 1. Paparan dari Auditor External mengenai Hasil Audit Laporan Keuangan Tahun 2020; *Management Letter* dan Kajian Kredit.<br>2. Paparan dari Direktorat Finance mengenai Hasil Audit Laporan Keuangan Tahun 2020 (Audited); Review atas Draft Laporan Pengawasan Dewan Komisaris Semester 2 2020; Penilaian Kantor Akuntan Publik (KAP) tahun 2020 dan Rekomendasi Komite Audit untuk Penunjukkan Kantor Akuntan Publik (KAP) tahun 2021.<br>3. Persetujuan Komite Audit atas Consolidated Financial Statement PT Bank Permata Tbk as of 31 Desember 2020 (audited).<br>4. Paparan dari Divisi Information Security Risk Management.<br>5. Paparan dari Direktur Human Resource mengenai remunerasi Internal Audit tahun 2020. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 16 February 2021 | 1. Update from External Auditor on 2020 Financial Results, Management Letter and Credit Review.<br>2. Presentation from Finance Directorate on 2020 Financial Result (Audited); Review Draft BOC Supervisory Report Second-Half of 2020; Evaluation of Public Accounting Firm 2020 and Audit Committee Recommendation of Public Accounting Firm 2021.<br>3. Committee Audit approval on Consolidated Financial Statement PT Bank Permata Tbk as of 31 December 2020 (audited).<br>4. Updates from Information Security Risk Management Division.<br>5. Presentation from Human Resource Director in regard to Internal Audit remuneration for 2020. | |

| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Audit yang Hadir<br>Members of the Audit Committee Attended the Meeting |
|---|---|---|---|
| 3 | 17 Maret 2021 | 1. Paparan dari PT Sahabat Finansial Keluarga (SFK) mengenai Performa Finansial dan Portofolio; Manajemen Risiko; *Budget* 2021 dan *Key Focus Strategy* 2021.<br>2. Paparan dari Direktorat Retail Banking antara lain Retail Banking (RB) *overview* 2020 dan RB *Budget* 2021 & *Strategy*; dan SME Banking *Strategy*.<br>3. Paparan dari SME Risk.<br>4. Paparan dari Retail Banking Risk (termasuk *Retail Collection*).<br>5. Paparan dari Direktorat Technology and Operations meliputi *Overall operating volume; Technology and Operations service levels; high severity incidents; Audit and Technology risk level; Business continuity plan testing*; PermataBank *digital ecosystem; Satisfaction survey; Achievement during* 2020; dan 2021 *digital roadmap*. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 17 March 2021 | 1. Update from the Management of PT Sahabat Finansial Keluarga (SFK) on Financial and Portfolio Performance update, Risk Management, Budget 2021 and Key Focus Strategy 2021.<br>2. Update from Retail Banking Directorate covering Retail Banking (RB) overview 2020 dan RB Budget 2021 & Strategy; and SME Banking Strategy.<br>3. Presentation from SME Risk<br>4. Update from Retail Banking Risk (including Retail Collection)<br>5. Updates from Directorate Technology and Operations covering Overall operating volume; Technology and Operations service levels; high severity incidents; Audit and Technology risk level; Business continuity plan testing; PermataBank digital ecosystem; Satisfaction survey; Achievement during 2020; and 2021 digital roadmap. | |
| 4 | 23 April 2021 | 1. Paparan dari Direktorat Finance mengenai Realisasi RBB Q1 2021 - Finansial; Realisasi RBB Q1 2021 - *Non Finansial; Financial Control Update; Tax Update* dan *Alco Regulatory Metrcis*.<br>2. Persetujuan Komite Audit atas Financial Statement Q1 2021.<br>3. Paparan dari Direktur Human Resource mengenai *Highlights 2020; Productivity; Retention and Attraction; Remuneration; Learning; Future Learning Engine; Talent Management; Employee Survey 2020; Covid19 update and 2021 HR Focus.*<br>4. *Review* atas *Draft* Laporan Komite Audit kepada BOC Q1 2021.<br>5. Paparan dari Internal Audit Q1 2021.<br>6. Paparan dari Internal Audit mengenai *Internal Audit Competency Model* 2021. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 23 April 2021 | 1. Finance Directorate updates on Q1 2021 RBB Realization - Financial; Q1 2021 RBB Realization - Non Financial; Financial Control Update; Tax Update and Alco Regulatory Metrcis.<br>2. The Audit Committee approval for Financial Statement Q1 2021.<br>3. Updates from Human Resource Directorate covering Highlights 2020; Productivity; Retention and Attraction; Remuneration; Learning; Future Learning Engine; Talent Management; Employee Survey 2020; Covid19 update and 2021 HR Focus.<br>4. Review on the Draft of the Audit Committee Report to BOC Q1 2021.<br>5. Internal Audit Update Q1 2021.<br>6. Internal Audit Update on Internal Audit Competency Model 2021. | |
| 5 | 29 April 2021<br>(rapat ad-hoc) | 1. Paparan dari Eksternal Auditor mengenai hasil *Limited Review* Q1 2021.<br>2. Paparan dari Eksternal Auditor mengenai Rencana Audit Tahun 2021. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 29 April 2021<br>(ad-hoc meeting) | 1. Presentation from External Auditor in regard to result of Q1 2021 Limited Review.<br>2. Presentation from External Auditor in regard to Audit Plan 2021. | |
| 6 | 22 Juni 2021 | 1. Paparan dari Wholesale Banking Directorate meliputi *Financial Update, Portfolio Monitoring, Credit Monitoring, Transaction Banking, Global Markets and Audit Result*.<br>2. Paparan dari Wholesale Banking & *Market risk*.<br>3. Paparan dari Wholesale Banking Credit (termasuk SAM). | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 22 June 2021 | 1. Update from Wholesale Banking Directorate covering: Financial Update, Portfolio Monitoring, Credit Monitoring, Transaction Banking, Global Markets and Audit Result.<br>2. Wholesale Banking & Market risk Update.<br>3. Wholesale Banking Credit Update (including SAM). | |

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| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Audit yang Hadir<br>Members of the Audit Committee Attended the Meeting |
|---|---|---|---|
| 7 | 23 Juli 2021 | 1. Diskusi Komite Audit dengan Head, Internal Audit.<br>2. *Review* atas *Draft* Laporan Komite Audit kepada BOC Q2 2021.<br>3. Paparan dari Direktorat Finance mengenai Realisasi RBB Semester I 2021 - Finansial; Realisasi RBB Semester I 2021 - Non Finansial; *Financial Control update; Tax update* dan ALCO *Regulatory Metrics*.<br>4. Persetujuan Komite Audit atas *Financial Statement* Q2 2021.<br>5. *Update/Review* atas *Draft* Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern Semester I 2021 kepada OJK.<br>6. *Update* dari Internal Audit Q2 2021. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 23 July 2021 | 1. Discussion between The Audit Committee and Head, Internal Audit.<br>2. Review on Draft of the Audit Committee Report to BOC Q2 2021.<br>3. Presentation from Finance Directorate on RBB Realization - Financial First-Half of 2021; RBB Realization - Non Financial First-Half of 2021; Financial Control update; Tax update and ALCO Regulatory Metrics.<br>4. Approval from Audit Committee on Financial Statement Q2 2021.<br>5. Update/Review on the Draft Report of Internal Audit Implementation and Key of Audit Results First-Half of 2021.<br>6. Internal Audit Update Q2 2021. | |
| 8 | 23 Agustus 2021 | 1. Paparan Eksternal Auditor atas hasil audit periode 30 Juni 2021 *(group reporting)*.<br>2. *Review* atas *Draft* Laporan Pengawasan Dewan Komisaris Semester I 2021.<br>3. *Update* dari Divisi Fraud Risk Management.<br>4. *Update* dari Operational Risk Management Unit meliputi struktur organisasi; *advisory function; culture awareness initiatives; thematic review on insurance monitoring process; and process mapping project update.*<br>5. Konfirmasi Internal Audit mengenai Independensi Internal Audit terhadap Organisasi dan Kode Etik Internal Audit.<br>6. Paparan Internal Audit mengenai hasil asesmen kompetensi. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 23 August 2021 | 1. Eksternal Auditor update on the result of Audit for the period ended 30 June 2021 (group reporting).<br>2. Review Draft Board of Commissioners Supervisory Report First-Half of 2020.<br>3. Fraud Risk Management Update<br>4. Operational Risk Management Update regarding organization structure; advisory function; culture awareness initiatives; thematic review on insurance monitoring process; and process mapping project update.<br>5. Internal Audit Confirmation on Independency of Organization and Code of Ethics.<br>6. Update on Internal Audit Competency Assessment Result. | |
| 9 | 21 September 2021 | 1. Paparan Internal Audit *key issues* Agustus 2021.<br>2. Paparan Rencana Strategis SKAI 2022 – 2026.<br>3. Paparan dari Unit Network mengenai *Network footprint & structure; Network Roles & Responsibility; Branch Services & Operations; Network Financial Performances; and Network Strategic Imperatives.*<br>4. Paparan dari Direktorat Legal & Compliance mengenai *Compliance Monitoring and Training; Compliance Regulatory Affairs; Anti Money Laundering; Legal & Litigation* dan *SpeakUp update.* | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 21 September 2021 | 1. Update on key audit issues August 2021.<br>2. Strategic Plan Internal Audit 2022 – 2026.<br>3. Update from Network unit covering Network footprint & structure; Network Roles & Responsibility; Branch Services & Operations; Network Financial Performances; and Network Strategic Imperatives.<br>4. Update from Legal & Compliance Directorate on Compliance Monitoring and Training; Compliance Regulatory Affairs; Anti Money Laundering; Legal & Litigation and SpeakUp update. | |

| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Audit yang Hadir<br>Members of the Audit Committee Attended the Meeting |
|---|---|---|---|
| 10 | 22 Oktober 2021 | 1. Paparan dari Direktorat Finance mengenai Realisasi RBB Q3 2021 - Finansial; Realisasi RBB Q3 2021 – Non Finansial; *Financial Control update*; *Tax update* dan ALCO *Regulatory Metrics*.<br>2. Persetujuan Komite Audit atas Financial Statement Q3 2021.<br>3. Sesi diskusi dengan Syariah Directorate and Dewan Pengawas Syariah (DPS) mengenai *Business Performance*; dan Laporan Pengawasan DPS.<br>4. Paparan dari Internal Audit mengenai Internal Audit *update* Q3 2021; Rencana Audit, Anggaran, Kebutuhan Tenaga Kerja Internal Audit tahun 2022 dan Rencana Strategic Internal Audit 2022 – 2026. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 22 October 2021 | 1. Finance Directorate updates on RBB Realization - Financial Q3 2021; RBB Realization - Non Financial Q3 2021; Financial Control update; Tax update and Alco Regulatory Metrics.<br>2. The Audit Committee approval on Financial Statement Q3 2021.<br>3. Syariah Directorate and Dewan Pengawas Syariah (DPS) Session on Business Performance; and DPS Supervisory Report.<br>4. Internal Audit session concerning of Internal Audit Update Q3 2021; 2022 Internal Audit Plan; Man Power Plan, Budget and 2022 - 2026 Internal Audit Strategic Plan. | |
| 11 | 5 November 2021 (rapat ad-hoc) | Paparan dari Eksternal Auditor mengenai hasil Q3 2021 *Group Reporting*. | • Haryanto Sahari<br>• Rahmat Waluyanto<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 5 November 2021 (ad-hoc meeting) | External Auditor update on Q3 2021 Group Reporting. | |
| 12 | 24 November 2021 (rapat gabungan bersama RMOC) | 1. Paparan dari Direktorat Finance mengenai *Business Plan* 2022.<br>2. Paparan dari Internal Audit mengenai Key Audit issue PT Sahabat Finansial Keluarga (SFK).<br>3. *Review* tahunan RAS dan *Risk Tolerance*.<br>4. *Review* atas *Top* 20 *Good Book debtor*.<br>5. *Assessmen Retail Credit Risk*.<br>6. Paparan mengenai Laporan RFO Credit; *Market*; *Liquidity*; Operasional dan Risiko *Information Security*.<br>7. Paparan dari Direktur Utama mengenai *market landscape*; *progress* per Oktober 2021 dan PermataBank Strategic Direction. | • Haryanto Sahari<br>• Handy Effendy Halim<br>• Mieke S. Djalil |
| | 24 November 2021 (Joint meeting with RMOC | 1. Update from Finance Directorate on the 2022 Business Plan.<br>2. Key Audit issues update on PT Sahabat Finansial Keluarga (SFK).<br>3. Annual review RAS and Risk Tolerance Review.<br>4. Top 20 Good Book debtor review.<br>5. Retail Credit Risk Assessment.<br>6. RFO Report Credit; Market; Liquidity; Operational; and Information Security Risk.<br>7. President Director update on market landscape; progress as of October 2021; and PermataBank Strategic Direction. | |

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### Pernyataan Komite Audit atas Efektivitas Sistem Pengendalian Intern dan Manajemen Risiko

Sistem pengendalian intern yang dilakukan oleh PermataBank dinilai telah berjalan efektif dan memadai tercermin dari efektivitas pelaksanaan fungsi-fungsi pengendalian intern, antara lain fungsi audit internal, manajemen risiko, kepatuhan, finansial, dan operasional kontrol.

### Rencana Kerja Komite Audit Tahun 2022

Pada 2022, Komite Audit telah menetapkan rencana kerja dengan memberikan prioritas strategis sebagai berikut:

1. Kajian terhadap akuntabilitas dan transparansi laporan keuangan.
2. Kajian terhadap ketahanan struktur kepatuhan dan pengendalian intern Bank terutama area terkait perbankan digital.
3. Kajian terhadap efektivitas pencegahan, deteksi, dan investigasi *fraud*.

Secara rinci, Bank menyediakan informasi mengenai komposisi, struktur dan persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, penyelenggaraan rapat dan pelaporan Komite Audit tercantum pada Piagam Komite Audit yang telah diunggah pada situs *web* Bank.

### Statement of Audit Committee on the Effectiveness of Internal Control System and Risk Management

The internal control system performed by PermataBank was considered effective and adequate, reflected in the effectiveness of the implementation of internal control functions, including internal audit function, risk management, compliance, financial, and operational controls.

### Audit Committee Work Plans for 2022

In 2022, the Audit Committee's work plan has established the following strategic priorities:

1. Accountability and transparency of financial Statements review.
2. Resilience of the Bank's compliance structure and internal control review particularly related to digital banking area.
3. Effectiveness of fraud prevention, detection and investigation review.

The Bank provides detail information concerning the Audit Committee composition, membership structure and requirements, roles and responsibilities, authority, meetings, and reports in the Audit Committee Charter that has been uploaded on the Bank's website.

# Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi dibentuk dengan tujuan membantu Dewan Komisaris melaksanakan tugas dan tanggung jawab Dewan Komisaris.

## Dasar Hukum

Pembentukan Komite Remunerasi dan Nominasi berdasarkan peraturan-peraturan sebagai berikut:

a. Undang-Undang No. 7 Tahun 1992 sebagaimana diubah dengan Undang-Undang No. 10 Tahun 1998 tentang Perbankan.
b. POJK No. 55/POJK.03/2016 tanggal 09 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
c. SE OJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
d. Anggaran Dasar Bank mengenai Tugas dan Wewenang Dewan Komisaris.
e. POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahan Publik.
f. POJK No. 21/POJK.04/2015 Tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.

## Struktur dan Keanggotaan Komite Remunerasi dan Nominasi

Struktur dan keanggotaan Komite Remunerasi dan Nominasi telah sesuai dengan ketentuan Otoritas Jasa Keuangan. Komite Remunerasi dan Nominasi diketuai oleh Komisaris Independen dengan anggota satu orang Komisaris Independen, satu orang Komisaris dan satu orang Pejabat Eksekutif yang memiliki pengetahuan sistem remunerasi dan nominasi.

# Remuneration and Nomination Committee

The Remuneration and Nomination Committee was established for the purpose of assisting the Board of Commissioners in the implementation of the Board of Commissioners' duties and responsibilities.

## Legal Basis

The Remuneration and Nomination Committee was established based on the following regulations:

a. Law No. 7 Year 1992, which was amended with Law No. 10 Year 1998 concerning Banking.
b. POJK No. 55/POJK.03/2016 dated 09 December 2016 concerning the Implementation of Good Corporate Governance by Commercial Banks.
c. SE OJK No. 13/SEOJK.03/2017 dated 17 March 2017 concerning the Implementation of Good Corporate Governance by Commercial Banks.
d. Articles of Association of the Bank concerning the Roles and Authorities of the Board of Commissioners.
e. POJK No. 34/POJK.04/2014 concerning Remuneration and Nomination Committee for Public Company.
f. POJK No. 21/POJK.04/2015 regarding implementation guideline of Good Corporate Governance.

## Structure and Membership of Remuneration and Nomination Committee

The structure and membership of Remuneration and Nomination Committee is formulated pursuant to regulations of Otoritas Jasa Keuangan. The Remuneration and Nomination Committee is chaired by an Independent Commissioner and its membership comprises one Independent Commissioner, one Commissioner, and an Executive officer who has expertise on remuneration and nomination.

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Sesuai dengan ketentuan regulator, struktur dan keanggotaan Komite Remunerasi dan Nominasi telah ditetapkan dalam Surat Keputusan Direksi PermataBank No. 006/2021 tanggal 9 Juni 2021 perihal Susunan Anggota Komite Remunerasi dan Nominasi PT Bank Permata Tbk.

Susunan anggota Remunerasi dan Nominasi per 31 Desember 2021 adalah sebagai berikut:

In accordance with regulatory requirement, the Remuneration and Nomination Committee's structure and membership have been stipulated on PermataBank Board of Directors Decree No. 006/2021 dated 9 June 2021 concerning the Composition of Remuneration and Nomination Committee Members of PT Bank Permata Tbk.

Remuneration and Nomination Committee Membership Composition as of 31 December 2021 as follows:

| Jabatan<br>Position | Nama<br>Name | Kedudukan<br>Position | Periode*)<br>Term Period |
|---|---|---|---|
| Ketua<br>Chairman | Rahmat Waluyanto | Komisaris Independen<br>Independent Commissioner | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing of AGMS 2023 |
| Anggota<br>Member | Chong Toh | Komisaris<br>Commissioner | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing of AGMS 2023 |
| | Haryanto Sahari | Komisaris Independen<br>Independent Commissioner | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing of AGMS 2023 |
| | Eni W. Soetarso | Pejabat Eksekutif<br>Executive officer | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing of AGMS 2023 |

*) Catatan | note: sesuai masa tugas terakhir | in accordance with the latest term of office

## Periode Jabatan

Sesuai Surat Keputusan Direksi PermataBank No. 006/2021 tanggal 9 Juni 2021 perihal Susunan Anggota Komite Remunerasi dan Nominasi PT Bank Permata Tbk, periode jabatan anggota Komite Remunerasi dan Nominasi adalah sampai dengan Penutupan RUPST 2023.

## Term Period

In accordance PermataBank Board of Directors Decree No. 006/2021 dated 9 June 2021 concerning Composition of Members of the Remuneration and Nomination Committee PT Bank Permata Tbk, the term period of Remuneration and Nomination Committee's members is until closing of AGMS 2023.

## Profil Anggota komite Remunerasi dan Nominasi dan Informasi Pendidikan/Pelatihan Selama Tahun 2020

Profile of Remuneration and Nomination Committee's Members and Information of Workshops/Trainings in 2020

| Profil<br>Profile | Keterangan<br>Description |
|---|---|
| <br>Rahmat Waluyanto | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 102-103.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 102-103. |
| <br>Chong Toh | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 96-97.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 96-97. |
| <br>Haryanto Sahari | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 100-101.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 100-101. |
| <br>Eni W. Soetarso | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Anggota Komite pada halaman 127.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the profile of Committee member section on page 127. |

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### Pelatihan Komite Remunerasi dan Nominasi selama tahun 2021
Training for Remuneration and Nomination Committee in 2021

| Nama<br>Name | Pendidikan/Pelatihan Selama Tahun 2021<br>Workshop/Training in 2021 |
|---|---|
| **Rahmat Waluyanto** | Selama tahun 2021, beliau telah mengikuti beberapa pelatihan peningkatan kompetensi, sebagai berikut:<br>• Webinar Prospek Insurtech Dalam Meningkatkan Inklusi Keuangan Masyarakat Indonesia diselenggarakan oleh Indonesia Banking School (19 Februari 2021).<br>• Webinar Pengendalian Gratifikasi dan Anti Suap Perbankan diselenggarakan oleh FKDKP (22 Februari 2021).<br>• Webinar Efektivitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank dalam Menuju Era Pengaturan Principle Based diselenggarakan oleh FKDKP (25 Maret 2021).<br>• Webinar Kebijakan dan Regulasi Terhadap Lembaga Keuangan Non Bank Berbasis Teknologi Digital dalam rangka menjaga Stabilitas Sistem Keuangan yang Sustainable diselenggarakan oleh Indonesia Banking School (9 April 2021).<br>• Webinar Kebijakan dan Regulasi Pembayaran Digital dalam Ekosistem Sistem Pembayaran Nasional yang Berkelanjutan diselenggarakan oleh Indonesia Banking School (23 April 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Pelatihan Komisaris Profesional: Menjadi Komisaris yang Kompeten dan Bertanggung Jawab diselenggarakan oleh Intipesan (12-13 Agustus 2021).<br>• Webinar Rencana Pengaturan Perlindungan Data Pribadi sebagai Penyeimbang Pesatnya Perkembangan Teknologi Digital di Sektor Jasa Keuangan yang diselenggarakan oleh Indonesia Banking School (20 Agustus 2021).<br>• Webinar Tanggung Jawab Komite Audit saat Perseroan Tersangkut Masalah Hukum Terkait Laporan Keuangan yang diselenggarakan oleh Ikatan Komite Audit Indonesia (23 September 2021).<br><br>During 2021, he has participated in competence enhancement trainings, as follows:<br>• Webinar on Insurtech Prospects in Escalating Financial Inclusion in Indonesian Society Organized by Indonesia Banking School (19 February 2021).<br>• Webinar on Controlling of Banking Gratuities and anti-bribery organized by FKDP (22 February 2021).<br>• Webinar on the Effectiveness of the Board of Commissioners' Supervision in Maintaining Bank Compliance in toward the Era of Principle Based Regulations by FKDKP (25 March 2021).<br>• Webinar on Policy and Regulation for Non-Bank Financial Institution digital technology-based to Maintain a Sustainable Financial System Stability organized by Indonesia Banking School (9 April 2021).<br>• Webinar on digital payment policy and regulation in a sustainable ecosystem national payment system organized by Indonesia Banking School (23 April 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Training on Professional Commissioner: Becoming a Competent and Responsible Commissioner organized by Intipesan (12-13 August 2021).<br>• Webinar on The Arrangement Plan on Personal Data Protection for stabilizing the Rapid Development of Digital Technology in the Financial Services Sector organized by the Indonesian Banking School (20 August 2021).<br>• Webinar on Responsibilities of The Audit Committee when the Company is involved in Legal Issues Related to Financial Statements organized by the Indonesian Audit Committee Association (23 September 2021). |
| **Chong Toh** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Understanding Corruption and Bribery Risks, diselenggarakan oleh Morgan Stanley (15 September 2021).<br>• Business Email Compromise and Authentication, diselenggarakan oleh Morgan Stanley (14 September 2021).<br>• Understanding Financial Crime Risks, diselenggarakan oleh Morgan Stanley (14 Juni 2021).<br>• Life Safety Training, diselenggarakan oleh Morgan Stanley (14 Juni 2021).<br>• Information Security Traning, diselenggarakan oleh Morgan Stanley (22 Februari 2021).<br>• Identity Theft Prevention, diselenggarakan oleh Morgan Stanley (2 Februari 2021).<br>• Confidential and Material Non-Public Information, diselenggarakan oleh Morgan Stanley (2 Februari 2021).<br><br>In 2021, he has participated in a competence enhancement training as follows:<br>• Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Understanding Corruption and Bribery Risks, organized by Morgan Stanley (15 September 2021).<br>• Business Email Compromise and Authentication, organized by Morgan Stanley (14 September 2021).<br>• Understanding Financial Crime Risks, organized by Morgan Stanley (14 June 2021).<br>• Life Safety Training, organized by Morgan Stanley (14 June 2021).<br>• Information Security Training, organized by Morgan Stanley (22 February 2021).<br>• Identity Theft Prevention, organized by Morgan Stanley (2 February 2021).<br>• Confidential and Material Non-Public Information, organized by Morgan Stanley (2 February 2021). |

| Nama<br>Name | Pendidikan/Pelatihan Selama Tahun 2021<br>Workshop/Training in 2021 |
|---|---|
| **Haryanto Sahari** | Selama tahun 2021, beliau telah mengikuti beberapa pelatihan peningkatan kompetensi, sebagai berikut:<br>• Zoom Webinar "Pengendalian Gratifikasi dan Anti Suap Perbankan", diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (22 Februari 2021).<br>• Zoom Webinar "Efektifitas Pengawasan Dewan Komisaris Dalam Menjaga Kepatuhan Bank Menuju Era Pengaturan Principle Based", diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (25 Maret 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Training *Refreshment* "Manajemen Risiko Level 5", diselenggarakan oleh Ikatan Bankir Indonesia (IBI) (27 Mei 2021).<br>• Zoom Webinar PPL "Fraud Risk Management", diselenggarakan oleh Institut Akuntan Publik Indonesia (2 – 3 Juni 2021).<br>• Zoom Webinar PPL "Refreshment PSAK Overview PSAK Yang Berlaku Efektif Tahun 2021", diselenggarakan oleh Institut akuntan Publik Indonesia (16 – 18 Juni 2021).<br>• Zoom Webinar "PPL Wajib Akuntan Publik Tahun 2021", diselenggarakan oleh Institut Akuntan Publik Indonesia (6 – 7 Juli 2021).<br>• Zoom Webinar "Isu Penerapan SAK Entitas Privat Dalam Penyusunan Laporan Keuangan Perusahaan", diselenggarakan oleh Institut Akuntan Publik Indonesia (5 – 6 Oktober 2021).<br>• Zoom Webinar *Refreshment* "Manajemen Risiko, Kepatuhan dan General Banking", diselenggarakan oleh Maisa Edukasi (8 Desember 2021).<br><br>During 2021, he has participated in competence enhancement trainings, as follows:<br>• Zoom Webinar "Control of Gratification and Anti-Bribery Banking", held by the Communication Forum of Director Compliance Banking (FKDKP) (22 February 2021).<br>• Zoom Webinar "Monitoring Effectiveness Board of Commissioners in Maintaining Bank Compliance Towards the Principle Based Regulatory", held by the Communication Forum of Director Compliance Banking (FKDKP) (25 March 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Refreshment Training of "Risk Management Level 5", held by the Indonesian Bankers Association (27 May 2021).<br>• Zoom Webinar PPL "Fraud Risk Management", held by the Indonesian Institute of Public Accountants (2 – 3 June 2021).<br>• Zoom Webinar PPL "Refreshment PSAK, Overview of PSAK That Will Effect in Year 2021", held by the Indonesian Institute of Public Accountant (16 – 18 June 2021).<br>• Zoom Webinar "Mandatory PPL Training for Public Accountant Year 2021", held by the Indonesian Institute of Public Accountant (6 – 7 July 2021).<br>• Zoom Webinar "The Issue of SAK Implementation for Private Entity in The Preparation of Financial Report", held by the Indonesian Institute of Public Accountant (5 – 6 October 2021).<br>• Zoom Webinar Refreshment "Risk Management, Compliance and General Banking", held by Maisa Edukasi (8 December 2021). |
| **Eni W. Soetarso** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Basic Operational Risk (April 2021).<br>• Basic CDD – AML (April 2021).<br>• Budaya Kepatuhan (April 2021).<br>• Bank 4.0 – Brett King (May 2021).<br>• Digital Transformation (August 2021).<br>• Benturan Kepentingan (September 2021).<br>• Health, Safety & Environment (September 2021).<br>• Complaint Handling (September 2021).<br><br>During 2021, she has participated in competence enhancement trainings, as follows:<br>• Basic Operational Risk (April 2021).<br>• Basic CDD – AML (April 2021).<br>• Compliance Culture (April 2021).<br>• Bank 4.0 – Brett King (May 2021).<br>• Digital Transformation (August 2021).<br>• Conflict of Interest (September 2021).<br>• Health, Safety & Environment (September 2021).<br>• Complaint Handling (September 2021). |

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### Pedoman Kerja

Komite Remunerasi dan Nominasi memiliki pedoman kerja yang dituangkan dalam dokumen Piagam Komite Remunerasi dan Nominasi, yang terakhir diperbarui pada tanggal 29 Agustus 2017.

### Independensi Anggota Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki kedudukan yang independen, yang dinyatakan dengan:

- Ketua dan anggota Komite Remunerasi dan Nominasi diangkat dan diberhentikan oleh Dewan Komisaris. Pengangkatan Ketua dan anggota komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
- Ketua dan anggota Komite Remunerasi dan Nominasi harus bebas dari pengaruh Direksi dan pihak lain yang direkrut oleh PermataBank.
- Komite Remunerasi dan Nominasi hanya menerima penugasan dari Dewan Komisaris dan bertanggung jawab kepada Dewan Komisaris.
- Ketua Komite Remunerasi dan Nominasi hanya dapat merangkap jabatan sebagai ketua komite pada paling banyak 1 (satu) komite lainnya.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi diatur menurut bidang masing-masing, yaitu:

#### Remunerasi

- Melakukan evaluasi terhadap kebijakan remunerasi Dewan Komisaris, Direksi, Dewan Pengawas Syariah serta anggota Independen komite Dewan Komisaris paling kurang satu tahun sekali.
- Melakukan evaluasi periodik terhadap kinerja Dewan Komisaris dan Direksi secara keseluruhan untuk periode tahun yang terkait.

### Working Guideline

The Remuneration and Nomination Committee has working guideline in the form of Remuneration and Nomination Committee Charter document, which lastly amended on 29 August 2017.

### Independence of Remuneration and Nomination Committee

The Remuneration and Nomination Committee has an independent position, therefore:

- The Chairman and members of the Remuneration and Nomination Committee are appointed and dismissed by the Board of Commissioners. Appointment of Chairman and members of the committee is done by Board of Directors based on meeting resolution of the Board of Commissioners.
- The Chairman and members of the Remuneration and Nomination Committee shall be independent from the Board of Directors' influence and other parties employed by PermataBank.
- The Remuneration and Nomination Committee only receives tasks from the Board of Commissioners and is accountable to the Board of Commissioners.
- The Chairman of the Remuneration and Nomination Committee shall only be allowed to hold dual position as the Chairman of no more than 1 (one) other committee.

### Duties and Responsibilities

The Remuneration and Nomination Committee duties and responsibilities are stipulated based on each field, namely:

#### Remuneration

- Evaluate the remuneration policy of the Board of Commissioners, the Board of Directors, Sharia Supervisory Board and Independent member of the Board of Commissioners' committee at least once a year.
- Conduct a periodic review on the Board of Commissioners and Board of Directors overall performance for the respective period/year.

- Memberikan rekomendasi kepada Dewan Komisaris mengenai remunerasi Dewan Komisaris dan Direksi untuk disampaikan dalam Rapat Umum Pemegang Saham.
- Memberikan rekomendasi mengenai remunerasi Dewan Pengawas Syariah untuk disampaikan dalam Rapat Umum Pemegang Saham.
- Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris mengenai:
  1. Terkait fungsi Remunerasi:
     a. Struktur Remunerasi termasuk:
        a.1. gaji
        a.2. honorarium
        a.3. insentif; dan/atau
        a.4. tunjangan yang bersifat tetap dan/atau *variable*
     b. Kebijakan Remunerasi; dan
     c. Besaran Remunerasi.
  2. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
- Memastikan bahwa kebijakan remunerasi paling kurang sesuai dengan:
  1. Peraturan perundang-undangan dan regulasi yang berlaku;
  2. Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan dan perundang-undangan yang berlaku;
  3. Prestasi kerja individual;
  4. Remunerasi yang berlaku pada industri Perbankan; dan
  5. Target kinerja Bank secara keseluruhan dan target kinerja masing-masing anggota Direksi yang dikaitkan dengan pencapaian Bank dan pencapaian anggota Direksi.

- Provide recommendations to the Board of Commissioners on the remuneration of the Board of Commissioners and Board of Directors to be proposed to the General Meeting of Shareholders.
- Provide recommendations on the remuneration of the Sharia Supervisory Board to be proposed to the General Meeting of Shareholders.
- Remuneration and Nomination Committee shall giving recommendation to the Board of Commissioners regarding:
  1. Related to Remuneration function:
     a. Remuneration Structure including:
        a.1 salary
        a.2 honorarium
        a.3 incentive; and/or
        a.4 fixed and/or variable allowance
     b. Remuneration Policy; and
     c. Remuneration Amount.
  2. Assisting the Board of Commissioners to review performance appraisal with acceptable conformity of each member of the Board of Directors and/or Board of Commissioners.
- Ensure that the remuneration policy is at least in line with:
  1. Prevailing laws and regulations;
  2. The financial performance and fulfillment of reserves as stipulated in the prevailing laws and regulations;
  3. Individual performance;
  4. Applicable remuneration to Banking industry; and
  5. The overall Bank's performance target and the Board of Directors' performance target link with the Bank's overall achievement and the Board of Directors' achievement.

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### Nominasi

- Memberikan rekomendasi kepada Dewan Komisaris mengenai:
  a. Komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris.
  b. Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi.
  c. Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
- Menominasikan calon anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
- Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi paling kurang 1 (satu) kali dalam 1 (satu) tahun.
- Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
- Menominasikan calon anggota Dewan Pengawas Syariah untuk disampaikan kepada Rapat Umum Pemegang Saham.
- Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi anggota:
  (1) Komite Audit
  (2) Komite Pemantau Risiko

### Nomination

- Provide recommendations to the Board of Commissioners on:
  a. Composition of office of the Board of Directors and/or members of the Board of Commissioners.
  b. Policy and criteria required in the Nomination process.
  c. Performance evaluation policy for members of the Board of Directors and/or members of the Board of Commissioners.
- Nominate candidates of the Board of Commissioners and Board of Directors to the Board of Commissioners to be proposed at the General Meeting of Shareholders.
- To assist the Board of Commissioners to assess the performance of members of the Board of Directors and/or members of the Board of Commissioners based on the objectives that have been set as evaluation material at least once per annum.
- Provide recommendations to the Board of Commissioners on development program for members of the Board of Directors and/or members of the Board of Commissioners.
- Nominate candidates of the Sharia Supervisory Board to be proposed to the General Meeting of Shareholders.
- Provide recommendations to the Board of Commissioners on Independent members of:

  (1) Audit Committee
  (2) Risk Monitoring Committee

## Suksesi Direksi

1. Komite Remunerasi dan Nominasi menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham.
2. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
3. Menyusun kebijakan suksesi Direksi.
4. Melakukan kajian minimal 1 (satu) tahun sekali atas talenta Bank yang dikategorikan sebagai calon suksesi Direksi dan melakukan evaluasi perkembangan calon suksesi Direksi.
5. Komite mengutamakan calon dari internal Bank apabila terdapat perubahan Direksi sebelum mencari calon dari luar Bank.

## Pelaporan Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi menyusun dan menyampaikan laporan atas kegiatannya kepada Dewan Komisaris.

## Laporan Pelaksanaan Kerja Komite Remunerasi dan Nominasi Tahun 2021

Beberapa rekomendasi yang dikeluarkan oleh Komite Remunerasi dan Nominasi di tahun 2021 terdiri dari:

- Penilaian kinerja Dewan Komisaris.
- Penilaian kinerja Direksi.
- Pengkinian remunerasi Direksi.
- Pengkinian remunerasi Dewan Komisaris.
- Pengkinan remunerasi anggota komite independen (non Komisaris).
- Pengkinian remunerasi Dewan Pengawas Syariah (DPS).

## Board of Directors' Succession

1. The Remuneration and Nomination Committee shall prepare and provide recommendations on the system and procedures for the selection and/or replacement of members of the Board of Commissioners and Board of Directors to be submitted to the General Meeting of Shareholders.
2. To give recommendation regarding candidate for the Board of Commissioners and/or the Board of Directors to the Board of Commissioners to be submitted in the General Meeting of Shareholders.
3. Establish a policy for Board of Directors succession.
4. Establish a Bank talent review at least once a year for those categorized as Board of Directors succession and evaluate development of candidate for Board of Directors succession.
5. Committee to prioritize candidate from the internal Bank if there is a change of the Board of Directors before seeking for the external candidate.

## Remuneration and Nomination Committee Reporting

The Remuneration and Nomination Committee shall be obliged to prepare and submit a report on its activities to the Board of Commissioners.

## Report from the Remuneration and Nomination Committee in 2021

The Remuneration and Nomination Committee generated a number of recommendations in 2021, which consist of the following:

- Board of Commissioners performance review.
- Board of Directors performance review.
- Review on remuneration for the Board of Director.
- Review on the remuneration of the Board of Commissioner.
- Review on the remuneration of Independent Committee Member (non-Commissioner).
- Review on the remuneration of the Sharia Supervisory Board.

# Tata Kelola Perusahaan
## Good Corporate Governance

- Bonus kinerja dan kenaikan gaji untuk karyawan.
- Nominasi anggota Dewan Komisaris dan Direksi baru, baik kandidat internal maupun eksternal.

- Employee performance bonus and salary adjustment.
- Nomination for the new member of Board of Commissioners and Board of Directors, from internal and external candidate.

## Frekuensi Rapat Komite Remunerasi dan Nominasi

Sepanjang 2021, Komite Remunerasi dan Nominasi telah mengadakan 5 (lima) kali rapat, dengan tingkat kehadiran sebagai berikut:

## Meetings Frequency and Attendance

In 2021, the Remuneration and Nomination Committee held 5 (five) meetings, with the following record of attendance:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Total Attendance | Ketidakhadiran<br>Total Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Chalit Tayjasanant [1)] | 1 | 0 | 0 | 100% |
| Rahmat Waluyanto | 5 | 5 | 0 | 100% |
| Chong Toh | 5 | 5 | 0 | 100% |
| Haryanto Sahari | 5 | 5 | 0 | 100% |
| Eni W. Soetarso | 5 | 5 | 0 | 100% |

Catatan | notes:
[1)] Merupakan anggota Komite Remunerasi dan Nominasi sampai dengan 9 Juni 2021 | Member of the Remuneration and Nomination Committee until 9 June 2021

## Agenda Rapat Komite Remunerasi dan Nominasi

Sepanjang tahun 2021 tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Remunerasi dan Nominasi sebagai berikut:

## Agenda of Remuneration and Nomination Committee Meeting

In 2021, the dates, agendas and participants of Remuneration and Nomination Committee meetings are as follows:

| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Remunerasi dan Nominasi yang Hadir<br>Members of the Remuneration and Nomination Committee Attended the Meeting |
|---|---|---|---|
| 1 | 26 Januari 2021 | 1. Presentasi pencapaian Bank dan Direktorat tahun 2020<br>2. Distribusi *pool* bonus karyawan tahun 2020 dan proposal kenaikan gaji karyawan tahun 2021<br>3. *Review* kinerja Direksi tahun 2020 dan proposal bonus<br>4. *Review* Rencana KPI 2021, *Bank wide* dan Direktorat | • Bapak Rahmat Waluyanto<br>• Khun Chong Toh<br>• Bapak Haryanto Sahari<br>• Eni W. Soetarso |
| | 28 January 2021 | 1. Presentation on KPI achievement 2020, Bank wide & Directorates 2020 Bank wide & Directorates KPI Plan<br>2. Staff Performance Bonus Distribution 2020 and Salary Review 2021<br>3. BOD Performance Review and Proposed Bonus 2020<br>4. Review KPI plan 2021, Bankwide and Directorates | |

| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Remunerasi dan Nominasi yang Hadir<br>Members of the Remuneration and Nomination Committee Attended the Meeting |
|---|---|---|---|
| 2 | 27 Mei 2021<br>27 May 2021 | 1. Perpanjangan Kontrak Direksi<br>1. Director Contract Extension | • Bapak Rahmat Waluyanto<br>• Khun Chong Toh<br>• Bapak Haryanto Sahari<br>• Eni W. Soetarso |
| 3 | 14 Juli 2021<br>14 July 2021 | 1. Rencana Pencalonan Wakil Direktur Utama<br>1. Plan for Nomination of Vice President Director | • Bapak Rahmat Waluyanto<br>• Khun Chong Toh<br>• Bapak Haryanto Sahari<br>• Eni W. Soetarso |
| 4 | 30 September 2021<br>30 September 2021 | 1. Perpanjangan Kontrak Direksi<br>1. Director Contract Extension | • Bapak Rahmat Waluyanto<br>• Khun Chong Toh<br>• Bapak Haryanto Sahari<br>• Eni W. Soetarso |
| 5 | 2 Desember 2021<br>2 Desember 2021 | 1. Prediksi pencapaian KPI Bank tahun 2021<br>2. Bonus karyawan tahun 2021 (dibayarkan di tahun 2021) dan kenaikan gaji 2022<br>1. Prognosis Bank KPI Achievement 2021<br>2. Staff Performance Bonus Pool 2021 (Paid in 2022) and salary increment 2022 | • Bapak Rahmat Waluyanto<br>• Khun Chong Toh<br>• Bapak Haryanto Sahari<br>• Eni W. Soetarso |

## Rencana Kerja Komite Remunerasi dan Nominasi Tahun 2022

Untuk tahun 2022, Komite Remunerasi dan Nominasi telah menetapkan rencana kerja dengan memberikan prioritas strategis sebagai berikut:

1. Pencapaian Final *Bank-wide* & Direktorat Tahun 2021
2. Rencana KPI 2022 *Bank-Wide* dan Direktorat
3. Penilaian kinerja dan bonus Direksi tahun 2021
4. Bonus kinerja tahun 2021 (dibayarkan di tahun 2022) dan kenaikan gaji karyawan tahun 2022
5. *Review* remunerasi Direksi dan Komisaris
6. Rapat Umum pemegang Saham Tahunan
7. *Review* Kinerja Bank Tengah tahun 2022
8. *Review* Talenta Bank tahun 2022

## Remuneration and Nomination Committee Work Plans in 2022

In 2022, the Remuneration and Nomination Committee's work plan has established the following strategic priorities:

1. Bank-wide & Directorate KPI achievement 2021
2. Review on KPI plan 2022, Bank-wide and Directorate
3. Director Performance - Review and Bonus 2021
4. Employee Performance Bonus Pool 2021 (payout in 2022) and Salary Increment 2022
5. Remuneration Review for Director and Commissioner
6. Annual General Meeting of the Shareholders
7. 2022 Bankwide Mid-year performance review
8. Bank talent Review 2022

# Tata Kelola Perusahaan
## Good Corporate Governance

## Komite Pemantau Risiko (KPR)

Komite Pemantau Risiko (KPR) dibentuk dengan tujuan membantu Dewan Komisaris melaksanakan tugas dan tanggung jawab Dewan Komisaris untuk pengawasan implementasi manajemen risiko.

### Latar Belakang

Komite Pemantau Risiko (KPR) dibentuk oleh Dewan Komisaris PT Bank Permata Tbk berdasarkan:

- Anggaran Dasar Bank mengenai tugas dan wewenang Komisaris.
- Surat Keputusan Direksi Bank No. 021/2007 tanggal 13 Juni 2007 tentang Pembentukan Komite Pemantau Risiko PT Bank Permata Tbk.
- POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
- POJK No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.
- SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
- Surat Keputusan Direksi PT Bursa Efek Indonesia (BEI) No. Kep-00183/BEI/12-2018 tanggal 26 Desember 2018 perihal Perubahan Peraturan Nomor I-A tentang Pencatatan Saham dan Efek bersifat Ekuitas selain Saham yang diterbitkan oleh Perusahaan Tercatat.

### Pedoman Kerja

Komite Pemantau Risiko (KPR) memiliki pedoman kerja yang dituangkan dalam dokumen Piagam Komite Pemantau Risiko, yang terakhir diperbarui pada tanggal 25 November 2021.

## Risk Monitoring Committee (RMOC)

The Risk Monitoring Committee (RMOC) was established for the purpose of assisting the Board of Commissioners (BOC) in the implementation of the BOC's duties and responsibilities to oversight risk management implementation.

### Background

The Risk Monitoring Committee (RMOC) is established by the Board of Commissioners PT Bank Permata Tbk based on:

- Articles of Association of the Bank concerning the duties and authorities of the Commissioners.
- Decree of the Board of Directors of the Bank No. 021/2007 dated 13 June 2007 concerning the establishment of the Risk Monitoring Committee of PT Bank Permata Tbk.
- POJK No. 55/POJK.03/2016 concerning Good Corporate Governance Implementation by Commercial Bank.
- POJK No. 42/POJK.03/2017 regarding Obligation for Preparation and Implementation of Credit Policy or Financing for Commercial Banks.
- SEOJK No. 13/SEOJK.03/2017 concerning Good Corporate Governance Implementation by Commercial Bank.
- Decree of the Directors of Indonesian Stock Exchange No. Kep-00183/BEI/12-2018 dated 26 December 2018 concerning the Amendment on Regulation No. I-A on the Listing of Stock and Non Stock Equities issued by Public Listed Company.

### Working Guideline

The Risk Monitoring Committee (RMOC) has working guideline in the form of the Risk Monitoring Committee Charter document, which lastly amended on 25 November 2021.

## Struktur dan Keanggotaan

1. Komite Pemantau Risiko sekurang-kurangnya terdiri atas:
   a. Seorang Komisaris Independen;
   b. Seorang Pihak Independen dengan keahlian di bidang ekonomi, bidang keuangan dan/atau perbankan dan memilki pengalaman kerja minimal 5 (lima) tahun di bidang tersebut; dan
   c. Seorang Pihak Independen dengan keahlian di bidang manajemen risiko dan memiliki pengalaman kerja minimal 2 (dua) tahun di bidang tersebut.
2. Ketua Komite Pemantau Risiko dijabat oleh Komisaris Independen.
3. Ketua Komite Pemantau Risiko hanya bisa merangkap jabatan sebagai ketua pada 1 (satu) komite lain.
4. Anggota Direksi dilarang menjadi anggota Komite Pemantau Risiko, baik pada Bank, maupun pada bank lainnya, dan demikian pula sebaliknya.
5. Sekurang-kurangnya dua orang anggota harus merupakan pihak eksternal yang independen sedangkan posisi anggota lainnya bisa dirangkap oleh Komisaris Bank. Komisaris Independen dan Pihak Independen yang menjadi anggota Komite paling kurang 51% (lima puluh satu persen) dari jumlah anggota Komite.
6. Struktur dan keanggotaan Komite harus sesuai dengan Perundang-undangan dan Peraturan yang berlaku.

Sesuai dengan ketentuan regulator, struktur dan keanggotaan Komite Pemantau Risiko telah ditetapkan dalam Surat Keputusan Direksi PT Bank Permata Tbk No. 005/2021 tanggal 9 Juni 2021 perihal Susunan Anggota Komite Pemantau Risiko PT Bank Permata Tbk.

## Structure and Membership

1. The Risk Monitoring Committee shall consist at least:
   a. One Independent Commissioner;
   b. One Independent Party with expertise in economics, finance and/or banking and has work experience of at least 5 (five) years on that subject; and
   c. One Independent Party with expertise in risk management and has work experience of at least 2 (two) years on that subject.
2. The Chairman of the Risk Monitoring Committee must be an Independent Commissioner.
3. The Chairman of the Risk Monitoring Committee can only assume concurrent office as chairman of another 1 (one) committee.
4. Members of the Board of Directors are prohibited from taking the position of Committee member, neither at the Bank, nor at other banks, and vice versa.
5. A minimum of two members shall constitute independent external parties, whereas the position of other members may be concurrently held by the Commissioners of the Bank. The Independent Commissioners and the Independent Parties assuming the position of the Committee member shall constitute at least 51% (fifty-one percent) of the total number of Committee members.
6. Committee structure and membership shall be in accordance with the prevailing Law and Regulation.

In accordance with regulatory requirement, the Risk Monitoring Committee's structure and membership have been stipulated on Board of Directors Decree No. No. 005/2021 date 9 June 2021 concerning the Composition of Members of the Risk Monitoring Committee PT Bank Permata Tbk.

# Tata Kelola Perusahaan
## Good Corporate Governance

Susunan anggota Komite Pemantau Risiko per 31 Desember 2021 adalah sebagai berikut:

Risk Monitoring Committee Membership Composition as of 31 December 2021 as follows:

| Nama<br>Name | Jabatan<br>Position | Kedudukan<br>Position | Periode*)<br>Term Period |
|---|---|---|---|
| Haryanto Sahari | Ketua<br>Chairman | Komisaris Independen<br>Independent Commissioner | 9 Juni 2021- Penutupan RUPST 2023<br>9 June 2021 – Closing AGMS 2023 |
| Rahmat Waluyanto | Anggota<br>Member | Komisaris Independen<br>Independent Commissioner | 9 Juni 2021- Penutupan RUPST 2023<br>9 June 2021 – Closing AGMS 2023 |
| Goei Siauw Hong | Anggota<br>Member | Komisaris Independen<br>Independent Commissioner | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing AGMS 2023 |
| Niramarn Laisathit | Anggota<br>Member | Komisaris<br>Commissioner | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing AGMS 2023 |
| Chong Toh | Anggota<br>Member | Komisaris<br>Commissioner | 9 Juni 2021- Penutupan RUPST 2023<br>9 June 2021 – Closing AGMS 2023 |
| Darminto | Anggota<br>Member | Pihak Independen<br>Independent Party | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing AGMS 2023 |
| Taufik Hakim | Anggota<br>Member | Pihak Independen<br>Independent Party | 9 Juni 2021 - Penutupan RUPST 2023<br>9 June 2021 – Closing AGMS 2023 |

*) Catatan | Note: sesuai masa jabatan terakhir. | in accordance with the latest term of office.

## Masa Jabatan

Masa tugas anggota Komite Pemantau Risiko adalah sama dengan masa jabatan Komisaris, dan dapat dipilih kembali untuk masa tugas selanjutnya.

Sesuai Surat Keputusan Direksi PT Bank Permata Tbk No. 005/2021 tanggal 9 Juni 2021, perihal Susunan Anggota Komite Pemantau Risiko PT Bank Permata Tbk, periode jabatan anggota Komite Pemantau Risiko adalah sampai dengan Penutupan RUPST 2023.

## Term Period

The term of service of the members of the Risk Monitoring Committee shall be equal to the term of service of the Commissioner position, and can be reelected again for the next term of service.

In accordance with PT Bank Permata Tbk Board of Directors Decree No. 005/2021 dated 9 June 2021, concerning the Composition of Members Risk Monitoring Committee of PT Bank Permata Tbk, the term period of Risk Monitoring Committee's members is until closing of AGMS 2023.

## Independensi Komite Pemantau Risiko

Komite Pemantau Risiko memiliki kedudukan yang independen, oleh karena itu:

1. Ketua dan anggota Komite Pemantau Risiko diangkat dan diberhentikan oleh Dewan Komisaris berdasarkan keputusan rapat Dewan Komisaris dan dituangkan dalam Surat Keputusan Direksi;
2. Ketua dan anggota Komite Pemantau Risiko harus bebas dari pengaruh Direksi dan pihak lain yang digunakan Bank; dan

## Risk Monitoring Committee Independency

The Risk Monitoring Committee has an independent position, therefore:

1. The Chairman and members of the Risk Monitoring Committee shall be appointed and dismissed by the Board of Commissioners based on the Board of Commissioners' meeting resolution and stipulated in the Board of Directors' Decree;
2. The Chairman and members of the Risk Monitoring Committee must be free from any influence of the Board of Directors and other parties retained by the Bank; and

3. Komite Pemantau Risiko hanya menerima penugasan dari Dewan Komisaris dan bertanggung jawab kepada Dewan Komisaris.

3. The Risk Monitoring Committee shall receive assignments solely from the Board of Commissioners and be held accountable to the Board of Commissioners.

## Profil Anggota Komite Pemantau Risiko dan Informasi Pendidikan/Pelatihan Selama Tahun 2021

Profile of Risk Monitoring Committee's Members and Information of Workshops/Trainings in 2021

| Profil<br>Profile | Keterangan<br>Description |
|---|---|
| <br>Haryanto Sahari | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 100-101.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 100-101. |
| <br>Rahmat Waluyanto | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 102-103.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 102-103. |
| <br>Goei Siauw Hong | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 104-105.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 104-105. |
| <br>Niramarn Laisathit | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 98-99.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 98-99. |
| <br>Chong Toh | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Dewan Komisaris pada halaman 96-97.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the Board of Commissioners profile section on page 96-97. |

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| Profil<br>Profile | Keterangan<br>Description |
|---|---|
| <br>**Darminto** | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Anggota Komite pada halaman 125.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the profile of Committee member profile section on page 125. |
| <br>**Taufik Hakim** | Informasi mengenai Riwayat Pendidikan, Riwayat Jabatan, Rangkap Jabatan, Pengalaman Kerja, Hubungan Afiliasi dapat dilihat pada bagian profil Anggota Komite pada halaman 126.<br><br>Information related to Educational Background, Professional Background, Multiple Board Membership, Professional Experience, Affiliate Relations can be viewed under the profile of Committee member section on page 126. |

### Pelatihan Komite Pemantau Risiko selama tahun 2021
Training for Risk Monitoring Committee in 2021

| Nama<br>Name | Jenis Training/Seminar/Workshop/Sharing Knowledge |
|---|---|
| **Haryanto Sahari** | Selama tahun 2021, beliau telah mengikuti beberapa pelatihan peningkatan kompetensi, sebagai berikut:<br>• Zoom Webinar "Pengendalian Gratifikasi dan Anti Suap Perbankan", diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (22 Februari 2021).<br>• Zoom Webinar "Efektifitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank Menuju Era Pengaturan Principle Based", diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (25 Maret 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Training *Refreshment* "Manajemen Risiko Level 5", diselenggarakan oleh Ikatan Bankir Indonesia (IBI) (27 Mei 2021).<br>• Zoom Webinar PPL "Fraud Risk Management", diselenggarakan oleh Institut Akuntan Publik Indonesia (2 – 3 Juni 2021).<br>• Zoom Webinar PPL "Refreshment PSAK Overview PSAK yang Berlaku Efektif Tahun 2021", diselenggarakan oleh Institut akuntan Publik Indonesia (16 – 18 Juni 2021).<br>• Zoom Webinar "PPL Wajib Akuntan Publik Tahun 2021", diselenggarakan oleh Institut Akuntan Publik Indonesia (6 – 7 Juli 2021).<br>• Zoom Webinar "Isu Penerapan SAK Entitas Privat Dalam Penyusunan Laporan Keuangan Perusahaan", diselenggarakan oleh Institut Akuntan Publik Indonesia (5 – 6 Oktober 2021).<br>• Zoom Webinar *Refreshment* "Manajemen Risiko, Kepatuhan dan General Banking", diselenggarakan oleh Maisa Edukasi (8 Desember 2021).<br><br>During 2021, he has participated in competence enhancement trainings, as follows:<br>• Zoom Webinar "Control of Gratification and Anti-Bribery Banking", held by the Communication Forum of Director Compliance Banking (FKDKP) (22 February 2021).<br>• Zoom Webinar "Monitoring Effectiveness Board of Commissioners in Maintaining Bank Compliance Towards the Principle Based Regulatory", held by the Communication Forum of Director Compliance Banking (FKDKP) (25 March 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Refreshment Training of "Risk Management Level 5", held by the Indonesian Bankers Association (27 May 2021).<br>• Zoom Webinar PPL "Fraud Risk Management", held by the Indonesian Institute of Public Accountants (2 – 3 June 2021).<br>• Zoom Webinar PPL "Refreshment PSAK, Overview of PSAK That Will Effect in Year 2021", held by the Indonesian Institute of Public Accountant (16 – 18 June 2021).<br>• Zoom Webinar "Mandatory PPL Training for Public Accountant Year 2021", held by the Indonesian Institute of Public Accountant (6 – 7 July 2021).<br>• Zoom Webinar "The Issue of SAK Implementation for Private Entity in The Preparation of Financial Report", held by the Indonesian Institute of Public Accountant (5 – 6 October 2021).<br>• Zoom Webinar Refreshment "Risk Management, Compliance and General Banking", held by Maisa Edukasi (8 December 2021). |

| Nama<br>Name | Jenis Training/Seminar/Workshop/Sharing Knowledge |
|---|---|
| **Rahmat Waluyanto** | Selama tahun 2021, beliau telah mengikuti beberapa pelatihan peningkatan kompetensi, sebagai berikut:<br>• Webinar Prospek Insurtech Dalam Meningkatkan Inklusi Keuangan Masyarakat Indonesia diselenggarakan oleh Indonesia Banking School (19 Februari 2021).<br>• Webinar Pengendalian Gratifikasi dan Anti Suap Perbankan diselenggarakan oleh FKDKP (22 Februari 2021).<br>• Webinar Efektivitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank dalam Menuju Era Pengaturan Principle Based diselenggarakan oleh FKDKP (25 Maret 2021).<br>• Webinar Kebijakan dan Regulasi Terhadap Lembaga Keuangan Non Bank Berbasis Teknologi Digital dalam rangka menjaga Stabilitas Sistem Keuangan yang Sustainable diselenggarakan oleh Indonesia Banking School (9 April 2021).<br>• Webinar Kebijakan dan Regulasi Pembayaran Digital dalam Ekosistem Sistem Pembayaran Nasional yang Berkelanjutan diselenggarakan oleh Indonesia Banking School (23 April 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Pelatihan Komisaris Profesional: Menjadi Komisaris yang Kompeten dan Bertanggung Jawab diselenggarakan oleh Intipesan (12-13 Agustus 2021).<br>• Webinar Rencana Pengaturan Perlindungan Data Pribadi sebagai Penyeimbang Pesatnya Perkembangan Teknologi Digital di Sektor Jasa Keuangan yang diselenggarakan oleh Indonesia Banking School (20 Agustus 2021).<br>• Webinar Tanggung Jawab Komite Audit saat Perseroan Tersangkut Masalah Hukum Terkait Laporan Keuangan yang diselenggarakan oleh Ikatan Komite Audit Indonesia (23 September 2021).<br><br>During 2021, he has participated in competence enhancement trainings, as follows:<br>• Webinar on Insurtech Prospects in Escalating Financial Inclusion in Indonesian Society Organized by Indonesia Banking School (19 February 2021).<br>• Webinar on Controlling of Banking Gratuities and anti-bribery organized by FKDP (22 February 2021).<br>• Webinar on the Effectiveness of the Board of Commissioners' Supervision in Maintaining Bank Compliance in toward the Era of Principle Based Regulations by FKDKP (25 March 2021).<br>• Webinar on Policy and Regulation for Non-Bank Financial Institution digital technology-based to Maintain a Sustainable Financial System Stability organized by Indonesia Banking School (9 April 2021).<br>• Webinar on digital payment policy and regulation in a sustainable ecosystem national payment system organized by Indonesia Banking School (23 April 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Training on Professional Commissioner: Becoming a Competent and Responsible Commissioner organized by Intipesan (12-13 August 2021).<br>• Webinar on The Arrangement Plan on Personal Data Protection for stabilizing the Rapid Development of Digital Technology in the Financial Services Sector organized by the Indonesian Banking School (20 August 2021).<br>• Webinar on Responsibilities of The Audit Committee when the Company is involved in Legal Issues Related to Financial Statements organized by the Indonesian Audit Committee Association (23 September 2021). |
| **Goei Siauw Hong** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Sertifikasi Manajemen Risiko Level 4 (sebagai *trainer*), diselenggarakan oleh BSMR (10 Februari 2021).<br>• Sertifikasi Manajemen Risiko Level 5 (sebagai *trainer*), diselenggarakan oleh LSPP (18 Februari 2021).<br>• Webinar Pengendalian Gratifikasi dan Anti Suap, diselenggarakan oleh FKDKP (22 Februari 2021).<br>• Efektifitas Pengawasan Dewan Komisaris Dalam Menjaga Kepatuhan Bank Dalam Menuju Era Pengaturan *Principle Based*, diselenggarakan oleh FKDKP (21 Maret 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• *Refreshment* Program "*Frauds Trends in The Banking Industry*" (sebagai *trainer*), diselenggarakan oleh GPS Learning (27 Agustus 2021).<br>• *Refreshment Training* Manajemen Risiko, Kepatuhan dan *General Banking*, diselenggarakan oleh Maisa Edukasi (8 Desember 2021).<br>• Webinar Sosialisasi Lembaga Penjamin Simpanan, diselenggarakan oleh Lembaga Penjamin Simpanan (14 Desember 2021).<br><br>In 2021, he has participated in a competence enhancement training as follows:<br>• Risk Management Certification Level 4 (as a trainer), organized by BSMR (10 February 2021).<br>• Risk Management Certification Level 5 (as a trainer), organized by LSPP (18 February 2021).<br>• Webinar Gratuity Control and Anti-Bribery, organized by FKDKP (22 February 2021).<br>• The Effectiveness of Supervision of the Board of Commissioners in Maintaining Bank Compliance Towards the Era of Principle-Based Regulation, organized by FKDKP (21 March 2021).<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Refreshment Program "Frauds Trends in The Banking Industry" (as a trainer), organized by GPS Learning (27 August 2021).<br>• Refreshment Training Certification Risk Management, Compliance and General Banking, organized by Maisa Edukasi (8 December 2021).<br>• Webinar Socialization of Indonesia Deposit Insurance Corporation (LPS), organized by IDIC (14 December 2021). |

# Tata Kelola Perusahaan
## Good Corporate Governance

| Nama<br>Name | Jenis Training/Seminar/Workshop/Sharing Knowledge |
|---|---|
| **Niramarn Laisathit** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank oleh Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• AML/CFT Forum diselenggarakan oleh Bangkok Bank Public Company Limited (8 September 2021).<br><br>In 2021, she has participated in a competence enhancement training as follows:<br>• Webinar Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• AML/CFT Forum organized by Bangkok Bank Public Company Limited (8 September 2021). |
| **Chong Toh** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, diselenggarakan oleh PermataBank (6 Mei 2021).<br>• Understanding Corruption and Bribery Risks, diselenggarakan oleh Morgan Stanley (15 September 2021).<br>• Business Email Compromise and Authentication, diselenggarakan oleh Morgan Stanley (14 September 2021).<br>• Understanding Financial Crime Risks, diselenggarakan oleh Morgan Stanley (14 Juni 2021).<br>• Life Safety Training, diselenggarakan oleh Morgan Stanley (14 Juni 2021).<br>• Information Security Traning, diselenggarakan oleh Morgan Stanley (22 Februari 2021).<br>• Identity Theft Prevention, diselenggarakan oleh Morgan Stanley (2 Februari 2021).<br>• Confidential and Material Non-Public Information, diselenggarakan oleh Morgan Stanley (2 Februari 2021).<br><br>In 2021, he has participated in a competence enhancement training as follows:<br>• Bank 4.0: Banking Everywhere, Never at a Bank by Brett King, held by PermataBank (6 May 2021).<br>• Understanding Corruption and Bribery Risks, organized by Morgan Stanley (15 September 2021).<br>• Business Email Compromise and Authentication, organized by Morgan Stanley (14 September 2021).<br>• Understanding Financial Crime Risks, organized by Morgan Stanley (14 June 2021).<br>• Life Safety Training, organized by Morgan Stanley (14 June 2021).<br>• Information Security Training, organized by Morgan Stanley (22 February 2021).<br>• Identity Theft Prevention, organized by Morgan Stanley (2 February 2021).<br>• Confidential and Material Non-Public Information, organized by Morgan Stanley (2 February 2021). |
| **Darminto** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Pelatihan "Update SAK per 1 Januari 2022: Amandemen PSAK 1 & 25, SAKEP, dan PSAK 74" yang diselenggarakan oleh Pusat Pengembangan Akuntansi FEB-UI dan Ikatan Akuntan Indonesia (IAI) pada 27 Agustus 2021.<br>• Konferensi Internasional Ke-6 dari Asosiasi Keuangan Indonesia (IFA) "COVID-19, Current Challenges and The Future of Financial Market" yang diselenggarakan oleh Asosiasi Keuangan Indonesia (IFA) pada 17 - 18 September 2021.<br><br>In 2021, he has participated in a competence enhancement training as follows:<br>• Workshop "Update FAS as of January 1, 2022: Amendment of FASG 1 & 25, FAS Private Entity, and FASG 74" organized by Accounting Development Center of FEB-UI and Indonesian Accountant Association (IAI) on 27 August 2021.<br>• The 6th Indonesian Finance Association (IFA) International Conference "COVID-19, Current Challenges and The Future of Financial Market" organized by Indonesian Finance Association (IFA) on 17 - 18 September 2021. |
| **Taufik Hakim** | Selama tahun 2021, beliau telah mengikuti pelatihan peningkatan kompetensi, sebagai berikut:<br>• Efektifitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank Menuju Era Pengaturan Principle Based, diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) pada 25 Maret 2021.<br>• *Digital Banking*; Konsep dan *Sharing* Pengalaman Transformasi *Digital Banking*, diselenggarakan oleh INOFIN pada 9 September 2021.<br>• Konvensi Nasional RKKNI Manajemen Risiko Perbankan, diselenggarakan oleh OJK Institute pada 28 September 2021.<br>• Tantangan dan Strategi Mengatasi Kejahatan Siber, diselenggarakan oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) pada 7 Oktober 2021.<br>• OJK Virtual Innovation Day, diselenggarakan OJK pada 11-12 Oktober 2021.<br>• Focus Group Discussion "Pemetaan Unit Kompetensi SKKNI Bidang Kepatuhan dan SKKNI Bidang APU-PPT, diselenggarakan oleh OJK Institute pada 11 Oktober 2021.<br><br>In 2021, he has participated in a competence enhancement training as follows:<br>• Board of Commissioner Supervision Effectiveness in order to maintain Bank Compliance towards Principle Based Regulation, held by Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dated on 25 March 2021.<br>• Digital Banking; Consept and Sharing Experience in Digital Banking Transformation, held by INOFIN dated on 9 September 2021.<br>• National Convention on RKKNI Bank Risk Management, held by OJK Institute dated on 28 September 2021.<br>• Challenge and Strategy to Mitigate Ciber Crime, held by Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dated on 7 October 2021.<br>• OJK Virtual Innovation Day, held by OJK dated on 11 October 2021.<br>• Focus Group Discussion "Mapping on Competence Unit for National Compliance and AML-TF Competence Standard, held by OJK Institute dated on 11 October 2021. |

## Wewenang

Komite Pemantau Risiko memiliki wewenang yang diperlukan untuk menjalankan tugas dan tanggung jawabnya, antara lain:

1. Meminta dan memperoleh keterangan dari Direksi, Pejabat maupun karyawan Bank;
2. Memperoleh informasi yang dibutuhkan dari auditor internal maupun eksternal Bank;
3. Merekomendasikan pelaksanaan pemeriksaan khusus terkait dengan hasil audit internal maupun eksternal Bank, bilamana diperlukan;
4. Mengakses secara penuh, bebas, dan tidak terbatas terhadap Sistem Informasi Manajemen (SIM) serta sumber daya Bank lainnya yang berkaitan dengan pelaksanaan tugasnya, apabila dibutuhkan dan sejalan dengan penugasan dari Dewan Komisaris.

## Tugas dan Tanggung Jawab Komite Pemantau Risiko

1. Mengevaluasi konsistensi antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank.
2. Memonitor dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko dalam rangka memberikan rekomendasi kepada Dewan Komisaris.
3. Menjaga kerahasiaan seluruh dokumen, data dan informasi Bank yang diperoleh.
4. Tugas-tugas lain selain yang disebutkan di atas, yang diberikan oleh Dewan Komisaris kepada Komite sesuai dengan fungsi dan tugasnya dari waktu ke waktu sesuai dengan kebutuhan.

## Rapat

1. Komite Pemantau Risiko mengadakan rapat sesuai dengan kebutuhan sekurang-kurangnya 2 bulan sekali atau 6 (enam) kali dalam setahun.
2. Rapat Komite Pemantau Risiko dihadiri oleh sekurang-kurangnya 51% (lima puluh satu persen) dari jumlah anggota komite termasuk 1 (satu) orang Komisaris Independen dan 1 (satu) orang Pihak Independen.

## Authority

The Risk Monitoring Committee has the authorities required to implement all of its duties and responsibilities, among others:

1. To request and procure information from the Board of Directors, officials as well as the employees of the Bank;
2. To procure the necessary information from the internal or external auditor of the Bank;
3. To recommend a special audit with respect to the result of the Bank's internal as well as external audit, if necessary;
4. To have full, free and unlimited access to the Management Information System (MIS) as well as other resources of the Bank in relation to implementation of its duties to the extent necessary and in accordance to the assignment from the Board of Commissioners.

## Duties and Responsibilities Risk Monitoring Committee

1. To evaluate the consistency between risk management policies with the implementation of the bank's policies.
2. To monitor and evaluate the implementation of the Risk Management Committee's and the Risk Management Unit, in order to give a recommendation to the Board of Commissioners.
3. Maintain confidentiality of all obtained documents, data, and information of the Bank.
4. Other duties, in addition to the above, the Committee will carry out functions as well as other matters, as Board of Commissioner may from time to time require.

## Meeting:

1. The Risk Monitoring Committee shall be obligated to convene a meeting as it deems necessary not less than every 2 (two) months or 6 (six) times in a year.
2. The meeting of the Risk Monitoring Committee must be attended by no less than 51% (fifty-one percent) of the number of committee members and shall include 1 (one) Independent Commissioner and 1 (one) an Independent Party.

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### Frekuensi dan Kehadiran Rapat

Sepanjang tahun 2021, Komite Pemantau Risiko telah melakukan pertemuan sebanyak 10 (sepuluh) kali dengan frekuensi kehadiran masing-masing anggota sebagai berikut:

### Meetings Frequency and Attendance

Throughout 2021, the Risk Monitoring Committee has convened 10 (ten) meetings with members' attendance as follows:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Total Attendance | Ketidakhadiran<br>Total Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Haryanto Sahari | 10 | 10 | 0 | 100 |
| Rahmat Waluyanto | 10 | 9 | 1 | 90 |
| Goei Siauw Hong | 10 | 10 | 0 | 100 |
| Niramarn Laisathit | 10 | 10 | 0 | 100 |
| Chalit Tayjasanant [1)] | 4 | 4 | 0 | 100 |
| Chong Toh | 10 | 8 | 2 | 80 |
| Darminto | 10 | 10 | 0 | 100 |
| Taufik Hakim | 10 | 10 | 0 | 100 |

Catatan | notes:
[1)] Merupakan anggota Komite Pemantau Risiko dari tanggal 1 Januari 2021 sampai dengan 8 Juni 2021 | Members of Risk Monitoring Committee since 1 January 2021 to 8 June 2021

### Agenda Rapat Komite Pemantau Risiko

Sepanjang tahun 2021, telah diselenggarakan 10 kali rapat dengan tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Pemantau Risiko adalah sebagai berikut:

### Agenda of Risk Monitoring Committee Meeting

Throughout 2021, 10 meetings have been held, with the dates, agendas and participants of Risk Monitoring Committee meetings are as follows:

| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Pemantau Risiko Yang Hadir<br>Members of the Risk Monitoring Committee Attended the Meeting |
|---|---|---|---|
| 1 | 26 Januari 2021 | 1. Kaji Ulang *Country Risk Horizon* (CRH) 2021 oleh Direktorat Risiko<br>2. Laporan Penilaian Risiko Strategi oleh Strategy Office<br>3. Laporan Penilaian Risiko Reputasi oleh Corporate Affairs<br>4. Laporan Risiko Kredit, Pasar, Likuiditas, dan Operasional oleh Direktorat Risiko<br>5. Laporan Profil Risiko Kuartal 4/2020 (Bank secara Individu, Konsolidasi, UUS) oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Chalit Tayjasanant<br>6. Chong Toh<br>7. Darminto<br>8. Taufik Hakim |
| | 26 January 2021 | 1. Review Country Risk Horizon (CRH) 2021 by Risk Directorate<br>2. Risk Framework Owner Report: Strategic Risk Assessment by Strategic office<br>3. Reputational Risk Assessment Report by Corporate Affairs<br>4. Credit, Market, Liquidity and Operational Risk Report by Risk Directorate<br>5. Risk Profile Q4/2020 (Bank Only, Consolidated, UUS) by Risk Directorate | |
| 2 | 22 Februari 2021 | 1. Penilaian Risiko Teknologi oleh Direktorat Teknologi & Operasi<br>2. Penilaian Risiko Keamanan Informasi (Risiko Siber) oleh Direktorat Risiko<br>3. Penilaian Risiko Fraud oleh Fraud Risk Management<br>4. Penilaian Risiko Operasional oleh Direktorat Risiko<br>5. Agenda Risiko 2021 oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Chalit Tayjasanant<br>6. Chong Toh<br>7. Darminto<br>8. Taufik Hakim |
| | 22 February 2021 | 1. Technology Risk Assessment by Technology & Operation Directorate<br>2. Information Security Risk Management Assessment (Cyber Risk) by Risk Directorate<br>3. Fraud Risk Assessment by Fraud Risk Management<br>4. Operational Risk Assessment by Risk Directorate<br>5. Risk Agenda 2021 by Risk Directorate | |

| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Pemantau Risiko Yang Hadir<br>Members of the Risk Monitoring Committee Attended the Meeting |
|---|---|---|---|
| 3 | 23 Maret 2021 | 1. Penilaian Risiko Kredit SME oleh Direktorat Risiko<br>2. Penilaian Risiko Kredit Retail Banking oleh Direktorat Risiko<br>3. Penilaian Risiko Pasar dan Likuiditas oleh Direktorat Risiko<br>4. Pengkajian Kebijakan Manajemen Risiko, Manusia, dan Sistem oleh Direktorat Risiko<br>5. Laporan Risiko Kredit, Pasar, Likuiditas, dan Operasional oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Chalit Tayjasanant<br>6. Chong Toh<br>7. Darminto<br>8. Taufik Hakim |
| | 23 March 2021 | 1. SME Credit Risk Assessment by Risk Directorate<br>2. Retail Banking Credit Risk Assessment by Risk Directorate<br>3. Market and Liquidity Risk Assessment by Risk Directorate<br>4. Review of Risk Management Policy, People, and System by Risk Directorate<br>5. Credit, Market, Liquidity and Operational Risk Report by Risk Directorate | |
| 4 | 27 April 2021 | 1. Kajian Portfolio Industri Tekstil oleh Chief Credit officer<br>2. Penilaian Risiko Manusia oleh Direktorat Human Resources<br>3. *Update* Toleransi Risiko Kredit Retail oleh Direktorat Risiko<br>4. Kajian Tahunan Kerangka Kerja Manajemen Risiko Perusahaan dan Kerangka Kerja Tipe Risiko 2021 oleh Direktorat Risiko<br>5. Laporan Profil Risiko Kuartal 1/2021 (Bank secara Individu, Konsolidasi, UUS) oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Chalit Tayjasanant<br>6. Chong Toh<br>7. Darminto<br>8. Taufik Hakim |
| | 27 April 2021 | 1. Review on Textile Industry Portfolio by Chief Credit officer<br>2. People Risk Assessment by Human Resources Directorate<br>3. Retail Credit Risk Tolerance by Risk Directorate<br>4. Annual Review Enterprise Risk Management Framework (ERMF) and Risk Type Framework (RTF) 2021 by Risk Directorate<br>5. Risk Profile Report as of Q1/2021 (Bank Only, Consolidated, UUS) by Risk Directorate | |
| 5 | 28 Juni 2021 | 1. Kajian *Top 20 Good Book Debtor* oleh Chief Credit officer<br>2. Penilaian Risiko Kredit Wholesale Banking oleh Direktorat Risiko<br>3. Hasil ICAAP *Stress Testing* 2021 oleh Direktorat Finance, Global Market Economist, and Direktorat Risiko<br>4. Laporan Risiko Kredit, Pasar, Likuiditas, dan Operasional oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Darminto<br>6. Taufik Hakim |
| | 28 June 2021 | 1. Top 20 Good Book Debtor Review by Chief Credit officer<br>2. Wholesale Banking Credit Risk Assessment by Risk Directorate<br>3. ICAAP Stress Testing Result 2021 by Finance Directorate, Global Market Economist, and Risk Directorate<br>4. Credit, Market, Liquidity and Operational Risk Report by Risk Directorate | |
| 6 | 26 Juli 2021 | 1. Kajian Interim – Cap Industri Wholesale Banking and SME 2021 oleh Direktorat Risiko<br>2. Penilaian Risiko Strategi Kuartal 2/2021 oleh Strategy Office<br>3. *Update* Toleransi Risiko Reputasi 2021 oleh Corporate Affairs<br>4. Laporan Risiko Kredit, Pasar, Likuiditas, dan Operasional oleh Direktorat Risiko<br>5. Laporan Profil Risiko Kuartal 2/2021 (Bank secara Individu, Konsolidasi, UUS) oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Chong Toh<br>6. Darminto<br>7. Taufik Hakim |
| | 26 July 2021 | 1. Interim Review – Cap Industry Wholesale Banking & SME 2021 by Risk Directorate<br>2. Strategic Risk Assessment Q2/2021 by Strategy office<br>3. Update on Reputational Risk Tolerance 2021 by Corporate Affairs<br>4. Credit, Market, Liquidity and Operational Risk Report by Risk Directorate<br>5. Risk Profile Report Q2/2021 (Bank Only, Consolidated, UUS) by Risk Directorate | |

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| No | Tanggal<br>Date | Agenda<br>Agenda | Anggota Komite Pemantau Risiko Yang Hadir<br>Members of the Risk Monitoring Committee Attended the Meeting |
|---|---|---|---|
| 7 | 26 Agustus 2021 | 1. Hasil Audit OJK 2021 oleh Internal Audit<br>2. Penilaian Risiko Keamanan Informasi (Risiko Siber) oleh Direktorat Risiko<br>3. Penilaian Risiko Fraud oleh Fraud Risk Management<br>4. Penilaian Risiko Operasional oleh Direktorat Risiko<br>5. *Update* Basel 2021 oleh Direktorat Risiko<br>6. *Update Country Risk Horizon* (CRH) Wholesale Banking & SME oleh Direktorat Risiko<br>7. Tindak Lanjut Rapat BOC pada bagian Pemantauan Debitur oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Chong Toh<br>6. Darminto<br>7. Taufik Hakim |
| | 26 August 2021 | 1. OJK Audit Results 2021 by Internal Audit<br>2. Information Security Risk Management Assessment (Cyber Risk) by Risk Directorate<br>3. Fraud Risk Assessment by Fraud Risk Management<br>4. Operational Risk Assessment by Risk Directorate<br>5. Basel Update 2021 by Risk Directorate<br>6. Country Risk Horizon (CRH) Wholesale Banking & SME by Risk Directorate<br>7. Follow-up on BOC Meeting Action Item on Close Monitoring Debtors by Risk Directorate | |
| 8 | 27 September 2021 | 1. Penilaian Risiko Teknologi oleh Direktorat Teknologi & Operasi<br>2. Penilaian Risiko Hukum dan Kepatuhan oleh Direktorat Hukum dan Kepatuhan<br>3. Penilaian Risiko Pasar dan Likuiditas oleh Direktorat Risiko<br>4. Penilaian Risiko Kredit SME oleh Direktorat Risiko<br>5. Penilaian Risiko Kredit Wholesale Banking oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Darminto<br>6. Taufik Hakim |
| | 27 September 2021 | 1. Technology Risk Assessment by Technology & Operation Directorate<br>2. Legal and Compliance Risk Assessment by Legal & Compliance Directorate<br>3. Market and Liquidity Risk Assessment by Risk Directorate<br>4. SME Credit Risk Assessment by Risk Directorate<br>5. Wholesale Banking Credit Risk Assessment by Risk Directorate | |
| 9 | 26 Oktober 2021 | 1. Laporan Risiko Imbal Hasil and Investasi oleh UUS<br>2. Laporan Risiko Kredit, Pasar, Likuiditas, Operasional, dan Keamanan Informasi oleh Direktorat Risiko<br>3. Laporan Profil Risiko Kuartal 3/2021 (Bank secara Individu, Konsolidasi, UUS) oleh Direktorat Risiko<br>4. Agenda tahun 2022 untuk Rapat Komite Pemantau Risiko oleh Sekretaris Komite | 1. Haryanto Sahari<br>2. Rahmat Waluyanto<br>3. Goei Siauw Hong<br>4. Niramarn Laisathit<br>5. Chong Toh<br>6. Darminto<br>7. Taufik Hakim |
| | 26 October 2021 | 1. RFO Report Rate of Return & Equity Investment Risk by UUS<br>2. Credit, Market, Liquidity, Operational, and Information Security Risk Report by Risk Directorate<br>3. Risk Profile Q3/2021 (Bank Only, Consolidated, UUS) by Risk Directorate<br>4. RMOC Meeting Agenda 2022 by Committee Secretary | |
| 10 | 24 November 2021 | 1. Kajian Tahunan *Risk Appetite Statement* dan Toleransi Risiko oleh Direktorat Risiko<br>2. Kajian *Top 20 Good Book Debtor* oleh Chief Credit officer<br>3. Penilaian Risiko Kredit Retail oleh Direktorat Risiko<br>4. Laporan Risiko Kredit, Pasar, Likuiditas, Operasional, dan Keamanan Informasi oleh Direktorat Risiko | 1. Haryanto Sahari<br>2. Goei Siauw Hong<br>3. Niramarn Laisathit<br>4. Chong Toh<br>5. Darminto<br>6. Taufik Hakim |
| | 24 November 2021 | 1. Annual Review Risk Appetite Statement (RAS) and Risk Tolerance Review by Risk Directorate<br>2. Top 20 Good Book Debtor Review by Chief Credit officer<br>3. Retail Credit Risk Assessment by Risk Directorate<br>4. Credit, Market, Liquidity, Operational, and Information Security Risk Report by Risk Directorate | |

## Laporan Pelaksanaan Kegiatan Komite Pemantau Risiko di 2021

Komite Pemantau Risiko telah melaksanakan tugas dan fungsinya dengan baik sesuai yang diatur pada Piagam Komite Pemantau Risiko dan sesuai dengan rencana kerja 2021 yang telah disetujui oleh Dewan Komisaris.

Komite juga telah melakukan evaluasi penerapan manajemen risiko, serta pemantauan dan evaluasi terhadap tugas dan tanggung jawab Komite Manajemen Risiko (KMR) dan Satuan Kerja Manajemen Risiko (SKMR) untuk kemudian memberikan rekomendasi kepada Dewan Komisaris berkenaan dengan beberapa agenda penting sebagai berikut:

- Kaji ulang secara komprehensif pelaksanaan manajemen risiko atas risiko utama (kredit, pasar, likuiditas, hukum, kepatuhan, strategi, reputasi), risiko imbal hasil dan investasi untuk Unit Usaha Syariah, risiko keamanan informasi, manusia, dan teknologi.
- Kaji ulang atas Kerangka Kerja Manajemen Risiko Perusahaan dan Kerangka Kerja Tipe Risiko seluruh tipe risiko utama yang dikelola Bank.
- Kaji ulang atas *Risk Appetite Statement* dan Toleransi Risiko Bank serta Entitas Anak, Laporan Profil Risiko, Laporan Direktur Risiko, Laporan Hasil Audit OJK, hasil pelaksanaan *Stress Testing*, portfolio kredit untuk industri tekstil, Top 20 Good Book Debtors, dan laporan dampak COVID-19 terhadap portofolio kredit.
- Kaji ulang atas persiapan Bank untuk ATMR risiko operasional, kredit dan pasar, menyesuaikan dengan Basel dan POJK terbaru.

## Report Risk Monitoring Committee Activities in 2021

The Risk Monitoring Committee has carried out its duties and functions properly as stipulated in the Risk Monitoring Committee Charter and in accordance with the 2021 work plan that has been approved by the Board of Commissioner.

The Risk Monitoring Committee also has conducted evaluation of risk management implementation, as well as monitor and evaluate the implementation of Risk Management Committee (RMC) and Risk Management Unit (RMU) roles and responsibilities to provide recommendations to the Board of Commissioners on important agendas as follows:

- Comprehensive review of the implementation of risk management on the principle risks (credit, market, liquidity, legal, compliance, strategy, reputation), return and investment risks for the Sharia Business Unit, information security, human resources, and technology risks.
- Review of the Enterprise Risk Management Framework (ERMF), and Risk Type Framework (RTF) for all principle risk types managed by the Bank.
- Review of the Risk Appetite Statement and Risk Tolerance of Bank and Subsidiary, Risk Profile Report, Risk Director's Reports, Stress Testing result, textile industry portfolio, Top 20 Good Book Debtors, and reports on the COVID-19 impact on credit portfolios.
- Review of the Bank's preparation for operational risk, credit and market RWA, in accordance with the latest Basel and POJK.

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### Rencana Kerja Komite Pemantau Risiko Tahun 2022

Pada bulan Oktober 2021, Komite Pemantau Risiko telah menetapkan rencana kerja untuk tahun 2022 yang terbagi menjadi 2 (dua) aktivitas Reguler dan Non-Reguler, yakni sebagai berikut:

1. Reguler
   Mencakup evaluasi Kerangka Kerja dan Kebijakan Manajemen Risiko, penelaahan Profil Risiko secara berkala, penelaahan laporan atas penerapan manajemen risiko yang kuat untuk semua risiko utama Bank, pengelolaan *Risk Appetite* dan Toleransi Risiko, dan limit risiko, serta evaluasi pelaksanaan *Credit Risk Assurance* di Wholesale Banking, SME Banking, dan Retail Banking.

2. Non-Reguler
   Mencakup hal-hal yang menjadi perhatian dan fokus Komite Pemantau Risiko, antara lain pemantauan atas penerapan mitigasi risiko, terutama karena dampak pandemi COVID-19, perkembangan bisnis digital bank, serta aksi Korporasi Entitas Anak dan dampaknya terhadap PermataBank.

### Risk Monitoring Committee Work Plans for 2022

In October 2021, the Risk Monitoring Committee has prepared Committee agenda for 2022 which is divided into 2 (two) Regular and Non-Regular activities, as follows:

1. Regular
   Covers evaluation of the Risk Management Framework and Policy, review of the Risk Profile on a regular basis, review of reports on the implementation of strong risk management for all principle risks of the Bank, Risk Appetite and Risk Tolerance, and risk limits management, and evaluation of the implementation of Credit Risk Assurance at Wholesale Banking, SME Banking, and Retail Banking.

2. Non-Regular
   Covers Risk Monitoring Committee focus and concern, including monitoring the implementation of risk mitigation, especially due to the impact of the COVID-19 pandemic, the development of the bank's digital business, and Corporate Actions of Subsidiary and their impact on PermataBank.

## Komite Tata Kelola Terintegrasi

Informasi mengenai Komite Tata Kelola Terintegrasi terdapat dalam Laporan Tahunan Tata Kelola Terintegrasi Konglomerasi Keuangan Grup BBL periode 31 Desember 2021.

## Integrated Governance Committee

Information related to Integrated Corporate Governance Committee is available in the Annual Integrated Good Corporate Governance Report of Financial Conglomeration of BBL Group as of 31 December 2021.

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## Komite-Komite di Bawah Direksi

### Komite Manajemen Risiko (KMR)

#### Struktur dan Keanggotaan

Sesuai Surat Keputusan Direksi No. 004/2021 tanggal 9 Juni 2021, susunan anggota KMR adalah sebagai berikut (per 31 Desember 2021):

## Committees of the Board of Directors

### Risk Management Committee (RMC)

#### Structure and Membership

Based on the Board of Directors Decree No. 004/2021 dated 9 June 2021, structure of RMC is as follows (as of 31 December 2021):

| | |
|---|---|
| Anggota Tetap*<br>Permanent Member | Direksi dan Dewan Manajemen \| Board of Directors and Board of Management<br><br>Direksi \| Board of Directors<br>1. Direktur Risiko (Ketua) \| Risk Director (Chairman)<br>2. Direktur Utama (Ketua Pengganti) \| President Director (Alternate Chairman)<br>3. Direktur Wholesale Banking \| Wholesale Banking Director<br>4. Direktur Retail Banking \| Retail Banking Director<br>5. Direktur Hukum dan Kepatuhan \| Legal and Compliance Director<br>6. Direktur Teknologi dan Operasi \| Technology and Operation Director<br>7. Direktur Keuangan \| Finance Director<br>8. Direktur Sumber Daya Manusia \| Human Resources Director<br>9. Direktur Unit Usaha Syariah \| Sharia Business Unit Director<br><br>Dewan Manajemen \| Board of Management<br>1. Chief Credit officer<br>2. Head, Internal Audit<br>3. Head, Strategy office<br>4. Head, Network |
| Anggota Tidak Tetap<br>Non-Permanent Member | Kepala Divisi di Direktorat Risiko \| Division Heads in Risk Directorate<br>1. Head, WB & SME Credit Risk Management<br>2. Head, Retail Credit Risk Management<br>3. Head, Collections and Recoveries<br>4. Head, Operational Risk Management<br>5. Head, Market & Enterprise Risk Management<br>6. Head, Information Security Risk Management<br>7. Head, Risk Governance |
| Lainnya<br>Others | Berdasarkan undangan, sesuai dengan topik yang didiskusikan oleh Komite Manajemen Risiko.<br><br>On invitation basis, depending on the topics to be discussed in the Risk Management Committee. |

Catatan | Note:
* Hanya Anggota Tetap KMR yang merupakan memiliki hak suara. Tidak termasuk Head, Audit Internal
* Only Permanent Members of the RMC have voting rights. Excluding Head, Internal Audit

#### Pedoman Kerja Komite Manajemen Risiko

KMR memiliki pedoman kerja yang dituangkan dalam dokumen Terms of Reference, yang terakhir diperbarui pada tanggal 1 Maret 2021.

#### RMC Term of Reference

RMC has working guideline in the form of Terms of Reference document, which was last amended on 1 March 2021.

## Tugas dan Tanggung Jawab

KMR mempunyai tugas dan tanggung jawab utama untuk memastikan efektivitas kerangka kerja manajemen risiko dan implementasi dalam mendukung strategi bisnis. RMC juga bertanggung jawab untuk mengevaluasi dan merekomendasikan kerangka kerja dan kebijakan manajemen risiko, strategi, *risk appetite*, toleransi risiko, limit risiko, dan rencana kontinjensi/rencana pemulihan untuk mengantisipasi kondisi abnormal, serta memastikan eksposur risiko untuk semua jenis risiko di Bank tetap sesuai dengan *risk appetite*.

## Duties and Responsibilities

The primary duties and responsibilities of RMC are to ensure the effectiveness of risk management framework and implementation in supporting business strategy. The RMC is also responsible to evaluate and recommend risk management framework and policies, strategies, risk appetite, risk tolerance, risk limits, and contingency plans/ recovery plan to anticipate abnormal conditions, as well as to ensure the risk exposure for all types of risk across the Bank remain within the overall risk appetite

## Frekuensi Rapat dan Kehadiran Rapat KMR

Sepanjang tahun 2021, KMR telah mengadakan 10 (sepuluh) kali rapat dengan tingkat kehadiran sebagai berikut:

## Meeting Frequency and Attendance of RMC

During 2021, the RMC convened 10 (ten) meetings, with record of attendance rate as follows:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Risiko \| Risk Director | 10 | 10 | 0 | 100 |
| Direktur Utama \| President Director | 10 | 9 | 1 | 90 |
| Direktur Wholesale Banking<br>Wholesale Banking Director | 10 | 10 | 0 | 100 |
| Direktur Retail Banking \| Retail Banking Director | 10 | 9 | 1 | 90 |
| Direktur Hukum dan Kepatuhan<br>Legal and Compliance Director | 10 | 10 | 0 | 100 |
| Direktur Teknologi dan Operasi<br>Technology and Operation Director | 10 | 8 | 2 | 80 |
| Direktur Keuangan \| Finance Director | 10 | 10 | 0 | 100 |
| Direktur Sumber Daya Manusia<br>Human Resources Director | 10 | 10 | 0 | 100 |
| Direktur Unit Usaha Syariah<br>Sharia Business Unit Director | 10 | 10 | 0 | 100 |
| Chief Credit officer \| Chief Credit officer | 10 | 10 | 0 | 100 |
| Head, Internal Audit \| Head, Internal Audit | 10 | 10 | 0 | 100 |
| Head, Strategy office \| Head, Strategy office | 10 | 8 | 2 | 80 |
| Head, Network \| Head, Network | 10 | 9 | 1 | 90 |

# Tata Kelola Perusahaan
## Good Corporate Governance

### Agenda Rapat KMR

Beberapa agenda penting yang dibahas dalam KMR adalah sebagai berikut:

- Memberikan persetujuan atas dokumen Kerangka Kerja Manajemen Risiko Perusahaan (*Enterprise Risk Management Framework)* dan Kerangka Kerja Tipe Risiko *(Risk Type Framework)*
- *Risk Appetite* dan Toleransi Risiko
- Limit Risiko (*Sovereign Limit*, *Market Risk Limit Short-Term Liquidity Limit*)
- *Country Risk Horizon (CRH)*
- Kebijakan Strategi
- Kajian Pendelegasian Wewenang Senior Manajemen
- Kajian kecukupan Penerapan Manajemen Risiko Melalui Laporan Pelaksanaan Manajemen Risiko dari setiap Pemilik Kerangka Kerja risiko utama Bank (risiko kredit, pasar, likuiditas, operasional, hukum, strategi, kepatuhan, reputasi, keamanan informasi, imbal hasil dan investasi untuk Unit Usaha Syariah),
- Kajian kecukupan atas kebijakan, SDM, dan sistem untuk pengelolaan manajemen risiko
- Kajian *Term of Reference* Komite Risk Manajemen dan sub-komite yang berada di bawah KMR (Komite Kebijakan Kredit, Komite Risiko Operasional, Komite Penilaian Model)
- Pemantauan dan evaluasi atas kondisi makro ekonomi dan dampaknya terhadap tingkat risiko Bank, proses restrukturisasi/relaksasi sebagai dampak dari pandemi COVID-19
- Mengkaji dan menyetujui skenario dan hasil *stress test*
- Laporan Profil Risiko Bank
- Pengkajian atas *Top 20 Good Book Debtor*
- Laporan Pelaksanaan Credit Risk Assurance Untuk Wholesale, SME, dan Retail Banking
- Pengkajian atas portfolio kredit Bank untuk Industri Tekstil
- Pengkajian atas penyempurnaan dokumen hukum atas Aset yang Dialihkan BBI – Pasca Integrasi dengan BBI
- Penilaian atas kecukupan efektivitas *self-assessment* Risiko *Fraud*
- Penilaian atas Risiko Teknologi
- Hasil Audit OJK

### RMC Meeting Agenda

Important issues discussed in the RMC meetings are as the following:

- Approved the Enterprise Risk Management Framework and Risk Type Framework
- Risk Appetite and Risk Tolerance
- Risk Limits (Sovereign Limit, Market Risk Limit, Short-Term Liquidity Limit)
- Country Risk Horizon (CRH)
- Strategic Policy
- Review Delegation of Authority Senior Management,
- Review adequacy of risk management implementation through risk management implementation reports from Risk Framework Owner (RFO) principle risk types (credit, market, liquidity, operational, legal, strategy, compliance, reputation, information security, rate of return and investment risks for Sharia Business Units),
- Review the adequacy of policies, people, and systems for risk management implementation
- Review Term of Reference of the RMC and sub-committees under RMC (Credit Policy Committee, Operational Risk Committee, Model Assessment Committee)
- Monitor and evaluate the macroeconomic conditions and the impact on the Bank's risk level, restructuring/relaxation processes as COVID-19 pandemic impact
- Review and approve stress test scenario and result
- Bank Risk Profile Reports
- Assessment of the top 20 Good Book Debtors
- Credit Risk Assurance Implementation Reports for Wholesale, SME, and Retail Banking,
- Review of Bank loan portfolios for the Textile Industry
- Review of legal document perfection on BBI Transferred Assets – Post-Integration with BBI
- Assessment of the adequacy of the effectiveness of self-assessment of Fraud Risk
- Technology Risk assessment
- OJK Audit result

- Kajian hasil pelaksanaan WB and SME *Loan Orgination System*
- Penilaian kesiapan Bank atas peraturan baru terkait penerapan Basel

RMC memiliki beberapa sub komite:

## 1. Komite Risiko Operasional (CORC)

CORC merupakan forum dalam mengidentifikasi, menilai, memitigasi dan melakukan pengawasan atas isu dan tren risiko operasional keseluruhan PermataBank. Forum ini mengawasi kepatuhan terhadap kebijakan internal dan peraturan yang berlaku dengan Kerangka Kerja Pengelolaan Risiko Operasional yang dimiliki PermataBank.

### Keanggotaan

Keanggotaan CORC adalah sebagai berikut (per 31 Desember 2021):

- Direktur Utama (Ketua Pengganti)
- Direktur Risiko (Ketua)
- Direktur Hukum dan Kepatuhan
- Direktur Wholesale Banking
- Direktur Retail Banking
- Direktur Unit Usaha Syariah
- Direktur Sumber Daya Manusia
- Direktur Keuangan
- Direktur Teknologi dan Operasi
- Head, Operational Risk Management (Sekretaris)*

*) Catatan: Sekretaris tidak memiliki hak suara.

### Pedoman Kerja

CORC memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbarui pada Januari 2021.

- Post implementation review of WB and SME Loan Origination System
- Evaluation on Bank readiness on new regulation for Basel implementation

RMC has several sub committees:

## 1. Country Operational Risk Committee (CORC)

CORC is the forum where PermataBank's overall operational risk trends and issues are identified, assessed, mitigated, and monitored. The forum also provides oversight function on the compliance of internal policies and regulations to Operational Risk Management Framework of PermataBank.

### Membership

Membership of CORC is as follows (as of 31 December 2021):

- President Director (Alternate Chairman)
- Risk Director (Chairman)
- Legal and Compliance Director
- Wholesale Banking Director
- Retail Banking Director
- Sharia Business Unit Director
- Human Resources Director
- Finance Director
- Technology and Operations Director
- Head, Operational Risk Management (Secretary)*

*) Note: Secretary has no voting right.

### Working Guideline

CORC has working guideline in the form of Terms of Reference document, which lastly amended on January 2021.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Tugas dan Tanggung Jawab

- Mengimplementasikan Kerangka Kerja Pengelolaan Risiko Operasional dan kebijakan dan prosedur Risiko Operasional dan mendelegasikan kewenangannya kepada individu yang tepat atau sub-komite yang tepat.
- Mengelola profil risiko operasional sesuai dengan selera risiko Bank.
- Mempertanyakan, membatasi, dan jika perlu menghentikan kegiatan bisnis bilamana risiko tidak selaras dengan selera risiko Bank.
- Memberikan saran dan arahan atas kejadian risiko operasional dan tindakan perbaikan.
- Menyetujui kebijakan risiko operasional *bank-wide*.

### Duties and Responsibiliities

- To implement the Operational Risk Management Framework and Operational Risk policies and procedures and to delegate any part of its authorities to appropriate individuals or properly constituted sub-committees.
- To manage the operational risk profile within the Bank's risk appetite.
- To challenge, constrain and if required stop business activities where risks are not aligned with the Bank's risk appetite.
- To provide feedback and direction on operational risk events and remediation
- To approve the operational risk bank-wide policy.

### Frekuensi, Kehadiran dan Agenda Rapat

Sepanjang tahun 2021, CORC telah mengadakan 12 (duabelas) kali rapat dan tingkat kehadiran dalam rapat tersebut sebagai berikut:

### Meeting Frequency, Attendance and Agenda

During 2021, CORC held 12 (twelve) meetings, with the following record of attendance:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Utama \| President Director | 12 | 11 | 1 | 92 |
| Direktur Risiko \| Risk Director | 12 | 12 | 0 | 100 |
| Direktur Hukum dan Kepatuhan<br>Legal and Compliance Diretor | 12 | 12 | 0 | 100 |
| Direktur Wholesale Banking<br>Wholesale Banking DIrector | 12 | 12 | 0 | 100 |
| Direktur Retail Banking \| Retail Banking Director | 12 | 11 | 1 | 92 |
| Direktur Unit Usaha Syariah<br>Sharia Business Unit Director | 12 | 12 | 0 | 100 |
| Direktur Sumber Daya Manusia<br>Human Resources Director | 12 | 12 | 0 | 100 |
| Direktur Keuangan \| Finance Director | 12 | 12 | 0 | 100 |
| Direktur Teknologi dan Operasi<br>Technology and Operation Director | 12 | 11 | 1 | 92 |

Beberapa agenda penting yang menjadi pembahasan dan/atau isu bisnis yang dikaji didalam rapat, antara lain:

- Kesulitan pembayaran pajak iklan/*billboard*
- BIN Attack pada kartu kredit nasabah
- *Software* dan *hardware* yang sudah kadaluarsa
- Penipuan oleh vendor ATM

Several important agenda discussed and/or business issues reviewed in the meetings were:

- Difficulties in the tax advertising/billboard payment
- BIN Attack on customer credit cards
- Obsolete software and hardware
- Fraud by ATM vendor

- Pemalsuan dalam pembukaan rekening secara digital dan kredit tanpa agunan
- Asuransi agunan yang sudah kadaluarsa
- Tidak terdapat surat kuasa untuk penarikan persediaan yang dijaminkan oleh debitur
- Limit ganda untuk nasabah kartu kredit
- Kejadian *Severity 1* pada PermataMobile X dan PermataNet
- Kesalahan dalam perhitungan *Expected Credit Losses* untuk pinjaman sindikasi yang memiliki jaminan bersama dengan bank lain

- Forgery in Digital Account Opening and Personal Loan
- Expired collateral insurance
- No Power of Attorney for withdrawal of inventory pledge by debtors
- Double customer limit for Credit Card
- Severity 1 incident in PermataMobile X and PermataNet
- Inaccurate computation of Expected Credit Losses for syndication loans which had join collaterals with other banks

## 2. Komite Penilaian Model (KPM)

### Struktur dan Keanggotaan

Sesuai dengan *Term of Reference* (TOR) Komite Penilaian Model pada tanggal 22 Februari 2021, susunan anggota Komite Penilaian Model adalah sebagai berikut (per 31 Desember 2021):

## 2. Model Assessment Committee (MAC)

### Structure and Membership

Refer to Model Assessment committee Term of Reference (TOR), dated 22 February 2021, the structure of MAC is as follows (as of 31 December 2021):

| | |
|---|---|
| Anggota Tetap<br>Permanent Member | • Direktur Risiko (Ketua) \| Risk Director (Chairman)<br>• Direktur Wholesale Banking \| Wholesale Banking Director<br>• Direktur Retail Banking \| Retail Banking Director<br>• Direktur Keuangan \| Finance Director<br>• Chief Credit officer \| Chief Credit officer<br>• Head, Internal Audit |
| Anggota Tidak Tetap<br>Non-Permanent Member | • Head, WB & SME Credit Risk Management<br>• Head, Retail Credit Risk Management<br>• Head, Market & Enterprise Risk Management |
| Lain-lain<br>Other | Berdasarkan undangan, sesuai dengan topik yang didiskusikan oleh Komite Penilaian Model.<br>On an invitation basis, depending on the topics to be discussed in the Model Assessment Committee |

Catatan | Note:
Hanya anggota tetap KPM yang memiliki hak suara, kecuali Head Audit Internal. | Only permanent members of the MAC that have voting rights, excluding Head, Internal Audit.

### Pedoman Kerja Komite Penilaian Model

Komite Penilaian Model memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbarui pada tanggal 22 Februari 2021.

### MAC Term of Reference

MAC has working guideline in the form of Terms of Reference document, which was last amended on 22 February 2021.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab KPM adalah melakukan review dan memberikan persetujuan atas model risiko yang digunakan di PermataBank.

### Duties and Responsibilities

The duties and responsibilities of MAC are to review and approve risk models used in PermataBank.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Frekuensi, Kehadiran dan Agenda Rapat

Sepanjang tahun 2021, Komite Penilaian Model mengadakan 1 (satu) kali rapat dengan tingkat kehadiran sebagai berikut:

### Meeting Frequency, Attendance and Agenda

In 2021, MAC held 1 (one) meeting with record of attendance as follows:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Risiko \| Risk Director | 1 | 1 | 0 | 100 |
| Direktur Wholesale Banking<br>Wholesale Banking Director | 1 | 1 | 0 | 100 |
| Direktur Retail Banking \| Retail Banking Director | 1 | 1 | 0 | 100 |
| Direktur Keuangan \| Finance Director | 1 | 1 | 0 | 100 |
| Chief Credit officer \| Chief Credit officer | 1 | 1 | 0 | 100 |
| Head, Internal Audit \| Head, Internal Audit | 1 | 1 | 0 | 100 |

Beberapa agenda penting yang dibahas di antaranya sebagai berikut:

- Pengembangan *Credit Risk Grading* (CRG) untuk Small Medium Enterprise Business Banking (SME BB)
- Kajian Tahunan Model ECL
- Validasi dan Pengembangan CRG *Scorecard* untuk Wholesale Banking
- Kajian terhadap *Scorecard* Retail Banking
- Validasi Model Value at Risk (VaR) dan Validasi Model Perhitungan Suku Bunga dalam *Banking Book* (IRRBB)

The meetings discussed several important issues as follows:

- Development of Credit Risk Grading (CRG) Scorecard Small Medium Enterprise Business Banking (SME BB)
- ECL Model Annual Review
- Validation and Refinement CRG Scorecard for WB
- Retail Scorecard Review
- Value at Risk (VaR) and Interest Rate Risk in Banking Book (IRRBB) Model Validation

### 3. Fraud Oversight Committee (FOC)

FOC bertujuan untuk memastikan penanganan permasalahan/insiden *fraud* secara tepat dan untuk memastikan penerapan kebijakan-kebijakan *fraud* secara efektif. FOC merupakan sub komite di bawah CORC.

### 3. Fraud Oversight Committee (FOC)

FOC was established to ensure that fraud incidents/problems are handled appropriately and to ensure anti fraud policy is enforced effectively. FOC is a sub committee under CORC.

### Struktur dan Keanggotaan

Sesuai Terms of Reference (TOR) FOC per November 2019 sesuai dengan Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tertanggal 19 Desember 2019 perihal Penerapan Strategi *Anti Fraud* bagi Bank Umum, serta berdasarkan Surat Keputusan Direksi No. 006/2019 tanggal 4 Desember 2019, susunan anggota FOC adalah sebagai berikut (per 31 Desember 2020):

### Structure and Membership

Based on the Terms of Reference (TOR) of FOC per November 2019, in accordance with Otoritas Jasa Keuangan Regulation No. 39/POJK.03/2019 dated 19 December 2019 regarding Anti- Fraud Strategy Implementation for Commercial Banks and in accordance with the Board of Directors Decree No. 006/2019 dated 4 December 2019, the structure of FOC is as follows (as of 31 December 2020):

| | |
|---|---|
| Anggota<br>Member | · Direktur Utama (Ketua) \| President Director (Chairman)<br>· Direktur Hukum dan Kepatuhan \| Legal and Compliance Director<br>· Direktur Sumber Daya Manusia \| Human Resources Director |

### Pedoman Kerja

FOC memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbarui pada tanggal 6 November 2019.

### Working Guideline

FOC has working guideline in the form of Terms of Reference document, which was last amended on 6 November 2019.

### Tugas dan Tanggung Jawab FOC

1. Memastikan pelaksanaan yang efektif dari Kebijakan Kerangka Kerja Pengelolaan Risiko Fraud (FRMF) termasuk ketersediaan sumber daya untuk menjalankan komponen-komponen Strategi *Anti Fraud* yakni: Pencegahan, Deteksi, Respons, dan Pemantauan.
2. Memantau insiden/kejadian *fraud* signifikan yang dilaporkan. Memastikan bahwa: akar penyebab diidentifikasi, para pelaku dikenakan sanksi dan langkah perbaikan untuk mencegah terulangnya kejadian dilaksanakan.
3. Mengawasi kegiatan investigasi yang dilakukan oleh pihak-pihak internal dan/atau eksternal melalui laporan yang diberikan dan/atau dipresentasikan oleh pihak-pihak internal dan/atau eksternal pada saat rapat komite.

### Duties and Responsibilities of FOC

1. Ensure effective implementation of Fraud Risk Management Framework Policy (FRMF), including providing the necessary resources to ensure the Anti Fraud Strategies elements, i.e. Prevention, Detection, Response, and Monitoring are in place.
2. Monitor significant reported fraud incidents/ events. Ensure that: root causes are identified, perpetrators are subject to reprimand and remedial actions to prevent recurrence are carried out.
3. Oversee investigation activities performed by internal and/or external parties through the investigation report produced by internal and/or external parties during the Committee meeting.

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4. Memutuskan secara bersama dengan Direktur terkait atas tindakan sanksi terhadap pihak internal yang terlibat dalam insiden *fraud*. Apabila FOC dan Direktur terkait tidak menyepakati bentuk tindakan sanksi, permasalahan akan dieskalasi ke Direksi untuk mengambil keputusan akhir.
5. Memutuskan tindakan/proses hukum kepada pelaku fraud berdasarkan hasil analisa legal dan/atau pertimbangan lain.
6. Memastikan Direksi dan Dewan Komisaris mengetahui dan *up to date* mengenai permasalahan/insiden *fraud* yang memiliki dampak negatif yang signifikan dari sisi finansial, reputasi ataupun lainnya.
7. Memastikan pemilik masing-masing jenis/tipe *fraud* serta peran dan tanggung jawab untuk mengelola risiko dan kejadian *fraud* sesuai Kebijakan FRMF.

4. Along with Director in charge, decide the disciplinary actions for internal parties involved in the fraud incidents. If FOC and Director in Charge do not agree on the disciplinary action, the matter will be escalated to the Board of Directors for final decision.
5. Based on analysis provided by Legal and/or other consideration, decide if perpetrator(s) of the fraud incidents will be criminally charged.
6. Ensure the Board of Directors and Board of Commissioners are appraised and kept up to date of any fraud issues/incidents that carry significant negative impact from financial, reputational and other aspects.
7. To ensure that ownership for various fraud types, including roles and responsibilities for management of risk and fraud incidents are in line with FRMF.

### Frekuensi, Kehadiran dan Agenda Rapat

Sepanjang tahun 2021, FOC telah mengadakan empat kali rapat dengan tingkat kehadiran sebagai berikut:

### Meeting Frequency, Attendance and Agenda

In 2021, FOC held 4 (four) meetings with the following record of attendance:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Utama \| President Director | 4 | 4 | 0 | 100% |
| Direktur Hukum dan Kepatuhan<br>Legal and Compliance Director | 4 | 4 | 0 | 100% |
| Direktur Sumber Daya Manusia<br>Human Resources Director | 4 | 4 | 0 | 100% |

### Agenda Rapat

Selama rapat FOC dilaksanakan, anggota komite beserta Direktur terkait telah mengambil beberapa keputusan mengenai tindakan indisipliner terhadap pelaku *fraud* dan tindak lanjut berupa perbaikan-perbaikan yang harus dilakukan oleh unit terkait untuk mencegah *fraud* tidak terulang kembali.

### Agenda

During FOC meetings, members of the Committee and the Directors in charge have taken a number of decisions regarding disciplinary sanction against fraudsters and improvement actions necessary to be taken by related working units to prevent recurrence of fraud.

## 4. Komite Kebijakan Kredit

### Struktur dan Keanggotaan

Sesuai TOR Komite Kebijakan Kredit bulan Februari 2021, susunan anggota Komite Kebijakan Kredit adalah sebagai berikut (per 31 Desember 2021):

## 4. Credit Policy Committee

### Structure and Membership

Based on the TOR of Credit Policy Committee February 2021, the structure of CPC is as follows (as of 31 December 2021):

| | |
|---|---|
| Anggota Tetap<br>Permanent Member | Voting Member:<br>• Direktur Utama (Ketua) \| President Director (Chairman)<br>• Direktur Risiko (Ketua Pengganti) \| Risk Director (Alternate Chairman)<br>• Direktur Wholesale Banking \| Wholesale Banking Director<br>• Direktur Retail Banking \| Retail Banking Director<br>• Direktur Unit Usaha Syariah \| Sharia Business Unit Director<br>• Direktur Hukum dan Kepatuhan \| Legal and Compliance Director<br>• Direktur Teknologi dan Operasi \| Technology and Operations<br>• Chief Credit officer<br>• Division Head, Network<br><br>Non-voting member:<br>• Division Head, Internal Audit |
| Anggota Tidak Tetap*<br>Non-Permanent Member | • Head, WB&SME Credit Risk Management<br>• Head, Retail Credit Risk Management<br>• Lainnya – berdasarkan undangan, tergantung terhadap pembahasan topik pada Credit Policy Committee.<br>Others – On invitation basis, depending on the topics to be discussed in the Credit Policy Committee. |

### Pedoman Kerja

Komite Kebijakan Kredit memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbarui pada tanggal 22 Februari 2021

### Working Guideline

CPC has working guideline in the form of Terms of Reference document, which lastly amended on 22 February 2021.

### Tugas dan Tanggung Jawab

Komite Kebijakan Kredit bertanggung jawab menyetujui seluruh kebijakan dan parameter risiko kredit, serta memastikan pelaksanaan dan pengembangan kebijakan dan parameter risiko kredit tersebut.

### Duties and Responsibilities

CPC is responsible to approve all credit policies and risk parameter as well as ensuring the implementation and development of credit risk parameter and policies.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Frekuensi, Kehadiran dan Agenda Rapat

Sepanjang tahun 2021, Komite Kebijakan Kredit mengadakan 5 (lima) kali rapat dengan tingkat kehadiran sebagai berikut:

### Meeting Frequency, Attendance and Agenda

In 2021, CPC held 5 (five) meetings, with the following record of attendance:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Utama \| President Director | 5 | 5 | 0 | 100 |
| Direktur Risiko \| Risk Director | 5 | 5 | 0 | 100 |
| Direktur Wholesale Banking<br>Wholesale Banking DIrector | 5 | 5 | 0 | 100 |
| Direktur Retail Banking \| Retail Banking Director | 5 | 3 | 2 | 60 |
| Direktur Hukum dan Kepatuhan<br>Legal and Compliance Diretor | 5 | 5 | 0 | 100 |
| Direktur Unit Usaha Syariah<br>Sharia Business Unit Director | 5 | 5 | 0 | 100 |
| Direktur Teknologi dan Operasi<br>Technology and Operation Director | 5 | 4 | 1 | 80 |
| Chief Credit officer | 5 | 5 | 0 | 100 |
| Division Head, Network | 5 | 5 | 0 | 100 |
| Division Head, Internal Audit | 5 | 4 | 1 | 80 |

### Agenda Rapat

Beberapa agenda penting yang dibahas antara lain:

- Kajian, pembaharuan, dan persetujuan terhadap *Retail Credit Policy*, *Problem Account Management Policy* dan *Write-off and Restructuring Policy*.
- Kajian dan persetujuan terhadap perubahan *WB Credit Policy* dan *SME Credit Policy*.
- Kajian tahunan dan persetujuan DOA *Special Asset Management*.
- Kajian dan persetujuan dispensasi Kebijakan Kredit dikarenakan situasi pandemi dan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM).
- Pelaporan dan pengawasan atas dispensasi kebijakan/prosedur kredit yang diperbolehkan dengan persetujuan pejabat yang berwenang.

### Meeting Agenda

Several agenda items discussed during the meetings include:

- Review, renewal, and approval of Retail Credit Policy, Problem Account Management Policy and Write-off and Restructuring Policy.
- Review and approval of amendment of WB Credit Policy and SME Credit Policy.
- Annual Review and approval of amendment of DOA Special Asset Management.
- Review and approval of Credit Policy dispensation due to pandemic situation and enforcement of Restriction on Community Activities.
- Reporting and monitoring on dispensation of policy/credit procedure that are allowed with approval from authorized officers.

# Komite Kredit

## Struktur dan Keanggotaan

Sesuai Surat Keputusan Direksi No. 002/2021 yang berlaku sejak tanggal Januari 2021, susunan anggota Komite Kredit adalah sebagai berikut (per 31 Desember 2021):

# Credit Committee

## Structure and Membership

Based on the Board of Directors Decree No. 002/2021 effective on January 2021, the structure of Credit Committee is as follows (as of 31 December 2021):

| | |
|---|---|
| Voting Member | • Direktur Utama \| President Director<br>• Direktur Wholesale Banking \| Wholesale Banking Director<br>• Direktur Retail Banking \| Retail Banking Director<br>• Direktur Unit Usaha Syariah \| Sharia Business Unit Director<br>• WB Division Head yang tidak terkait proposal I Non-related WB Division Head* |
| Non-Voting Member | • Chief Credit officer (Ketua I Chairman)<br>• Senior Credit officer \| Senior Credit officer<br>• Head, Risk Retail (untuk proposal terkait Retail Lending Program)<br>Head, Risk Retail (for proposal related to Retail Lending Program) |

Catatan I Note:
Direktur Keuangan dapat diundang bila diperlukan I Finance Director may be invited as appropriate
*WB Division Head yang dimaksud adalah Head CB 1, Head CB 2, Head CB 3, dan Head CB 4 I WB Division Heads are designated to Head CB 1, Head CB 2, Head CB 3, and Head CB 4

## Pedoman Kerja

Komite Kredit memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbarui pada bulan Januari 2021.

## Working Guideline

Credit Committee has working guideline in the form of Terms of Reference document, which lastly amended on January 2021.

## Tugas dan Tanggung Jawab

Komite Kredit merupakan sub-komite di bawah Direksi yang ditugaskan untuk menilai dan menyetujui aplikasi kredit di level tertinggi.

## Duties and Responsibilities

The Credit Committee is a sub-committee of the Board of Directors assigned to assess and approve credit applications at the highest level.

## Frekuensi Rapat dan Kehadiran Rapat Komite Kredit

Sepanjang tahun 2021, Komite Kredit telah mengadakan 54 (lima puluh empat) kali rapat dengan tingkat kehadiran sebagai berikut:

## Meeting Frequency and Attendance of Credit Committee

In 2021, Credit Committee held 54 (fifty four) meetings, with the following record of attendance:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Utama \| President Director | 54 | 43 | 11 | 80 |
| Direktur Wholesale Banking \| Wholesale Banking Director | 54 | 51 | 3 | 94 |
| Direktur Retail Banking \| Retail Banking Director | 54 | 39 | 15 | 72 |
| Direktur Unit Usaha Syariah<br>Sharia Business Unit Director | 54 | 41 | 13 | 76 |
| Chief Credit officer (Ketua I Chairman) | 54 | 53 | 1 | 98 |

# Tata Kelola Perusahaan
## Good Corporate Governance

Keputusan yang diambil oleh Komite Kredit antara lain adalah menyetujui Pengajuan Fasilitas Kredit dan *Memorandum of Approval*.

Komite Kredit memiliki sub komite:

### 1. Komite Special Asset Management (Komite SAM)

#### Keanggotaan Komite SAM

Sesuai dengan Keputusan Rapat Komite Manajemen Risiko pada rapat tanggal 22 Februari 2021, susunan anggota Komite Special Asset Management (Komite SAM) adalah sebagai berikut (per 31 Desember 2021):

The decisions taken by the CC included approval of Credit Facility Requests, and Memorandum of Approval.

Credit Committee has one sub committees:

### 1. Special Asset Management Committee (SAM Committee)

#### Membership of SAM Committee

Based on the decision of Risk Management Committee meeting on 22 February 2021, the structure of SAM Committee is as follows (per 31 December 2021):

| | |
|---|---|
| Anggota<br>Member | • Head, SAM (Ketua)<br>• Chief Credit officer (Ketua Pengganti)*#<br>• Direktur, Retail Banking (Anggota)*<br>• Direktur, Wholesale Banking (Anggota)# |

Catatan | Note:
* Anggota Komite SAM dalam hal nasabah SME. | Member of SAM Committee in regards of SME accounts.
\# Anggota Komite SAM dalam hal nasabah WB. | Member of SAM Committee in regards of WB accounts.

#### Pedoman Kerja

Komite SAM memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbarui pada tanggal 22 Februari 2021.

#### Tanggung Jawab

Komite SAM bertanggung jawab untuk meninjau setiap nasabah dalam Portofolio SAM dan meninjau setiap tindakan yang akan diambil atau diajukan terhadap seluruh nasabah SAM.

#### Pelaksanaan Tugas dan Frekuensi Rapat

Pertemuan diadakan triwulanan atau bisa lebih sering jika dianggap perlu oleh Ketua Komite SAM.

#### Working Guideline

SAM committee has working guideline in the form of Terms of Reference document, which was last amended on 22 February 2021.

#### Responsibilities

SAM committee is responsible to review each individual account within SAM Portfolio and to review any action to be taken or proposed on all SAM Accounts.

#### Duties Implementation and Meeting Frequency

Meeting held quarterly or more frequent as deemed appropriate by the SAM Committee Chairman.

Sepanjang tahun 2021, Komite SAM mengadakan rapat sebanyak 50 (lima puluh) kali, membahas mengenai *Non Performing Loan* (NPL) *Small Medium Entreprise* (SME) sebanyak 40 (empat puluh) kali dan NPL Wholesale Banking sebanyak 10 (sepuluh) kali, dengan topik antara lain:

- Performa NPL dan hasil restrukturisasi untuk periode tertentu.
- Penanganan nasabah-nasabah yang termasuk dalam kategori Special Asset Management.
- Perkembangan kasus-kasus yang melibatkan nasabah SAM.
- Pemulihan/eksekusi dari jaminan.

In 2021, SAM Committee held 50 (fifty) meetings discussing Non Performing Loan (NPL) of Small Medium Enterprise (SME) 40 (forty) times and Wholesale Banking Segments 10 (ten) times, focusing among others on the following subjects:

- NPL performance and result of restructuring in certain period.
- Handling of customers under Special Asset Management category.
- Progress of cases involving SAM accounts.
- Collateral recovery/execution.

## Komite Pengarah Teknologi Informasi

Bank telah membentuk Komite Pengarah Teknologi Informasi untuk memberi masukan kepada Direksi terhadap strategi teknologi Bank secara keseluruhan, *roadmap* teknologi, keselarasan seluruh implementasi teknologi yang mendukung kebutuhan strategi dan bisnis Bank.

### Struktur dan Keanggotaan

Sesuai Surat Keputusan Direksi No. 009/2018 tanggal 7 Desember 2018, susunan anggota Komite Pengarah Teknologi Informasi adalah sebagai berikut (per 31 Desember 2021):

## Information Technology Steering Committee

The Bank established the Information Technology Steering Committee or ITSC advising the Board of Directors on the Bank's overall technology strategy, technology roadmap, aligning overall technology implementations that will support the Bank's strategy and business needs.

### Structure and Membership

Based on the Board of Directors Decree No. 009/2018 dated 7 December 2018, the structure of ITSC is as follows (as of 31 December 2021):

| | |
|---|---|
| Anggota<br>Member | • Direktur Teknologi dan Operasi (Ketua) \| Technology and Operations Director (Chairman)<br>• Direktur Risiko (Ketua Pengganti) \| Risk Director (Alternate Chairman)<br>• Direktur Retail Banking \| Retail Banking Director<br>• Direktur Wholesale Banking \| Wholesale Banking Director<br>• Direktur Keuangan \| Finance Director<br>• Direktur Unit Usaha Syariah \| Sharia Business Unit Director<br>• Head, Information, Services & Operations (Sekretaris 1 \| Secretary 1)*)<br>• Head, Digital Delivery (Sekretaris 2 \| Secretary 2)*) |

Catatan | Note:
*) Sekretaris 1 dan Sekretaris 2 tidak memiliki hak suara. | Secretary 1 and Secretary 2 have no voting rights.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Pedoman Kerja

Komite Pengarah Teknologi Informasi memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbarui pada bulan Desember 2018.

### Tugas dan Tanggung Jawab

Komite Pengarah Teknologi Informasi bertanggungjawab kepada Direksi terhadap hal-hal terkait Teknologi yaitu sebagai berikut:

- Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Bank;
- Kesesuaian proyek-proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi;
- Kesesuaian antara pelaksanaan proyek-proyek Teknologi Informasi dengan rencana proyek yang disepakati (*project charter*);
- Kesesuaian penyelenggaraan Teknologi Informasi dengan kebutuhan sistem informasi manajemen dan kebutuhan kegiatan usaha Bank;
- Langkah-langkah meminimalkan risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi tersebut memberikan kontribusi terhadap tercapainya tujuan bisnis Bank;
- Perumusan kebijakan dan prosedur Teknologi Informasi yang utama seperti kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Bank;
- Memberikan rekomendasi kepada Direksi terkait pengamanan informasi yang meliputi efektivitas implementasi kebijakan pengamanan informasi Bank dan mitigasi risiko yang dilakukan untuk meningkatkan pengamanan informasi Bank;
- Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya; dan
- Upaya penyelesaian berbagai masalah terkait Teknologi Informasi, yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara, secara efektif, efisien, dan tepat waktu.

### Working Guideline

ITSC has working guideline in the form of Terms of Reference document, which was last amended on December 2018.

### Duties and Responsibilities

ITSC is responsible to review and provide recommendations to the Board of Directors regarding:

- Information Technology Strategic Plan in line with Bank's Business Strategic Plan;
- Alignment between Information Technology projects and Information Technology Strategic Plan;
- Alignment between Information Technology project execution and the approved project plan (project charter);
- Alignment between Information Technology operations and Bank's management information system and operational needs;
- Minimize risk on Information Technology investment to ensure these investments meets business objectives;
- Formulation of key Information Technology policies and procedures such as Information Technology Security policy and Risk Management related to Bank's Information Technology;
- Provide recommendations to the Board of Directors related to information security that includes the effectiveness of the implementation on the information security policy of the Bank and the risk mitigation taken to strengthen information security of the Bank;
- Monitor Information Technology performance and improvement of the performance; and
- Resolution of Information Technology related issues that cannot be effectively and efficiently resolved in a timely manner by IT and users.

## Frekuensi, Kehadiran dan Agenda Rapat

Sepanjang tahun 2021, Komite Pengarah Teknologi Informasi telah mengadakan 4 (empat) kali rapat dengan tingkat kehadiran sebagai berikut:

## Meeting Frequency, Attendance and Agenda

ITSC held 4 (four) meetings in 2021 with the following attendance record:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Teknologi dan Operasi<br>Technology and Operation Director | 4 | 4 | 0 | 100 |
| Direktur Utama \| President Director | 4 | 3 | 1 | 75 |
| Direktur Risiko \| Risk Director | 4 | 4 | 0 | 100 |
| Direktur Retail Banking \| Retail Banking Director | 4 | 4 | 0 | 100 |
| Direktur Wholesale Banking \| Wholesale Banking Director | 4 | 4 | 0 | 100 |
| Direktur Keuangan \| Finance Director | 4 | 4 | 0 | 100 |
| Direktur Unit Usaha Syariah<br>Sharia Business Unit Director | 4 | 3 | 1 | 75 |

## Agenda Rapat

Komite Pengarah Teknologi Informasi telah bertemu dan membahas hal-hal yang berhubungan dengan teknologi informasi dan juga isu-isu kunci bisnis yang termasuk:

- Rencana Strategis Teknologi dan Arsitektur Teknologi Informasi
- Laporan Proyek Penting
- Laporan Proyek Utama Digital
- Laporan Proyek Utama Infrastruktur
- Keamanan Informasi
- Kinerja Teknologi (Stabilitas, Kinerja, SLA, dan sebagainya)

## Meeting Agenda

ITSC met and discussed information technology related matters as well as key business issues which may include following:

- Strategic Information Technology and Architecture Update
- Key Project Update
- Key Digital Project Update
- Key Infrastructure Project Update
- Information Security
- Technology Performance Dashboard (Stability, Performance, SLA, etc)

# Tata Kelola Perusahaan
## Good Corporate Governance

## Komite Asset Liability (ALCO)

### Struktur dan Keanggotaan

Sesuai Surat Keputusan Direksi PermataBank No. 001/2021 dan TOR ALCO tanggal 22 Juni 2020, susunan anggota ALCO adalah sebagai berikut (per 31 Desember 2021):

## Asset-Liability Committee (ALCO)

### Structure and Membership

Based on PermataBank Board of Directors Decree No. 001/2021 and TOR of ALCO dated 22 June 2020, the members of the ALCO is as follows (as of 31 December 2021):

| | |
|---|---|
| Anggota<br>Member | • Direktur Utama (Ketua) \| President Director (Chairman)<br>• Direktur Keuangan (Ketua Pengganti) \| Finance Director (Alternate Chairman)<br>• Direktur Retail Banking \| Retail Banking Director<br>• Direktur Wholesale Banking \| Wholesale Banking Director<br>• Direktur Unit Usaha Syariah \| Sharia Business Unit Director<br>• Direktur Risiko \| Risk Director |
| Anggota<br>Standing Invitee | • Head, Retail Liabilities<br>• Head, Cash Management<br>• Head, Global Markets<br>• Head, Market & Enterprise Risk<br>• Head, Global Markets ALM<br>• Head, Network<br>• Head, Strategy office<br>• Chief Credit officer |
| Sekretaris<br>Secretary | Head, Balance Sheet Management |

Catatan | Note:
Hak suara hanya dimiliki oleh anggota ALCO yang juga merupakan Direksi.
Voting right is held only by the member of ALCO that are also members of the Board of Directors (BoD).

### Pedoman Kerja

ALCO memiliki pedoman kerja yang dituangkan dalam dokumen *Terms of Reference*, yang terakhir diperbaharui tanggal 22 Juni 2020.

### Working Guideline

ALCO has working guideline in the form of Terms of Reference document, which lastly amended on 22 June 2020.

### Tugas dan Tanggung Jawab

- ALCO bertanggung jawab dalam mengoptimalkan struktur neraca dan permodalan Bank dan mengelolanya sejalan dengan kebijakan risiko yang direkomendasikan dan telah disetujui sesuai dengan ketentuan yang berlaku serta pandangan masa mendatang terhadap perubahan dalam kondisi ekonomi, peraturan serta kompetisi usaha; dan
- Fokus dari ALCO adalah pada pengembangan yang menguntungkan bagi *franchise* PermataBank dalam jangka menengah hingga jangka panjang, dengan tetap memenuhi kepatuhan terhadap peraturan yang berlaku.

### Duties and Responsibilities

- ALCO is responsible for optimizing the Bank's balance sheet and capital structure and managing it in accordance with the recommended and approved risk policies as well as prevailing laws and regulations and a forward looking view of changes to economic, regulatory and competitive actions; and
- The focus of ALCO is on the profitable development of PermataBank's franchise in the medium and the long term, in compliance with prevailing laws and regulations.

## Frekuensi, Kehadiran dan Agenda Rapat

Sepanjang tahun 2021, ALCO telah mengadakan dua belas kali rapat ( 1 rapat dengan agenda khusus) dengan tingkat kehadiran anggota yang memiliki hak suara sebagai berikut:

## Meeting Frequency, Attendance and Agenda

In 2021, ALCO held 12 (twelve) meetings (one ad-hoc ALCO Meeting) with record of attendance of members with voting right as follows:

| Nama<br>Name | Jumlah Rapat<br>Total Meeting | Kehadiran<br>Attendance | Ketidakhadiran<br>Absence | (%) Kehadiran<br>% Attendance |
|---|---|---|---|---|
| Direktur Utama \| President Director | 12 | 10 | 2 | 83% |
| Direktur Keuangan \| Finance Director | 12 | 12 | 0 | 100% |
| Direktur Retail Banking \| Retail Banking Director | 12 | 10 | 2 | 83% |
| Direktur Risiko \| Risk Director | 12 | 12 | 0 | 100% |
| Direktur Wholesale Banking \| Wholesale Banking Director | 12 | 11 | 1 | 92% |
| Direktur Unit Usaha Syariah<br>Sharia Business Unit Director | 12 | 9 | 3 | 75% |

## Agenda Rapat

Selama tahun 2021, rapat ALCO membahas dan mengkaji beberapa agenda penting termasuk:

- Mengelola posisi neraca, likuiditas, permodalan dan profitabilitas serta mengantisipasi perkembangan kondisi eksternal seperti kondisi pasar, persaingan dan peraturan. Tidak terdapat peraturan baru di tahun ini, hanya penyempurnaan pengaturan GWM & PLM yang dilakukan oleh Bank Indonesia untuk memitigasi risiko dampak COVID-19 terhadap perekonomian.
- Penyempurnaan perhitungan RIM, parameter disinsentif bawah untuk PLM serta pencabutan relaksasi GWM RIM secara bertahap mulai dikembalikan ke batas bawah 84% dan batas atas 94% mulai 1 Jan 2022 oleh Bank Indonesia. Perubahan dan penambahan komponen berlaku efektif per 1 Mei 2021 batas bawah di 75% dan mulai 1 September 2021 batas bawah menjadi 80%. Selain itu, terdapat penyempurnaan perhitungan RIM dengan menambahkan unsur 'wesel export' di bawah surat berharga yang dimiliki.
- Bank sistemik disyaratkan untuk me*review* secara tahunan kebijakan Rencana Aksi (*Recovery Plan*) serta pelaksanaan evaluasi dan pengujiannya (*stress testing*) yang telah dikirimkan sebelum 30 November 2021 kepada OJK.

## Meeting Agenda

During 2021, ALCO meetings discussed and reviewed several important items and business issues, including:

- Managed balance sheet position, liquidity, capital, profitability and anticipating of external condition developments such as market condition, competition and regulatory. No new regulation during 2020, only improvements to the GWM & PLM by Bank Indonesia to mitigate the risk of COVID-19 impact on the economy.
- Improvement of RIM calculation, lower disincentive parameter for PLM and revocation of relaxation for GWM RIM gradually began to be returned to the lower limit of 84% and upper limit of 94% starting Jan 1, 2022 by Bank Indonesia. Changes and additions parameter were implemented effective on 1st May 2021, lower limit was at 75% and from 1 September 2021 the lower limit was up to 80%. In addition, there is a refinement of RIM calculations by adding the element of 'wesel export' under the securities owned.
- Systemic bank is required to review the Recovery Plan on annual basis followed with Recovery Plan Stress Testing which have been submitted to OJK before 30 November 2021.

# Tata Kelola Perusahaan
## Good Corporate Governance

- Terdapat perubahan OJK terkait pengelompokkan bank dari Bank Umum Kelompok Usaha (BUKU) menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI)
- LPS melakukan "pilot project" terhadap 10 bank untuk mengembangkan "Resolution Plan" yang akan dimulai pada tahun 2022.
- Mengkaji kepatuhan/*compliance* terhadap peraturan yang berlaku, ALCO *Guidelines* dan *Market Risk Guidelines*. Termasuk di dalamnya pengaruh terhadap kinerja Bank.
- Mengkaji, menetapkan dan mengkinikan kebijakan manajemen likuiditas (*short-term* dan *structural*) termasuk *liquidity risk limits*, *capital*, *Funds Transfer Pricing policy* serta *Recovery Plan* dan lain sebagainya.

- There is a change in OJK related to the grouping of banks from Commercial Bank Business Group (BUKU) to Group of Banks Based on Core Capital (KBMI)
- LPS was conducting a pilot project of 10 banks to develop a Resolution Plan that will begin in 2022.
- Reviewed compliance with existing regulations, ALCO Guidelines, Risk Market Guidelines. This is including the impact to the Bank's performance.
- Reviewed, determined and updated liquidity management policy (short-term and structural), including liquidity risk limits, capital, Funds Transfer Pricing policy including Recovery Plan, and so forth.

### Komite Manajemen Risiko Terintegrasi

Informasi mengenai Komite Manajemen Risiko Terintegrasi terdapat dalam Laporan Tahunan Tata Kelola Terintegrasi Konglomerasi Keuangan Grup BBL periode 31 Desember 2021.

### Integrated Risk Management Committee

Information related to Integrated Risk Management Committee is available in the Annual Integrated Good Corporate Governance Report of Financial Conglomeration of BBL Group as of 31 December 2021.

### Pelatihan Komite-Komite di Bawah Direksi Selama Tahun 2021

Informasi mengenai pelatihan anggota Komite-komite di bawah Direksi dapat dilihat pada bagian profil Direksi pada halaman 108-118.

### Training for the BOD Committees in 2021

Information related to training for the BOD Committees can be viewed under the profile of the BOD section on page 108-118.

# Sekretaris Perusahaan

# Corporate Secretary

## Katharine Grace

Sekretaris Perusahaan
Corporate Secretary

Warga Negara Indonesia, berusia 49 tahun, dan berdomisili di Jakarta.
Indonesian Citizen, 49 years old, and resides in Jakarta.

### Riwayat Pendidikan

Memperoleh gelar Sarjana Hukum dari Universitas Indonesia pada tahun 1997 dan gelar Lex Legibus Magister (LL.M) dari Queen Mary University of London, Inggris pada tahun 2003.

### Riwayat Jabatan

#### Dasar Hukum & Masa Jabatan

Ditunjuk sebagai Sekretaris Perusahaan PermataBank berdasarkan Surat Ketetapan Direktur Sumber Daya Manusia No.14997/SK/BI/I/2010 tanggal 15 Januari 2010. Penunjukan beliau sebagai Sekretaris Perusahaan telah dilaporkan kepada Bapepam-LK serta Bursa Efek Indonesia berdasarkan Surat PermataBank No. 022/BP/DIR/I/10 tanggal 15 Januari 2010 dan telah diumumkan kepada publik dalam surat kabar Bisnis Indonesia pada tanggal 18 Januari 2010.

### Pengalaman Kerja

Sebelum beliau menjadi Sekretaris Perusahaan PermataBank, beliau pernah bekerja di Kantor Konsultan Hukum Hadiputranto, Hadinoto dan Partners sebagai Senior Associate sejak tahun 1996 sampai dengan tahun 2010.

### Periode Jabatan

Sejak tanggal 15 Januari 2010 sampai dengan sekarang.

### Educational Background

Received Bachelor Degree in Law from University of Indonesia in 1997 and Lex Legibus Magister (LL.M) Degree from the Queen Mary University of London, England in 2003.

### Professional Background

#### Legal Basis & Tenure

Appointed as Corporate Secretary of PermataBank based on the Decree of Human Resources Director No. 14997/SK/BI/I/2010 dated 15 January 2010. Her appointment as Corporate Secretary has been reported to the Bapepam-LK as well as Indonesia Stock Exchange based on PermataBank Letter No. 022/BP/DIR/I/10 dated 15 January 2010 and announced to the public in Bisnis Indonesia newspaper on 18 January 2010.

### Professional Experience

Before joining as Corporate Secretary at PermataBank, she worked at Law office Hadiputranto, Hadinoto and Partners as Senior Associate since 1996 until 2010.

### Term Period

Since 15 January 2010 until present.

## Tugas dan Tanggung Jawab Sekretaris Perusahaan

Tugas dan tanggung jawab Sekretaris Perusahaan PermataBank adalah:

1. Mengikuti perkembangan pasar modal khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris PermataBank untuk mematuhi ketentuan peraturan perundang-undangan di bidang pasar modal serta di bidang hukum korporasi.

## Duties and Responsibilities of Corporate Secretary

Duties and responsibilities of PermataBank's Corporate Secretary include:

1. Following capital market development in particular applicable regulations in capital market.
2. Providing advice to the Board of Directors and the Board of Commissioners of PermataBank to comply with regulations in capital market and corporate law.

# Tata Kelola Perusahaan
## Good Corporate Governance

3. Membantu Direksi dan Dewan Komisaris dalam melaksanakan tata kelola perusahaan yang meliputi:
   a. Keterbukaan informasi kepada masyarakat.
   b. Penyampaian laporan kepada Otoritas Jasa Keuangan serta kepada regulator lainnya.
   c. Penyelenggaraan RUPS.
   d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Rapat Dewan Komisaris.
   e. Pelaksanaan program orientasi untuk anggota Direksi dan Dewan Komisaris yang baru diangkat.
4. Mensosialisasikan prinsip-prinsip GCG kepada seluruh organisasi PermataBank.
5. Memberikan nasihat dan rekomendasi kepada manajemen, komite-komite, dan anak perusahaan PermataBank.
6. Membuat proses *assurance* atas implementasi GCG.
7. Bertindak sebagai penghubung antara PermataBank dengan pemangku kepentingan.
8. Memastikan seluruh Aksi Korporasi PermataBank telah memenuhi ketentuan peraturan perundang-undangan yang berlaku khususnya ketentuan pasar modal.
9. Menyusun Laporan Tahunan dan Laporan Keberlanjutan.
10. Bertanggung jawab dalam mengelola penyimpanan dokumen perusahaan.
11. Mengelola Daftar Pemegang Saham dan Daftar Khusus PermataBank.
12. Bertindak sebagai Sekretaris Komite Tata Kelola Terintegrasi PermataBank.

3. Supporting the Board of Directors and the Board of Commissioners in implementing corporate governance which covers:
   a. Disclosure of information to the public.
   b. Report submission to the Financial Services Authority and other regulators.
   c. Holding GMS.
   d. Holding and documenting Meetings of the Board of Directors and/or the Board of Commissioners.
   e. Implementing orientation program to newly appointed members of the Board of Directors and the Board of Commissioners.
4. Socializing GCG principles within PermataBank organization.
5. Providing advice and recommendation to management, committees, and subsidiary of PermataBank.
6. Making assurance process on GCG implementation.
7. Acting as liaison between PermataBank and stakeholders.
8. Ensuring all Corporate Actions of PermataBank have fulfilled existing regulations in particular capital market regulations.
9. Preparing Annual Report and Sustainability Report.
10. Responsible in managing the corporate documents storage.
11. Managing Shareholders Register and Special Register of PermataBank.
12. Acting as Secretary to PermataBank's Integrated Governance Committee.

## Pelaksanaan Tugas Sekretaris Perusahaan Selama Tahun 2021

Tugas-tugas yang telah dilakukan oleh Sekretaris Perusahaan PermataBank selama tahun 2021, antara lain:

1. Menyampaikan laporan berkala dan laporan insidentil kepada regulator terkait.
2. Membantu Direksi Perseroan dalam hal Aksi Korporasi yang dilakukan oleh Perseroan selama 2021 termasuk diantaranya Penawaran Umum Terbatas IX dengan Hak Memesan Efek Terlebih Dahulu serta divestasi anak perusahaan PT Sahabat Finansial Kelaurga.
3. Menghadiri setiap pelaksanaan Rapat Dewan Komisaris, Rapat Direksi, dan Rapat Tata Kelola Terintegrasi serta membuat risalah Rapat Dewan Komisaris, Rapat Direksi, dan Rapat Tata Kelola Terintegrasi.
4. Memberikan pelayanan atas setiap informasi yang dibutuhkan pemegang saham dan publik berkaitan dengan kondisi PermataBank.
5. Menyampaikan keterbukaan informasi kepada regulator dan publik.
6. Mengikuti perkembangan dalam ketentuan pasar modal serta memberikan masukan kepada Dewan Komisaris, Direksi dan unit kerja terkait dengan adanya peraturan-peraturan terbaru pasar modal.
7. Mempersiapkan Daftar Khusus yaitu daftar kepemilikan saham Direksi dan Dewan Komisaris PermataBank beserta keluarganya, baik yang ada di PermataBank maupun yang ada di perusahaan lain.
8. Menghadiri setiap pelaksanaan rapat Komite Pemantau Risiko dan Komite Audit yang berada di bawah Dewan Komisaris.
9. Menyelenggarakan RUPS Tahunan dan Luar Biasa pada tanggal 27 April 2021.

## Implementation of Corporate Secretary Duties in 2021

Corporate Secretary of PermataBank has carried out the duties in 2021, as follows:

1. Submitting periodic and incidental reports to related regulators.
2. Assisting the Board of Directors of the Company in Corporate Actions conducted in 2021 including Limited Public offering IX with Pre-Emptive Rights and divestment of subsidiary namely PT Sahabat Finansial Keluarga.
3. Attending meetings of the Board of Commissioners, Board of Directors, and Integrated Governance Meetings as well as generating the minutes of Board of Commissioners, Board of Directors, and Integrated Governance Meetings.
4. Providing service on all information required by shareholders and the public regarding PermataBank's condition.
5. Submitting disclosure of information to regulators and public.
6. Following updates in capital market regulation and providing input to the Board of Commissioners, the Board of Directors, and related working units regarding new capital market regulations.
7. Preparing Special Register, which describes the list of shares ownership of PermataBank's Board of Directors and Board of Commissioners as well as their families, either in PermataBank and in any other companies.
8. Attending Risk Monitoring Committee and Audit Committee meetings which under the Board of Commissioners.
9. Organizing Annual and Extraordinary GMS on 27 April 2021.

# Tata Kelola Perusahaan
## Good Corporate Governance

## Pelatihan yang Telah Diikuti Selama Tahun 2021

Selama tahun 2021, Sekretaris Perusahaan telah mengikuti pelatihan maupun seminar terkait dengan pasar modal di antaranya adalah:

## Trainings Participated in 2021

In 2021, the Corporate Secretary participated in trainings or seminars related to capital market including:

| No | Tanggal Pelaksanaan<br>Event Date | Nama Pelatihan<br>Trainings Name |
|---|---|---|
| 1 | 05 April 2021<br>05 April 2021 | *Forum Group Discussion* - Penawaran Umum Perdana Saham/Obligasi, diselenggarakan oleh Otoritas Jasa Keuangan.<br>Forum Group Discussion – Initial Public offering of Shares/Bonds, held by Financial Services Authority. |
| 2 | 26 April 2021<br>26 April 2021 | *Forum Group Discussion* - Waran Terstruktur, diselenggarakan oleh Otoritas Jasa Keuangan.<br>Forum Group Discussion – Structured Warrant, held by Financial Services Authority. |
| 3 | 28-30 Juni 2021<br>28-30 June 2021 | *Corporate Governance Officer Basic*, diselenggarakan oleh ICSA.<br>Corporate Governance Officer Basic, held by ICSA. |
| 4 | 11 September 2021<br>11 September 2021 | *Finance for Non Finance*, diselenggarakan oleh ICSA.<br>Finance for Non Finance, held by ICSA. |
| 5 | 22-23 September 2021<br>22-23 September 2021 | *Corporate Governance Officer Investor Relation*, diselenggarakan oleh ICSA.<br>Corporate Governance Officer Investor Relation, held by ICSA. |
| 6 | 03 November 2021<br>03 November 2021 | *Forum Group Discussion* Penyusunan Laporan Tahunan dan Laporan Keberlanjutan oleh Emiten dan Perusahaan Publik, diselenggarakan oleh Otoritas Jasa Keuangan dan ICSA.<br>Forum Group Discussion of Annual Report and Sustainability Report by Issuers and Public Companies, held by Financial Services Authority and ICSA. |
| 7 | 9-10 November 2021<br>9-10 November 2021 | *Communication in Digital Era*, diselenggarakan oleh ICSA.<br>*Communication in Digital Era*, held by ICSA. |

## Keterbukaan Informasi Selama 2021

Berikut di bawah ini adalah keterbukaan informasi dan laporan berkala serta insidentil yang disampaikan kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia selama tahun 2021:

## Disclosure of Information in 2021

Below are disclosure of information and regular and incidental reports submitted to Financial Services Authority and Indonesia Stock Exchange in 2021:

| Bulan<br>Month | Tanggal<br>Date | Keterangan<br>Description |
|---|---|---|
| Januari<br>January | 5 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 31 Desember 2020.<br>Monthly reports of shareholders register/changes in shareholders structure for the 31 December 2020 period. |
| | 11 | Laporan informasi hutang/pinjaman dalam valuta asing posisi 31 Desember 2020.<br>Report on information of debt/loan in foreign currency for the 31 December 2020 period. |
| | 22 | Info pembayaran bunga ke-25 Obligasi Subordinasi Berkelanjutan II Bank Permata Tahap II Tahun 2014.<br>Information on 25th interest payment for Continuous Subordinated Bonds II Bank Permata Tranche II Year 2014. |
| Februari<br>February | 8 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 31 Januari 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 31 January 2021 period. |
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing periode 31 Januari 2021.<br>Report on information of debt/loan in foreign currency for the 31 January 2021 period. |
| | 19 | Laporan informasi atau fakta material pengunduran diri Direktur Utama PT Bank Permata Tbk.<br>Report of material information or fact of resignation of President Director of PT Bank Permata Tbk. |
| Maret<br>March | 3 | Penyampaian mata acara Rapat Umum Pemegang Saham Tahunan dan Luar Biasa.<br>Submission of Extraordinary and Annual General Meeting of Shareholders agenda. |

| Bulan<br>Month | Tanggal<br>Date | Keterangan<br>Description |
|---|---|---|
| | 8 | Penyampaian bukti iklan laporan keuangan tahunan.<br>Submission of annual financial statements proof of publication. |
| | 9 | Penyampaian Laporan Keuangan Konsolidasian posisi 31 Desember 2020.<br>Submission of Consolidated Financial Statements as of 31 December 2020. |
| | 9 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 28 Februari 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 28 February 2021 period. |
| | 10 | Penyampaian bukti iklan informasi Penawaran Umum Terbatas IX.<br>Proof of publication of information on Limited Public offering IX submission. |
| | 10 | Penyampaian bukti iklan pengumuman RUPS Tahunan dan Luar Biasa.<br>Proof of publication of Annual and Extraordinary GMS announcement. |
| | 10 | Pengumuman RUPS Tahunan dan Luar Biasa.<br>Annual and Extraordinary GMS announcements. |
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing periode 28 Februari 2021.<br>Report on information of debt/loan in foreign currency for the 28 February 2021 period. |
| | 29 | Penyampaian Laporan Tahunan dan Laporan Berkelanjutan 2020.<br>Submission of 2020 Annual Report and Sustainability Report. |
| | 29 | Pemanggilan RUPS Tahunan dan RUPS Luar Biasa.<br>Annual and Extraordinary GMS invitation. |
| | 29 | Penyampaian bukti iklan pemanggilan RUPS Tahunan dan RUPS Luar Biasa.<br>Proof of announcement of Annual and Extraordinary GMS submission. |
| April<br>April | 7 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 31 Maret 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 31 March 2021 period. |
| | 9 | Laporan informasi hutang/pinjaman dalam valuta asing periode 31 Maret 2021.<br>Report on information of debt/loan in foreign currency for the 31 March 2021 period. |
| | 23 | Informasi Pembayaran Bunga ke-26 Obligasi Subordinasi Berkelanjutan II Bank Permata Tahap II Tahun 2014.<br>Information on 26th Interest Payment for Continuous Subordinated Bonds II Bank Permata Tranche II Year 2014. |
| | 28 | Ringkasan risalah RUPS Tahunan dan Luar Biasa.<br>Summary of Annual and Extraordinary GMS resolutions. |
| | 28 | Laporan informasi/fakta material perubahan susunan anggota Direksi dan/atau Dewan Komisaris.<br>Report of material fact/information on change of members of the Board of Directors and/or the Board of Commissioners. |
| | 29 | Laporan informasi/fakta material Penawaran Umum Terbatas IX dengan Hak Memesan Efek Terlebih Dahulu (HMETD).<br>Report of material fact/information on Limited Public offering IX with Pre-emptive Rights (HMETD). |
| | 29 | Penyampaian perubahan Anggaran Dasar.<br>Submission of amendments of Articles of Association. |
| | 30 | Penyampaian risalah RUPS Tahunan dan Luar Biasa.<br>Submission of Annual and Extraordinary GMS. |
| | 30 | Penyampaian Laporan Keuangan Konsolidasian posisi 31 Maret 2021.<br>Submission of Consolidated Financial Statements as of 31 March 2021. |
| Mei<br>May | 5 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 30 April 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 30 April 2021 period. |
| | 7 | Laporan informasi/fakta material efektif pengangkatan Direktur.<br>Report of material fact/information on effective appointment of Director. |
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing posisi 30 April 2021.<br>Report on information of debt/loan in foreign currency for the 30 April 2021 period. |
| Juni<br>June | 7 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 31 Mei 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 31 May 2021 period. |
| | 10 | Laporan informasi/fakta material efektif pengangkatan Direktur Utama.<br>Report of material fact/information on the effective appointment of President Director. |

# Tata Kelola Perusahaan
## Good Corporate Governance

| Bulan<br>Month | Tanggal<br>Date | Keterangan<br>Description |
|---|---|---|
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing periode 31 Mei 2021.<br>Report on information of debt/loan in foreign currency for the 31 May 2021 period. |
| | 10 | Informasi perubahan pengurus Perseroan.<br>Information of changes in Company's board. |
| | 21 | Laporan informasi/fakta material penerimaan dividen yang luar biasa sifatnya dari anak perusahaan.<br>Report of material fact/information on revenue from extraordinary dividend from subsidiary. |
| | 25 | Pelaporan transaksi afiliasi dengan anak perusahaan PT Sahabat Finansial Keluarga.<br>Report of affiliate transaction with subsidiary PT Sahabat Finansial Keluarga. |
| Juli<br>July | 1 | Keterbukaan informasi terkaait jadwal Penawaran Umum Terbatas IX.<br>Disclosure of information on schedule of Limited Public offering IX. |
| | 2 | Penyampaian bukti iklan tambahan informasi Penawaran Umum Terbatas IX.<br>Proof of announcement of additional information on Limited Public offering IX. |
| | 2 | Laporan informasi/fakta material perubahan informasi Penawaran Umum Terbatas IX dengan HMETD.<br>Report of material fact/information on changes of information of Limited Public offering IX with HMETD. |
| | 2 | Laporan pembelian kembali saham (*buyback*) periode 30 Juni 2021.<br>Buyback report for 30 June 2021 period. |
| | 6 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 30 Juni 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 30 June 2021 period. |
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing periode 30 Juni 2021.<br>Report on information of debt/loan in foreign currency for the 30 June 2021 period. |
| | 13 | Penyampaian prospektus Penawaran Umum Terbatas IX.<br>Submission of Limited Public offering IX prospectus. |
| | 23 | Info Pembayaran Bunga ke-27 Obligasi Subordinasi Berkelanjutan II Bank Permata Tahap II Tahun 2014.<br>Information on 27th Interest Payment for Continuous Subordinated Bonds II Bank Permata Tranche II Year 2014. |
| | 30 | Penyampaian Laporan Keuangan Konsolidasian posisi 30 Juni 2021.<br>Submission of Consolidated Financial Statements as of 30 June 2021. |
| | 30 | Penyampaian bukti pengumuman Laporan Keuangan Tengah Tahunan 30 Juni 2021.<br>Submission on proof of announcement of Semi-Annual Financial Statements as of 30 June 2021. |
| Agustus<br>August | 2 | Laporan penjatahan atas Penawaran Umum Terbatas IX.<br>Allotment report on Limited Public offering IX. |
| | 3 | Laporan informasi/fakta material perubahan Anggaran Dasar.<br>Report of material fact/information on amendments of Articles of Association. |
| | 6 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 31 Juli 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 31 July 2021 period. |
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing periode 31 Juli 2021.<br>Report on information of debt/loan in foreign currency for the 31 July 2021 period. |
| | 25 | Laporan hasil pemeriksaan kewajaran pelaksanaan Penawaran Umum Terbatas IX.<br>Fairness assessment report on implementation of Limited Public offering IX. |
| | 31 | Rencana penyelenggaraan *Public Expose* tahunan.<br>Plan on annual Public Expose. |
| September<br>September | 6 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 31 Agustus 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 31 August 2021. |
| | 8 | Laporan hasil pemeringkatan tahunan.<br>Report of annual rating result. |
| | 9 | Penyampaian materi *Public Expose* tahunan.<br>Submission of annual Public Expose presentation. |
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing periode 31 Agustus 2021.<br>Report on information of debt/loan in foreign currency for the 31 August 2021 period. |
| | 13 | Penyampaian koreksi materi *Public Expose* tahunan.<br>Submission of annual Public Expose presentation revision. |

| Bulan<br>Month | Tanggal<br>Date | Keterangan<br>Description |
|---|---|---|
| | 16 | Penyampaian laporan pelaksanaan *Public Expose* tahunan.<br>Submission of annual Public Expose report. |
| | 29 | Laporan Informasi atau Fakta Material Rencana Pelunasan Pokok dan Pembayaran Bunga Terakhir Obligasi Subordinasi Berkelanjutan II Bank Permata Tahap II Tahun 2014.<br>Material Information or Facts Report Plan of Repayment of Principal and Last Interest Payment of Continuous Subordinated Bonds II Bank Permata Tranche II Year 2014. |
| Oktober<br>October | 5 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 30 September 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 30 September 2021. |
| | 8 | Laporan informasi hutang/pinjaman dalam valuta asing periode 30 September 2021.<br>Report on information of debt/loan in foreign currency for the 30 September 2021 period. |
| | 22 | Info Pembayaran Pokok dan Bunga ke-28 Obligasi Subordinasi Berkelanjutan II Bank Permata Tahap II Tahun 2014.<br>Information on Principal and 28th Interest Payment for Continuous Subordinated Bonds II Bank Permata Tranche II Year 2014. |
| | 26 | Laporan Informasi atau Fakta Material Pelunasan Pokok dan Pembayaran Bunga Terakhir Obligasi Subordinasi Berkelanjutan II Bank Permata Tahap II Tahun 2014.<br>Material Information or Facts Report of Repayment of Principal and Last Interest Payment of Continuous Subordinated Bonds II Bank Permata Tranche II Year 2014. |
| | 29 | Penyampaian Laporan Keuangan Konsolidasian posisi 30 September 2021.<br>Submission of Consolidated Financial Statements as of 30 September 2021. |
| November<br>November | 4 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 31 Oktober 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for the 31 October 2021. |
| | 9 | Laporan informasi hutang/pinjaman dalam valuta asing periode 31 Oktober 2021.<br>Report on information of debt/loan in foreign currency for the 31 October 2021 period. |
| | 10 | Laporan Informasi atau Fakta Material Pengunduran diri Komisaris Independen PT Sahabat Finansial Keluarga, yang merupakan Perusahaan Terkendali dari PT Bank Permata Tbk.<br>Material Information or Material Fact of Resignation of Independent Commissioner of PT Sahabat Finansial Keluarga, a Controlled Company of PT Bank Permata Tbk. |
| | 23 | Laporan Informasi atau Fakta Material Pengangkatan Komisaris PT Sahabat Finansial Keluarga, yang merupakan Perusahaan Terkendali dari PT Bank Permata Tbk.<br>Material Information or Material Fact of Appointment of Commissioner of PT Sahabat Finansial Keluarga, a Controlled Company of PT Bank Permata Tbk. |
| Desember<br>December | 3 | Laporan bulanan registrasi pemegang efek/perubahan struktur pemegang saham periode 30 November 2021.<br>Monthly reports of shareholders register/changes in shareholders structure for 30 November 2021. |
| | 3 | Penyampaian mata acara Rapat Umum Pemegang Saham Luar Biasa.<br>Submission of Extraordinary General Meeting of Shareholders agenda. |
| | 10 | Laporan informasi hutang/pinjaman dalam valuta asing periode 30 November 2021.<br>Report on information of debt/loan in foreign currency for the 30 November 2021 period. |
| | 10 | Pengumuman RUPS Luar Biasa.<br>Announcement of Extrarordinary GMS. |
| | 10 | Penyampaian bukti iklan pengumuman RUPS Luar Biasa.<br>Proof of announcement of Extraordinary GMS submission. |
| | 27 | Pemanggilan RUPS Luar Biasa.<br>Invitation of Extraordinary GMS. |
| | 27 | Penyampaian bukti iklan pemanggilan RUPS Luar Biasa.<br>Proof of invitation of Extraordinary GMS submission. |
| | 30 | Laporan Informasi atau Fakta Material penyelesaian akuisisi PT Sahabat Finansial Keluarga antara Perseroan (Penjual) dan Honest Financial Technologies International Private Ltd (Pembeli).<br>Acquisition completion of PT Sahabat Finansial Keluarga between Company (Seller) and Honest Financial Technologies International Private Ltd (Buyer). |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Satuan Kerja Audit Internal (SKAI)

Satuan Kerja Audit Internal (SKAI) sebagai *third line of defense* memiliki tugas dan tanggung jawab menjalankan fungsi audit intern di PermataBank. Sejalan dengan visi, misi dan nilai PermataBank, SKAI berperan melaksanakan penugasan *assurance* dan *consultation* yang independen serta obyektif yang dapat memberi nilai tambah dalam rangka membantu Bank mencapai tujuannya.

SKAI PermataBank sebagai fungsi *assurance* memberikan analisa yang mendalam terkait akar masalah temuan audit, membantu Manajemen dalam mengambil tindakan perbaikan dengan memberikan rekomendasi yang berfokus pada perbaikan proses yang berkesinambungan serta memiliki Rencana Audit Tahunan yang dinamis berdasarkan penilaian risiko terkini. Sementara SKAI PermataBank sebagai fungsi *consultation* lebih proaktif memberikan masukan, saran perbaikan serta *re-positioning* peran SKAI sebagai konsultan untuk membangun kepercayaan antara SKAI dan para pemangku kepentingan.

Dalam menjalankan pemeriksaan, SKAI melakukan evaluasi dan penilaian terhadap efektivitas, efisiensi dan kecukupan sistem pengendalian intern, manajemen risiko dan tata kelola. SKAI juga melakukan penilaian kualitas kinerja Bank serta evaluasi terhadap kepatuhan peraturan perundang-undangan termasuk kepatuhan terhadap Prinsip Syariah.

## Internal Audit

Internal Audit as third line of defense has roles and responsibilities to implement internal audit function in PermataBank. In accordance with the vision, mission as well as PermataBank values, Internal Audit has role of providing independent and objective assurance and consulting engagement that designed to add value in order to support the Bank in achieving its objectives.

Internal Audit of PermataBank as assurance function provides in-depth analysis related audit findings root cause, assist Management in taking corrective actions by providing recommendations that focus on continuous improvement process and establish dynamic Annual Audit Plan based on updated risk assessment. Whilst Internal Audit of PermataBank as consultation function is proactive more in providing insight, suggestions for improvement and re-positioning Internal Audit's role as consultant to build trust between Internal Audit and its stakeholders.

In carrying out the engagement, Internal Audit perform evaluation and assessment of the effectiveness, efficiency and adequacy of internal control system, risk management and corporate governance. Internal Audit also assess the quality of Bank performance and perform evaluation of compliance with laws and regulations, including compliance with Sharia Principles.

## Piagam Internal Audit

Piagam Internal Audit merupakan bentuk pelaksanaan Peraturan Otoritas Jasa Keuangan (POJK) No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan POJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Internal Audit. Penyusunan Piagam Internal Audit mengacu kepada POJK dan *The International Professional Practice Framework* (IPPF) dari *The Institute of Internal Auditors* (IIA).

Piagam Internal Audit PermataBank ditinjau dan diperbarui secara berkala, pembaruan terakhir dilaksanakan pada 28 Mei 2019 berdasarkan Keputusan Sirkulasi Dewan Komisaris PT Bank Permata Tbk No.015/BOC-CIRC/V/2019 tanggal 16 Mei 2019 dan Surat Keputusan Direksi PT Bank Permata Tbk No. 03/BP/2019 tanggal 28 Mei 2019.

Piagam Internal Audit menjadi pedoman pelaksanaan penugasan SKAI untuk memastikan ruang lingkup kegiatan Audit Internal mencakup seluruh aspek dan kegiatan di Bank termasuk anak perusahaannya. Ruang lingkup kegiatan Audit Internal adalah mengevaluasi proses tata kelola, manajemen risiko dan pengendalian internal Bank untuk memastikan:

1. Risiko telah teridentifikasi dan dikelola secara memadai sejalan dengan *Risk Appetite* Bank.
2. Informasi signifikan terkait aspek keuangan, manajerial dan operasional telah disajikan secara akurat, handal dan tepat waktu.
3. Operasional perbankan telah sesuai dengan kebijakan, standar, prosedur serta peraturan dan/atau perundang-undangan yang berlaku termasuk prinsip Syariah.
4. Program, rencana dan tujuan dapat tercapai secara efektif dan efisien.
5. Kualitas dan perbaikan yang berkesinambungan selalu terpelihara dengan tetap memperhatikan proses pengendalian internal.
6. Permasalahan signifikan yang berdampak pada Bank diketahui dan ditangani dengan tepat.

## Internal Audit Charter

The Internal Audit Charter was established to implement the Regulation of the Financial Services Authority (POJK) No. 1/POJK.03/2019 regarding the Implementation of Internal Audit Function in Commercial Banks and No. 56/POJK.04/2015 regarding the Establishment and Guidelines for the Internal Audit Charter. The Internal Audit Charter was established based on POJK and the International Professional Practice Framework (IPPF) from The Institute for Internal Auditors (IIA).

The Internal Audit Charter is reviewed and updated periodically, the recent update was on 28 May 2019 based on the Board of Commissioners Circular Resolution of PT Bank Permata Tbk No. 015/BOC-CIRC/V/2019 dated 16 May 2019 and Decree of the Board of Directors of PT Bank Permata Tbk No. 03/BP/2019 dated 28 May 2019.

The Internal Audit Charter is a guideline for the implementation of Internal Audit engagement to ensure the scope of Internal Audit activities covers all aspects and activities in the Bank including its subsidiaries. The scope of Internal Audit activities is to evaluate the corporate governance, risk management and Bank's internal control to ensure:

1. Risks are properly identified and managed in line with Bank's Risk Appetite.
2. Significant information on financial, managerial and operational aspects are accurately, reliably and timely presented.
3. Banking operation is in compliance with the prevailing policies, standards, procedures, and regulations and/or laws including Sharia principles.
4. Programs, plans and objectives are effectively and efficiently achieved.
5. Quality and continuous improvements are maintained with attention given to internal control process.
6. Significant regulatory issues impacting the Bank are acknowledged and addressed appropriately.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Kedudukan SKAI dalam Struktur Organisasi Bank

SKAI bertanggung jawab langsung kepada Direktur Utama dan dalam pelaksanaan tugasnya dapat melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris, Komite Audit, serta Dewan Pengawas Syariah.

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Direktur Utama dapat memberhentikan Kepala SKAI setelah mendapat persetujuan Dewan Komisaris jika Kepala SKAI dinilai tidak memenuhi persyaratan sebagaimana diatur dalam Piagam Internal Audit dan/atau tidak cakap dalam menjalankan tugas.

Pengangkatan Anke Subandy sebagai Kepala SKAI berdasarkan Surat Keputusan Direksi No 171/BP/DIR/VIII/2017 tanggal 18 Agustus 2017 yang telah disampaikan kepada OJK melalui surat No. 173/BP/DIR/VIII/17 tanggal 28 Agustus 2017.

### Periode Jabatan

Sejak tanggal 21 Agustus 2017 sampai dengan sekarang.

### Position of the Internal Audit in the Bank's Organizational Structure

Internal Audit is directly responsible to President Director and in carrying its duties, Internal Audit is able to communicate directly to the Board of Directors, the Board of Commissioners, the Audit Committee, and the Sharia Supervisory Board.

The Head of Internal Audit is appointed and dismissed by the President Director after receiving approval from the Board of Commissioners by taking into consideration recommendations from Audit Committee. The President Director may dismiss the Head of Internal Audit after receiving the approval from Board of Commissioners if the Head of Internal Audit does not meet the requirements as set forth in Internal Audit Charter and/or is incompetence in carrying out the duties.

The appointment of Anke Subandy as Head of Internal Audit based on Decree of the Board of Directors No. 171/BP/DIR/VIII/2017 dated 18 August 2017 reported to OJK through Letter No. 173/BP/DIR/VIII/17 dated 28 August 2017.

### Term Period

Since 21 August 2017 until present.

# Profil Kepala SKAI

# Head of Internal Audit Profile

## Anke Subandy

Kepala Satuan Kerja Audit Internal
Head of Internal Audit

Warga Negara Indonesia, berusia 50 tahun, dan berdomisili di Jakarta.
Indonesian Citizen, 50 years old, and resides in Jakarta.

### Riwayat Pendidikan

Lulus dari Fakultas Ekonomi Akuntansi, Universitas Tarumanagara di Jakarta pada tahun 1993 dan melanjutkan pendidikan di Edith Cowan University- Perth, Western Australia dan memperoleh gelar Master of Business Administration - Marketing pada tahun 1995.

### Rangkap Jabatan

Anke Subandy menjabat sebagai anggota Komite Audit PT Sahabat Finansial Keluarga (SFK) (entitas asosiasi PermataBank), sesuai dengan Surat Keputusan Direksi PT Sahabat Finansial Keluarga No. 02/SFK-SK-DIR/III/2018 tanggal 8 Maret 2018.

### Pengalaman Kerja

Anke Subandy bergabung dengan PermataBank sebagai Kepala SKAI sejak Agustus 2017. Sebelumnya beliau menjabat sebagai Senior Vice President - Head of Operation Risk Management di Citibank Indonesia sejak September 2015.

Beliau memulai kariernya di Bank Credit Lyonnais Indonesia sebagai Management Trainee (1996 - 1997), Assistant Manager Corporate Banking (1997 - 1998) dan Internal Auditor (1998 - 2001). Beliau pernah berkarier di HSBC Jakarta sebagai Manager of Credit Audit (2001 - 2002) dan ABN AMRO Bank NV. Indonesia sebagai Manager of Internal Audit (2004 - 2005), kemudian kembali berkarier di HSBC Jakarta sebagai Manager of Management Internal Control (2005 - 2007), Assistant Vice President Management Internal Control (2007), Vice President Operational Risk and Controls (Head of Internal Control Dept.) (2007 - 2009), Senior Vice President Operational Risk and Controls (2009 - 2011), dan Senior Vice President Internal Audit (2012).

Beliau selanjutnya menjabat di PT Bank CIMB Niaga Indonesia sebagai Senior Vice President Internal Audit - Credit Audit Group Head (2012 - 2013) dan Senior Vice President Internal Audit - Deputy Chief Audit Executive (2014 - 2015).

### Educational Background

Graduated from Faculty of Accounting Economics, Tarumanagara University in Jakarta in 1993 and she continued her education at Edith Cowan University - Perth, Western Australia and obtained her Master of Business Administration - Marketing in 1995.

### Multiple Board Membership

Anke Subandy holds a member of Audit Committee on PT Sahabat Finansial Keluarga (PermataBank's associate) based on the Decree of Board of Directors of PT Sahabat Finansial Keluarga No. 02/SFK-SK-DIR/III/2018 dated 8 March 2018.

### Professional Experience

Anke Subandy joined PermataBank as the Head of Internal Audit since August 2017. Previously, she worked as Senior Vice President - Head of Operation Risk Management at Citibank Indonesia since September 2015.

She started her career at Bank Credit Lyonnais Indonesia as Management Trainee (1996 - 1997), Assistant Manager Corporate Banking (1997 - 1998) and Internal Auditor (1998 - 2001). She also worked at HSBC Jakarta as Credit Audit Manager (2001 - 2002) and ABN AMRO Bank NV. Indonesia as Internal Audit Manager (2004 - 2005), then rejoined with HSBC Jakarta as Manager of Management Internal Control (2005 - 2007), Assistant Vice President Management Internal Control (2007), Vice President Operational Risk and Controls (Head of Internal Control Dept.) (2007 - 2009), Senior Vice President Operational Risk and Controls (2009 - 2011), and Senior Vice President Internal Audit (2012).

She then joined at PT Bank CIMB Niaga Indonesia as Senior Vice President Internal Audit - Credit Audit Group Head (2012-2013) and Senior Vice President Internal Audit - Deputy Chief Audit Executive (2014 - 2015).

# Tata Kelola Perusahaan
## Good Corporate Governance

### Pendidikan/Pelatihan Tahun 2021

Selama tahun 2021, Kepala SKAI telah mengikuti beberapa pendidikan dan/atau pelatihan antara lain:

- Emotional Agility, diselenggarakan oleh PermataBank (22 Februari 2021).
- Leader Inspire Leaders, diselenggarakan oleh PermataBank (19 Maret 2021).
- BANK 4.0 - BRETT KING, diselenggarakan oleh PermataBank (6 Mei 2021).
- CAE Forum: Overview and Studi Kasus Fraud Event di Industri Perbankan Indonesia, diselenggarakan oleh IAIB (8 Mei 2021).
- Be Extra Ordinary You, diselenggarakan oleh IAIB (29 Juli 2021).
- Bank Permata Learning Week: Digital Transformation, Branch Through Digital Transformation, Digital Cyber Risk, The Future of Financial Industry: Opportunity & Risk, Personal Branding, Financial Acumen, Building Future Leaders, Find Your Why, Creating an Effective Digital Content, diselenggarakan oleh PermataBank (3-5 Agustus 2021).
- WEBINAR - Racing with the Fraudsters: Are You Prepared to Win or Lose?, diselenggarakan oleh PWC (12 Agustus 2021).
- Strategic and Critical Thinking, diselenggarakan oleh PermataBank (30 Agustus 2021).
- Team Leadership (Leading others through execution excellence), diselenggarakan oleh PermataBank (3 September 2021).
- Certified Teal Agilist (CTA), diselenggarakan oleh Teal Agility (5 September 2021).
- Certified Associate Scrum Master (CASM), diselenggarakan oleh Teal Agility (5 September 2021).
- Build a Future Leader with speaker Bapak Ignasius Jonan, diselenggarakan oleh PermataBank (3 Desember 2021).
- Peran Internal Audit dalam Penguatan Tata Kelola di Perbankan di tengah Situasi Pandemi, diselenggarakan oleh IAIB (3 Desember 2021).
- Personal Agility Recognized Practitioner (PARP), diselenggarakan oleh Teal Agility (14 November – 5 Desember 2021).
- Business Analytics: Data Driven Decision Making, diselenggarakan oleh University of Toronto's Rotman School of Management (3 November – 23 Desember 2021).

### Workshop/Trainings in 2021

During 2021 the Head of Internal Audit has participated in the following education and/or trainings such as:

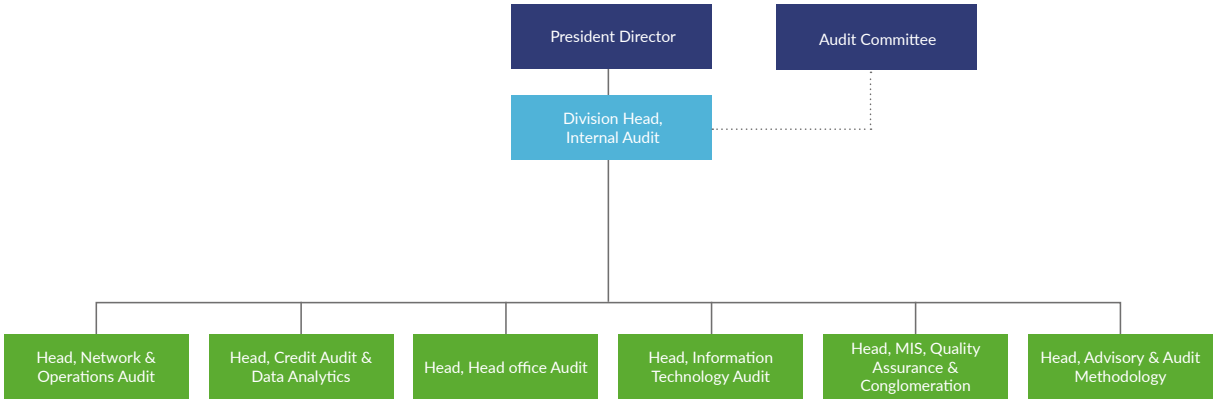
- Emotional Agility, held by PermataBank (22 Februari 2021).
- Leader Inspire Leaders, diselenggarakan oleh PermataBank (19 Maret 2021).
- BANK 4.0 - BRETT KING, held by PermataBank (6 Mei 2021).
- CAE Forum: Overview and Studi Kasus Fraud Event di Industri Perbankan Indonesia, held by IAIB (8 Mei 2021).
- Be Extra Ordinary You, held by IAIB (29 Juli 2021).
- Bank Permata Learning Week: Digital Transformation, Branch Through Digital Transformation, Digital Cyber Risk, The Future of Financial Industry: Opportunity & Risk, Personal Branding, Financial Acumen, Building Future Leaders, Find Your Why, Creating an Effective Digital Content, held by PermataBank (3-5 Agustus 2021).
- WEBINAR - Racing with the Fraudsters: Are You Prepared to Win or Lose?, held by PWC (12 Agustus 2021).
- Strategic and Critical Thinking, held by PermataBank (30 Agustus 2021).
- Team Leadership (Leading others through execution excellence), held by PermataBank (3 September 2021).
- Certified Teal Agilist (CTA), held by Teal Agility (5 September 2021).
- Certified Associate Scrum Master (CASM), held by Teal Agility (5 September 2021).
- Build a Future Leader with speaker Bapak Ignasius Jonan, held by PermataBank (3 Desember 2021).
- *Peran Internal Audit dalam Penguatan Tata Kelola di Perbankan di tengah Situasi Pandemi*, held by IAIB (3 Desember 2021).
- Personal Agility Recognized Practitioner (PARP), held by Teal Agility (14 November – 5 Desember 2021).
- Business Analytics: Data Driven Decision Making, held by University of Toronto's Rotman School of Management (3 November – 23 December 2021).

## Struktur Organisasi SKAI

Struktur organisasi SKAI terkini adalah sebagai berikut:

## Internal Audit Organization Structure

The updated Internal Audit organization structure as of is as follows:




Kepala SKAI membawahi 82 (delapan puluh dua) staf audit dengan komposisi pembagian menurut level, yaitu 14 (empat belas) staf di Departemen Network & Operations Audit, 26 (dua puluh enam) staf (termasuk 1 (satu) tenaga kontrak) di Departemen Credit Audit & Data Analytics, 17 (tujuh belas) staf di Departemen Head office Audit, 12 (dua belas) staf di Departemen Information Technology Audit, 7 (tujuh) staf di Departemen MIS, Quality Assurance & Conglomeration dan 5 (lima) staf di Departemen Advisory & Audit Methodology.

The Head of Internal Audit oversees 82 (eighty-two) audit staff with the composition of division according to level, i.e.: 14 (fourteen) staff in the Network & Operations Audit Department, 26 (twenty-six) staff (including 1 (one) non-permanent staff) in the Credit Audit & Data Analytics Department, 17 (seventeen) staff in the Head office Audit Department, 12 (twelve) staff in the Information Technology Audit Department, 7 (seven) staff in the MIS, Quality Assurance & Conglomeration Department and 5 (five) staff in the of Advisory & Audit Methodology Department.

## Tugas dan Tanggung Jawab SKAI

1. Menyusun dan melaksanakan Rencana Kerja Tahunan Audit Internal serta alokasi anggaran pelaksanaan fungsi Audit Internal. Rencana Kerja Tahunan Audit Internal serta alokasi anggaran disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit.

2. Mengevaluasi dan menguji kecukupan dan efektivitas pelaksanaan tata kelola, manajemen risiko dan pengendalian internal. Hal ini juga mempertimbangkan pencapaian hasil dan proses bisnis yang dilakukan sejalan dengan tujuan, *risk appetite* dan nilai organisasi.

## Internal Audit Roles and Responsibilities

1. To develop and execute the Annual Internal Audit Plan as well as budget allocation for the implementation of Internal Audit functions. The Annual Internal Audit Plan and budget allocation should be approved by President Director and Board of Commissioners with taking into consideration the recommendations from Audit Committee.
2. To evaluate and assess the adequacy and effectiveness of the implementation of governance process, risk management and internal control. It also considers whether the achieved outcomes and business process is in line with the objectives, risk appetite and values of the organization.

# Tata Kelola Perusahaan
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3. Menilai dan mengevaluasi efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya.
4. Memberikan rekomendasi perbaikan dan informasi yang obyektif mengenai kegiatan pemeriksaan untuk seluruh tingkatan manajemen.
5. Menyampaikan Laporan Hasil Audit kepada Direktur Utama dengan tembusan kepada Dewan Komisaris, Komite Audit dan Direktur Kepatuhan.
6. Memantau, menganalisa dan melaporkan tindak lanjut perbaikan yang telah disepakati.
7. Bekerjasama dengan Komite Audit.
8. Menyusun program untuk mengevaluasi mutu kegiatan Internal Audit.
9. Melakukan pemeriksaan khusus apabila diperlukan sepanjang tidak mempengaruhi independensi Internal Audit.
10. Audit Internal harus mengidentifikasi dan memperhatikan ekspektasi Direksi, Manajemen Senior, Dewan Komisaris serta para pemangku kepentingan atas opini dan kesimpulan yang diberikan oleh Audit Internal.
11. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
12. Membuat analisis, dan penilaian di bidang keuangan, akuntansi, operasional dan kegiatan lain melalui kegiatan audit.
13. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.

### Wewenang SKAI

1. Memiliki akses terhadap seluruh informasi Bank yang relevan terkait dengan tugas & fungsinya.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris, Komite Audit dan Dewan Pengawas Syariah.

3. To assess and evaluate the efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology and other activities.
4. To provide recommendations on improvement and objective information on the engagement activities for all levels of management.
5. To submit the audit report to President Director with copy to Board of Commissioners, Audit Committee and Compliance Director.
6. To monitor, analyze and report the implementation of agreed follow-up actions.
7. To liaise with the Audit Committee.
8. To develop program to evaluate the quality of Internal Audit activities.
9. To conduct special audits where necessary as long as the activities do not affect the independence of Internal Audit.
10. The Internal Audit shall identify and observe the expectations of Board of Directors, Senior Management, Board of Commissioners and stakeholders on the opinions and conclusions provided by Internal Audit.
11. To assist President Director and Board of Commissioners by conducting bank wide supervision through audit planning, fieldwork and monitoring of management action plan.
12. To prepare analysis, and assessments of finance, accounting, operations and other activities through audit engagement.
13. To identify all possibilities to improve the efficacy of resources and funds.

### Internal Audit Authority

1. To have access to all Bank information that relevant with its task & function.
2. To communicate directly with the Board of Director, Board of Commissioners, Audit Committee and Sharia Supervisory Board.

3. Mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, Komite Audit dan Dewan Pengawas Syariah.
4. Melakukan koordinasi dengan Ahli Hukum dan Auditor Eksternal dengan mekanisme yang diatur terpisah dalam Prosedur Internal Audit.
5. Mengikuti rapat Bank yang bersifat strategis.
6. Melakukan komunikasi dengan pengawas OJK minimal 1 (satu) kali dalam setahun.

## Kode Etik Auditor

Dalam pelaksanaan penugasan audit, auditor termasuk auditor TI mendapat dukungan dari manajemen agar dapat bekerja tanpa campur tangan dari pihak manapun. Apabila terdapat kendala pada independensi atau obyektifitas, maka kendala tersebut harus diungkapkan secara rinci kepada pihak-pihak yang berwenang dengan mengacu pada Standar Etika Audit Intern dan SEOJK MRTI No. 21/SEOJK.03/2017 yaitu:

1. Integritas
   - Bekerja dengan jujur, tekun, dan bertanggung jawab.
   - Taat terhadap peraturan dan membuat pengungkapan yang sesuai dengan peraturan.
   - Tidak melakukan kegiatan yang illegal.
   - Menghormati dan berperan dalam mendukung tujuan bank.

2. Objektif
   - Tidak ikut berperan dalam kegiatan yang dapat mempengaruhi objektivitas pelaksanaan tugas audit.
   - Tidak menerima apapun yang dapat mempengaruhi pelaksanaan tugas audit dan bekerja sesuai keahliannya.
   - Mengungkapkan fakta sebagaimana yang ditemukan dalam pelaksanaan tugas audit.

3. To conduct regular and ad-hoc meetings with the Board of Directors, Board of Commissioners, Audit Committee and Sharia Supervisory Board.
4. To have coordination with Legal Expert and External Auditor with the mechanism is regulated separately in the Internal Audit Procedure.
5. To attend Bank's strategic meeting.
6. To have communication with OJK at least once a year.

## Auditor's Code of Ethics

In conducting audit assignments, auditors, including IT auditors, receive support from management with the intention of auditors are able to work without interference from any party. Should there are any obstacles related to independence or objectivity, these constraints must be disclosed in detail to authorized parties by referring to Internal Audit Ethical Standards and SEOJK MRTI No. 21/SEOJK.03/2017, namely:

1. Integrity
   - Work honestly, diligently and responsibly.
   - Obey the rules and make disclosures in accordance with the regulations.
   - Do not perform any illegal activities.
   - Respect and take part in supporting the objectives of the bank.

2. Objectivity
   - Do not participate in activities that may affect the objectivity of the audit.
   - Do not accept anything that can affect the conduct of the audit and work according to expertise.
   - Disclose the facts that found in the audit.

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3. Kerahasiaan
   - Berhati-hati dalam penggunaan data atau informasi dan melindungi data atau informasi yang diperoleh dalam pelaksanaan tugas audit.
   - Tidak menggunakan data atau informasi yang diperoleh untuk kepentingan pribadi ataupun bertentangan dengan hukum.

4. Kompetensi
   - Memiliki pengetahuan yang memadai.
   - Melaksanakan tugas audit sesuai dengan standar yang ditetapkan oleh bank.
   - Berusaha terus menerus meningkatkan kemampuan untuk meningkatkan kualitas audit.

5. Indepedensi, mampu mengungkapkan pemikiran dan pandangan tanpa pengaruh ataupun tekanan dari pihak manapun.

### Standar Pelaksanaan dan Pengembangan Mutu

SKAI memiliki program Pengendalian Mutu Audit yang dirancang untuk melakukan evaluasi atas kesesuaian aktivitas audit intern dengan standard dan ketentuan yang telah ditetapkan. Aktivitas Pengendalian Mutu Audit dilaksanakan melalui:

1. *Periodic Assessment*.
2. *External Assessment* yang dilakukan oleh Kantor Akuntan Publik/Konsultan yang independen, kompeten dan berkualitas.

Kaji ulang kesesuaian praktik SKAI telah dilaksanakan oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan pada 2020 dengan hasil SKAI PermataBank "Umumnya Sesuai" dengan PBI, POJK dan Standar IIA. Kaji ulang periode berikutnya akan dilaksanakan pada tahun 2023.

3. Confidentiality
   - Carefully in using data or information and protect data or information obtained in conducting audits.
   - Do not using data or information obtained for personal gain or against the law.

4. Competence
   - Have sufficient knowledge.
   - Carry out audit tasks in accordance with the standards set by the bank.
   - Trying to improve the ability to improve audit quality.

5. Independence, able to express thoughts and views without influence or pressure from any party.

### Quality Development Standard

Internal Audit of PermataBank has Audit Quality Assurance program designed to evaluate the conformity of internal audit activities with established standards and regulations. Audit Quality Assurance program performed through:

1. Periodic Assessment.
2. External Assessment conducted by an independent, competent and qualified Public Accounting Firm/ Consultant.

Triennial Review on Internal Audit function had been performed by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Partner on 2020 with result PermataBank Internal Audit practices is "Generally Conform" with PBI, POJK and IIA Standards. The next triennial review result will be performed on 2023.

## Hubungan SKAI dengan Pihak Eksternal

SKAI bekerja sama dengan pihak eksternal, yaitu Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan yang telah ditunjuk oleh Dewan Komisaris sesuai rekomendasi Komite Audit dalam penyediaan data dan informasi terkait audit tahunan.

## Internal Audit Relations with External Parties

Internal Audit works closely with external parties, i.e.: Public Accountant Firm Tanudiredja, Wibisana, Rintis & Partner that has been appointed by the Board of Commissioners with the recommendation of the Audit Committee in providing data and information during annual audit.

## Pelaksanaan Rapat antara SKAI dengan Direktur Utama Komite Audit, Dewan Pengawas Syariah dan Dewan Komisaris

SKAI secara berkala menyampaikan informasi mengenai progress kegiatan audit kepada Direktur Utama, Komite Audit dan Dewan Komisaris.

Dalam hal penyampaian temuan terkait pelaksanaan pemenuhan prinsip syariah, SKAI mengirimkan Laporan Hasil Audit kepada Dewan Pengawas Syariah (DPS) secara regular. Dalam rangka memenuhi ketentuan regulator, SKAI dan Komite Audit mengadakan pertemuan dengan Dewan Pengawas Syariah 1 (satu) kali dalam setahun.

Berikut adalah jumlah penyelenggaraan rapat selama tahun 2021:

## Meeting Arrangement between President Director, Audit Committee, Sharia Supervisory Board and Board of Commissioners

SKAI periodically provide update regarding audit activities progress to President Director, Audit Committee and Board of Commissioners.

In regard to audit issues related to Sharia principals, Internal Audit submit the audit report to Sharia Supervisory Board regularly. In order to fulfill regulatory requirement, Internal Audit and Audit Committee conduct meeting with Sharia Supervisory Board once in a year.

Following the details of meeting schedule during 2021:

| Pelaksanaan Rapat Internal Audit<br>Internal Audit Meeting Arrangement | Jumlah Meeting<br>No. of Meeting | Jan<br>Jan | Feb<br>Feb | Mar<br>Mar | Apr<br>Apr | Mei<br>May | Jun<br>Jun | Jul<br>Jul | Ags<br>Aug | Sep<br>Sep | Okt<br>Oct | Nov<br>Nov | Des<br>Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Rapat SKAI dengan Direktur Utama<br>IA Meeting with President Director | 10 kali<br>10 times | 14 | 9 | 9 | 12 | - | 15 | 14 | 12 | 16 | 13 | 16 | - |
| Rapat SKAI dengan Komite Audit<br>IA Meeting with Audit Committee | 12 kali<br>12 times | 21 | 16 | 17 | 23<br>29 | - | 22 | 23 | 23 | 21 | 22 | 5<br>24 | - |
| Rapat SKAI dan Komite Audit dengan Dewan Pengawas Syariah<br>IA and Audit Committee Meeting with Shariah Supervisory Board | 1 kali<br>1 time | - | - | - | - | - | - | - | - | - | 22 | - | - |
| Rapat SKAI dengan Dewan Komisaris<br>IA Meeting with Board of Commissioner | 4 kali<br>4 times | 27 | - | - | 28 | - | - | 27 | - | - | 27 | - | - |

## Sumber Daya Manusia dan Sertifikasi Profesi

Untuk menjaga dan meningkatkan kemampuan auditor internal, serangkaian program sertifikasi profesi maupun pelatihan teknis telah diikuti para auditor internal.

## Human Resources and Professional Certification

To maintain and improve the skills of internal auditors, all internal auditors have obtained series of professional certification and technical trainings.

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Pada tahun 2021 telah dilakukan *competency assessment* untuk seluruh staf SKAI dengan menggunakan *competency model* yang ditetapkan oleh *The Institute of Internal Auditor* dan Kepmenaker No. 215/2017 dan Kepmenaker No. 48/2015. Berdasarkan hasil *competency assessment*, SKAI akan melakukan tindak lanjut di antaranya dengan pelatihan berbentuk *coaching*, *training*, maupun pemagangan ke Unit Bisnis.

In 2021, competency assessment has been conducted for all Internal Audit staff by using competency models set by the Institute of Internal Auditors and Manpower Ministry of Indonesia Decree No. 215/2017 and No. 48/2015. Based on the competency assessment result, SKAI will take follow up action plans such as coaching, training or attachment to Business Unit.

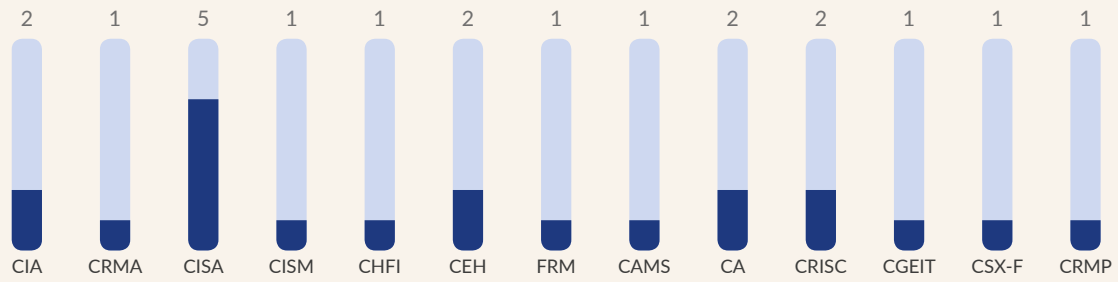
Selain pelatihan keterampilan praktis, PermataBank juga mengadakan pelatihan *soft skills* untuk meningkatkan profesionalisme dan kompetensi karyawan dalam jangka panjang.

Other than training in practical skills, PermataBank also conducts soft skills trainings to improve the professionalism and competence of employees in the long term.

Sehubungan dengan pandemi COVID-19, pelatihan dan program sertifikasi profesi dilaksanakan melalui daring. Komposisi sertifikasi profesi yang diadakan sampai dengan 31 Desember 2021 antara lain:

In regard to the COVID-19 pandemic, trainings and professional certifications were held online. The composition of professional certifications as of 31 December 2021 e.g.:

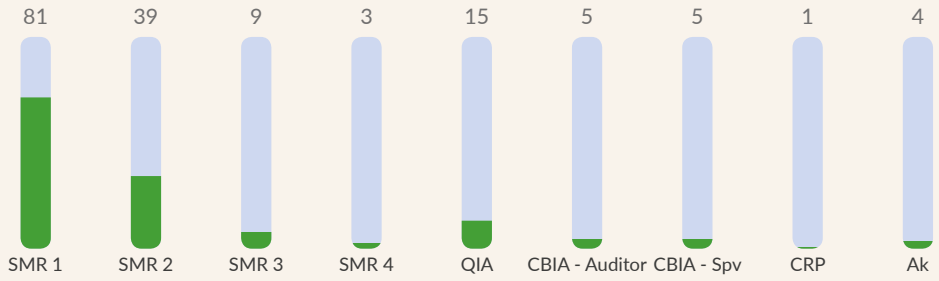
**Sertifikasi Internasional**
International Certification




Keterangan | Note:

CIA : Certified Internal Auditor
CRMA : Certification in Risk Management Assurance
CISA : Certified Information System Auditor
CISM : Certified Information Security Manager
CHFI : Computer Hacking Forensic Investigator
CEH : Certified Ethical Hacker
FRM : Financial Risk Manager
CAMS : Certified Anti-Money Laundering Specialist
CA : Chartered Accountant
CRISC : Certified in Risk Information System Control
CGEIT : Certified in the Governance of Enterprise IT
CSX-F : Cybersecurity Foundation
CISSP : Certified Information Systems Security Professional

**Sertifikasi Nasional**
National Certification




Keterangan | Note:
SMR 1 : Sertifikasi Manajemen Risiko Level 1
SMR 2 : Sertifikasi Manajemen Risiko Level 2
SMR 3 : Sertifikasi Manajemen Risiko Level 3
SMR 4 : Sertifikasi Manajemen Risiko Level 4
QIA : Qualified Internal Auditor
CBIA - Auditor : Certified Bank Internal Audit Level Auditor
CBIA - Spv : Certified Bank Internal Audit Level Supervisor
CRP : Certified Risk Professional
Ak : Accountant

## Partisipasi dalam Perhimpunan Profesi Internal Audit

Dalam rangka memperluas wawasan dan kompetensi professional auditor dan *sharing best practices*, SKAI mengikutsertakan auditor dalam berbagai perhimpunan profesi Internal Audit antara lain, Institute of Internal Auditor (IIA) - Indonesia Chapter, Information Systems Audit and Control Association (ISACA), Ikatan Akuntan Indonesia (IAI), Ikatan Auditor Intern Bank (IAIB) dan Association of Certified Fraud Examiners (ACFE), The Association of Certified Anti-Money Laundering Specialists (ACAMS), Global Association of Risk Professionals (GARP).

SKAI PermataBank juga berpartisipasi aktif dalam struktur kepengurusan perhimpunan profesi Internal Audit yaitu Ikatan Auditor Intern Bank (IAIB). Berdasarkan Surat Keputusan 151/DP-IAIB/XI/2020 tanggal 9 November 2020 perihal Susunan Dewan Pengurus IAIB, terdapat 3 (tiga) orang dari PermataBank yang ditunjuk sebagai anggota pengurus untuk periode tahun 2020 - 2023.

## Internal Audit Participation in Professional Associations

To expand the insight and competencies of professional auditors, as well as sharing the best practices, Internal Audit includes auditors in a member of Internal Audit Professional Associations such as Institute of Internal Auditors (IIA) - Indonesian Chapter, Information Systems Audit and Control Association (ISACA), Indonesian Accountants Association (IAI), Bank Internal Auditor Association (IAIB) and Association of Certified Fraud Examiners (ACFE), The Association of Certified Anti-Money Laundering Specialists (ACAMS), Global Association of Risk Professionals (GARP).

Internal Audit of PermataBank also actively participates in the management structure of the Internal Audit professional association, namely the Bank Internal Auditor Association (IAIB). Based on Decree 151/DP-IAIB/XI/2020 dated 9 November 2020 regarding the Composition of the IAIB Management Board, there are 3 (three) people of PermataBank who were appointed as members of the management for the period 2020 - 2023.

# Tata Kelola Perusahaan
## Good Corporate Governance

Departemen Information Technology (IT) Audit secara berkelanjutan fokus terhadap pengembangan kualitas sumber dayanya agar selalu mengikuti kondisi teknologi dan industri terbaru, terutama dengan isu *Cyber Risk*. Pengembangan tim IT Audit dimulai dengan memberikan pelatihan dan sertifikasi CEH (Certified Ethical Hacker), CISA (Certified Information System Auditor), dan CISSP (Certified Information Systems Security Professional) kepada anggota IT Audit.

SKAI PermataBank melaporkan hasil audit Teknologi Informasi kepada OJK secara berkala sesuai dengan ketentuan yang berlaku.

### Sistem Informasi Internal Audit

Di tahun 2021, SKAI PermataBank secara berkelanjutan melakukan investasi dan pengembangan untuk Unit Kerja Data Analytics, dengan meningkatkan kemampuan server, aplikasi *coding*, menambah lisensi aplikasi dan juga karyawan yang memiliki kemampuan mengolah data.

SKAI PermataBank secara berkelanjutan mengembangkan *Internal Audit System* (AuditWorks) agar dapat mendukung seluruh proses audit, terutama dalam proses *risk assessment* dan pemantauan efektivitas aktivitas SKAI dengan mengembangkan modul yang telah digunakan dan menambah fitur baru, yaitu *Timesheet*, *Repository & Reporting* serta *Annual Audit Planning*.

### Metodologi Audit

SKAI PermataBank dalam menyusun Rencana Kerja Audit Tahunan menggunakan pendekatan *Risk Based Audit* melalui tahapan identifikasi serta *mapping audit universe* dan *auditable entity*, *risk assessment* terhadap *entity* dan unit level. *Risk assessment* dilakukan berdasarkan POJK 18/POJK.03/2016 dengan menambahkan faktor *cyber risk*.

Information Technology (IT) Audit is continuously to focus on developing the quality of its resources to always be catch-up with the latest technological and industrial conditions, particularly with the issue of Cyber Risk. The development of the IT Audit team began by providing training and certification of CEH (Certified Ethical Hackers), CISA (Certified Information System Auditors), and CISSP (Certified Information Systems Security Professional) to IT Audit members.

Internal Audit of PermataBank submit the reports of Information Technology audit results to OJK regularly in accordance with prevailing regulations.

### Internal Audit Information System

In 2021, Internal Audit of PermataBank continuously has invested on the development of Data Analytics Unit, with enhancement of server capacity, coding application, procure additional licenses and also to improve staff capability with data analytics knowledge.

Internal Audit of PermataBank continuously develop the Internal Audit System (AuditWorks) in order to support all audit process, particularly in risk assessment process and monitoring the effectiveness of Internal Audit activities by enhancement of existing modules and adding new features, i.e. Timesheet, Repository & Reporting and Annual Audit Planning.

### Audit Methodology

Internal Audit of PermataBank in carrying out the preparation of Annual Audit Plan using Risk Based Audit approach through the stages of identification and mapping of audit universe and auditable entities, risk assessment of entities and unit levels. Risk assessment is performed based on POJK No.18/POJK.03/2016 with additional cyber risk factor.

## Fungsi *Advisory/Consulting* Audit

Sepanjang tahun 2021, Departemen Advisory & Audit Methodology (AAM) telah melakukan kajian terhadap beberapa kebijakan dan prosedur, memberikan jasa *Training/Educational* melalui *Risk & Control Sharing for Retail Banking* BORM, serta terlibat sebagai *advisor* dalam beberapa proyek antara lain *Interbank offered Rate* (IBOR), Purple dan Permata Brave. Departemen AAM juga bekerja sama dengan Departemen Credit Audit & Data Analytic berpartisipasi sebagai *trainer* dalam *SME Credit Culture Training*.

Penugasan konsultasi juga dilaksanakan oleh unit IT Project Advisory melalui pendampingan terhadap beberapa proyek bank terkait IT dengan memberikan hasil kaji ulang serta rekomendasi yang independen dan objektif mulai dari inisiasi sampai hingga proses rilis aplikasi. Sepanjang 2021, IT Project Advisory melaksanakan beberapa penugasan konsultasi antara lain *Customer Relationship Management Application*, *Credit Approval and Risk Monitoring* (CARM) *Phase* 2, Permata e-Business *Revamp*, BI-FAST, *Building Resiliency* API (*Application Programming Language*) dan ESB (*Enterprise Service Bus*).

## Pelaksanaan Kegiatan Audit Tahun 2021

Selama tahun 2021, SKAI telah melaksanakan aktivitas kerja dengan titik berat pada:

1. Membuat dan menyampaikan laporan pencapaian Rencana Kerja Tahunan kepada Direktur Utama, Komite Audit dan Dewan Komisaris secara berkala.
2. Membuat dan menyampaikan laporan pelaksanaan dan pokok-pokok hasil audit internal kepada regulator secara semesteran setelah memperoleh persetujuan Direktur Utama dan Komite Audit.
3. Melakukan pengawasan terhadap kegiatan Bank baik perkreditan, operasional maupun Unit Usaha Syariah.

## The Audit Advisory/Consulting Function

Throughout 2021, Advisory & Audit Methodology (AAM) Department has reviewed several internal policies and procedures, provide Training/Educational services through Risk & Control Sharing for Retail Banking BORM, also involved as advisors on several projects such as Interbank offered Rate (IBOR), Purple and Permata Brave. The AAM Department together with Credit Audit & Data Analytics Department collaborates as trainer in SME Credit Culture Training.

Consultation assignments are also carried out by the IT Project Advisory unit through assistance to several IT bankwide projects by providing independent and objective reviews and recommendations starting from the initiation up to the application release process. Throughout 2021, IT Project Advisory performing several consultation assignments i.e. Customer Relationship Management Application, Credit Approval and Risk Monitoring (CARM) Phase 2, Permata e-Business Revamp, BI-FAST, Building Resiliency API (Application Programming Language) and ESB (Enterprise Service Bus).

## The Implementation of Audit Activities in 2021

Throughout 2021, Internal Audit has carried out the activities focusing on:

1. Prepared and submitted the achievements of Internal Audit Annual Plan to President Director, Audit Committee and Board of Commissioners on regular basis.
2. Prepared and submitted semi-annual report of internal audit implementation and key of audit results to regulator upon approved by President Director and Audit Committee.
3. Overseeing the activities of the Bank both credit, operational and Sharia Business Unit.

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4. Mengembangkan kompetensi staf dan pemahaman terhadap strategi, rencana dan proses bisnis, termasuk risiko utama Bank.
5. Melakukan pengkajian dan pengkinian metodologi audit secara berkala.

Di tahun 2021, SKAI Rencana Kerja Audit Tahunan PermataBank melaksanakan sebanyak 117 (seratus tujuh belas) penugasan *assurance* dan 18 (delapan belas) penugasan konsultasi.

### Rencana Kerja Tahunan SKAI 2022

Rencana Kerja Tahunan SKAI disusun dengan mempertimbangkan strategi dan rencana bisnis PermataBank di tahun 2022. Rencana Kerja Tahunan SKAI mengambil pendekatan audit berbasis risiko dengan fokus pengawasan seluruh kegiatan operasional PermataBank.

Berdasarkan POJK No 01/POJK.03/2019 tentang Penerapan Fungsi Internal Audit pada Bank Umum yang berlaku sejak tahun 2019, Kepala SKAI memastikan Rencana Kerja Tahunan SKAI direncanakan, dilaksanakan, disupervisi, dan dipantau dengan baik untuk kemudian dilaporkan secara berkala kepada Direktur Utama, Dewan Komisaris dan Komite Audit. Untuk merealisasikan rencana kerjanya, SKAI akan terus melakukan peningkatan kompetensi auditor, pengembangan metodologi serta optimalisasi alat bantu audit.

Di tahun 2022, SKAI PermataBank merencanakan untuk melaksanakan 104 (seratus empat) penugasan audit *Assurance*, dimana 36 di antaranya merupakan pemeriksaan cabang (syariah dan konvensional) dari hasil perencanaan *Dynamic Audit*. SKAI juga merencanakan penugasan audit konsultasi yang terdiri dari 9 (sembilan) IT Advisory dan 3 (tiga) Non - IT Advisory.

4. Developed staff's competence and understanding on the strategy, plan, and business process including its key risks.
5. Periodically reviewing and updating the audit methodology.

In 2021, the Annual Audit Plan of PermataBank has performed 117 (one hundred-seventeen) assurance assignments and 18 (eighteen) consultation assignments.

### 2022 Internal Audit Plan

Internal Audit Plan is formulated by considering PermataBank's business strategy and plan in 2022. Internal Audit Plan is using risk-based audit approach and the focus of Audit Plan is monitoring all of PermataBank's activities.

As stipulated in the POJK No 01/POJK.03/2019 Implementation of Internal Audit Function effective in 2019, Head of Internal Audit ensures the Audit Plan is planned, implemented, supervised and monitored in good manner to be reported periodically to President Director, Board of Commissioners and Audit Committee. In realizing this audit plan, Internal Audit will continuously conduct improvement on the competence of its auditor, methodology as well as optimizing audit tool and its utilization.

In 2022, Internal Audit of PermataBank plans to perform 104 (one hundred and four) Assurance assignments, which 36 of them are branches audit (sharia and conventional) from Dynamic Audit Plan result. Internal Audit has also planned on Consulting assignments that consist of 9 (nine) IT Advisory and 3 (three) Non - IT Advisory.

## Fungsi Kepatuhan

Selama tahun 2021, Bank banyak menghadapi tantangan dalam menjalankan bisnisnya. Salah satunya disebabkan karena Pandemi COVID-19 yang berdampak pada melambatnya perkembangan perekonomian Indonesia.

Dalam upaya mendukung perkembangan perekonomian Indonesia, Otoritas Jasa Keuangan dan Bank Indonesia sebagai regulator yang mengatur Perbankan Indonesia banyak mengeluarkan ketentuan-ketentuan baru terkait stimulus perekonomian nasional yang tentunya harus dilaksanakan oleh Bank.

Kegiatan usaha bank semakin kompleks seiring dengan perkembangan teknologi informasi, globalisasi, integrasi pasar keuangan dan kewajiban Bank untuk memenuhi seluruh ketentuan regulator antara lain ketentuan stimulus perekonomian nasional, memberikan dampak terhadap eksposur risiko perbankan yang semakin meningkat sehingga diperlukan upaya-upaya untuk memitigasi berbagai risiko.

Melihat perkembangan tantangan dan risiko usaha Bank yang semakin besar, diperlukan berbagai macam upaya untuk memitigasi risiko tersebut. Upaya-upaya tersebut dapat bersifat preventif (*ex-ante*) maupun kuratif (*ex-post*). Upaya yang bersifat preventif (*ex-ante*) sangat diperlukan untuk mengurangi atau memperkecil potensi risiko kegiatan usaha Bank yang diperkirakan akan terjadi. Oleh karena itu Departemen Kepatuhan hadir dalam pengelolaan Risiko Kepatuhan.

Aspek kepatuhan terhadap ketentuan, kaidah dan peraturan perbankan serta manajemen risiko yang baik menjadi upaya preventif yang krusial bagi bank untuk memitigasi atau meminimalkan potensi risiko dari kegiatan usaha. Kedua fungsi itu harus tercermin dalam kebijakan, peraturan, sistem, prosedur, serta operasional bank yang senantiasa dimonitor dan diperbaharui sesuai dengan perkembangan regulasi dan tuntutan zaman *(best practice)*.

## Compliance Function

During 2021, the Bank faced many challenges in running Bank's business. One of them is due to the COVID-19 pandemic which has an impact on the slowdown in Indonesia's economic development.

In an effort to support the development of the Indonesian economy, the Financial Services Authority and Bank Indonesia as regulators that regulate Indonesian banking have issued many new provisions related to the national economic stimulus which must be implemented by Bank.

Banking activities are getting more complex due to development in information technology, globalization, integrated financial markets and the obligation of the Bank to comply with all regulatory provisions, including the provisions of the national economic stimulus which resulted in higher risk exposures in the banking system, so efforts to mitigate these risks are urgently needed.

Considering the Bank's challenges and business risk development that are getting bigger, various efforts are needed to mitigate these risks. These efforts can be preventive (ex-ante) or curative(ex-post). Efforts that are preventive (ex-ante) are needed to reducer minimize the potential risk of the Bank business activities that are expected to occur. By that means Compliance Department is established to manage the Compliance Risk.

Compliance in banking conditions, rules, norms and regulations, as well as good risk management is a crucial preventive action for banks in mitigating or minimizing risk potentials. Both functions must be reflected in bank's policy, regulations, system, procedure, and operation, and must be monitored and updated according to the requisite era (best practice).

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PermataBank merupakan bank nasional yang senantiasa mengedepankan prinsip-prinsip tata kelola yang baik dalam menjalankan bisnis bank. PermataBank berkomitmen untuk terus membangun serta memperkuat budaya kepatuhan secara efektif dan menyeluruh, mulai dari manajemen hingga karyawan. Untuk memastikan fungsi Kepatuhan tersebut terlaksana secara konsisten dan berkesinambungan, PermataBank mempercayakan tanggung jawab ini kepada Direktorat Hukum dan Kepatuhan.

Dalam rangka melaksanakan Fungsi Kepatuhan, Direktur Hukum dan Kepatuhan dibantu oleh 6 (enam) Divisi yaitu: Compliance Regulatory Affairs Advisory, Compliance Monitoring & Training, Anti Money Laundering (AML), Fraud Risk Management (FRM), Cross Border Compliance Advisory (CBCA) dan Bribery & Anti – Corruption. Setiap unit kerja memiliki tugas dan tanggung jawab masing-masing untuk memastikan fungsi Kepatuhan PermataBank.

### A. Compliance Regulatory Affairs & Advisory

#### Tugas dan Tanggung Jawab

Satuan kerja Compliance Regulatory Affairs & Advisory (CRA) memiliki tugas dan tanggung jawab sebagai berikut:

a) Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi, dengan cara membuat kebijakan dan prosedur dalam rangka pengaturan atas penerapan aturan dan ketentuan yang berlaku dan melakukan sosialisasi atas ketentuan dan aturan yang berlaku serta memberikan masukan dan advis kepada unit-unit lain terkait pemenuhan aturan dalam aktivitas kegiatan usaha Bank.

b) Melakukan identifikasi, pengukuran, pengawasan dan pengendalian terhadap risiko kepatuhan dengan mengacu pada peraturan dan atau ketentuan yang diterbitkan oleh regulator.

PermataBank is a national bank that always puts ahead principles of good governance when running its business. PermataBank is committed to keep building and strengthening the compliance culture effectively and thoroughly, starting from management levels to employees. To ensure a consistent and sustainable implementation of this Compliance function, PermataBank created a special division called Directorate of Legal and Compliance.

In order to implement the Compliance function, Director of Legal and Compliance is assisted by 4 (four) working units: Compliance Regulatory Affairs Advisory, Compliance Monitoring & Training, Anti Money Laundering (AML), Fraud Risk Management (FRM), Cross Border Compliance Advisory (CBCA) and Bribery & Anti – Corruption Each unit has its own tasks and responsibilities to ensure PermataBank's Compliance function is well implemented.

### A. Compliance Regulatory Affairs & Advisory

#### Tasks and Responsibilities

Compliance Regulatory Affairs & Advisory (CRA) has tasks and responsibilities as follows:

a) Create steps that will support the creation of Compliance Culture in all Bank's business activities at every level of socialization and training programs on applicable rules and regulations and providing inputs and advice to other units on complying with rules and regulations in doing Bank's business activities.

b) Conduct identification, measurement, monitoring and controlling Compliance Risk by referring to regulation and or provision issued by Regulator.

c) Menilai dan mengevaluasi efektivitas kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki Bank dengan peraturan perundang-undangan yang berlaku, yang dilakukan dengan cara antara lain:
   I. Menilai rancangan kebijakan, ketentuan, sistem maupun prosedur baru.
   II. Melakukan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur berdasarkan informasi yang diperoleh.
d) Melakukan Kajian dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan regulator utama yaitu Bank Indonesia dan Otoritas Jasa Keuangan dan peraturan perundang-undangan terkait kegiatan perbankan yang berlaku, termasuk Prinsip Syariah bagi Unit Usaha Syariah.
e) Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan regulator utama dan peraturan perundang-undangan terkait kegiatan perbankan yang berlaku.
f) Memonitor pemenuhan atas komitmen Bank kepada Regulator utama, serta berperan sebagai penghubung antara Bank dan Regulator utama terkait aktivitas pengawasan dan pengaturan yang dilakukan oleh regulator utama kepada Bank.
g) Memberikan konsultasi kepatuhan dalam proses manajemen operasional dan prosedur bisnis, untuk memastikan semua karyawan mengetahui dan menguasai peraturan dan kebijakan.
h) Melakukan diskusi dan konsultasi dengan Dewan Pengawas Syariah terkait penerapan dan kepatuhan aspek-aspek Perbankan Syariah.
i) Menjaga hubungan baik dan menyampaikan laporan dan permintaan data secara benar dan tepat waktu kepada Regulator.
j) Melakukan pemantauan dan analisa Risiko Kepatuhan.
k) Berperan aktif dalam *Corporate action* yang dilakukan oleh PermataBank.

c) Assess and evaluate the effectiveness, adequacy and suitability of policies, regulations, systems and procedures owned by the Bank with the applicable laws and regulations, which was conducted by:
   I. Assessing the design of new policies, provisions, systems and procedures.
   II. Conducting improvements towards policies, regulations, systems and procedures based on information obtained.
d) Review and/or recommend necessary updates and improvements on Bank's policies, rules, systems, and procedures to keep it in line with regulations stipulated by Bank Indonesia and Otoritas Jasa Keuangan as well as with laws related to banking activities, including Sharia Principles for Sharia Business Unit.
e) Perform necessary efforts to make sure that Bank's policies, rules, systems, procedures, and business activities comply with regulations set by regulators and applicable laws on banking activities.
f) Monitor the fulfilment of Bank's commitment to Regulator and act as an intermediary between Bank and regulators following supervisory and regulatory activities by regulators.
g) Provide compliance consulting in operational management process and business procedures to ensure all employees acknowledge and understand the regulation.
h) Perform discussion and consultation with Sharia Supervisory Board related to compliance and implementation of Sharia Banking Principles.
i) Maintaining good relationship and submit report and data request correctly and timely to Regulator.
j) Monitor and analyze Compliance Risk.
k) Take an active role in the Corporate actions carried out by PermataBank.

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l) Melakukan kegiatan-kegiatan lainnya yang terkait dengan Fungsi Kepatuhan.

### Penerapan Fungsi Kepatuhan

Fungsi Kepatuhan diterapkan di seluruh bagian dan elemen organisasi Bank di segala tingkatan jabatan, melalui program kerja yang disesuaikan dengan pengelolaan risiko. Dalam Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, diperlukan pemantauan yang ketat dan koordinasi yang erat dengan semua layanan perusahaan keuangan dalam kelompok konglomerasi yang sama dimana standar dan praktik manajemen risiko kepatuhan tidak sama dalam kelompok konglomerasi.

Pada tahun 2021 terdapat beberapa aksi korporasi yang terkait dengan PermataBank, yaitu antara lain:

- Penerbitan saham melalui Penawaran Umum Terbatas IX (Rights Issue IX).
- Divestasi saham PT Sahabat Finansial Keluarga.
- Pelunasan Obligasi Subordinasi Berkelanjutan II Bank Permata Tahap II Tahun 2014.

CRA berperan aktif dalam seluruh aksi korporasi tersebut terkait pemberian advis dari sisi regulasi dan ketentuan yang berlaku, serta proses Perizinan, Persetujuan, dan Pelaporan kepada regulator perbankan baik dari OJK maupun Bank Indonesia. Ketiga aksi korporasi tersebut berjalan dengan baik sesuai dengan ketentuan yang berlaku.

l) Perform other tasks related to Compliance Function.

### Implementation of Compliance Function

Compliance function is implemented in all parts and organization elements at every position level, through work programs tailored to risk management. In the implementation of Integrated Risk Management for Financial Conglomerates, close monitoring and coordination are required with all services provided by financial companies within the same conglomerate group since standards and practices of compliance risk management differ within a group.

In year 2021 there were several material corporate actions related to PermataBank, which are:

- Issuance of shares through Limited Public offering IX (Rights Issue IX).
- Divestment of shares in PT Sahabat Finansial Keluarga.
- Repayment of Bank Permata's Sustainable Subordinated Bonds II Phase II Year 2014.

CRA actively involved in handling those corporate action related to the advice given from the regulation side and prevailing regulation and also Licensing, Approval, and Reporting to the Bank Regulator to OJK and or Bank Indonesia. Those three corporate actions completed in accordance with applicable regulation.

## Program Kerja dan Pelaksanaan Fungsi Kepatuhan

Program kerja yang terkait dengan fungsi Compliance Regulatory Affairs & Advisory (CRA) di tahun 2021 yang akan terus berkesinambungan pada tahun 2022 antara lain sebagai berikut:

a) Pemantauan atas kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada BI/OJK dan/atau pengawas lain yang berwenang, baik sebagai bagian dari hasil pemeriksaan maupun komitmen lainnya.
b) Peningkatan budaya kepatuhan dan kepedulian terhadap kepatuhan selalu diterapkan kepada seluruh karyawan dengan tujuan agar melekat dalam keseharian aktivitas dan pekerjaan. Program ini dilakukan melalui serangkaian pelatihan dan sosialisasi peraturan dan kebijakan yang mempunyai dampak signifikan bagi Bank, baik dalam bentuk kunjungan ke jaringan kantor Bank atau melalui pelatihan *e-learning*.
c) Memastikan rencana strategis Bank sesuai dengan Peraturan BI/OJK dan peraturan terkait lain, serta menyelaraskan kepatuhan dengan strategi dan tujuan bisnis.
d) Bersama dengan Divisi Corporate Secretary, CRA memastikan *Good Corporate Governance* berjalan dengan baik, antara lain dengan berperan pada proses pelaksanaan maupun pelaporan Tata Kelola Bank maupun Tata Kelola terintegrasi serta berpartisipasi pada pertemuan Komite Tata Kelola Terintegrasi sebagai narasumber terkait aspek Kepatuhan pada Tata Kelola Terintegrasi.
e) Melakukan kajian atas produk/aktivitas baru agar risiko kepatuhan dapat diidentifikasi, dipantau, dan dikendalikan secara memadai dalam hubungannya dengan Bisnis dan fungsi kontrol lainnya.
f) Menetapkan mekanisme pemantauan dan penilaian Risiko kepatuhan, menggunakan indikator pemantauan Risiko Kepatuhan Kualitatif dan Kuantitatif serta alat teknis untuk memantau dan mengendalikan keseluruhan Risiko Kepatuhan Bank.

## Work Programs and Implementation of Compliance Function

Work programs related to the function of Compliance Regulatory Affairs & Advisory (CRA) in 2021 and will continue in 2022 are as follows:

a) Monitor Bank's compliance toward its commitment to BI/OJK and/or other authorized supervisors regarding audit results or other form of commitments.
b) Compliance culture enhancement and awareness towards compliance are always promoted to all employees so they will be implemented in daily activities and works. This program is conducted through series of training and socialization on rules and policies that have significant impact towards the Bank, which are done through visits to branches or e-learning activities.
c) Make sure that Bank's strategic plans adhere to BI/OJK's regulations and other related regulations, and align compliance with business strategies and purposes.
d) Together with Corporate Secretary Division, CRA ensure Good Corporate Governance is well implemented with a role in the implementation and reporting process of Bank Governance and Integrated Governance and participated in Governance Integrated Committee Meeting as subject matter expert regarding the Compliance aspect of Integrated Governance.
e) Conduct review on new product/activity in order to identify, monitor, and control compliance risks in relation with Business and other control functions.
f) Establish Compliance Risk Monitoring and Assessment Mechanism, comprehensively use both qualitative and quantitative Compliance Risk Monitoring indicator and technical tool to monitor and control the overall Compliance Risk of the Bank.

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g) Menjadi kordinator Utama dalam setiap pemeriksaan yang dilakukan oleh pihak regulator (Otoritas Jasa Keuangan dan Bank Indonesia).

h) Peningkatan fungsi Compliance Advisory, antara lain dengan mewajibkan staf Compliance mengikuti pelatihan internal maupun eksternal, seperti Pelatihan dan Sertifikasi Kompetensi Kepatuhan, Pelatihan dan Sertifikasi Manajemen Risiko, Pelatihan Syariah dan pelatihan lainnya.

### B. Compliance Monitoring & Training

a) Mengoptimalkan Fungsi Kepatuhan melalui proses pemantauan dan pemeriksaan dari segi kepatuhan *(Compliance Testing)* dengan tujuan menguji apakah kebijakan, prosedur, ketentuan internal lainnya, sistem maupun aktivitas bisnis PermataBank telah sesuai dengan ketentuan Regulator mencakup ketentuan Otoritas Jasa Keuangan (OJK), ketentuan Bank Indonesia (BI) serta peraturan perundang-undangan lain yang berlaku sehingga potensi risiko kepatuhan maupun risiko kepatuhan aktual di Unit Kerja dan Kantor Cabang PermataBank dapat diidentifikasi dan dikendalikan.

b) Memastikan semua temuan, kelemahan kontrol, dan pelanggaran peraturan (potensial maupun aktual apabila terjadi) yang diidentifikasi pada saat *Compliance Testing*, telah diberikan rekomendasi/ *feedback* dan mendapatkan tanggapan, rencana tindak lanjut, tanggal target penyelesaian beserta penanggung jawab.

c) Memantau pengenaan sanksi/denda dari Regulator terhadap kantor cabang ataupun unit kerja di kantor pusat dengan memeriksa *root cause analysis* & tindakan perbaikan yang dilakukan untuk memitigasi terjadinya kesalahan serupa dan memonitor proses pembayaran denda tersebut kepada Regulator.

g) Act as main coordinator in every regulator's audit (Financial Services Authority and Bank Indonesia Audit).

h) Improve Compliance Advisory function by requiring Compliance staff to join internal and external training, such as Training and Certification on Compliance Competency, Training, and Certification on Risk Management, Sharia Training, and others.

### B. Compliance Monitoring & Training

a) Optimizing Compliance Function through monitoring and assessment process (Compliance Testing) in order to test that Bank's Policy, Procedure, other internal provisions, system or business activities are inline with regulations of Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) and other applicable laws; hence potential and actual compliance risk in PermataBank's working units and branches can be identified and controlled.

b) Ensure all findings, control weakness and breach of regulations (potential and actual if any) which identified in Compliance Testing process have been responded with recommendation/feedback and obtain response, action plan and target date including the person in charge.

c) Monitor the imposition of sanctions/fines from Regulator on branch offices or working units at head office by examining root cause analysis & corrective actions taken to mitigate occurrence of similar errors and monitor payment process of these fines to the Regulator.

d) Mendukung peningkatan budaya kepatuhan dengan melakukan pelatihan dan komunikasi terkait dengan budaya kepatuhan yang berkesinambungan mencakup kebijakan-kebijakan internal (Kode Etik Perilaku Karyawan PermataBank, Pemberian Hadiah dan Jamuan, Benturan Kepentingan) maupun ketentuan-ketentuan Regulator kepada Unit Kerja atau Kantor Cabang.

e) Memonitor pelaksanaan proses *Whistleblowing (Speak-Up)* di PermataBank yang dilakukan melalui beberapa saluran (*e-mail*, *mobile number*, surat, maupun *e-form* di *website* PermataBank).

## C. Anti Pencucian Uang (APU)

PermataBank berkomitmen penuh mematuhi Undang-Undang dan Peraturan Anti Pencucian Uang yang berlaku di Indonesia. Pelaksanaan komitmen tersebut dilakukan oleh unit kerja Anti Pencucian Uang atau Anti-Money Laundering.

### Tugas dan Tanggung Jawab

a) Membangun Budaya Kepatuhan yang kuat melalui pengembangan kurikulum pelatihan yang berjenjang dan terus memberikan pelatihan tatap muka, sosialisasi kebijakan, dan surel (surat elektronik) untuk meningkatkan kesadaran tentang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) di seluruh karyawan.

b) Menyempurnakan infrastruktur kepatuhan dengan terus mengeksplorasi semua fungsi dalam sistem pemantauan transaksi serta mengembangkan sistem *Electronic Due Diligence*. PermataBank juga melakukan *review* terhadap efektivitas dari sistem pemantauan transaksi dan terus melakukan penyempurnaan.

d) Support the enhancement of compliance culture by conducting training and communication related to continuous compliance culture which covers internal policies (PermataBank's Code of Conduct, Gift & Entertainment, Conflict of Interest) and also Regulatory requirements for working units or branches.

e) Monitor the implementation of Whistleblowing (Speak-Up) process at PermataBank which is carried out through several channels (e-mail, mobile number, letter, or e-form on PermataBank's website).

## C. Anti Money Laundering (AML)

PermataBank is fully committed to obey Laws and Regulations on Anti Money Laundering applicable in Indonesia. The implementation of this commitment will be conducted by Anti-Money Laundering working unit.

### Tasks and Responsibilities

a) Build a strong Compliance Culture by creating gradual training curriculum and providing face-to-face training, policy socialization, and electronic mail to all employees in order to increase awareness on Anti-Money Laundering and Combating the Financing of Terrorism (AML- CFT).

b) Refine compliance infrastructure by continuously exploring all functions in transaction monitoring systems, as well as developing Due Diligence Electronic systems. PermataBank also reviews the effectiveness of transaction monitoring system and implement necessary improvements.

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c) Melakukan Manajemen Risiko Kepatuhan secara aktif dengan melakukan *review* terkait implementasi APU-PPT di cabang secara teratur. Untuk membantu pengawasan terhadap implementasi pelaksanaan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme maka PermataBank telah membentuk Unit Kerja Khusus yang sudah mendapatkan pelatihan mengenai APU-PPT yang berada pada kantor-kantor wilayah Bank. AML team juga turut serta dalam pelaksanaan supervisi secara aktif terkait pengawasan implementasi APU PPT di kantor cabang, juga dilakukan unit Anti Money Laundering terhadap cabang yang dinilai memiliki risiko tinggi dalam hal pencucian uang dan pendanaan terorisme.

### Kebijakan Anti Pencucian Uang

PermataBank berkomitmen untuk sepenuhnya mematuhi Undang-Undang dan Peraturan Anti Pencucian Uang yang berlaku di Indonesia, dan mengambil tindakan yang diperlukan untuk mencegah, mendeteksi dan melaporkan kepada pihak berwenang, dalam kerangka Undang-Undang yang berlaku, segala tindakan terkait pencucian uang, pendanaan terorisme yang diketahui atau dicurigai, aktivitas kriminal lainnya dan transaksi mencurigakan.

Sebagai organisasi yang berkomitmen untuk melakukan pencegahan pencucian uang, PermataBank memiliki program kepatuhan yang meliputi:

a) Prosedur untuk melaksanakan program identifikasi nasabah yang efektif untuk memastikan bahwa proses *due diligence* tepat dilakukan, dan apabila diperlukan dilakukan proses *enhanced due diligence*, termasuk untuk memperoleh dan memelihara dokumentasi yang sesuai, dilakukan pada saat pembukaan rekening dan *review* berkala, apabila diperlukan melalui siklus rekening nasabah dari awal pembukaan sampai berakhirnya hubungan usaha.

c) Actively perform Compliance Risk Management by reviewing the implementation of AML-CFT in all branches. In monitoring the implementation of Anti Money Laundering and Combating the Financing of Terrorism, PermataBank has formed Special Working Unit in all office branches, whose members have been trained on AML-CFT. AML team also participates in supervising the implementation of AML-CFT actively in all branches, particularly branches deemed to have high risks of getting involved in money laundering and terrorism funding.

### Anti-Money Laundering Policy

PermataBank is fully compliant toward Anti-Money Laundering Laws and Regulations in Indonesia, and takes the necessary steps to prevent, detect and report to the authorities, within prevailing Laws, all action related/alleged to money laundering, known or suspected terrorism funding, and any other criminal activities or suspicious financial transactions.

As an organization that is fully committed to prevent anti-money laundering, PermataBank has AML–CFT programs as follows:

a) Effective customer identification procedures to ensure due diligence process is conducted properly, and, if needed conducts enhanced due diligence, including obtaining and filing relevant documentation, which is done during account opening and regular reviews, if required through customers account cycles from account opening until the end of business relationship.

b) Proses *screening* nasabah terhadap daftar teroris yang berlaku.
c) Penunjukan Country Money Laundering Prevention *officer*, bertanggung jawab untuk mengkoordinasikan dan memantau pelaksanaan harian kepatuhan sesuai dengan hukum, ketentuan dan peraturan yang berlaku yang berhubungan dengan Anti Pencucian Uang.
d) Pemantauan transaksi termasuk mengambil tindakan yang tepat sesuai dengan hukum yang berlaku untuk melaporkan transaksi keuangan yang mencurigakan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) ketika aktivitas yang mencurigakan terdeteksi.
e) Ketentuan *Anti Tipping-off*.
f) Ketentuan *Record Retention*.
g) Meningkatkan kesadaran tentang pencegahan pencucian uang dan memberikan pelatihan kepada karyawan yang tepat mengenai anti pencucian uang, transaksi yang mencurigakan serta hukum dan peraturan tentang pendanaan terorisme.
h) Pelaporan tentang pelaksanaan Anti Pencucian Uang secara berkala kepada Direksi dan Dewan Komisaris.
i) Larangan melakukan hubungan dengan *Shell Banks* (didefinisikan sebagai bank yang tidak memiliki kehadiran fisik di negara manapun, dan selanjutnya tidak berafiliasi dengan bank manapun yang memiliki kehadiran fisik di negara mana pun).
j) Larangan pembukaan rekening anonim (tanpa nama) atau nama rekayasa (fiktif).
k) Pelaksanaan Program *Know Your Employee* (KYE).

PermataBank adalah perusahaan publik yang terdaftar di Bursa Efek Indonesia dan diregulasi oleh Bank Indonesia dan Otoritas Jasa Keuangan. Sebagai lembaga keuangan yang bertanggung jawab, PermataBank memiliki kewajiban untuk bekerja sama dengan regulator dan lembaga penegak hukum lainnya.

b) Customer screening processes against to applicable terrorist lists.
c) Appointment of Country Money-Laundering Prevention officer, who is responsible for coordination and daily monitoring of compliance based on applicable laws, rules, and regulations related to Anti-Money-Laundering.
d) Monitor transactions, including taking measures that are in line with applicable laws to report detected suspicious financial transactions to the Indonesian Financial Transaction Reports and Analysis Center (PPATK).
e) Anti Tipping-off regulation.
f) Record Retention regulation.
g) Increase awareness on money laundering prevention and provide employee training programs on anti-money laundering, suspicious transactions, and laws and regulations on terrorism funding.
h) Report Anti-Money-Laundering efforts to the Boards of Directors and Board of Commissioners on regular basis.
i) Prohibit connection with Shell Banks (defined as a bank with no physical presence in any country, and is unaffiliated with any bank that has physical presence in any country).
j) Prohibit any anonymous account opening or account opening under a false name.
k) Implement a program called Know Your Employee (KYE).

PermataBank is a public company listed on the Indonesia Stock Exchange and regulated by Bank Indonesia and Otoritas Jasa Keuangan. As a responsible financial institution, PermataBank is obliged to work with regulators and other law enforcements.

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### Program Kerja dan Pelaksanaan Fungsi

Di tahun 2021, beberapa inisiatif telah dilaksanakan untuk mendukung program APU-PPT antara lain:

- Melakukan penyesuaian dan penyempurnaan terhadap kebijakan, prosedur, sistem, dan formulir CDD sesuai dengan Peraturan Otoritas Jasa Keuangan No. 23/POJK.01/2019.
- Melanjutkan program sertifikasi Anti Pencucian Uang untuk karyawan yang berhubungan dengan nasabah pada Retail Banking, Network, Wholesale Banking, Special Asset Management dan Operation, baik secara tatap muka *(classroom)* maupun *e-learning (e-certification)*.
- Melakukan *review* yang lebih mendalam atas nasabah dengan kategori *Highrisk*, *Politically Exposed Person* dan Instansi Pemerintahan.
- Melakukan penyempurnaan dalam menentukan tingkat risiko cabang/regional dan juga kecukupan dalam menentukan jumlah Unit Kerja Khusus (UKK).
- Bekerja sama dengan unit bisnis dan teknologi Informasi dalam pengembangan proses penyaringan terhadap data teroris dan daftar hitam lainnya dalam upaya mendukung pembukaan rekening melalui *channel* digital.
- Membangun AML *Awareness* melalui media internal PermataBank yang berkaitan dengan isu pilkada ataupun penerapan APU-PPT di cabang.
- Melakukan proses penyempurnaan terhadap jangka waktu (TAT) untuk penutupan *alert* atas transaksi nasabah yang tidak wajar.
- Melakukan penyesuaian parameter atas skenario *alert* pada sistem AML.

### Work Programs and Function Implementations

In 2021, a number of initiatives implemented to support AML-CFT program, including:

- Make adjustments and improvements on Anti Money Laundering and Counter Terrorism Financing (AML CFT) policies, procedures, systems, and forms as stated in the Otoritas Jasa Keuangan Regulation No. 23/POJK.01/2019.
- Continue Anti Money Laundering certification program for employees whose jobs related to customers on Retail Banking, Network, Wholesale Banking, Special Asset Management and Operation through classroom or e-learning.
- Conduct customer review on Highrisk, Politically Exposed Person category and government institutions.
- Make improvement in determining risk levels of each branch, particularly weighting assessment used in determining level risks of branches and number of Special Working Unit based on risk levels on each branches.
- Collaborated with business units and Information Technology in developing filtering process in terrorist data and other black lists as part of efforts to promote bank account opening through digital channel.
- Build AML Awareness through PermataBank's internal media related to election issues or implementing AML-CFT in branches.
- Conduct an improvement process to the turn around time period (TAT) for closing alerts of customer's transaction.
- Conduct adjustment parameters for alert scenarios on the AML System.

- Bank sudah melaporkan LTKM, LTKT dan LTKL melalui sistem Pelaporan dari PPATK yang terbaru yaitu GOAML sesuai dengan Perka PPATK No. 1 thn 2021 tentang Tata Cara Penyampaian Laporan Transaksi Keuangan Mencurigakan, Transaksi Keuangan Tunai, dan Transaksi Keuangan Transfer Dana Dari dan Ke Luar Negeri Melalui Aplikasi GoAML bagi Penyedia Jasa Keuangan.

### Dasar Acuan dan Kendala yang Dihadapi

Pada umumnya sama seperti industri finansial lainnya di tahun 2021 kendala yang dihadapi adalah "new normal" terkait adanya pandemi. Di mana pertemuan langsung dihindari dan transaksi dilakukan melalui media digital. Sehingga Bank perlu melakukan penyesuaian dalam menjalankan strategi anti pencucian uang.

## D. Cross Border Compliance Advisory (CBCA)

Setelah melakukan proses integrasi dengan Bangkok Bank Indonesia (BBI) pada akhir tahun 2020, PermataBank membentuk suatu unit kerja Kepatuhan Lintas Batas (Cross Border Compliance Advisory) guna memastikan bahwa Bank akan mengimplementasikan dan menjaga tata kelola yang baik terkait hubungannya dengan pihak-pihak terkait termasuk hubungannya dengan perusahaan induk yang juga merupakan institusi keuangan di luar negeri.

Pembentukan unit kerja ini dimaksudkan agar Bank dapat memastikan bahwa penerapan tata kelola dalam menjalin hubungan dengan perusahaan induk termasuk dalam menyampaikan informasi kepada perusahaan induk akan tetap menjaga prinsip tata kelola perusahaan yang baik dan prinsip kehati-hatian sesuai dengan peraturan dan perundang-undangan yang berlaku di Indonesia.

- Banks have reported LTKM, LTKT and LTKL through the latest PPATK Reporting system, namely GOAML in accordance with Perka PPATK No. 1 of 2021 concerning Procedures for Submission of Reports on Suspicious Financial Transactions, Cash Financial Transactions, and Financial Transactions for Transfers of Funds To and From Overseas Through the GoAML Application for Financial Service Providers.

### Basic References and Challenges

In general the bank faced similar challenge as any other financial institution in 2021 which deals with the "new normal" associated with the pandemic. Where direct meetings are avoided and transactions are performed through digital channel. Therefore Bank need to make adjustment in the implementation of Anti Money Laundering strategy.

## D. Cross Border Compliance Advisory (CBCA)

After carrying out the integration process with Bangkok Bank Indonesia (BBI) at the end of 2020, PermataBank established a Cross Border Compliance Advisory work unit to ensure that the Bank will implement and maintain good governance related to its relationship with the parent company which is also an overseas financial institution.

The establishment of this work unit is intended so that Bank can ensure that the implementation of good governance in establishing relationships with the parent company, including conveying information to the parent company, will maintain the principles of good corporate governance and the principle of prudence in accordance with applicable laws and regulations in Indonesia.

# Tata Kelola Perusahaan
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### Tugas dan Tanggung Jawab

a) Membangun hubungan tata kelola yang baik dengan berbagai pihak termasuk dengan perusahaan induk dan pihak instistusi keuangan lainnya di luar negeri dengan tetap menjaga prinsip tata kelola yang baik dan menjaga prinsip kehati-hatian dengan tetap mengacu pada peraturan dan perundang-undangan yang berlaku di Indonesia.
b) Memastikan seluruh aktifitas perbankan memenuhi atau sesuai *(comply)* dengan semua peraturan baik peraturan yang ada di Indonesia *(Domestic Regulations)* maupun yang ada di luar wilayah Indonesia *(Cross Border Regulations)*.
c) Membantu berbagai Divisi atau unit kerja yang membutuhkan pendampingan terkait kebijakan dan peraturan lintas batas *(Cross Border Policies and Regulations)*.
d) Memberikan masukan dan pendapat baik diminta maupun tidak terhadap kegiatan perbankan dan kebijakan Bank, khususnya yang berkaitan dengan peraturan lintas batas *(Cross Border Regulations)*.
e) Melakukan kegiatan-kegiatan lainnya yang berkaitan dengan fungsi kepatuhan.

### Duties and Responsibilities

a) Building good governance relationships with various parties including parent company and other financial institutions abroad while maintaining good governance and maintaining the precautionary principle by referring the prevailing laws and regulations in Indonesia.
b) To ensure that all banking activities comply with all regulations, both domestic regulations and cross border regulations.
c) To assist various Division or units that need assistance related to cross border policies and regulations.
d) Provide input and opinions whether requested or not on banking activities and Bank policies, especially those related to cross border regulations.
e) Carry out other activities related to the compliance function.

### Program Kerja dan Fungsi Kepatuhan CBCA

Pada tahun 2021, beberapa program telah dilaksanakan oleh unit kerja CBCA diantaranya:

- Revisi dan *update* kebijakan Proses Tata Kelola dalam Berinteraksi dengan Pemegang Saham. Kebijakan ini bertujuan untuk menyediakan suatu aturan formal terkait dengan penyampaian informasi, termasuk informasi yang mengandung data nasabah yang bersifat rahasia menurut ketentuan perbankan dan perundang-undangan yang berlaku di Indonesia, kepada pemegang saham dengan tetap menjaga prinsip tata kelola perusahaan dan prinsip kehati-hatian.

### Compliance Function and Work Program of CBCA

In 2021, several programs have been implemented by the CBCA unit as follows:

- Revision and update of Governance Process on Interaction with Shareholders policy. This policy aims to provide a formal rule to the delivery of information, including information containing customer data that is confidential according to banking regulations and laws in force in Indonesia to shareholders while maintaining the principle of good corporate governance and prudential principles.

- Penyelesaian dan pemberlakuan *Data Sharing Agreement* (DSA) dan *Non-Disclosure Agreement* (NDA) penyampaian informasi baik berupa laporan (Rutin dan Non-Rutin) atau data kepada pemegang saham. Di dalam DSA diatur tentang protokol data sharing sehingga proses penyampaian informasi kepada pihak pemegang saham tetap melalui mekanisme tata kelola yang baik *(Good Corporate Governance)*, sedangkan didalam NDA diatur tentang perlindungan kerahasiaan informasi yang disampaikan kepada pemegang saham sebagai bentuk kehati-hatian Bank dalam menyampaikan informasi atau data.
- Melakukan kajian terhadap peraturan-peraturan dalam negeri *(Domestic Regulations)* dan peraturan lintas batas *(Cross Border Regulations)* dengan melakukan komparasi dan analisa kesenjangan *(gap analysis)* sehingga didapat hasil tentang kekuatan dan kekurangan masing-masing ketentuan/peraturan untuk dapat dilakukan perbaikan dan penguatan pelaksanaan dari ketentuan/peraturan tersebut.
- Melaksanakan fungsi kepatuhan lintas batas dengan memberikan masukan, saran dan nasehat kepada unit-unit kerja yang membutuhkan terkait dengan peraturan dan kebijakan lintas batas *(Cross Border Regulations/Policies)*.

- Completion and enforcement of Data Sharing Agreement (DSA) and Non-Disclosure Agreement (NDA) delivery information/data in the form of routine and non-routine reports to shareholders. The DSA regulates data sharing protocols so that the process of delivering information to shareholders remains through a good corporate governance mechanism, while the NDA regulates the protection of the confidentially of information submitted to shareholders as a form of the Bank's prudence in conveying information or data.
- Conduct a study on domestic regulations and cross-border regulations by conducting comparisons and gap analysis in order to oblation results regarding the strengths and weaknesses of each provision so that improvement and strengthening of the implementation of these provisions can be made.
- Carry out cross-border compliance functions by providing input, and advice to works units in need related to regulations and cross-border policies.

# Tata Kelola Perusahaan
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## Fraud Risk Management (FRM)

Fungsi lain terkait kepatuhan yang juga menjadi fokus PermataBank adalah manajemen risiko *fraud*, yang terangkum dalam Kebijakan Strategi Anti Fraud. Kebijakan ini meliputi aktivitas pencegahan, pendeteksian, pemberian tanggapan, proses investigasi dan efek jera yang dijabarkan dalam strategi yang lengkap untuk mengelola risiko *fraud* di PermataBank dalam rangka mencapai level tertinggi dalam hal integritas bisnis.

Tanggung jawab ini diemban oleh unit kerja Fraud Risk Management (FRM) di bawah koordinasi Direktorat Hukum dan Kepatuhan. Unit tersebut dipimpin oleh Head FRM yang melapor langsung kepada Direktur Hukum dan Kepatuhan.

### Tugas dan Tanggung Jawab

Unit Fraud Risk Management memiliki tugas dan tanggung jawab sebagai berikut:

a) Menyusun strategi *Anti Fraud* yang tepat, efektif dan efisien dalam mengelola risiko *fraud* yang mungkin terjadi di PermataBank.
b) Memberikan saran dan pendapat mengenai manajemen risiko *fraud* kepada Head of Business/Functional Units.
c) Melaksanakan *Fraud Risk Assessment* (FRA) pada unit/produk/proses/aktivitas tertentu berdasarkan prioritas kebutuhan/program yang direncanakan/permintaan Direksi/Komite Pengawas Fraud (FOC) atau Direktur/Kepala dari unit terkait.
d) Membantu Head of Business/Functional Units dalam membuat prosedur yang relevan, proses dan kontrol minimum untuk memitigasi risiko *fraud*.
e) Menyediakan informasi bagi FOC atas kasus *fraud* yang signifikan, tren/isu *fraud* pada saat rapat FOC.
f) Mengusulkan kepada Direktur Hukum dan Kepatuhan atas penggunaan konsultan eksternal/*investigator* untuk kasus-kasus *fraud* yang signifikan bila diperlukan.
g) Menyediakan bahan pembelajaran yang sesuai untuk disebarluaskan ke seluruh PermataBank jika memang dipandang perlu.
h) Membuat pelatihan dan program kesadaran atas risiko *fraud* untuk para karyawan.

## Fraud Risk Management (FRM)

Another function related to compliance that is also a focus in PermataBank is Fraud Risk Management, which is summarized in the Strategy of Anti-Fraud Policy. The policy includes preventive actions, detection, response, investigation process and deterrent effects in a complete strategy to manage fraud risks in PermataBank in order to reach the highest level of business integrity.

This responsibility is carried out by the Fraud Risk Management (FRM) work unit under the Directorate of Legal and Compliance. The unit is led by FRM Head who directly reports to Director of Legal and Compliance.

### Roles and Responsibilities

Roles and responsibilities of the Fraud Risk Management unit are as follows:

a) Develop an appropriate, effective and efficient the Anti Fraud strategy to manage risk of fraud that may occur at PermataBank.
b) Provide suggestions and opinions regarding Fraud Risk Management to Head of Business/Functional units.
c) Conduct Fraud Risk Assessments (FRA) on certain units/products/processes/activities based on priority demands/planned programs/requests from the Board of Directors, Fraud Oversight Committee (FOC), or Director/Head of related units.
d) Assist Head of Business/Functional Units in creating relevant procedures and processes, as well as minimum control to mitigate fraud risks.
e) Provide information for FOC on significant fraud cases, fraud trend/issues during FOC meeting.
f) Provide suggestions to Director of Legal and Compliance concerning hiring an external consultant/investigator to handle significant fraud cases, if required.
g) Provide learning materials to be distributed to all levels in PermataBank if it is deemed necessary.
h) Develop training and awareness programs concerning fraud risks for all employees.

i) Memberikan saran dan rekomendasi perbaikan secara langsung dan/atau mengelola investigasi atas insiden *fraud* yang signifikan.
j) Bertindak sebagai koordinator utama dalam hal manajemen risiko *fraud*.
k) Melaporkan *fraud* signifikan yang dilaporkan oleh Head of Business/Functional Units ke Otoritas Jasa Keuangan.
l) Bekerja sama dengan unit kerja *anti fraud* atau unit kerja yang memiliki fungsi *anti fraud* di unit bisnis atau unit fungsi pendukung untuk mengelola risiko *fraud* di area masing-masing.

## Kerangka Kerja Manajemen Risiko *Fraud*

Kerangka kerja manajemen risiko *fraud* terangkum dalam Kebijakan strategi *Anti Fraud* yang merupakan perwujudan komitmen Direksi dan Dewan Komisaris PermataBank dalam mengendalikan *fraud* secara efektif dan berkesinambungan. Kebijakan ini meliputi strategi pencegahan, pendeteksian, investigasi dan pemberian tanggapan dan efek jera tersebut ke dalam strategi yang lengkap untuk mengelola risiko *fraud* di PermataBank dalam rangka mencapai level tertinggi dalam hal integritas bisnis.

I. Pencegahan

Pencegahan dilakukan melalui peningkatan kesadaran *fraud* sebagai bagian dari program pengembangan karyawan. Upaya yang telah dilakukan dalam aspek pencegahan adalah:

a) Menerbitkan *Fraud Alert*, yakni tulisan melalui *e-mail*/surel yang menginformasikan kepada seluruh karyawan tren/modus kejahatan *fraud* yang berkembang dengan tujuan membangun kepedulian dan kesadaran terhadap risiko *fraud* tersebut. *Fraud Alert* juga memuat pembelajaran dari kasus/kejadian internal dan/atau eksternal *fraud* di PermataBank.

i) Provide direct advice and recommendation for corrective actions and lead investigation processes regarding any significant fraud incident.
j) Act as a main coordinator in fraud risk management.
k) Report any significant fraud cases delivered by Head of Business/Functional Units to Otoritas Jasa Keuangan.
l) Collaborate with the anti-fraud unit or other units that have an anti-fraud function in the business unit or support function unit, to manage risk of fraud in their respective areas.

## Fraud Risk Management Framework

The framework of fraud risk management is summarized in the Anti Fraud Strategy Policy which a form of Board of Director and Board of Commissioners commitment in controlling risk of fraud effectively and sustainably. The Policy covers the strategy of prevention, detection, investigation and response and deterrent effects into a comprehensive strategy in managing fraud risk across PermataBank in order to achieve the highest level of business integrity.

I. Prevention

Prevention is conducted through fraud awareness as a part of the employee development program. Following are activities conducted in prevention process:

a) Publish Fraud Alerts, which is in a written form and distributed through e-mail to inform all employees concerning current fraud trend/methods in order to build the staff's awareness regarding such risks. The Fraud Alert also covers lessons learnt from previous internal and external fraud cases in PermataBank.

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b) Webinar dan *e-learning Anti-Fraud* adalah salah satu training *online* untuk meningkatkan kepedulian terhadap *fraud* yang dikemas dalam bentuk diskusi, animasi yang berisikan soal- soal yang wajib diikuti oleh semua karyawan PermataBank.

c) Unit Fraud Risk Management juga melakukan pelatihan/*sharing session* internal untuk pembelajaran risiko dan bentuk/tren *fraud* perbankan.

II. Deteksi

Upaya pendeteksian dini terhadap kemungkinan terjadinya *fraud* antara lain dilakukan melalui mekanisme surprise/spesial audit, *whistle blowing*, dan pemantauan atas pengaduan nasabah yang terjadi di cabang.

a) *Surprise Audit/Special Audit*

*Surprise audit/special audit* merupakan bagian program audit yang secara rutin dilakukan oleh Bank. Satuan Kerja Audit Internal (SKAI) PermataBank juga melakukan *special audit* untuk mendeteksi munculnya potensi risiko *fraud* dari suatu unit, produk atau pun program.

b) *Whistleblowing (Speak-Up)*

Selama tahun 2021 Administrator Speak-Up menerima total 17 laporan. Seluruh laporan pengaduan dengan indikasi pelanggaran kode etik telah ditindaklanjuti sesuai dengan kebijakan yang berlaku.

c) Penanganan Komplain dari Nasabah dan Kegiatan *Surveillance*.

Unit FRM juga melakukan kegiatan pemantauan *(surveillance)* bersamaan dengan penanganan komplain dari nasabah. Dalam kegiatan tersebut, *fraud advisor/examiner* juga telah membantu mengidentifikasi kelemahan (jika ada) dari kebijakan dan prosedur yang ada di cabang.

b) Webinar and Anti-Fraud e-learning is one of online training aimed at increasing awareness regarding fraud, which is delivered in the form of discussion, scored computer animation games/quizzes that are mandatory for all PermataBank's employees.

c) The Fraud Risk Management Unit also conducts internal training/sharing sessions regarding lessons learnt and bank fraud case typologies.

II. Detection

An early detection program to identify possible fraud is performed through a surprise mechanism/special audit, whistle blowing, and monitoring of customer's complaints at the branches.

a) Surprise Audit/Special Audit

Surprise audit/special audit is part of our routine audit program conducted by PermataBank. The Internal Auditor Task Force also performs a special audit to detect any potential fraud risk from a unit, product or program.

b) Whistleblowing (Speak-Up).

In 2021, the Speak-Up Administrator received a total of 17 Speak-Up reports. All reports that were indicating violations in the Code of Conduct have been followed up in accordance with applicable policies.

c) Customer Complaints Handling and Surveillance Activities.

FRM Unit also conducts surveillance activities while handling customer complaints. The fraud advisor/examiner helps to identify weaknesses (if any) from existing policies and procedures in branches.

III. Investigasi, Pelaporan dan Sanksi

PermataBank telah memiliki mekanisme pengawasan dan pemantauan oleh Fraud Oversight Committee (FOC) terkait pelaporan dan penyelesaian kasus fraud signifikan yang terjadi. Selama tahun 2021, FOC mengadakan 4 (empat) kali pertemuan untuk membahas laporan kasus/*trend fraud* signifikan atau memberikan *update* mengenai aktivitas *Fraud Risk Assessment* yang sedang dilakukan oleh unit FRM di PermataBank.

**Kebijakan Strategi *Anti Fraud* dan Laporan Implementasi Strategi *Anti Fraud***

Sesuai POJK No. 39/POJK.03/2019 tentang penerapan 'Strategi *Anti Fraud* bagi Bank-Bank Umum', PermataBank telah menyampaikan laporan implementasi dari Strategi *Anti Fraud* untuk Semester II tahun 2020 dan Semester I tahun 2021 kepada Pengawas Otoritas Jasa Keuangan di bulan Januari dan Juli tahun 2021 secara tepat waktu.

IV. Pengawasan dan Penilaian

Dari insiden *fraud* yang terjadi selama periode 2021, telah dilakukan perbaikan pada proses dan prosedur yang ada. Hal ini dilakukan untuk mencegah kejadian *fraud* serupa terulang kembali.

III. Investigations, Reporting and Sanctions

PermataBank has oversight and monitoring mechanisms being performed by the Fraud Oversight Committee (FOC), due to an escalation in reporting and follow-ups of significant fraud cases. In 2021, FOC has organized 4 (four) meetings to discuss significant fraud cases/trends or to update Fraud Risk Assessment that was performed by FRM unit in PermataBank.

**The Anti-Fraud Strategy Policy and Anti-Fraud Strategy Implementation**

According to POJK No. 39/POJK.03/2019 regarding the 'Anti Fraud Strategy for Commercial Banks', PermataBank has submitted the Anti Fraud Strategy implementation report for the second half of 2020 and first half of 2021 to Otoritas Jasa Keuangan in January and July 2021 in timely manner.

IV. Monitoring and Evaluation

From fraud incidents committed in 2021, PermataBank has made improvements to existing processes and procedures in order to avoid similar fraud incidents in the future.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Program Kerja dan Pelaksanaan Fungsi

Dalam kondisi pandemi COVID-19 yang terjadi di tahun 2021 ini, menjadi tantangan bagi FRM dalam menjalankan strategi *anti fraud*. Hal ini dikarenakan jumlah karyawan yang besar dan tersebar di berbagai wilayah atau area menjadi tantangan tersendiri untuk melaksanakan manajemen risiko *fraud*. Namun, hal itu tidak menyurutkan semangat PermataBank untuk memerangi praktik *fraud* dan memunculkan berbagai terobosan dan inisiatif program kerja sebagai berikut:

a) Menyelenggarakan *training* webinar, diskusi atau sharing kasus secara *online* dengan unit-unit yang berkepentingan, terkait dengan kasus-kasus *fraud* yang sedang trend di industri dan bagaimana mencegah agar tidak terjadi di PermataBank.
b) Melakukan diskusi secara reguler dengan unit kerja Deteksi Fraud agar dapat meningkatkan kemampuan deteksi unit kerja tersebut.
c) Melakukan investigasi jarak jauh atau secara *online*, dengan melakukan kerja sama dengan unit kontrol dimana kasus *fraud* tersebut terjadi sehingga hasil investigasi tetap berkualitas dan bisa menemukan akar permasalahan sehingga dapat memberikan rekomendasi perbaikan yang tepat untuk unit kerja dan untuk PermataBank.
d) Memperkenalkan Kode Etik dan Budaya Kepatuhan kepada setiap karyawan ketika pertama kali bergabung karyawan wajib menandatangani Kode Etik.
e) Sejak pandemi COVID-19 berlangsung, pelaksanaan training terkait Fraud Manajemen, Kode Etik dan Budaya Kepatuhan kepada unit-unit kerja di tingkat regional, cabang-cabang dan unit-unit kerja yang terkait dengan pengelolaan risiko *fraud* tetap dilakukan oleh Tim FRM dengan menggunakan *virtual training*.
f) Melakukan kampanye ke seluruh karyawan terkait risiko *fraud* dan pencegahan *fraud*, Kode Etik dan Budaya Kepatuhan melalui *e-mail blast*, *wallpaper*, dan *Director's Message*.

### Work Programs and Function Implementations

In condition of COVID-19 pandemic that occurred in 2021, it is a challenge for FRM in implementing an Anti-Fraud strategy. This is due to the large number of employees spread across various regions or areas, and it is a challenge to perform fraud risk management. However, it will not discourage the spirit of PermataBank to fight against fraud practices and create breakthroughs and initiatives in work programs, such as:

a) Conduct Webinar training, online discussion or online sharing session with respective units related with fraud trends in banking industry and what is strategy to prevent it so the fraud will not happen in PermataBank.
b) Conduct regularly discussion with Early Detection Unit to increase fraud detection performance.
c) Perform remote or online investigations, by collaborating with the control unit where the fraud case occurs so that the results of the investigation will remain high quality and can find the root causes so that the Investigation result can provide recommendations for appropriate corrective actions and improvements for the unit as well as for PermataBank.
d) Promote the Code of Conduct and Compliance Culture to all employees when they first join, they require to sign the Code of Conduct form.
e) Since COVID-19 pandemic took place, FRM was actively conduct virtual training regarding Fraud Management, Code of Conduct, Compliance Culture to work units at the regional level, branches and units that have anti-fraud function.
f) Conduct anti-fraud campaign for all employees regarding fraud risk and how to prevent it, Code of Conduct and Compliance Culture through e-mail blast, wallpaper, and Directors' Message.

g) Memberikan dukungan atas permintaan rekomendasi atau saran dari seluruh unit di PermataBank terkait pengelolaan *fraud*.
h) Melakukan *monitoring* atas pemenuhan pelaksanaan *e-learning*, yang hasilnya dilaporkan kepada Direktur Kepatuhan dan melalui Laporan Profil Risiko dan Laporan Semesteran ke OJK.

## Pelaksanaan Strategi *Anti Fraud*

Penerapan kerangka dan strategi *Anti Fraud* serta manajemen risiko *fraud* akan terus dikembangkan terutama pada beberapa area berikut:

- Identifikasi faktor-faktor kunci dan area kritis dalam pengelolaan risiko *fraud*.
- Penyusunan panduan untuk unit-unit yang berperan dalam proses investigasi *fraud*.
- Penyusunan kerangka kerja dari para pengampu risiko fraud dengan akuntabilitas peran dan tanggung jawab yang jelas.
- Penerapan strategi *anti fraud* yang berkelanjutan untuk pencegahan, deteksi, respons dan mekanisme "efek jera" terkait risiko *fraud*.

## *Fraud Risk Assessment* (FRA)

FRM akan meneruskan penerapan *Fraud Risk Assessment* (FRA) yang merupakan salah satu komponen utama dalam penerapan kebijakan FRMF, melalui kajian berkelanjutan untuk mengevaluasi pencegahan, pendeteksian dan tanggapan terhadap setiap potensi skema dan kejadian fraud. FRA akan dilakukan pada unit/produk/proses/aktivitas yang memiliki risiko *fraud* yang cukup tinggi, baik yang terpantau dari kenaikan insiden *fraud* maupun penambahan volume yang signifikan atau dari kejadian *fraud* yang terjadi di industri perbankan saat ini.

Proses dan penerapan *Fraud Risk Assessment* telah mulai dijalankan oleh FRM ke seluruh unit kerja di PermataBank dan akan terus dilanjutkan di tahun-tahun ke depan agar proses *Fraud Risk Assessment* ini dapat memperkuat kontrol atas risiko *fraud* yang mungkin terjadi di PermataBank.

g) Provide support for recommendation requests or suggestions from all units in PermataBank related to fraud management.
h) Monitor the implementation of e-learning and report the results to Director of Compliance through Risk Profile Reporting and OJK Semesterly report.

## Anti-Fraud Strategy Implementation

The Anti-Fraud framework and strategy implementation as well as Fraud Risk Management will be continuously improved, especially concerning the following areas:

- Identify key factors and critical areas in fraud risk management.
- Formulate guidelines for units involved in fraud investigation process.
- Developing a framework for fraud risk monitors, with clear accountabilities and responsibilities.
- Continuous implementation of the anti-fraud strategy, which consists of prevention, detection, response and deterrence effects related to the fraud risk.

## Fraud Risk Assessment (FRA)

FRM will continue the implementation of Fraud Risk Assessment (FRA) as a part of main component in FRMF implementation, through continuous monitoring to evaluate the prevention, detection and response activity concerning each potential fraud scheme and other incidents. FRA will be performed on units/products/processes/activities with a high risk of fraud, assessed by the increase of fraud incidents, or significantly increased in volume or based on banking industry trends.

The process and implementation of the Fraud Risk Assessment was carried out by FRM to all working unit in PermataBank and will continue for years onward so that the FRA process can strengthen control over the risk of fraud that may occur in the PermataBank.

# Tata Kelola Perusahaan
## Good Corporate Governance

## *Internal Fraud*

PermataBank melakukan berbagai upaya pencegahan terhadap kemungkinan terjadinya *internal fraud*, di antaranya dengan cara:

a) Menyelenggarakan *training* webinar, diskusi atau sharing kasus secara *online* dengan unit-unit yang berkepentingan, terkait dengan kasus-kasus *fraud* yang sedang trend di industri dan bagaimana mencegah agar tidak terjadi di PermataBank.
b) Melakukan diskusi secara regular dengan unit kerja Deteksi Fraud agar dapat meningkatkan kemampuan deteksi unit kerja tersebut.
c) Melakukan investigasi jarak jauh atau secara *online*, dengan melakukan kerja sama dengan unit kontrol dimana kasus *fraud* tersebut terjadi sehingga hasil investigasi tetap berkualitas dan bisa menemukan akar permasalahan sehingga dapat memberikan rekomendasi perbaikan yang tepat untuk unit kerja dan untuk PermataBank.
d) Menerbitkan *fraud alert* atau *Fraud Awareness* berupa tulisan dan disebarkan melalui e-mail/surel yang menginformasikan kepada seluruh karyawan tentang tren/modus kejahatan *fraud* yang berkembang dengan tujuan membangun kepedulian dan kesadaran terhadap risiko *fraud*.
e) Memonitor penerapan program *e-learning fraud*, yang wajib diikuti oleh seluruh karyawan PermataBank.
f) Kebijakan blokir internal rekening giro dan tabungan nasabah terindikasi *fraud* untuk mencegah penggunaan rekening untuk menampung hasil kejahatan.

## Internal Fraud

PermataBank takes all necessary efforts to prevent potential Internal Fraud, including among others by:

a) Conduct Webinar training, online discussion or online sharing session with respective units related with fraud trends in banking industry and what is strategy to prevent it so the fraud will not happen in PermataBank.
b) Conduct regularly discussion with Early Detection Unit to increase fraud detection performance.
c) Perform remote or online investigations, by collaborating with the control unit where the fraud case occurs so that the results of the investigation will remain high quality and can find the root causes so that the Investigation result can provide recommendations for appropriate corrective actions and improvements for the unit as well as for PermataBank.
d) Publishing fraud alerts or fraud awareness which are written and distributed via e-mail to inform all employees about the growing fraud trends/modus with an aim to build awareness to fraud risks.
e) Monitoring implementation of fraud e-learning program that are mandatory for all of PermataBank employees.
f) Implementing policy to internally block current and deposit accounts of customers, which are indicating alleged involvement in fraud to prevent accounts from being used to save illegal funds.

Tabel di bawah ini mengungkapkan kasus *internal fraud* di PermataBank selama tahun 2021:

The following table presents the details of internal fraud cases in PermataBank throughout 2021:

| **Internal Fraud* dalam 1 Tahun**<br>Internal Fraud within 1 Year | **Jumlah Kasus yang Dilakukan oleh**<br>Number of Cases Conducted by | | | | | |
|---|---|---|---|---|---|---|
| | **Anggota Dewan Komisaris dan Direksi**<br>Member of BOC and BOD | | **Pegawai Tetap**<br>Permanent Employee | | **Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya**<br>Temporary Employee and Outsourcing | |
| | **2020** | **2021** | **2020** | **2021** | **2020** | **2021** |
| Jumlah *Internal Fraud*<br>Number of Internal fraud | - | - | 4 | 2 | - | - |
| Telah Diselesaikan<br>Resolved Cases | - | - | 4 | 2 | - | - |
| Dalam proses penyelesaian internal<br>In process of internal settlement | - | - | - | - | - | - |
| Belum diupayakan penyelesaiannya<br>Pending Settlement | - | - | - | - | - | - |
| Telah ditindaklanjuti melalui proses hukum<br>Under legal process | - | - | 1 | 2 | - | - |

• Total kasus *fraud* dengan nominal di atas 100 juta | Fraud cases with nominal value over Rp100 million

# Tata Kelola Perusahaan
## Good Corporate Governance

## Transaksi yang Mengandung Benturan Kepentingan

Selama tahun 2021, tidak terdapat transaksi material yang mengandung benturan kepentingan di PermataBank.

## Conflicts of Interest Transactions

There were no material transactions that contain conflicts of interest in PermataBank during 2021.

| No | Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan<br>Name and Position as Party with Conflict of Interest | Nama dan Jabatan Pengambil Keputusan<br>Name and Position as Decision Maker | Jenis Transaksi<br>Type of Transaction | Nilai Transaksi (Jutaan Rupiah)<br>Value of Transaction (Million Rupiah) | Keterangan<br>Note |
|---|---|---|---|---|---|
| - | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil |

# Transaksi Afiliasi Sesuai Peraturan OJK No. 42/POJK.04/2020

## Prosedur

PermataBank memiliki prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum, sebagaimana tertuang dalam Prosedur Transaksi Afiliasi.

Transaksi Afiliasi (jika ada) dilaksanakan sesuai dengan prosedur tersebut.

## Peran Direksi, Dewan Komisaris dan Komite Audit

Di dalam Prosedur Transaksi Afiliasi, disebutkan bahwa transaksi afiliasi wajib memenuhi prinsip transaksi yang wajar (*arms length principle*) dan rencana transaksi afiliasi dapat dimintakan persetujuan terlebih dahulu kepada Dewan Komisaris dan/atau Direksi PermataBank.

Selanjutnya, di dalam Piagam Komite Audit, disebutkan bahwa Komite Audit memberikan saran atas permintaan Dewan Komisaris yang meliputi ada atau tidaknya potensi benturan kepentingan terhadap pengajuan rencana transaksi afiliasi yang bernilai material yang disampaikan oleh Manajemen kepada Dewan Komisaris.

# Affiliated Party Transaction in Accordance with OJK Regulation No. 42/POJK.04/2020

## Procedure

PermataBank has adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, as provided in the Procedure of Affiliated Transaction.

The Affiliated Transactions (if any) are carried out in accordance with the procedure.

## The Role of Board of Directors, Board of Commissioners and Audit Committee

The Affiliated Transaction Procedure stipulates that the affiliated transaction must comply with the arm's length principle and that the proposed affiliated transaction may be subject to prior approval from the Board of Commissioners and/or Board of Directors of PermataBank.

The Audit Committee Charter stipulates that the Audit Committee provides recommendation at the request of Board of Commissioners that includes whether there is potential conflict of interest in the submission of material affiliated transaction plan submitted by Management to Board of Commissioners.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Transaksi Afiliasi Tahun 2021

Selama tahun 2021, tidak terdapat transaksi afiliasi yang memenuhi ketentuan Peraturan OJK No. 42/POJK.04/2020, terutama Pasal 4 yang mensyaratkan PermataBank untuk melakukan keterbukaan informasi sehubungan dengan pelaksanaan transaksi afiliasi kepada Otoritas Jasa Keuangan dan publik.

Untuk transaksi afiliasi yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan dapat mengacu ke bab Tinjauan Kinerja Keuangan bagian Informasi Transaksi Material Yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi/Pihak Berelasi pada halaman 358-359.

### Affiliated Transaction in 2021

During 2021, there was no affiliated transaction that fulfilled the requirement of OJK Regulation No. 42/POJK.04/2020 in particular Article 4 which required PermataBank to disclose information related to the affiliated transaction to the Financial Service Authority and public.

For the affiliated party transactions which is business activity that is carried out in order to generate business income and implemented regularly, repeatedly, and/or continuously refer to Financial Performance Review in section Information About Material Transactions With Conflicting Interests and/or Transactions with Affiliated/Related Parties on page 358-359.

## Pemberian Dana untuk Kegiatan Sosial dan Politik

PermataBank tidak terlibat dalam kegiatan politik dan tidak memberikan donasi untuk kegiatan dan kepentingan politik. Sebaliknya, kepedulian yang tinggi terhadap masalah sosial dan lingkungan hidup merupakan bagian penting dari tugas dan tanggung jawab PermataBank terhadap masyarakat.

Penjelasan secara lebih rinci mengenai kegiatan terkait isu sosial dan lingkungan hidup selama tahun 2021 terdapat di dalam Laporan Keberlanjutan PermataBank 2021.

## Provision of Funds for Social and Political Activities

PermataBank is not involved in any political activities and does not provide donations to serve political activities and interests. Strong awareness and monitoring on social and environmental issues is an essential element of PermataBank's is responsibility to the communities.

Detailed report on activities related to social and environment issue in 2021 is available in the PermataBank Sustainability Report 2021.

# Tata Kelola Perusahaan
## Good Corporate Governance

## Transparansi Kondisi Keuangan dan Non Keuangan Bank

### Penjelasan tentang Transparansi Kondisi Keuangan dan Non Keuangan

Transparansi atas kondisi keuangan dan non keuangan PermataBank selama tahun 2021 telah dilakukan sesuai dengan ketentuan yang berlaku, dan disampaikan serta dipublikasikan melalui media cetak maupun situs web PermataBank sebagai berikut:

1. Laporan Keuangan Tahunan, yang disusun dan disajikan sesuai dengan ketentuan dan disampaikan kepada regulator, serta dipublikasikan melalui media cetak, situs web OJK, Bursa Efek Indonesia, dan PermataBank.
2. Laporan Keuangan Triwulanan, yang disusun dan disajikan sesuai dengan ketentuan dan disampaikan kepada regulator, serta dipublikasikan melalui media cetak (hanya untuk periode laporan Juni dan Desember), situs web OJK, Bursa Efek Indonesia, dan PermataBank.
3. Laporan Keuangan Bulanan, yang disusun dan disajikan sesuai dengan ketentuan dan disampaikan kepada regulator, serta dipublikasikan melalui situs *web* OJK dan PermataBank.
4. Informasi terkait Tata Kelola Perusahaan, yang diantaranya adalah Laporan Tahunan Tata Kelola Perusahaan, Visi, Misi, Nilai Perusahaan, Komposisi dan Profil Dewan Komisaris dan Direksi, serta ketentuan internal terkait tata kelola seperti Anggaran Dasar dan kebijakan-kebijakan terkait tata kelola yang juga dipublikasikan melalui situs web PermataBank.
5. Informasi Produk dan Layanan PermataBank termasuk jaringan kantor dipublikasikan melalui Laporan Tahunan dan situs *web* PermataBank, agar nasabah, investor dan masyarakat luas dapat dengan mudah mengakses informasi atas produk dan layanan Bank.

## Transparency of Financial and Non-Financial Conditions of the Bank

### Statement on Transparency of Financial and Non-Financial Conditions

During 2021, PermataBank complied with all relevant requirements on transparency of PermataBank's financial and non-financial conditions, as submitted and published through the print media and PermataBank's website, as follows

1. Annual Financial Report, prepared and presented in accordance with relevant regulations, and submitted to regulators, as well as published in the print media and on the websites of OJK, Indonesia Stock Exchange, and PermataBank.
2. Quarterly Financial Reports, prepared and presented in accordance with relevant regulations, and submitted regulators, as well as published in the print media (only for reporting period of June and December) and on the websites of OJK, Indonesia Stock Exchange, and PermataBank.
3. Monthly Financial Reports, prepared and presented in accordance with relevant regulations, and submitted to regulators, as well as published in the print media and on the websites of OJK, and PermataBank.
4. Information related to Corporate Governance, including the Annual Corporate Governance Report, Vision, Mission and Corporate Values, Composition and Profiles of the Board of Commissioners and the Board of Directors, as well as internal policies pertaining to corporate governance such as the Articles of Association and other governance-related internal policies as published on PermataBank's website.
5. Information on Products and Services, including PermataBank's office network, as published in the Annual Report and on PermataBank's website to facilitate access of the Bank's products and services by customers, investors and the general public.

6. Informasi Prosedur Penyampaian Pengaduan, yang dipublikasikan melalui situs *web* PermataBank untuk pelaksanaan ketentuan perlindungan konsumen.
7. Informasi-informasi lainnya yang bertujuan untuk mendukung keterbukaan informasi, serta layanan kepada masyarakat.

6. Information on Complaint Procedures, as published on PermataBank's website in compliance with regulations on consumer protection.
7. Other relevant information in the interest of information disclosure and public service.

## Laporan Transaksi *Spot* dan Derivatif/*Forward*
Spot and Derivatives Transaction Report

Tanggal 31 Desember 2021 | 31 December 2021

(Dalam Jutaan Rupiah | In million Rupiah)

| No. | Transaksi<br>Transaction | Individual | | | | |
|---|---|---|---|---|---|---|
| | | Nilai *Notional*<br>Notional Amount | Tujuan<br>Purpose | | Tagihan dan Liabilitas Derivatif<br>Derivative Receivables and Liabilities | |
| | | | Trading<br>Trading | Lindung Nilai<br>Hedging | Tagihan<br>Receivables | Liabilitas<br>Liabilities |
| **A.** | **Terkait dengan Nilai Tukar**<br>**Related to Foreign Exchange** | **20.036.950** | **20.036.950** | **-** | **122.477** | **88.868** |
| 1. | Spot | 982.004 | 982.004 | - | 737 | 475 |
| 2. | Forward | 19.054.946 | 19.054.946 | - | 121.740 | 88.393 |
| 3. | Option | | | | | |
| | a. Jual \| Sell | - | - | - | - | - |
| | b. Beli \| Buy | - | - | - | - | - |
| 4. | Future | - | - | - | - | - |
| 5. | Swap | - | - | - | - | - |
| 6. | Lainnya \| Others | - | - | - | - | - |
| **B.** | **Terkait dengan Suku Bunga**<br>**Related to Interest Rate** | **1.078.838** | **1.078.838** | **-** | **2.082** | **6.250** |
| 1. | Forward | - | - | - | - | - |
| 2. | Option | | | | | |
| | a. Jual \| Sell | - | - | - | - | - |
| | b. Beli \| Buy | - | - | - | - | - |
| 3. | Future | - | - | - | - | - |
| 4. | Swap | 1.078.838 | 1.078.838 | - | 2.082 | 6.250 |
| 5. | Lainnya \| Others | - | - | - | - | - |
| **C.** | **Lainnya \| Others** | **4.634.354** | **4.634.354** | | **86.426** | **69.227** |
| | **Jumlah \| Total** | **25.750.142** | **25.750.142** | **-** | **210.985** | **164.345** |

# Tata Kelola Perusahaan
## Good Corporate Governance

### Laporan Kualitas Aset Produktif dan Informasi Lainnya
Productive Asset Quality Report and Other Information

Tanggal 31 Desember 2021 dan 2020 | 31 December 2021 and 2020

(Dalam Jutaan Rupiah | In million Rupiah)

| No. | Pos-Pos<br>Posts | Individual | | | | | |
|---|---|---|---|---|---|---|---|
| | | 31 Desember 2021 \| 31 December 2021 | | | | | |
| | | L | DPK | KL | D | M | Jumlah<br>Total |
| I. | PIHAK TERKAIT \| AFFILIATED PARTIES | | | | | | |
| 1. | Penempatan pada bank lain \| Placements with other banks | 885.866 | | | | | 885.866 |
| | a. Rupiah \| Rupiah | - | - | - | - | - | - |
| | b. Valuta asing \| Foreign currencies | 885.866 | - | - | - | - | 885.866 |
| 2. | Tagihan *spot* dan derivatif/*forward*<br>Spot and derivative/forward receivables | 1.236 | - | - | - | - | 1.236 |
| | a. Rupiah \| Rupiah | - | - | - | - | - | - |
| | b. Valuta asing \| Foreign currencies | 1.236 | - | - | - | - | 1.236 |
| 3. | Surat berharga yang dimiliki \| Securities | - | - | - | - | - | - |
| | a. Rupiah \| Rupiah | - | - | - | - | - | - |
| | b. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| 4. | Surat berharga yang dijual dengan janji dibeli kembali (*repo*)<br>Securities sold under repurchase agreements (repo) | - | - | - | - | - | - |
| | a. Rupiah \| Rupiah | - | - | - | - | - | - |
| | b. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| 5. | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*)<br>Securities purchased under resale agreements receivables (reverse repo) | - | - | - | - | - | - |
| | a. Rupiah \| Rupiah | - | - | - | - | - | - |
| | b. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| 6. | Tagihan akseptasi \| Acceptance receivables | - | - | - | - | - | - |
| 7. | Kredit yang diberikan dan pembiayaan yang diberikan \| Loans | 109.005 | 1.989 | - | - | - | 110.994 |
| | a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM)<br>MSME debtors | - | - | - | - | - | - |
| | I. Rupiah \| Rupiah | - | - | - | - | - | - |
| | II. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| | b. Bukan debitur UMKM \| Non MSME debtors | 109.005 | 1.989 | - | - | - | 110.994 |
| | I. Rupiah \| Rupiah | 109.005 | 1.989 | - | - | - | 110.994 |
| | II. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| | c. Kredit yang direstrukturisasi \| Restructured loans | - | - | - | - | - | - |
| | I. Rupiah \| Rupiah | - | - | - | - | - | - |
| | II. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| 8. | Penyertaan modal \| Capital investments | 138.001 | - | - | - | - | 138.001 |
| 9. | Tagihan lainnya \| Other receivables | - | - | - | - | - | - |
| 10. | Komitmen dan kontinjensi \| Commitments and contingencies | 45.448 | - | - | - | - | 45.448 |
| | a. Rupiah \| Rupiah | 42.598 | - | - | - | - | 42.598 |
| | b. Valuta asing \| Foreign currencies | 2.850 | - | - | - | - | 2.850 |
| II. | PIHAK TIDAK TERKAIT \| NON AFFILIATED PARTIES | | | | | | |
| 1. | Penempatan pada bank lain \| Placements with other banks | 8.091.722 | - | - | - | - | 8.091.722 |
| | a. Rupiah \| Rupiah | 763.912 | - | - | - | - | 763.912 |
| | b. Valuta asing \| Foreign currencies | 7.327.810 | - | - | - | - | 7.327.810 |

| | Individual | | | | | |
|---|---|---|---|---|---|---|
| | **31 Desember 2020** \| 31 December 2020 | | | | | |
| | L | DPK | KL | D | M | Jumlah Total |
| | | | | | | |
| | 6.003 | | | | | 6.003 |
| | - | - | - | - | - | - |
| | 6.003 | - | - | - | - | 6.003 |
| | - | - | - | - | - | - |
| | | | | | | |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | | | | | | |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | | | | | | |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | 112.658 | 55 | - | - | - | 112.713 |
| | - | - | - | - | - | - |
| | | | | | | |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | 112.658 | 55 | - | - | - | 112.713 |
| | 112.658 | 55 | - | - | - | 112.713 |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | 172.678 | - | - | - | - | 172.678 |
| | - | - | - | - | - | - |
| | 53.510 | - | - | - | - | 53.510 |
| | 53.510 | - | - | - | - | 53.510 |
| | - | - | - | - | - | - |
| | | | | | | |
| | 3.725.335 | - | - | - | - | 3.725.335 |
| | 1.376.001 | - | - | - | - | 1.376.001 |
| | 2.349.334 | - | - | - | - | 2.349.334 |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No. | Pos-Pos<br>Posts | Individual | | | | | |
|---|---|---|---|---|---|---|---|
| | | 31 Desember 2021 \| 31 December 2021 | | | | | |
| | | L | DPK | KL | D | M | Jumlah<br>Total |
| 2. | Tagihan *spot* dan derivatif/*forward*<br>Spot and derivative/forward receivables | 209.749 | - | - | - | - | 209.749 |
| | a. Rupiah \| Rupiah | 206.098 | - | - | - | - | 206.098 |
| | b. Valuta asing \| Foreign currencies | 3.651 | - | - | - | - | 3.651 |
| 3. | Surat berharga yang dimiliki \| Securities | 42.167.179 | - | - | - | - | 42.167.179 |
| | a. Rupiah \| Rupiah | 38.700.927 | - | - | - | - | 38.700.927 |
| | b. Valuta asing \| Foreign currencies | 3.466.252 | - | - | - | - | 3.466.252 |
| 4. | Surat berharga yang dijual dengan janji dibeli kembali (*repo*)<br>Securities sold under repurchase agreements (repo) | - | - | - | - | - | - |
| | a. Rupiah \| Rupiah | - | - | - | - | - | - |
| | b. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| 5. | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*)<br>Securities purchased under resale agreements receivables (reverse repo) | 14.245.191 | - | - | - | - | 14.245.191 |
| | a. Rupiah \| Rupiah | 14.245.191 | - | - | - | - | 14.245.191 |
| | b. Valuta asing \| Foreign currencies | - | - | - | - | - | - |
| 6. | Tagihan akseptasi \| Acceptance receivables | 1.937.600 | 71.345 | - | - | - | 2.008.945 |
| 7. | Kredit yang diberikan dan pembiayaan yang diberikan \| Loans | 116.609.768 | 4.771.558 | 827.495 | 314.426 | 2.829.437 | 125.352.684 |
| | a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM)<br>MSME debtors | 4.029.184 | 158.118 | 50.598 | 51.499 | 275.534 | 4.564.933 |
| | I. Rupiah \| Rupiah | 3.586.506 | 158.118 | 40.230 | 51.499 | 275.534 | 4.111.887 |
| | II. Valuta asing \| Foreign currencies | 442.678 | - | 10.368 | - | - | 453.046 |
| | b. Bukan debitur UMKM \| Non MSME debtors | 112.580.584 | 4.613.440 | 776.897 | 262.927 | 2.553.903 | 120.787.751 |
| | I. Rupiah \| Rupiah | 92.946.588 | 3.710.599 | 197.401 | 262.927 | 1.730.039 | 98.847.554 |
| | II. Valuta asing \| Foreign currencies | 19.633.996 | 902.841 | 579.496 | - | 823.864 | 21.940.197 |
| | c. Kredit yang direstrukturisasi \| Restructured loans | 9.627.375 | 2.584.754 | 726.046 | 136.799 | 1.099.380 | 14.174.354 |
| | I. Rupiah \| Rupiah | 7.004.744 | 1.700.394 | 136.183 | 136.799 | 660.088 | 9.638.208 |
| | II. Valuta asing \| Foreign currencies | 2.622.631 | 884.360 | 589.863 | - | 439.292 | 4.536.146 |
| 8. | Penyertaan Modal \| Capital Investment | 737 | - | - | - | - | 737 |
| 9. | Tagihan lainnya \| Other receivables | 1.799.887 | 4.357 | - | - | - | 1.804.244 |
| 10. | Komitmen dan kontinjensi \| Commitments and contingencies | 82.090.405 | 262.637 | 1.567 | 1.000 | 3.155 | 82.358.764 |
| | a. Rupiah \| Rupiah | 61.235.619 | 95.872 | - | 1.000 | 3.155 | 61.335.646 |
| | b. Valuta asing \| Foreign currencies | 20.854.786 | 166.765 | 1.567 | - | - | 21.023.118 |
| III. | INFORMASI LAIN \| OTHER INFORMATION | | | | | | |
| 1. | Total aset bank yang dijaminkan: \| Total assets guaranteed: | | | | | | |
| | a. Pada Bank Indonesia \| In Bank Indonesia | | | | | | - |
| | b. Pada pihak lain \| In other parties | | | | | | - |
| 2. | Agunan yang diambil alih \| Foreclosed assets | | | | | | 104.961 |

| | Individual | | | | | |
|---|---|---|---|---|---|---|
| | 31 Desember 2020 \| 31 December 2020 | | | | | |
| | L | DPK | KL | D | M | Jumlah Total |
| | 497.805 | - | - | - | - | 497.805 |
| | 495.485 | - | - | - | - | 495.485 |
| | 2.320 | - | - | - | - | 2.320 |
| | 24.349.738 | - | - | - | - | 24.349.738 |
| | 23.807.967 | - | - | - | - | 23.807.967 |
| | 541.771 | - | - | - | - | 541.771 |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | 22.272.459 | - | - | - | - | 22.272.459 |
| | 22.272.459 | - | - | - | - | 22.272.459 |
| | - | - | - | - | - | - |
| | 1.452.505 | 6.274 | - | - | - | 1.458.779 |
| | 108.663.077 | 5.856.103 | 380.676 | 447.129 | 2.495.979 | 117.842.964 |
| | 4.029.554 | 258.527 | 54.511 | 60.080 | 388.405 | 4.791.077 |
| | 3.621.589 | 243.607 | 54.511 | 47.783 | 388.405 | 4.355.895 |
| | 407.965 | 14.920 | - | 12.297 | - | 435.182 |
| | 104.633.523 | 5.597.576 | 326.165 | 387.049 | 2.107.574 | 113.051.887 |
| | 80.669.934 | 3.969.917 | 326.165 | 387.049 | 1.534.901 | 86.887.966 |
| | 23.963.589 | 1.627.659 | - | - | 572.673 | 26.163.921 |
| | 12.134.150 | 2.443.854 | 210.236 | 198.200 | 1.132.815 | 16.119.255 |
| | 7.561.494 | 1.574.436 | 210.236 | 185.903 | 560.142 | 10.092.211 |
| | 4.572.656 | 869.418 | - | 12.297 | 572.673 | 6.027.044 |
| | 737 | - | - | - | - | 737 |
| | 725.255 | 1.712 | - | - | - | 726.967 |
| | 69.079.067 | 344.954 | - | - | 2.800 | 69.426.821 |
| | 55.803.570 | 229.056 | - | - | 2.800 | 56.035.426 |
| | 13.275.497 | 115.898 | - | - | - | 13.391.395 |
| | | | | | | |
| | | | | | | |
| | | | | | | - |
| | | | | | | - |
| | | | | | | 402.433 |

# Tata Kelola Perusahaan
## Good Corporate Governance

### Cadangan Kerugian Penurunan Nilai dan Penyisihan Penilaian Kualitas Aset
Allowance for Impairment Losses

Tanggal 31 Desember 2021 dan 2020 | 31 December 2021 and 2020

(Dalam Jutaan Rupiah | In million Rupiah)

| No. | Pos-Pos<br>Posts | 31 Desember 2021 \| 31 December 2021 | | | | | 31 Desember 2020 \| 31 December 2020 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | CKPN<br>Allowance for Impairment Losses | | | PPKA Wajib Dibentuk<br>Required Allowance for Impairment Losses on Earning Assets | | CKPN<br>Allowance for Impairment Losses Losses | | | PPKA Wajib Dibentuk<br>Required Allowance for Impairment Losses on Earning Assets | |
| | | Stage 1 | Stage 2 | Stage 3 | Umum<br>General | Khusus<br>Specific | Stage 1 | Stage 2 | Stage 3 | Umum<br>General | Khusus<br>Specific |
| 1. | Penempatan pada bank lain<br>Placements with other banks | 13 | - | - | 89.776 | - | 30 | - | - | 37.314 | - |
| 2. | Tagihan spot dan derivatif/forward<br>Spot and derivative/ forward receivables | - | - | - | 2.110 | - | - | - | - | 4.978 | - |
| 3. | Surat berharga yang dimiliki<br>Securities | 5.545 | - | - | 12.500 | - | 15.760 | 810 | - | 20.897 | - |
| 4. | Surat berharga yang dijual dengan janji dibeli kembali (*repo*)<br>Securities sold under repurchase agreement (repo) | - | - | - | - | - | - | - | - | - | - |
| 5. | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*)<br>Receivable on securities purchased under resale agreement | - | - | - | - | - | - | - | - | - | - |
| 6. | Tagihan akseptasi<br>Acceptance receivables | 25.698 | 45 | 56.194 | 19.213 | 3.477 | 16.926 | 6.222 | 714 | 14.495 | 313 |
| 7. | Kredit yang diberikan dan pembiayaan yang diberikan<br>Loans | 1.590.265 | 2.222.226 | 5.224.559 | 1.085.787 | 2.400.501 | 1.823.957 | 2.895.030 | 3.229.562 | 1.014.900 | 1.964.605 |
| 8. | Penyertaan modal<br>Capital investments | 2 | - | - | 1.387 | - | 4 | - | - | 1.734 | - |
| 9. | Tagihan lainnya<br>Other receivables | 11.567 | 11.080 | - | 17.735 | 218 | 5.280 | 17.839 | - | 6.879 | 86 |
| 10. | Komitmen dan kontinjensi<br>Commitments and contingencies | 128.837 | 9.822 | 63.049 | 66.448 | 15.702 | 158.078 | 40.333 | 47.771 | 617.070 | 18.987 |

## Laporan Perhitungan Kewajiban Penyediaan Modal Minimum (KPMM)

Calculation of Capital Adequacy Ratio (CAR) Report

### Tanggal 31 Desember 2021 dan 2020 | 31 December 2021 and 2020

(Dalam Jutaan Rupiah, kecuali rasio dalam persentase | In Million Rupiah, except ratio in percentage)

| Komponen Modal<br>Remark | 31 Desember 2021<br>31 December 2021 | | 31 Desember 2020<br>31 December 2020 | |
|---|---|---|---|---|
| | Individual | Konsolidasian[*)]<br>Consolidated[*)] | Individual | Konsolidasian<br>Consolidated |
| I. Modal Inti ( Tier 1) | 43.912.905 | | 41.451.333 | 41.810.975 |
| 1 CET 1 | 34.583.026 | | 32.345.265 | 32.704.907 |
| 1.1 Modal Disetor (Setelah dikurangi *Treasury Stock*) \| \| Paid-up capital | 4.855.307 | | 3.837.985 | 3.837.985 |
| 1.2 Cadangan Tambahan Modal \| Additional reserve | 32.020.207 | | 31.093.155 | 31.399.696 |
| 1.2.1 Faktor Penambah \| Additions | 32.404.537 | | 31.871.008 | 31.896.162 |
| 1.2.1.1 Pendapatan komprehensif lainnya<br>Other Comprehensive Income | 2.636.361 | | 2.490.237 | 2.490.237 |
| 1.2.1.1.1 Selisih lebih penjabaran laporan keuangan<br>The excess of financial statement translation | - | | - | - |
| 1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain<br>Potential gain on increase in fair value of financial assets measured at fair value through other comprehensive income | 340.586 | | 411.532 | 411.532 |
| 1.2.1.1.3 Saldo surplus revaluasi aset tetap<br>Surplus of premises and equipments revaluation | 2.295.775 | | 2.078.705 | 2.078.705 |
| 1.2.1.2 Cadangan tambahan modal lainnya (*other disclosed reserves*) | 29.768.176 | | 29.380.771 | 29.405.925 |
| 1.2.1.2.1 Agio | 27.192.286 | | 17.252.901 | 17.252.901 |
| 1.2.1.2.2 Cadangan umum \| General reserves | 524.581 | | 374.581 | 374.581 |
| 1.2.1.2.3 Laba tahun- tahun lalu<br>Prior years net income | 820.182 | | 208.169 | 235.366 |
| 1.2.1.2.4 Laba tahun berjalan<br>Current year net income | 1.231.127 | | 723.630 | 721.587 |
| 1.2.1.2.5 Dana setoran modal \| Advance capital | - | | 10.821.490 | 10.821.490 |
| 1.2.1.2.6 Lainnya \| Others | - | | - | - |
| 1.2.2 Faktor Pengurang \| Deductions | 384.330 | | 777.853 | 496.466 |
| 1.2.2.1 Pendapatan komprehensif lainnya<br>Other comprehensive income | - | | - | - |
| 1.2.2.1.1 Selisih kurang penjabaran laporan keuangan<br>The shortage of financial statement translation | - | | - | - |
| 1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain<br>Potential loss on decrease in fair value of financial assets measured at fair value through other comprehensive income | - | | - | - |
| 1.2.2.2 Cadangan tambahan modal lainnya (*other disclosed reserves*) | 384.330 | | 777.853 | 496.466 |
| 1.2.2.2.1 Disagio | - | | - | - |
| 1.2.2.2.2 Rugi tahun-tahun lalu \| Prior years net loss | - | | - | - |
| 1.2.2.2.3 Rugi tahun-tahun berjalan \| Current year loss | - | | - | - |
| 1.2.2.2.4 Selisih kurang antara Penyisihan Penilaian Kualitas Aset (PPKA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif<br>Shortfall between allowance for impairment losses based on BI regulation and PSAK on productive assets | - | | - | - |
| 1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *Trading Book*<br>Shortfall from fair value adjustment from financial instrument | - | | - | - |
| 1.2.2.2.6 PPKA non-produktif<br>Required regulatory provision on non productive asset | 2.191 | | 114.328 | 114.328 |
| 1.2.2.2.7 Lainnya \| Others | 382.139 | | 663.525 | 382.138 |

# Tata Kelola Perusahaan
## Good Corporate Governance

| Komponen Modal<br>Remark | 31 Desember 2021<br>31 December 2021 | | 31 Desember 2020<br>31 December 2020 | |
|---|---|---|---|---|
| | Individual | Konsolidasian*)<br>Consolidated*) | Individual | Konsolidasian<br>Consolidated |
| 1.3 Kepentingan Non Pengendali yang dapat diperhitungkan<br>Accounted Non-Controlling Interest | - | | - | 10 |
| 1.4 Faktor Pengurang Modal Inti Utama \| Core Capital Deduction Factors | 2.292.488 | | 2.585.875 | 2.532.784 |
| 1.4.1 Pajak tangguhan \| deferred tax | 1.825.369 | | 2.189.027 | 2.195.258 |
| 1.4.2 *Goodwill* | - | | - | 113.015 |
| 1.4.3 Aset tidak berwujud \| intangible assets | 329.118 | | 224.170 | 224.511 |
| 1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang<br>Equity participation calculated as deduction | 138.001 | | 172.678 | - |
| 1.4.5 Kekurangan modal pada perusahaan anak asuransi<br>Equity deficit on insurance subsidiary | - | | - | - |
| 1.4.6 Eksposur sekuritisasi \| Securitization exposures | - | | - | - |
| 1.4.7 Faktor Pengurang modal inti utama lainnya<br>Other core capital deduction factor | | | | |
| 1.4.7.1 Penempatan dana pada Instrumen AT 1 dan/atau *Tier* 2 pada Bank lain<br>Placement on AT1 and/or Tier 2 instrument in other banks | - | | - | - |
| 1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat<br>Cross-ownership in another entity acquired by the transition because the law, grants, or grants will | - | | - | - |
| 1.4.7.3 Eksposur yang menimbulkan Risiko Kredit akibat kegagalan *settlement (settlement risk) - Non Delivery Versus Payment*<br>Exposures of settlement risk - Non Delivery Versus Payment | - | | - | - |
| 1.4.7.4 Eksposur di Perusahaan Anak yang melakukan kegiatan usaha berdasarkan prinsip syariah (apabila ada)<br>Exposures in subsidiary company that carry out business activities based on sharia principles (if any) | - | | - | - |
| 2 Modal Inti Tambahan \| Additional Tier 1 (AT 1) | 9.329.879 | | 9.106.068 | 9.106.068 |
| 2.1 Instrumen yang memenuhi persyaratan AT 1 \| AT 1 qualified instrument | 9.329.879 | | 9.106.068 | 9.106.068 |
| 2.2 Agio/Disagio | - | | - | - |
| 2.3 Faktor Pengurang Modal Inti Tambahan<br>Additional Tier 1 Capital Deduction Factor | - | | - | - |
| 2.3.1 Penempatan dana pada instrumen AT 1 dan/atau *Tier* 2 pada bank lain<br>Placement on AT1 and/or Tier 2 instrument in other banks | - | | - | - |
| 2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat<br>Cross-ownership in another entity acquired by the transition because the law, grants, or grants will | - | | - | - |
| II Modal Pelengkap (Tier 2) | 1.294.956 | | 1.409.441 | 1.409.009 |
| 1 Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2<br>Equity instrument in form of shares or other form which qualified for Tier 2 requirements | - | | 104.626 | 104.626 |
| 2 Agio/Disagio | - | | - | - |
| 3 Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit)<br>General reserves of regulatory provision on productive assets (max. 1.25% of RWA Credit Risk) | 1.294.956 | | 1.304.815 | 1.304.383 |
| 4 Faktor Pengurang Modal Pelengkap \| Tier 2 capital deduction factors | - | | - | - |
| 4.1 Sinking Fund | - | | - | - |
| 4.2 Penempatan dana pada instrumen *Tier* 2 pada bank lain<br>Placement on Tier 2 instruments in other bank | - | | - | - |
| 4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat<br>Cross-ownership in another entity acquired by the transition because the law, grants, or grants will | - | | - | - |
| **Total Modal \| Total Capital** | **45.207.861** | | **42.860.774** | **43.219.984** |

| Aset Tertimbang Menurut Risiko<br>Risk Weighted Assets | 31 Desember 2021<br>31 December 2021 | | 31 Desember 2020<br>31 December 2020 | | Keterangan<br>Description | 31 Desember 2021<br>31 December 2021 | | 31 Desember 2020<br>31 December 2020 | |
|---|---|---|---|---|---|---|---|---|---|
| | Individual | Konsolidasian*)<br>Consolidated*) | Individual | Konsolidasian<br>Consolidated | Rasio KPMM<br>CAR Ratio | Individual | Konsolidasian*)<br>Consolidated*) | Individual | Konsolidasian<br>Consolidated |
| ATMR Risiko Kredit<br>RWA of Credit Risk | 112.840.573 | | 103.971.721 | 104.576.793 | Rasio CET 1 (%)<br>CET 1 Ratio (%) | 26,73% | | 26,92% | 27,07% |
| ATMR Risiko Pasar<br>RWA of Market Risk | 1.836.800 | | 2.343.915 | 2.343.915 | Rasio *Tier* 1 (%)<br>Tier 1 Ratio (%) | 33,94% | | 34,50% | 34,60% |
| ATMR Risiko Operasional<br>RWA of Operational Risk | 14.726.890 | | 13.821.586 | 13.910.101 | Rasio *Tier* 2 (%)<br>Tier 2 Ratio (%) | 1,00% | | 1,18% | 1,17% |
| Total ATMR/RWA | 129.404.263 | | 120.137.222 | 120.830.809 | Rasio KPMM (%)<br>CAR Ratio (%) | 34,94% | | 35,68% | 35,77% |
| Rasio KPMM Sesuai Profil Risiko (%)<br>CAR Based on the Risk Profile | 9,00% | | 9,00% | 9,00% | CET 1 untuk *Buffer* (%)<br>CET 1 for Buffer (%) | 22,23% | | 22,42% | 22,57% |
| Alokasi Pemenuhan KPMM Sesuai Profil Risiko<br>Allocation of CAR requirement | | | | | Persentase *Buffer* yang Wajib Dipenuhi oleh Bank (%)<br>Buffer percentage requirment (%) | 3,50% | | 1,00% | 1,00% |
| Dari CET 1 (%)<br>From CET1 | 4,50% | | 4,50% | 4,50% | *Capital Conservation Buffer* (%) | 2,50% | | 0,00% | 0,00% |
| Dari AT 1 (%)<br>From AT1 | 7,21% | | 7,58% | 7,54% | *Countercyclical Buffer* (%) | 0,00% | | 0,00% | 0,00% |
| Dari *Tier* 2 (%)<br>From Tier 2 | 0,00% | | 0,00% | 0,00% | *Capital Surcharge* untuk Bank Sistemik (%)<br>Capital Surcharge for Systemic Bank (%) | 1,00% | | 1,00% | 1,00% |

*) Bank telah melakukan divestasi dan tidak memiliki entitas anak pada posisi tersebut | The Bank has divested and has no subsidiary in that position

# Tata Kelola Perusahaan
## Good Corporate Governance

### Laporan Sumber dan Penyaluran Dana Zakat UUS
Statements of Source and Use of Fund of Zakat

Tanggal 31 Desember 2021 dan 2020 | 31 December 2021 and 2020

(Dalam Jutaan Rupiah | In million Rupiah)

| No. | Uraian | 2021 | 2020 | Description |
|---|---|---|---|---|
| 1. | Penerimaan dana zakat yang berasal dari: | | | Source of zakat: |
| | a. Intern UUS | 6.720 | 12.270 | a. Internal UUS |
| | b. Ekstern UUS | 219 | 107 | b. External UUS |
| | **Total penerimaan** | **6.939** | **12.377** | **Total fund received** |
| 2. | Penyaluran dana zakat kepada entitas pengelola zakat | | | Disbursment of zakat to zakat entity |
| | a. Lembaga Amil Zakat | 9.667 | 7.302 | a. Lembaga Amil Zakat |
| | b. Badan Amil Zakat | 2.715 | 10.362 | c. Badan Amil Zakat |
| | **Total penyaluran** | **12.382** | **17.664** | **Total disbursment** |

### Laporan Sumber dan Penyaluran Dana Wakaf UUS
Statements of Source and Use of Fund of Wakaf

Tanggal 31 Desember 2021 dan 2020 | 31 December 2021 and 2020

(Dalam Jutaan Rupiah | In million Rupiah)

| No. | Uraian | 2021 | 2020 | Description |
|---|---|---|---|---|
| 1. | Penerimaan dana wakaf yang berasal dari: | | | Source of wakaf: |
| | a. Intern UUS | - | - | a. Internal UUS |
| | b. Ekstern UUS | - | - | b. External UUS |
| | **Total penerimaan** | **-** | **-** | **Total fund received** |
| 2. | Penyaluran dana wakaf kepada entitas pengelola wakaf | | | Disbursment of wakaf to wakaf entity |
| | a. Badan Wakaf Indonesia | - | - | a. Badan Wakaf Indonesia |
| | b. *Nadzir* lain | - | - | b. Other *Nadzir* |
| | c. Lain-lain | - | - | c. Others |
| | **Total penyaluran** | **-** | **-** | **Total disbursment** |

## Laporan Sumber dan Penggunaan Dana Kebajikan UUS
Statements of Source and Use of Fund of Benefaction

Tanggal 31 Desember 2021 dan 2020 | 31 December 2021 and 2020

(Dalam Jutaan Rupiah | In million Rupiah)

| No. | Uraian | 2021 | 2020 | Description |
|---|---|---|---|---|
| 1. | Saldo awal dana kebajikan | 7.922 | 7.267 | Benefaction fund source on beginning period |
| 2. | Penerimaan dana kebajikan | | | Benefaction fund received |
| | a. Infak dan sedekah | 11 | 8 | a. Infaq and shadaqah |
| | b. Pengembalian dana kebajikan produktif | - | - | b. Refund of productive benefaction fund |
| | c. Denda | 4.486 | 5.370 | c. Fine |
| | d. Penerimaan non halal | - | - | d. Non-halal income |
| | e. Lainnya | 11 | 216 | e. Others |
| | **Total penerimaan** | **4.508** | **5.594** | **Total fund received** |
| 3. | Penggunaan dana kebajikan | | | Benefaction use of fund |
| | a. Dana kebajikan produktif | - | - | a. Productive benefaction fund |
| | b. Sumbangan | - | - | b. Donation |
| | c. Penggunaan lainnya untuk kepentingan umum | 6.287 | 4.939 | c. Other use for public purpose |
| | **Total penggunaan** | **6.287** | **4.939** | **Total use of fund** |
| 4. | Kenaikan/penurunan dana kebajikan | (1.779) | 655 | Increase (decrease) of benefaction fund source |
| 5. | Saldo akhir dana kebajikan | 6.143 | 7.922 | Benefaction fund source on ending period |

# Tata Kelola Perusahaan
## Good Corporate Governance

### Laporan Distribusi Bagi Hasil UUS
Statements of Profit Sharing Distribution

Tanggal 31 Desember 2021 | 31 December 2021

(Dalam Jutaan Rupiah | In million Rupiah)

| Net Revenue Sharing | | | | | | |
|---|---|---|---|---|---|---|
| Jenis Penghimpunan Dana | Saldo Rata-rata Average Balance | Pendapatan yang akan Dibagihasilkan Profit Sharing Income | Porsi Pemillik Dana \| Fund Owner Portion | | | Indicator |
| | | | Nisbah (%) | Jumlah Bagi Hasil Total Bonus and Profit Sharing | Indikasi Rate of Return (%) Rate of Return Indication (%) | |
| | A | B | C | D | E | |
| 1. Liabilitas Kepada Bank Lain | - | - | - | - | - | Deposits From Other Bank |
| 2. Giro *Mudharabah* | | | | | | Current Accounts Mudharabah |
| a. Bank | 186.395 | 978 | 9,92 | 97 | 0,62 | a. Bank |
| b. Non Bank | 4.160.436 | 21.836 | 10,25 | 2.238 | 0,65 | b. Non Bank |
| 3. Tabungan *Mudharabah* | | | | | | Savings Mudharabah |
| a. Bank | 308.105 | 1.617 | 33,83 | 547 | 2,13 | a. Bank |
| b. Non Bank | 8.889.877 | 46.658 | 21,78 | 10.162 | 1,37 | b. Non Bank |
| 4. Deposito *Mudharabah* | | | | | | Time Deposits Mudharabah |
| a. Bank | | | | | | a. Bank |
| - 1 Bulan | 24.300 | 128 | 37,50 | 48 | 2,37 | - 1 Month |
| - 3 Bulan | 84.000 | 441 | 38,10 | 168 | 2,40 | - 3 Month |
| - 6 Bulan | 5.700 | 30 | 36,67 | 11 | 2,32 | - 6 Month |
| - 12 Bulan | - | - | - | - | - | - 12 Month |
| b. Non Bank | | | | | | b. Non Bank |
| - 1 Bulan | 6.543.358 | 34.342 | 38,37 | 13.177 | 2,42 | - 1 Month |
| - 3 Bulan | 2.751.019 | 14.438 | 38,72 | 5.591 | 2,44 | - 3 Month |
| - 6 Bulan | 741.494 | 3.892 | 39,77 | 1.548 | 2,51 | - 6 Month |
| - 12 Bulan | 71.812 | 377 | 43,77 | 165 | 2,76 | - 12 Month |
| 5. Pembiayaan yang Diterima | - | - | - | - | - | Loans Received |
| **Jumlah** | **23.766.496** | **124.737** | | **33.752** | | **Total** |

| Jenis Penyaluran Dana | | Saldo Rata-rata Average Balance | Pendapatan yang Diterima Received Income | Indicator |
|---|---|---|---|---|
| | | A | B | |
| 1. | Penempatan pada Bank Lain | - | - | Placement With Other Banks |
| 2. | Piutang *Murabahah* | | | Murabahah Receivables |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | 293.068 | 2.569 | b. Non Bank |
| 3. | Piutang *Istishna* | | | Istishna Receivables |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | - | - | b. Non Bank |
| 4. | Piutang Multijasa | | | Multijasa Receivables |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | 24.626 | 393 | b. Non Bank |
| 5. | Pembiayaan Gadai | | | Rahn Financing |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | - | - | b. Non Bank |
| 6. | Pembiayaan *Mudharabah* | | | Mudharabah Financing |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | - | - | b. Non Bank |
| 7. | Pembiayaan *Musyarakah* | | | Musyarakah Financing |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | 13.494.173 | 71.844 | b. Non Bank |
| 8. | Pembiayaan Sewa | | | Ijarah Financing |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | 2.564.973 | 21.937 | b. Non Bank |
| 9. | Pembiayaan Lainnya | | | Other Financing |
| | a. Bank | - | - | a. Bank |
| | b. Non Bank | 8.640.801 | 27.529 | b. Non Bank |
| **Jumlah** | | **25.017.641** | **124.272** | **Total** |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Pembelian Kembali Saham atau Obligasi Subordinasi

Pembelian kembali saham atau obligasi subordinasi adalah upaya mengurangi jumlah saham atau obligasi subordinasi yang diterbitkan dengan cara membeli kembali saham atau obligasi subordinasi tersebut, yang tata cara pembayarannya dilaksanakan sesuai ketentuan yang berlaku.

Sepanjang tahun 2021, PermataBank tidak melakukan pembelian kembali saham atau obligasi subordinasi.

## Buyback of Shares or Subordinated Bonds

Share or subordinated bonds buyback are efforts to reduce the amount of shares or subordinated bonds issued, by recovering the shares or bonds with payment procedure follows prevailing regulations.

During 2021 there were no buying back shares or subordinated bonds by PermataBank.

## Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana dalam Jumlah Besar

Penyediaan dana kepada pihak terkait *(related party)* dan penyediaan dana besar *(large exposures)* untuk tahun 2021 adalah sebagai berikut:

## Provision of Funds to Related Parties and Large Exposures

The provision of funds to related parties and large exposures taking place in 2021 are as follows:

| No. | Penyediaan Dana<br>Funding | Jumlah Amount<br>Total | |
|---|---|---|---|
| | | Debitur<br>Debitor | Nominal (Jutaan Rp)<br>Amount (million Rp) |
| 1 | Kepada Pihak Terkait \| To related Party | 179 | 1.004.837 |
| 2 | Kepada Debitur Inti \| To Core Debitor | | |
| | Individu \| Individual | 25 | 30.107.829 |
| | Grup \| Group | 25 | 40.233.555 |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Audit Eksternal

Laporan keuangan PermataBank untuk tahun yang berakhir pada tanggal 31 Desember 2021 telah diaudit oleh Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan (anggota jaringan firma PricewaterhouseCoopers) yang telah terdaftar di Otoritas Jasa Keuangan. Penunjukan KAP telah memperhatikan ketentuan-ketentuan yang berlaku.

Laporan keuangan tahun 2021 merupakan laporan keuangan tahun kelima yang diaudit oleh KAP Tanudiredja, Wibisana, Rintis & Rekan. Total biaya yang dibayarkan untuk jasa audit sebesar Rp7.500.000.000 (termasuk audit atas *group reporting form* dan di luar PPN dan OPE).

Berikut adalah KAP yang melakukan audit PermataBank selama 5 (lima) tahun terakhir:

## External Audit

Financial statements of PermataBank for the year ended 31 December 2021 were audited by Public Accounting Firm (KAP) Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers Network), a registered firm in Otoritas Jasa Keuangan. The appointment of KAP Tanudiredja, Wibisana, Rintis & Rekan has taken into consideration the prevailing regulations.

The 2021 financial statements were the fifth year financial statements audited by KAP Tanudiredja, Wibisana, Rintis & Rekan with audit fee of Rp7,500,000,000 (including audit of group reporting form and exclude VAT and OPE).

Below is the list of KAP audited PermataBank for the last 5 (five) years:

| Tahun Pemeriksaan<br>Year | Nama Kantor Akuntan Publik<br>Public Accounting Firm | Nama Akuntan Publik (Penanggung Jawab)<br>Public Accountant | Jasa yang Diberikan<br>Service Provided |
|---|---|---|---|
| 2021 | Tanudiredja, Wibisana, Rintis & Rekan | Eddy Rintis, CPA | Audit laporan keuangan<br>Audit on financial statements |
| 2020 | Tanudiredja, Wibisana, Rintis & Rekan | Eddy Rintis, CPA | Audit laporan keuangan konsolidasian<br>Audit on consolidated financial statements |
| 2019 | Tanudiredja, Wibisana, Rintis & Rekan | Drs. Irhoan Tanudiredja, CPA | Audit laporan keuangan konsolidasian<br>Audit on consolidated financial statements |
| 2018 | Tanudiredja, Wibisana, Rintis & Rekan | Drs. M. Jusuf Wibisana, M.EC., CPA | Audit laporan keuangan konsolidasian<br>Audit on consolidated financial statements |
| 2017 | Tanudiredja, Wibisana, Rintis & Rekan | Drs. M. Jusuf Wibisana, M.EC., CPA | Audit laporan keuangan konsolidasian<br>Audit on consolidated financial statements |

## Jasa Lain

Selain melakukan pekerjaan audit atas Laporan Keuangan, KAP Tanudiredja, Wibisana, Rintis & Rekan juga memberikan jasa lainnya.

Untuk tahun buku 2021, jasa lainnya beserta *fee* yang diberikan adalah sebagai berikut:

## Other Services

In addition to carrying out audit work on the Financial Statements, KAP Tanudiredja, Wibisana, Rintis & Rekan also provide other services.

For financial year 2021, details of other services and fees provided are as follows:

| No. | Jenis Jasa<br>Type of Services | Biaya (Rp)<br>Fee (Rp) |
|---|---|---|
| 1 | Penelaahan terbatas informasi laporan keuangan interim 31 Maret 2021<br>Limited Review of interim financial information as of 31 March 2021 | 1.320.000.000 |
| 2 | Audit *Group Reporting Package* 30 Juni 2021<br>Audit Group Reporting Package as of 30 June 2021 | 3.000.000.000 |
| 3 | Reviu *Group Reporting Package* 30 September 2021<br>Review Group Reporting Package as of 30 September 2021 | 1.320.000.000 |
| 4 | Prosedur yang disepakati bersama sehubungan dengan kepatuhan atas ketentuan Bapepam-LK dan Peraturan OJK – Divisi Kustodian<br>Agreed upon procedures regarding compliance with Bapepam-LK Regulations and OJK Regulation - Custodian Division | 65.000.000 |
| 5 | Penawaran Umum Terbatas dalam rangka penambahan modal<br>Limited Public Offering for share capital increase | 1.700.000.000 |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme pengawasan yang ditetapkan oleh manajemen PermataBank secara berkesinambungan. SPI yang efektif merupakan komponen penting dalam manajemen PermataBank dan menjadi dasar bagi kegiatan operasional yang sehat dan aman. SPI yang efektif dapat membantu Dewan Komisaris dan Direksi dalam menjaga aset PermataBank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan PermataBank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

## Internal Control System

The Internal Control System (ICS) refers to a monitoring mechanism which is established by PermataBank's management on an on-going basis. An effective ICS is an important component in PermataBank management and becomes the foundation of operational activities which are proper and secured. An effective ICS can help the Board of Commissioners and Directors in safeguarding the assets of the company, ensuring the availability of credible financial and managerial reporting, increasing PermataBank's compliance with laws and regulations, and decreasing the risk of loss, deviation, and violations of prudential aspects.

### Acuan Sistem Pengendalian Internal

Dalam menerapkan sistem pengendalian internal, PermataBank mengacu pada Surat Edaran OJK Nomor 35/SE.OJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum yang diterbitkan pada 07 Juli 2017, serta *Internal Control Integrated Framework* yang dikembangkan oleh Committee of Sponsoring Organization of the Treadway Commission (COSO) tahun 2013.

Penerapan sistem pengendalian internal di PermataBank mengacu pada SEOJK, dijalankan berdasarkan dari lima komponen, yaitu:

1. Pengawasan oleh manajemen dan budaya pengendalian;
2. Identifikasi dan penilaian risiko;
3. Kegiatan pengendalian dan pemisahan fungsi;
4. Sistem akuntansi, informasi, dan komunikasi; dan
5. Kegiatan pemantauan dan tindakan koreksi penyimpangan.

### Regulatory Basis of Internal Control System

In implementing internal control system, PermataBank refers to Circular Letter of OJK Number 35/SE.OJK.03/2017 on Standard Guidelines for Internal Control System for Commercial Banks issued on 07 July 2017, and Internal Control Integrated Framework developed by the Committee of Sponsoring Organization of the Treadway Commission (COSO) in 2013.

Referring to the SEOJK, the implementation of internal control system in PermataBank is carried out based on the following components below:

1. Supervision by management and culture of control;
2. Risk identification and assessment;
3. Control activities and segregation of functions;
4. Accounting system, information, and communications; and
5. Monitoring activities and corrective actions for irregularities.

## Pelaksanaan Pengendalian Internal

PermataBank menerapkan sistem pengendalian internal dengan strategi dan desain yang bertujuan untuk secara dini mengidentifikasi kemungkinan terjadinya suatu kejadian yang dapat mempengaruhi PermataBank, antara lain dengan cara:

1. Menjaga dan mengamankan aset;
2. Memberikan jaminan tersedianya laporan yang akurat dan dapat diandalkan;
3. Meningkatkan efektivitas dan efisiensi dalam kegiatan operasional;
4. Meningkatkan kepatuhan terhadap regulasi dan peraturan yang berlaku; dan
5. Mengantisipasi dan memitigasi kerugian, penyimpangan, dan pelanggaran terhadap prinsip kehati-hatian.

Sistem pengendalian internal PermataBank berfungsi untuk mengelola risiko agar tetap berada dalam batas toleransi. Dalam kegiatan operasional, sistem pengendalian internal dirancang dan diterapkan untuk mengelola dan mengendalikan risiko, namun bukan untuk menghilangkan risiko. Oleh karena itu, sistem pengendalian internal diharapkan dapat memberikan keyakinan yang memadai mengenai pencapaian tujuan pengendalian suatu entitas, namun tidak menjamin secara mutlak terhadap adanya salah saji yang material, kerugian, atau terjadinya kondisi lain yang tidak terduga.

Berdasarkan uraian di atas, penerapan sistem pengendalian internal dapat dijabarkan sebagai berikut:

1. **Pengendalian Operasional**
   a. Direksi melakukan pengkajian berkala berdasarkan informasi dan laporan kinerja operasional, serta Laporan Profil Risiko Bank, sehingga Direksi dapat segera mendeteksi bila terdapat kelemahan dalam proses pengendalian, kesalahan laporan keuangan, atau terjadi penyimpangan ketentuan dan kejadian *fraud*.

## Internal Control Implementation

PermataBank implements the internal control system with strategies and design aimed at early identification of events that may affect PermataBank, which includes as follows:

1. Maintain and secure assets;
2. To guarantee the availability of accurate and reliable reports;
3. To improve the effectiveness and efficiency of operational activities;
4. To improve the compliance of regulation and the prevailing laws; and
5. To anticipate and mitigate losses, violation, and breach of prudential principles.

PermataBank's internal control system functions to manage risk within tolerance limits. In operational activities, the internal control system is designed and implemented to manage and control risks, however, not to eliminate risks. As a result, the internal control system aims to provide adequate assurance on the achievement of control in an entity, but does not provide absolute guarantee on any material misstatement, loss, or other unforeseeable circumstances.

Based on the explanation above, the implementation of Internal Control System covers:

1. **Operational Control**
   a. The Board of Directors conducts regular reviews based on information and operational performance reports, as well as the Bank's Risk Profile Report, so that the Board of Directors can immediately detect if there are weaknesses in the control process, financial statement errors, or deviations in provisions and fraud incidents.

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b. Internal Audit melaksanakan pemeriksaan dan memberikan jasa konsultasi dengan melakukan kaji ulang secara periodik terhadap seluruh aktivitas di unit kerja dan entitas anak, serta laporan yang dihasilkan oleh Satuan Kerja Manajemen Risiko (SKMR).
c. Bank menetapkan limit-limit risiko yang menjadi panduan bagi unit bisnis dan fungsi pendukung *(support function)* dalam melakukan aktivitasnya dan melakukan pengendalian secara berkala untuk memastikan tidak adanya pelampauan limit yang menimbulkan potensi bahaya bagi Bank.
d. Bank melakukan pengendalian risiko keamanan informasi yang dikelola oleh Divisi Information Security Risk Management di bawah Direktorat Risk bekerja sama dengan Departemen Cybersecurity Operations di bawah Direktorat Technology & Operations yang berkoordinasi dengan unit-unit terkait dan mengevaluasi secara berkala indikator terkait TI, serta melakukan eskalasi kepada komite risiko atas segala hal yang memiliki eksposur risiko keamanan informasi dan insiden keamanan informasi.
e. Bank menerapkan pemisahan fungsi dan *dual control/dual custody*, dan rekonsiliasi pada aktivitas operasional, dengan tujuan untuk memitigasi peluang karyawan dalam melakukan penyimpangan atau kesalahan atas aktivitas yang dilakukannya.
f. Bank menerapkan administrasi, dokumentasi, dan ketentuan *back-up* yang memadai atas seluruh dokumen perusahaan, baik dokumen ketentuan internal maupun dokumen transaksi.

**2. Pengendalian Keuangan**

a. Bank menyusun Rencana Bisnis Bank, yang disetujui Direksi dan Dewan Komisaris sebagai panduan Bank dalam melakukan aktivitas bisnis, dan memantau perkembangan bisnis serta lingkungan eksternal yang dapat mempengaruhi strategi Bank.

b. Internal Audit conducts assessment and provides consulting services by conducting periodic reviews of all activities in the work units and subsidiaries, as well as reports produced by the Risk Management Unit (RMU).

c. The Bank set risk limits that serves as a guideline for business units and supporting functions in carrying out their activities as well as conducting periodic controls to ensure that there is no limit breach that could potentially endanger the Bank.

d. The Bank carries out information security risk control which managed by the Information Security Risk Management Division under the Risk Directorate in collaboration with the Cybersecurity Operations Department under the Technology & Operations Directorate which coordinates with related units and periodically evaluates IT-related indicators, as well as escalation to the risk committee about anything that has exposure to information security risks and information security incidents.
e. The Bank implements segregation of duties, dual control/dual custody, and reconciliation concept in operational activities, with the aim of mitigating opportunities for employees to make irregularities or errors in their activities.
f. Bank applies adequate administrative, documentation, and back-up for all company documents, both internal provisions as well as transaction documents.

**2. Financial Control**

a. The Bank prepares Bank's Business Plan that has been approved by the Board of Directors and the Board of Commissioners as a guide for the Bank in conducting business activities, as well as monitoring business developments and the external environment that may affect the Bank's strategy.

b. Bank melakukan *stress testing* secara berkala untuk memastikan kecukupan permodalan Bank (Kewajiban Penyediaan Modal Minimum).
c. Bank melakukan pemantauan pencapaian kinerja, dan kaji ulang terhadap realisasi pelaksanaan rencana kerja dan anggaran.
d. Bank memastikan seluruh kebijakan dan standar akuntansi diperbaharui secara berkala sesuai dengan ketentuan dan peraturan yang berlaku.

**3. Kepatuhan terhadap Hukum dan Peraturan Perundang-undangan**

PermataBank memiliki komitmen untuk senantiasa mematuhi hukum dan peraturan perundang-undangan yang berlaku serta melakukan tindakan eskalasi dan rencana perbaikan yang memadai bilamana ditemukan adanya kelemahan pada proses yang berlangsung.

Untuk memastikan efektivitas penerapan pengendalian internal dan menjaga profil risiko Bank sesuai dalam batasan toleransi risiko dan *risk appetite*, Bank mengadopsi konsep Tiga Lini Pertahanan (*Three Lines of Defense*) untuk Sistem Pengendalian Internal.

Konsep Tiga Lini Pertahanan dijabarkan sebagai berikut:

**1. Lini Pertahanan Pertama**

Lini Pertahanan Pertama adalah Unit Pengambil Risiko (*Risk Taking Unit*) atau unit bisnis dan/atau fungsi terkait yang melakukan atau mendukung aktivitas untuk menghasilkan pendapatan yaitu yang memiliki dan mengelola risiko.

Tanggung jawab para manajer di Lini Pertahanan Pertama adalah:
a. Memastikan seluruh risiko diidentifikasi, diukur, dimonitor, dan dikontrol.
b. Menetapkan kontrol yang memadai untuk risiko-risiko yang telah diketahui guna memastikan risiko dikelola dalam batasan yang dapat diterima dan standar yang konsisten.

b. Banks conduct stress testing on a regular basis to ensure the adequacy of Bank's capital (Minimum Capital Adequacy).
c. Bank monitors the achievement of performance, and reviews the realization of the implementation of the work plan and budget.
d. Bank ensures that all accounting policies and standards are updated regularly in accordance with the prevailing rules and regulations.

**3. Compliance with Laws and Regulations**

PermataBank is committed to always complying with applicable laws and regulations and to take appropriate escalation actions and improvement plans if weaknesses are found in the ongoing process.

To ensure the effectiveness of internal control implementation and maintaining risk profile of the Bank within risk tolerance and risk appetite, Bank adopts the concept of Three Lines of Defense for the Internal Control System.

The Three Lines of Defense is described as follows:

**1. First Line of Defense**

First Line of Defense is the Risk Taking Unit (RTU) or the businesses unit and/or functions that are engaged in or supporting revenue generating activities that own and manage the risks.

The responsibility of the managers in First Line of Defense are:
a. Ensure all risks are identified, measured, monitored, and controlled.
b. Set-up adequate controls for the known risks to ensure within acceptable boundaries and to consistent standards.

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c. Memastikan seluruh kebijakan, prosedur, limit, dan kontrol risiko yang diperlukan lainnya telah diimplementasikan dan dipatuhi.
d. Merespons dengan cepat atas kejadian internal dan eksternal untuk memitigasi dampak kerugian pada Bank dan melaporkan kejadian tersebut sesuai dengan standar yang berlaku.
e. Mengidentifikasi dan mengeskalasikan risiko baru yang dapat merugikan Bank.
f. Memastikan strategi bisnis (atau fungsional) sejalan dengan *risk appetite* dan toleransi risiko, dan mengoptimalisasikan profil risiko-pengembalian atas bisnis.
g. Memiliki dan merancang proses, kontrol, dan standar sesuai dengan *Risk Type Framework* dan kebijakan bisnisnya.
h. Mempromosikan budaya risiko yang sehat dan perilaku yang baik.

Dalam memenuhi tanggung jawab di atas, Lini Pertama harus secara aktif mencari saran dari spesialis perwakilan Lini Kedua. Manajer pada Lini Pertama wajib menentukan pola dan ekspektasi yang sesuai untuk tim dan area tanggung jawab mereka. Mereka harus memastikan anggota tim mereka mampu memberikan kinerja yang baik dalam perannya dan proaktif dalam memastikan area tanggung jawab mereka memiliki kinerja sesuai standar yang dapat diterima.

**2. Lini Pertahanan Kedua**

Lini Pertahanan Kedua adalah fungsi kontrol independen dari Lini Pertama yang mengawasi dan memastikan manajemen risiko berjalan dengan baik untuk memberikan keyakinan kepada Dewan Manajemen. Lini Kedua memiliki wewenang untuk memberhentikan aktivitas bisnis (dalam cakupan tanggung jawab kontrol mereka) jika risiko tidak sejalan dengan kontrol yang dipersyaratkan atau tidak sejalan dengan *risk appetite*.

c. Ensure all applicable policies, procedures, limits, and other risk control requirements are implemented and complied with.
d. Respond promptly to internal and external events to mitigate any adverse impact to the Bank, and report these events in accordance with applicable standards.
e. Identify and escalate new and emerging risks that could be material to the Bank.
f. Align business (or functional) strategy with risk tolerance and risk appetite, and seek to optimize the risk-return profile of the business.
g. Own and design processes, controls, and standards for adhering to Risk Type Framework and policies applicable to their businesses.
h. Promote a healthy risk culture and good conduct.

In fulfilling the above responsibilities, the First Line should actively seek advice from responsible Second Line representatives. Managers in the First Line must set the appropriate tone and expectations for their team and their area of responsibility. They must ensure that their team members are capable of performing successfully in their roles and be proactive in seeking regular assurance that their areas of responsibility are performing to an acceptable standard.

**2. Second Line of Defense**

Second Line of Defense is the control functions independent of the First Line that provide oversight and challenge of risk management to provide confidence to the Board. The Second Line has the authority to stop business activities (within the scope of their control responsibilities) where risks are not aligned with control requirements or risk appetite.

Lini Pertahanan Kedua terdiri dari *Risk Framework Owner* (RFO) yakni Direktur yang bertanggung jawab atas tipe risiko tertentu yang dikelola, didukung oleh fungsi kontrol terkait.

RFO bertanggung jawab memastikan risiko residu berada dalam batasan *risk appetite*. Terdapat tiga aspek utama untuk melaksanakan tanggung jawab ini:

a. Mengidentifikasi risiko material;
b. Merancang dan memelihara standar kontrol yang efektif;
c. Memahami dan menerima tingkat risiko residu.

3. **Lini Pertahanan Ketiga**

Lini Pertahanan Ketiga adalah fungsi independen yang memberikan jaminan independensi atas keefektifan kontrol yang mendukung manajemen risiko Lini Pertama dari aktivitas bisnis, dan proses yang dilakukan oleh Lini Kedua. Fungsi Lini Pertahanan Ketiga dilakukan oleh Internal Audit.

Tanggung jawab utama Lini Pertahanan Ketiga adalah:

a. Melakukan penilaian secara independen untuk memastikan manajemen telah mengidentifikasi risiko utama dalam bisnis dan risiko tersebut dikelola sejalan dengan proses manajemen risiko yang telah ditetapkan.
b. Melakukan penilaian secara independen terhadap kecukupan rancangan kontrol dan efektivitas operasional.

The Second Line of Defense comprises the Risk Framework Owners (RFO) which are the Directors in Charge of particular risk types under their responsibility, supported by their respective control functions.

RFO are responsible to ensure that the residual risks are within risk appetite boundaries. There are three central aspects to discharging this responsibility:

a. Identifying material risks;
b. Designing and maintaining effective control standards;
c. Understanding and accepting levels of residual risk.

3. **Third Line of Defense**

Third Line of Defense is the independent function who provides independent assurance of the effectiveness of controls that support First Line's risk management of business activities, and the processes maintained by the Second Line. The Third Line of Defense function is conducted by Internal Audit.

Key responsibility of Third Line of Defense:

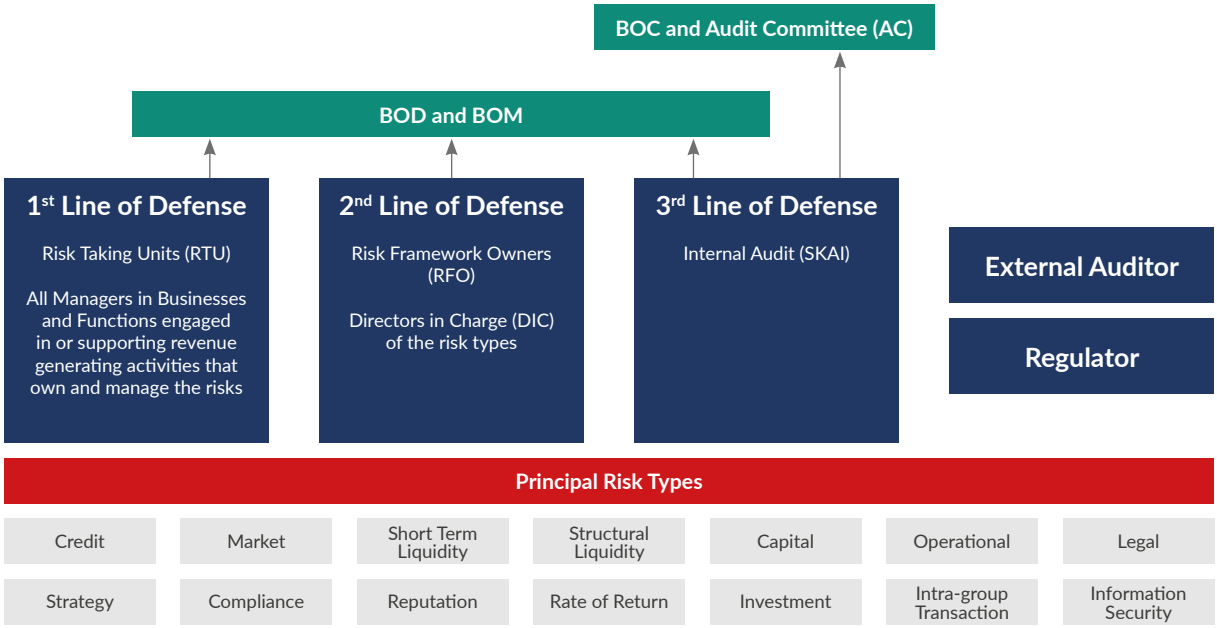
a. Independently assess to ensure management has identified the business material risk and that the risks have been managed in line with the established risk management process.

b. Independently assess the adequacy of design controls and its operating effectiveness.

# Tata Kelola Perusahaan
## Good Corporate Governance

Peran fungsi audit internal diawasi oleh Komite Audit seperti yang tercantum di Piagam Audit Internal.

The role of Internal Audit is overseen by Audit Committee as set out in the Internal Audit Charter.




## Pernyataan Kecukupan Pengendalian Internal

Sistem pengendalian internal merupakan proses yang dijalankan oleh Direksi, Pejabat Eksekutif Bank, Komite Risiko, SKAI, serta seluruh karyawan Bank.

Direksi dan Dewan Komisaris berkomitmen untuk memastikan bahwa Tata Kelola Perusahaan dijalankan dengan baik sebagai dasar pencapaian tujuan untuk menjaga dan meningkatkan nilai Bank. Salah satu implementasi Tata Kelola Perusahaan yang baik adalah memastikan bahwa sistem pengendalian internal telah dilaksanakan secara memadai. Direksi bertanggung jawab untuk memastikan sistem pengendalian internal telah diimplementasikan secara efektif untuk mencapai tujuan Bank.

## Statement of Adequacy Internal Control System

The internal control system is a process that is carried out by the Board of Directors, Bank's Executives officer, the Risk Committee; The Internal Audit; as well as all Bank's employees.

Board of Commissioners and Board of Directors commit to ensure that Good Corporate Governance is implemented as the foundation for achieving the goal of protecting and increasing the value of the Bank. One of the best implementations of Good Corporate Governance is to ensure that internal control is adequately carried out. The Board of Directors is responsible to ensure the internal control effectively implemented to enable the Bank to achieve its goal.

Komitmen Direksi dalam menjadikan sistem pengendalian internal sebagai salah satu budaya PermataBank diterjemahkan dalam tugas-tugas berikut:

1. Menyusun struktur organisasi yang sesuai dengan tujuan PermataBank;
2. Menetapkan wewenang dan tanggung jawab;
3. Menjunjung integritas dan nilai-nilai etika;
4. Melakukan pelatihan dan pengembangan sumber daya manusia sesuai dengan pengembangan karir dan kebutuhan PermataBank; dan
5. Melakukan pemantauan dan memberikan arahan serta memperhatikan faktor-faktor eksternal yang dapat mempengaruhi kegiatan operasional PermataBank dan penerapan manajemen risiko.

Dewan Komisaris melalui Komite Audit bertanggung jawab dalam mengkaji kecukupan dan efektivitas sistem pengendalian internal serta mengevaluasi kecukupan upaya Manajemen dalam mengembangkan budaya pengendalian.

PermataBank menerapkan bahwa tata kelola dan sistem pengendalian internal menjadi tanggung jawab Direksi, Dewan Komisaris, dan seluruh karyawan sebagai dasar pencapaian tujuan, serta menjaga dan meningkatkan nilai PermataBank.

## Kesesuaian Pengendalian Internal dengan COSO

PermataBank menjalankan Sistem Pengendalian Internal dengan mengacu pada COSO - *Internal Control Integrated Framework*, dimana terdapat 5 (lima) komponen pengendalian internal, yakni:

1. Pengendalian Lingkungan
2. Penilaian Risiko
3. Pengendalian Aktivitas
4. Informasi dan Komunikasi
5. Pemantauan Aktivitas

The commitment of Board of Directors in creating an internal control system as part of PermataBank's culture, is described as follows:

1. Set up an organizational structure that is in line with PermataBank's objectives;
2. Determine authorities and responsibilities;
3. Uphold integrity and ethical values;
4. Conduct training and human resources development in accordance with career development and PermataBank's requirements; and
5. Monitor, direct, and observe external factors that may affect PermataBank's operational activities and the implementation of risk management.

The Board of Commissioners through the Audit Committee is responsible for reviewing the adequacy and effectiveness of the internal control system and evaluating the adequacy of the Management's effort in developing a control culture.

PermataBank situates governance and internal control system under the responsibilities of the Board of Directors, Board of Commissioners, and entire employee as the foundation to achieve Bank's goals, as well as to maintain and improve PermataBank values.

## Compatibility Internal Control with COSO

PermataBank implements Internal Control System referring to COSO - Internal Control Integrated Framework, with 5 (five) internal control components, as follows:

1. Control Environment
2. Risk Assessment
3. Control Activities
4. Information and Communication
5. Monitoring Activities

# Tata Kelola Perusahaan
## Good Corporate Governance

### Penilaian Efektivitas Pengendalian Internal 2021

Direksi bertanggung jawab atas terselenggaranya SPI yang handal dan efektif untuk meningkatkan budaya sadar risiko yang harus dipastikan telah melekat di setiap jenjang organisasi. Permasalahan terkait dengan kecukupan pengendalian internal telah dilaporkan kepada Direksi dan langkah-langkah tindak lanjut telah dilakukan untuk meminimalisasi risiko. Laporan juga disampaikan kepada Dewan Komisaris melalui Komite di tingkat Dewan Komisaris.

Dewan Komisaris dibantu oleh Komite Audit bertanggung jawab untuk melakukan pengawasan terhadap pengendalian internal secara umum termasuk pengawasan terhadap kebijakan Direksi yang menetapkan pengendalian internal tersebut. Selain itu, terkait pengendalian internal, Dewan Komisaris juga dibantu oleh Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.

Fungsi Audit Internal bertanggung jawab melakukan penilaian dan berperan aktif dalam meningkatkan efektivitas pengendalian internal kegiatan operasional Bank. Internal Audit melaksanakan pemeriksaan dan memberikan jasa konsultasi dengan melakukan kaji ulang terhadap seluruh aktivitas di unit kerja dan entitas anak. Hasil evaluasi disampaikan kepada Direksi untuk ditindaklanjuti serta dipantau pelaksanaannya dalam rangka memastikan pengendalian internal telah berjalan secara efektif.

Berdasarkan evaluasi yang telah dilakukan selama tahun 2021, kami menyimpulkan bahwa SPI pada PermataBank telah memadai.

### Evaluation of Internal Control Effectiveness 2021

The Board of Directors are responsible for the implementation of reliable and effective ICS to improve risk culture awareness and ensure that those values have embedded in every level of organization. Issues related to the adequacy of Internal Control were reported to the Board of Directors and follow-up measures were taken to minimize risks. Reports were also submitted to the Board of Commissioners through the Committees at the Board of Commissioners level.

The Board of Commissioners, assisted by the Audit Committee, is responsible for overseeing overall implementation of Internal Controls, including oversight the Board of Directors' policies that stipulate such Internal Control. In addition, the Board of Commissioners, related to internal controls, also assisted by the Risk Monitoring Committee and the Remuneration and Nomination Committee.

The Internal Audit function is responsible for the assessment and active role in improving the effectiveness of control in the Bank's operational activities. Internal Audit conducts assessment and provides consultation by reviewing all activities in the work units and subsidiary. The results of the evaluation are submitted to the Board of Directors to be followed up and the implementation is monitored in order to ensure that internal control has been running effectively.

Based on the evaluation that has been conducted during 2021, we conclude that the ICS of PermataBank is adequate.

## Manajemen Risiko

Sepanjang tahun 2021, PermataBank terus memperkuat penerapan manajemen risiko dengan fokus untuk secara proaktif memitigasi dampak pandemi COVID-19 yang masih berlangsung hingga saat ini dengan tetap menjaga pertumbuhan bisnis yang sehat dan berkelanjutan.

PermataBank juga fokus untuk memperkuat proses manajemen risiko digital dalam mendukung kesuksesan tranformasi digital dan terus mengoptimalkan keseimbangan antara tingkat risiko dan pengembalian, khususnya setelah integrasi dengan Bangkok Bank Indonesia (BBI) pada Desember 2020 untuk mencapai kinerja yang lebih baik bagi seluruh *stakeholders*.

Penjelasan lengkap mengenai Manajemen Risiko tersedia di bab Manajemen Risiko halaman 378-530.

## Risk Management

Throughout 2021, PermataBank continued to strengthen the risk management implementation with the focus to proactively mitigate the ongoing impact of COVID-19 pandemic whilst maintaining a healthy and sustainable growth.

PermataBank also focused on enhancing digital risk management process to support the success of digital transformation and continued to optimize the balance of risk and return, particularly after the integration with Bangkok Bank Indonesia (BBI) in December 2020 to achieve higher value of performance for all stakeholders.

Detailed report on Risk Management is available in Risk Management section page 378-530.

# Tata Kelola Perusahaan
## Good Corporate Governance

## Hukum

PermataBank memandang bahwa pengelolaan risiko hukum merupakan tanggung jawab Dewan Komisaris, Direksi berikut segenap karyawan PermataBank.

Divisi-divisi Hukum PermataBank bertanggung jawab mengelola risiko hukum di PermataBank untuk memastikan perlindungan hukum atas tindakan PermataBank sesuai dengan ketentuan yang berlaku.

### Kebijakan di Bidang Hukum

PermataBank membuat kebijakan-kebijakan dan prosedur-prosedur yang diperlukan untuk mengelola risiko hukumnya untuk memastikan seluruh kegiatan PermataBank mematuhi ketentuan yang berlaku. Kebijakan-kebijakan dan prosedur tersebut dapat diakses oleh seluruh karyawan melalui sistem PermataBank's Portal.

Sepanjang tahun 2021, untuk menjaga *legal awareness* karyawan khususnya yang terkait kegiatan usaha PermataBank, Divisi-divisi Hukum PermataBank secara berkala melaksanakan berbagai kegiatan termasuk *legal training and sharing* secara *online* dan menerbitkan kebijakan-kebijakan baru termasuk pembaharuan atas kebijakan-kebijakan yang telah ada sebelumnya.

## Legal

PermataBank believes that the management of legal risk is the responsibility of the Board of Commissioners, Board of Directors and all employees of PermataBank.

PermataBank's Legal divisions are responsible for managing PermataBank's legal risks to ensure that PermataBank is legally protected for all its activities in accordance with prevailing regulations.

### Legal Policies

PermataBank establishes necessary policies and procedures for managing its legal risks which ensures that all of its activities comply with prevailing regulations. These policies and procedures can be accessed by all employees through the PermataBank's Portal system.

During 2021, to maintain employees legal awareness especially those related to PermataBank's business activities, PermataBank's Legal divisions regularly carried out various activities including online legal training and sharing of information and issued new policies, including amendments on existing policies.

# Permasalahan Hukum

## Perkara Perdata

Perkara perdata yang melibatkan PermataBank baik sebagai tergugat atau turut tergugat, antara lain:

- Gugatan perdata terkait eksekusi jaminan oleh PermataBank atas barang jaminan yang diberikan sebagai jaminan pembayaran kembali hutang Debitur oleh Debitur atau pihak ketiga kepada Bank.

# Legal Cases

## Civil Cases

Civil cases involving PermataBank whether as a defendant or co-defendant, including:

- Civil claims related to PermataBank's execution of collateral to secure the repayment of Debtor's indebtedness provided by the Debtor or third party to the Bank.

| Permasalahan Hukum<br>Legal Cases | | Jumlah<br>Amount |
|---|---|---|
| Perkara Hukum 2020 | 2020 Legal Cases | 88 |
| Perkara Baru 2021 | 2021 New Legal Cases | 48 |
| Perkara Selesai 2021 | 2021 Settled Legal Case | 51 |
| Perkara Hukum Berjalan | Ongoing Legal Cases | 85 |

## Perkara Hukum yang Berdampak Material

Hingga laporan tahunan ini diterbitkan, seluruh permasalahan hukum yang dihadapi PermataBank secara material tidak berpengaruh terhadap status, kedudukan dan kelangsungan kegiatan usaha maupun keadaan keuangan PermataBank.

## Legal Cases With Material Adverse Effect

Until the publication of this annual report, all legal cases encountered by PermataBank do not materially affect the condition of PermataBank's status, position and ability for continuing business operations as well as financial position.

## Direksi dan Dewan Komisaris

Sepanjang tahun 2021, seluruh anggota Direksi dan Dewan Komisaris PermataBank tidak terlibat dalam perkara hukum yang memiliki dampak material. Dengan demikian tidak memberikan dampak apapun terhadap PermataBank.

## Board of Directors and Board of Commissioners

During 2021, all members of the Board of Directors and Board of Commissioners of PermataBank were not involved in any legal cases which have a material adverse effect. As such, it did not have any impact on PermataBank.

## Anak Perusahaan

Sepanjang tahun 2021, anak perusahaan dari PermataBank tidak terlibat dalam perkara hukum yang memiliki dampak material baik. Dengan demikian tidak memberikan dampak apapun terhadap PermataBank.

## Subsidiary

During 2021, subsidiary of PermataBank was not involved in any legal cases which have a material adverse effect. As such, it did not have any impact on PermataBank.

# Tata Kelola Perusahaan
## Good Corporate Governance

## Sanksi Administratif

Selama tahun 2021, tidak ada sanksi administratif yang bersifat material yang dikenakan kepada PermataBank, anggota Dewan Komisaris dan Direksi oleh regulator/otoritas terkait.

## Administrative Sanction

In 2021, there was no material administrative sanction subjected to PermataBank, member of the Board of Commissioners and Board of Directors by related regulators/authorities.

## Publikasi Penanganan Pengaduan

Selama tahun 2021, jumlah pengaduan nasabah terbanyak adalah terkait layanan *Electronic Banking*. Rincian pengaduan dan penyelesaiannya disajikan dalam tabel di bawah ini:

## Publication on Complaints Handling

In 2021, the majority of customer complaints were related to electronic banking services. Details of complaints and their resolution are presented in the table below:

| No | Jenis Transaksi Keuangan<br>Type of Financial Transcation | Selesai<br>Completed | | Dalam Proses<br>In Process | | Jumlah Pengaduan<br>Total Complaints |
|---|---|---|---|---|---|---|
| | | Jumlah<br>Total | Persentase<br>Percentage | Jumlah<br>Total | Persentase<br>Percentage | |
| 1 | Electronic Banking | 2.685 | 71,1% | - | - | 2.685 |
| 2 | Tabungan<br>Savings Account | 793 | 21,0% | - | - | 793 |
| 3 | Kredit/Pembiayaan Konsumsi<br>Consumer Credit/Financing | 102 | 2,7% | - | - | 102 |
| 4 | Kartu Kredit<br>Credit Card | 79 | 2,1% | - | - | 79 |
| 5 | Sistim Pembayaran Lainnya/*Virtual Account*<br>Virtual Account | 58 | 1,5% | - | - | 58 |
| 6 | Kliring<br>Clearing | 22 | 0,6% | - | - | 22 |
| 7 | Kartu ATM/Kartu Debit<br>ATM/Debit Card | 9 | 0,2% | - | - | 9 |
| 8 | Deposito<br>Time Deposit | 7 | 0,2% | - | - | 7 |
| 9 | Kredit/Pembiayaan Modal Kerja<br>Working Capital Credit/Financing | 7 | 0,2% | - | - | 7 |
| 10 | Layanan Cabang<br>Branch Services | 4 | 0,1% | - | - | 4 |
| 11 | Produk Lainnya<br>Others | 13 | 0,3% | - | - | 13 |
| **Total** | | **3.779** | **100,0%** | - | - | **3.779** |

## Akses Informasi dan Data Perusahaan

PermataBank memberikan kemudahan bagi para pemangku kepentingan untuk mengakses berbagai informasi mengenai PermataBank. Di antaranya mengenai produk, layanan, kinerja keuangan, tata kelola perusahaan yang baik, laporan tahunan, laporan keberlanjutan, serta informasi umum lainnya disediakan dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris.

PermataBank juga selalu melakukan pelaporan informasi dan fakta material melalui sistem pelaporan elektronik kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia. Hal ini dilakukan sebagai bagian dari wujud kepatuhan kepada regulator dan keterbukaan informasi kepada publik.

Hingga berakhirnya tahun buku 2021, saluran informasi terkait dengan PermataBank difasilitasi melalui:

1. Situs *web* dengan alamat:
   www.permatabank.com

2. Call Center
   Telepon: (021) 1500111

3. E-mail
   corporate.affairs@permatabank.co.id

4. Media Sosial

   Facebook:
   PermataBank
   PermataHatiCSR

   Twitter:
   PermataBank
   PermataCare
   PermataHatiCSR

## Information Access and Corporate Data

PermataBank provides a variety of information which are accessible to its stakeholders. Among others are products, services, financial performance, good corporate governance, annual report, sustainability report, as well as other general information, all of which are presented in two languages, Bahasa Indonesia and English.

As a public listed company and regulatory requirement, PermataBank reports all material information and supporting evidences to the Financial Service Authority (OJK) and the Indonesia Stock Exchange through an electronic reporting system.

Until end of financial year 2021, the channels for disseminating information on PermataBank among others are:

1. Website address:
   www.permatabank.com

2. Call Center
   Telephone: (021) 1500111

3. E-mail
   corporate.affairs@permatabank.co.id

4. Social Media

   Facebook:
   PermataBank
   PermataHatiCSR

   Twitter:
   PermataBank
   PermataCare
   PermataHatiCSR

# Tata Kelola Perusahaan
## Good Corporate Governance

Instagram:
@permatabank
@permatahatiCSR

YouTube:
PermataBankID

LinkedIn:
PermataBank

Instagram:
@permatabank
@permatahatiCSR

YouTube:
PermataBankID

LinkedIn:
PermataBank

### Siaran Pers

PermataBank bertekad untuk memiliki komunikasi yang transparan, jelas, dan otentik dengan pemangku kepentingan eksternal. Sejalan dengan prinsip ini, PermataBank terlibat dengan media secara rutin untuk memastikan bahwa informasi finansial dan non-finansial PermataBank diberikan tepat waktu serta memposisikan PermataBank secara positif dan bahwa informasi yang dipublikasikan mengenai Bank adalah akurat. Pengumuman mengenai penghargaan, program, dan peristiwa PermataBank, termasuk publikasi informasi keuangan secara triwulanan, dikomunikasikan secara tepat waktu kepada media khususnya media terpercaya yang memiliki peredaran nasional dan regional melalui *website* PermataBank, jalur komunikasi resmi dan *online*. Penjelasan (*briefing*) dan pertemuan dengan media diadakan setiap triwulanan. Rilis berita didistribusikan ke media dan jasa berita sesuai dengan basis data yang dipelihara oleh PermataBank.

Sejumlah artikel wawancara dengan manajemen senior telah dipublikasikan di media, dengan judul mencakup pencapaian secara finansial, produk jasa finansial dan perkembangan industri perbankan di Indonesia. Pemantauan media *online* dan cetak dilaksanakan melalui jasa pihak ketiga (*outsource*) dan laporan peliputan diterima untuk analisis manajemen.

### Press Release

PermataBank strives to provide clear, transparent, and accurate information to its stakeholders. In line with this principle, PermataBank also engages with the media to ensure that PermataBank's financial and non-financial information is disseminated in a timely manner and that PermataBank is positioned favourably and all information published on the Bank is accurate. Publication of corporate achievements, programs and events, including the release of financial information on a quarterly basis, is communicated in a timely manner to the media, in particular the trusted media outlets with both national and regional coverage through PermataBank's website, official communication channels and online. This includes responding to queries from the media. News releases are distributed to the media as per media database maintained by PermataBank.

A number of interviews with senior management resulted in articles being published in the media, with subjects covering financial performance, financial services products and developments in the Indonesian banking industry. Print and online media monitoring is outsourced and reports of coverage are received for further analysis by the team.

Sebagai hasil dari kerangka kerja keterlibatan media yang terfokus, PermataBank telah disebut dalam 7.838 artikel media atau sekitar Rp437,36 miliar dalam nilai PR (penilaian berdasarkan tarif baris iklan) sampai Desember 2021.

As a result of its focused media engagement framework, PermataBank was mentioned in 7,838 media articles or the equivalent of approximately Rp437.36 billion in PR value (valued in terms of advertising space rate) until December 2021.

## Siaran Pers 2021
Press Release 2021

| No | Tanggal<br>Date | Siaran Pers<br>Press Release |
|---|---|---|
| 1 | 13 Januari | PermataBank Meluncurkan Reksadana Global Syariah dengan Prinsip ESG |
| | 13 January | PermataBank Launches Global Sharia USD Mutual Fund with Sustainable Principles |
| 2 | 25 Januari | PermataBank Resmi Menjadi Bank BUKU IV |
| | 25 January | PermataBank officially Became BUKU IV |
| 3 | 27 Januari | PermataBank Syariah Meluncurkan PermataKPR iB Bebas Untuk Memberikan Kemudahan Nasabah Untuk Memiliki Properti |
| | 27 January | PermataBank Syariah Launches PermataKPR iB Bebas to Give Customer Ease of Owning Property |
| 4 | 4 Februari | PermataTabungan Bebas Memberikan Kemudahan dan Pengalaman *Seamless* Dalam Membuka Tabungan |
| | 4 February | PermataTabungan Bebas Provides Ease and Seamless Experience of Account Opening |
| 5 | 17 Februari | Masuki Tahun ke-10, PermataBank Jadikan Unite for Education Sustainability Forum Sebuah Ekosistem Kolaborasi Komunitas Pendidikan Yang Berkelanjutan |
| | 17 February | Entering Its 10th Year, PermataBank Turns Unite for Education Sustainability Forum into a Collaborative Ecosystem for Sustainable Education |
| 6 | 17 Februari | Direktur Utama PermataBank Ditunjuk Menjadi CEO Lembaga Pengelola Investasi |
| | 17 February | PermataBank's President Director Appointed as CEO of Indonesia Sovereign Wealth Fund |
| 7 | 4 Maret | PermataBank Memperkenalkan Model Branch di Lippo Cikarang |
| | 4 March | PermataBank Inaugurates a Model Branch office in Lippo Cikarang |
| 8 | 8 Maret | PermataBank Tutup Tahun 2020 Dengan Pencapaian Solid |
| | 8 March | PermataBank Closed 2020 with a Solid Achievement |
| 9 | 16 Maret | Kolaborasi PermataBank dan Astralife Luncurkan AVA iFamily Protection di Permatamobile X, 1 Policy 1 Family |
| | 16 March | Collaboration of PermataBank and Astralife to Launch AVA iFamily Protection at Permatamobile X, 1 Policy 1 Family |
| 10 | 17 Maret | Satu Windu Banking Journalist Academy, Konsistensi PermataBank dan AJI Tingkatkan Kapasitas dan Kualitas Jurnalis Indonesia |
| | 17 March | 8 years of Banking Journalist Academy, PermataBank and AJI Consitency to Increasing Indonesia Journalists Capacity and Quality |
| 11 | 9 April | PermataBank Edukasi dan Memberdayakan Penyandang Disabilitas Melalui Program PermataBRAVE Hub |
| | 9 April | PermataBank Educates and Empowers People with Disabilities through the PermataBRAVE Hub Program |
| 12 | 11 April | Satu Dekade Permata Photojournalist Grant, Luluskan 95 Pewarta Foto dan Luncurkan Kembali Website |
| | 11 April | A Decade of Permata Photojournalist Grant, 95 Photojournalists Graduated and Relaunch Website |
| 13 | 13 April | PermataBank Dukung Bank Indonesia Wujudkan Target 12 Juta Merchant QR di Tahun 2021 melalui PermataQR |
| | 13 April | PermataBank Supports Bank Indonesia in Realizing the Target of 12 Million QR Merchants in 2021 through PermataQR |

# Tata Kelola Perusahaan
## Good Corporate Governance

| No | Tanggal<br>Date | Siaran Pers<br>Press Release |
|---|---|---|
| 14 | 15 April | Dorong Generasi Muda Untuk Optimis Finansial, PermataBank Serukan #CantStopME dengan PermataME |
| | 15 April | Encouraging the Young Generation to be Financially Optimistic, PermataBank Calls for #CantStopME with PermataME |
| 15 | 27 April | PermataBank Selenggarakan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa |
| | 27 April | PermataBank Held The Annual Extraordinary General Meeting of Shareholders |
| 16 | 28 April | Investasi Syariah Sesuai #PilihanHati, PermataBank Syariah Hadir Sebagai Mitra Distribusi Sukuk Wakaf Ritel Seri 002 |
| | 28 April | Sharia Investment #DenganHati, PermataBank Syariah as Distribution Partner of Retail Waqf Sukuk Series 002 |
| 17 | 29 April | Jadi Yang Terdepan dalam Transformasi Digital, PermataBank Raih Top Digital Company Award 2021 |
| | 29 April | Being the Leader in Digital Transformation, PermataBank Wins Top Digital Company Award 2021 |
| 18 | 30 April | PermataBank Awali Tahun 2021 Dengan Pencapaian Memuaskan |
| | 30 April | PermataBank Begins 2021 With Satisfactory Financial Result |
| 19 | 5 Mei | PermataMobile X:Zakat, WA Gift, dan Top Up versi Ramadan |
| | 5 May | PermataMobile X: Zakat, WA Gift, & Top Up (Ramadan Version) |
| 20 | 10 Mei | Dorong Industri Keuangan Syariah di Indonesia, PermataBank Syariah Hadirkan Layanan Digital Bagi Bank Pembiayaan Rakyat Syariah |
| | 10 May | Boosting the Sharia Financial Industry in Indonesia, PermataBank Syariah Presents Digital Services for Sharia Rural Banks |
| 21 | 25 Mei | Berikan Kemudahan Bagi Masyarakat, PermataBank Hadirkan Gratis Tarik Tunai Tanpa Kartu di Indomaret |
| | 25 May | Providing Ease for the Society, PermataBank Provides Free Cardless Cash Withdrawals at Indomaret |
| 22 | 4 Juni | Kembangkan Digitalpreneur Masa Depan, PermataBank Luncurkan PermataYouthPreneur 2021 bagi Siswa SMA/SMK Se-Indonesia |
| | 4 June | Developing Future Digitalpreneurs, PermataBank Launches PermataYouthPreneur 2021 for High School/Vocational High School Students in Indonesia |
| 23 | 8 Juni | Wakil Presiden RI Resmikan Bank Wakaf Mikro Binaan PermataBank dan OJK di Pondok Pesantren Cipasung, Tasikmalaya |
| | 8 June | The Vice President of the Republic of Indonesia Inaugurates the Micro Waqf Bank by PermataBank and OJK at Cipasung Islamic Boarding School, Tasikmalaya |
| 24 | 18 Juni | Luncurkan Fitur E-Registration, PermataBank Dukung Generasi Muda untuk Aktif Berinvestasi dan Raih Financial Freedom |
| | 18 June | Launches E-Registration Feature, PermataBank Supports Young Generation to Actively Invest and Achieve Financial Freedom |
| 25 | 15 Juli | PermataBank Umumkan 5 Pemenang Kompetisi PermataYouthPreneur 2021 Mewakili SMA dan SMK Se-Indonesia Yang Siap Jadi Digitalpreneur Masa Depan |
| | 15 July | PermataBank Announces 5 Winners of the 2021 PermataYouthPreneur Competition Representing High Schools and Vocational High Schools in Indonesia Who Are Ready to Become Future Digitalpreneurs |
| 26 | 19 Juli | PermataBank Menjadi Bank Pertama di Indonesia yang Mengadopsi Teknologi Blockchain untuk Trade Finance |
| | 19 July | PermataBank Became the First Bank in Indonesia to Adopt Blockchain for Trade Finance |
| 27 | 27 Juli | PermataBank Syariah dan BPKH Jalin Sinergi dalam Pengelolaan Keuangan Haji Tanah Air |
| | 27 July | PermataBank Syariah and BPKH Synergize in the Financial Management of Hajj in the Country |
| 28 | 30 Juli | PermataBank Terus Mempertahankan Kinerja Yang Solid pada Kuartal II Tahun 2021 |
| | 30 July | PermataBank Continues to Maintain Solid Performance in the Second Quarter of 2021 |
| 29 | 2 Agustus | Kemudahan Dari Tabungan Permata moxaKU, Kini Bisa Buka Rekening di Aplikasi Moxa |
| | 2 August | The Convenience of MoxaKU Permata Savings, Now You Can Open an Account on the Moxa Application |

| No | Tanggal<br>Date | Siaran Pers<br>Press Release |
|---|---|---|
| 30 | 5 Agustus | Gandeng Indostation, PermataBank Hadirkan Pembiayaan UMKM Senilai Rp100 Miliar untuk Station BBM dan Suku Cadang Motor di Indonesia |
| | 5 August | Cooperating with Indostation, PermataBank Presents Rp100 Billion MSME Financing for Fuel Stations and Motorcycle Spare Parts in Indonesia |
| 31 | 12 Agustus | Terus Giatkan Program Literasi Keuangan Sejak Dini, PermataBank Luncurkan Cerpen Karya PermataBankir Cilik |
| | 12 August | Continue to Promote Financial Literacy Program from an Early Age, PermataBank Launches Short Story Comics by PermataBankir Cilik |
| 32 | 12 Agustus | Dukung Kemajuan Sektor Pertanian dan Ciptakan Petani Milenial, UPZDK PermataBank Syariah dan LAZNAS IZI Luncurkan Program Smartfarm Academy |
| | 12 August | Supporting Agricultural Sector Progress and Creating Millennial Farmers, UPZDK PermataBank Syariah and LAZNAS IZI Launch Smartfarm Academy Program |
| 33 | 13 Agustus | Bantu Pasien Kurang Mampu dari Berbagai Daerah, UPZDK PermataBank Syariah dan IZI Kerjasama Rumah Singgah Pasien |
| | 13 August | Helping Underprivileged Patients from Various Regions, UPZDK PermataBank Syariah and IZI Cooperation with Patient Shelters |
| 34 | 19 Agustus | PermataShoppingCard, Solusi Gaya Hidup Belanja Online di Masa PPKM, Dapatkan Langsung di PermataMobile X |
| | 19 August | PermataShoppingCard, Online Shopping Lifestyle Solution in the PPKM Period, Get it Directly at PermataMobile X |
| 35 | 26 Agustus | PermataBank Hadirkan PermataME Campus Ambassador Program untuk Perkuat Literasi Keuangan Generasi Muda |
| | 26 August | PermataBank Presents the PermataME Campus Ambassador Program to Strengthen Financial Literacy of the Young Generation |
| 36 | 26 Agustus | PermataBank Syariah Mensponsori Persib |
| | 26 August | PermataBank Syariah Sponsors Persib |
| 37 | 2 September | PermataBank dan Akulaku Finance Jalin Kerja Sama Strategis untuk Tingkatkan Pelayanan dan Inklusi Keuangan |
| | 2 September | PermataBank and Akulaku Finance Establish Strategic Cooperation to Improve Financial Services and Inclusion |
| 38 | 10 September | Selenggarakan PermataBRAVE 2021, PermataBank Perkuat Komitmen Untuk Berdayakan Komunitas Penyandang Disabilitas Indonesia #DenganHati |
| | 10 September | Held PermataBRAVE 2021, PermataBank Strengthens Commitment to Empower Indonesian Community of People with Disabilities #DenganHati |
| 39 | 13 September | PermataBank API Banking Mendigitalisasi dan Mempermudah Perbankan BPR |
| | 13 September | PermataBank API Banking Digitizing and Simplifying BPR Banking |
| 40 | 14 September | Public Expose 2021: PermataBank Kedepankan Digitalisasi Sebagai Kunci Kinerja Yang Solid |
| | 14 September | Public Expose 2021: PermataBank Prioritizes Digitalization as the Key to Solid Performance |
| 41 | 15 September | Wealth Wisdom 2021 “Wellness to Wealth”, Optimisme PermataBank Ajak Masyarakat Beradaptasi dan Gali Potensi Diri |
| | 15 September | Wealth Wisdom 2021 “Wellness to Wealth”, PermataBank’s Optimism Invites People to Adapt and Explore Their Potential |
| 42 | 23 September | Implementasikan Cross-Border QR Pay, PermataBank Dukung Upaya Bank Indonesia Permudah Transaksi Nasabah di Mancanegara |
| | 23 September | Implementing Cross-Border QR Pay, PermataBank Supports Bank Indonesia’s Efforts to Simplify Customer Transactions Abroad |
| 43 | 27 September | Merayakan Perjalanan Selama 19 Tahun, PermataBank Terus Berikan Layanan Perbankan Terbaik untuk Setiap Aspirasi |
| | 27 September | Celebrating 19 Years of Journey, PermataBank Continues to Provide the Best Banking Services for Every Aspiration |

| No | Tanggal<br>Date | Siaran Pers<br>Press Release |
|---|---|---|
| 44 | 30 September | Masuk Jajaran Bank Terbaik di Asia, PermataBank Raih Dua Penghargaan Sekaligus di Asian Banking and Finance, Retail Banking Awards 2021 |
| | 30 September | Entering the ranks of the Best Bank in Asia, PermataBank Wins Two Awards at the same time at the Asian Banking and Finance, Retail Banking Awards 2021 |
| 45 | 14 Oktober | Sambut Bulan Inklusi Keuangan, PermataBank Gelar Edukasi Literasi Keuangan bersama Employee Volunteer di 59 Lokasi dalam CERITA |
| | 14 October | Welcoming Financial Inclusion Month, PermataBank Holds Financial Literacy Education with Employee Volunteers in 59 Locations in CERITA |
| 46 | 29 Oktober | PermataBank Terus Mencetak Pertumbuhan Laba dan Aset Yang Positif di Kuartal III 2021 |
| | 29 October | PermataBank Continues to Achieving Positive Profit and Asset Growth in the Third Quarter of 2021 |
| 47 | 19 November | Menjadi Pionir, PermataBank dan Chandra Asri Selesaikan Transaksi Trade Finance Menggunakan Teknologi Blockchain Pertama Di Indonesia |
| | 19 November | Being Pioneers, PermataBank and Chandra Asri Completed the First Trade Finance Transaction Using Blockchain Technology in Indonesia |
| 48 | 3 Desember | PermataBank Mendampingi UMKM Disabilitas Melalui Pelatihan Vokasional Dalam Mendukung Hari Disabilitas Internasional |
| | 3 December | PermataBank Assists MSMEs with Disabilities through Vocational Training in Support of International Day of Disabilities |
| 49 | 14 Desember | Terus Perluas Akses Literasi Keuangan, PermataBank Nobatkan 150 PermataBankir Cilik sebagai Duta Menabung |
| | 14 December | Continue to Expand Access to Financial Literacy, PermataBank Inaugurates 150 Students as Savings Ambassador |
| 50 | 23 Desember | Wakil Presiden RI Resmikan Bank Wakaf Mikro Pondok Pesantren Sabilil Muttaqien Tanggamus Binaan PermataBank dan OJK |
| | 23 Desember | The Vice President of the Republic of Indonesia Inaugurates the Micro Waqf Bank of the Sabilil Muttaqien Tanggamus Islamic Boarding School Assisted by PermataBank and OJK |
| 51 | 30 Desember | PermataBank Divestasi Saham PT Sahabat Finansial Keluarga (SFK) Kepada Honest |
| | 30 December | PermataBank Divests PT Sahabat Finansial Keluarga (SFK) Shares to Honest |

# Kode Etik

Sebagai bentuk komitmen dalam menjalankan usaha seusai dengan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG), PermataBank menerapkan standar etika bagi semua karyawan. Standar tersebut tertuang dalam dokumen Kode Etik Perilaku Karyawan (*Code of Conduct*), yang disepakati dan ditandatangani oleh seluruh karyawan.

## Unit Terkait Kode Etik

Kode Etik Perilaku Karyawan di PermataBank merupakan standard etika yang harus dilakukan oleh seluruh karyawan. Pemantauan atas penerapan Kode Etik Perilaku Karyawan termasuk proses sosialisasi kebijakan kepada seluruh karyawan dilakukan oleh Compliance dan HR dalam hal pengenaan sanksi apabila terjadi pelanggaran Kode Etik.

## Keberadaan Kode Etik Perilaku Karyawan

Kode Etik Perilaku Karyawan adalah panduan bagi karyawan PermataBank dalam bersikap dan bertingkah laku sesuai dengan prinsip-prinsip moral atau nilai-nilai kebaikan dan kebenaran. Keberadaan Kode Etik Perilaku Karyawan diharapkan dapat menjadi panduan bagi karyawan untuk selalu bersikap hati-hati, cermat, dan cerdas saat menghadapi hal-hal yang berpotensi menimbulkan risiko yang dapat merugikan PermataBank.

## Pokok-Pokok Isi Kode Etik Perilaku Karyawan

Kode Etik Perilaku Karyawan PermataBank berisikan etika perilaku karyawan untuk:

- Mematuhi peraturan internal PermataBank, peraturan Bank Indonesia dan Otoritas Jasa Keuangan dan peraturan perundangan lainnya yang berlaku.
- Menolak penyuapan dan korupsi.
- Menghindari berkompromi karena hadiah dan hiburan.
- *Speak-Up*.
- Mencegah pencucian uang dan *fraud*.
- Menghindari benturan kepentingan.

# Code of Conduct

As part of the Bank's commitment to operate its business based on the principles of Good Corporate Governance, PermataBank applies ethical standards for all employees. This standard is explained in the Code of Conduct document, in which all are agreed and signed by the employees.

## Code of Conduct Related Units

The Code of Conduct is an ethical standard which must be follow for all employees. Monitoring for its implementation including socialization of policy is performed by Compliance and HR in terms of imposition of sanction/punishment when the breach of code of conduct occurred.

## Code of Conduct

The Code of Conduct is a guide for PermataBank's employees concerning how to act and behave based on moral principles or values of goodness and truth. With the existence of the Code of Conduct, PermataBank employees are expected to always be cautious when faced with situations that could potentially create risks which can have negative impact to PermataBank.

## PermataBank's Code of Conduct Contents

PermataBank's Employee Code of Conduct consists of the following ethical behaviors for employees:

- Comply with PermataBank's internal policies, Bank Indonesia and Financial Services Authority regulations, and other applicable laws and regulations.
- Reject bribery and corruption.
- Avoid being compromised by gifts and entertainment.
- Speak-Up.
- Prevent money laundering and fraud.
- Avoid any Conflicts of Interest.

# Tata Kelola Perusahaan
## Good Corporate Governance

- Tidak bertransaksi ketika memiliki *insider information*.
- Tidak melakukan *mis-sell* atau *misrepresent* produk dan jasa PermataBank.
- Cepat dan tanggap dalam menangani keluhan nasabah.
- Menjaga kerahasiaan dan perlindungan informasi dan data.
- Memperlakukan karyawan dengan adil.
- Terbuka dan jujur kepada para regulator.
- Sikap dan perilaku.
- Penggunaan peralatan dan fasilitas PermataBank.
- Aktivitas berpolitik.

### Pakta Integritas

PermataBank memiliki Pakta Integritas yang dipatuhi oleh seluruh karyawan, yaitu meliputi:

a. senantiasa mematuhi hukum dan ketentuan peraturan perundang-undangan;
b. bertindak objektif dan berpegang teguh pada nilai etika dan moral, adil, transparan, konsisten, serta menjunjung tinggi kejujuran dan komitmen;
c. berperan aktif dalam upaya pencegahan dan pemberantasan *fraud* serta bersedia melakukan pelaporan dalam hal terjadi tindakan *fraud* di lingkungan Bank; dan
d. menciptakan lingkungan kerja yang bebas dari Korupsi, Kolusi, dan Nepotisme (KKN).

### Pernyataan Kepatuhan Terhadap Kode Etik dan Pakta Integritas

Setiap karyawan baru di PermataBank diwajibkan untuk menandatangani Surat Pernyataan Kode Etik Perilaku Karyawan dan Pakta Integritas. Pernyataan Kode Etik Perilaku Karyawan dan Pakta Integritas berlaku untuk seluruh karyawan dan menjadikannya sebagi acuan dalam melakukan tugasnya agar senantiasa berada dalam koridor GCG, untuk mencapai target-target yang telah ditetapkan.

- Not conducting any transactions when obtaining insider information.
- Not conducting a mis-sell or misrepresent PermataBank's products and services.
- Being prompt and perceptive in handling customer's complaints.
- Maintain confidentiality and protection of information and data.
- Treat staff fairly.
- Be open and honest with regulators.
- Attitude and behavior.
- Use of PermataBank's equipment and facilities.
- Political activities.

### Integrity Pact

PermataBank has an Integrity Pact that all employees adhere to, which includes

a. always comply with the law and the provisions of the legislation;
b. act objectively and adhere to ethical and moral values, be fair, transparent, consistent, and uphold honesty and commitment;
c. play an active role in fraud prevention and eradication efforts and are willing to report in the event of fraudulent acts within the Bank; and
d. create a work environment free from Corruption, Collusion, and Nepotism (KKN).

### Code of Conduct and Integrity Pact Statement

Every new employee at PermataBank is required to sign a Statement of Employee Code of Conduct and Integrity Pact. The Employee Code of Conduct is applicable and Integrity Pact to all PermataBank employees and makes it a reference for all PermataBank employees in conducting their duties so they will remain within the GCG corridor, to achieve the set targets.

## Penyebaran Kode Etik dan Upaya Penegakannya

Untuk menanamkan dan membudayakan nilai-nilai positif Kode Etik, PermataBank melakukan sejumlah inisiatif pada tahun 2021 sebagai berikut:

1. Melakukan *review* terhadap Kebijakan Pemberian Hadiah dan Jamuan.
2. Melakukan sosialisasi/*refreshment* internal perihal:
   - Kode Etik Perilaku Karyawan.
   - Kebijakan Pemberian Hadiah dan Jamuan.
   - Kebijakan Benturan Kepentingan.
   - Kebijakan dan Prosedur *Speak-Up*.
3. Menyelenggarakan serangkaian program internal untuk meningkatkan Budaya Kepatuhan termasuk meningkatkan *awareness* terhadap Kode Etik Perilaku Karyawan:
   - *Director's Message* terkait Kebijakan Pemberian Hadiah dan Jamuan (pada saat mendekati perayaan keagamaan).
   - *Director's Message* terkait *Communication Policy & Social Media Guidelines*.
   - *Director's Message* terkait Kebijakan *Speak-Up*.
   - *Code of Conduct Series* perihal Penggunaan Peralatan dan Fasilitas Kantor.
   - *Code of Conduct Series* perihal Memperlakukan Karyawan dengan Adil.
   - *Code of Conduct Series* perihal Tidak Menyalahgunakan *Insider Information*.
   - *Code of Conduct Series* perihal Menolak Penyuapan dan Korupsi.
   - *Code of Conduct Series* perihal *Conflict of Interest*.
   - *Code of Conduct Series* perihal Tidak Melakukan Miss-selling/Misrepresentation.
   - *Code of Conduct Series* perihal Cepat dan Tanggap Memenuhi Keluhan Nasabah.
   - *Code of Conduct Series* perihal Menjaga Kerahasiaan dan Perlindungan Informasi dan Data.
   - *Code of Conduct Series* perihal *Speak-Up*.
   - *Code of Conduct Series* perihal *Zero Tolerance* against *Fraud*.
   - *Speak-Up Campaign*.

## Dissemination of Code of Conduct and Enforcement Efforts

To embed and promote the positive values of the Code of Conduct, PermataBank has conducted several initiatives in 2021 as follows:

1. Reviewed the Gift and Entertainment Policy.
2. Conducted socialization or refreshment on:
   - Employee Code of Conduct.
   - Gift and Entertainment Policy.
   - Conflict of Interest Policy.
   - Speak-Up Policy and Procedure.
3. Held several Internal Programs to improve the Compliance Culture including the awareness of Employee Code of Conduct, including:
   - Director's Message regarding Gift and Entertainment Policy (particularly ahead of festive seasons).
   - Director's Message regarding Communication Policy & Social Media Guidelines.
   - Director's Message regarding the Speak-Up Policy.
   - Code of Conduct Series regarding the use of office equipment and facilities.
   - Code of Conduct Series regarding Treating Employees Fairly.
   - Code of Conduct Series regarding Not Abusing Insider Information.
   - Code of Conduct Series regarding Resisting Bribery and Corruption.
   - Code of Conduct Series regarding Conflict of Interest.
   - Code of Conduct Series regarding Miss-selling and Misrepresentation.
   - Code of Conduct Series regarding fast and responsive towards customer complaint.
   - Code of Conduct Series regarding Maintaining Confidentiality and Protection of Information and Data.
   - Code of Conduct Series regarding Speak-Up.
   - Code of Conduct Series regarding Zero Tollerance for Fraud.
   - Speak-Up Campaign.

# Tata Kelola Perusahaan
## Good Corporate Governance

4. Mewajibkan Karyawan untuk mengikuti *e-learning* Kode Etik, *e-learning* Budaya Kepatuhan, dan *e-learning* Kebijakan Benturan Kepentingan serta melakukan *refreshment e-learning* tersebut setiap tahun.
5. Ethics Compliance *officer* memberikan *support* atas permintaan nasihat dari seluruh unit di PermataBank terkait Kode Etik di antaranya mengenai *Speak-Up* dan Pemberian Hadiah dan Jamuan, termasuk memberikan persetujuan apabila diperlukan.
6. *Speak-Up* Administrator melakukan monitor atas jalur *Speak-up* (email, telepon/SMS/WhatsApp, PO Box serta *E-form* di *website* PermataBank), melakukan administrasi dan memastikan terlaksananya tindak lanjut yang diperlukan atas laporan *Speak-Up* Karyawan dan pihak eksternal Bank.

Untuk mendapatkan advis terkait dengan etika dan integritas, unit kepatuhan PermataBank menyediakan jalur khusus untuk penyampaian pertanyaan dan permintaan melalui *email* maupun telepon untuk diteruskan kepada Ethics Compliance officer. Khusus untuk pelaporan *Speak-Up*, dapat langsung disampaikan melalui jalur *Speak-Up* yang disediakan, sebagai berikut:

*E-mail*: speak.up@permatabank.co.id
Telepon/SMS/WA: +628112937133
PO Box: 4890 JKTM 12700
*E-form* di *website* PermataBank

### Sanksi bagi Pelanggar Kode Etik

Karyawan yang melakukan pelanggaran kode etik akan dikenakan sanksi sesuai dengan jenis pelanggaran yang dilakukan. Sanksi dapat berupa Surat Teguran (Lisan/Tertulis), Surat Peringatan 1, Surat Peringatan 2, Surat Peringatan 3, dan Pemutusan Hubungan Kerja.

Jumlah sanksi bagi pelanggar Kode Etik selama tahun 2021 adalah sebagai berikut:

4. Required all employees to join e-learning regarding the Code of Conduct, Compliance Culture and Conflict and Interest, and conducted annual refreshment.
5. Ethics Compliance officer provided support for any advice requests related to the Code of Conduct from all units in PermataBank, such as Speak-Up and Gift and Entertainment, and provided approval if required.
6. Speak Up Administrator monitored the Speak-Up channel (email, call/SMS/WA, PO Box and E-form in PermataBank's website), filled in the administration process, and ensured that there would be proper follow-up of Speak-Up reports from the Bank's employees and external parties.

To obtain advice regarding Ethics and Integrity, Compliance Unit in PermataBank has been provided with special tools to send questions and requests by email or phone calls, which will be forwarded to the Ethics Compliance officer. Reports from Speak-Up will be directly delivered through these channels:

E-mail: speak.up@permatabank.co.id
Call/SMS/WA: +628112937133
PO Box: 4890 JKTM 12700
E-form in PermataBank's website

### Sanction/Punishment for Employee who breach the code of conduct

Employee who breach the code of conduct will be imposed by sanction/punishment according to the type of violation. Sanction/punishment could be in form of reprimand letter; Warning Letter Level 1, Warning Letter Level 2 and Warning Letter Level 3; and Termination.

Number of sanction/punishment for employee who breach the Code of Conduct in 2021 as follows:

### Tren Kualitas Penerapan Kode Etik
Trends in the Quality of Code of Conduct

| No | Jenis Sanksi<br>Type of Sanction/Punishment | Jumlah Sanksi yang Diberikan Tahun 2020<br>Sanction/Punishment in 2020 | Jumlah Sanksi yang Diberikan Tahun 2021<br>Sanction/Punishment in 2021 |
|---|---|---|---|
| 1 | PHK \| Termination | 18 | 26 |
| 2 | SP3 \| Warning Letter 3 | 13 | 5 |
| 3 | SP2 \| Warning Letter 2 | 25 | 12 |
| 4 | SP1 \| Warning Letter 1 | 40 | 33 |
| 5 | Surat Teguran \| Reprimand Letter | 85 | 39 |
| | **Jumlah \| Total** | **181** | 115 |

## Kode Etik untuk Dewan Komisaris, Direksi, dan Organ Pendukung

Sebagai upaya untuk senantiasa menerapkan prinsip-prinsip tata kelola perusahaan yang baik dan kepatuhan terhadap peraturan yang berlaku, PermataBank telah memiliki Kode Etik untuk Dewan Komisaris, Direksi dan Organ Pendukung.

Kebijakan ini antara lain memuat:

1. Kode Etik Anggota Dewan Komisaris dan Direksi:
   - Etika berkaitan dengan Keteladanan.
   - Etika berkaitan dengan Kepatuhan terhadap Peraturan Perundang-undangan.
   - Etika berkaitan dengan Keterbukaan dan Kerahasiaan Informasi.
   - Etika berkaitan dengan Peluang.
   - Etika berkaitan dengan Benturan Kepentingan, di mana anggota Dewan Komisaris dan Direksi wajib bersikap profesional.
   - Etika Menghindari Berkompromi karena Hadiah dan Hiburan (*Entertainment*).
   - Etika Berkaitan dengan *Insider Information*.
   - Etika berkaitan dengan Penyuapan dan Korupsi.
   - Etika berkaitan dengan Pencegahan Pencucian Uang.
   - Etika untuk Memperlakukan Karyawan dengan Adil.
   - Etika Berkaitan dengan Aktivitas Berpolitik, dan lain-lain.
2. Kode Etik untuk Organ Pendukung
   Kebijakan Kode Etik untuk Dewan Komisaris, Direksi dan Organ Pendukung terakhir diperbarui pada tahun 2021.

## Code of Ethics for the Board of Commissioners, the Board of Directors, and Organ Supporting

As continuous efforts to implement good corporate governance principle and to comply with prevailing regulations, PermataBank has Code of Ethics for the Board of Commissioners, the Board of Directors and Organ Supporting.

This policy which consists of:

1. Code of Ethics for the Board of Commissioners and the Board of Directors:
   - Model Ethics.
   - Ethics related to Compliance with laws and regulations.
   - Ethics related to Transparency and Confidentiality of Information.
   - Ethics related to Opportunity.
   - Ethics related to Conflict of Interest, whereas member of the Board of Commissioners and Board of Directors required acting professionally.
   - Ethics related to Avoid Compromise due to Gift and Entertainment.
   - Ethics related to Insider Information.
   - Ethics related to Bribery and Corruption.
   - Ethics related to Prevention on Money Laundering.
   - Ethics to Treat Employees Fairly.
   - Ethics related to Political Activity, etc.
2. Code of Ethics for Organ Supporting
   Policy on Code of Ethics for the Board of Commissioners, the Board of Directors and Organ Supporting last amendment was on 2021.

# Tata Kelola Perusahaan
## Good Corporate Governance

## Budaya Perusahaan

Budaya Kerja PermataBank adalah cara berperilaku dalam kehidupan bekerja bagi setiap karyawan PermataBank yang didasari oleh seperangkat nilai yang harus ditanamkan dan dijalankan oleh setiap karyawan selama berkarya di PermataBank.

Nilai-nilai Budaya PermataBank adalah I-PRICE (*Integrity, Partnership, Responsiveness, Innovation, Caring, Excellence*).

## Corporate Culture

PermataBank's corporate culture is the way to behave at work for every PermataBank employee; based on the set of values that must be practiced and carried out by each employee during his/her service in PermataBank.

The Corporate Values of PermataBank is I-PRICE (Integrity, Partnership, Responsiveness, Innovation, Caring, Excellence).

### Integrity

Kita bekerja dengan mengutamakan kejujuran dan prinsip kehati-hatian, sesuai dengan kode etik perusahaan.

We uphold honesty as the company's ethical code and prudent principle.

### Partnership

Kita saling memahami dan bersama-sama membangun hubungan yang kokoh dengan pihak internal dan eksternal berlandaskan rasa saling menghormati.

We understand each other and build strong relationships based on mutual respect internally and externally.

### Responsiveness

Kita tanggap terhadap kebutuhan pihak internal dan eksternal, dan memenuhinya dengan upaya terbaik dan tepat waktu.

We are responsive to the need of internal and external parties, and fulfill it with the best effort and timely manner.

### Innovation

Kita selalu berpikir inovatif untuk meningkatkan cara kita bekerja, membuatnya lebih mudah, lebih baik, dan lebih cepat.

We continuously think out of the box to improve the way we work, making it simpler, better and faster.

### Caring

Kita menaruh perhatian dan menghargai nasabah, rekan kerja, masyarakat, investor, dan regulator.

We are attentive and respect our customers, colleagues, communities, investors, and regulators.

### Excellence

Kita memberikan layanan prima kepada nasabah dan menghasilkan kinerja yang optimal dalam pekerjaan sehari-hari.

We deliver service excellence to our customers and drive optimal performance in our day to day job.

# Kebijakan Perdagangan Saham PermataBank oleh Anggota Dewan Komisaris dan Direksi

## Kebijakan

PermataBank telah menerbitkan Kebijakan Perdagangan Saham PermataBank oleh Anggota Dewan Komisaris dan Direksi. Kebijakan ini terakhir dikaji pada tahun 2021.

Sesuai Kebijakan Perdagangan Saham PermataBank oleh Anggota Dewan Komisaris dan Direksi, maka anggota Dewan Komisaris dan Direksi PermataBank wajib menginformasikan kepada PermataBank (melalui divisi Corporate Secretary) atas kepemilikan dan setiap perubahan kepemilikannya atas saham PermataBank baik langsung maupun tidak langsung paling lambat 3 (tiga) hari sejak terjadinya transaksi.

## Pelaksanaan

Untuk posisi 1 Januari 2021 dan 31 Desember 2021, anggota Dewan Komisaris dan Direksi PermataBank tidak memiliki saham PermataBank, sesuai informasi pada halaman 139-140.

# Policy on Trading of Shares of PermataBank by the Members of the Board of Commissioners and the Board of Directors

## Policy

PermataBank has established Policy on Trading of Shares of PermataBank by the Members of the Board of Commissioners and the Board of Directors. The last review of the policy was conducted in 2021.

In accordance with the Policy on Trading of Shares of PermataBank by the Members of the Board of Commissioners and the Board of Directors, hence members of the Board of Commissioners and Board of Directors of PermataBank are required to inform to PermataBank (through Corporate Secretary division) with regard to their ownership and the changes of ownership of PermataBank's shares directly or indirectly within a period of no later than 3 (three) days from the transaction date.

## Implementation

For position as of 1 January 2021 and 31 December 2021, members of the Board of Commissioners and the Board of Directors of PermataBank didn't hold shares of PermataBank, as informed on page 139-140.

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## Good Corporate Governance

## Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen

### *Share Options*

*Share options* adalah opsi untuk membeli saham oleh anggota Dewan Komisaris, Direksi, dan Pejabat Eksekutif yang dilakukan melalui penawaran saham atau penawaran opsi saham dalam rangka pemberian kompensasi yang telah diputuskan dalam RUPS dan/atau Anggaran Dasar PermataBank. Sampai dengan 31 Desember 2021, tidak ada *share options* yang diberikan PermataBank kepada Dewan Komisaris, Direksi, maupun Pejabat Eksekutif.

### Program *Employee Stocks Option*

Program *Employee Stock Options* adalah program kepemilikan saham oleh karyawan. Melalui program tersebut, karyawan memiliki hak untuk membeli saham PermataBank pada tanggal yang telah ditentukan dan pada harga yang telah ditentukan. Sampai dengan 31 Desember 2021, tidak ada program *employee stock options* yang diberikan PermataBank kepada karyawan.

## Employees and/or Management Share Option Program

### Share Options

Share options is option to buy shares by the members of the Board of Commissioners, the Board of Directors, and Executive officer through shares offering or share options offering in the event of compensation granting as decided in the GMS and/or Articles of Association of PermataBank. As of 31 December 2021, there are no share options granted by PermataBank to Board of Commissioners, the Board of Directors, or Executive officer.

### Employee Stock Option Program

Employee Stock Option Program is a share ownership program by employees. Through the program, employee has right to purchase or buy PermataBank's shares on the scheduled date and at a pre-determined price. As of 31 December 2021, there is no employee stock options program granted by PermataBank to employees.

# Pedoman Tata Kelola Perusahaan Terbuka

# Corporate Governance Guidelines for Public Companies

| Pedoman Tata Kelola Perusahaan Terbuka<br>Corporate Governance Guidelines of Public Company | Penerapan di PermataBank<br>The Implementation in PermataBank |
|---|---|
| **A. HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM**<br>RELATIONSHIP OF PUBLIC COMPANY WITH THE SHAREHOLDERS IN ENSURING THE SHAREHOLDERS' RIGHTS | |
| **Prinsip 1 \| Principle 1**<br>**Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS)**<br>**Improving the Value of General Meeting of Shareholders (GMS)** | |
| 1.1. Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.<br>Public company has technical procedures for opened or closed voting that promote independency and shareholders' interest. | PermataBank telah memenuhi pedoman ini, di antaranya:<br>• Pasal 16 dari Anggaran Dasar.<br>• Dalam Tata Tertib RUPS terdapat kententuan mengenai *voting*.<br>PermataBank has complied with the requirement, by having the following provisions:<br>• Article 16 of the Articles of Association.<br>• The GMS Rules has stipulated the voting rights. |
| 1.2. Seluruh anggota Dewan Komisaris dan Direksi Perusahaan Terbuka hadir dalam RUPS Tahunan.<br>All members of the Board of Directors and Board of Commissioners are present at Annual GMS. | Sehubungan dengan pandemi COVID-19, sebagian anggota Direksi dan Dewan Komisaris hadir secara fisik dalam RUPS Tahunan 2021. Anggota Dewan Komisaris dan Direksi lainnya mengikuti jalannya RUPS Tahunan melalui video konferensi.<br>Due to COVID-19 pandemic, several members of the Board of Directors and the Board of Commissioners were physically attend at Annual GMS year 2021. Other members of the Board of Commissioners and the Board of Directors joined the Annual GMS through video conference. |
| 1.3. Ringkasan risalah RUPS tersedia dalam Situs *Web* Perusahaan Terbuka, paling sedikit selama 1 (satu) tahun.<br>Summary of GMS minutes is available on public company's website by no less than 1 (one) year. | PermataBank telah memenuhi pedoman ini.<br>PermataBank has complied with the requirement. |
| **Prinsip 2 \| Principle 2**<br>**Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor**<br>**Improving Communication Quality of Public Company with Shareholders or Investors** | |
| 2.1. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.<br>Public Company has a communication policy with shareholders or investors. | PermataBank telah memenuhi pedoman ini, sebagaimana terdapat dalam Kebijakan Komunikasi Pemegang Saham dan Investor.<br>PermataBank has complied with the requirement, as stipulated in the Shareholders and Investors Communication Policy. |
| 2.2. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs *Web*.<br>Public company discloses its communication policy with shareholders or investors in Website. | PermataBank telah memenuhi pedoman ini.<br>PermataBank has complied with the requirement. |
| **B. FUNGSI DAN PERAN DEWAN KOMISARIS**<br>THE BOARD OF COMMISSIONERS' FUNCTION AND ROLE | |
| **Prinsip 3 \| Principle 3**<br>**Memperkuat Keanggotaan dan Komposisi Dewan Komisaris**<br>**Strengthening the Membership and Composition of the Board of Commissioners** | |
| 3.1. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.<br>Determination of number of the Board of Commissioners members shall consider the condition of the Public Company. | PermataBank telah memenuhi pedoman ini, sebagaimana terdapat dalam *Board Manual*.<br>PermataBank has complied with the requirement, as stipulated in the Board Manual. |
| 3.2. Penentuan komposisi anggota Dewan Komisaris memperhatikan kebergaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.<br>Determination of composition of the Board of Commissioners members considers the variety of expertise, knowledge, and experiences required. | PermataBank telah memenuhi pedoman ini, sebagaimana terdapat dalam *Board Manual*.<br>PermataBank has complied with the requirement, as stipulated in the Board Manual. |

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| **Prinsip 4 \| Principle 4**<br>**Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris**<br>**Improving the Quality of Job and Responsibility Performance of the Board of Commissioners** | |
| 4.1. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.<br>The Board of Commissioners has self-assessment policy to assess the performance of the Board of Commissioners. | Kebijakan penilaian sendiri (*self-assessment*) Dewan Komisaris dalam proses penyusunan dan persetujuan.<br>The Board of Commissioners self-assessment policy was in arrangement and approval process. |
| 4.2. Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.<br>Self-assessment policy to assess the performance of the Board of Commissioners is disclosed in Annual Report of Public Company. | Kebijakan penilaian sendiri (*self-assessment*) Dewan Komisaris, dalam proses penyusunan dan persetujuan.<br>The Board of Commissioners self-assessment policy is in arrangement and approval process. |
| 4.3. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.<br>The Board of Commissioners has a policy with respect to the resignation of the Board of Commissioners members if such member involved in financial crime. | Kebijakan pengunduran diri anggota Dewan Komisaris bila terlibat dalam kejahatan keuangan, dalam proses penyusunan dan persetujuan.<br>The Board of Commissioners' policy with respect to the resignation of the Board of Commissioners members if such member involved in financial crime is in a process of arrangement and approval. |
| 4.4. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi Direksi.<br>The Board of Commissioners or Committee that conducts Nomination and Remuneration function shall arrange succession policy in Nomination process of the Board of Directors members. | PermataBank telah memenuhi pedoman ini, dengan memiliki Kebijakan suksesi dalam proses Nominasi anggota Direksi<br>PermataBank has complied, by having the succession policy in Nomination process of the Board of Directors members. |
| **C. FUNGSI DAN PERAN DIREKSI**<br>THE BOARD OF DIRECTORS' FUNCTION AND ROLE | |
| **Prinsip 5 \| Principle 5**<br>**Memperkuat Keanggotan dan Komposisi Direksi**<br>**Strengthening the Membership and Composition of the Board of Directors** | |
| 5.1. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.<br>Determination of number of the Board of Directors members considers the condition of the Public Company and the effectiveness of decision- making. | PermataBank telah memenuhi pedoman ini, sebagaimana terdapat dalam *Board Manual.*<br>PermataBank has complied with the requirement, as stipulated in the Board Manual. |
| 5.2. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.<br>Determination of composition of the Board of Directors members considers the variety of expertise, knowledge and experience required. | PermataBank telah memenuhi pedoman ini, sebagaimana terdapat dalam *Board Manual.*<br>PermataBank has complied with the requirement, as stipulated in the Board Manual. |
| 5.3. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.<br>Member of the Board of Directors who is liable for accounting or finance has accounting expertise and/or knowledge. | PermataBank telah memenuhi pedoman ini.<br>PermataBank has complied with the requirement. |
| **Prinsip 6 \| Principle 6**<br>**Meningkatkan Pelaksanaan Tugas dan Tanggung Jawab Direksi**<br>**Improving the Quality of Job and Responsibility Performance of the Board of Directors** | |
| 6.1. Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.<br>The Board of Directors has self-assessment policy to assess performance of Board of Directors. | Direksi memiliki penilaian sendiri, antara lain melalui *Key Performance Indicator* (KPI) dan *Performance Appraisal* (PA) tengah dan akhir tahun.<br>The Board of Directors has mechanism of self assessment, among others through Key Performance Indicator (KPI) and mid-year and year-endnd Performance Appraisal (PA). |
| 6.2. Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.<br>Self-assessment policy to assess the performance of the Board of Directors is disclosed in the Annual Report of the Public Company. | Tidak terdapat keterbukaan terkait kebijakan penilaian sendiri oleh Direksi, namun demikian terdapat pengungkapan mengenai penilaian Direksi dan Kebijakan Remunerasi Direksi dalam Laporan Tahunan.<br>No disclosure on self assessment policy to assess the performance of the Board of Directors, however, there is the Board of Directors Assessment and the Board of Directors Remuneration Policy section in the Annual Report. |

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| 6.3. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.<br>The Board of Directors has a policy related to resignation of the Board of Directors members if involved in financial crime. | Kebijakan pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan, dalam proses penyusunan dan persetujuan.<br>The policy with respect to the resignation of the Board of Directors members if such member involved in financial crime is in a process of preparation and approval. |
| **D. PARTISIPASI PEMANGKU KEPENTINGAN**<br>PARTICIPATION OF STAKEHOLDERS | |
| **Prinsip 7: \| Principle 7**<br>**Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan**<br>**Improving Corporate Governance Aspect Through Participation of Stakeholders** | |
| 7.1. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*.<br>Public Company has a policy to prevent insider trading. | PermataBank telah memenuhi pedoman ini, melalui kebijakan sebagai berikut:<br>• Kode Etik Karyawan.<br>• Kebijakan Perdagangan Saham PT Bank Permata Tbk oleh anggota Dewan Komisaris dan Direksi.<br>PermataBank has complied with the requirement, by having the following policies:<br>• Employees Code of Conduct.<br>• Policy on Trading of Shares of PT Bank Permata Tbk by member of the Board of Commissioners and the Board of Directors. |
| 7.2. Perusahaan Terbuka memiliki kebijakan anti korupsi dan *anti fraud*.<br>Public Company has anti corruption and anti fraud policy. | PermataBank telah memenuhi pedoman ini, melalui kebijakan sebagai berikut:<br>• Kebijakan *Fraud Risk Management*.<br>• Kebijakan Kode Etik Karyawan.<br>• Kebijakan Pemberian Hadiah dan Jamuan.<br>• Kebijakan Benturan Kepentingan.<br>PermataBank has complied with the requirement, by having the following policies:<br>• Fraud Risk Management Policy.<br>• Employees Code of Conduct.<br>• Gift and Entertainment Policy.<br>• Conflict of Interest Policy. |
| 7.3. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.<br>Public Company has policies concerning selection and capability improvement of suppliers and vendors. | PermataBank telah memenuhi pedoman ini, melalui kebijakan sebagai berikut:<br>• Kebijakan Pengelolaan Vendor.<br>• Prosedur Pengelolaan Pengadaan.<br>• Kebijakan *Procurement*.<br>PermataBank has complied with the requirement, by having the following policies:<br>• Vendor Management Policy.<br>• Procurement Management Procedure.<br>• Procurement Policy. |
| 7.4. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.<br>Public Company has a policy concerning the fulfillment of creditor's right | Hak-hak masing-masing kreditur telah diatur dalam perjanjian antara PermataBank dan kreditur tersebut.<br>Each creditor's rights have been stipulated in the agreement between PermataBank and such creditor. |
| 7.5. Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*.<br>Public Company has a policy of whistleblowing system. | PermataBank telah memenuhi pedoman ini, melalui kebijakan:<br>• Kebijakan *Speak-Up*.<br>PermataBank has complied with the requirement, by having the following policy:<br>• Speak-Up Policy. |
| 7.6. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.<br>Public Company has long-term incentive policy for the Board of Directors and employees. | Bank telah memiliki kewajiban pemberian insentif jangka panjang baik kepada Direksi maupun karyawan.<br>Bank has long term incentive policies for both the Board of Directors and employees. |

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| **E. KETERBUKAAN INFORMASI**<br>DISCLOSURE OF INFORMATION | |
| **Prinsip 8 \| Principle 8**<br>**Meningkatkan Pelaksanaan Keterbukaan Informasi**<br>**Improving the Implementation of Disclosure of Information** | |
| 8.1. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara luas selain Situs *Web* sebagai media keterbukaan informasi.<br>Public Company takes benefit from the application of a broader information technology other than website as an information disclosure media. | PermataBank belum memenuhi pedoman ini.<br>Media keterbukaan melalui Situs *Web* dianggap telah mencukupi.<br>PermataBank has not complied yet. It is considered sufficient to disclose the information through website. |
| 8.2. 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.<br>Annual Report of public company discloses beneficial owner in share ownership of Public Company of at least 5%, other than disclosure of beneficial owner in share ownership of public company through major and controlling shareholders. | PermataBank telah memenuhi pedoman ini.<br>PermataBank telah menyampaikan dalam Laporan Tahunan terkait informasi pemegang saham mayoritas.<br>PermataBank has complied with the requirement. PermataBank has disclosed in its Annual Report on the information of majority shareholders. |

## Tata Kelola Pengadaan Barang dan Jasa

Dalam menciptakan lingkungan kerja yang transparan dan akuntabel, sebuah bank harus mempunyai kebijakan pengadaan barang dan jasa yang adil dan objektif. Hal ini juga berkaitan erat dengan sistem perbankan yang bersih dari praktik-praktik gratifikasi sehingga menciptakan lingkungan perbankan yang bebas dari konflik kepentingan serta memperkuat tata kelola perusahaan yang baik.

Sebagai bagian dari penerapan GCG yang mengutamakan transparansi dan akuntabilitas, PermataBank menerapkan Kebijakan Pengadaan dan Pengelolaan Vendor (*Procurement and Vendor Management Policy*) yang meliputi kebijakan yang berkaitan dengan pemilihan serta pengelolaan vendor dalam kegiatan rutin serta memastikan kinerja vendor sesuai dengan perjanjian dan *Service Level Agreement* (SLA) yang telah disepakati.

Sesuai Kebijakan Pengadaan, beberapa ketentuan pengelolaan vendor di PermataBank antara lain adalah:

a. Pengadaan barang dan jasa dengan nilai mulai dari Rp100 juta harus dilakukan melalui unit Procurement Vendor Management (PVM) sesuai dengan ketentuan dalam Prosedur Pengelolaan Pengadaan;

b. Proses pengadaan terdiri dari tahap identifikasi kebutuhan dan sumber pengadaan, tahap persiapan untuk sukses yang di dalamnya termasuk pembuatan rencana pengadaan dan strategi, tahap proses tender dan pembuatan keputusan, serta tahap penyelesaian dan serah terima pengelolaan;

c. Pengadaan dilakukan bersama antara *User* dan unit PVM. Untuk pengadaan mulai dari Rp100 juta, permohonan pengadaan diajukan oleh *User* kepada PVM melalui sistem Procurement Vendor Management System (PVMS) dan selanjutnya diproses oleh PVM;

## Goods and Services Procurement Governance

In creating a transparent and accountable working environment, a bank should carry out a fair and objective goods and services procurement policy. This is also strongly related with a banking system that is free from gratification hence creating a banking environment without conflict of interest as well as strengthening good corporate governance.

As part of the implementation of GCG that prioritizes transparency and accountability, PermataBank implements Procurement and Vendor Management Policy, which consists of policies related to vendor selection and vendor management in regular activities and to ensure that vendor's performance is in line with the contract and Service Level Agreement (SLA).

Based on Procurement Policy, some vendor management provisions at PermataBank include:

a. Procurement of goods and services with amount starting from Rp100 million should be carried out through Procurement Vendor Management (PVM) unit in accordance to the requirements in the Procurement Procedure;

b. Procurement process consist of procurement sources and demand identification phase, preparation for the success phase that includes procurement planning and strategy, tender and decision making phase, and completion with management handover phase;

c. Procurement is carried out by User and PVM unit. for procurement amounting starting from Rp100 million, procurement request is proposed by User to PVM through the Procurement Vendor Management System (PVMS) and then handled by PVM;

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d. Dalam melakukan pengadaan, dilakukan proses *due diligence* atas vendor yang termasuk melakukan pemeriksaan dokumen legal vendor, kunjungan ke vendor dan analisa kondisi keuangan vendor sesuai kebutuhan;
e. Skoring dilakukan bersama-sama dengan pihak *User* dan PVM dengan cakupan penilaian:
   1. Harga yang kompetitif.
   2. Keahlian dan pengalaman termasuk sertifikasi teknis dari kontraktor.
   3. Kemampuan dalam kecukupan finansial, rencana dan penanggulangan bencana (*contingency plan*).
   4. Kesesuaian/kepatuhan terhadap spesifikasi dan kebutuhan PermataBank.
   5. Kesesuaian dengan Kesehatan dan Keselamatan Kerja.
   6. Referensi atas klien atau pelanggan lain.
   7. Riwayat kinerja atas layanan kepada PermataBank.
   8. Hasil screening atas Rekanan dengan menggunakan aplikasi Anti Money Laundering.

Dalam melakukan pengadaan barang dan jasa, sangat penting untuk menjaga kode etik untuk tidak memberikan gratifikasi agar tidak terjadi kecurangan dan menjaga keadilan kompetisi antar vendor. Kode etik PermataBank menjelaskan bahwa dalam melakukan proses pengadaan harus menghindari segala bentuk benturan kepentingan. Salah satunya adalah menolak dan tidak meminta bantuan, komisi, hadiah, jamuan, perjalanan, atau bentuk imbalan lainnya dari *supplier* sesuai dengan Kebijakan Pemberian Hadiah dan Jamuan yang berlaku. Dan jika terdapat hubungan kekerabatan antara pihak vendor dan PermataBank, maka vendor perlu memberikan pernyataan kepada PermataBank.

d. During procurement process, vendor due diligence is conducted through checking vendor legal documents, performing vendor visit and reviewing vendor financial condition as needed;
e. Scoring process is carried out by User and PVM with the following scope of consideration:
   1. Competitive pricing.
   2. Expertise and experience.
   3. Ability in financial adequacy, planning, and contingency plan.
   4. Suitability/compliance to PermataBank's standards.
   5. Conformity with the Health and Safety Environment standards.
   6. Reference from clients or other customers.
   7. previous records of services to PermataBank. Screening result of partners using Anti Money
   8. Laundering application.

In conducting goods and services procurement, it is important to maintain the code of ethics, avoid gratification, prevent fraud and maintain fairness of competition between vendors. PermataBank's code of ethics mentions that conflict of interest has to be avoided during procurement process. This includes refusing and not asking for assistance, commission, gift, entertainment, travel, or other rewards from suppliers in line with the prevailing Gift and Entertainment Policy. And if there is a relationship of kinship between vendor and PermataBank, the vendor needs to provide a statement to PermataBank.

Selain itu, untuk mencegah potensi kecurangan dari vendor, proses penilaian dalam masa pengadaan harus diikuti dan disetujui oleh PVM dan User terkait. Seluruh penjelasan terkait proses pengadaan dan hal-hal yang telah disepakati dituangkan dalam dokumen *Summary of Award* (SOA) pada sistem PVMS dan disetujui oleh pejabat berwenang. Selanjutnya pemberian layanan/barang oleh vendor dilakukan berdasarkan dokumen perikatan antara PermataBank dan vendor yang disusun sesuai penjelasan pada SOA dan ditandatangani oleh pejabat yang berwenang dari kedua belah pihak.

In addition, to prevent potential fraud from vendors, the assessment process during procurement is supervised and approved by PVM and related User. The entire explanation related to the procurement process and agreed subjects are written in the Summary of Award (SOA) in the PVMS system and approved by authorized personnel. Furthermore, services/goods are delivered by the vendor based on agreement document between PermataBank and vendor which made according to explanation in SOA and signed by authorized person from both sides.

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## Rencana Strategis 2022

PermataBank telah menyusun strategi tahun 2022 untuk mencapai pertumbuhan dan tetap kompetitif dengan berfokus pada:

1. Meningkatkan pertumbuhan *Corporate Banking* dengan berfokus kepada memperdalam hubungan dengan nasabah melalui penawaran perbankan di luar kredit dan juga upaya *value chain*.
2. Memperkuat fondasi bisnis Ritel dan UKM, terutama dengan memanfaatkan jaringan distribusi PermataBank dan meningkatkan manajemen risiko kredit.
3. Mendorong keunggulan operasional untuk meningkatkan *customer experience*, efisiensi dan efektivitas dan juga mencapai rasio CIR yang lebih rendah.
4. Meningkatkan kualitas sumber daya manusia dan *agile* organisasi dengan penekanan pada pengembangan bakat dan peningkatan keterlibatan karyawan.

### Rencana jangka panjang

Dalam rangka mencapai Visi Bank 'untuk menjadi bank pilihan dengan terus membina kemitraan dan menciptakan nilai bermakna bagi nasabah dan masyarakat', PermataBank telah menetapkan prioritas strategis sebagai berikut:

1. Menciptakan *leading deposits and wealth franchise*, membangun portofolio simpanan yang terdiversifikasi dari klien Korporat & UKM, berinovasi *channel* digital dan mengubah jaringan cabang.
2. Menjadi mitra kerja ekosistem pilihan bagi pemain bisnis dan teknologi dengan membangun hubungan yang kuat, panjang dan dalam dengan klien di semua aspek bisnis mereka, meningkatkan sinergi dengan Bangkok Bank dan memperluas bisnis *value chain*.
3. Menjadi pemimpin dalam inovasi solusi perbankan digital untuk memberikan layanan nasabah yang terbaik.

## Strategic Plan 2022

PermataBank has prepared its 2022 strategy for growth and to stay competitive by focusing on these strategic areas:

1. Scale up growth in Corporate Banking business (Corporate Segments) with focus on deepening relationship with customers through banking offerings beyond credit as well as growing our value chain efforts.
2. Strengthen foundation of Retail and SME businesses, especially by leveraging upon PermataBanks's distribution network and improved credit risk management.
3. Drive operational excellence to improve customer experience, efficiency and effectiveness and achieve lower Cost-to-Income Ratio.
4. Enhance human resources quality and agile organization with heavy emphasis on talent development and improved employee engagement.

### Corporate plan

In order to achieve the Bank's Vision 'to be the bank of choice by nurturing relationships and creating value for customers and society', PermataBank has set out the following strategic priorities:

1. Create leading deposit and wealth franchise, build a diversified deposit base from Corporate & SME clients, innovate digital channel and transform its branch network.
2. Be the preferred ecosystem partner to businesses and technology players by building strong, long-term, deeper relationships with clients across all aspects of their business, leverage synergy with Bangkok Bank and expand value chain business.
3. Be the leader in digital-first innovation to best serve customers.

## Sistem Pelaporan Pelanggaran

Untuk mendukung terciptanya *Good Corporate Governance* dan melengkapi infrastruktur etik, serta mendeteksi adanya pelanggaran kode etik, PermataBank sejak tahun 2008 menerapkan sistem pelaporan pelanggaran atau *Whistleblowing System* yang dikenal dengan nama *Speak-Up*. *Speak-Up* merupakan sarana partisipasi aktif seluruh karyawan PermataBank untuk menjaga lingkungan kerja yang bebas dari tindakan *fraud* dengan melaporkan pelanggaran-pelanggaran dan malpraktik, termasuk kecurigaan atas tindakan tersebut.

### Cara Penyampaian Laporan *Speak-Up*

Kode Etik Perilaku Karyawan PermataBank menuntut komitmen segenap karyawan PermataBank. Artinya, setiap karyawan PermataBank memiliki hak dan tanggung jawab untuk melaporkan setiap indikasi pelanggaran dan diwajibkan menyampaikan sesegera mungkin adanya tindakan pelanggaran yang dilakukan oleh karyawan lain kepada Manajemen PermataBank melalui saluran *Speak-Up* yang telah disediakan.

Setiap pelaporan atau pengaduan melalui *Speak-Up* dicatat dalam register dan diklasifikasikan oleh Administrator berdasarkan kategori laporan yang meliputi: dugaan *fraud*, pelanggaran kode etik, dan laporan umum lain seperti keluh kesah atau saran.

Jalur *Speak-Up* yang disediakan adalah sebagai berikut:

1. *E-mail*: speak.up@permatabank.co.id
2. Telepon/SMS/Whatsapp:+628112937133
3. *Mail*/PO Box: 4890 JKTM 12700
4. *E-form* di *website* PermataBank

### Pihak yang Mengelola Laporan *Speak-Up*

Pihak yang ditunjuk untuk mengelola laporan *Speak-Up* di PermataBank saat ini adalah Administrator *Speak-Up*, PIC *Speak-Up*, dan *Speak-Up Council*. Hal ini diatur dalam Kebijakan dan Prosedur *Speak-Up* PermataBank.

## Whistleblowing System

To support implementation of Good Corporate Governance and a complete ethics infrastructure, and detect any violations in the Code of Conduct, PermataBank since 2008 has implemented the Violation Reporting System or Whistleblowing system known as Speak-Up. Speak-Up is an active participation tool to encourage all of PermataBank's employees in keeping the work environment free from fraud by reporting any violations and malpractices, including suspicion of such actions.

### How to Report the Speak-Up

The PermataBank's Code of Conduct requires commitment from all PermataBank's employees. Each employee has the right and responsibility to report any indication of violations and are required to report any violations made by other employees as soon as possible to PermataBank's Management through the provided Speak-Up channels.

Each report or complaint through Speak-Up will be recorded in a register and classified by the Administrator based on report category: alleged fraud, code of conduct violations, and other general reports including complaints and suggestions.

The Speak-Up channels are as follows:

1. E-mail:speak.up@permatabank.co.id
2. Phone/SMS/Whatsapp:+628112937133
3. Mail/PO Box: 4890 JKTM 12700
4. E-form on PermataBank website

### The Parties Who Manage Speak-Up Report

Currently, the appointees to manage Speak-Up reports in PermataBank are Speak-Up Administrators, Speak-Up PIC, and Speak-Up Council. This is regulated in PermataBank's Speak-Up Policy and Procedure.

# Tata Kelola Perusahaan
## Good Corporate Governance

### Sistem Perlindungan Pelapor dan Penanganan Laporan

Kebijakan *Speak-Up* dibuat dengan mengacu kepada prinsip-prinsip berikut ini:

1. Laporan bersifat rahasia. Hanya Administrator *Speak-Up*, PIC *Speak-Up*, dan *Speak-Up Council* yang mempunyai wewenang untuk mengetahui isi laporan.
2. Pihak pelapor dapat memilih 1 dari 3 prinsip anonim di bawah ini:
   - *Full Disclosure*
   - *Partial Anonymity*
   - *Anonymous*
3. Pihak pelapor berhak mendapatkan perlindungan dari Perusahaan bila akibat dari laporannya mengakibatkan sesuatu hal yang mengancam keberadaan pelapor di dalam maupun di luar PermataBank.
4. Pihak pelapor dibebaskan dari segala sanksi bila ternyata laporannya tidak dapat dibuktikan kebenarannya.
5. PermataBank menjamin semua pihak pelapor bahwa laporan-laporan mereka tidak akan mempengaruhi penilaian kinerja dan/atau perjalanan karier mereka di PermataBank.
6. Dengan jaminan tersebut di atas, pihak pelapor diharapkan bersedia untuk memberikan informasi yang lebih terperinci kepada manajemen terkait tindak lanjut atas laporan mereka.

### Whistleblower Protection System and Report Handling

The Speak-Up Policy is created in reference to the following principles:

1. All reports are confidential. The only authorities who have access to the reports' contents are the Speak-Up Administrator, Speak-Up PIC, and Speak-Up Council.
2. An informant may choose 1 from 3 principles of anonymity:
   - Full Disclosure
   - Partial Anonymity
   - Anonymous
3. An informant is entitled to be protected by the Company if his/her report leads to potential threats within or outside PermataBank.
4. The informant will not be held accountable if his/her report is unproven.
5. PermataBank guarantees that the report submitted by an informant will not affect his/her performance evaluation/career in PermataBank.
6. With such guarantee, the informant is expected to provide detailed information to the management related to follow ups concerning their reports.

## Jumlah Laporan *Speak-Up* di tahun 2021 dan Tindak Lanjut

Selama tahun 2021, Administrator *Speak-Up* menerima 17 laporan, dimana 7 laporan bersifat umum atau keluh kesah, 8 laporan berindikasi pelanggaran ketentuan (Kode Etik), dan 2 laporan berindikasi *fraud*. Laporan-laporan tersebut telah ditindaklanjuti oleh PIC Speak-Up dan dilaporkan secara berkala kepada Speak-Up Council dan Direksi PermataBank.

Karyawan-karyawan PermataBank yang melakukan pelanggaran kode etik telah diberikan sanksi sesuai dengan ketentuan internal yang berlaku.

## Number of Speak-Up Reports in 2021 and the Follow-Up

In 2021, the Speak-Up Administrator received 17 reports, 7 of which were general complaints, 8 were reports concerning alleged violations of Code of Conduct, and 2 were reports concerning fraud indication. These reports have been followed up by Speak-Up PIC and reported periodically to Speak-Up Council and PermataBank's Directors.

PermataBank employees who violated Code of Conduct had been given sanctions in accordance with applicable internal regulation.

### Jumlah Laporan Pelanggaran 2021 dan 2020
Number of Violation Reports 2021 and 2020

| Status Laporan<br>Report Status | Jumlah<br>Number | |
|---|---|---|
| | 2021 | 2020 |
| Laporan yang tidak diteruskan untuk diinvestigasi (Pre-CLOSED)<br>Reports not followed-up for investigation (Pre-CLOSED) | 0 | 0 |
| Laporan yang diteruskan untuk diinvestigasi<br>Reports followed-up for investigation | 17 | 16 |
| a. Laporan yang telah selesai diinvestigasi (status CLOSED)<br>Reports with completed investigation (CLOSED status) | 14 | 16 |
| b. Laporan yang belum selesai diinvestigasi (status OPEN)<br>Reports with on-going investigation (OPEN status) | 3 | 0 |
| Total Laporan yang diterima<br>Total reports received | 17 | 16 |

# Tata Kelola Perusahaan
## Good Corporate Governance

## Kebijakan Antikorupsi

### Program dan Kebijakan

PermataBank memiliki sejumlah ketentuan antikorupsi yang terdapat dalam sejumlah dokumen/kebijakan, antara lain, sebagai berikut:

- Kode Etik Karyawan.
- Kebijakan Pemberian Hadiah dan Jamuan.
- Kebijakan Benturan Kepentingan.

PermataBank juga mewajibkan seluruh karyawan barunya untuk menandatangani Pernyataan Kode Etik Perilaku Karyawan dan Pakta Integritas, di mana berisi antara lain pernyataan:

- Menolak penyuapan dan korupsi.
- Menciptakan lingkungan kerja yang bebas dari Korupsi, Kolusi, dan Nepotisme (KKN).

### Pelatihan/Sosialisasi Antikorupsi

PermataBank terus meningkatkan kesadaran seluruh karyawan untuk turut serta dalam mencegah dan menghindari praktik korupsi, di antaranya dilakukan dengan mengirimkan *blast e-mail* sosialisasi tentang kebijakan-kebijakan terkait antikorupsi, sosialiasi larangan penerimaan atau pemberian gratifikasi, dan *anti fraud awareness* kepada seluruh karyawan, serta penyampaian *reminder* anti-gratifikasi kepada rekan usaha Bank secara berkala.

Selain itu, terdapat kewajiban untuk karyawan PermataBank mengikuti pelatihan terkait kebijakan-kebijakan antikorupsi, seperti *e-learning* Kode Etik Karyawan, *e-learning* Budaya Kepatuhan, dan serta melakukan *refreshment e-learning* tersebut setiap tahun.

Pada Q4 tahun 2021, Bank telah membentuk unit kerja yang khusus menangani anti korupsi yaitu Divisi Bribery & Anti – Corruption.

## Anti Corruption Policy

### Program and Policy

PermataBank has several provisions related to anti corruption which contained in several policies/documents, among others, as follows:

- Employees Code of Conduct.
- Gift and Entertainment Policy.
- Conflict of Interest Policy.

PermataBank also requires all new employees to sign a Statement of Employee Code of Conduct and Integrity Pact, which includes the following statements:

- Reject bribery and corruption.
- Create a work environment free from Corruption, Collusion, and Nepotism (KKN).

### Anti-Corruption Training/Socialization

PermataBank continues to increase the awareness of all employees to participate in preventing and avoiding corrupt practices, among others by sending blast e-mail outreach regarding policies related to anti-corruption, socialization on the prohibition of accepting or giving gratuities, and anti-fraud awareness to all employees, as well as sending reminders anti-gratification to the Bank's business partners on a regular basis.

In addition, there is an obligation for PermataBank employees to attend training related to anti-corruption policies, such as e-learning on the Employee Code of Ethics, e-learning on Compliance Culture, and also conducting refreshment of the e-learning every year.

In Q4 2021, the Bank has formed a working unit that specifically handles anti-corruption, namely the Bribery & Anti-Corruption Division.

Divisi Bribery & Anti – Corruption bertanggung jawab untuk penerapan ISO 370001 tentang Sertifikasi Manajemen Anti Penyuapan di PermataBank dengan cara memberikan advis, opini, solusi agar risiko *bribery* dan *corruption* dapat dicegah atau dimitigasi, termasuk melakukan sosialisasi dan *training fraud awareness* kepada semua karyawan untuk membangun Budaya Anti Penyuapan & Korupsi di PermataBank. Tim *Anti Bribery & Corruption* juga akan bekerja sama dengan tim *Financial Crime Control* dalam mendeteksi risiko Bribery & Corruption yang terjadi serta dapat melakukan proses investigasi jika dibutuhkan. Tim *Anti Bribery & Corruption* juga akan berhubungan dengan tim Litigasi dan tim Pemantauan dan Pelatihan Kepatuhan setiap kali terdapat indikasi hal yang memerlukan tindakan hukum lebih lanjut atau pelaporan *Speak-Up*.

Bribery & Anti – Corruption is responsible for the implementation of ISO 370001 concerning Anti-Bribery Management Certification at PermataBank by providing advice, opinions, solutions so that the risk of bribery and corruption can be prevented or mitigated, including conducting socializing and training fraud awareness to all employees to build an Anti-Bribery & Corruption Culture at PermataBank. The Anti Bribery & Corruption team will also work closely with the Financial Crime Control team in detecting Bribery & Corruption risks that occur and can carry out the investigation process if needed. The Anti Bribery & Corruption team will also liaise with the Litigation team and the Compliance Monitoring and Training team whenever there are indications of matters requiring further legal action or Speak-Up reporting.

# Laporan Pelaksanaan Tata Kelola Unit Usaha Syariah PT Bank Permata Tbk - Periode Tahun 2021

## Good Corporate Governance Implementation Report Shariah Business Unit of PT Bank Permata Tbk - Period 2021

# A. Pendahuluan

Penerapan Tata Kelola (*Corporate Governance*) di Unit Usaha Syariah PT Bank Permata Tbk ("**UUS PermataBank**") sejalan dengan visi, misi dan nilai Bank Induk, yang terwujud dalam segenap perilaku inti insan karyawan PT Bank Permata Tbk ("**PermataBank**"), yaitu:

## Visi

Pelopor dalam memberikan solusi Keuangan Syariah yang Inovatif.

## Misi

- Berperan aktif sebagai mitra di bidang Keuangan dan agen pembangunan yang efisien bagi nasabah dan masyarakat.
- Memberikan layanan keuangan menyeluruh secara sederhana, cepat, andal dan inovatif.
- Berkomitmen untuk memberikan pengalaman unggul bagi pemangku kepentingan dan membangun nilai positif bagi pemegang saham.

# A. Introduction

Corporate Governance Implementation in Sharia Business Unit of PT Bank Permata Tbk ("SBU PermataBank") in line with the vision, mission and values of its Parent Bank's, which is manifested in the core behavior of employees of PT Bank Permata Tbk ("PermataBank"), they are:

## Vision:

Being the pioneer in providing innovative Sharia Financial Solution.

## Mission:

- Serving as an efficient financial institution and agent of development for our customers and the people.
- Offering universal financial services in a simple, fast, reliable and innovative way.
- Providing excellent stakeholders experience and positive value to its shareholders.

## Nilai-Nilai Utama:

## Core Values:

| | | | |
|---|---|---|---|
| **I** | **Integrity** | Kita bekerja dengan mengutamakan kejujuran dan prinsip kehati-hatian, sesuai dengan kode etik perusahaan. | We uphold honesty as the company's ethical code and prudent principle. |
| **P** | **Partnership** | Kita saling memahami dan bersama-sama membangun hubungan yang kokoh dengan pihak internal dan eksternal berlandaskan rasa saling menghormati. | We understand each other and build strong relationships based on mutual respect internally and externally. |
| **R** | **Responsiveness** | Kita tanggap terhadap kebutuhan pihak internal dan eksternal, dan memenuhinya dengan upaya terbaik dan tepat waktu. | We are responsive to the need of internal and external parties, and fulfill it with the best effort and timely manner. |
| **I** | **Innovation** | Kita selalu berpikir inovatif untuk meningkatkan cara kita bekerja, membuatnya lebih mudah, lebih baik, dan lebih cepat. | We continuously think out of the box to improve the way we work, making it simpler, better and faster. |
| **C** | **Caring** | Kita menaruh perhatian dan menghargai nasabah, rekan kerja, masyarakat, investor, dan regulator. | We are attentive and respect our customers, colleagues, communities, investors, and regulators. |
| **E** | **Excellence** | Kita memberikan layanan prima kepada nasabah dan menghasilkan kinerja yang optimal dalam pekerjaan sehari-hari. | We deliver service excellence to our customers and drive optimal performance in our day to day job. |

# Laporan Pelaksanaan Tata Kelola Unit Usaha Syariah PT Bank Permata Tbk - Periode Tahun 2021

## Good Corporate Governance Implementation Report Shariah Business Unit of PT Bank Permata Tbk - Period 2021

Implementasi prinsip *Good Corporate Governance* (GCG) merupakan komitmen seluruh organ perusahaan dalam mendukung peningkatan layanan kepada para nasabah dan kepada para *stakeholder* secara berkesinambungan dengan tetap mengacu kepada Prinsip Syariah berdasarkan Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) serta GCG sebagaimana diatur dalam ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan ketentuan lainnya.

Di Tahun 2021, tata kelola dan fungsi pengawasan di UUS PermataBank, secara konsisten dilakukan dengan memastikan kesesuaian implementasi *Sharia Governance Policy* (SGP), *Sharia Compliance Policy* (SCP), serta dokumen pendukung dalam penerapan prinsip Syariah.

SCP merupakan bagian dari SGP, yang merupakan dasar dalam penyusunan ketentuan-ketentuan internal Bank terkait dengan pemenuhan prinsip Syariah dalam menjalankan kegiatan usaha Syariah. Dengan adanya SCP, UUS PermataBank dapat secara efektif dan efisien mengkomunikasikan dan melaksanakan ketentuan-ketentuan Syariah kepada internal *stakeholders* untuk memastikan kepatuhan Syariah dalam kegiatan usaha Syariah di Bank.

Dalam mengembangkan serta meningkatkan bisnis Syariah, dilakukan penyelarasan strategi bisnis UUS PermataBank secara keseluruhan dengan PermataBank dengan mengaplikasi konsep *Leverage Business Model* sehingga dapat mempercepat pertumbuhan UUS PermataBank dengan tetap menjaga kesesuaian bisnis dan operasional serta prinsip Syariah.

Good Corporate Governance (GCG) implementation is the commitment from whole organs in the company to support the sustainable services to customers and stakeholders with reference to Sharia principles on the basis of Fatwa Sharia National Board Majelis Ulama Indonesia (DSN-MUI) as well as GCG as regulated in Bank Indonesia regulation, Financial Services Authority regulation, and other regulation.

In 2021, the governance and supervisory functions at PermataBank's UUS are consistently carried out by ensure propiety the implementation of the Sharia Governance Policy (SGP), Sharia Compliance Policy (SCP), and supporting documents in the implementation of Sharia principles.

SCP is part of SGP which is the basis in the preparation of the provisions in internal Bank related to the fulfillment of Shariah principles when doing Shariah business activities. By using SCP, SBU PermataBank can be effectively and efficiently communicate as well as carry out the Sharia terms to internal stakeholders to ensure the Sharia compliance in all Sharia business activities in the Bank.

In developing and improve Sharia business, it is done by doing acceleration of entirely SBU PermataBank business strategy with PermataBank by applying Leverage Business Model concept thus it can speed up the SBU PermataBank growth by maintaining the business and operational as well as Sharia principle.

# B. Pelaksanaan *Good Corporate Governance* (GCG)

## I. Direktur UUS PermataBank

### 1. Peranan Direktur UUS PermataBank

Direktur UUS PermataBank bertanggung jawab untuk memastikan bahwa pelaksanaan prinsip-prinsip GCG telah dilaksanakan dalam setiap kegiatan usaha pada seluruh jenjang organisasi UUS PermataBank. Pelaksanaan prinsip GCG antara lain dilakukan melalui perencanaan manajemen risiko Syariah, menindaklanjuti rekomendasi hasil pengawasan Dewan Pengawas Syariah hasil pengawasan Otoritas Jasa Keuangan (OJK), temuan audit internal dan auditor eksternal.

### 2. Tugas dan Tanggung Jawab Direktur UUS PermataBank dan Penerapan Manajemen Risiko

Direktur UUS PermataBank bertanggung-jawab penuh atas pelaksanaan kegiatan usaha dan pengelolaan berdasarkan prinsip kehati-hatian dan prinsip Syariah.

Dalam menjalankan kegiatan operasional UUS PermataBank yang menggunakan konsep *leveraging*, Direktur UUS didukung oleh Komite Manajemen Risiko, Komite Kebijakan Kredit, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Asset Liability, Komite Sumber Daya Manusia dan Pensiun, serta Komite Pengawasan Fraud sehingga penerapan manajemen risiko pada UUS PermataBank terintegrasi dengan penerapan manajemen risiko yang ada pada Permata secara keseluruhan.

# B. Implementation of Good Corporate Governance (GCG)

## I. Director of SBU PermataBank

### 1. Roles of SBU PermataBank Director

Director of SBU PermataBank is responsible for the application of GCG principles in all SBU PermataBank activities at every organization level. The application of GCG principles among others are implemented by the Sharia risk management planning, following up the supervisory recommendation of Sharia Supervisory Board, the supervisory result of Financial Services Authorization (FSA) as well as internal and external audit findings.

### 2. Role and Responsibilities of SBU PermataBank and Risk Management Implementation

SBU PermataBank Director is fully responsible of SBU management implementation based on prudence and Shariah principles.

When doing SBU PermataBank operational with leveraging concept, SBU Director is supported by Risk Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Asset Liability Committee, Human Resources and Remuneration Committee as well as Fraud Overseeing Committee thus the risk management implementation in SBU PermataBank is integrated with Parent's Bank risk management implementation

# Laporan Pelaksanaan Tata Kelola Unit Usaha Syariah PT Bank Permata Tbk - Periode Tahun 2021

## Good Corporate Governance Implementation Report Shariah Business Unit of PT Bank Permata Tbk - Period 2021

## II. Dewan Pengawas Syariah

Jumlah, kriteria, rangkap jabatan, serta tugas dan tanggungjawab Dewan Pengawas Syariah (DPS) UUS PermataBank telah sesuai dengan ketentuan terkait GCG dan Unit Usaha Syariah.

### 1. Jumlah dan Komposisi Dewan Pengawas Syariah

Tahun 2021, jumlah DPS UUS PermataBank sebanyak 2 (dua) orang dan salah satunya ditunjuk sebagai Ketua. Susunan komposisi DPS per tanggal 31 Desember 2021, sebagai berikut:

Ketua : KH. Muhamad Faiz, MA
Anggota : Prof. Dr. H. Jaih, S.E, M.H, M.Ag

### 2. Rangkap Jabatan Dewan Pengawas Syariah pada Lembaga Keuangan Syariah Lainnya

Seluruh anggota DPS telah memenuhi ketentuan rangkap jabatan sebagaimana ketentuan tercantum pada ketentuan PBI No. 11/10/PBI/2009 tentang Unit Usaha Syariah.

Berikut adalah jabatan DPS UUS PermataBank di Lembaga Keuangan Syariah lain:

## II. Shariah Supervisory Board

The number, criteria, double positions, as well as roles and responsibilities of Shariah Supervisory Board (SSB) SBU PermataBank has in accordance with policy related to GCG and Shariah Business Unit.

### 1. Number and Composition of Sharia Supervisory Board

In 2021, they are 2 (two) members of SBU PermataBank with one of two were appointed as chairman. The SSB compositions as of 31 December 2021, are as follow:

Chairman : KH. Muhamad Faiz, MA
Member : Prof. Dr. H. Jaih, S.E, M.H, M.Ag

### 2. Concurrent Position as Member of Sharia Supervisory Board in Other Sharia Financial Institutions

All SSB members has fullfiled double services provisions as stated in PBI No. No. 11/10/PBI/2009 re. Syariah Business Unit.

Dual positions of SBU PermataBank DPS are as follow:

| Nama<br>Name | Posisi di Perusahaan Lain<br>Position in Other Companies | Nama Perusahaan<br>Company |
|---|---|---|
| KH. Muhamad Faiz, MA<br>Ketua DPS<br>Chairman | Ketua DPS \| SSB Chairman<br>Anggota DPS \| SSB Member | Indomobil Finance Syariah<br>BTPN Syariah |
| Prof. Dr. H. Jaih, S.E, M.H, M. Ag<br>Anggota DPS<br>Member | Ketua DPS \| SSB Chairman | Bank Jabar Syariah<br>Asuransi Al-Amin<br>PT Maybank Asset Management |

## 3. Tugas dan Tanggung Jawab Dewan Pengawas Syariah

I. Melakukan penilaian dan memastikan pemenuhan prinsip Syariah dalam pedoman operasional dan produk yang dikeluarkan UUS PermataBank.

ii. Mengawasi proses pengembangan produk dan/atau jasa baru dan/atau pengembangan di UUS PermataBank sejak awal sampai dengan dikeluarkannya produk tersebut.

iii. Memberikan opini Syariah terhadap produk dan/atau jasa baru dan/atau pengembangan termasuk pembiayaan yang direstrukturisasi.

iv. Menyampaikan laporan hasil pengawasan Syariah sekurang-kurangnya setiap 6 (enam) bulan kepada Direksi, Komisaris, dan Otoritas Jasa Keuangan.

v. Meminta fatwa kepada Dewan Syariah Nasional untuk produk baru UUS PermataBank yang belum ada fatwanya.

vi. Melakukan *review* secara berkala atas pemenuhan prinsip Syariah terhadap mekanisme penghimpunan dana dan penyaluran dana serta pelayanan jasa bank.

vii. Meminta data dan informasi terkait dengan aspek Syariah dari satuan kerja UUS PermataBank dalam rangka pelaksanaan tugasnya.

Tugas dan tanggungjawab DPS dituangkan dalam SGP sebagai pedoman pelaksanaan tugas dan tanggung jawabnya. Dalam melaksanakan tugas dan tanggungjawabnya, DPS dibantu oleh unit kerja *Spesialist* DPS *Management* yang bertugas mengelola pelaksanaan rapat/pertemuan DPS, mengadministrasikan permohonan dan hasil opini DPS serta kewajiban pelaporan hasil pengawasan DPS kepada regulator.

## 3. Role and Responsibilitiies of Shariah Supervisory Board

i. To review and to ensure the fulfillment of Shariah principles in operational and product guidelines launched by SBU PermataBank.

ii. To monitor the process of SBU PermataBank new and/or enhancement of product/services development from the beginning until product is launched.

iii. To provide Shariah opinion regarding new and/or enhancement product and/or services including restructured financing.

iv. To submit the Shariah monitoring report minimum in every 6 (six) months to Board of Directors, Board of Commissioners and Financial Services Authority.

v. To request fatwa from Sharia Supervisory Board for SBU PermataBank new product which that a fatwa is not yet in place.

vi. To perform periodic review on sharia principles fulfillment of funding and financing as well as bank's services mechanism.

vii. To ask data and information related to Shariah aspects from SBU PermataBank working unit due to implementation of duty.

SSB roles and responsibilities stated in SGP as the implementation guidelines. In carrying out their roles and responsibilities, SSB is assisted by Specialist SSB Management whose in charge to manage SSB meetings, do administration of SSB opinion's request as well as the result and mandatory report of SSB supervision reporting to regulator.

# Laporan Pelaksanaan Tata Kelola Unit Usaha Syariah PT Bank Permata Tbk - Periode Tahun 2021

## Good Corporate Governance Implementation Report Shariah Business Unit of PT Bank Permata Tbk - Period 2021

### 4. Frekuensi Rapat Dewan Pengawas Syariah

Penyelenggaraan rapat DPS selama tahun 2021 telah memenuhi Peraturan Bank Indonesia dan OJK.

Total penyelenggaraan rapat DPS selama tahun 2021, telah diselenggarakan 23 (dua puluh tiga) kali, terdiri dari:

a. 22 (dua puluh dua) kali rapat untuk membahas mengenai produk/aktivitas baru maupun pengembangan, usulan model pembiayaan, termasuk membahas hasil Audit Internal.
b. 1 (satu) kali rapat dengan Audit Committee dan Direksi.

Kehadiran DPS dalam rapat adalah sebagai berikut:

### 4. Meeting Frequency of Shariah Supervisory Board

SSB meetings in 2021 have been fulfill Bank Indonesia Regulation as well as Financial Services Authority.

Total SSB meeting in 2021 were 23 (twenty three) meetings which consists of:

a. 22 (twenty three) meetings to discuss on new as well as development of product/ activity, proposed financing model, include discussion on Audit Internal results.
b. 1 (one) meeting with Audit Committee and Board of Directors.

Following is SSB attendances in the meetings:

| Nama<br>Name | Jumlah Kehadiran<br>Total Attendances | % Kehadiran<br>% Attendances |
|---|---|---|
| KH. Muhamad Faiz, MA<br>Ketua DPS \| Chairman | 22/22 | 100% |
| Prof. Dr. H. Jaih, SE, MH. M.Ag<br>Anggota DPS \| Member | 22/22 | 100% |

Rapat DPS diselenggarakan untuk membahas permohonan opini DPS dari unit bisnis maupun operasional, tidak hanya UUS PermataBank namun juga PermataBank, unit kerja lain maupun dari Manajemen.

Hasil keputusan rapat telah dicatat dalam Risalah Rapat dan didokumentasikan. Bila dalam proses pengambilan keputusan terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dapat dicantumkan dalam risalah rapat berserta alasannya.

SSB meetings were done to discuss the request of SSB opinion from business unit but also from operational, not only from SBU PermataBank but also from the Parents, other divisions unit as well as from Management.

The meeting result was recorded and documented in minutes of meeting. When the there were differences on opinion in the decision making process, then dissent can be put within minutes of meeting along with the reason.

## 5. Pengawasan dan Rekomendasi Dewan Pengawas Syariah

DPS bertanggung jawab melakukan pengawasan terhadap produk dan/atau jasa baru dan/atau pengembangan produk/layanan baru Bank dan melakukan pengawasan terhadap kegiatan Bank. Hasil pengawasan tersebut wajib disampaikan kepada Otoritas Jasa Keuangan (OJK) setiap enam bulanan (secara semesteran).

Hasil pengawasan DPS selama tahun 2021 adalah sebagai berikut:

a. Kegiatan pengembangan produk/layanan baru:
   i. PermataTabungan iB Bebas Proteksi
   ii. PermataTabungan iB Haji Proteksi
   iii. PermataTabungan iB Payroll Proteksi
   iv. Reksadana Syariah Batavia Technology Sharia Equity USD
   v. *Host to Host* (Permata API) Pembukaan Rekening Permata Tabungan iB Sub Account (RDN)
   vi. Permatabank - Bi Fast Project

b. Kegiatan pengembangan maupun pengelolaan rutin produk/layanan yang sudah dipasarkan di UUS PermataBank:
   i. Permata Multiguna iB dengan tambahan fitur opsi pencairan langsung ke rekening nasabah
   ii. Pemberian Bonus Untuk Nasabah Pendanaan
   iii. Pembelian Hishshah dalam Pembiayaan MMQ (Asset/Non Asset)
   iv. Kluster/Matriks Tujuan Pengunaan Pembiayaan Kta Ib Multiguna

## 5. Monitoring and Recommendation of Shariah Supervisory Board

DPS is responsible to monitor Bank's new and/or development process of product and/or services as well as to monitor the Bank's activities. The results of DPS monitoring have to be submitted to Financial Services Authority (FSA) in every six months (semi-annually).

Following is the result of DPS supervision during 2021:

a. New Products/Services Development activities:
   i. PermataSavings iB Free Protection
   ii. PermataSavings iB Hajj Protection
   iii. PermataSavings iB Payroll Protection
   iv. Batavia Technology Sharia Equity USD. Sharia Mutual Fund
   v. Opening PermataSavings iB Sub Account (RDN) via Permata API
   vi. Permatabank - Bi Fast Project

b. Development as well as routine maintenance activities of SBU PermataBank current products/services:
   i. Permata Multiguna iB with the additional option of direct disbursement to customer accounts
   ii. Giving Bonuses for Funding Customers
   iii. Purchase Hishshah in MMQ Financing (Asset/Non-Asset)
   iv. Cluster/Matrix of Purpose of Using Multipurpose KTA iB Financing

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### 6. Kebijakan Remunerasi dan Fasilitas Lain (Paket Remunerasi) Dewan Pengawas Syariah

Struktur remunerasi DPS UUS PermataBank terdiri dari honorarium dan tunjangan hari raya. Informasi secara rinci mengenai remunerasi dan fasilitas lainnya selama periode tahun 2021 adalah sebagai berikut:

### 6. Remuneration and Other Facilities Policy (Remuneration Package) of Sharia Supervisory Board

SSB remuneration structure of SBU PermataBank consists of honorarium and allowances. Following is detail information of remuneration and other facilities in 2021:

| Jenis Remunerasi dan Fasilitas Lainnya<br>Type of Remuneration and Other Facilities | Jumlah Diterima dalam 1 (Satu) Tahun (Netto)<br>Amount of Remuneration in (One) Year (Net) | |
|---|---|---|
| | Orang<br>Person | Jumlah (Rp Juta)<br>Total (Rp Million) |
| 1. Remunerasi \| Remuneration | 2 | 998.7 |
| 2. Fasilitas Lainnya \| Other Facilities | | |
| a. Yang Dapat Dimiliki \| Could be Owned | - | - |
| b. Yang Tidak Dapat Dimiliki \| Could not be Owned | - | - |
| **Total** | **2** | **998.7** |

Kisaran jumlah penghasilan DPS dalam 1 (satu) tahun dikelompokkan dalam kisaran penghasilan, sebagaimana tabel dibawah ini:

Range number of SSB income within 1 (one) year is grouped within the expected range of income, as table below:

| Jumlah Remunerasi*) per Orang dalam 1 (Satu) Tahun<br>Remuneration*) for 1 Person within 1 (One) Year | Jumlah Dewan Pengawas Syariah<br>Number of Sharia Supervisory Board Member |
|---|---|
| Diatas Rp2 Miliar \| Above Rp2 Billion | Nihil \| Nil |
| Diatas Rp1 Miliar s.d Rp2 Miliar \| Above Rp1 Billion to Rp2 Billion | Nihil \| Nil |
| Diatas Rp500 Juta s.d Rp1 Miliar \| Above Rp500 Million to Rp1 Billion | 1 |
| Rp500 Juta ke bawah \| Below Rp500 Million | 1 |

*) yang diterima dalam bentuk keuangan (non natura) | received in financial package/remuneration (non-natura)

## III. Daftar Konsultan, Penasehat yang Digunakan UU PermataBank

Sepanjang tahun 2021, UUS Permata menggunakan jasa konsultan RustriyandiRahardjo, SGS Mandiri, "*Law office* Yance Aswin", KH Burhan Sidabariba,SH; Semuel Paembonan dan Ade Darmawan Basri, S.H.,M.H. Konsultan tersebut merupakan firma hukum Indonesia yang menangani praktik litigasi, korporasi, serta penyelesaian sengketa.

## III. Consultant and Advisory List

In 2021, SBU PermataBank was using RustriyandiRahardjo, SGS Mandiri, "Law office Yance Aswin", KH Burhan Sidabariba,SH; Semuel Paembonan dan Ade Darmawan Basri, S.H.,M.H. Those consultants are Indonesia Law Firm that handle litigation, corporation as well as resolution of disputes.

Ruang lingkup kerja dari konsultan ini dengan UUS PermataBank adalah sebagai berikut:

a. Memberikan konsultasi hukum, nasihat hukum serta pendapat hukum atas berbagai hal permasalahan hukum terutama terkait dengan aspek legal komersial, korporasi, perbankan, asuransi, serta Syariah.
b. Melakukan *review* atas dokumen legal dan kontrak yang sudah ada dan memberikan saran-saran perbaikan yang diperlukan.

The consultant scope of works with SBU PermataBank can be described as follows:

1. To provide legal consultation, legal advice as well as various legal issues related to legal aspects of commercial, corporation, banking, insurance, and Sharia.
2. To review existing legal documentations and contracts as well as provide recommendation for necessary improvement.

## IV. Penyaluran Dana kepada Nasabah Pembiayaan Inti dan Penyimpanan Dana oleh Deposan

Sepanjang tahun 2021, UUS PermataBank telah menyampaikan laporan tentang 50 (lima puluh) Deposan Inti dan 50 (lima puluh) Nasabah Pembiayaan Inti kepada OJK.

## IV. Financing to Core Financing Customers and Funding from Core Depositors

In 2021, SBU PermataBank had submitted to FSA the report of 50 (fifteen) Core Depositors and 50 (fifty) Core Financing Customers.

## V. Jumlah Penyimpangan (*Internal Fraud*) yang Terjadi dan Upaya Penyelesaian oleh UUS PermataBank

Pada tahun 2021, tidak terdapat kasus *Internal Fraud* baik yang dilakukan oleh Dewan Komisaris/Direksi, Pegawai Tetap, maupun Pegawai Tidak Tetap UUS PermataBank.

Rincian *Internal Fraud* pada UUS PermataBank selama tahun 2021, sebagai berikut:

## V. Internal Fraud Occurred and Resolution Efforts by SBU PermataBank

There was no Internal Fraud case in 2021 done by Board of Commissioners/Directors, Permanent Employees, as well as Non-Permanent Employees of SBU PermataBank.

Following is details of SBU PermataBank Internal Fraud in 2021:

| ***Internal Fraud* dalam 1 (Satu) Tahun**<br>Internal Fraud within 1 (One) Year | **Jumlah Kasus yang Dilakukan Oleh:**<br>Cases Performed by: | | | | | |
|---|---|---|---|---|---|---|
| | **Dewan Komisaris/Direksi**<br>Board of Commissioners/ Directors | | **Pegawai Tetap**<br>Permanent Employees | | **Pegawai Tidak Tetap**<br>Non-Permanent Employees | |
| | **2020** | **2021** | **2020** | **2021** | **2020** | **2021** |
| *Total Fraud* \| Total Fraud | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil |
| Telah Diselesaikan \| Resolved | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil |
| Dalam Proses Penyelesaian di Internal UUS<br>Internal SBU Resolution Process | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil |
| Belum Diupayakan Penyelesaiannya \| Pending Process | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil |
| Telah Ditindaklanjuti Melalui Proses Hukum<br>Pursued Legal Process | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil | Nihil \| Nil |

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### VI. Permasalahan Hukum dan Upaya Penyelesaian oleh UUS PermataBank

Terdapat 15 (lima belas) permasalahan hukum dalam bidang perdata maupun pidana yang dihadapi oleh UUS PermataBank selama tahun 2021

### VI. Legal Issues and Resolution Efforts by SBU PermataBank

There were 15 (fifteen) legal issues of civil code as well as criminal faced by SBU PermataBank in 2021.

| Permasalahan Hukum<br>Legal Issues | Jumlah<br>Total | |
|---|---|---|
| | Perdata<br>Civil | Pidana<br>Criminal |
| Telah Diselesaikan (telah mempunyai kekuatan hukum yang tetap)<br>Resolved (had legally enforceable) | 5 | Nihil<br>Nil |
| Dalam Proses Penyelesaian<br>Process of Resolution | 10 | Nihil<br>Nil |
| Total | 15 | Nihil<br>Nil |

### VII. Penyaluran Dana untuk Kegiatan Sosial

Selain menjalankan peran sebagai lembaga intermediasi perbankan, UUS PermataBank juga melaksanakan peran sosial melalui Unit Pelayanan Zakat (UPZ) yang dibentuk sejak tahun 2006.

Selama tahun 2021, UPZ UUS PermataBank telah menyalurkan donasi sebesar Rp19.088.465.809 (sembilan belas miliar delapan puluh delapan juta empat ratus enam puluh lima ribu delapan ratus sembilan rupiah) yang digunakan dalam berbagai program penyaluran/pemberdayaan dana Zakat, Infaq, Shodaqoh, Waqaf, serta Dana Kebajikan sesuai dengan 6 (enam) klasifikasi program UPZ yang telah ditetapkan yaitu: Pendidikan, Pemberdayaan Ekonomi, Kesehatan, Infrastruktur, Bencana, serta Kegiatan Sosial Lainnya.

Dalam pelaksanaannya, penyaluran dana dilakukan melalui 2 (dua) mekanisme, yaitu melalui kerja sama dengan mitra dan penyaluran secara langsung oleh UPZ sendiri atau melalui Kantor Cabang Syariah PermataBank.

### VII. Funds Distribution for Social Activities

Aside doing the role as a financial intermediary, SBU PermataBank is also doing its social function through Zakat Services Unit (UPZ) which has been established since 2006.

During 2021, SBU UPZ has donated Rp19,088,465,809 (nineteen billion eighty eight million four hundred sixty five thousand eight hundred nine rupiah) that is used in various programs distribution/empowerment funds of Zakat, Infaq, Shodaqoh, Waqaf, and Dana Kebajikan in accordance with 6 (six) classifications UPZ programs, they are: Education, Social Community, Healthy, Infrastructure, Disaster, as well as Other Social Activities.

In the implementation, funds distributions is doing through 2 (two) mechanism, they are: cooperation with partners and directly distributed by UPZ itself through PermataBank Sharia office Branches

## 1. Kerja Sama Program dengan Mitra

## 1. Cooperation Program with Partner

| Tujuan Penyaluran<br>Distribution Sector | Jumlah Kegiatan<br>Number of Activities | Nominal (Rp)<br>Amount (Rp) |
|---|---|---|
| Pendidikan \| Education | 3 | 4.095.350.000 |
| Pemberdayaan Ekonomi \| Economic empowerment | 17 | 7.399.601.850 |
| Kesehatan \| Health | 3 | 2.155.383.500 |
| Infrastruktur \| Infrastructure | 1 | 600.000.000 |
| Bencana \| Disaster | 2 | 276.943.500 |
| Kegitan Sosial Lainnya \| Other Social Activities | 1 | 2.129.256.039 |
| **Total** | **27** | **16.656.534.889** |

Beberapa program unggulan bersama lembaga-lembaga mitra yang terbagi dalam 6 (enam) klasifikasi penyaluran dana, antara lain:

**a. Pendidikan**

- Beasiswa Mahasiswa bekerjasama dengan BAZNAS dan Inisiatif Zakat Indonesia (IZI)
- Bakti Guru bekerja sama dengan LAZISMU
- 1.000 Sarjana bekerja sama dengan LAZISMU

**b. Pemberdayaan Ekonomi**

- Smartfarm Academy bekerja sama dengan Inisiatif Zakat Indonesia (IZI)
- Proteksi Keluarga Mustahik bekerja sama dengan Inisiatif Zakat Indonesia (IZI)
- Lapak Berkah Disabilitas bekerja sama dengan Inisiatif Zakat Indonesia (IZI)
- Ekonomi Inklusif Penyandang Disabilitas bekerja sama dengan LAZISMU
- Pemberdayaan Ekonomi Wanita – Ecoprint bekerja sama dengan LAZISMU

Several flagship programs with partner which divided into 6 (six) funds distributions classification, they are:

**a. Education**

- College student Scholarships in collaboration with BAZNAS and Inisiatif Zakat Indonesia (IZI)
- Bakti Guru in collaboration with LAZISMU
- 1,000 Bachelors in collaboration with LAZISMU

**b. Economic Empowerment**

- Smartfarm Academy in collaboration with Inisiatif Zakat Indonesia (IZI)
- Mustahik Family Protection in collaboration with Inisiatif Zakat Indonesia (IZI)
- Lapak Berkah Disabilitas in collaboration with Inisiatif Zakat Indonesia (IZI)
- Inclusive Economy with Disabilities in collaboration with LAZISMU
- Women's Economic Empowerment– Ecoprint in collaboration with LAZISMU

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- Desa Berdaya bekerja sama dengan Rumah Zakat Indonesia (RZI)
- Budidaya Gurame bekerja sama dengan Dompet Dhuafa (DD)
- Budidaya Herbal bekerja sama dengan Dompet Dhuafa (DD)
- Budidaya Minna Padi bekerja sama dengan Dompet Dhuafa (DD)
- Pembiayaan UMKM bekerja sama dengan Dompet Dhuafa (DD)
- Peternak Unggas bekerja sama dengan Dompet Dhuafa (DD)
- Daur Ulang Sampah bekerja sama dengan Dompet Dhuafa (DD)
- Usaha Mikro Indonesia bekerja sama dengan Aksi Cepat Tanggap (ACT)
- Lumbung Ternak Wakaf bekerja sama dengan Aksi Cepat Tanggap (ACT)
- Z-Mart bekerja sama dengan BAZNAS
- Lumbung Pangan bekerja sama dengan BAZNAS
- Balai Ternak bekerja sama dengan BAZNAS

**c. Kesehatan**

- Klinik Hemodialisa bekerja sama dengan Inisiatif Zakat Indonesia (IZI)
- Healthy Kit bekerja sama dengan LAZ Amaliah Astra
- Rumah Singgah Pasien bekerja sama dengan Inisiatif Zakat Indonesia (IZI)

**d. Infrastruktur**

- Pembangunan Sumur Wakaf bekerja sama dengan Aksi Cepat Tanggap (ACT)

- Empowered Villages in collaboration with Rumah Zakat Indonesia (RZI)
- The Aquaculture of carp in collaboration with Dompet Dhuafa (DD)
- Herbal Cultivation in collaboration with Dompet Dhuafa (DD)
- Minna Padi aquaculture in collaboration with Dompet Dhuafa (DD)
- UMKM financing in collaboration with Dompet Dhuafa (DD)
- Poultry Farmers in collaboration with Dompet Dhuafa (DD)
- Waste Recycling in collaboration with Dompet Dhuafa (DD)
- Indonesian Micro Enterprises in collaboration with Aksi Cepat Tanggap (ACT)
- Waqf Livestock depository in collaboration with Aksi Cepat Tanggap (ACT)
- Z-Mart cooperates with BAZNAS
- Food warehouse in collaboration with BAZNAS
- Livestock Center in collaboration with BAZNAS

**c. Healthy**

- Hemodialisa Clinic collaboration with Inisiatif Zakat Indonesia (IZI)
- Healthy Kit in collaboration with LAZ Amaliah Astra
- Patient Home Care cooperated with Inisiatif Zakat Indonesia (IZI)

**d. Infrastructure**

- Wells Endowments Development collaborated with Aksi Cepat Tanggap (ACT)

**e. Bencana**

- Bantuan Mobil Jenazah bekerja sama dengan Inisiatif Zakat Indonesia (IZI)
- Bantuan Erupsi Semeru dan Banjir Kalimantan bekerja sama dengan BAZNAS, Inisiatif Zakat Indonesia (IZI) dan Aksi Cepat Tanggap (ACT)

**f. Kegiatan Lainnya**

- Sumbangan Hewan Qurban dengan Inisiatif Zakat Indonesia (IZI), Rumah Zakat Indonesia (RZI), Baitul Maal Muamalat (BMM) dan LAZ Al Azhar

**e. Disaster**

- Car corpse donation in collaboration with Inisiatif Zakat Indonesia (IZI)
- Donation for the Semeru Eruption and Kalimantan Floods in collaboration with BAZNAS, the Inisiatif Zakat Indonesia (IZI) and Aksi Cepat Tanggap (ACT)

**f. Other Activities**

- Qurban contributions collaboration with Inisiatif Zakat Indonesia (IZI), Rumah Zakat Indonesia (RZI), Baitul Maal Muamalat (BMM) and LAZ Al Azhar

## 2. Disalurkan Secara Langsung

## 2. Directly Distributed

| Tujuan Penyaluran<br>Distribution Sector | Jumlah Kegiatan<br>Number of Activities | Nominal (Rp)<br>Amount (Rp) |
|---|---|---|
| Pendidikan \| Education | 1 | 204.600.000 |
| Pemberdayaan Ekonomi \| Economic Empowerment | - | - |
| Kesehatan \| Health | 3 | 607.055.000 |
| Infrastruktur \| Infrastructure | 1 | 214.500.000 |
| Bencana \| Disaster | 2 | 208.000.000 |
| Kegitan Sosial Lainnya \| Other Social Activities | 9 | 1.197.775.920 |
| **Total** | **16** | **2.431.930.920** |

Penyaluran Dana secara langsung ditujukan untuk Pendidikan, Kesehatan, Infrastruktur, serta Kegiatan Lainnya, sebagai berikut:

**a. Pendidikan**

- Beasiswa Anak Karyawan

**b. Kesehatan**

- Vitamin bagi karyawan frontliners
- Yayasan ThisAble
- Penyediaan Tabung Oksigen

**c. Infrastruktur**

- Pengadaan TV Wall

Directly Fund Distribution was targeted to Education, Healthy, Infrastructure, as well as Other Social Activities, such as:

**a. Education**

- Scholarship for Employee's Children

**b. Health**

- Vitamins for frontliners
- ThisAble Foundation
- Provision of Oxygen Cylinders

**c. Infrastructure**

- Procurement of TV Wall

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**d. Bencana**

- Erupsi Semeru
- Bantuan Banjir Staf

**e. Kegiatan Lainnya**

- Kegiatan Ramadhan
- Distribusi Al-Qur'an
- Operasional Masjid
- Sharing Session - dari karyawan untuk karyawan
- Santunan Duka - karyawan PB wafat karena pandemi
- Kajian *Online*
- Cetak Qur'an
- Sarana Cuci Tangan bagi warga Tangsel
- Bantuan bagi staff

### VIII. Pendapatan Non Halal dan Penggunaannya

Dalam pelaksanaan kegiatan UUS PermataBank sampai dengan 31 Desember 2021, tidak terdapat pendapatan Non Halal.

## C. Kesimpulan Umum Hasil *Self-Assessment* Pelaksanaan *Good Corporate Governance* (GCG) Unit Usaha Syariah PT Bank Permata Tbk

### I. Gambaran Umum Pelaksanaan GCG dan Penilaian Peringkat terhadap Masing-Masing Faktor

Berikut adalah penilaian *self-assessment* GCG yang merupakan perbandingan antara kinerja penerapan GCG di UUS PermataBank dengan kriteria minimal penerapan GCG Perusahaan yang ditentukan oleh Regulator:

**d. Disaster**

- Semeru Eruption
- Staff Flood Assistance

**e. Other Activities**

- Ramadan Activities
- Distribution of the holy Qur'an
- Mosque Operations
- Sharing Session - from employee to employee
- Grief Compensation - PB employees died due to the pandemic
- Online Study
- Print the holy Al Qur'an
- Hand washing facilities for Tangsel residents
- Donation for staff

### VIII. Non Halal Income and its Uses

There was no non halal income in SBU PermataBank activities until 31st December 2021.

## C. General Conclusions Result of Good Corporate Governance Self-Assessment Implementation Sharia Business Unit, PT Bank Permata Tbk

### I. General Overview of GCG Implementation and Assessment Rating of Each Factors

Following is the assessment of GCG self-assessment that is comparison between GCG implementation in UUS PermataBank with minimum criteria of company's GCG implementation determined by Regulator:

| No | Faktor<br>Factor | Tahun 2021<br>Year 2021 | | |
|---|---|---|---|---|
| | | Peringkat<br>Rating<br>(a) | Bobot<br>Weight<br>(b) | Nilai<br>Score<br>(a) x (b) |
| 1 | Pelaksanaan tugas dan tanggung jawab Direktur UUS<br>Implementation of duties and responsibilities of Sharia Business Unit Director | 2 | 35% | 0,70 |
| 2 | Pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah (DPS)<br>Implementation of duties and responsibilities of Sharia Supervisory Board | 1 | 20% | 0,20 |
| 3 | Pelaksanaan prinsip Syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa<br>Implementation of Sharia Principles in funding, financing, and services | 2 | 10% | 0,20 |
| 4 | Penyaluran dana kepada nasabah pembiayaan inti dan penyimpanan dana oleh deposan inti.<br>Fund Distribution to Core Customers of Financing and Fund Deposit by Core Depositors | 2 | 10% | 0,20 |
| 5 | Transparansi kondisi Keuangan dan non Keuangan, laporan pelaksanaan GCG dan pelaporan internal.<br>Transparency of financial and non-financial conditions, GCG implementation report and internal reporting | 2 | 25% | 0,50 |
| | **Nilai Komposit** \| Composite Score | | 100% | 1,80 |
| | **Peringkat Komposit** \| Composite Rating | | Baik \| Good | |

## Nilai Komposit dan Predikat
Composite Score and Predicate

| Nilai Komposit<br>Composite Score | Predikat Komposit<br>Composite Predicate |
|---|---|
| Nilai Komposit < 1,5<br>Composite Score < 1.5 | Sangat Baik<br>Very Good |
| 1,5 ≤ Nilai Komposit < 2,5<br>1.5 ≤ Composite Score < 2.5 | Baik<br>Good |
| 1,5 ≤ Nilai Komposit < 3,5<br>2.5 ≤ Composite Score < 3.5 | Cukup Baik<br>Fairly Good |
| 3,5 ≤ Nilai Komposit < 4,5<br>3.5 ≤ Composite Score < 4.5 | Kurang Baik<br>Sub Standard |
| 4,5 ≤ Nilai Komposit ≤ 5<br>4.5 ≤ Composite Score ≤ 5 | Tidak Baik<br>Poor |

## II. Kekuatan Pelaksanaan GCG

Komitmen penuh dan peran aktif dari Direktur UUS PermataBank, Dewan Pengawas Syariah (DPS), Karyawan UUS PermataBank dan Karyawan PermataBank dalam memastikan pemenuhan Prinsip Syariah pada setiap kegiatan usaha yang dijalankan. Demikian juga komitmen seluruh pihak dalam organisasi UUS PermataBank dan unit terkait sehingga pelaksanaan GCG dapat dilaksanakan sesuai dengan peraturan, perundang-undangan

## II. Strenght of GCG Implementation

UUS PermataBank Director, Sharia Supervisory Board (DPS), UUS PermataBank employees and PermataBank employees have done active participation and full commitment to ensure Shariah Principle in every business activities. Likewise, commitment from all parties in SBU PermataBank organization as well as related unit so that GCG implementation is conducted in accordance with current rule, regulations and

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yang berlaku dan tetap menjunjung tinggi Prinsip Syariah. Dalam mendukung penerapan tata kelola Bank sebagai bagian dari konglomerasi keuangan, Dewan Pengawas Syariah juga ikut serta sebagai anggota Komite Tata Kelola Terintegrasi (*Integrated Governance Committee*).

Sebagai bentuk konsistensi perusahaan dalam penerapan GCG tercermin pada kepatuhan terhadap peraturan perundang-undangan, penerapan manajemen risiko, peningkatan pengendalian internal pada seluruh unit kerja dan optimalisasi kinerja UUS salah satunya dengan memiliki acuan terkait dengan pelaksanaan Prinsip Syariah yang dituangkan dalam bentuk prosedur serta penguatan tata kelola dan fungsi pengawasan di UUS PermataBank juga didukung dengan perangkat *governance* adanya Sharia Governance Policy (SGP), Sharia Compliance Policy (SCP), dan Pedoman Kerja DPS sebagai perangkat *governance* untuk memastikan kesesuaian implementasi prinsip Syariah.

### III. Kelemahan Pelaksanaan GCG

Sesuai hasil *self-assessment* GCG UUS PermataBank, tidak terdapat kelemahan signifikan yang menjadi kendala dalam melaksanakan GCG. Namun, diperlukan beberapa upaya untuk dapat meningkatkan hasil *self-assessment* mencapai kategori sangat baik, antara lain:

a. Senantiasa memastikan kecukupan pengetahuan dan pemahaman karyawan dalam penerapan prinsip Syariah, baik yang berkaitan dengan pemasaran produk, penghimpunan dana, maupun penyaluran dana.
b. Secara berkesinambungan untuk terus menerapkan pengendalian internal secara efektif dengan memiliki dan mematuhi peraturan internal yang berlaku.

still upholds Shariah principle. To support the implementation of Bank's governance as a part of financials conglomeration, Shariah Supervisory Board involved as the Integrated Governance Committee.

As a design of company consistency in implementing GCG, it is reflected in compliance with laws and regulations, implementation of risk management, improvement of internal control in all work units and optimization of UUS performance, one of which is by having references related to its implementation. Sharia principles as outlined in the form of procedures and strengthening governance and supervisory functions PermataBank's UUS is also supported by governance tools including the Sharia Governance Policy (SGP), Sharia Compliance Policy (SCP), and DPS Work Guidelines as governance equipment to ensure the implementation of Shariah principles.

### III. Weakness in GCG Implementation

SBU PermataBank GCG self-assessment result shows that there is no significant weakness in performing GCG implementation. However, to maintain self-assessment result and to achieve very good category, following are the effort required:

a. Always ensure the adequacy of knowledge and understanding of employees in the application of Sharia principles, both related to marketing of product, funding, and financing.
b. On continuous basis to implement effective internal control with having and comply to internal policies.

c. Meningkatkan kualitas penerapan Prinsip Syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa.
d. Menerapkan dan menjaga kepatuhan terhadap peraturan baik peraturan Bank Indonesia (BI) maupun peraturan Otoritas Jasa Keuangan (OJK) serta peraturan perundang-undangan yang berlaku.

c. Improve the quality of Sharia Principle implementation in funding, financing and services.
d. To always comply to regulation of Bank Indonesia (BI), Financial Authority Services (OJK) and other regulations.

## IV. Langkah Perbaikan dan Target Waktu Pelaksanaan

## IV. Resolution and Target Completion Date

| No | Aspek<br>Aspect | Tindak Lanjut<br>Follow up Action | Target Waktu Penyelesaian<br>Due Date of Completion |
|---|---|---|---|
| 1 | Penerapan Fungsi Pengawasan Internal | Agar fungsi pengawasan internal dapat dilakukan secara konsisten dan efektif serta selalu memperhatikan penerapan pemenuhan prinsip Syariah dalam oleh setiap karyawan, perlu dilakukan:<br>• Memastikan kecukupan rujukan berupa manual, kebijakan, prosedur terkait dengan transaksi penghimpunan dana maupun penyaluran dana serta layanan Syariah.<br>• Pengklasifikasian manual, kebijakan, serta prosedur yang sudah ada sesuai dengan tujuan penggunaannya.<br>• Peningkatan pengawasan internal secara berkesinambungan baik di Kantor Pusat, Kantor Cabang maupun Kantor Layanan Satu Atap terkait dengan produk, jasa, proses dan layanan sehingga risiko yang terjadi dapat dimitigasi dan diminimalisir. | Sepanjang tahun 2022 |
| | Implementation of Internal Control Function | To increase effective and consistent internal control as well as awareness of each employees in running business activities to comply with Shariah principle, following are need to be done:<br>• Ensure adequacy reference in terms of manual, policy, and procedure related to funding, financing and Sharia services.<br>• Do classification of current manual, policy as well as procedure in accordance with the purpose of its use.<br>• To increase sustainable internal control supervision not only in Head office, Branch offices as well as One Stop Service Hajj related to product, services, and process so that the risk can be mitigate and minimized. | During year 2022 |
| 2 | Fungsi Pengawasan Dewan Pengawas Syariah (DPS) | DPS lebih intensif dalam:<br>• Melakukan *review* atas produk dan/atau jasa yang akan maupun yang sudah diimplementasikan, proses dan layanan, dokumen transaksi yang akan digunakan nasabah.<br>• Melakukan *Quality Assurance* terhadap pemenuhan prinsip Syariah di Kantor Cabang dan portofolio yang memiliki eksposur yang signifikan.<br>• Mengembangkan dan menerapkan standar pengawasan aspek Syariah. | Sepanjang tahun 2022 |
| | Sharia Supervisory Board (DPS) Function | DPS to maintain supervision quality by:<br>• Conducting review of the products and/or services that will be implemented, the process and services, transaction documents that will be used by customer.<br>• Doing Quality Assurance to Sharia principle fulfillment implementation in Sharia Branches and portfolio with significant exposure.<br>• Developing standards for supervision of Sharia aspects through assessing inherent risk level in Quality Assurance activities. | During year 2022 |

# Laporan Pelaksanaan Tata Kelola Unit Usaha Syariah PT Bank Permata Tbk - Periode Tahun 2021

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| No | Aspek<br>Aspect | Tindak Lanjut<br>Follow up Action | Target Waktu Penyelesaian<br>Due Date of Completion |
|---|---|---|---|
| 3 | Kebijakan dan Prosedur Kerja | • Melakukan *review* atas kebijakan dan prosedur yang sudah digunakan,<br>• Melakukan identifikasi dan penilaian (*assessment*) terhadap seluruh proses operasional yang ada di UUS PermataBank.<br>• Memastikan kecukupan kebijakan serta prosedur terkait penerapan prinsip Syariah sehubungan dengan kegiatan penyaluran, penghimpunan dana serta aktivitas bisnis Syariah, agar selaras dengan Kebijakan Kepatuhan Syariah (*Shariah Governance Policy*) dan Kebijakan Kepatuhan Syariah (*Shariah Compliance Policy*).<br>• Melakukan inventarisir seluruh kebijakan dan prosedur yang digunakan sebagai referensi setiap aktivitas bisnis Syariah. | Sepanjang tahun 2022 |
| | Policies and Procedures | • Do review of current policies and procedures.<br>• Do identification and comprehensive assessment of operational process in UUS PermataBank.<br>• Ensure adequate policy as well as procedure related to Sharia principle implementation in relation to distribution activity, funding as well as Sharia business activities, aligned with Sharia Governance Policy and Sharia Compliance Policy.<br>• Conduct an inventory of all current policy and procedure as a reference of Shariah business activity. | During year 2022 |
| 4 | Meningkatkan Pengetahuan Dasar Syariah | • Memastikan kecukupan modul *basic training* Syariah yang sudah digunakan untuk disesuaikan dengan kondisi saat ini.<br>• Memastikan seluruh karyawan UUS PermataBank, karyawan PermataBank di jaringan *office Channeling* maupun karyawan Layanan Satu Atap terutama yang memasarkan produk Syariah (*sales team*) mengikuti *Sharia e-learning*.<br>• Memastikan seluruh karyawan telah memiliki sertifikasi keahlian dan profesi seperti sertifikasi terkait dengan manajemen risiko, *treasury*, kepatuhan, agen pemasaran produk *bancassurance* dan *wealth management* sesuai dengan fungsi dan posisinya.<br>• Memberikan penyegaran mengenai prinsip produk serta layanan Syariah kepada KCS, KLS, dan/atau Kantor Lantap. | Sepanjang tahun 2022 |
| | Increase Shariah Basic Knowledge | • Ensure adequacy of Sharia basic training module to make sure align with current condition.<br>• Ensure all UUS employees, office channeling employees and One Stop Hajj services employees who offers Sharia product (sales team) to do Sharia e-learning.<br>• Ensure all employees have mandatory certification and profession certification, such as risk management, treasury, compliance, marketing agent of bancassurance and wealth management product certification in accordance with its function and position.<br>• Delivering refreshment on Sharia principles, product and services to Sharia Branches, office Channeling and/or One Stop Hajj Services offices. | During year 2022 |

## V. Realisasi Pelaksanaan Langkah Perbaikan Periode Perbaikan Pelaksanaan GCG Desember 2021

## V. Realization of Corrective Actions of GCG Implementation Period December 2021

| No | Aspek<br>Aspect | Tindak Lanjut<br>Follow up Action |
|---|---|---|
| 1 | Penerapan Fungsi Pengawasan Internal | Selama tahun 2021:<br>• Fungsi tata kelola dan pengawasan, telah dijalankan dengan baik melalui fungsi *advisory and governance*.<br>• Temuan Audit Internal atas pemeriksaan tahun 2020 telah ditindaklanjuti dan selesai seluruhnya pada tahun 2021.<br>• UUS PermataBank telah memiliki *Shariah Governance Policy* dan *Shariah Compliance Policy*, Pedoman Dewan Pengawas Syariah serta beberapa kebijakan, prosedur, *Department Operating Instruction* (DOI) yang digunakan sebagai dasar dalam pelaksanaan transaksi penghimpunan dana maupun penyaluran dana serta layanan sesuai dengan Prinsip Syariah untuk meningkatkan tata kelola dan fungsi pengawasan di UUS PermataBank.<br>• Telah dilakukan Audit Internal di Kantor Pusat UUS (*Syariah Management*), 6 (Enam) KCS yaitu: KCS Samarinda, KCS Bandung, KCS Aceh, KCS Palembang, KCS Makassar, KCS Pontianak dan Layanan Satu Atap. Selain itu, bersama-sama dengan konvensional, Audit Internal melakukan pemeriksaan terhadap divisi *Mortgage business Region* 6 Jawa Tengah dan *Mortgage business Region* 8 Kalimantan termasuk: *Loan Approval* dan *Retail Banking Operations*.<br>• Seluruh pemeriksaan memperoleh hasil memuaskan (*Acceptable*).<br>• Telah dilakukan perbaikan tata kelola di Unit Pengelola Zakat dan Dana Kebajikan UUS PermataBank (UPZDK), di antaranya dengan tersedianya prosedur kerja yang lebih proper, struktur organisasi yang lebih terkontrol dan lebih baik, dengan pembagian tugas dan tanggung yang jelas, penyaluran dana melalui mitra yang profesional di bidangnya, sehingga pengelolaan dana menjadi transparan dan dapat dipertanggung jawabkan.<br>• Sebagai manifestasi atas tata kelola pada UPZDK UUS PermataBank yang berjalan dengan baik, UPZDK mendapatkan pengakuan dan penghargaan sebagai Unit Pengumpul dan penyalur Zakat Terbaik dari Badan Amil Zakat Nasional dalam forum BAZNAS Award tahun 2021. |
| | Implementation of Internal Control Function | During 2021:<br>• Governance and control function has been implemented properly by Advisory and Governance function.<br>• All Internal Audit findings until 2021 has been followed up and closed.<br>• UUS PermataBank already has Sharia Governance Policy and Sharia Compliance Policy, Sharia Supervisory Board manual, procedures, Department Operation Instruction (DOI) which used as guidance for implementation of funding, financing and services in accordance with Sharia Principles to improve the governance and supervisory function in UUS PermataBank.<br>• Internal audit has been carried out at the UUS Head office (Sharia Management), 6 (six) KCS namely: KCS Samarinda, KCS Bandung, KCS Aceh, KCS Palembang, KCS Makassar, KCS Pontianak and One Stop Hajj Services. In addition, together with conventional, Internal Audit conducted an examination of the Mortgage Business Division 6 Central Java and Mortgage Business Region 8 Kalimantan including: Loan Approval and Retail Banking Operations.<br>• All audit during 2021 obtained satisfactory results (Acceptable).<br>• Has improved governance in zakat management unit (UPZDK) in terms of proper procedure, organizational structure with better control with clear roles and responsibility, funds distribution through professional partner, therefore the funds management become transparent and accountable.<br>• As evidence that UUS PermataBank UPZDK management has run well, UPZDK have recognition and appreciation from BAZNAS as the best zakat gatherer in BAZNAS Forum 2021. |
| 2 | Penerapan Fungsi Manajemen Risiko dan Pengendalian Internal | Penerapan fungsi manajemen risiko dan pengendalian internal UUS PermataBank sudah menjadi bagian yang tidak terpisahkan dari Bank Permata (sebagai Bank Induk), baik dari aspek perbankan maupun aspek Syariah. |
| | Risk Management Function and Internal Control Implementation | Implementation of risk management function and UUS PermataBank internal control has become integral part from Bank Permata (as Parent Bank), not only from banking aspect but also Shariah aspect. |
| 3 | Rencana Strategis Bank | Selama tahun 2021, rencana strategis UUS PermataBank telah disusun, diimplementasikan dan dievaluasi bersama dengan rencana strategis PermataBank (sebagai Bank Induk). |
| | Bank's Strategic Plan | In 2021, UUS PermataBank strategic plan has been planned, implemented and evaluated altogether with PermataBank's strategic plan (as Parent Bank). |

# Laporan Pelaksanaan Tata Kelola Unit Usaha Syariah PT Bank Permata Tbk - Periode Tahun 2021

## Good Corporate Governance Implementation Report Shariah Business Unit of PT Bank Permata Tbk - Period 2021

| No | Aspek<br>Aspect | Tindak Lanjut<br>Follow up Action |
|---|---|---|
| 4 | Fungsi Pengawasan Dewan Pengawas Syariah (DPS) | Selama tahun 2021, DPS telah:<br>• Memberikan 15 (lima belas) Opini baik produk, jasa maupun aktivitas baru maupun pengembangan sebelum diimplementasikan.<br>• Dilakukan diskusi dengan DPS sebanyak 22 (duapuluh dua) kali untuk membahas produk, jasa maupun layanan serta untuk memperoleh opini Syariah.<br>• Melakukan *Quality Assurance* terhadap 11 (sebelas) Kantor Cabang Syariah (Arteri Pondok Indah, Bogor, Tebet Soepomo, Depok Margonda, Kelapa Gading Bulevar, Kedoya, Cut Meutia, Bandar Lampung, Mataram, Yogyakarta, dan Medan). |
| | Shariah Supervisory Board (DPS) Function | In 2021, DPS had:<br>• Delivered 15 (fifteen) Opinion of not only new but also development on product, services and activity prior implementation.<br>• Conducted 22 (twenty two) discussions to discuss as well as to obtain opinion of a product and services.<br>• Performed Quality Assurance towards 11 (Eleven) Sharia Branches (Arteri Pondok Indah, Bogor, Tebet Soepomo, Depok Margonda, Kelapa Gading Bulevar, Kedoya, Cut Meutia, Bandar Lampung, Mataram, Yogyakarta, and Medan). |
| 5 | Kebijakan, Sistem dan Prosedur Kerja | Selama tahun 2021:<br>• Telah dilakukan inventarisir kebijakan dan prosedur yang digunakan sebagai referensi dalam penghimpunan dana serta penyaluran dana.<br>• Atas transaksi yang belum memiliki kebijakan maupun prosedur, UUS PermataBank telah menyiapkan kebijakan ataupun prosedur terkait untuk digunakan sebagai dasar pelaksanaan transaksi terkait.<br>• Telah dilakukan *review* atas seluruh kebijakan dan prosedur yang digunakan dalam pelaksanaan transaksi pembiayaan maupun penghimpunan dana untuk disesuaikan dengan peraturan dan kondisi terkini.<br>• Telah melakukan pengkinian kebijakan serta prosedur terkait penerapan Prinsip Syariah sehubungan dengan kegiatan penyaluran, penghimpunan dana, serta aktivitas bisnis Syariah, antara lain namun tidak terbatas pada: Kebijakan Tata Kelola aspek Syariah, Kebijakan Kepatuhan Syariah, dan Pedoman Dewan Pengawas Syariah.<br>• Melakukan penyederhanaan dokumentasi legal akad pembiayaan. |
| | Policies, System and Procedures | During 2021:<br>• Has done listing policies and procedures used as a reference in funding and financing.<br>• Prepare policies and procedures for transactions for operational guidance for related transaction.<br>• Conduct review on the policies and procedures of funding and financing to be updated with latest regulation and condition.<br>• Perform renewal of policies and procedures related to Sharia Principles implementation related to funding, financing, and other Sharia Business activities, including but not limited to Sharia Governance Policy, Sharia Compliance Policy, and Sharia Supervisory Board Manual.<br>• Perform simplify the legal documentation for financing transaction. |
| 6 | Sharia Knowledge Improvement | Selama tahun 2021 telah dilakukan pelatihan bagi karyawan UUS PermataBank, Karyawan Kantor Layanan Syariah (karyawan yang diwajibkan) dan Karyawan Kantor Lantap mencakup:<br>• Pelatihan Dasar Perbankan Syariah.<br>• *E-learning*. |
| | Sharia Knowledge Improvement | During 2021, Shariah training has been conducted to UUS PermataBank employees, office Channeling PermataBank employees (who are required) and One Stop Service Hajj employees, include:<br>• Basic Sharia Banking training.<br>• E-learning. |

Pelaksanaan GCG yang baik merupakan suatu proses yang dilakukan secara berkesinambungan dan konsisten, sehingga akan memberikan pemahaman yang lebih jelas dan komprehensif pada setiap tingkat jenjang organisasi. Oleh karena itu, pelaksanaan GCG di UUS PermataBank akan terus diperbaiki dan dikembangkan untuk mempertahankan kepercayaan nasabah, pemegang saham, mitra bisnis, serta pihak terkait lainnya.

Proper GCG implementation is a continuous and consistent process to provide clear and comprehensive understanding in all levels organization. Therefore, GCG implementation in UUS PermataBank will be improved and developed consistently to gain trust from customers, stakeholders, business partners, as well as related parties.